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THE EFFECT OF POVERTY, UNEMPLOYMENT AND ZAKAT RATES ON ISLAMIC-HUMAN DEVELOPMENT INDEX IN JAMBI PROVINCE THROUGH ECONOMIC GROWTH AS AN INTERVENING VARIABLE

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ABSTRACT

This study investigates the effects of poverty, unemployment, and zakat levels on economic growth and the Islamic-Human Development Index (I-HDI) in Jambi Province, using economic growth as an intervening variable. The purposes of this study are to analyze: 1) the impact of poverty, unemployment, and zakat levels on economic growth in Jambi Province; 2) the influence of economic growth on the I-HDI in Jambi Province; and 3) the indirect effects of poverty, unemployment, and zakat levels on the I-HDI through economic growth. Employing quantitative descriptive analysis with secondary data, the research utilizes Structural Equation Modeling (SEM) via AMOS 26, involving seven analytical steps from model development to interpretation of results. The findings reveal that poverty rates and the national zakat index significantly affect economic growth, which directly influences I-HDI in Jambi Province. The open unemployment rate does not impact economic growth, while the national zakat index directly and significantly affects the I-HDI. Neither poverty rate nor unemployment rate shows a significant direct effect on I-HDI. This study underscores the critical mediating role of economic growth in the relationships between zakat, poverty, unemployment, and human development within the region.

Keywords: Poverty Rate, Unemployment, Zakat Index, Economic Growth and Islamic-Human Development Index

1.0 INTRODUCTION

Islam is a religion that emphasizes balance in life. Through its teachings, Islam provides references, beliefs and a way of life so that humanity is able to overcome problems in the world and achieve eternal happiness in the afterlife. Not only that, Islamic teachings move in two directions at once, vertically (Hablum Minallah) and horizontally (Hablum Minannas). Or in other words, Islamic teachings not only emphasize the individual's relationship with God (ta'abbudi), but also have a social and social character (ijtima'iyyah). Indonesia is a country with the largest Muslim population in the world. The patterns of development and increasing welfare that are promoted conventionally are very far from the goals and ideals to be achieved in Islam, namely prosperity that ends in fulfilling material and non-material needs by prioritizing mental and spiritual aspects. To fulfill prosperity in the Islamic economic discourse there is something called the Maslahah concept, which can be achieved if the 5 goals of Maqāṣid Syarī'ah can be fulfilled. This development concept can actually be an alternative in reformulating the meaning of the value of human development as a measure of welfare.

A prosperous life is a life that all humans desire. However, not everyone can experience a prosperous life. According to Al-Ghazali in Huda (2015) human welfare lies in the protection of faith (dīn), soul (nafs), reason (aql), offspring (nasb) and wealth (mal). Islam teaches not to leave offspring who are weak economically, religiously, scientifically or defensively. One way that a country can improve the welfare of its people is by carrying out development, one of which is in the economic sector, where economic growth is the indicator (Ningrum et al., 2020). According to Adam Smith in Todaro (2020) human resources are an input that plays an important role in economic development, where this development is the cause of a country's prosperity, namely the importance of economic scale and also the quality of humans themselves.

Measuring the quality of human resources according to the Islamic perspective is not only seen from three aspects but must be more in-depth, covering all physical and spiritual aspects in accordance with maqashid sharia, because the highest goal in human development should be the achievement of the level of human welfare and the fulfillment of basic human needs. can achieve blessings in this world and the hereafter (al-falah) (Koyimah et al., 2020). The indicator used to measure the quality of human development in a region is the Human Development Index (HDI). The index, which is routinely released by the Central Statistics Agency, focuses on indicators of development achievements in the quality of human life based on three basic dimensions, namely a long and healthy life, knowledge and a decent standard of living. Apart from being a measure of human development, HDI has become a hotly discussed issue because of its usefulness as a strategic indicator, determining the level of regional development and measuring regional government performance (Nelianti & Amir, 2022).

