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## INCLUSIVE DEVELOPMENT PLANNING MODEL FOR POVERTY ERADICATION AND SOCIAL INEQUALITY REDUCTION

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**ABSTRACT:** *Poverty and social inequality remain major challenges to development in Indonesia, especially in regions experiencing economic growth without equitable distribution of prosperity. A development focus that places too much emphasis on economic growth has proven incapable of ensuring fair distribution of benefits. This study aims to formulate an effective inclusive development planning model to alleviate poverty and reduce inequality. Through a literature review of various relevant literature and studies, it was found that inclusive development must integrate economic, social, and environmental dimensions, and be strengthened by social protection, financial inclusion, SME empowerment, and equitable infrastructure. Programs such as PKH have had a positive impact, but have not addressed the root causes of structural poverty. Systemic, participatory, and adaptive planning is needed to achieve more equitable and sustainable development.*

**Keywords:** *Inclusive Development, Poverty, Social Inequality, Development Planning.*

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## INTRODUCTION

Poverty does not only reflect economic limitations, but is also the result of structural inequalities in access to basic services, employment opportunities, and participation in development. In the framework of inclusive development, poverty must be viewed as a multidimensional phenomenon that requires a holistic approach (Samunawardhi, 2025). In recent years, the COVID-19 pandemic has been a significant factor hindering poverty alleviation efforts. Many households have lost their sources of income due to the economic slowdown, while social restriction policies have caused many business sectors, especially MSMEs, to struggle to survive. In addition, the global food crisis and rising energy prices due to international geopolitical conflicts have added pressure on poor households in Indonesia. The importance of inclusiveness in the Regional Revenue and Expenditure Budget (APBD) lies in its ability to promote equitable development that can be felt by all levels of society. Fiscal policies designed with the principle of inclusiveness ensure that budget allocations do not only focus on sectoral economic growth, but also on reducing social inequality through improving access to basic services such as education, health, and infrastructure (Wildan Syafitri et al., 2025).

Balanced development is a major focus in the planning and implementation of a country's development. This concept emphasizes the importance of achieving balance in various aspects of development, ranging from economic growth to the equitable distribution of benefits across all levels of society and regions (Kundhani et al., 2024). Amidst global challenges such as poverty, natural disasters, climate change, and financial crises, the issue of sustainable development, which emphasizes the integration of economic development and environmental protection, poses a serious challenge for policymakers in every country. For example, without a global commitment to change conventional development patterns, the exploitation of natural resources and the environment will only increase (Dwi Suharyani Yenny, 2023). The Indonesian government has made centralized efforts to instill an understanding of the concept of inclusiveness through seminars, campaigns, and discussion forums. In addition, the central government has also improved access to public services for everyone. However, the problem is that the central government's efforts to create inclusive conditions are not evenly distributed to the villages. Although the Indonesian government is committed to creating inclusive villages supported by village funding policies, exclusivity is still rampant in villages (Manuputty et al., 2023). Andi and Hijrana (2024) highlight that poverty alleviation management is a multidimensional issue that requires a systemic, intersectional, and cross-sectoral approach. The review results group key variables into several dimensions: The Social and Empowerment Dimension (Red Cluster) highlights the need to address structural barriers such as age bias and gender inequality, especially those experienced by women and children, to ensure meaningful participation. In line with this, according to (Indah Eka Pratiwi, 2022) inclusive development focuses on access for all elements of society to enjoy the fruits of development, with poverty reduction as the main objective. This paradigm emphasizes the proactive role of the government and community

participation as development partners, as well as the importance of the Integrated Poverty Database as a reference for poverty alleviation programs.

The inclusive development strategy is one of the main agendas in development planning in Indonesia. This is based on the reality that Indonesia still faces considerable social and economic disparities. Although the national poverty rate has declined in recent decades, income distribution and access to basic services are still uneven across regions and social strata. Therefore, this study aims to formulate a comprehensive Inclusive Development Planning Model. This model explicitly integrates social, economic, and political dimensions, ensuring that development policies and programs can reach poor and vulnerable communities.

## LITERATURE REVIEW

### 1. The Concept of Inclusive Development

Inclusive development is a development paradigm that emphasizes the importance of economic growth that can be felt fairly by all levels of society without leaving behind vulnerable groups such as the poor, women, people with disabilities, and rural communities (Colin Andrews et al., 2021). This concept emerged as a critique of conventional development models that emphasize high economic growth without regard for equitable distribution of development outcomes. Therefore, inclusive development focuses not only on economic aspects, but also on social, environmental, and equitable governance dimensions.

