

THE EFFECT OF EDUCATION, MINIMUM WAGE, AND LIFE EXPECTANCY ON THE FEMALE LABOR FORCE PARTICIPATION RATE ACROSS REGENCIES/MUNICIPALITIES IN BALI PROVINCE, 2018-2025

Anggi Dwi Lestari¹, Mohammad Wasil²
^{1,2}Economics, Universitas Negeri Surabaya, Surabaya, Indonesia
 Corresponding author: Anggi Dwi Lestari
 E-mail: anggidwi.22014@mhs.unesa.ac.id

Abstract:
 This study examines the effects of education, minimum wage, and life expectancy on the female labor force participation rate (FLFPR) across regencies and municipalities in Bali Province during 2018-2025. The study uses secondary panel data covering nine regencies/municipalities and 72 observations. Panel-data regression was estimated using the Fixed Effects Model (FEM), selected through the Chow and Hausman tests. The results indicate that education, minimum wage, and life expectancy jointly have a significant effect on the female LFPR, with a coefficient of determination of 71.46%. Partially, education has a positive and significant effect: a one-year increase in women's average years of schooling raises the female LFPR by 522.93%. The minimum wage has a negative and significant effect: each Rp1,000 increase in the regency/municipal minimum wage lowers the female LFPR by 0.0005588%. Life expectancy has a positive but statistically insignificant effect. These findings are consistent with human capital theory, which argues that investment in education improves productivity and labor-market participation. The study recommends expanding women's access to education and designing minimum-wage policies that remain supportive of female-intensive sectors to encourage women's labor-force participation in Bali Province.

Keywords: Female Labor Force Participation Rate, Education, Minimum Wage, Life Expectancy.

INTRODUCTION

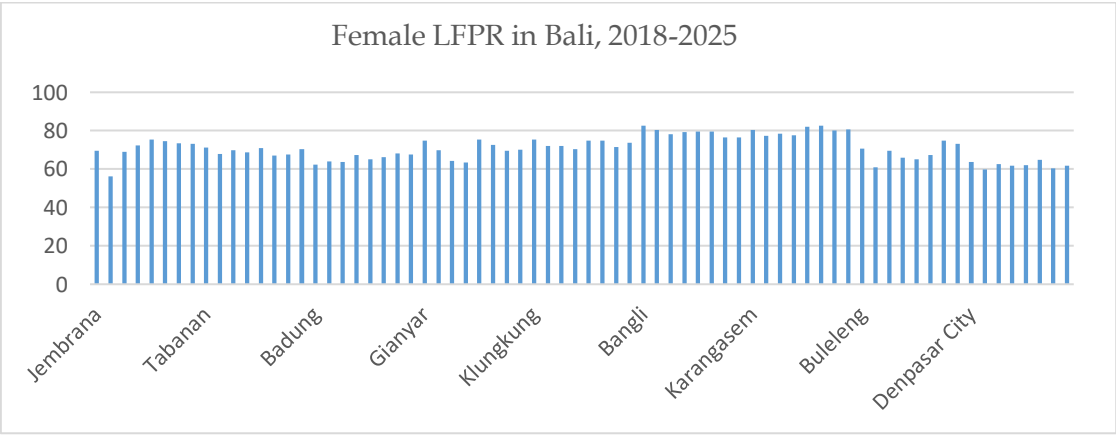
Female labor force participation rate (FLFPR) is a crucial indicator of women's involvement in productive economic activity and is one of the principal measures of progress toward the Sustainable Development Goals (SDGs), particularly Goal 5 on gender equality and women's empowerment. Women's participation in the labor force not only increases household income and reduces poverty at the micro level, but also supports economic growth by expanding labor input, broadening the production base, and contributing to gross regional domestic product (GRDP) at the macro level (Mutia S & Kartiasih, 2024). Women's engagement in the labor market also reflects a region's progress in providing equal access to employment opportunities. Statistics Indonesia (BPS) reported that in 2024, Indonesia's female LFPR was 56.42%, compared with 84.66% for men, a gap of approximately 28.24 percentage points. Nevertheless, the female LFPR increased from 51.80% in 2018 to 56.63% in 2025, indicating progress toward gender equality in employment (Seftriandri, 2025).