Nationally, the dimensions of longevity, knowledge and a decent standard of living are the measures of prosperity. So in the Islamic Human Development Index using the maqashid sharia approach there are five dimensions that measure welfare, namely Hifz al-Din (religion), Hifz al-Nafs (soul), Hifz al-'Aql (reason), Hifz al-Nasl (heredity), and Hifz al-Mal (property). If these five things can be fulfilled, a noble and prosperous life will be achieved in this world and the hereafter. Several researchers use these five dimensions to assess human development, hereinafter known as the Islamic-Human Development Index (I-HDI) (Rahim et al., 2022). The success of development in terms of human development is due to other criteria as a measure of development success, including the Human Development Index (Amir, 2007). However, successful human resource development includes increasing the basic capacity of the population and economic activity which will then increase opportunities to participate in the development process. Economic growth is one of the most powerful tools for overcoming poverty and improving the quality of life in developing countries. Cross-country research and case studies in various countries have provided ample evidence that rapid and sustainable economic growth is essential to accelerate development progress (Wahdati, 2022).

Economic growth is one of the most powerful tools to overcome development problems in developing countries. Several factors are the main priority in improving community welfare, namely reducing the poverty rate in Jambi Province. Poverty is caused by various things such as population growth rates that are not commensurate with economic growth, high unemployment rates, unequal development and distribution in society in an area, education levels that tend to be low and the occurrence of natural disasters which cause paralysis of economic activities in an area. Unemployment will reduce people's income which will have an impact on the level of prosperity they achieve, this is because unemployment is defined as people only behaving as consumers and not carrying out production to produce goods. By decreasing income in society, it will result in a decrease in people's purchasing power and a decrease in the level of people's welfare and will ultimately

be trapped by the problem of poverty (Alifia 2020). Therefore, it can be concluded that one of the factors in increasing the poverty rate is also caused by the increasing number of unemployed. The government's efforts to improve community

welfare through zakat, zakat has a very large role in carrying out the lives of Muslims. Apart from fulfilling one's obligatory worship, it also has very high social goals. With zakat, it is possible for rich people to participate in channeling their wealth for the lives of less fortunate people and are entitled to receive zakat. There is a deep meaning which states in general the obligation to pay zakat on anything owned provided that the assets areobtained without violating Islamic law. The most important thing in managing zakat is how it is collected and used. Currently there are various laws that regulate this issue: Law Number 38 of 1999 concerning the administration of zakat, as amended by Law Number 23 of 2011, is a driving force for Muslims to optimize and use zakat because it is in the interests of the community.

The National Zakat Index is a performance measurement tool for zakat management that was born from the National Zakat Agency as the national zakat manager. The index, which was first published by the Center for Strategic Studies of the National Zakat Agency in 2016, continues to be implemented periodically every year. The National Zakat Index underwent its first update in 2020 in the National Zakat Index 2.0 version. As time goes by and the dynamics that occur in zakat management, the concept of the National Zakat Index continues to be updated so that it continues to have relevance at all times. Concept updates include procedures and formulations for calculating the National Zakat Index which can be evaluated at least once every 3 (three) years. In this way, the National Zakat Index will always be able to meet needs, adjust to the context in terms of social, economic and national political aspects, and have more precise accuracy (Zaenal et al., 2020). The formulation of the National Zakat Index is expected to become a standard measurement of national zakat performance which is measured periodically so that planning, implementation, control, reporting and accountability for zakat collection, distribution and utilization activities can be evaluated on an ongoing basis. Apart from the national level, the calculation of the National Zakat Index can be carried out at the provincial and district/city regional levels so that the resulting values can be used as comparison material between regions and as a reference for comparative studies on the superiority of the zakat management dimensions of a region/Zakat Management Institution itself. The influence of zakat in the economy as part of the Islamic macroeconomic working system is reflected in macro indicators such as economic growth, poverty and inequality. Monotheism and brotherhood are basic principles inthe Islamic macroeconomic system, in this case the universe basically belongs to Allah SWT and the human task is only to manage it well in accordance with the Al-Qur'an, Sunnah and Ijtihad. In the Islamic economic system, zakat can play a role as a distribution of capital for society. By distributing zakat from muzakki to mustahiq, it means that there is a distribution process for equal distribution of economic resources. Resources from muzakki to mustahiq will help people's lives thereby encouraging economic growth and improvement.

