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Economic Value of Education in Gender Perspective: Regression Analysis of Women's Perceptions in Yogyakarta City

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Abstract: This study examines the economic value of education from a gender perspective by analyzing women's perceptions in Yogyakarta City. It aims to identify the influence of experiences and information related to female education, perceptions of gender roles in economic participation, and perceptions of environmental support on the perceived economic value of education. A quantitative approach was employed using survey data collected from women respondents, analyzed through multiple linear regression. The results indicate that all variables have a positive and statistically significant effect on the perceived economic value of education. Experiences and information regarding female education are the most influential factors, followed by perceptions of gender roles and environmental support. Simultaneously, these variables explain a substantial proportion of the variation in women's perceptions. The study concludes that the economic value of education for women is shaped by the interaction of personal experiences, social norms, and environmental support, highlighting the importance of integrated efforts to enhance the economic relevance of education for women.

Keywords: Economic Value of Education, Gender Perspective, Women's Perceptions, Multiple Linear Regression.

INTRODUCTION

Women's education plays a crucial role in economic development and in promoting gender equality. Through education, women gain greater opportunities to participate in economic activities while enhancing their autonomy in life decision-making. Education also equips women with knowledge and skills that are essential for improving productivity and competitiveness in the labor market. In a broader context, education contributes to improved welfare and inclusive economic growth (Karimah & Susanti, 2022). Furthermore, women's education strengthens the foundation of a more equitable and sustainable economic system (Judijanto & Nurhayati, 2025). Therefore, women's education is increasingly recognized as a key driver of long-term socioeconomic development.

In the academic literature, the relationship between education and women's economic participation has become a central topic of extensive investigation. Education not only

enhances skills and access to the labor market but is also shaped by social, cultural, and policy factors (Kusumawardhani & Wardhani, 2025). These factors interact in influencing how effectively education translates into economic participation. At the same time, education fosters women's economic empowerment by increasing independence and expanding access to opportunities (Rahim, 2024). It also enables women to adapt to changing economic conditions and labor market demands. These dynamics highlight the multidimensional role of education in shaping women's economic involvement.

At the societal level, perceptions of women's education are strongly influenced by long-standing social dynamics. Social norms and expectations regarding its benefits are closely associated with access, participation, and outcomes (Sugiharto & Veronica, 2025). These norms often determine whether women are encouraged or discouraged from pursuing higher levels of education. Perceptions of its importance are also shaped by environmental factors such as family support and surrounding social conditions (Surawan & Azijah, 2022). In many cases, these factors reinforce existing inequalities or, conversely, help reduce them. As a result, societal perceptions play a critical role in shaping educational opportunities for women.

From an economic perspective, women's education is viewed as a long-term investment associated with improved welfare. Education increases human capital, which in turn enhances productivity and earning potential. Studies indicate that the relationship between educational attainment and women's labor force participation is not always linear. Instead, it tends to follow a U-shaped pattern (Kanjilal-Bhaduri & Pastore, 2017). This pattern suggests that different levels of education may have varying effects on labor market participation. Overall, economic returns to education play an important role in encouraging women's participation in economic activities.

Empirical evidence from developing countries shows that higher education levels are associated with better employment opportunities and higher income (Heath & Jayachandran, 2016). Higher educational attainment enables women to access more stable and formal employment sectors. In the ASEAN context, education increases women's participation in the formal sector. It also facilitates transitions toward higher-value economic activities (Aisyi et al., 2024). These improvements contribute to both individual welfare and broader economic development. Consequently, education is considered a key factor in enhancing women's economic outcomes.

In Indonesia, improvements in educational attainment are linked to increased female labor force participation. Higher levels of education provide women with greater access to diverse employment opportunities. Panel data studies show that average years of schooling have a significant positive effect on women's labor market participation (Sasmitaningroh & Wasil, 2026). This relationship underscores the importance of education in strengthening women's economic roles. It also highlights education as a key factor in reducing gender disparities in the economy. Therefore, education remains a strategic instrument for inclusive development.

