ECONOMIC AND DEVELOPMENT DRIVERS OF HUMAN DEVELOPMENT IN INDONESIA: A STUDY OF REPRESENTATIVE PROVINCES ACROSS ISLANDS (2016-2023)

SUBMITTED TO THE FACULTY OF ISLAMIC ECONOMICS AND BUSINESS OF THE SATATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA YOGYAKARTA AS ONE OF THE REQUIREMENTS FOR OBTAINING A BECHELOR'S DEGREE IN SHARIAH ECONOMICS

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FACULTY ISLAMIC ECONOMICS AND BUSINESS
STATE ISLAMIC UNIVERSITY OF SUNAN KALIJAGA
YOGYAKARTA
2025

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YOGYAKARTA
2025

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Tugas Akhir dengan judul : ECONOMIC AND DEVELOPMENT DRIVERS OF HUMAN DEVELOPMENT IN INDONESIA: A STUDY OF REPRESENTATIVE PROVINCES ACROSS ISLANDS (2016-2023)

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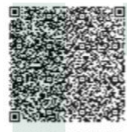Nilai ujian Tugas Akhir : A

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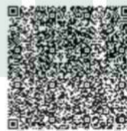SIGNED

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THESIS APPROVAL LETTER

To:

Dear Dean of the Faculty of Islamic Economics and Business

UIN Sunan Kalijaga Yogyakarta

In Yogyakarta

Assalamualaikum wr. wb.

After reading, researching, providing clues and correcting and making corrections as necessary, I as a supervisor am of the opinion that your thesis:

Name   : Nikmatuzzahara

NIM   : 22108010010

Thesis Title   : Economics and Development Drivers of Human Development In Indonesia: A Study of Representative Provinces Across Island (2016-2023)

It can be submitted to the Faculty of Islamic Economics and Business, Department/Sharia Economics Study Program, UIN Sunan Kalijaga Yogyakarta as one of the requirements to obtain a Bachelor of Science degree in the field of Islamic economics. With this, I hope that the thesis mentioned above can be submitted soon. I thank you for your attention.

Yogyakarta, 05 November 2025

Supervisor	Acknowledged	Head of Program Study
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STATEMENT OF AUTHENTICITY OF THESIS

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I declare truthfully, that my thesis entitled: Economics and Development Drivers Of Human Development In Indonesia: A Study of Representative Provinces Across Island (2016-20223) is a personal work and as far as the author's knowledge does not contain material published or written by others, except for certain parts that the author takes as a reference.

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Nikmatuzzahara

22108010010

PUBLICATION APPROVAL SHEET

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Faculty   : Islamic Economics and Business

Type of Work : Thesis

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Thus, I made this statement in truth.

Made in Yogyakarta

On date: 05 November 2025

Undersigned,

Nikmatuzzahara

22108010010

MOTTO

"You are mine"
-Quran Al-Baqarah:156

"Just Allah, only Allah, everything for Allah**"**
-Tiara

"She was born to be a success and create things for this world"
-Unknown

"Either iam going to make it, or Iam going to make it or Iam going to make it. No other options have this mentality"
-lianatekle

"You begin this dream at the first so fight until the last drop of blood"
-Zahra

ACKNOWLEDGE SHEET

I dedicate this thesis to myself as a reminder of the journey I've taken and the
lessons I've learned along the way.
For my beloved parents My dad and My mom

Wherever I go, I will never be the last because I was born to lead from the front.
Behind me always stand the strongest people I know: my father and my mother.
They are never behind in spirit, only there to support me through my sadness and
my joy. I love them deeply and want nothing more than to make them proud and
celebrate my success with them. Everything I do is for my parents because I love
my God. And I believe that when I honor my parents, God loves me even more so
i made this thesis to everyone who proud of me, thank you.

ARABIC LATIN TRANSLITERATION GUIDELINES

The transliteration of Arabic words used in this study is guided by the Joint Decree of the Minister of Religion and the Minister of Education and Culture of the Republic of Indonesia Number: 158/1987 and 0543b/U/1987.

