



The Effect of Fiscal Decentralization, Gross Regional Domestic Product, Education, And Unemployment Rate on Poverty Levels with ZIS Funds (Zakat, Infaq, and Shodaqoh) as Moderating Variables in Kebumen Regency in 2013-2023

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ABSTRACT

This research is to determine the effect of the variables fiscal decentralization, gross regional domestic product, education, unemployment rate on poverty levels with zakat funds (zakat, infaq, and shodaqoh) as moderating variables in Kebumen district in 2013-2023. This research is quantitative research with secondary data in the form of time series data. The data obtained was further processed with eviews12. In this analysis, descriptive tests, stationary tests, classical assumption tests, statistical tests and MRA tests are used. The results of this research conclude that the variables fiscal decentralization, gross regional domestic product, education, unemployment rate do not show any influence on the poverty level. ZIS funds are unable to moderate fiscal decentralization, gross regional domestic product, education, unemployment rates. As well as the variables fiscal decentralization, gross regional domestic product, education, unemployment rate were removed from the regression model to cure multicollinearity.

Keywords: *fiscal decentralization, gross regional domestic product, education, unemployment rate on poverty levels with zakat funds (zakat, infaq, and shodaqoh)*

INTRODUCTION

Poverty is a problem that is still faced by nations in the world. Especially in countries that are still developing like Indonesia. Poverty itself is a very complex social problem and many factors are aspects that cause poverty in a country. One of them is a lack of income because it is difficult to get work, education and health. Poverty can also be interpreted as where a person is unable to fulfill basic life needs such as food, clothing, shelter, level of health and education (Nafi, 2021).

The causes of poverty are not only seen from the economic aspect but also from the social and institutional aspects. Poverty that affects a group of people is related to socio-economic status and regional potential. Socio-economic factors are factors that originate from within the community itself and tend to be attached to themselves, such as low levels of education and skills, low levels of health and low productivity. Meanwhile, factors originating from outside are related to natural potential, low technology, low accessibility to institutions (Retno, 2011).

From 2013 to 2018, Kebumen district was under Banyumas district and Cilacap district. However, according to provincial rankings, Kebumen district is the 2nd poorest district after Wonosobo district. In general, the poverty rate in Kebumen district from 2013 to 2018 has decreased. However, from 2019 to 2023 the poverty rate will increase and according to the province, Kebumen district is number 1 in terms of poverty level.

According to the Central Statistics Agency (2018), inflation, receipt of social assistance and average expenditure per person are appropriate factors for reducing poverty. Social assistance, namely Rasta (prosperous rice) is used as a form of assistance provided by the government to the community because this assistance has been around since 1999 and has the most recipients among other social assistance.

Fiscal decentralization provides optimal benefits when accompanied by adequate fiscal capacity for autonomous regions. According to Law no. 33 of 2004, the sources of revenue used for regional government funding in the implementation of fiscal decentralization are Regional Original Income

(PAD), General Allocation Funds (DAU), Special Allocation Funds (DAK), profit sharing funds, regional loans, and other legitimate revenues (Sasana, 2009).

The impact of fiscal decentralization in the districts/cities of Central Java Province on macroeconomic and social conditions shows relatively good results but is not yet optimal. Judging from the results of regional development output which is reflected in GRDP.

Gross Domestic Product (GRDP) is an important factor in determining the economic conditions in an area in a certain period, both on the basis of current prices and on the basis of constant prices. GRDP is basically the amount of added value created by a company. The total value of all business units or finished products and services produced by all business units in a particular region. Current GDP is the added value of goods and services calculated using current year's prices, and constant price GDP is the added value of goods and services calculated using that year as the base year. Indonesia's GRDP uses the base year 2000. To eliminate the influence of inflation, it is usually necessary to determine GRDP at constant prices (Arifin, 2009).

According to previous research (Nurhasanah et al., 2019), education has an impact on poverty levels, because one of the causes of poverty is low education. By providing education, the nation can rise from adversity and achieve glory. However, not everyone can afford it and Indonesians can afford to go to school. According to the Indonesian Dictionary (2008), education is the process of changing the attitudes and behavior of individuals or groups of people with the aim of making them more mature through education and training efforts. In the Law of the Republic of Indonesia concerning National Education, article 1 no. 20 of 2003, what is meant by education is an environment and learning process for students to actively develop their religious and spiritual strength as well as their potential, self-control, society, nation and state (Itang, 2014).