According to Rasyid (2021), Zakat in the form of consumer assistance given to poor people will increase their income, which means their purchasing power for a product they need will also increase. This increase in purchasing power for a product will have an impact on increasing production or the company. The impact of increasing production is increasing production capacity. Apart from that, if zakat is given in the form of productive assistance such as working capital or revolving funds, it will have a greater effect on an economy. However, apart from increasing human development, community welfare can also be reduced by zakat. Welfare and zakat have a mutually influencing relationship in Islam because zakat is an alternative in overcoming inequality (Miftahussalam & Rofiuddin et al., 2021). Septiarini and Herianingrum's (2017) research shows that most areas in East Java have low to medium I-HDI scores. However, I-HDI scores differed significantly from HDI scores. Regions with high HDI scores apparently have low I-HDI scores. Meanwhile, research by Amir and Yacob (2020) shows that 78% of Muslim communities pay zakat more through prayer rooms and mosques and 14% of State Civil Servants pay zakat from year to year. Even so, Zakat receipts at BAZNAS Jambi province continue to increase. However, this is not in line with the I-HDI of Jambi province which is stillrelatively low. Supported by research by Arhadi (2022). In his research, the results showed that Indonesia only ranks 18th among OIC countries with an I-HDI of 58. This shows that Indonesia's I-HDI position is still very far behind compared to OIC countries. Another thing is, even though Indonesia is the largest Muslim majority country in the world, it is stilllagging behind when compared to neighboring Muslim countries such as Malaysia and Brunei Darussalam which are ranked in the top 10.

From various kinds of literature studies, attempts to redefine the concept of human development index based on the Islamic economic approach have been carried out in various cities and provinces. In each region the results always show differences. Thus, after seeing some of the descriptions above, researchers are interested in studying further the influence of zakat on economic growth, poverty, unemployment and the achievement of the Islamic-Human Development Index (I-HDI) in Jambi Province.

2.0 LITERATURE REVIEW

Islamic Human Development Index (I-HDI)

The Islamic Human Development Index (I-HDI) is a "formula used to measure the success of economic development by prioritizing humans as a benchmark from an Islamic perspective (Amir et al., 2022). I-HDI measures the achievement of the level of human welfare through the fulfillment of basic needs so that humans can live happily both materially, spiritually, individually and socially in this world and in the afterlife (achieving Falah). The quality of measuring Human Resources according to an Islamic perspective is not only seen from three aspects but must be more in- depth, covering all physical and spiritual aspects in accordance with maqashid sharia, because the highest goal in human development should be the achievement of the level of human welfare and the fulfillment of basic human needs. can achieve blessings in this world and the hereafter (al-falah).

Economic growth

In general, economic growth is defined as an increase in an economy's production of goods and services. In other words, the direction of economic growth is more about quantitative changes and is usually calculated using Gross Domestic Product (GDP) data or income or total market value of final goods and services.) generated from an economy during a certain period of time and usually one year. To calculate economic growth in nominal terms, GDP (Gross Regional Domestic Product) can be used. GRDP is used for various purposes but the most important is to measure overall economic performance. This amount will be equal to the sum of the nominal values of consumption, investment, government spending on goods and services, and net exports.

Poverty

Poverty can generally be defined as the condition of individual residents or families who are unable to fulfill their basic living needs properly. However, several institutions or parties have set references in determining the criteria for poor people (Todaro, 2014). The occurrence of population poverty is largely caused by external and internal factors of the population. Poverty seen from its causes can be divided into two, namely, absolute poverty and structural poverty. Absolute poverty is poverty caused by internal factors of the population itself. For example, due to low education level, low skills, culture and so on. Structural poverty is poverty caused by external factors so that the ability to access economic resources is low, in turn the population's income becomes low (Kuncoro, 2015).