A. **Single Consonant**

Arabic Front	Name	Latin Letters	Description
ا	Alif	Not symbolized	Not symbolized
ب	Ba	B	Be
ت	Ta	T	T
ث	ṡa	ṡ	Es (with the above point)
ج	Jim	J	Je
ح	ḥa	ḥ	Ha (with the above point)
خ	Kha	Kh	ka and ha
د	Dal	D	De
ذ	Zal	Ż	zet (with the above point)
ر	Ra	R	Er
ز	Zai	Z	Zet
س	Sin	S	Es
ش	Syin	Sy	Es and Ye
ص	ṣad	ṣ	Es (with the above point)
ض	ḍad	ḍ	De (with the above point)
ط	ṭa	ṭ	Te (with the above point)
ظ	ẓa	ẓ	Zet (with the above point)
ع	Ain	...'...	Inverted comma above

Arabic Front	Name	Latin Letters	Description
غ	Gain	G	Ge
ف	Fa	F	Ef
ق	Qaf	Q	Qi
ك	Kaf	K	Ka
ل	Lam	L	El
م	Mim	M	Em
ن	Nun	N	N
و	Wawu	W	We
ه	Ha	H	Ha
ء	Hamzah	...'...	Apostrof
ي	Ya	Y	Ye

B. Dual Consonant for Shaddah Written in Multiple

متعقدين	written	*Muta`aqqidīn*
عدة	written	*`iddah*

C. Ta Marbutah

1. When turned off h

هبة	written	*Hibbah*
جزية	written	*Jizyah*

2. If Ta Marbutah lives or with harakat, fathah, kasrah and dommah, its written t

زكاةالفطر	written	*zakātul fiṭri*

D. Short Vowels

Vokal	Fathah	written	A

	Kasrah	written	I
	Dammah	written	U

E. Long Vowels

fathah + alif جاهلية	written	A *Jāhiliyyah*
fathah + ya sukun يسعى	written	A *yas'ā*
kasrah + ya sukun كريم	written	I *Karīm*
dammah + wawu sukun فروض	written	U *furūḍ*

F. Double Vowels

fathah + ya' sukun بينكم	written	Ai *bainakum*
fathah + wawu sukun قول	written	Au *Qaul*

G. Sugential Short Vowels in One Word Separated with Apostrophe

أأنتم	written	*a'antum*
أعدت	written	*u'iddat*
لئن شكرتم	written	*la'in syakartum*

H. The Article Alif + Lam

1. If Followed by the letter Syamsiah written by duplicating the letter Syamsiah that follows it, and removing the letter (*el*)

السماء	written	*as-samā*
الشمس	written	*asy-syams*

I. Arrangment of words in a series of sentences

ذوي الفروض	written	*żawi al-furūḍ*

PREFACE

In the name of Allah, the Most Gracious, the Most Merciful, all praise is due to Allah SWT, by whose mercy and guidance this thesis entitled through whose blessings and guidance this thesis, titled "Economic and Development Drivers of Human Development in Indonesia: A Study of Representative Provinces Across Islands (2016-2023)" , has been completed. May peace and blessings be upon the Prophet Muhammad SAW, his companions.

With deep gratitude to Allah SWT and the invaluable support of many individuals, the completion of this thesis has been made possible. Accordingly, the author wishes to extend sincere appreciation and heartfelt thanks to the following parties Therefore, it is only fitting for the author to express sincere appreciation and heartfelt thanks to:

1) Prof. Noorhaidi Hasan, S.Ag., M.A., M.Phil., Ph.D. as the Rectore of Sunan Kalijaga Yogyakarta State Islamic University

2) Prof. Dr. Misnen Ardiansyah, S.E., M.Si., Ak., CA., ACPA. As the Dean of Faculty of Islamic Economics and Business Sunan Kalijaga Yogyakarta State Islamic University

3) Dr. Miftakhul Choiri, S.Sos.I., M.S.I. as Head of the Sharia Economics Study Program, Faculty of Islamic Economic and Business, Sunan Kalijaga Yogyakarta State Islamic University

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6) All Lectures of the Faculty of Islamic Economics and Business, Sunan Kalijaga Yogyakarta State Islamic University who always provide knowledge and experience to the author during the lecturer process.

7) All employees and administrative staff of the Faculty of Islamic Economics and Business, Sunan Kalijaga Yogyakarta State Islamic University.

8) Both of my parents, Ayah and Ibu, have been the guiding light in every step of my journey. Thank you for your unwavering prayers, sincere support, and irreplaceable love. Who always provides encouragement and motivation to overcome every obstacle and challenge in life.

9) My special love for sister Elya Kaswita and My lovely Brother Habiburrahman who always be my best friends with many condition May Allah bless all them kindness and grant that we keep on growing together.

10) My big family, My Marabayusa Family Makwo, Kak Ami and Pakwo for all their endless prayers and support love.

11) Se-Frikuensi, Nawa, Mami, Fay, Rani, Bunga, Farah, Zulia,Rafly. My dearest friends, who are always by my side throughout this journey, through all the laughter and tears. I hope that we can always stay close, rooted in our friendship, and find a way to be together again in the best situations and alsos reach our dream till reach the success

12) To the Language Community Team I grew together with this community with people who are truly bright, kind, and clever. I may not be able to mention each of you one by one, but every moment with you means a lot to me.

