Analysis of Household Debt on Poverty Level in Rejang Lebong District: A Logit Model Approach

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ABSTRACT
High poverty rates have become a severe problem in many developing countries, with high poverty rates hampering equitable economic development. Many factors contribute to the high poverty rate, one of which is household consumption debt problem. In many cases it is found thatevery family experience debt problem, and many poor households have debts to fulfill their dailyneeds due to low income levels so that they cannot meet all family needs. this creates a new problem: low-income families burdened to pay these debts. This study aims to analyze the effect of household debt variables (debt, income, education level,number of family members, and savings) on the poverty rate. Debt is seen from the ownership and amount of debt, income is seen from the amount of income level, education is measured fromthe level of education taken by the head of the family, the number of family members is measured from the number of people who are dependent on the head of the family, and savings are measured from the ownership of savings. This study uses primary data, sample withdrawal is done by accidental sampling. Data were collected through questionnaires, while the data analysis method used Logistic Regression Analysis. The results show that the debt variable causes the family to be at risk of becoming poor, education level variable can cause the family's risk of becoming poor, the working partner can cause the family's risk of becoming poor, the residence can cause the family's risk of becoming poor, the savings variable cause the family's risk of becoming poor. In contrast the number of family members variable do not cause the family's risk of poverty.

***Keywords**: Household Debt, Poverty Level, Logit Model*

1. INTRODUCTION

Poverty is one of the fundamental problems that is at the center of government attentionin any country. In almost all developing countries, the standard of living of most of the population tends to be very low, not only compared to the standard of living of the population in rich countries, but also to the elite in their own country. This low standard of living manifests in very low-income levels or poverty [66].

In developing countries poverty is one of the main problems inhibiting the success of the country's development, increasing poverty can have several impacts on the social, economic and political sectors for a country. Furthermore, the problem of the low qualityof Human Resources (HR) is due to the lack of education and the quality of education [24]. Low education causes poor people to have less knowledge. Lack of knowledge and low education make one's competitiveness in the world of work and the business world low, finally one's productivity becomes small as well, low income, the number of prominent family members is not followed by an increase in income, low investment or savings so that they do not have the opportunity to improve their standard of living. According to data from the Central Statistics Agency (BPS), the poverty rate in Indonesia in September 2020 reached 27.55 million people or 10.16 percent of the total population in Indonesia.

Nurkse [47] in his theory explains that the phenomenon of the vicious circle of poverty that ensnares people experiencing poverty in poor countries. The weak level of real income leads to low savings capacity and weak capital capacity for investment, which impacts low productivity and ultimately leads to weak income levels. This circular process makes it difficult for the poor to escape poverty. Poverty can lead to various problems such as more crime, lower levels of education and public

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health due to the lack of income in the poor. This indicates a reduced level of community welfare and an increased povertyrate.

Barba & Pivetti [11] attributed the increase in household debt to the unequal income distribution, while consumption levels are high but not accompanied by an increase in income. Carradore [15] in his research in Italy, high consumption levels are also influenced by a person's behavior related to social class. Research in Austria conductedby Beer & Schurz [12] from the analysis shows that high-income households tend to have more debt than low-income households. This shows that debt is not only in low-class society but also for upper-class people, debt has become commonplace.

Rajab [51], the culture of poverty is formed because poor people in their daily lives arealways faced with limited situations, so they are constantly adjusting to this deprivation. In developing countries such as Indonesia, the lower middle class (poor) population is much more than the upper class (wealthy). Poverty is still a significant problem in improving the welfare of the people in developing countries, the government as a policy maker seeks to reduce poverty as soon as possible. In mapping people with low incomes in Indonesia, the government uses data issued by a non-ministerial state institution, namely the Central Bureau of Statistics. This institution is tasked with conducting surveysin various fields including social and economic fields that produce poverty and economicgrowth data. Based on the results of the BPS National Socio-Economic Survey (SUSENAS) in 2020, the poverty rate in Indonesia was 10.19%.

The concept of poverty used by the Central Bureau of Statistics (BPS) is by using an expenditure approach, poverty is seen as an inability from the economic side to meet the basic needs of food and non-food as measured by the poverty line. Meanwhile, accordingto Supriatna [63], poverty is a limited situation that occurs not by the will of the personconcerned.

Poverty is also closely related to the causal factors of education level, income, family size,and ownership of savings or investments. In general, poor countries have a low level of education, large family size, low income and do not have adequate savings or investmentassets, but usually have high debt habits but do not have sufficient ability to manage family finances, causing families to remain poor and difficult to rise from poverty.