In policy practice, inclusive development is realized through several key instruments, including social protection policies, MSME development, financial inclusion, and infrastructure equity. Social protection policies such as conditional cash transfers have proven effective in reducing extreme poverty and increasing the purchasing power of poor groups. In addition, increasing access to formal financing and financial services is an important factor in strengthening the economic capacity of poor communities (Behera, 2021). Equitable infrastructure development, especially in disadvantaged areas, is also key to creating inclusive growth.

Theoretically, the concept of inclusive development has several dimensions and key principles that form the basis for its implementation in various countries, including Indonesia. First, the economic dimension emphasizes growth accompanied by equitable distribution of results. Local government spending (APBD) and village funds have a significant impact on increasing the Inclusive Economic Development Index (IPEI). Second, the social dimension emphasizes that inclusive development is not only economically oriented but also emphasizes social justice. Third, the environmental dimension states that inclusive development must also be environmentally conscious. Sustainable development requires a balance between the exploitation of natural resources and environmental sustainability. The integration of economic and ecological dimensions is a prerequisite for long-term development (A.A. Ngurah Gede, 2022).

## **2. Theories of Poverty and Social Inequality**

Poverty is a condition in which individuals or groups are unable to adequately meet their basic needs, such as food, shelter, education, and health care. This definition has evolved from a purely economic concept to a multidimensional phenomenon that encompasses social, political, and psychological aspects. Meanwhile, social inequality refers to the imbalance in the distribution of resources, power, and opportunities among groups in society. Poverty is not only seen in terms of income deficiency but also in terms of a person's limited ability to achieve meaningful life functions. Structuralist theory argues that poverty is caused by injustice in social, political, and economic systems, where power structures and institutions do not provide equal opportunities to all citizens. Limited access to education, employment, and capital makes it difficult for poor groups to escape the cycle of poverty. Social inequality is the result of differences in the distribution of resources and access to economic and social opportunities.

According to Modernization Theory, social inequality arises as a temporary consequence of the economic development process, in which some members of society adapt more quickly to modernity (Rytova et al., 2021). These two phenomena are closely related and cyclical in nature. Social inequality exacerbates poverty through unequal access to resources and public services. Conversely, widespread poverty deepens social inequality by limiting vertical social mobility. In the context of inclusive development, reducing social inequality is a key prerequisite for achieving sustainable prosperity and social justice (Mkrtchyan et al., 2025).

## **3. Development Planning Models and Approaches**

Development planning is essentially the process of formulating systematic steps to achieve development goals within a certain period of time. The aim is to direct the use of resources in an efficient, effective, and sustainable manner (Reza Hariyadi, 2021). Within a normative framework, development planning in Indonesia is regulated by Law No. 25 of 2004 on the National Development Planning System (SPPN), which regulates the relationship between long-term, medium-term, and annual planning at both the national and regional levels. In practice, development planning is not only technocratic, but also political, participatory, and adaptive to changes in the social and economic environment. Therefore, various planning models and approaches have emerged that are used in accordance with the context of the needs and institutional capacities of each region. The top-down model is a planning model in which development policies are formulated by the central government and passed on to the regions for implementation. This model is synonymous with the New Order era, which relied on the State Policy Guidelines (GBHN) as the main guideline for development. In contrast, the bottom-up model emphasizes the participation of the community and local government in formulating development priorities based on local needs. This model developed after the reform, in line with the implementation of decentralization and regional autonomy, which was strengthened by Law No. 23 of 2014 (IBRAHIM & MULIATI, 2023). The advantage of the bottom-up model is its ability to accommodate local needs, while its weakness lies in the

lack of synchronization between regions and the limited technical capacity of planners at the local level (Mahadiansar et al., 2020).

In addition, the integrative-holistic model emphasizes coordination between sectors, between regions, and continuity between planning periods. This approach is adopted in the National Long-Term Development Plan (RPJPN) and the National Medium-Term Development Plan (RPJMN), which require synergy between national and regional policies (Reza Hariyadi, 2021). This model is also in line with the concepts of sustainable development and green planning, which place environmental, social, and economic aspects within a single integrated development framework. The political approach emphasizes that development planning cannot be separated from the political process, as public policy is the result of compromises between political interests and ideologies. In practice, development planning in Indonesia uses a mixed approach, combining top-down elements from the central government and bottom-up elements from the regions. This approach aims to maintain continuity between the national vision and local needs. This combination is also evident in the National Development Planning Forum (Musrenbangnas) mechanism, which integrates regional aspirations into the Government Work Plan (RKP) document (Mahadiansar et al., 2020).

