



## Determination of Human Resource Quality as a Determinant of Income Disparity Level in Yogyakarta

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### ABSTRACT

*This research aims to test and see the influence of Life Expectancy (AHH), Education Based on Average Years of Schooling, and Poverty Levels on Income Inequality in the Special Region of Yogyakarta Province in 2008-2022. The data used in this research is only 15 years for each variable due to limited data in previous years. Data was obtained from the Central Bureau of Statistics for the Special Region of Yogyakarta Province for 2008-2022. Data processing uses multiple linear regression analysis techniques with EVIEWS as a statistical analysis tool. This research aims to analyze the influence of Life Expectancy (AHH) and Education Based on Average Years of Schooling on Income Inequality in Yogyakarta Special Region Province. Data analysis shows that the two variables individually have a significant positive influence on Income Disparity, according to the results of the t test which shows the probability value is lower than the 0.05 significance level. Increasing education can also increase income inequality, because the phenomenon of job preferences according to the field of education can result in unemployment. The implications of this research highlight the complexity of the relationship between education, well-being and occupational preferences in a regional context rich in cultural values.*

**Keywords:** Life Expectancy, Education, Poverty Level, Income Disparity  
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## INTRODUCTION

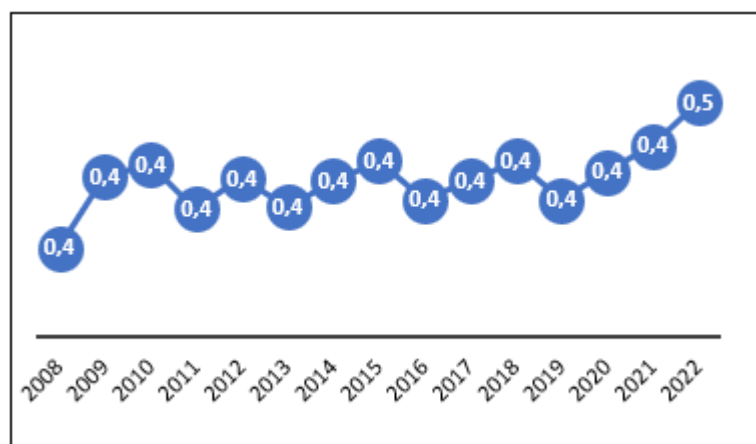
Economic development in the region aims to increase people's income evenly. The importance of economic development is seen in efforts to achieve prosperity by improving economic structures, institutions and conditions (Idris et al., 2021). A focus on economic growth alone can lead to inequality, so successful development is one that encourages the development of human resources. Analyzing the factors of economic development is important both nationally and regionally, where human resources play a major role (Amrial et al., 2020). Improving the quality of human capital is key to increasing per capita income and reducing income disparities (Janah, 2022).

Per capita income is the average income of individuals in a country during a certain period. Income inequality is a difference in income between regions which is often caused by differences in resources and social conditions (Syahri et al., 2020). Increasing income is the goal of economic development. However, uneven economic development will give rise to inequality problems. One of them is the problem of income inequality (Income Disparity). (Hulu & Wahyuni, 2021). According to Todaro in (Janah, 2022) states that income inequality is the difference in income generated

by society so that there is a striking difference in income in society. In other words, income inequality is a difference in the amount of income received by society, resulting in greater differences in income between groups in society (Putri et al., 2018).

According to the World Bank, income inequality or Income Disparity is measured by calculating the percentage of the total income of the 40% of people with low income compared to total income (Candro et al., 2021). According to Adam Smith (2003), in classical theory, humans are considered the most important production factor in determining the prosperity of a nation. This is due to the view that natural resources such as land will not be useful without the presence of humans who are capable of processing them, so that they can provide benefits for life and have the potential to increase people's income (Latifah et al., 2023).

Based on the figure 1, it can be seen that the Gini Ratio figure for Special Region of Yogyakarta for 2008-2022 is still experiencing an increase and decrease. The lowest figure was in 2008 at 0.40 percent, classified as moderate inequality, and the highest figure was in 2022, namely 0.5, which was classified as high inequality, where high inequality occurs in population expenditure both in urban and rural areas.