13) Formula One team. My deepest gratitude goes to the Ferrari team. Your kindness has been my strength, my inspiration, and even my healing during this journey. I also want to thank all the drivers especially my beloved Carlos, Norris, Lewis, Max and many others for always inspiring me to keep moving forward and chase my dreams.

14) To my company team who might not fully exist yet in real life, though some of you already do I want to express my deepest gratitude to those who have started this journey with me and become part of my dream.

15) Well done Kisma team, who have been accompanied during the student mobility, in malaysia, for all the tears and laughter while abroad and completing all the tasks together.

16) Friends in the Sharia Economics study program, all of the member in IUP class special greetings for yo all to being part of my college friends, HMPS

ES, DEMA FEBI, Forsebi and all the committee friends who have been involved and wonderful people that have been met.

17) All parties who cannot be mentioned one by one, who have helped and contributed to complete this thesis.

18) Last but not least, i want to thank myself. I've done very well I truly worked hard like a robot. For three years in university, I never saw myself give up. My energy kept spreading, even until I finished this thesis with my whole soul. Hopefully, this thesis will bring real benefits, and may God reward my efforts by granting my dreams to go abroad, to build my own company, and to always confident. I love my character so much, and I'm proud of the person I've become.

I realize that no human work is perfect. This includes the writing of this thesis, which undoubtedly has many shortcomings due to my limited abilities and knowledge. Therefore, I gladly welcome criticism and suggestions from readers to achieve better results.

Yogyakarta, 27 October 2025

Author,

Nikmatuzzahara
22108010010

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ABSTRACT

This study assesses the impact of economic and development variables on the Human Development Index (HDI) in seven representative Province from Indonesia's main islands during the period 2016-2023. The focus of this study is on four independent variables: Gross Regional Domestic Product (GRDP), poverty rate, unemployment rate, and Foreign Direct Investment (FDI), as well as including a COVID-19 dummy variable to analyze the differences in the situation before and after the pandemic. Through panel data analysis using the Fixed Effects Model (FEM), this study found that poverty and unemployment have a significant negative impact on the Human Development Index, while Regional Domestic Product and Foreign Direct Investment have no significant effect. The COVID-19 dummy variable shows a significant positive effect on the Human Development Index. These findings provide new insights into the unbalanced relationship between economic growth and human development across Indonesia's main islands. This study emphasizes the importance of comprehensive and regionally balanced development policies that do not only focus on economic output.

Keywords: Human Development Index, GRDP, Poverty, Unemployment, FDI, COVID-19, Indonesia Island

CHAPTER I

INTRODUCTION

A. Background

The Human Development Index plays a crucial role in evaluating the progress of development in both advanced and emerging nations, since it encompasses three fundamental aspects: longevity, well-being, and education, along with a reasonable quality of life (BPS, 2023). The UNDP states that the Human Development Index reflects accomplishments in human development through various essential aspects of life quality. Thus, to evaluate the effectiveness of sustainable human development, the HDI serves to outline how well individuals can lead healthy, educated lives and experience a satisfactory economic lifestyle (UNDP, 2022). Consequently, one could conclude that the progress process is inadequate and does not entirely represent its goals if it is only measured by financial metrics. Because of this, the focus on human development has become a significant element in numerous economic analyses (Teguh, 2018).

In reality, actual progress has not significantly advanced in all nations, including Indonesia, particularly as human development challenges have become increasingly intricate due to disparities in certain areas. Consequently, conversations regarding the Human Development Index are not only fascinating to explore on a national scale but also warrant more focused examination at the regional level. This is because the growth of the Human Development Index in specific regions can influence the overall quality of life at the national scale;

when a region shows annual increases in its Human Development Index, it contributes to the stability of human development nationwide, and the opposite is true as well. Therefore, it is essential to direct more focus toward areas with lower Human Development Index scores to prevent inequalities among regions, as some parts of Indonesia continue to face poor Human Development Index figures, which ultimately impacts national human development (Hadi, 2022).

In this situation, fair human development is a vital topic that demands significant focus. Sustainable development involves aligning human actions with the availability of natural resources, ensuring that both human and natural resources are used effectively and responsibly over the long term (Ganggowati & Purnomo, 2023). Indonesia, being a developing nation, is carrying out its development efforts in a thoughtful and steady manner, focusing on fairness, which will eventually enhance the quality of life and welfare for everyone (Hidayatullah, 2025). This fair human progress corresponds with the developmental goals of the Indonesian government as stated in the RPJMN, which serves as a national strategy for enhancing the Human Development Index to a range of 0. 75-0. 80 via eight key focus areas, one of which is the cultivation of top notch human resources (BPS, 2017).