In addition to the debt factor that causes high poverty rates, several other factors cause high poverty rates, including the amount of income, the education level of the head of thefamily, the number of family members, and the amount of savings owned. Based on datafrom several studies, these five factors affect the poverty rate.

Research on the effect of income on poverty conducted by Worthington [69] in Australia, research by Arief & Fadhila [5] in North Sumatra, then research proposed by Maulidah & Soejoto [41] in East Java shows negative results which means that the higher the income, the lower the poverty rate.

Research on the effect of the number of family members on poverty put forward by Worthinton [69], then Sari & Purwanti's [56] research in Demak and Astuti's research in Semarang showed positive results which means that the greater the numberof family members, the higher the poverty rate [7].

Research on the effect of savings on poverty conducted by Baginda & Anis [10] shows that the higher the ownership of savings, the lower the poverty rate. Some poor people are familiar with debt to fulfil household and business needs. They are familiar with seasonal loan, rentier, bonded system, personal cooperative. However, without realizingit, sometimes debt can cause new problems, namely economic and social problems. Theeconomic problems experienced are difficulties in the future because of the burden that must be paid from current income so that it will reduce the portion for the purchase of goods and services in one household, while social problems often occur in the family itselfand with creditors.

This is in line with the research of Pressman & Scoot [49] in a study on household debtin the United States showing that poor households in America cannot meet the minimumneeds needed to be above the poverty threshold because they are burdened to pay interest debts, thus reducing spending on goods and services. Furthermore, research by Ekici & Lucia [22] shows that an increase in household debt has a negative effect on consumption, because income has been burdened to pay debt installments. Research conducted by Bunn [17] shows that households with higher debt reduce spending morethan others.

In line with this, research conducted by Aldhasev [3] in Kyrgyzstan: households withaccess to loans, make households spend more on activities with higher activity expenditures, they increase the amount of debt thus creating new debt that keeps households poor. Furthermore, Lombardi et al [37] research shows that long-term debthas a negative impact because it can reduce economic growth. Research by Tomazewic [67] states that the convenience provided by financial institutions is a driving factor forhouseholds to have debt. Supported by research by Alam et al [2] suggests that the convenience provided by banks in credit card ownership also encourages young people'sbehavior to get into debt.

[17] argued that people's attitudes towards debt have shifted, in thepast people avoided debt/credit, but now they accept debt/credit as part of their life style.Brown [1z] states that an individual's attitude towards debt is the primary determinantof whether they support or reject debt. Cosma & Pattarin [20] state that a person's attitude towards debt is the primary preference, the stronger the attitude towards debt, the more likely it is to finance life with debt. Legge & Heynes [36] debt is not only for pleasure, but also for social relationships and abilities such as giving gifts to others.

2. METHODOLOGY

This research design is Explanatory Quantitative research, namely a research design thatexplains the relationship between variables that affect the research hypothesis. This study has two kinds of variables: the independent variable and the dependent variable. The independent variables studied were debt, education, working partner, residence, number of family members, and savings. While the dependent variable is the poverty rate.

The type of data used in this study is primary data obtained from data collection through distributing questionnaires. The study population was people who had or were in debt, while the sample of respondents comprised 290 respondents obtained through the incidental sampling technique.

Data analysis uses two qualitative data analysis with descriptive statistics and inferential statistical data analysis using logistic regression.

3. RESULT AND DISCUSSION

From the logistic regression test, the results are obtained as in table 1 shows that thevalue of each variable in its effect on poverty. The debt variable has a positive effect, the education variable has a negative effect, the working partner variable has a negative effect, the residence variable has an effect, the number of family members variable has an effect, and the Savings variable has a negative effect.

Table 1. Logistic Regression Test Results

Variabel	B	S.E.	Wald	df	Sig.	Exp(B)
Debt	2.280	0.622	20.545	1	0.000	16.775
Education	-.908	0.322	7.944	1	0.005	2.479
Working partner	-2.256	0.319	0.645	1	0.422	0.774
Residence	0.082	0.329	0.062	1	0.804	1.085
Family member	-1.172	0.315	13.874	1	0.000	3.227
Savings	-0.702	0.317	4.895	1	0.027	0.495
Constan	-4.074	0.748	29.669	1	0.000	0.017

Table 2. Output Value Odd Rasio

Variable	Odd Ratio	B
Debt	16.775	2.280
Education	2.479	-.908
Working partner	0.774	-2.256
Residence	1.085	0.082
Family member	3.227	-1.172
Savings	0.495	-0.702

The interpretation of the odds ratio value is carried out after it is known from the results of the logit regression test. Based on the odds ratio in Table 4.37, it can be concluded that the probability of a change in the poverty rate is as follows:

1) The debt variable has an odds ratio of 16,775, meaning that if a family has debt, the probability of being poor is 16,775 times that of a family that has no debt.
2) The education variable has an Odd Ratio value of 2,479. If the head of the family has a higher level of education, the probability of the family becoming poor decreases 2,479 times.
3) The working partner variable has an odds ratio value of 0.774, if the partner is working then the poverty probability will decrease 0.774 times.
4) The residence variable has an odds ratio of 1,085, if a family lives in a village, the probability of being poor is 1,085 times that of a family living in a city.
5) The variable number of family members has an odds ratio of 3,227, meaning that if there is an increase in the number of family members, the probability of a family becoming poor is 3,227 times that of a family with a small number of family members.

6) The savings variable has an odds ratio of 0.495, meaning that if a family has savings, the probability of becoming poor is reduced by 0.495 times that of a family that does not have savings.

Testing the research hypothesis was conducted to answer the first objective of this research. The test is carried out by looking at the results of the Logistic Regression test of each independent variable from the regression equation of 5 hypotheses, which consist of hypotheses about debt, income, education, number of family members and savings ownership which are tested with the poverty variable.

3.1. Hypothesis one: debt has a positive effect on poverty levels

The first hypothesis states that debt has a positive effect on the level of poverty in Rejang Lebong Regency. After testing, it was found that the debt variable has a positive and significant regression coefficient, meaning that debt has a significant effect on the poverty level, thus hypothesis one is proven.

The results of this study can contribute that the household debt factor can be used to explain the phenomenon of high poverty rates among poor families. This conclusion was drawn from the results of testing the hypothesis that if debt increases, it will affect the increase in the poverty rate.

From the results of the study, the highest debt range for poor families is Rp. 18,000,000 and the lowest is Rp. 200,000. while for non-poor families the highest debt reached IDR 450,000,000, and the lowest was IDR 2,000,000. From this data it can be seen that poor families have a range of debt that is not large because they do not have collateral (material collateral) and do not have the ability to pay and provide guarantees for this debt. This is in accordance with the results of research from Beer and Schurz [12] which states that non-poor families have higher debt than poor families, further researchChawla and Uppal [16] that a high level of education is also associated with an increased likelihood of having higher debt.

Meanwhile, people who are not poor have a high debt range because they have the ability to pay and there is collateral in the form of material that can be submitted to pass the proposed credit capacity assessment. Usually for non-poor families they use this debt to start a business or enlarge an existing business, so that the funds obtained from the debt can be repaid from the results of the business. In accordance with the results of research put forward by Tomaszewic [67], Alam [2]: that the convenience provided by financial institutions is a factor driving households to have debt.

The results of this study also prove that if debt is used for productive purposes it will have a good impact on the family economy, according to research from [18]: that the increase in household debt has giventhe benefit of a much larger gain in household assets, increasing income and net worth

Meanwhile, for poor families, debt causes poverty and will continue to increase because household income is burdened with paying debts whose sources of funds are taken from this share of income or other sources so that families reduce their allocation for other needs, this will increase the level of family welfare. decrease. In accordance with the results of research put forward by [14], Ekici and Dunn [22]: that households with higher debt reduce spending more than other households.

Steven & Scoot [49] found that debt causes poor households to be unable to fulfill their lives, making households poorer because current income is burdened with paying debts in the past. argues that debt creates new debt, causing households to remain poor [3]. In accordance with the results of this study, debt to poor families is used more for consumptive purposes, such as: meeting daily needs, paying off debts, causing poverty to persist even though income increases.

From the research data, it was found that the poor use debt a lot to meet their daily needs, this is in accordance with the results of Rajab's research [51] which states that a culture of poverty is formed because poor people in their daily lives are always faced with limited situations, so constantly making adjustments to circumstances of deprivation. Maslow and Nevid [40] humans are always faced with types and diversity of needs according to the development of civilization itself including: basic needs (eating-drinking, clothing, shelter), secondary needs, tertiary needs, leisure needs, and other levels of needs in life. person or household.

Furthermore, this study also sought to find out the perceptions of respondents after they had debt dependents, based on survey data only 82 respondents (28.27%) felt that debt made their lives more prosperous, while as many as 208 respondents (71.73%) respondents stated that debt made them less prosperous. The results are supported by research conducted by Lombardi et all [37]: that long-term debt has a negative impact because it can reduce economic growth.