Unemployment

According to the Central Bureau of Statistics (2022) in terms of employment indicators, unemployment is residents who are not working but are looking for work or are preparing a new business or residents who are not looking for work because they have been accepted for work but have not yet started working. The definition of unemployment according to BPS is open unemployment (open unemployment) is based on the concept of the entire workforce looking for work, both those looking for work for the first time and those who have worked before. Meanwhile, workers who are classified as underemployed are workers who are still looking for full or part-time work and those who work low hours. Voluntary underemployed are underemployed but are not looking for work or are unwilling to accept another job. Involuntarily half unemployed are half unemployed who are still looking for work or are willing to accept work. Workers are classified as severely underemployed if they are underemployed and work less than 25 hours a week.

Zakat

According to etomology, zakat means "grow" or "develop", "fertility" or "increase" (H.R Tarmidhi), zakat can also be interpreted as "cleansing" or "purifying" (QS. Attaubabah.10). According to Islamic law, zakat means taking part of one's assets with provisions given to certain people or groups. Zakat is one of the pillars of Islam and is a basic element of upholding Islamic law, therefore zakat is obligatory (fardhu) for every Muslim who has fulfilled the requirements (nisab and haul) and other provisions.

3.0 METHODOLOGY

The data analysis method used is quantitative descriptive analysis, namely to answer the first to third objectives, namely the Influence of Poverty Levels, Unemployment and Zakat on the Islamic-Human Development Index in Jambi Province Through Economic Growth as an Intervening Variable. This research was carried out based on dependent and independent variables using a scale ratio so that it is parametric. Apart from that, the test used is an influence test, because the researcher will see how the independent variable influences the dependent variable which is carried out using the SEM (Structural Equation Modeling) method. The test carried out in the research is to measure the suitability of the actual input with the predictions of the proposed model. In this research and also in previous research, AMOS 26 was used with the aim of making the results obtained more valid. The equation model used in this study is as follows:

$$Z = a_0 X_1^{a1} X_3^{a3} e^{(a2x2+\mu1)}$$

$$Y = \beta_0 X1^{\beta1} X3^{\beta3} Z^{\beta4} e^{(\beta2\,X2+\,\mu2)}$$

Where αo and βo are constants, while α1, α2, α3 and β1, β2, β3 are the respective parameters to be estimated. The μ1 and μ2 are random errors. Using the modeling stages and structural equation analysis into 7 steps, namely: 1. Theoretical model development; 2. Draw up a path diagram; 3. Convert path diagrams into structural equations; 4. Select input matrices for data analysis; 5. Assess model identification; 6. Assess Goodness-of-Fit Criteria; 7. Prepare a Path Diagram and structural equations, as follows:
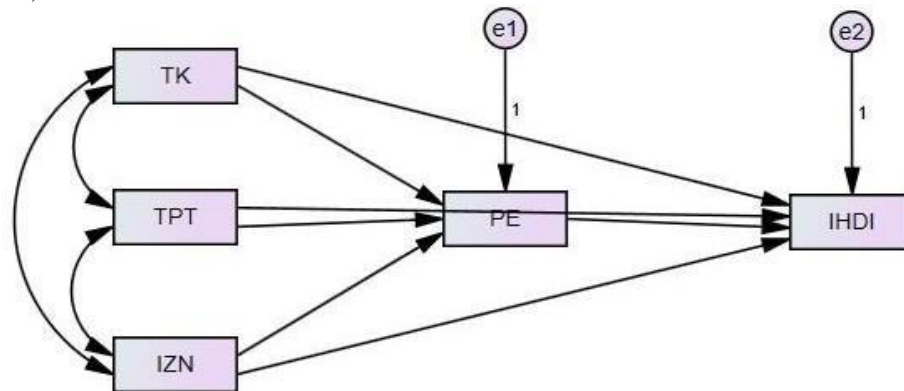

Figure 1.1 AMOS Path Diagram (SEM)

Selecting Confidence Level

The confidence level that will be used in this research is 95%, which means the researcher uses a tolerable error rate of 5% (Ghozali, 2021).

Calculating Statistical Values

Researchers use AMOS 26 (Analysis of Moment Structures) to calculate statistical values, as a computer program that will assist in calculating statistical values from all the data that has been obtained (Ghozali, 2021).

