THE EFFECT OF DISTRIBUTION OF ZAKAT, INFAQ, AND SEDEKAH (ZIS) FUNDS AND THE NUMBER OF MUSLIM POPULATION ON ECONOMIC GROWTH IN CIREBON CITY 2013-2022
(Case Study of the National Zakat Agency of Cirebon City)

Silvi Supari [1] [*]
Mariyah Ulfah [2]
Syaeful Bakhri [3]
[1] Ekonomi Syariah, IAIN Syekh Nurjati Cirebon
[2] Ekonomi Syariah, IAIN Syekh Nurjati Cirebon
[3] Ekonomi Syariah, IAIN Syekh Nurjati Cirebon
[*1] *Email:* silviipi2002@gmail.com
[*2] *Email:* mariyahulfah05@gmail.com
[*3] *Email:* sultan01aulia@yahoo.com

ABSTRACT. The development of a country cannot be separated from economic growth in each region. Economic growth is one of the benchmarks for economic development. This research aims to determine and analyze the influence of the distribution of zakat, infaq, and sedekah (ZIS) funds and the number of Muslim residents on economic growth in Cirebon City. This research method uses a quantitative approach with multiple linear regression analysis methods. The data used in this research is financial reports on the distribution of zakat, infaq, and sedekah (ZIS) funds, the number of Muslim residents, and economic growth in Cirebon City in 2013-2022. The results of this research indicate that the distribution of zakat, infaq, and sedekah (ZIS) funds does not have a significant influence on economic growth with a significance value of 0.380 > 0.05, in the Muslim population variable there is a considerable influence on economic growth with a significance value of 0.000 < 0.05, and simultaneously on the variable distribution of zakat, infaq, and sedekah (ZIS) funds and the number of Muslim population there is a significant influence on economic growth in Cirebon City with a significance value of 0.000 < 0.05.
Keywords: Economic Growth, Distribution of Zakat, Infaq, and Sedekah (ZIS), Number of Muslim Population

ABSTRAK - *PENGARUH PENYALURAN DANA ZAKAT, INFAK, SEDEKAH (ZIS) DAN JUMLAH PENDUDUK MUSLIM TERHADAP PERTUMBUHAN EKONOMI DI KOTA CIREBON Tahun 2013-2022 (Studi Kasus Badan Amil Zakat Nasional Kota Cirebon)*. *Pembangunan suatu negara tidak terlepas dari pertumbuhan ekonomi di setiap daerah. Pertumbuhan ekonomi menjadi salah satu tolak ukur dalam pembangunan ekonomi. Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh penyaluran dana zakat, infak, sedekah (ZIS) dan jumlah penduduk muslim terhadap pertumbuhan ekonomi di Kota Cirebon. Metode penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi linear berganda. Data yang digunakan dalam penelitian ini berupa data laporan keuangan penyaluran dana zakat, infak, sedekah (ZIS), jumlah penduduk muslim, dan pertumbuhan ekonomi di Kota Cirebon tahun 2013-2022. Hasil penelitian ini menunjukkan bahwa penyaluran dana zakat, infak, sedekah (ZIS) tidak terdapat pengaruh secara signifikan terhadap pertumbuhan ekonomi dengan nilai signifikansi sebesar 0,380 > 0,05, pada variabel jumlah penduduk muslim terdapat pengaruh yang signifikan terhadap pertumbuhan ekonomi dengan nilai signifikansi sebesar 0,000 < 0,05, dan secara simultan pada variabel penyaluran dana zakat, infak, sedekah (ZIS) dan jumlah penduduk muslim terdapat pengaruh yang signifikan terhadap pertumbuhan ekonomi di Kota Cirebon dengan nilai signifikansi sebesar 0,000 < 0,05.*
Kata Kunci : Pertumbuhan Ekonomi, Penyaluran Dana Zakat, Infak, Sedekah (ZIS), Jumlah penduduk Muslim

A. INTRODUCTION

The development of a country is closely linked to the economic growth in each region. Economic growth is a long-term issue faced by every country or region (Satibi et al., 2021). Generally, economic development aims to achieve high economic growth in every country, maintain balance within the country, and ensure equitable income distribution (Rojana, 2021). Economic growth is crucial in economic policy within a country or any economic system. Overall, economic growth can be assumed to create greater opportunities and economic equality (Muttaqin, 2018).