However, the economic value of women's education is influenced by gender norms and social conditions. Traditional norms remain barriers to accessing education and participating in economic activities (Rivera-Garrido, 2022). These norms often limit women's roles to domestic responsibilities, reducing their economic participation. This indicates that perceptions are shaped not only by economic factors but also by social constructions. Such conditions can hinder the optimal utilization of women's human capital. As a result, addressing social norms becomes essential in maximizing the benefits of education.

In addition to structural factors, exposure to information and knowledge shapes perceptions of the economic value of education. Access to information allows individuals to better understand the long-term benefits of education. Knowledge gained through formal education can encourage more egalitarian perspectives (Lapatinas et al., 2024). This shift in

perspective can influence attitudes toward women's roles in economic activities. Thus, information becomes a key factor in forming beliefs about economic benefits. It also supports broader social change toward gender equality.

Social environmental support is another important factor in determining access to and continuity of women's education. Support from family and community helps women overcome social and cultural barriers (Andini et al., 2023). Such support can take the form of encouragement, financial assistance, or access to resources. Gender-responsive policies and governance also strengthen the perception of education as an economic investment (Ramadhani et al., 2025). These institutional factors play a role in creating equal opportunities for women. Together, they contribute to a more supportive environment for women's educational advancement.

Although many studies examine the relationship between education and economic outcomes, most focus on direct effects. These studies often overlook the role of perceptual and contextual factors. Research integrating variables such as information exposure, gender norms, and environmental support remains limited. This gap is particularly evident in urban contexts, where social dynamics are more complex. Therefore, this study analyzes these factors simultaneously using a quantitative regression approach. The analysis is based on female respondents in Yogyakarta City to better understand the perceived economic value of education.

METHODS

This study employs a quantitative approach aimed at analyzing the causal relationships between the designated independent and dependent variables. Primary data collection was conducted through structured interviews utilizing a questionnaire as the principal instrument, supplemented by limited observation to contextualize the respondents' social environments. The research was localized in Yogyakarta City, selected for its urban characteristics, relatively high educational accessibility, and diverse social dynamics between November to December 2025.

The target population comprises women residing in Yogyakarta City. Due to the absence of a comprehensive sampling frame and to leverage relevant social networks, a snowball sampling technique was utilized to recruit participants. A total of 104 woman respondents were successfully engaged, a sample size deemed sufficient for the requirements of the quantitative analysis.

The data were analyzed using multiple linear regression to determine the influence of the independent variables on the 'Perceived Economic Value of Female Education' as the dependent variable. This regression model serves to evaluate the direction, magnitude, and statistical significance of the intervariable relationships within the proposed framework.

The data analysis method in this study employs multiple linear regression analysis. The research equation model is formulated as follows:

$$Y=\alpha+\beta1X1+\beta2X2+\beta3X3+\varepsilon$$

Y	= Perceived Economic Value of Education
X1	= Experiences and Information regarding Female Education
X2	= Perceptions of Gender Roles in Economic Participation
X3	= Perceptions of Environmental Support for Women's Economic Activities
α	= Constant
β1,β2,β3	= Regression coefficients
ε	= error term

RESULTS AND DISCUSSION

Result

Normality Test

Normality testing was conducted to ensure that the residual values within the regression model followed a normal distribution. In this study, the normality of the residuals was assessed using the One-Sample Kolmogorov–Smirnov test. The decision-making process was based on the resulting p-value (significance level). If the significance value exceeded the 0.05 threshold, the residuals were determined to be normally distributed. Conversely, a significance value equal to or less than 0.05 indicated that the residuals did not adhere to a normal distribution.