Source: BPS Yogyakarta, 2024

Figure 1.

Gini Ratio of Yogyakarta, 2008-2022

There are various measurement methods that are generally used in research and studies related to income disparities. Two of them are the Lorenz curve and the Gini index, which are often indicators applied to understand the level of income inequality (Hartanti et al., 2023). Income inequality can give rise to social jealousy and increase the risk of crime. Local governments have an important role in overcoming this gap through appropriate policies. In the Special Region of Yogyakarta, there is a high income gap, indicating the need for further action to overcome it, so that economic development can be equitable and the community can enjoy better prosperity (Puput, 2019).

The Kuznets curve is a graphical representation that shows the correlation between per capita income and the level of income distribution equality in a country. Here is the image of the Kuznets curve:

certain point, inequality will rise again before eventually declining. Thus, this pattern is considered a recurring cycle in the relationship between inequality and economic growth (Rahman & Imansyah, 2021).

The Gini index ratio is a variable used to explain income inequality or income gap. The Gini ratio itself is a measure of distribution inequality (Ika et al., 2020). According to Todaro (2003), the provisions regarding income disparities based on the Gini coefficient are as follows: high disparity if the Gini coefficient exceeds 0.5; moderate disparity if the Gini coefficient is in the range of 0.35 to 0.5; and low disparity if the Gini coefficient is less than 0.35. (Putri et al., 2018). This happened in 2022, the Gini coefficient for D.I Yogyakarta Province will be 0.47 percent. This indicates that D.I Yogyakarta Province still has high income disparities and tends to increase every year.



Source: BPS Yogyakarta, 2024

**Figure 2.**  
**Kuznets Curve**

The Kuznets "Inverted U" Hypothesis describes the relationship between the level of inequality and the growth of Gross Domestic Product (PDRB). According to this hypothesis, in the early stages of economic growth, the level of inequality tends to increase. However, in the subsequent stages of growth, the level of inequality then decreases. However, at a

The success of economic development is closely related to increasing economic growth and people's standard of living as reflected in the Human Development Index (HDI) (Ningrum et al., 2020). Income inequality is influenced by government policy and the quality of human resources. The HDI, which considers health, education and per capita income,

is an important measure in assessing human development (Nurjannah et al., 2022). Development goals are not only limited to economic growth, but also improving the quality of life of the community. The poverty level human development index influences several aspects such as education, health and the community's decent living standards. Poor people have a low standard of living so that in terms of income they are also relatively low. The level of poverty is no longer understood only as economic disadvantage, but also failure to fulfill basic rights in general which include meeting the needs for food, shelter, health, education, work, clean water, the environment, feeling safe from treatment or threats of violence and the right to participate in social and political life (Masdi et al., 2023).

The problem that occurs in the Special Region of Yogyakarta is the income disparity which continues to increase every year until 2022 (Muharam, 2022). Apart from that, DI Yogyakarta also has relatively high quality human resources. This can be a basis for the government to improve the quality of human resources in order to reduce the poverty rate in DI Yogyakarta, which fluctuates and will increase in 2022. This poverty has an impact on education, health and people's standard of living (Adhitya et al., 2022). Different from other studies, in this study the researchers took the variable quality of human resources as a determining factor in the occurrence of income disparities in the Special Region of Yogyakarta.

## METHODOLOGY

The research method used is a quantitative approach, through descriptive (Farhan & Sugianto, 2022) statistical analysis, classical assumption testing, multiple linear regression analysis, and hypothesis testing. The data used was taken from the Yogyakarta Special Region Central Statistics Agency (BPS DIY) for the 2008-2022 period.

The independent variables used include Life Expectancy (X1). Life expectancy is the average number of years that an individual who has reached age x is expected to live in a certain year, taking into account the level of mortality in the community. In this research, the author used data on Life Expectancy in the Special Region of Yogyakarta Province from 2008 to 2022, and measured it in years. Next is the Education variable (X2) use data on the average length of schooling in the Special Region of Yogyakarta in the period 2008-2022. The data source comes from BPS publications in year units. Variable X3 used in this research is poverty in the Special Region of Yogyakarta in the period 2008-2022. The data source comes from BPS publications in percent units.

