

**ANALYSIS OF THE EFFECT OF EDUCATION,  
UNEMPLOYMENT, POVERTY, ISLAMIC-HUMAN  
DEVELOPMENT INDEX (I-HDI) ON THE GINI RATIO IN  
MEMBERS OF OIC COUNTRIES PERIOD 2018-2022.**



**By**

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42.2021.41.3072**

**DEPARTMENT OF ISLAMIC ECONOMICS  
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UNIVERSITY OF DARUSSALAM GONTOR  
1446 / 2025**

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**ANALYSIS OF THE EFFECT OF EDUCATION,  
UNEMPLOYMENT, POVERTY, AND ISLAMIC-HUMAN  
DEVELOPMENT INDEX (I-HDI) ON THE GINI RATIO IN  
MEMBERS OF OIC COUNTRIES PERIOD 2018-2022.**

**UNDERGRADUATE THESIS**

Submitted in fulfillment of the requirement for the degree of Bachelor of  
Management

By

Revina Nopita Sari  
42.2021.41.3072

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## **ABSTRAK**

### **Analisis Pengaruh Pendidikan, Pengangguran, Kemiskinan, IPMI, Terhadap Gini Rasio pada anggota organisasi OKI Periode 2018-2022**

Revina Nopita Sari

42.2021.41.3072

Salah satu elemen yang sangat penting untuk mensejahterakan sebuah negara adalah menghilangkan tingkat kesenjangan pendapatan yang ada pada negara tersebut, keadaan dimana yang kaya akan menjadi semakin kaya dan yang miskin akan menjadi miskin. Dalam hal ini penting nya kita untuk mengetahui beberapa faktor yang terindikasi dapat mempengaruhi ketimpangan pendapatan sehingga kita dapat ikut ambil peran dalam mewujudkan cita-cita bangsa. Dengan menggunakan lima negara yang menjadi sampel untuk menganalisis permasalahan yang berkaitan dengan ketimpangan pendapatan pada negara muslim yang sedang berkembang khusus nya pada negara anggota organisasi negara muslim yaitu OKI.

Penelitian ini bertujuan untuk mengetahui pengaruh dari Pendidikan, Pengangguran, Kemiskinan, dan Indeks Pembangunan Manusia Islam terhadap Gini rasio di lima negara OKI tahun 2018-2020. Penelitian ini menggunakan metode penelitian kuantitatif. Jenis dan sumber datanya berasal dari data sekunder yang diambil dari World Bank, Our world in Data, UNDP, ILO stat, dengan menggunakan time series dan Populasi pada penelitian ini diambil lima negara anggota OKI, menggunakan uji Deskriptive, Uji Asumsi Klasik, Uji Analisis Persamaan Regresi data panel dengan menggunakan model penelitian fixs efek alat olah data EViews 12.

Adapun berdasarkan uji F penelitian ini menunjukkan, bahwa Pendidikan, Pengangguran, Kemiskinan, IPMI secara bersama sama berpengaruh terhadap Gini rasio. Namun hasil yang ditunjukkan pada uji T, bahwa Pendidikan dan IPMI tidak berpengaruh signifikan terhadap gini rasio dan variable Pengangguran dan kemiskinan berpengaruh secara signifikan terhadap Gini Ratio. Berdasarkan hasil penelitian, peneliti mengajukan beberapa saran yaitu untuk lebih menguji dengan variabel lainnya supaya lebih membahas tentang indikator lainnya serta agar membahas keseluruhan dari negara OKI pada jenis penelitian lainnya, karena penelitian yang menjadikan negara OKI sebagai populasi dan sampel masih sangat sedikit.

**Kata Kunci: Pendidikan, Pengangguran, Kemiskinan, IPMI, Gini Rasio**

## **ABSTRACT**

### **Analysis of the Effect of Education, Unemployment, Poverty, and Islamic-Human Development Index (I-HDI) on the Gini Ratio in Members of OIC Countries Period 2018-2022.**

Revina Nopita Sari.

42.2021.41.3072

Reducing income inequality is a critical factor in ensuring a nation's overall well-being. Economic inequality refers to the unequal income distribution between the wealthy and the poor, creating a disparity where the rich become wealthier while the poor face increasing financial hardships. Understanding the factors that contributing to income inequality is essential for working toward the nation's ideals. This study focuses on analyses income inequality in developing Muslim countries, specifically among five member states of the Organization of Islamic Cooperation (OIC), to provide insights into this pressing issue.

This study uses a quantitative research methodology to investigate the influence of education, unemployment, poverty, and the Islamic Human Development Index (I-HDI) on the Gini coefficient in five OIC member countries between 2018 and 2022. It relies on secondary data obtained from the World Bank, Our World in Data, INDP, and ILO Stat. Time series techniques are employed to analyse the data. The study population consists of five OIC member countries. Data analysis involves descriptive statistics, classical assumption tests, and panel data regression analysis, conducted using EViews 12 software.