Although the female LFPR has generally increased at the national level, Bali Province presents a distinctive labor-market pattern. Bali has relatively strong human-development outcomes and a female LFPR that has consistently remained above the national average, yet the rate has fluctuated and declined in recent years. In August 2025, Bali's female LFPR was 70.84%; it decreased to 68.05%

in November 2025. In February 2026, it stood at 69.30%, down from 71.39% in the same period of the previous year (BPS, 2025).

Another distinctive feature is the substantial variation across regencies and municipalities. Bangli and Karangasem recorded the highest average female LFPRs, at 79.16% and 79.88%, respectively, whereas Denpasar City recorded the lowest average, at 62.06% (BPS, 2025). At the same time, the persistence of patriarchal norms in Bali creates complex structural barriers to women's participation in paid work. Research indicates that Bali's patriarchal system affects female labor productivity because women often perform two or even three simultaneous roles in the household, economy, and religious-cultural sphere (Manuhutu & Pricilia, 2025). Balinese women not only carry domestic responsibilities but are also bound by customary and religious obligations, such as participation in mandatory Panca Yadnya ceremonies. Bali's patrilineal kinship system places men in the primary position of authority, influencing many aspects of life, including women's access to education and employment opportunities. BPS Bali has reported widening gender differences in empowerment and labor-market indicators, particularly in the proportions of residents completing at least senior high school and participating in the labor force. This gap suggests that improvements in human-capital quality through education and health have not yet been fully matched by increased female labor-force participation in Bali (Muliantari, 2025).

Table 1. Female Labor Force Participation Rate by Regency/Municipality, 2018-2025



The 2018-2025 period was selected because it encompasses the pre-COVID-19 years (2018-2019), the pandemic period (2020-2021), and the economic recovery (2022-2025), thereby providing a comprehensive picture of how female labor-force participation responded to economic shocks and policy changes. Female LFPRs in Bali varied considerably across regencies and municipalities during the study period. As shown above, Bangli and Karangasem consistently recorded the highest average rates, at 79.16% and 79.88%, respectively, whereas Denpasar City had the lowest average, at 62.06%. Tabanan, commonly regarded as Bali's rice-producing center, recorded an average female LFPR of 69.26% with relatively stable fluctuations. Badung, the province's main tourism hub, recorded an average of 65.56% and an upward trend beginning in 2021. These regional differences indicate that female labor-force participation is shaped by location-specific factors, including economic structure, access to education, and regional minimum-wage policies (BPS, 2025).



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Human capital theory proposes that individuals can improve their efficiency and earnings by allocating resources to education, training, and health, collectively referred to as human capital. Becker argued that expenditures on education and health should be regarded as investments that generate future returns, much like investments in physical assets. This theory provides the principal analytical foundation for the study because it explains how the three independent variables—education, minimum wage, and life expectancy—may influence individuals' decisions to participate in the labor market (Pasaribu & Harahap, 2026).

From a human capital perspective, education provides skills that improve worker efficiency. Individuals with higher levels of education tend to have greater marginal productivity and are therefore better positioned and more motivated to enter and compete in the labor market. For women, higher educational attainment increases the likelihood of obtaining formal, well-paid employment and encourages active labor-force participation. Previous research has found a positive relationship between education and the female LFPR, indicating that greater educational attainment is associated with higher female labor-force participation (Hanim et al., 2022). This relationship is especially relevant at diploma and university levels, which provide access to higher-quality and better-paid employment.

Classical wage theory explains that wage levels influence an individual's decision to supply labor. From a different perspective, neoclassical employment theory suggests that higher wages may reduce labor demand because they increase firms' production costs, particularly in sectors that employ large numbers of low-skilled workers. The regency/municipal minimum wage (UMK) is set annually by local governments and may not be lower than the provincial minimum wage (UMP) (Pradnyaswari et al., 2018). In Bali Province, only four regencies/municipalities—Badung, Denpasar, Gianyar, and Tabanan—set their UMK above the UMP, while the remaining five follow the provincial rate. Higher wages can incentivize women to enter the labor market; however, other findings indicate that wage increases can burden firms and reduce labor demand. Badung, as Bali's tourism center, consistently recorded the province's highest UMK, reaching Rp3,534,339 in 2025 (BPS, 2025).