Therefore, this concept of human development is very important because it can show positive growth in various fields, including social, economic, cultural, political, and environmental, to understand the extent of human development in Indonesia, which can be seen through the percentage of the national Human Development Index (HDI) from year to year (Nurlina et al., 2023). However, this progress is overshadowed by striking inequalities between

regions, especially between islands, which is a major challenge in realizing equitable development in line with the RPJMN vision, namely the Indonesia Emas 2045 vision. Being the biggest collection of islands globally, which encompasses Sumatra, Java, Kalimantan, Sulawesi, and Papua, Indonesia encounters major variations (Pascaramadhani, 2023).

The characteristics of a region can certainly be influenced by many factors that cause differences that affect the HDI value in a region. The emergence of significant differences between regions indicates that HDI improvement strategies must be implemented immediately, especially on large islands with several representative provinces that still have a low HDI percentage compared to the national HDI (Tsani & Martha, 2024). Therefore, it is important to review various trends in HDI differences in representative provinces of Indonesia that have low HDI, namely Aceh Province, West Java Province, West Kalimantan Province, Maluku Province, NTT Province, Gorontalo Province, and Papua Province (Sukmawati, 2019).

Based on HDI trend data from BPS, there has been an increase every year, but there are still significant disparities between regions. The area that has the highest Human Development Index is West Java, showing an index of 70. 05, which is projected to increase to 74. 24 in 2023. This suggests that regions with robust economies, sufficient infrastructure, and widespread availability of education and healthcare tend to have a significantly elevated Human Development Index. Meanwhile, provinces showing a medium trend are Aceh, West Kalimantan, Gorontalo, NTT, and Maluku, while Papua Province remains

in the lowest position with an HDI value of 58.05 in 2016, increasing to 63.01 in 2023, which is evidence of this inequality (BPS, 2023).

However, in the 2020–2021 period there was a decrease in the pace of increase of the Human Development Index in almost all provinces. This condition is closely associated with the effects of the COVID-19 outbreak. The pandemic has disrupted economic activity, increased unemployment, and limited opportunities for education and medical care. However, even though The outbreak had a major effect, the HDI trend did not experience a drastic decline, but only slowed down. Therefore, it is also necessary to know how the COVID-19 impact will occur. Overall, the HDI development pattern in the 2016–2023 period shows a positive direction, but there are still quite striking disparities between regions. Regions situated on the island of Java and segments of Sumatra often attain greater success compared to Eastern Indonesia. Therefore, to understand the HDI more comprehensively, It is essential to examine the different elements that influence the Human Development Index in certain Indonesian regions that display a low Human Development Index (Rinaldi et al., 2022).

To begin with, the Gross Regional Domestic Product (GRDP) serves as a key measure of how well a region is developing and can act as a standard for assessing economic progress. When individual income rises in comparison, government expenditures are likely to rise as well. Meanwhile, Peacock and Wiseman's theory states that an increase in national income It will result in higher government income, which in turn will cause an uptick in government expenditures. The government makes expenditures or investments aimed at

human development, namely in the field of education, which is a very vital sector in the formation of human capital that will have an impact on the development of a region (Purnamasari, 2021). When discussing economic growth, The aspects of human development in the local economy must be taken into consideration. Thus, communities with a high HDI will also improve their financial performance (Halik, 2022).

Additionally, poverty has an impact on the Human Development Index (HDI) drop. In Indonesia, poverty reduction and human development are identical; as the HDI rises, the poverty rate falls, and when the HDI falls, the poverty rate rises (Saskia, 2020). High poverty rates will prevent individuals from consuming nutritious food, obtaining a proper education, and enjoying an environment that supports healthy living. From an economic perspective, this will result in a low quality human resource in the sense of low productivity, Therefore, poverty can influence the degree of human development in every area (Anggraheni, 2016). Given the various relationships between poverty and the human development index, the ideal situation is to achieve a stable human development index with a low poverty rate (Fatimah, 2018).

On the other hand, unemployment is one of the macroeconomic indicators that needs attention. Unemployment causes a reduction in People entered, which naturally lowers the degree of affluence and well-being that people have attained. A person is more likely to fall into the trap of a low human development index if their level of well-being is lower (Saidatun, 2022). The limited number of jobs compared to the number of workers that It keeps rising annually, making it difficult for many individuals to satisfy their basic

necessities and lose their jobs, which could have an impact on the region's human development index (Hendrawan, 2022). Therefore, it is very important to look at The impact of the jobless rate assessing the elements of the Human Development Index across various representative regions in Indonesia (Anggy, 2024).