#### **4. Indicators and Measures of Development Inclusiveness**

The Inclusive Economic Development Index is generally measured based on three main pillars, namely economic growth, income distribution and poverty reduction, and expansion of access and opportunities. These pillars consist of several sub-indicators, including economic growth rate, poverty rate, income inequality (Gini ratio), employment opportunities, basic infrastructure, and access to financial and social services. This approach helps assess the extent to which the benefits of development can be felt by all levels of society without exception (Irwan, 2020).

According to the Asian Development Bank (ADB), indicators of inclusive development include inclusive economic growth, productive labor, adequate infrastructure, low income inequality, poverty reduction, and increased human resource capacity through education and social protection. These indicators are designed to measure the quality and desirability of economic growth with balanced social aspects. The IPEI emphasizes that development must create broad access and opportunities for all levels of society in a fair manner, improve welfare, and reduce disparities between groups and regions (Nasihuddin et al., 2020).

#### **5. Development Economics Theory**

When analyzing development, it is no longer sufficient to focus solely on economic growth (GDP). Modern theories emphasize the importance of the quality and distribution of that growth. Inclusive Growth Theory shifts away from the trickle-down economics paradigm, which assumes that wealth will automatically trickle down. Inclusive growth is defined as growth that is created by, and benefits, all levels of society. The focus is on creating economic opportunities, equal access to basic services, and social safety nets. The goal is not only to reduce poverty, but also to reduce inequality. Distribution Theory, popularized by works such as those of Thomas Piketty, highlights the dangers

of wealth concentration. When the rate of return on capital ( $r$ ) consistently exceeds the rate of economic growth ( $g$ ), inequality tends to widen (known as  $r > g$ ). This theory asserts that without active policy intervention (such as progressive taxation and investment in education), social inequality will become a structural problem that hinders sustainable development (Asnawi et al., 2022).

Inclusive Growth offers a paradigm shift from the trickle-down effect assumption, whereby the benefits of growth will automatically trickle down. This concept is defined as growth that is not only rapid but also distributed evenly across all levels of society. Growth is said to be inclusive if it is able to reduce poverty, reduce income distribution inequality, and absorb more labor simultaneously. This differs from the pro-poor approach, which focuses only on groups below the poverty line. Inclusive growth seeks to equalize opportunities and access for all groups (poor, middle class, and rich) to participate in and enjoy the fruits of development fairly. In parallel, Income Distribution Theory provides a framework for understanding why this equality is crucial. Unequal distribution, measured in part by the Gini Ratio, indicates social inequality that can be a structural obstacle to long-term growth. Modern theory highlights that extreme inequality can reduce social mobility, weaken social cohesion, and even trigger political instability, which ultimately erodes overall economic growth potential. Therefore, economic development policies must be directed to ensure that returns on capital and economic gains are distributed more fairly.

## **6. The Relationship Between Inclusive Development, Poverty, and Social Inequality**

Social inequality is a phenomenon that describes the existence of disparities or significant differences in the distribution of resources, wealth, opportunities, and power within a community. Factors that contribute to social inequality include economic structures, public policies, and cultural norms and values. Recognizing and addressing social inequality is a prerequisite for creating a more inclusive, equitable, and socially sustainable society. Poverty is a condition in which individuals or groups do not have adequate access to economic resources, such as money, employment, adequate housing, food, education, and health services. In a social context, poverty is not only seen as an economic problem, but also as a result of structural and systemic injustices in society.

The relationship between Inclusive Development, Poverty, and Social Inequality is a necessity in sustainable development. These three elements are interrelated in a causal relationship, where Inclusive Development serves as a strategic solution to overcome Poverty and Inequality. High economic growth without the support of inclusivity will often only exacerbate Social Inequality, even though absolute Poverty rates may decline. This phenomenon creates inequality in outcomes and access, where the benefits of development are concentrated in certain groups (e.g., the elite or capital owners). This high inequality has serious consequences; structurally, it can create an intergenerational poverty trap, preventing poor groups from participating in

the productive labor market due to limited access to quality education and health care.