Getting Critical Test Values

Researchers will use AMOS26 to get goodness of fit test values, as a program that will help researchers in analyzing them, researchers also use one-tailed testing to test hypotheses because the hypotheses in this research are positive (Ghozali, 2021).

Interpreting Results

Interpretation of the results obtained in the form of acceptance of all hypotheses is accepted if the P value is <0.05 (Ghozali, 2021).

4.0 FINDINGS AND DISCUSSION

Measurement Model Test

After a model has been created, data for model testing has been collected and input, and a number of assumptions have been met, the next stage is to test the Amos model or measurement model. The measurement model is part of the SEM model which consists of latent variables (constructs) and several manifest variables (indicators). The purpose of testing is to find out how precisely the manifest variables can explain the existing latent variables. The test results can be seen in Figure 1.2:
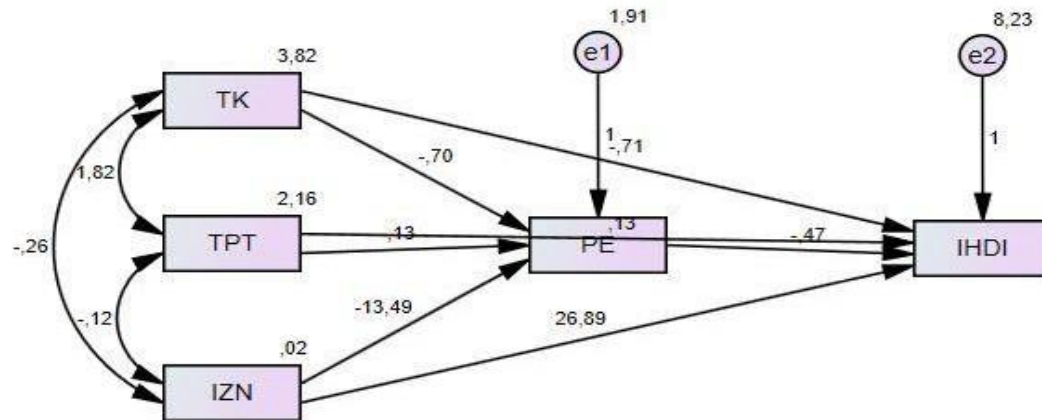

Figure 1.2 Measurement Model

Source: Data processed, 2024
Information:
TK   = Poverty Level
TPT   = Open Unemployment Rate
IZN   = National Zakat Index
PE   = Economic Growth
I-HDI   = Islamic Human Development Index

Based on Figure 1.2 the results of the regression equation are:

$$PE = 1,905 – 0,699\ TK – 0,125\ TPT + 13,487\ IZN$$
$$I\text{-}HDI = 8,232 – 0,705\ TK + 0,128\ TPT + 26,890\ IZN + 0,473\ PE$$

After knowing the measurement model, several Goodness of Fit Indices criteria can be seen. If using primary data, it is necessary to carry out 8 test criteria consisting of chi-square, CMIN/DF, Probability CMIN/DF, RMSEA, GFI, AGFI, TLI and CFI. In this study, secondary data was used, testing was carried out only RMSEA, GFI, AGFI and CFI (Ghozali, 2021), the following are the results of the evaluation of the Good of Fit Indices criteria in table 1.1:

Table 1.1 Evaluation of Goodness of Fit Indices Criteria

Criteria	Result	Requirement	Model Evaluation
RMSEA	0,000	< 0,08	Good
GFI	0,416	> 0,90	Good
AGFI	0,124	< 0,90	Good
CFI	1,000	> 0,94	Good

Sumber: Data diolah, 2024

Based on table 1.1, the SEM model calculation results produce a goodness of fit index, the RMSEA, GFI, AGFI and CFI tests have met the requirements. So, the conclusions made from several tests are that the research model is suitable for hypothesis testing.