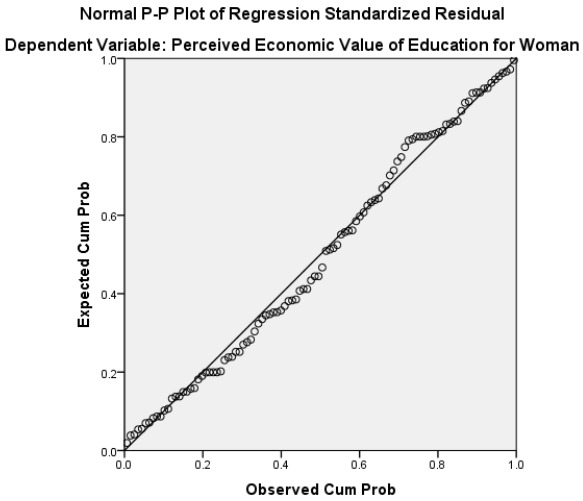
Table 1 Normality Test Kolmogorov-Smirnov

		Unstandardized Residual
N		104
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.55586123
Most Extreme Differences	Absolute	.073
	Positive	.061
	Negative	-.073
Test Statistic		.073
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Processed data, 2026

The results of the One-Sample Kolmogorov–Smirnov normality test indicate that the number of observations used in this study was 104 respondents. The unstandardized residuals have a mean value of 0.000, with a standard deviation of 0.5559, suggesting that the residuals are symmetrically distributed around zero. The Kolmogorov–Smirnov test statistic is 0.073, and the asymptotic significance value (two-tailed) is 0.200. Since the significance value exceeds the 0.05 threshold, it can be concluded that the residuals of the regression model are normally distributed.



Source: Processed data, 2026

Figure 1 Normality Test P–P Plot

Based on the Normal P–P Plot of the regression standardized residuals, the data points closely follow the diagonal reference line. This pattern indicates that the residuals are approximately normally distributed. There are no substantial deviations or systematic departures from the diagonal line, suggesting that the assumption of normality is satisfied. Therefore, it can be concluded that the regression model meets the normality assumption, and the residuals are suitable for valid statistical inference regarding the perceived economic value of education among women.

Therefore, the normality assumption required for multiple linear regression analysis is satisfied, and the model is appropriate for further hypothesis testing.

Multicollinearity and Heteroskedasticity Tests

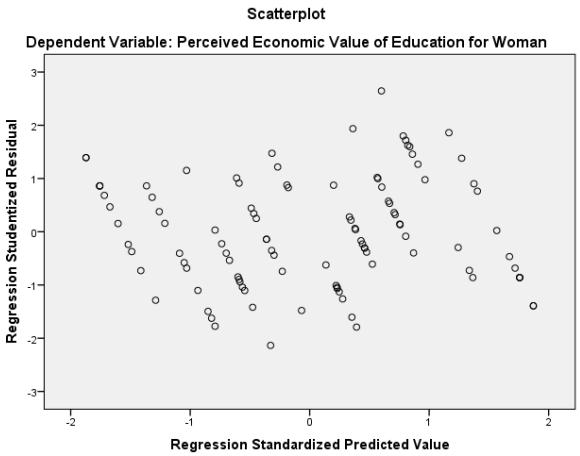
Multicollinearity and heteroskedasticity tests are conducted to ensure that the regression model is statistically reliable and meets the underlying classical assumptions. The multicollinearity test aims to verify that there are no strong intercorrelations among the independent variables that could distort the estimation results. Meanwhile, the heteroskedasticity test is employed to confirm that the residuals exhibit constant variance across observations. Ensuring the absence of these issues is essential to obtain unbiased, consistent, and efficient parameter estimates within the regression model.

Table 2 Multicollinearity Test

Multikolinieritas			**Heteroskedastisitas**
Variabel	Tolerance	VIF	Collinearity Statistics
Constant			.328
Experience and Information Regarding Female Education	.687	1.456	.249
Perception of Gender Roles Economic Participation	.672	1.487	.082
Perception of Enviromental Support for Women's Economic Activitiess	.650	1.540	.053

Source: Processed data, 2026

Based on the results of the multicollinearity test, all variables exhibit tolerance values greater than 0.01 and Variance Inflation Factor (VIF) values below 10. Therefore, it can be concluded that no multicollinearity is present in the regression model. Furthermore, the results of the heteroskedasticity test indicate that the significance values for each variable are greater than 0.05. This finding is supported by the scatterplot, which shows that the residual points are randomly dispersed without any discernible pattern. Thus, the model can be considered free from heteroskedasticity.