The unemployment rate also affects population growth because population growth increases, so does the number of workers and the workforce. Laborers need jobs, but those jobs are generally concentrated in developing countries because population growth outpaces employment growth. Therefore, not all workers will be unable to find work and end up unemployed (Rahajeng et al., 2021).

ZIS funds are expected to be able to overcome poverty levels, in fact there are already institutions that handle ZIS funds, both formal and non-formal, and they collaborate with the government and non-government organizations, but they are not yet effective and efficient (Azizah et al., 2023).

One way to reduce poverty, Muslims use zakat as financial resources. The huge potential for zakat must be balanced with professional zakat processing. Therefore, zakat distributed to mustahik is not consumption in nature and is not temporary. If ZIS funds are managed professionally so that distribution is more productive, ZIS funds will succeed in improving community finances by providing capital loans from ZIS funds.

METHOD

This research uses quantitative research. According to Yusran (2017) quantitative research is an objective research approach that involves collecting and analyzing data using statistical testing techniques. According to Surbakti (2016) quantitative research is research that collects data in the form of numbers, processes and analyzes them, and obtains scientific information behind the numbers. The data used for all variables in this research is ratiometric scale data with a quadratic data hypothesis test design in the form of time series data. According to Sujarweni (2015) secondary data is data obtained from companies, written materials and articles from third parties and is relevant to this research.

The location is in Kebumen Regency and this research uses secondary data and uses data from BPS and BAZNAS Kebumen Regency from 2013 to 2023.

In this research, data collection was carried out through studies, namely journals and books related to the problem being studied. Apart from data collection, secondary data collection was also carried out using the time series method obtained from the Central Statistics Agency (BPS) and BAZNAS in Kebumen district. The data is generated from an annual basis, namely from 2013 to 2023, so 44 quarterly data will be obtained.

RESULT AND DISCUSSION

Descriptive Test

Based on the results of descriptive tests, the information obtained is that the number of observations reached 44 (n). then this test also gets the maximum value, mean value, minimum value, median value,

standard deviation, and other information that explains the research variables. The following is an explanation of the results of the statistical descriptive tests that have been carried out:

- a. The Poverty Level variable (Y) shows an average of 1838.705 and a median value of 1774.000, while the maximum value is 2132.000, the minimum value is 1616.000, and the standard definition value is 168.7002. So it can be concluded that from the results of descriptive statistical tests the poverty level variable (Y) is in the range of 1616,000 and 2132,000.
- b. The Fiscal Decentralization variable (X1) shows an average of 2.65E+09 and a middle value of 2.84E+09, while the maximum value is 4.33E+09, the minimum value is 1.12E+09, and the standard definition value is 6.6E+08. So it can be concluded that from the results of the descriptive statistical test the fiscal decentralization variable (X1) is in the range 1.12E+09 and 4.33E+09.
- c. The GRDP variable (X2) shows an average of 29231166 and a middle value of 26274472, while the maximum value is 2.02E+08, the minimum value is 16528133, and the standard definition value is 27055159. So it can be concluded that from the results of descriptive statistical tests on the GRDP variable (X2) is in the range 26274472 and 2.02E+08.
- d. The Education variable (X3) shows an average of 6746.318 and a median value of 7078.500, while the maximum value is 7347.000, the minimum value is 2083.000, and the standard definition value is 1063.502. So it can be concluded that from the results of descriptive statistical tests on the education variable (X3) it is in the range of 2083,000 and 7347,000.
- e. The Unemployment Level variable (X4) shows an average of 4.951591 and a middle value of 5.155000, while the maximum value is 6.070000, the minimum value is 3.200000, and the standard definition value is 0.887649. So it can be concluded that from the results of descriptive statistical tests on the unemployment rate variable (X4) it is in the range of 3.200000 and 6.070000.
- f. The ZIS (Z) Fund variable shows an average of 5.04E+09 and a median value of 5.93E+09, while the maximum value is 7.84E+09, the minimum value is 1.53E+09, and the standard definition value is 1.96E+09. So it can be concluded that from the results of descriptive statistical tests on the ZIS (Z) Fund variable it is in the range 1.53E+09 and 7.84E+09.