The data collection method uses literature studies with secondary data from the DIY Central Statistics Agency (BPS). The analysis used is multiple linear regression to test the influence of the independent variables (Life Expectancy, Education, Poverty) on the dependent variable (Income Disparity). Classical assumption tests carried out include normality, heteroscedasticity, autocorrelation and multicollinearity tests. Analysis was carried out using Eviews 10. The models that will be tested in this research are as follows:

$$GNR = a + \beta_1 AHH + \beta_2 PN + \beta_3 TK + e$$

GNR is gini ratio (Y),  $\alpha$  is constant, AHH is life expectancy (X1), PN is education (X2), TK is poverty (X3) and  $\beta_1, \beta_2, \beta_3$  is Regression Equation Coefficient of Independent Variables

Multiple linear regression is a statistical method used to test hypotheses involving more than one independent variable in the model. In this analysis, we observe how these independent variables affect the dependent variable, and by taking into account the contribution of each independent variable, we can draw conclu-

sions about the relationship between these variables. Carried out to determine the direction and influence on the dependent variable (Herawati & Ermawati, 2020).

This study aims to determine the influence of the independent variable, or independent variable, namely Life Expectancy (X1), Education Level using data on Average Years of Schooling (X2), and Poverty Level (X3) on the dependent variable, or dependent variable, namely Income Disparity, which is represented by the Gini ratio (Y). Researchers used the E-views 10 software application program to process and analyze data. The data obtained was then analyzed using several analytical tools consisting of:

This classical assumption testing is a statistical technique used to ensure whether the data used in the research meets several necessary assumptions, which is useful so that the analysis techniques used can be considered valid. In this test, there are four feasibility tests that must be passed to declare that the research data used is accurate, because inaccuracies in the research data will affect the results of the F-test and t-test, which will be considered invalid. The four tests include normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test. If the research data passes the classical assumption tests, then the obtained estimation will align with the Best Linear Unbiased Estimator (BLUE) (Ghozali, 2020).

To obtain accurate data, the research data must first be normally distributed. The main objective of this normality test is to examine whether the residual variables of the regression model are normally distributed or not. Generally, to conduct a normality test in Eviews, it can be done using a graphical approach or the Jarque Bera test. normality testing is used to evaluate whether the dependent and independent variables in a regression model follow a normal distribution or not. The normality

test method using the Eviews program for a dataset can be determined by comparing the Jarque-Bera (JB) value, where if the value is  $>0.05$ , the distribution is normal, and if the JB probability value is  $<0.05$ , the distribution is said to be non-normal (Ghozali, 2020). BLUE (Best Linier Unbiased) is a concept in statistics used to refer to the best estimate of the parameters of a linear regression model, where the estimate meets two main criteria: linearity and unbiasedness, as well as the best efficiency among other estimates based on its variance

T-test is a procedure to see how individual independent variables influence the dependent variable (Farhan & Sugianto, 2022). This research process aims to evaluate the relationship between the independent variables (Life Expectancy (X1), Average Years of Schooling (X2), and Poverty Level (X3)) and the dependent variable, namely income disparities. This test is based on a significance level of 0.05. F-test was carried out to evaluate the combined effect of the independent variables on the dependent variable, which includes Life Expectancy, Education Level based on average years of schooling, and Poverty Level. The purpose of the F test is to determine whether the independent variable has a significant impact on the dependent variable, namely income disparities. The level used in carrying out the F test is 0.5 or 5%, if the significant value is  $F < 0.05$

R-Square This test shows that the model's ability to show how much impact independent variables have on the dependent variable can be indicated by the value of the adjusted R-squared in the equation. If the coefficient of determination has a low value, it indicates that the independent variable has a very limited impact on the dependent variable. If the value of  $R^2$  is greater, then the prediction model from the research model carried out is better. The adjusted R-Squared value shows 0 to



1, if the coefficient of determination value shows a low number, this indicates that the influence of the independent variable on the dependent variable is very limited. Conversely, when the value is close to 1 and far from 0, the independent variable has the potential to provide important information in predicting the dependent variable (Farhan & Sugianto, 2022).