Source: Processed data, 2026

Figure 2 Scatterplot Graphic

Results of the Analysis

Table 3 presents the estimated regression coefficients, which indicate the direction and magnitude of the effects of each independent variable on the dependent variable in the research model.

Table 3 Multiple Linear Test

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	-3.071	.422	
	Experiences and Information regarding Female Education	.510	.026	.510
	Perceptions of Gender Roles in Economic Participation	.292	.026	.292
	Perceptions of Environmental Support for Women's Economic Activities	.390	.026	.390

Source: Processed data, 2026

Based on the regression coefficients table, the constant has a value of –3.071, indicating the expected value of the Perceived Economic Value of Education when all independent variables are held at zero. The variable Experiences and Information regarding Female Education has a positive unstandardized coefficient (B = 0.510) and a standardized coefficient (β = 0.510), showing that an increase in experiences and access to information related to female education significantly increases the perceived economic value of education. Among all predictors, this variable has the largest standardized coefficient, indicating the strongest influence on the dependent variable.

Perceptions of Gender Roles in Economic Participation also show a positive effect, with an unstandardized coefficient of B = 0.292 and a standardized coefficient of β = 0.292. This suggests that more egalitarian perceptions of gender roles in economic activities are associated with a higher perceived economic value of education. Similarly, Perceptions of Environmental Support for Women's Economic Activities have a positive unstandardized coefficient (B = 0.390) and a standardized coefficient (β = 0.390), indicating that stronger perceived environmental support for women's economic engagement contributes positively to the perceived economic value of education.

Partial Test (t-Test)

The t-test is employed to evaluate the partial significance of each independent variable on the dependent variable. In multiple linear regression, the t-value specifically measures the extent to which an individual predictor influences the outcome, holding other variables constant.

Table 4 T-Test

Model		t	Sig.
1	(Constant)	-7.272	.000
	Experiences and Information regarding Female Education	19.811	.000
	Perceptions of Gender Roles in Economic Participation	11.230	.000
	Perceptions of Environmental Support for Women's Economic Activities	14.753	.000

Source: Processed data, 2026

Based on the t-test results, all independent variables have a statistically significant partial effect on the dependent variable, Perceived Economic Value of Education. This is indicated by significance values (Sig.) of 0.000, which are well below the 0.05 threshold. The variable Experiences and Information regarding Female Education shows a t-value of 19.811, indicating a very strong and significant positive influence on the perceived economic value of education. Perceptions of Gender Roles in Economic Participation also have a significant effect, with a t-value of 11.230, suggesting that more positive perceptions of gender roles in economic activities significantly increase the perceived economic value of education.

Similarly, Perceptions of Environmental Support for Women's Economic Activities demonstrate a significant influence, as reflected by a t-value of 14.753. The constant term is also statistically significant with a t-value of –7.272.

Simultaneous Test (F-Test)

The simultaneous test (F-test) is conducted to assess the extent to which the independent variables collectively influence the dependent variable. In multiple linear regression analysis, the F-statistic is used to evaluate whether the independent variables, taken together, have a significant effect. The results of the F-test for the regression equation are presented in Table 5 below.