Stationary Test

Based on the stationarity test, it can be concluded that the variable data is not stationary at the level because there is research that has a probability of more than 0.05 including the poverty level of 0.7006, fiscal decentralization 0.1202, GRDP 0.3931, unemployment rate 0.4342, ZIS funds 0.5575. so it is necessary to carry out the test again at the 1st difference level.

When carrying out the stationarity test for all variables, it shows a probability value of <0.05, so the conclusion is that all the data used is stationary and is suitable for continuing in the next test.

Classical Assumption Test

a. Normality test

Based on the healing results from the test as shown with a Jarque-bera value of 5.782917 and a probability value of 0.055495, it can be concluded that this research data has a normal distribution with a probability value exceeding 0.05.

b. Heteroscedasticity Test

The heteroscedasticity test in this study using the glacier test was carried out to find out and prove whether or not there were different variants from one observation value to another. If the variance from one observation to another remains constant, it is said to be homoscedasticity. To see if there is heteroscedasticity, the significance or probability value is <0.05. Likewise, if the value is >0.05, it is said that the data does not have symptoms of heteroscedasticity.

c. Multicollinearity Test

From the results of the multicollinearity test, it can be seen that many people suffer from multicollinearity symptoms. So, by eliminating several variables that have the potential to suffer from multicollinearity symptoms. After healing is carried out by removing several variables affected by the symptoms. So, it's healed.

d. Autocorrelation Test

Based on the tests carried out, with a research variable of 4.7, the number of data samples was 44, the Watson Durbin number was 1.792639. then in the Durbin table the number $dL = 1.3262$, so $4-dl = 2.6738$. while the dU number is 1.7200, then $4-du = 2.28$.

Statistical Test

a. R-Square Test

From the results of the regression test as in table 4.8, it can be seen that the coefficient of determination is 0.7090, so it can be concluded that 70.9% of the variation in the poverty level variable in Kebumen district in 2013-2023 can be explained by the variation in the fiscal decentralization variable, ZIS funds, and GRDP variable. Education, unemployment rate moderated by ZIS funds. The remaining 29.1% can be explained by variations in other independent variables not included in this study.

b. F Test

From the results of the regression test as shown in table 4.8, it can be seen that the statistical probability value is 0.000000, so it can be concluded that the variables fiscal decentralization, ZIS funds, and GRDP, education, unemployment rate which are moderated simultaneously show an influence on the poverty level in Kebumen district in 2013-2023.

c. T test

Fiscal decentralization

Based on the results of the regression test, the information obtained is that the GRDP variable has a coefficient value of $8.66E-11$, while the probability is 0.0946. So it can be concluded that the relationship between the GRDP variable shows a positive and insignificant relationship with the poverty level.

ZIS Fund

Based on the results of the regression test, the information obtained is that the ZIS fund variable has a coefficient value of $-2.93E-10$, while the probability is 0.0011. So it can be concluded that the relationship between the ZIS fund variable shows a significant negative relationship with the poverty level.

GRDP is moderated by ZIS funds

Based on the results of the regression test, the information obtained is that the GRDP variable has a coefficient value of $8.6E-11$, while the probability is 0.0946. So it can be concluded that the relationship between the GRDP variable shows a positive and insignificant relationship with the poverty level.

Education is moderated by ZIS funds

Based on the results of the regression test, the information obtained is that the poverty level variable has a coefficient value of $-2.93E-10$, while the probability is 0.5257. So it can be concluded that the relationship between the ZIS fund variable shows a negative and insignificant relationship with the poverty level.

The unemployment rate is moderated by ZIS funds

Based on the results of the regression test, the information obtained is that the unemployment rate variable has a coefficient value of $4.36E-11$, while the probability is 0.0002. So it can be concluded that the relationship between the unemployment level variable shows a significant positive relationship with the poverty level.