Life expectancy, used as a proxy for population health, is also associated with labor-force participation because good health is a prerequisite for productive employment. Empirical findings, however, are mixed. Life expectancy does not always have a significant effect on the female LFPR because a high average lifespan does not necessarily imply that individuals remain healthy and productive throughout their lives; poor health can still constrain labor-market participation (Dwiyanti, 2022). A separate study using Multivariate Adaptive Regression Splines (MARS) identified completion of at least senior high school and the minimum wage as variables influencing the proportion of female workers in Indonesia (Amelia, 2024).

Against this background, this study examines the effects of education, the minimum wage, and life expectancy on the female labor force participation rate across regencies and municipalities in Bali Province during 2018-2025. The study's novelty lies in its more focused subprovincial coverage and its longer, more recent observation period than earlier research, which extended only through 2016-2020. In addition, the panel dataset, covering nine regencies/municipalities over eight years, enables a more detailed analysis that accounts for regional and temporal effects. The findings are expected to contribute to labor-economics scholarship and to inform local-government policies designed to increase women's labor-force participation while accounting for the distinctive characteristics of each area. The study also addresses a research gap concerning the determinants of female labor-force participation in regions characterized by tourism-based economies and substantial spatial variation.



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METHODS

This study adopts a descriptive quantitative approach and panel-data regression to examine the effects of the independent variables on the dependent variable (Satria, 2018). The approach was selected because it permits objective measurement of relationships among variables through numerical analysis. The study uses secondary panel data that combine an eight-year time series (2018-2025) with cross-sectional observations for all regencies and municipalities in Bali Province.

The primary data source was the official publications of Statistics Indonesia (BPS) for Bali Province. The dependent variable (Y) was the female labor force participation rate. The independent variables were women's average years of schooling (X1), the regency/municipal minimum wage (X2), and female life expectancy (X3).

Several specification tests were conducted to select the appropriate panel-regression model from the Common Effects Model (CEM), Fixed Effects Model (FEM), and Random Effects Model (REM). Before hypothesis testing, the model was assessed for heteroskedasticity and multicollinearity (Gujarati & Porter, 2009). Hypotheses were then evaluated using the partial significance test (t-test), simultaneous significance test (F-test), and coefficient of determination (R²). The panel-data regression follows a multiple linear specification, expressed as follows:

$$FLFPR_{it} = \alpha + \beta_1 AYS_{it} + \beta_2 UMK_{it} + \beta_3 LE_{it} + \varepsilon_{it}$$

In the equation, *i* denotes the regency or municipality, *t* denotes the year from 2018 to 2025, α is the constant, β_1 - β_3 are the estimated regression coefficients, and ε_{it} is the error term, which is assumed to be normally distributed.

By applying this comprehensive and systematic analytical procedure, the study is expected to provide robust empirical evidence on the determinants of female labor-force participation across the regencies and municipalities of Bali Province.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistics provide an overview of the characteristics of each variable included in the analysis.

Table 2. Descriptive Statistics of the Variables

	Y (Female LFPR)	X1 (Education)	X2 (UMK)	X3 (Life Expectancy)
Mean	71,1497	8,045806	2.679.390	7.526,15
Median	70,7810	7,9050	2.678.153	7.537,50
Maximum	82,6800	11,4800	3.534.339	7.916,00
Minimum	56,1500	5,1800	2.128.253	7.195,00
Std. Dev	63,986	1,6757	302.441	1.945,24

Table 2 shows that the female LFPR in Bali Province averaged 71.15% during 2018-2025. This means that, on average, approximately 71 of every 100 working-age women were economically



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active, either employed or seeking work. The median of 70.78% is close to the mean, indicating a broadly symmetric distribution without extreme outliers. The maximum female LFPR was 82.68% in Bangli Regency in 2018, while the minimum was 56.15% in Jembrana Regency in 2019. The standard deviation of 6.40% indicates relatively limited dispersion around the mean and, therefore, moderate variation across regencies and municipalities.