	Aceh	Jabar	Kalbar	Gorontalo	NTT	Maluku	Papua
Poverty	14.45	7.62	6.71	15.15	19.96	16.42	26.03
Unemployment	6.03	7.44	3.06	3.06	3.14	6.31	2.67
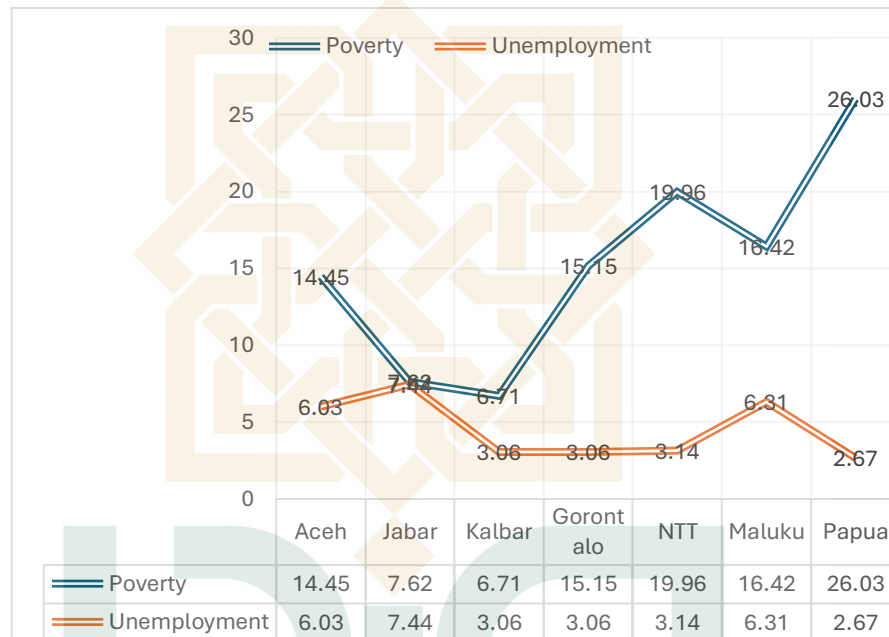
Figure 1. Poverty and Unemployment in Representative Province From 2023
Source: Central Stitistics Agency (2023)

Based on the graph above it may be, seen that there is a strong negative relationship between poverty and unemployment in several representative provinces. Papua has the highest poverty rate at 26.03%, followed by NTT at around 18%. Conversely, West Java and West Kalimantan have lower poverty rates, at around 7.62% and 6.71% respectively. For unemployment rates, the highest rate is in Maluku at around 6.03%, while the lowest is in Papua at 2.67%. In general, it can be concluded that provinces with high poverty rates do not always have high unemployment rates, which shows that the economic structure

and employment opportunities in each region are different. This illustrates the socio-economic inequality between provinces in Indonesia, which can affect the Human Development Index.

The last one is Foreign Direct Investment (FDI), which is a crucial tool for the expansion of the economy, especially in developing countries. FDI not only brings foreign investment, but also technology, management, and global market connections that can strengthen the local economic foundation. The presence of FDI is anticipated to promote the development of productive sectors, create job opportunities, and increase community income. The connection between the Human Development Index (HDI) and foreign direct investment is important and mutually influential. By gaining a deeper understanding of how FDI influences HDI, we can identify opportunities to optimize the benefits of FDI while addressing potential limitations.

The findings from this research can be used to inform development initiatives and policy, ensuring that FDI promotes long-term sustainable development (Le-Bao et al., 2025). Therefore, the government urgently needs foreign investment to drive economic growth, create jobs, and support regional development, which will ultimately contribute to reducing poverty and increasing HDI (Syakinah, 2019).

Given the differences between theoretical and empirical predictions, findings and various orientations in critical literature on the study of HDI is affected by poverty, inflation, GRDP, and foreign direct investment.

Studies carried out by (Auliya et al., 2024). It seems that the GRDP of a region has a notable and meaningful impact on the Human Development Index

(HDI). An increase in GRDP reflects regional economic growth that can support the development of social infrastructure such as health and education, which are crucial indicators of HDI. Likewise, (Rontos et al., 2023) also found shows GRDP significantly improves HDI. Their study explains that regions with higher per capita income tend to have higher HDI achievements. A similar finding was also stated by (Musriyati, 2021), who stated that economic growth as reflected in GRDP has a favorable correlation with HDI.

In addition, research that was done by (Federova et al., 2024) The Human Development Index (HDI) seems to be significantly and negatively impacted by poverty. This study explains that the greater the rate of poverty in a region, the lower the quality of human development. This is because poverty limits people's access to health services, education, and decent living standards, which are the main dimensions of the HDI. Similarly, research by (Fadilah, 2023) also found that poverty It has a significant and negative impact on the Human Development Index, especially in the provinces of eastern Indonesia. The study explains that regions with high poverty rates face obstacles in creating a good quality of life, resulting in HDI achievements that lag behind other regions. Meanwhile, research by states that poverty In certain Indonesian provinces, it significantly lowers the Human Development Index. This study emphasizes that reducing poverty is among the primary strategies in promoting human development.