Hypothesis test

The results of testing the hypotheses proposed in this research are briefly shown in Table 1.2:

Table 1.2 Results of Direct Effect Hypothesis Testing

			Estimate	S.E.	C.R.	P	Information
PE	<---	TK	-0,699	0,334	-2,090	0,037	significant
PE	<---	TPT	-0,125	0,259	-0,483	0,629	not significant
PE	<---	IZN	13,487	4,038	3,340	0.000	significant
I-HDI	<---	IZN	26,890	10,304	2,610	0,009	significant
I-HDI	<---	TK	-0,705	0,761	-0,927	0,354	not significant
I-HDI	<---	TPT	0,128	0,541	0,236	0,813	not significant
HDI	<---	PE	0,473	0,443	2,067	0,046	significant

Source: Data processed, 2024

Based on table 1.2, it is known that the regression results explain the following hypothesis: The poverty level (X1) has a significant effect on economic growth (Z1). This can be seen from the path coefficient which has a negative sign of -0.699 with a C.R. value. amounting to -2,090 > 2,085 greater than the t table and a significance probability (p) of 0.037 < 0.05 is obtained which is smaller than the significance level (a). This means that the level of poverty has a direct negative and significant effect on economic growth. So, every time there is an increase in the poverty level, it will reduce economic growth by 0.699 percent. So, the first hypothesis which states: "poverty levels have a negative and significant effect on economic growth in Jambi Province" is proven.

The open unemployment rate (X2) has no significant effect on economic growth (Z1). This can be seen from the path coefficient which has a negative sign of -0.125 with a C.R. value. amounting to -0.483 < 2.085 which is smaller than the t table, and obtained a significance probability (p) of 0.629 > 0.05 which is greater than the significance level (a). This means that the level of open unemployment has a negative effect and has no direct effect on economic growth. So every time there is an increase in the open unemployment rate it will reduce economic growth by 0.125 percent. So the second hypothesis which states: "The level of open unemployment has a negative and significant effect on economic growth in Jambi Province" is not proven.

The national zakat index (X3) has a positive and significant effect on economic growth (Z1). This can be seen from the path coefficient which has a positive sign of 13.487 with a C.R. value. amounting to 3,340 > 2,085 which is greater than the t table, and obtained a significance probability (p) of 0.000 < 0.05 which is smaller than the significance level (a). This means that the national zakat index has a positive and significant direct effect on economic growth. So every time there is an increase in the national zakat index, it will increase economic growth by 13.487 percent. So the third hypothesis which

states: "The national zakat index has a positive and significant effect on economic growth in Jambi Province" is proven.

The national zakat index (X1) has a significant effect on I-HDI (Y1). This can be seen from the path coefficient which has a positive sign of 26.890 with a C.R. value. amounting to 2.610 > 2.085 greater than the t table, and obtained a significance probability (p) of 0.009 < 0.05 which is smaller than the significance level (a). This means that the national zakat index has a direct positive and significant effect on I-HDI. So every time there is an increase in the national zakat index, the I-HDI will increase by 26.890 percent. So the fourth hypothesis which states: "The national zakat index has a positive and significant effect on I-HDI in Jambi Province" is proven.

The poverty level (X2) has no significant effect on I-HDI (Y1). This can be seen from the path coefficient which has a negative sign of -0.705 with a C.R. value. amounting to -0.927 < 2.085 which is smaller than the t table, and obtained a significance probability (p) of 0.354 < 0.05 which is greater than the significance level (a). This means that the poverty level has a negative and insignificant direct effect on I-HDI. So every time there is an increase in the poverty level, the I-HDI will decrease by 0.705 percent. So the fifth hypothesis which states: "The level of poverty has a negative and significant effect on I-HDI in Jambi Province" is not proven.

The open unemployment rate (X3) has no significant effect on I-HDI (Y1). This can be seen from the positive path coefficient of 0.128 with a C.R. value. amounting to 0.236 < 2.085 which is smaller than the t table, and obtained a significance probability (p) of 0.813 > 0.05 which is greater than the significance level (a). This means that the open unemployment rate has a positive and insignificant direct effect on I-HDI. So every time there is an increase in the open unemployment rate it will increase the I-HDI by 0.128 percent. So the sixth hypothesis which states: "The open unemployment rate has a negative and significant effect on I-HDI in Jambi Province" is not proven.