Women's average years of schooling in Bali Province was 8.05 years, equivalent to approximately the second year of junior high school. The median of 7.91 years was close to the mean, suggesting a symmetric distribution. The maximum was 11.48 years, approximately equivalent to senior high-school attainment, while the minimum was 5.18 years, approximately equivalent to primary-school attainment. The standard deviation of 1.68 years indicates moderate dispersion.

The minimum wage averaged Rp2,679,390 per month during 2018-2025. The median of Rp2,678,153 was close to the mean, indicating a relatively symmetric distribution. The maximum UMK was Rp3,534,339 in Badung Regency in 2025, while the minimum was Rp2,128,253 at the beginning of the observation period. The standard deviation of Rp302,441 indicates substantial variation in minimum wages across regencies and municipalities.

Life expectancy in Bali Province averaged 75.26 years during 2018-2025. The median of 75.38 years was close to the mean, indicating a symmetric distribution. The maximum was 79.16 years and the minimum was 71.95 years. The standard deviation of 1.95 years indicates relatively limited dispersion, suggesting broadly comparable health conditions across Bali's regencies and municipalities.

Model Specification Tests

Table 3. Chow Test

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5,82313	(8,50)	0,0000
Cross-section Chi-square	40,820854	8	0,0000

The Chow test produced probability values below 0.05. Therefore, the Fixed Effects Model (FEM) was preferred to the Common Effects Model.

Table 4. Hausman Test

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	11,227347	3	0,0106

The Hausman test produced a probability value below 0.05. Therefore, the Fixed Effects Model (FEM) was selected over the Random Effects Model. This result established FEM as the final model used in the subsequent analysis.



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Classical Assumption Tests

Table 5. Multicollinearity Test

Variable	X1 (Education)	X2 (UMK)	X3 (Life Expectancy)
X1 (Education)	1,000000	0,285638	0,134571
X2 (UMK)	0,285638	1,000000	-0,0458
X3 (Life Expectancy)	0,134571	-0,0458	1,000000

The model passed the multicollinearity test because all correlations among the independent variables were below 0.80. The correlation between X1 and X2 was 0.2856, between X1 and X3 was 0.1345, and between X2 and X3 was -0.0458. These values indicate no strong correlation among education, the minimum wage, and life expectancy; therefore, each variable can be interpreted separately without serious multicollinearity.

Table 6. Heteroskedasticity Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-595,5409	2479,053	-0,240229	0,8111
X1 (Education)	132,8459	178,4753	0,744338	0,4602
X2 (UMK)	-0,000328	0,000296	-1,108197	0,2731
X3 (Life Expectancy)	0,080802	0,358056	0,225668	0,8224

The model passed the heteroskedasticity test. The probability value for each variable exceeded 0.05, indicating that the model did not exhibit heteroskedasticity.

Model Estimation Results

Table 7. Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	14324,95	4182,233	3,425193	0,0012
X1 (Education)	-263,914	71,03189	-3,715429	0,0005
X2 (UMK)	0,000966	0,000324	2,977706	0,0044
X3 (Life Expectancy)	-1,019602	0,674683	-1,511231	0,1368
R-squared	0,714597	Durbin-Watson stat	1,930306	
Adjusted R-squared	0,651174	Mean dependent var	7213,893	
S.E. of regression	349,2738	S.D. dependent var	591,3731	
Sum squared resid	5.489.650	Akaike info criterion	14,72376	
Log likelihood	-401,2652	Schwarz criterion	15,12159	
F-statistic	11,26717	Hannan-Quinn criter.	14,878	
Prob(F-statistic)	0,000000			

Based on the Fixed Effects Model (FEM) estimation, the regression equation is expressed as follows:

$$Y = 2801.07952216 + 522.926822919 \cdot X1 - 0.000558796159292 \cdot X2 + 0.248996020926 \cdot X3$$