The multicollinearity test is used to identify significant linear correlations between various variables in a regression model. The main objective is to determine whether there is a significant relationship between independent variables, or free variables, in regression analysis. When testing the coefficient, the t-statistic value will tend to be lower than the t-table value because it indicates a large standard error. This indicates that there is no linear correlation between the independent variable or free variable and the dependent variable or bound variable. To identify the presence of multicollinearity in the regression model, we can use the tolerance measure and variance inflation factor (VIF) (Ghazali 2020). The heteroscedasticity test is a testing procedure used to assess whether a regression model shows uniform data variation (homoscedasticity) or uneven variation. (heteroskedastisitas). This is done to determine whether there are discrepancies in the variables and residuals between the variations and residuals among different phenomena. The situation of heteroscedasticity usually occurs because cross-section data combines representations of various small, medium, and large sizes. This heteroscedasticity test can be conducted using the Breusch-Pagan test.

Next, the autocorrelation test aims to identify whether there is a correlation of residual errors between period  $t$  and period  $t-1$  in the regression model. Usually, correlation issues will arise in models that are continuous or time-series in nature. (time series). This is due to the tendency of disturbances to mutually influence each other

among groups/individuals. The Bruesch Godfrey test is used to determine whether symptoms are present or not (Yulieth-Rafael, 2020). Hypothesis testing in this research includes the coefficient of determination ( $R^2$ ), F test (simultaneous), and t test (partial). The coefficient of determination shows how much influence the independent variable has on the dependent variable, with a value close to 1 indicating a better prediction model. The F test was carried out to see the total influence of the independent variables on the dependent variable, with a significance level of 0.05. The t test was carried out to see the effect of individual independent variables on the dependent variable, with a significance level of 0.05.

## RESULTS AND DISCUSSION

Normality testing is used to evaluate how close the data distribution in the regression model is to the normal distribution. The Jarque-Bera method is one way to assess data normality. If the probability value of the test results is greater than 0.05, then the data is considered to follow a normal distribution.

The probability value obtained is 0.661123, indicating that the data is normally distributed, so it can be continued to the next test stage.

Heteroscedasticity test is conducted to determine whether the regression model shows differences in residual variability between two observations. With a Chi-Square probability  $> 0.05$ , it is concluded that there is no heteroscedasticity problem in the regression model.

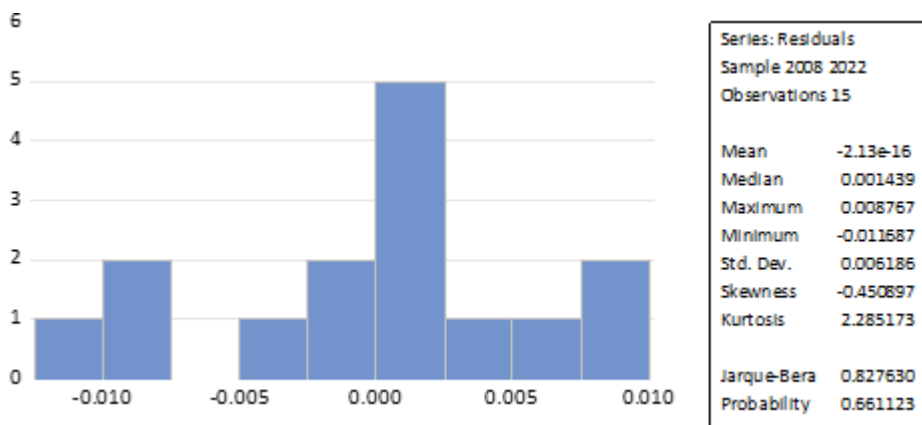
The Prob Chi-Square(3) value on Obs\*Square is  $0.1710 > 0.05$ , indicating that there is no heteroscedasticity problem in this study. Autocorrelation test is important to identify the relationship between disturbances in a particular time period and disturbances in the previous period in a linear regression model. The Bruesch Pagan

Godfrey test is used to determine the presence of autocorrelation. Results with Chi-Square > 0.05 indicate the absence of autocorrelation. The Pro Chi-Square value of 0.3674 > 0.05, indicates the absence of autocorrelation in this study.