Economic growth (Z1) has a significant effect on I-HDI (Y1). This can be seen from the positive path coefficient of 0.473 with a C.R. value. amounting to 2.067 > 2.085 which is greater than the t table and obtained a significance probability (p) of 0.046 < 0.05 which is smaller than the significance level (a). This means that economic growth has a direct positive and significant effect on I-HDI. So, every time there is an increase in economic growth, the I-HDI will increase by 0.473 percent. So, the sixth hypothesis which states: "economic growth has a positive and significant effect on I-HDI in Jambi Province" is proven.

After interpreting the direct influence, the following are the results of the indirect influence, which can be seen in table 1.3:

Table 1.3 Results of Indirect Influence Hypothesis Testing

	Estimate	S.E.	C.R.	P	Label
TK	3,825	1,153	3,317	***	par_11
TPT	2,155	,650	3,317	***	par_12
IZN	,023	,007	3,317	***	par_13
e1	1,905	,574	3,317	***	par_14
e2	8,232	2,482	3,317	***	par_15

Source: Data processed, 2024

Table 1.3 shows that the poverty level variable directly has no effect on I-HDI, however, indirectly the poverty level through economic growth has a significant effect on I-HDI in Jambi Province because the (p) value is 0.000 < 0.05. so that with every increase in the poverty level through economic growth, the I-HDI in Jambi Province increases by 3.825 percent.

Furthermore, the open unemployment rate variable directly has no effect on I-HDI, however, indirectly the open unemployment rate through economic growth has a significant effect on I-HDI in Jambi Province because the (p) value is 0.000 < 0.05. so that with every increase in the open unemployment rate through economic growth, the I-HDI in Jambi Province increases by 2.155 percent.

Then the national zakat index variable directly influences I-HDI, and indirectly the national zakat index through economic growth has a significant influence on I-HDI in Jambi Province because the value (p) is 0.000 < 0.05. so that for every increase in the national zakat index through economic growth, the I-HDI in Jambi Province increases by 0.023 percent.

Squared Multiple Correlations

Analysis of the influence of determination in SEM analysis is used to determine the contribution of exogenous variables to endogenous variables, which can be seen from the adjusted R square. The coefficient of determination (R2)

essentially measures how far the model's ability is to explain endogenous variations (Ghozali, 2021). Adjusted R2 has been adjusted to the degrees of freedom of each square included in the Adjusted R2 calculation. The coefficient of determination can be seen in the Squared Multiple Correlations table. The following is the Squared Multiple Correlationin table 1.4:

Table 1.4   Squared Multiple Correlation

	Estimate
PE	,360
I-HDI	,789

Source: Data processed, 2024

Based on table 1.4 above, the r square value of the economic growth variable is 0.360, and the r square value of the I-HDI variable is 0.789. In this research, the economic growth variable is influenced by the variable poverty level, open unemployment rate and the national zakat index, then I-HDI is influenced by the variables poverty level, open unemployment rate and the national zakat price index. From the results of this determination analysis, it was concluded that the influence of the variables poverty level, open unemployment rate and national zakat index on economic growth in Jambi Province was 36.00%, while the poverty level, open unemployment rate and national zakat index on I-HDI in Jambi Province was 78.90%.

5.0 CONCLUSION

Directly, the level of poverty has a negative and significant effect on economic growth in Jambi Province. The open unemployment rate has a negative and insignificant effect on economic growth in Jambi Province, the national zakat index has a positive and significant effect on economic growth in Jambi Province, the poverty rate has no negative and insignificant effect on I-HDI in Jambi Province, the open unemployment rate has a positive effect and not significant on I-HDI in Jambi Province, the national zakat index has a positive and significant effect on I-HDI in Jambi Province. Directly, economic growth has a positive and significant effect on I-HDI in Jambi Province. Indirectly, the poverty level, open unemployment rate and national zakat index have a positive and significant effect on I-HDI in Jambi Province.

6.0 ACKNOWLEDGEMENT

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