The constant of 2801.0795 represents the predicted value of Y when all independent variables equal zero; because such values may fall outside the observed range, the constant should be interpreted cautiously. The education coefficient (X1) is positive at 522.9268, indicating that a one-unit increase in X1 is associated with a 522.9268-unit increase in Y, *ceteris paribus*. The minimum-wage coefficient (X2) is negative at -0.0005588, indicating that a one-unit increase in X2 is associated with a 0.0005588-unit decrease in Y. The life-expectancy coefficient (X3) is positive at 0.248996, indicating that a one-unit increase in X3 is associated with a 0.248996-unit increase in Y.

Partial t-Test

Table 7 shows that education (X1) had an absolute t-statistic of 3.715429 and a probability value of 0.0005. Because the probability value is below the 5% significance level (0.05), education had a statistically significant effect on the female LFPR across the regencies and municipalities of Bali Province during 2018-2025.



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The minimum wage (X2) had an absolute t-statistic of 2.977706 and a probability value of 0.0044. Because the probability value is below the 5% significance level (0.05), the minimum wage had a statistically significant effect on the female LFPR across the regencies and municipalities of Bali Province during 2018-2025.

Life expectancy (X3) had a t-statistic of -1.511231 and a probability value of 0.1368. Because the probability value exceeds the 5% significance level (0.05), life expectancy did not have a statistically significant effect on the female LFPR across the regencies and municipalities of Bali Province during 2018-2025.

Simultaneous F-Test

The F-test produced Prob(F-statistic) = 0.000000, which is below the 5% significance level (0.05). Thus, the regression model is jointly significant. Education (X1), minimum wage (X2), and life expectancy (X3), taken together, explain significant variation in the female LFPR across Bali's regencies and municipalities.

Coefficient of Determination (R^2)

The R-squared value of 0.714597 indicates that education, the minimum wage, and life expectancy jointly explain 71.46% of the variation in the female LFPR across Bali's regencies and municipalities. The remaining 28.54% is explained by variables outside the model. The adjusted R-squared value of 0.651174 also indicates that the model retains substantial explanatory power after accounting for the number of independent variables.

Effect of Education (X1) on the Female LFPR

The results indicate that education (X1) had a positive coefficient of 522.9268 and a statistically significant effect on the female LFPR in Bali Province. In the model's measurement units, a one-year increase in women's average years of schooling was associated with a 522.93% increase in the female LFPR, holding other variables constant. This result is consistent with Becker's human capital theory, which views education as an investment that improves individual skills and encourages labor-market participation. Education develops competencies that raise labor productivity; therefore, workers with higher educational attainment tend to have greater marginal productivity and stronger incentives to work (Becker, 1993). The finding is also consistent with previous research. A study in Makassar City found that education had a positive and significant effect on the female LFPR, indicating that increases in average years of schooling encourage women to participate in the labor force (Amhab, 2022). A national study using data from 34 Indonesian provinces similarly found that higher education was the most influential factor increasing women's probability of employment (Haris & Nurhidayah, 2025). In theoretical terms, higher educational attainment expands women's opportunities to obtain formal employment with adequate earnings and therefore supports active labor-force participation. In Bali's tourism- and service-based economy, education is particularly important for access to quality employment in hotels, restaurants, and the creative industries.

Effect of the Minimum Wage (X2) on the Female LFPR

The results indicate that the minimum wage (X2) had a negative coefficient of -0.0005588 and a statistically significant effect on the female LFPR in Bali Province. Based on the coefficient reported in the model, a Rp1,000,000 increase in the UMK was associated with an approximately 0.56%