Based on research conducted by (Si & Hasid, 2019), According to the data, the stated unemployment rate has a negative but significant effect on West Sulawesi Province's Human Development Index. These findings show that

although unemployment has an effect on human growth, its influence in the context of this region is not very strong. Meanwhile, (Anggi, 2023) discovered that unemployment has a negative relatively negligible impact on the HDI. Then, research from (Umamah & Syafitri, 2025) demonstrates that the HDI is negatively impacted by unemployment, although this effect is not significant.

In addition, several studies show a causal The connection between Foreign Direct Investment (FDI) and the Human Development Index (HDI), as stated by (Pongge et al., 2025) and who (Abdillah et al., 2024) discovered that foreign direct investment (FDI) positively influences the Human Development Index (HDI) in a significant way. Therefore, they emphasize the importance of developing and utilizing foreign investment as a means To enhance the standard of human growth. Simultaneously, studies carried out (Andaish & Assadi, 2024) found that FDI does not have a significant effect. This is because foreign investment has not been fully directed towards productive sectors that can directly improve welfare. Therefore, it is important to know how much influence FDI has on human development in representative provinces in Indonesia.

Furthermore, to see the impact of the Covid-19 period, further research is needed because according to the Human Development Index (HDI) data, there has been a downward trend as stated by (Rinaldi et al., 2022) that the pandemic has caused a significant difference in HDI values in Indonesia. The same finding was also found by (Varlitya et al., 2023) The COVID-19 pandemic has profoundly affected worldwide human advancement. Consequently, it is

important to examine how COVID-19 has influenced the Human Development Index in selected regions.

In light of this description, in this study the author wants to investigate what influences human development (HDI) in Indonesia with a case study from 2016 to 2023. This study uses several variables, namely Gross Regional Domestic Product (X1), Poverty (X2), Unemployment (X3), Foreign Direct Investment (X4), Human Development Index (Y), and Covid Period as a dummy variable. This study is interesting because it uses a panel data approach covering seven representative provinces from the seven major islands in Indonesia.

This approach provides a new perspective on human development analysis using cross-regional data so that spatial disparities can be taken into account. Using multi-province data, this research presents place-based development development to understand inter-island dynamics. This research provides strategic insights for the government to formulate equitable and inclusive development policies, especially in support of the RPJMN vision to create superior, competitive, and prosperous human resources that are evenly distributed throughout Indonesia. This research also includes dummy variables to examine the state of human development both prior to and following the COVID-19 outbreak.

Given the aforementioned description, the author is intrigued by discussing or researching the issues in this study named **Economic and Development Drivers of Human Development in Indonesia: A Study of Representative Provinces Across Islands (2016-2023)**

B. Research Questions

Research question are fundamental questions that become guidelines in this research to understand elements Influencing the Human Development Index (HDI) in Representative Province in Indonesia islands. These questions include:

1. Does GRDP partially have a substantial impact on the Human Development Index (HDI) in representative provinces on each island in the 2016–2023 period?

2. Does poverty partially have a substantial impact on the Human Development Index (HDI) in representative provinces on each island in Indonesia in the 2016–2023 period?

3. Does unemployment partially have a substantial impact on the Human Development Index (HDI) in representative provinces on each island in Indonesia for the period 2016–2023?

4. Does Foreign Direct Investment (FDI) partially have a substantial impact on the Human Development Index (HDI) in representative provinces on each island in Indonesia for the period 2016–2023?

5. Does the Covid-19 period partially have a substantial impact on the Human Development Index (HDI) in representative provinces on each island in Indonesia for the period 2016–2023?

6. Do GRDP, poverty, unemployment, FDI, and the Covid-19 period simultaneously have a substantial impact on the Human Development Index (HDI) in representative provinces on each island in Indonesia for the period 2016–2023?

C. Research Purpose

The objective of this research is to investigate how various macroeconomic and development metrics affect the Human Development Index (HDI) levels across selected representative provinces in Indonesia. Specifically, The purpose of this study is to:

1. Analyze The impact of the Human Development Index (HDI) on the Gross Regional Domestic Product (GRDP) in representative provinces across different islands in Indonesia during the period 2016–2023.

2. Evaluate the influence of unemployment rate as an indicator of labor market performance on HDI, particularly how high unemployment may reduce access to good living conditions, health care, and education.

3. Assess the impact of poverty levels on HDI, by observing how limited economic access and unmet basic needs hinder human development achievements.