The F-test results from this study reveal that education, unemployment, poverty, and the Islamic Human Development Index (I-HDI) collectively influence the Gini coefficient. Based on these findings, the study offers several recommendations. First, future research should incorporate additional variables to explore other relevant factors affecting income inequality. Second, broader analyses encompassing all OIC member countries are encouraged, given the limited number of studies that use OIC countries as both the population and sample. These efforts could provide deeper insights and enhance the understanding of income inequality dynamics within the OIC.

**Keywords: Education, Unemployment, Poverty, I-HDI, Gini Ratio.**

### DECLARATION

Name : Revina Nopita Sari  
Registered Number : 42.2021.41.3072  
Faculty : Economic and Management  
Department : Islamic Economic  
The Title : Analysis of the Effect of Education, Unemployment, Poverty, and Islamic-Human Development Index (I-HDI) toward the Gini Ratio in Member of OIC Countries Period 2018-2022.

I hereby declare that this thesis undergraduated thesis is the resut of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any ither degrees at University Darussalam Gontor or other institutions.

Mantingan, 24 Rajab 1446

24 January 2025

Ngawi, 14 Oktober 2024

Yang membuat pernyataan,



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### APPROVAL OF SUPERVISOR

To Honorable,  
**Dean of Faculty of Economic and Management**  
**University of Darussalam Gontor**

*Bismillahirrahmanirrahim,*  
*Assalamu'alaikum Wr. Wb.*

I certify that I have supervised and read this thesis, written by:

Name : Revina Nopita Sari

Registered Number : 42.2021.41.3072

The Title : Analysis of The Effect of Education,  
Unemployment, Poverty, Islamic-Human  
Development Index (I-HDI) toward member of OIC  
Countries period 2018-2022.


In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

*Wassalamu'alaikum Wr. Wb*

Mantingan, 24, Jumadhal Ula 1446

26, November 2024

Advisor,



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NIDN. 0711048502



### THESIS EXAMINATION COMMITTEE APPROVAL

The examination committee declared that the thesis written by:

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Registered Number : 42.2021.41.3072  
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It has passed to thesis examination and it conforms to acceptable standard of scholarly presentation and is fully adequate, in scope and quality, as an undergraduated thesis for the degree of Bachelor in Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

Mantingan, 24 Rajab 1446

24 February 2025

Chairman,

Secretary,



Dr. Andi Triyawan M.A., P.hD



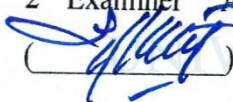
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1<sup>st</sup> Examiner : Al- Ustadz Dr. Muhammad Alfian Rumasukun, S.H.I., M.E.



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### APPROVAL OF DEAN

The Faculty of Economic and Management, University of Darussalam Gontor has received a thesis written by:

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Registered Number : 42.2021.41.3072  
The Title : Analysis of The Effect of Education, Unemployment, Poverty, Islamic- Human Development Index (I-HDI) Toward Gini Ratio member of OIC Countries period 2018-2022.

It is accepted as a fulfillment of the requirement for the degree of Bachelor of Islamic Economics, academic year 1445-1446/2024-2025.

Mantingan, 24 Rajab 1446

24 January 2025

Dean, Faculty of Economics and Management



**Dr. Hartomi Maulana, S.E., M.Sc.**

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## MOTTO

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ  
وَابْنِ السَّبِيلِ لَا يَكُنْ دَوْلَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ  
عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

*And what Allah restored to His Messenger from the people of the towns - it is for Allah and for the Messenger and for [his] near relatives and orphans and the [stranded] traveler - so that it will not be a perpetual distribution among the rich from among you. And whatever the Messenger has given you - take; and what he has forbidden you - refrain from. And fear Allah; indeed, Allah is severe in penalty. (QR. Surah Al-Hasr verse:7)*

“The welfare of the people is achieved when wealth does not circulate only among the rich but is distributed fairly across all levels of society.”

**-Ibnu Kholdun-**

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## DEDICATION SHEET

I dedicate this worthy thesis to them for their continued support in finishing this thesis. First of all, to Allah, The Almighty, The Most Merciful, The Most Compassionate, The King, The Powerful, The Most Gentle, and The Gracious. My Prophet Muhammad, The Light of Humanity, Most Believable, Most Trusteeship, Most Intelligence, and The Noblest to become *rahmatan lil-'alamin*.

My beloved parents, Sahruddin and Rohayati have given and done every think the best for me. my dear sistersFitriani Fadhila and Riska Nurmala, who has given me support from the beginning this study.

My Beloved friends "Virtuous Generation", my beloved classmates in the Department of Islamic Economic, my beloved room mates who has give me a pleace to tell every think about my problem, and my beloved lecturers of University of Darussalam Gontor, for support to complete this undergraduate thesis and help me to pass through challenging conditions while being a student here.

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Although this research is far from perfect, research expects the pleasure of Allah SWT on how everything has been conducted here. Moreover, the result of these studies contributes to self-use and benefit for others. Within this chance, researcher would like to acknowledge the profound gratitude to:

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24 Rajab 1446

Gontor, 24 January 2025

Author,



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