Therefore, Inclusive Development aims to break this vicious cycle. Truly inclusive development must ensure that all segments of society have equal access to resources, infrastructure, and economic opportunities. By absorbing more labor and empowering vulnerable groups, inclusive development can drive faster, more significant, and sustainable poverty reduction, while simultaneously reducing social inequality, which in turn creates stronger socioeconomic stability (Ali et al., 2025).

## **METHODOLOGY**

This study uses a library research approach. Library research is a data collection technique that involves studying books, literature, notes, and reports related to the problem being solved. Data was collected by searching various credible reference sources, such as academic books, scientific journals, and previous research results related to the topic of real asset investment. All library materials obtained were then analyzed in depth and critically to strengthen the theoretical basis, clarify the relationship between concepts, and support the arguments developed in this study. This process involved steps such as source collection, evaluation of source quality and relevance, and in-depth analysis of the data found.

## **RESEARCH RESULT**

The results of the literature analysis show that economic growth in the study area has not been able to bring about inclusive development. Although the GRDP has increased from year to year, the benefits of this growth have not been evenly distributed and have not had a significant impact on poverty reduction or income equality. The high Gini ratio, which is above 0.4, is a strong indication that income distribution is still uneven, with most of the benefits of growth being felt only by the upper economic groups. This condition further confirms the existence of structural inequalities that hinder the participation of poor groups in the development process. In addition, poverty in the study area is structural and multidimensional. The poor not only experience economic limitations, but also limited access to education, health services, basic infrastructure, and decent employment opportunities. These obstacles create a poverty trap that is difficult to break, especially for poor households that do not have access to adequate human capital. This condition also shows that poverty cannot be overcome with short-term approaches or purely consumptive policies.

Social protection programs such as the Family Hope Program (PKH) have proven to have a positive impact on improving access to basic services for poor families. Evaluations show a significant increase in visits by pregnant women and toddlers to health facilities and an increase in school enrollment rates among beneficiary children. However, although this program has succeeded in improving the social welfare of beneficiaries, its impact on economic independence is still limited. Assistance programs are short-term and not strong enough to address the root causes of structural poverty. Other findings show that public spending on education and financial inclusion plays a major role in

promoting inclusive development. Provinces with higher education spending allocations and broader financial access tend to show better inclusive growth. However, the effectiveness of these policies is highly dependent on the quality of local governance. Weaknesses in coordination, cross-sectoral planning, and low community participation have resulted in many development programs missing their targets and failing to reach the most vulnerable groups.

In summary, the general picture of the socioeconomic conditions in the study areas shows that the economic growth that has been achieved has not been fully translated into inclusive growth. Positive GRDP has failed to significantly reduce unemployment and, more importantly, has failed to equalize income distribution. These findings underscore the need for a policy reorientation, whereby development planning should not only pursue quantitative GRDP targets, but also explicitly target qualitative improvements in the three dimensions of inclusiveness, namely increasing employment opportunities, rapidly reducing poverty, and simultaneously and sustainably reducing the Gini ratio (Komariah & Yuliani, 2023). Thus, this discussion places the actual conditions of poverty and inequality as the main empirical justification for why the Inclusive Development Planning model is imperative for the future of the region.

## **DISCUSSION**

The results of the study show that the socioeconomic conditions of the community in the study area still face various challenges that hinder the achievement of equitable welfare. Despite increased economic activity, the benefits have not been felt equally by all community groups. Vulnerable groups, such as families with lower-middle economic conditions, still face various obstacles in accessing basic services and economic opportunities. This indicates that the development process is not yet fully inclusive and still needs to be strengthened in terms of equal access.

In terms of health and education, the Family Hope Program (PKH) has proven to help increase awareness and access to these important services among poor families. However, these benefits are still basic and not yet strong enough to drive sustainable economic transformation for recipient households. Many families still depend on assistance because they do not yet have sufficient economic capacity to stand on their own. Thus, PKH plays an important role as social protection, but is not yet optimal as an instrument of economic empowerment. Although PKH provides substantial benefits in terms of access to services and welfare, the evaluation results show that there are gaps in the inclusive development model that need to be addressed (Wahyuni et al., 2023).