The multicollinearity test results are based on the tolerance value and variable inflation factor (VIF). The regression model is considered free from multicollinearity if the VIF value is < 10 and the tolerance value is > 10.

In the results from Eviews, the VIF value for each variable, namely Life Expectancy (X1) of 4.590725, Average Years of

Schooling (X2) of 6.760359, and Poverty Level (X3) of 5.482414, are all less than 10. Thus, there is no multicollinearity problem in this study, and the model can proceed to the next stage. This study uses multiple linear regression to analyze the effect of Life Expectancy (AHH), Average Years of Schooling, and Poverty Level. The results of the previous classical assumption testing showed that the data distribution was close to normal and there were no multicollinearity, heteroscedasticity, or autocorrelation problems. Therefore, multiple linear regression analysis was used to identify the influence of these variables.



Source: Output EViews, 2024

**Figure 3.**  
**Results of Normality Test**

**Table 1.**  
**Heteroscedasticity Test with Breusch Pagan Godfrey**

F-statistic	1.839378	Prob. F (3,11)	0.1983
Obs*R-squared	5.010978	Prob. Chi-Square (3)	0.1710
Scaled explained SS	1.731638	Prob. Chi-Square (3)	0.6299

Source: Output EViews, 2024

**Table 2.**  
**Autocorrelation Test Results with Breusch Pagan Godfrey LM-test**

F-statistic	0.693444	Prob. F(2,9)	0.5247
Obs*R-Squared	2.002845	Prob. Chi-Square(2)	0.3674

Source: Output EViews, 2024

**Table 3.**  
**Heteroscedasticity Test with Breusch Pagan Godfrey**

Variabel	Coef. Variance	Uncent. VIF	Centered VIF
Constant	0.223413	68810.88	NA
Life Expectancy Rate (X1)	4.43E-05	75648.96	4.590725
Average Years of Schooling (X2)	9.44E-05	2348.772	6.760359
Poverty Level (X3)	4.90E-06	334.1209	5.482414

Source: Output EViews, 2024

**Table 4.**  
**Heteroscedasticity Test with Breusch Pagan Godfrey**

Variabel	t-Statistic	Prob.
Constant	-3.30574	0.0070
Life Expectancy Rate (X1)	3.050686	0.0110
Average Years of Schooling (X2)	3.740244	0.0033
Poverty Level (X3)	4.811400	0.0005

Source: Output EViews, 2024

The resulting regression equation is:

$$Y = -1.562511 + 0.020296 X1 + 0.036339 X2 + 0.010654X3.$$

The constant -1.562511 indicates that the Gini Ratio (Y) will decrease by 1.562511 if the independent variables remain constant. The regression coefficient for Life Expectancy (X1) is 0.020296. Life expectancy for 1 year will increase the Gini Ratio by 0.020296. The regression coefficient for Average Years of Schooling (X2) is 0.036339. An average length of schooling of 1 year will increase the Gini Ratio by 0.036339. The Poverty Rate regression coefficient (X3) is 0.01065. A poverty rate of 1% will increase the Gini Ratio by 0.010654. The t-test is used to evaluate the significance of the effect of each independent variable on the dependent variable. If the probability value <0.05 or the t-count > t-table, then the independent variable partially affects the dependent variable. If the probability value > 0.05 or the t-count value