Table 5 F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	668.175	3	222.725	699.840	.000[b]
	Residual	31.825	100	.318		
	Total	700.000	103			

a. Dependent Variable: Perceived Economic Value of Education
b. Predictors: (Constant), Experiences and Information regarding Female Education, Perceptions of Gender Roles in Economic Participation, Perceptions of Environmental Support for Women's Economic Activities

Source: Processed data, 2026

Based on the ANOVA results, the regression model is statistically significant overall. This is indicated by an F-value of 699.840 with a significance level (Sig.) of 0.000, which is well below the 0.05 threshold. These results demonstrate that the independent variables jointly have a significant effect on the dependent variable, Perceived Economic Value of Education. Therefore, it can be concluded that the regression model is appropriate and has strong explanatory power, confirming that the independent variables simultaneously influence the perceived economic value of education.

Coefficient of Determination Test (R2)

The results of the coefficient of determination (R2) test are shown in table 6 below.

Table 6 Deteremination Test (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977[a]	.955	.953	.564

a. Predictors: (Constant), Experiences and Information regarding Female Education, Perceptions of Gender Roles in Economic Participation, Perceptions of Environmental Support for Women's Economic Activities
b. Dependent Variable: Perceived Economic Value of Education

Source: Processed data, 2026

The R Square value of 0.955 suggests that 95.5% of the variance in the perceived economic value of education is explained by the regression model. After adjusting for the

number of predictors, the Adjusted R Square remains high at 0.953, indicating strong explanatory power and model robustness. Additionally, the standard error of the estimate of 0.564 indicates a relatively small average prediction error, suggesting that the model provides accurate estimates. Overall, these results confirm that the regression model is highly effective in explaining women's perceptions of the economic value of education.

Discussion

The data analysis method in this study employs multiple linear regression analysis. The research equation model is formulated as follows:

$$\mathbf{Y = -3.071+0.510X1+0.292X2+0.390X3+ \varepsilon}$$

The multiple linear regression results indicate that the Perceived Economic Value of Education is influenced by all independent variables in the model. The regression equation shows a constant value of –3.071, meaning that when all independent variables are zero, the perceived economic value of education is negative.

An increase of one unit in Experiences and Information regarding Female Education increases the perceived economic value of education by 0.510 units, holding other variables constant. Similarly, a one-unit increase in Perceptions of Gender Roles in Economic Participation raises the perceived economic value of education by 0.292 units, while a one-unit increase in Perceptions of Environmental Support for Women's Economic Activities increases it by 0.390 units. These results indicate that experiences and information related to female education have the strongest influence on the perceived economic value of education.

The Effect of Experiences and Information regarding Female Education on the Perceived Economic Value of Education.

The regression results indicate that Experiences and Information regarding Female Education (X1) have a positive and statistically significant effect on the Perceived Economic Value of Education. This is reflected in the regression coefficient of 0.510 with a significance value of 0.000 (< 0.05). This finding implies that every one-unit increase in women's experiences and access to information related to female education increases the perceived economic value of education by 0.510 units, holding other variables constant. Among all independent variables, X1 has the largest standardized coefficient, indicating that it is the most influential factor in shaping perceptions of the economic value of education.

Substantively, this result suggests that women who are more exposed to educational experiences, labor market information, and narratives about the economic returns of education tend to perceive education as a more valuable economic investment. Information and lived experience function as critical mechanisms through which education is framed not merely as a social obligation, but as a pathway to income generation, employment opportunities, and economic independence.

This finding is consistent with studies by Patrinos et al. (2025), who emphasize that access to information about labor market returns significantly strengthens individuals' perceptions of the economic benefits of education, particularly for women. Similarly, Montenegro & Patrinos (2023) find that increased awareness of wage premiums and employment prospects associated with higher education levels enhances women's valuation of education as an economic asset. These studies support the argument that information asymmetry plays a key role in shaping educational perceptions and decisions.

The significant and positive coefficient of X1 reinforces the conclusion that experiences and information are foundational drivers of how women construct the economic meaning of

education. Without adequate exposure to information and real-world examples, the economic value of education may remain abstract or undervalued, whereas informed experiences substantially elevate its perceived importance.

The Effect of Perceptions of Gender Roles in Economic Participation on the Perceived Economic Value of Education.