The findings indicate that social assistance programs should not only focus on meeting short-term needs. Integration with empowerment programs, such as skills training, business assistance, and access to capital, is necessary. This synergy is important so that recipient families do not remain trapped in dependency, but are able to improve their standard of living independently. A more comprehensive approach will strengthen the capacity of poor families to break out of the cycle of poverty in a sustainable manner (Agustina & Megawati, 2022). In addition, the study also highlights the importance of effective

governance. Limited capacity of the bureaucracy in planning and implementing programs can slow down the achievement of inclusive development goals. If data collection, target setting, and monitoring processes are not optimal, various social and economic programs risk not having the maximum impact. Therefore, improving the quality of governance, strengthening inter-agency coordination, and enhancing the professionalism of the apparatus are key elements to support the success of inclusive development. Inclusive development requires program synergy to encourage KPM to be able to “exit” or leave independently (Melati & Asmorowati, 2023).

In designing an inclusive development planning model for poverty alleviation and social inequality, it is important to identify the supporting factors that facilitate inclusiveness. Several studies show that public spending on education and financial inclusion contributes significantly to inclusive growth, as it expands people's access to essential services and economic opportunities. For example, in a study examining 34 provinces in Indonesia between 2015 and 2019, it was found that spending on education and financial inclusion had a positive effect on inclusive growth. In addition, the quality of institutions and governance has also been shown to be an important prerequisite for achieving inclusive development, because without a good institutional framework, access to and benefits of development often do not reach vulnerable groups (Hilmawan et al., 2024).

In designing an inclusive development planning model to alleviate poverty and social inequality, the model design approach must be systemic, participatory, and adaptive to the diversity of community conditions. The design model begins with a contextual analysis that maps local potential, marginalized groups, and structural barriers, followed by the establishment of a clear vision and inclusion goals. For example: “leaving no one behind.” (Ramli et al., 2025). Furthermore, the model includes intervention designs that combine various elements such as pro-inclusion policies, resource allocation, community participation mechanisms, and monitoring and evaluation systems that are responsive to social diversity. It is also important to design collaborative governance between stakeholders (government, community, private sector) and cross-sector integration (education, health, economy, social) so that development effects are not fragmented. This model must include instruments to identify and overcome barriers to inclusiveness (e.g., limited access, discrimination, low capacity) and strengthen supporting factors (e.g., active participation, policy support, financial inclusion). Finally, the model design must include implementation pathways, budget allocation, and evaluation and adaptation mechanisms to ensure that the model remains relevant to changes in the socio-economic context.

The strategy for implementing the inclusive development planning model at the national level must be based on the principle of “leaving no one behind,” cross-sectoral integration, and policies that are adaptive to risks (e.g., disasters and climate change). This principle encourages the formulation of policies that combine adaptive social protection, financial inclusion, and institutional capacity building so that interventions target the most vulnerable groups and are resilient

to shocks. International policy studies and guidelines emphasize the importance of integrating Adaptive Social Protection (ASP) into national strategies that combine disaster risk management, social protection, and budget planning to ensure a rapid response and continuity of assistance to poor households (Williams et al., 2024).

At the local level, strategies must translate the national framework into contextual plans through local needs analysis, community participation, and strengthening the capacity of local bureaucracies. Best practices show the need for collaborative governance mechanisms that bind local governments, civil society, and the private sector to design budget priorities, ensure access to basic services, and monitor inclusive indicators on a regular basis. Case studies in villages and cities show that governments that adopt participatory mechanisms and inter-sectoral coordination can reduce program fragmentation and improve the accuracy of targeting for marginalized groups (District et al., 2025).

## **CONCLUSION AND RECOMMENDATIONS**

Based on the results of the discussion, it can be concluded that development that is only oriented towards economic growth does not automatically reduce poverty and social inequality. Findings show that despite an increase in GRDP and economic activity in the study area, the benefits of development have not been distributed evenly, as reflected in the high poverty rate and Gini ratio, which indicates significant income inequality. Inclusive development has proven to be a more relevant strategic approach in addressing these issues, as it emphasizes expanding access to basic services, employment opportunities, and community participation in the development process.

Social protection programs such as the Family Hope Program (PKH) have had a positive impact in improving access to education and health care for the poor, but they still have limitations in addressing the root causes of structural poverty and the risk of dependence on social assistance. Therefore, an inclusive development planning model must be designed in a systemic and integrated manner, through cross-sectoral policy synergies, strengthening the quality of governance, increasing pro-people public spending (especially on education and financial inclusion), and strong community participation mechanisms. This approach is believed to be capable of accelerating poverty reduction, reducing social inequality, and creating development that is more equitable, sustainable, and resilient in the long term.

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