Debt ownership is also influenced by a person's views or attitudes about something regarding the meaning of the debt itself whether he accepts or rejects the existence of the debt. In this study, respondents considered that debt was something that was commonplace and was not a social barrier to using it as another source of income. This is in accordance with the factors that determine household debt according to

Chien and Devaney [17], Brown [13], Cosma and Pattarin [20], Legge and Heynes [36], Lea [35]: that debt is not only seen from factors only from the economic point of view, but also must be seen from psychological factors, namely the attitude of the individual towards the debt itself. Lombardi et all [37] show that debt has a negative long-term impact because it can reduce economic growth.

3.2. Hypothesis two: Education has a negative effect on poverty levels

The second hypothesis states that education has a negative effect on poverty in Rejang Lebong Regency. After testing, it is obtained that the education variable has a negative and significant regression coefficient, meaning that the education variable has a negative effect on the poverty rate, so that the second hypothesis is proven.

The results of this study contribute that education can be used to explain the phenomenon of poverty. The results of the hypothesis testing prove that the higher the education level of the head of the family, the poverty rate decreases. It can be seen that the type of work held by respondents who have a higher level of education is getting better and earning more than respondents who have a low level of education.

The results of the study from 290 respondents with a composition of poor 79 respondents (27.24%) and 111 people 72.76% of respondents were not poor, after further analysis showed the data on the percentage of poverty when compared with the level of education obtained data that the highest poverty rate was at the elementary school level, while the lowest poverty rate is with the level of tertiary education. The highest poverty level was at the elementary education level, namely 39 people (49.37%), then the high school education level was 23 people (29.11%), then the junior high school education level was 13 people (16.45%), while the lowest poverty rate was for respondents with a tertiary education level, namely 4 people (5.06%). Meanwhile for non-poor families, the highest level of education is high school, 71 people (33.65%),

The results of this study are supported by research Susanto [52], Komang [33], Rahman [50], Handayani [24]: That the higher the education level of the head of the family, the lower the poverty rate. Furthermore, it is also in accordance with the results of research by Rumawas [53] in Sitaro, Ramiz [52] in Indonesia that the level of education has a significant effect on reducing the poverty rate, the lower the level of education, the higher the poverty rate.

3.3. Hypothesis three: working spouse has a negative effect on poverty levels

The third hypothesis states that working spouses have a negative effect on poverty. After testing, it was found that the work partner variable had a negative regression coefficient but it was not significant, meaning that the work partner variable had a negative effect on the poverty rate, so that the third hypothesis was proven.

The results of this study contribute that working partners can be used to explain the phenomenon of poverty. The results of hypothesis testing prove that families where partners work can reduce poverty. It can be seen that respondents who have a working partner earn a higher income than respondents whose partners do not work.

3.4. Hypothesis four: where you live has a positive effect on poverty levels

The fourth hypothesis states that place of residence has a positive effect on poverty in Rejang Lebong Regency. After testing, it is obtained that the variable of residence has a negative and significant regression coefficient, meaning that the variable of place has a positive effect on the poverty level, so that the fourth hypothesis is proven.

The results of this study contribute that the place of residence can be used to explain the phenomenon of poverty. The results of the hypothesis testing prove that respondents who live in villages are more poor than respondents who live in cities. It can be seen that the respondent's place of residence affects the level of poverty because in cities there are far more opportunities to work or do business than in villages.

3.5. Hypothesis five: the number of family members has a positive effect on the level of poverty

The third hypothesis states that the number of family members has a positive effect on the level of poverty in Rejang Lebong Regency. After testing, it was found that the variable number of family members has a negative regression coefficient, meaning that the variable number of family members has a negative effect on the poverty level, thus the third hypothesis is not proven.

The results of this study contribute that the number of family members can be used to explain the phenomenon of poverty. The results of the hypothesis testing prove that a large number of family members does not make the poverty rate higher. This can prove that with a large number of family members, if followed by an increase in family income, the household will not become poor because a large income is able to meet the needs of family members.

The results of the study show that the number of poor family members is dominated by 5 family members, namely 31 respondents (39.24%), the second order of 6 family members is 19 respondents (24.05%), third place with 4 members people totaling 17 respondents (21.52%), the fourth place is the number of family members as many as 7 people and 3 people respectively 6 respondents (7.59%). Meanwhile, in non-poor families, the highest number of family members was 4 people, 85 respondents (40.28%), 5 family members 59 respondents (27.96%), 3 family members 38 respondents (18.00%), 6 family members 18 respondents (8.53%), the number of members of 7 people is 10 people (4.74%), the number of family members 2 is 1 respondent (0.47%).