The regression results show that Perceptions of Gender Roles in Economic Participation (X2) have a positive and statistically significant effect on the Perceived Economic Value of Education. This is indicated by a regression coefficient of 0.292 with a significance value of 0.000 (< 0.05). This finding suggests that a one-unit increase in more egalitarian perceptions of gender roles in economic participation leads to an increase of 0.292 units in the perceived economic value of education, assuming other variables remain constant.

This result implies that when women perceive economic participation as equally accessible and appropriate for both genders, education is more strongly viewed as an economically valuable investment. Education, in this context, is not only perceived as a means of personal development but also as a strategic tool to enhance labor market participation, income opportunities, and long-term economic security for women.

The findings of this study are consistent with research by Kabeer (2021), which emphasizes that gender norms and perceptions regarding women's roles in economic activities significantly shape women's valuation of education and skills acquisition. Similarly, Jayachandran (2021) finds that more progressive gender role perceptions are associated with higher female labor force participation and stronger incentives to invest in education, as education is perceived to yield tangible economic returns.

Conversely, in contexts where traditional gender roles dominate—limiting women's participation in economic activities—the perceived economic value of education tends to weaken, as education is not seen as translating into real economic outcomes. Therefore, the positive coefficient of 0.292 underscores that perceptions of gender roles act as a critical social mechanism linking education to its perceived economic benefits. This result confirms that transforming gender role perceptions is essential in strengthening women's belief in education as an economically valuable asset, complementing the effects of experience, information, and environmental support.

The Effect of Perceptions of Environmental Support for Women's Economic Activities on the Perceived Economic Value of Education.

The regression results indicate that Perceptions of Environmental Support for Women's Economic Activities (X3) have a positive and statistically significant effect on the Perceived Economic Value of Education. This is shown by a regression coefficient of 0.390 with a significance value of 0.000 (< 0.05). This means that a one-unit increase in perceived environmental support for women's economic activities increases the perceived economic value of education by 0.390 units, holding other variables constant.

This finding suggests that when women perceive their social, institutional, and economic environments as supportive—such as the availability of employment opportunities, acceptance of working women, supportive family structures, and enabling government or community policies—education is more strongly perceived as yielding real economic benefits. In supportive environments, education is seen as a practical investment that can be converted into income, career advancement, and economic independence.

These results are consistent with the study by Elborgh-Woytek et al. (2013) find that environments that reduce structural and social barriers for women strengthen the linkage

between education and economic participation, thereby increasing the perceived value of education among women.

Conversely, in environments perceived as unsupportive or restrictive, the economic returns to education may appear uncertain, weakening women's incentives to value education economically (Love et al., 2024). Therefore, the positive coefficient of 0.390 highlights that environmental support plays a crucial role in reinforcing education as an economically meaningful asset for women.

Overall, this result confirms that beyond individual experiences and gender role perceptions, structural and environmental support is a key determinant in shaping women's perceptions of the economic value of education.

CONCLUSION

Conclusion

This study provides an overview of how women in Yogyakarta City perceive the economic value of education based on empirical analysis. The results of the multiple linear regression analysis show that experiences and information regarding female education, perceptions of gender roles in economic participation, and perceptions of environmental support for women's economic activities all have a positive and significant influence on the perceived economic value of education. Among these variables, experiences and information related to female education demonstrate the strongest influence, indicating that exposure to knowledge and real-life experiences plays a central role in shaping women's economic perceptions of education. Overall, the simultaneous test confirms that these factors collectively explain a substantial proportion of variation in women's perceptions, highlighting that the economic value of education is constructed through the interaction of individual experience, social perception, and environmental context rather than standing as an isolated concept.

Suggestions and Acknowledgments

Based on these findings, future research may expand the scope of analysis by incorporating additional socio-economic or institutional variables and by applying the model to different regional contexts to enhance generalizability. The author would like to express gratitude to all respondents who participated in this study and to all parties who provided support and assistance during the research process.

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