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decline in the female LFPR. The negative relationship can be interpreted through the cost-benefit dimension of human capital theory. The minimum wage represents compensation for workers' human capital. When the UMK rises, firms face higher production costs and may reduce labor demand. This effect may be especially pronounced among workers with lower levels of human capital, including women with limited education, because firms may perceive their productivity as lower (Becker, 1993). This interpretation is consistent with neoclassical employment theory, which argues that higher wages can reduce labor demand because firms require greater worker productivity (Julianto et al., 2024). The result is also consistent with evidence from Indonesia showing that regency/municipal minimum wages can have a negative and significant effect on labor-force participation, particularly in regions dominated by the informal sector and with limited formal-industry capacity (Sari & Sugiharti, 2022). Bali also exhibits substantial variation in minimum wages. Badung, the province's tourism center, had the highest UMK at Rp3,534,339, while five other regencies followed the Bali UMP of Rp2,996,561. Areas with higher minimum wages tend to have more selective formal sectors, which may exclude women with limited qualifications. By contrast, lower-wage regions dominated by agriculture and informal employment may offer easier entry into work, although earnings are lower (Amhab, 2022).

Effect of Life Expectancy (X3) on the Female LFPR

The results indicate that life expectancy (X3) had a positive coefficient of 0.248996 but no statistically significant effect on the female LFPR in Bali Province. Thus, higher life expectancy alone was not sufficient to generate a statistically meaningful increase in women's labor-force participation. Human capital theory identifies health as an important component of human capital because it influences productivity and the capacity to work (Becker, 1993). Life expectancy, however, is an aggregate proxy with important limitations. Bali's high average life expectancy of more than 75 years reflects general population health but does not specifically capture reproductive health or other conditions that directly affect working-age women's productive capacity. A higher life expectancy may also be associated with a larger elderly population, a group that is generally no longer economically active. Consequently, increases in life expectancy do not necessarily translate into higher labor-force participation. Research in Central Java similarly found that life expectancy had no significant effect on the female LFPR (Situmorang, 2023). Although the variable was statistically insignificant, investment in health remains essential to long-term human-capital development. Improvements in reproductive health, access to health services for working-age women, and more targeted health programs may be more effective in supporting women's labor-market participation (Sutranggono et al., 2024).

CONCLUSION

This study examined the effects of education, the minimum wage, and life expectancy on the female labor force participation rate across the regencies and municipalities of Bali Province during 2018-2025. Education had a positive and statistically significant effect. In the model's measurement units, a one-year increase in women's average years of schooling was associated with a 522.93% increase in the female LFPR. This finding is consistent with human capital theory, which identifies education as an investment that raises individual productivity and skills and thereby encourages labor-market participation.

The regency/municipal minimum wage (UMK) had a negative and statistically significant effect on the female LFPR. Each Rp1,000 increase in the UMK was associated with a 0.0005588% decline in the female LFPR. This result is consistent with the view that higher minimum wages can increase firms'



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production costs and reduce labor demand, particularly for workers with lower levels of human capital, including women with limited education. Life expectancy had a positive but statistically insignificant effect. This result may reflect the limitations of life expectancy as an aggregate health proxy that does not directly capture reproductive health or other conditions affecting working-age women's productive capacity. In addition, high life expectancy may reflect a larger elderly population that is generally no longer economically active.

Recommendations. Given the positive and significant effect of education, the Bali Provincial Government should continue programs that increase women's average years of schooling, particularly at the upper-secondary and tertiary levels. Priorities may include scholarships for women from low-income households, educational facilities in remote areas, and improvements in teacher quality to reduce interregional disparities. Because the minimum wage was negatively associated with the female LFPR, wage-setting policies should consider the conditions of female-intensive sectors such as tourism, trade, and handicrafts, while firms that employ and train women could be supported through tax relief or training subsidies. Although life expectancy was not statistically significant, access to reproductive-health services, maternal and child health programs, and nutrition education for working-age women should remain part of long-term human-capital development. The government should also strengthen gender-equality measures in the workplace, including women-friendly facilities, adequate maternity leave, and protection from discrimination and harassment. Private-sector employers, particularly in tourism and the creative economy, are encouraged to create more women-friendly jobs, provide training and skills development, and implement fair, nondiscriminatory wage policies. Families and communities should support women in pursuing higher education and participating in the labor force, while public awareness of the economic contribution of women should be strengthened through outreach and education programs.

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