From the results of the research, the difference between the number of family members in poor families and the number of family members in non-poor families is not too great, ranging from 3 to 6 family members. This is related to the success of government programs in the incessant campaign on Family Planning (KB) that small family sizes will make families more prosperous. It's different from the past where the principle is many children, lots of fortune, now this concept has begun to be abandoned. These results are also in accordance with the research of Azizah [8], Ramiz [52], Carradore [15], Worthington [69], Astuti [7]; states that family size affects the level of poverty.

3.6. Hypothesis six: saving has a negative effect on poverty

The fourth hypothesis states that savings have an effect on the level of poverty in Rejang Lebong Regency. After testing, the savings variable has a negative and significant regression coefficient, meaning that savings have a negative effect on the poverty rate, thus the sixth hypothesis is proven.

From the results of this study it contributes that there is a tendency that families who have savings will not become poor so that savings can be used to explain the phenomenon of poverty. This can prove that households that have savings can be more prosperous than households that do not have savings.

From the results of the study, data was obtained that poor families had more dominantly no savings, namely 62.16%, while only 37.84% had savings. Meanwhile for non-poor families, the percentage that has savings is 71.51%, only 28.49% has no savings. This can mean that poor families are not more dominant because they do not have savings because they are unable to set aside funds for savings.

The results of this study indicate that the majority of poor families do not have savings, while the majority of non-poor families have savings. Poor families who have savings usually keep their money at home or in the form of gold because the amount owned is usually in small amounts. While non-poor families keep savings in the form of money, gold, household furniture and some are kept in financial institutions such as banks, cooperatives and so on.

The research results are supported by Samuelson and Nurdhaus: The rich save more than the poor, both in absolute terms and as a percent of income [55]. The very poor cannot save at all. Instead, as long as they can borrow or carry their wealth with them, they tend not to save. That is, they tend to spend more than they can earn, thereby reducing their accumulated savings or getting into more debt.

These results are also in line with research Baginda & Ali: that saving has a negative effect on poverty reduction [10]. In individuals who have savings, the tendency to become poor is getting smaller because they have savings to meet their needs, but conversely, individuals who do not have savings cause households to become more vulnerable to becoming poor because they cannot make ends meet so that it will create good loans to institutions, families, friend or loan shark.

Arsyad states that: the income saved by households with higher incomes tends to be greater than households with lower incomes [6].

4. CONCLUSION

Respondents' debt behavior can be seen from two aspects namely; intention or intention and attitude towards debt. Intention or intention can be seen from the ownership of debt. Families that have had debts consist of poor families and non-poor families. For poor families, the majority of debt comes from unofficial institutions such as moneylenders, relatives/friends, middlemen/tokeh. Meanwhile, for non-poor families, the majority of debt comes from official financial institutions such as banks, cooperatives and pawnshops. Debt originating from Banks, Cooperatives and Pawnshops is burdened with interest, while debt originating from relatives/friends is not burdened with interest only with trust and compassion. For debt originating from middlemen/tokehs, interest is not charged, but the borrower will be bound to sell his agricultural products to these middlemen/tokehs and sometimes the price received is below the market price, although not all tokeh/middlemen practice this practice. The debts obtained from moneylenders are subject to high interest and subject to multiple fines if they are in arrears and do not hesitate to confiscate the debtor's assets so that this can result in poor families getting poorer.

In poor families, debt is used more to meet consumptive needs, such as meeting daily needs, while in non-poor families debt is used more for productive businesses. The reason why poor families owe debts is because they are forced to meet their daily needs, while non-poor families owe debts because there is already a plan to start a business. Most of the debts of non-poor families are paid by installment schemes which are paid at a certain time, while those of poor families are paid on a temporary basis.

Attitudes toward debt can be seen in the perception of debt. In non-poor families they feel more prosperous after having debts because they get additional income, whereas in poor families they feel unhappy after having debts because they feel very burdened to pay debts but to cover these debts by reducing other expenses and even looking for other debts, so a vicious cycle of poverty ensues. Meanwhile, in non-poor families debt is paid by deducting salary and or from the side business.

The majority of respondents in poor and non-poor families have concerns about the importance of paying off debts as evidenced by the small number of respondents who have been in arrears on the grounds that they are still being given a due date by creditors.

1) From the results of logistic regression the debt variable and residence variable have a positive effect, education variable, work partner variable, savings variable, and family size have a negative effect on the poverty level.

2) From the results of the Odd Ratio it can be concluded:

   a. Families with high debt have a higher probability of becoming poor.

   b. Families with a high level of education of the head of the family have a lower probability of becoming poor.

   c. Families of working partners have a lower probability of being poor

   d. Families who live in villages are likely to be poor

   e. Families that have savings have a lower probability of becoming poor.

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