Economic growth is one of the benchmarks in economic development. It can be illustrated by the success of the development that has been or is being carried out. Economic growth can be described as the development of economic activities that lead to an increase in goods and services in society (Wulandari et al., 2022). The measure of economic growth is indicated by the increase in aggregate output (goods and services) or the rise in Gross Domestic Product/Gross Regional Domestic Product (GDP/GRDP) from year to year in real terms, as shown by growth based on constant prices (Silitonga, 2021).

West Java Province is one of the provinces that is developing and implementing planned and gradual development. The city of Cirebon, one of the cities experiencing fluctuating economic growth in West Java Province from 2013 to 2022, can be seen in the following table:

Table 1 Gross Regional Domestic Product (GRDP) per Capita at Constant Prices in Cirebon City for the Years 2013-2022

Year	PDRB (Rp)	Percentage of growth
2013	39.319.801	3,89%
2014	41.174.912	4,71%
2015	43.152.853	4,80%
2016	45.338.747	5,06%
2017	47.532.558	4,83%
2018	50.012.014	5,21%
2019	52.653.542	5,28%
2020	50.074.318	-4,89%
2021	50.928.545	1,70%
2022	52.838.762	3,75%

Source: Central Bureau of Statistics, data processed (2023)

Based on Table 1, it shows that the economic growth in Cirebon City from 2013 to 2022 experienced fluctuations. Economic growth in Cirebon City saw an increase, especially in 2019, reaching IDR 52,653,542 with a growth rate of 5.28%,

compared to 2018's achievement of 5.21%. This occurred despite the less favorable performance in the external sector, as domestic demand remained strong, thus supporting economic growth. However, in 2020, there was a decline to IDR 50,074,318 with a growth rate of -4.89%. This decline was influenced by the widespread impact of COVID-19 (BPS, 2022).

From the perspective of Islamic economics, there are several factors that influence economic growth, one of which is the distribution of zakat, infaq, and sadaqah (ZIS) funds. In Islam, ZIS aims to achieve social justice through the mechanism of wealth distribution from the rich to the poor. Generally, ZIS is closely related to material issues and is intended to diminish the negative traits of greed among the wealthy. ZIS, which is distributed by each individual, generally functions in the social sector to eradicate poverty or contribute to economic growth by raising awareness among the wealthy about their social responsibilities. In the economic sector, it prevents the excessive accumulation of wealth in the hands of a few individuals (Dewantara, 2020).

Zakat, infaq, and charity (ZIS) are not only distributed to increase consumption but can also be developed into working capital for beneficiaries so they can sustain their livelihoods in the future. This is expected to improve their economic status and potentially elevate them to the status of zakat payers (muzakki). ZIS plays a very strategic role in poverty alleviation and economic development. The source of income from ZIS is fundamentally different from revenue obtained by the state through human-made programs, as ZIS is a direct recommendation from the Creator. Therefore, when ZIS is implemented by Islamic law, it will yield the best outcomes and bring blessings to one's wealth, becoming a highly potential funding source that can be used to benefit the entire community (Sarwat, 2019).

ZIS is part of the religious mechanism towards fair income distribution. True ZIS should be managed by an organization capable of managing ZIS in its region. In Indonesia, there is an institution responsible for managing ZIS, established by the Minister of Religious Affairs and reporting to the president, known as the National Amil Zakat Agency (BAZNAS). According to Presidential Decree No. 8 of 2001, the National Amil Zakat Agency is a government-established zakat management institution with the function of collecting and distributing zakat, infaq, and charity at the national level.