4. Investigate The connection between foreign direct investment (FDI) and HDI, especially in terms of capital inflow that may contribute to improved infrastructure, employment opportunities, and access to services.

5. Investigate the impact of the COVID-19 dummy on the Human Development Index (HDI). Variable focusing on how the pandemic may have, reduced income levels, and restricted access to healthcare and education, thereby slowing human development progress.

6. Examine the simultaneous effects of GRDP, unemployment, poverty, and FDI and Covid-19 on the Human Development Index, to identify which

variables exert the most significant influence in shaping human development outcomes across Indonesian provinces.

D. Research Benefit

1. Theoretical Benefits

    It is anticipated that this study will advance development economics, particularly in the field of human development analysis, by exploring how various macroeconomic indicators Gross Regional Domestic Product (GRDP), unemployment, poverty, Foreign Direct Investment (FDI), and dummy Covid-19 simultaneously affect the Human Development Index (HDI). By applying a panel data approach across multiple provinces representing different Indonesian islands, the study enriches academic literature with spatially diverse empirical evidence on the structural determinants of human development.

2. Practical Benefits

    Practically, The results of this investigation will be beneficial for regional governments, planners, and development practitioners in identifying which economic factors most significantly influence HDI. The results can guide the design of more effective interventions aimed at reducing unemployment, alleviating poverty, encouraging productive investment, and stimulating economic output, with the ultimate goal of improving education, health, and living standards in less developed regions.

3. Policy Benefits

From a policy perspective, this research offers a robust evidence base for formulating development policies that are inclusive, targeted, and data driven. The insights gained can support national and regional authorities in crafting programs that integrate economic growth (GRDP), job creation, poverty reduction, and investment promotion as part of a comprehensive strategy to accelerate human development. Moreover, by focusing on inter-island disparities, the study helps inform spatially sensitive policy design tailored to Indonesia's geographic and economic diversity.

E. Systematics of Writing

Chapter I Introduction, This section discusses the background of the study, description of the issue, goals of the study, research questions, scope and limitations of the research, and the study's theoretical and practical value. It highlights how urgent it is to raise Indonesia's Human Development Index (HDI), especially in regions with consistently low scores. The chapter emphasizes the importance of macroeconomic indicators such as GRDP, unemployment, poverty, FDI, and Covid-19 in influencing HDI, particularly within the context of regional disparities.

Chapter II Theoretical Framework, This chapter presents the theoretical foundation related to HDI and its determinants, including theories of economic growth, labor market dynamics, poverty, and capital investment. It also reviews relevant empirical studies and prior findings. This explanation of the research's

conceptual framework demonstrates how the independent variables (GRDP, unemployment, poverty, FDI, Covid-19) are hypothesized to influence the dependent variable (HDI), along with the formulation of testable hypotheses.

Chapter III Research Methodology, This chapter elaborates the research design, type and source of data, the operational definition of each variable, and the econometric analysis techniques used. Panel data regression analysis is used in the study with information from 2016 to 2023 across seven representative provinces from different islands in Indonesia. The methodology also includes discussion on the model selection procedure (Fixed Effects, Random Effects, or Common Effects), and includes classical assumption tests to ensure model validity.

Chapter IV Results and Discussion, This chapter presents the empirical results including descriptive statistics, panel regression outputs, and the outcomes of hypothesis testing. It then discusses the findings by comparing them with previous theories and studies, highlighting which variables significantly affect HDI, and interpreting the results in the context of Indonesia's regional development dynamics.

Chapter V Conclusion, This final chapter summarizes the key findings of the study, particularly the influence of GRDP, unemployment, poverty, FDI and Covid-19 on HDI. It draws conclusions based on the data analysis, offers policy recommendations to improve human development outcomes through targeted macroeconomic strategies, and provides suggestions for future research in similar or broader contexts.

BAB V

CONCLUSION

A. **Conclusion**

Through the results of research data processing obtained using the quantitative panel data method with a fixed effect model (FEM) as well as the interpretation and discussion discussed in Chapter IV, there are several variables including GRDP, Poverty, Unemployment, FDI, and DummyCovid Variables, from which the following conclusions can be drawn:

1. Gross Regional Domestic Product (GRDP)

Based on the estimation obtained from the Fixed Effect Model (FEM), the GRDP variable has a coefficient value of 0.156617 with a probability value of 0.8236 (> 0.05). This result shows that GRDP has a positive but insignificant effect on the Human Development Index (HDI) in seven representative provinces representing the large islands in Indonesia during the 2016-2023 period. That is, although there is an increase in the Gross Regional Domestic Product, it has not had a real impact on the improvement of the quality of human development in these regions. Therefore, this result is not in line with the Harrod Domar Growth Theory which states that economic growth can encourage the improvement of welfare through capital accumulation and also productive investment. In the Indonesian context, this theory has not yet been fully realized because economic growth in the provinces of each Indonesian island is still concentrated in certain regions so that it has not created equitable

development. This condition is also supported by the core-periphery theory that high economic growth without equalization only produces pseudo statistics.