< t-table, then the independent variable has a partial effect on the dependent variable. The t-test results show the comparison between tcount and ttable. Degree of freedom (Df) is 12, corresponding to the number of observations (n) minus the number of independent variables (k). The ttable value used is 1.78228 with a standard of 0.05. The t-test results for each independent variable and its probability value are analyzed. The Life Expectancy Variable (X1) has a t-count of 3.050686 and a probability of 0.0110, indicating a partial positive effect on Income Disparity for the 2008-2022 Period because the probability value is <0.05 and t-count > t-table. The Education Variable based on Average Years of Schooling (X2) has a tcount of 3.740244 and a probability of 0.0033, indicating a partial positive effect because the probability <0.05 and t-count > t-table. The Poverty Level variable (X3) has a tcount of 4.811400 and a probability of 0.0005, indicating a partial positive effect because the probability <0.05 and t-count > t-table. Thus, all independent



variables have a partial positive effect on Income Disparity for 2008-2022.

The F test is utilized in academic studies to assess if the independent variables collectively have an effect on the dependent variable.

From table 5, the results of the simultaneous F test show a value of 18.32668 with a significance of 0.000138 <0.05. This indicates that the three independent variables, namely Life Expectancy, Average Years of Schooling, and Poverty Level, jointly affect the dependent variable, namely the Gini Ratio in the period 2008-2022. The coefficient of determination test evaluates how well the variability in the dependent variable can be explained by the independent variables in a model. The R-Squared value represents the coefficient of determination, where a larger value indicates a better regression model in explaining the variation in the dependent variable.

From table 6, the R-squared value is 0.833283. This shows that the Life Expectancy, Average Years of Schooling, and Poverty Level variables together can explain 83.3% of the variation in the Gini Ratio variable. The remaining 16.7% is explained by other variables. Based on the results of data processing, it shows that the Life Expectancy variable (X1) individually has an influence on the level of Income

Disparity. The Life Expectancy variable has a positive effect on Income Disparity in Yogyakarta Province. Evidenced by the t-test probability value of 0.0110 which is lower than the significance level of 0.05, with a coefficient value of 0.020296. This means that if life expectancy increases, the level of income disparity will also increase. Based on the theory, people's income will increase both in villages and cities and the problem of income disparity will decrease if a long life is followed by personal quality. While in reality the philosophy of life *nrino ing pandum* for the Javanese community is considered to support a person to think positively and live a long life. "Nrimo ing Pandum" can be interpreted as a Javanese teaching to be grateful for everything that has been given, to accept in full without demanding more. The Javanese attitude of accepting everything is considered to encourage the fading of motivation to work and kill productivity (Rakhmawati, 2022). As a result, the labor and economic sectors of D.I Yogyakarta are ranked low. This is inversely proportional to the quality of life of the community. According to the Happiness Index issued by BPS, Yogyakarta is ranked as the eighth happiest province in Indonesia. The life expectancy of D.I Yogyakarta is high at 74 years above the national average of 71 years (Sucahyo, 2019).

**Table 5.**  
**Simultaneous Test Results (F)**

F-statistics	18.32668
Prob(F-statistics)	0.000138

Source: Output EViews, 2024

**Table 6.**  
**Determination Coefficient Test Results**

R-squared	0.833283
Adj.R-squared	0.787815

Source: Output EViews, 2024

In addition, the concept of “Sithik Eding” is still widely applied by the community. Heddy Shri Ahimsa Putra, an anthropologist from UGM, sees that the way people view the material affects that people prioritize togetherness, harmony, which reduces the importance of the material. So that people do not think too much about income and make them a society that accepts if their area is classified as low wage. In statistical measures, according to Heddy, such social phenomena cannot be captured by institutions such as BPS, because it will be difficult to find an explanation from them, why on the one hand Yogyakarta has low wages, high gini ratio and poverty, but on the other hand is happy and long-lived) (Sucahyo, 2019). Based on the results of data processing, it shows that the Education variable based on Average Years of Schooling (X2) individually has an influence on the level of Income Disparity. The Education variable based on Average Years of Schooling has a positive effect on Income Disparity in Yogyakarta Province. This is evidenced by the t-test probability value of 0.0033 which is lower than the significance level of 0.05, with a coefficient value of 0.036339. This means that as the average Years of Schooling increases, the Income Disparity Level will also increase.