Discussion

a. The Effect of Fiscal Decentralization (X1) on Poverty Levels (Y)

In accordance with the regression test in table 4.8, the explanation obtained shows that the fiscal decentralization variable on the poverty level has a coefficient value of $8.66E-11$ with a probability value of $0.0946 > 0.05$, thus showing an insignificant relationship. So it can be concluded that the poverty level variable which shows a positive and insignificant effect on the poverty level in Kebumen district. With this, the sixth hypothesis (H1) in this study is rejected.

b. Effect of ZIS Funds (Z) on Poverty Levels (Y)

In accordance with the regression test in table 4.8, the explanation obtained shows that the poverty level variable moderated by ZIS funds has a coefficient value of $-2.93E-10$ with a probability value of $0.011 > 0.05$, thus showing a significant relationship. So it can be concluded that the poverty level variable, the ZIS fund variable, shows a significant negative influence on the poverty level in Kebumen district. With this, the sixth hypothesis (H5) in this study is accepted.

c. The influence of GRDP (X2) on Poverty Levels (Y) is moderated by ZIS Funds (Z)

In accordance with the regression test in table 4.8, the explanation obtained shows that the GRDP variable moderated by ZIS funds has a coefficient value of $1.24E-11$ with a probability of $0.5257 > 0.05$, thus showing that the GRDP variable on the poverty level moderated by ZIS funds is positive.

not significant to the level of poverty in Kebumen district. With this, the seventh hypothesis (H7) in this study is rejected.

- d. Effect of Education (X3) on Poverty Levels (Y) Moderated by ZIS Funds (Z)
In accordance with the regression test in table 4.8, the explanation obtained shows that the Education variable which is moderated by ZIS funds has a coefficient of $-6.74E-13$ with a probability of $0.0337 > 0.05$, thus showing that the Education variable on poverty levels which is moderated by ZIS funds shows negative significance. on the level of poverty in Kebumen district. With this, the eighth hypothesis (H8) in this research is accepted.
- e. Effect of Unemployment Rate (X4) on Poverty Rate (Y) moderated by ZIS Funds (Z)
In accordance with the regression test in the table above, the explanation obtained shows that the unemployment rate variable moderated by ZIS funds has a coefficient of $4.36E-11$ with a probability of $0.0002 > 0.05$, thus showing that the unemployment rate variable on the poverty rate moderated by ZIS funds is positive. significant to the level of poverty in Kebumen district. With this, the eighth hypothesis (H9) in this study is accepted.
- f. The influence of GRDP (X2), Education (X3), Unemployment Rate (X4), and fiscal decentralization moderated by ZIS funds (X1Z) on Poverty Rate (Y)
The results of the multicollinearity test that has been carried out, the variables GRDP (X2), education (X3), unemployment rate (X4) and fiscal decentralization moderated by ZIS funds (X1Z) show symptoms of multicollinearity so they need to be eliminated from the regression model and with outlier detection in order to cure the symptoms. multicollinearity.
These four variables experience symptoms of multicollinearity with the variable fiscal decentralization (X1) multiplication of GRDP with ZIS funds (X2Z), education and ZIS funds (X3Z), unemployment rate and ZIS funds (X4Z) and ZIS funds (Z). So X2, X3, X4, X1Z are removed from the regression model by retaining X1, Z, X2Z, So X2, X3, X4 and X1Z were not included in the next test. So, it can be concluded that hypotheses H2, H3, H4, and H6 are not accepted.

CONCLUSIONS

Based on research conducted in Kebumen district from 2013-2023 examining the relationship between various factors and poverty levels with ZIS (zakat, infaq, and shodaqoh) funds as moderating variables, several key findings emerged. The study found that while fiscal decentralization showed a positive relationship with poverty levels, this relationship was not statistically significant. ZIS funds demonstrated effectiveness as a moderating variable in poverty reduction efforts. Regarding gross regional domestic product (GDP), although it showed a positive relationship, it was not significant, and ZIS funds were unable to effectively moderate this relationship. Education emerged as a significant factor with a negative relationship to poverty levels, and importantly, ZIS funds successfully moderated this relationship. The unemployment rate showed a significant positive relationship with poverty levels, with ZIS funds effectively moderating this relationship as well. However, due to multicollinearity issues, the interactions between gross regional domestic product, education, unemployment rate, fiscal decentralization, and ZIS funds had to be removed from the regression model. This limitation prevented further analysis of these combined effects on poverty levels, as the research could not proceed to subsequent testing stages.

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