2. Poverty

In this study, it was found that the poverty variable has a negative and significant influence on the Human Development Index (HDI) with a coefficient of -0.814015 with a probability of 0.0001, then this result shows that there is a significant decrease in poverty rates, it will improve the quality of life of the community, and vice versa. This finding supports the structural poverty theory which states that poverty can be caused by structural inequality in the distribution of resources and also economic opportunities. In the context of this study, provinces with high poverty levels such as Papua and NTT face greater development challenges compared to regions such as Java and Kalimantan. Therefore, poverty alleviation policies need to be focused on equitable development between regions as a strategic step to strengthen human development.

3.Unemployment

The unemployment variable (unemployment) has a negative and significant influence on the Human Development Index (HDI), with a probability value of 0.0066 and a coefficient of –0.478054. It means, the higher the unemployment rate in an area, the lower the level of human development. This result is in line with the Keynesian Unemployment Theory, which explains that unemployment occurs due to low aggregate demand thus reducing people's income and purchasing power. This result

supports Keynesian Unemployment Theory, where unemployment is caused by a lack of aggregate demand which reduces people's income and purchasing power. Contextually, the high unemployment rate in several provinces outside Java reflects the limited diversification of employment and productive investment. In addition, this phenomenon is also related to spatial inequality between islands as described in the Core-Periphery theory, areas with strong economic centers are able to absorb more labor, while peripheral areas are lagging behind in creating productive jobs.

3. Foreign Direct Investment (FDI)

Variable Based on the estimation results using the Fixed Effect Model (FEM), the Foreign Direct Investment (FDI) variable has a coefficient of –0.0027 with a probability value of 0.6025 (> 0.05). This result shows that FDI has a negative and insignificant effect on the Human Development Index (HDI) in seven representative provinces of Indonesia during the 2016-2023 period.

This finding shows that FDI in Indonesia has not been effectively absorbed into sectors that have a direct impact on public welfare, such as education, health, and employment. Most foreign investment is still focused on capital-intensive sectors such as mining and energy that create nominal economic growth, but do not improve the quality of life of the community evenly. In line with Harrod Domar Growth Theory, investment should be able to be a sustainable growth engine if managed productively and directed to strengthen human capacity. However, the results of this study provide a new insight that the high flow of FDI does not always reflect the

improvement of human quality, but rather highlights the need for reorienting investment policies to be more inclusive and support human development throughout Indonesia.

4. Dummy Covid 19

The estimated results of the Fixed Effect Model (FEM) show that the dummycovid variable has a positive coefficient of 1.071895 with a probability value of 0.0013 (<0.05), which means that it has a positive and significant effect on the Human Development Index (HDI) in seven representative provinces from various islands in Indonesia. These findings show that the post-pandemic recovery period is an important momentum for the improvement of human development. The government succeeded in taking advantage of this period to strengthen the health sector, education, and the digitization of public services. This result is in line with Endogenous Growth Theory and Capability Approach (Amartya Sen, 1999), which emphasizes the importance of human capital development and community adaptability to global changes. Thus, the COVID-19 pandemic actually becomes a catalyst for the expansion of human capabilities and socio-economic transformation in Indonesia. So that the HDI trend in Indonesia does not decrease too much during the pandemic and even has a good impact on HDI itself.

B. Recomandation

1. This study provides new insights for Indonesia's development, namely that human development should not only be measured by economic growth but

also by improvements in human capabilities, which is in line with the Capability Approach theory that human development should be oriented towards expanding human freedom and capabilities through access to education and health care that is evenly distributed across all regions. Therefore, the government should be able to formulate policies that are appropriate to the problems faced, based on statistical and contextual data.

2. The government needs to strengthen the allocation and effectiveness of regional budget to implement a place based policy by adjusting development strategies according to the characteristics and potential of each island in order to minimize regional disparities. This approach emphasizes that development policies cannot be uniform.

3. The results of this study show that FDI has not had a significant effect and negative on HDI. This indicates the need for more productive and equitable investment through increasing of CSR so that FDI can be directed towards more effective areas such as education, health, and labor-intensive industries.

4. The results of this study show that low HDI is rooted in structural poverty and high unemployment. The government must focus on job creation and community empowerment so that people can break out of the cycle of poverty independently.

5. Based on the core-periphery theory, infrastructure inequality causes regions outside Java to lag behind. The government needs to strengthen connectivity, technology, and energy in peripheral regions to support equitable national development.

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