The results of this study are in line with research conducted by (Sukma,2021) with the title The Effect of Economic Growth, Population, and Education on Income Inequality in the Special Region of Yogyakarta. In this study, it was found that the Education variable based on Average Years of Schooling had a positive effect on Income Disparity (Iis et al., 2023). The results of this study are in accordance with the theory according to Todaro in Jannah (2023), this income level is strongly influenced by the length of time a person obtains education. Average years of schooling is an indicator of the level of education in a region. Education is a form of human capital that shows the quality of Human Re-

sources (HR) (Huda & Indahsari, 2021). So that the higher the community education in an area can reduce the number of income disparities. In addition, the results of this study indicate that an increase in Average Years of Schooling will increase the level of income disparity in Yogyakarta. This is due to the assumption of people who want a job according to their field or major while studying. So that people with higher education do not fill existing job opportunities and result in an increase in the unemployment rate. Because it is very important to build a relationship or network with both private and government agencies, this is intended as a form of socialization of the abilities possessed by college graduates.

Based on the results of data processing, it shows that the Poverty Level variable (X3) individually has an influence on the level of Income Disparity. Poverty level variable has a positive effect on Income Disparity in Yogyakarta Province. This is evidenced by the t-test probability value of 0.0005 which is lower than the significance level of 0.05, with a coefficient value of 0.010654. This means that if the Poverty Level increases, the Income Disparity Rate will also increase. Poverty can affect the income disparity rate because people who are classified as poor usually have low purchasing power so that poor people do not provide distribution to the surrounding economy. In addition, poor people also tend to find it difficult to get an education and have difficulty in meeting the requirements in filling employment opportunities. The relationship between poverty and income disparity is inseparable. The occurrence of poverty is caused by disparities in a region. Where the income can only be enjoyed by part of the population and other residents only get a small portion and some even do not get it (Andiny& Mandasari2017). The relationship between poverty and income disparity will have a positive effect, where when the poverty rate increases, income disparity will in-

crease. This research is also in line with previous research conducted by (Hindun et al., 2019) The results of this study are education and poverty have a partial effect on income inequality in Indonesia. Another relevant research was conducted by (Farhan & Sugianto, 2022) with the results that the increasing poverty rate will lead to an increase in income disparity.

## CONCLUSIONS

Based on the research results explained in the previous chapter, the conclusions based on the statistical calculations that have been carried out, it is found that Life Expectancy has a positive influence on Income Disparity in Yogyakarta Province in 2008 - 2022. This happens with an increase in Life Expectancy, the Income Disparity also increases. Based on statistical calculations that have been carried out, it is found that the Quality of Education seen based on Average Years of Schooling has a positive effect on Income Disparity in Yogyakarta Province 2008-2022. Which means that the longer the average person in Yogyakarta goes to school, the higher the level of income disparity. Based on the statistical calculations that have been carried out, it is found that the Poverty Level has a positive effect on Income Disparity in Yogyakarta Province. Which means that the increasing poverty rate will increase the level of income disparity.

Based on the conclusions that have been obtained, the researcher provides several recommendations, namely the Provincial Government of D.I Yogyakarta should provide outreach to the entire community, especially those living far from the city. Outreach about the importance of activities in all fields to increase community income. The socialization can be carried out by community organizations such as PKK or Karang Taruna. In addition, it facilitates access to healthcare facilities, especially those far from residential areas. The quality of education is very im-

portant for the economy of a region. With the improvement in the quality of education, the income of the community will also increase. Therefore, the government must provide ease in the equitable distribution of educational facilities in every region. The steps that can be taken by the government are to provide scholarships or educational support facilities to economically disadvantaged communities and to build proper schools. In addition, the government must also provide socialization to the community so that they are aware of the importance of education. It is expected that local governments, both regency and city, can reduce poverty rates and equalize income distribution both nationally and regionally. One of the steps that can be taken is to expand job opportunities in the informal sector, where many underprivileged members of society are involved in economic activities such as Micro, Small, and Medium Enterprises. (UMKM). In this way, progressively, the income for the less fortunate can be increased and income disparity can be reduced.

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