The development of the distribution of zakat, infak, and sedekah (ZIS) funds at BAZNAS Cirebon City, which has increased from 2013 to 2022, can be seen in the following table:

Table 2 Distribution of Zakat, Infak, and Sedekah (ZIS) Funds at BAZNAS Cirebon City for the Years 2013-2022
Source: BAZNAS City of Cirebon, data processed (2023)

Year	Distribution of Zakat, Infak, and Alms Funds (ZIS) (Rp)
2013	2.458.664.009
2014	2.661.395.102
2015	2.731.247.589
2016	4.337.870.038
2017	6.345.291.719
2018	8.139.284.930
2019	3.323.080.611
2020	4.019.325.548
2021	4.692.352.041
2022	4.231.519.671

Based on Table 2, it shows that the distribution of zakat, infaq, and alms (ZIS) funds at BAZNAS Cirebon City from 2013 to 2022 has consistently increased, except in 2019 and 2022. In 2019, there was a decrease from 2018 with a fund distribution amounting to Rp 3,323,080,611, and in 2022, there was a decrease with a distribution amounting to Rp 4,231,519,671. The year 2018 was the year with the highest ZIS fund distribution, reaching Rp 8,139,284,930. This indicates that public trust in ZIS management has been increasing. This is in line with the efforts of key community groups to distribute ZIS funds through official institutions or those that comply with Law No. 23 of 2011 of the Republic of Indonesia. These efforts need to be continued to enhance the optimization of zakat potential in the country or region.

In addition to the distribution of zakat, alms, and donations (ZIS) which affects economic growth, the population size is also a factor that can influence economic growth. Population growth can boost economic growth because it can expand the market, and market expansion will increase the level of specialization in the economy, leading to an increase in economic activities (Yunianto, 2021).

According to classical economic theory, there are four factors that influence economic growth: population size, capital goods, land area and natural resources, and technology. Population growth is one of the demographic factors affecting the economic growth of a region. The population size becomes a major issue because uncontrolled population growth can lead to the failure to achieve a development goal, which is the welfare of the people (Oktavia, 2022).

According to classical economic theory, if population growth continues to decline, it will affect economic growth. In other words, economic growth will not continue indefinitely. Initially, if the population is small and natural resources are relatively high, the rate of return on capital will be greater, leading entrepreneurs to gain higher profits. This will result in new investments and economic growth will continue. However, such conditions will not last long if the population increases

significantly, as productivity per capita will become negative and economic activities will decline (Panjaya & Mubaraq, 2023).The city of Cirebon is located in West Java Province and has a growing Muslim population year after year. This is influenced by several factors, including birth rates, death rates, immigration in, and immigration out. The population growth in Cirebon from 2013 to 2022 can be seen in the table below:

Table 3: Population of Muslim Residents in Cirebon City from 2013 to 2022

Year	Number of Muslim Population (Individuals)
2013	290.088
2014	293.787
2015	295.113
2016	300.860
2017	304.079
2018	313.785
2019	316.579
2020	319.607
2021	320.540
2022	323.570

Source: Open Data West Java, data processed (2023)

Based on Table 3, shows that the population of Muslims in Cirebon City from 2013 to 2022 has continuously increased year by year. In 2013, the Muslim population in Cirebon City was 290,088; in 2014 it was 293,787; in 2015 it was 295,113; in 2016 it was 300,860; in 2017 it was 304,079; in 2018 it was 313,785; in 2019 it was 316,579; in 2020 it was 319,607; in 2021 it was 320,540; and in 2022 it was 323,570.

Research on the impact of the distribution of zakat, infaq, and sadaqah (ZIS) funds on economic growth has been widely conducted. Previous studies by Sarah Hasanah Qoyyim and Sisca Debyola Widuhung (2020) and Usi Muslihatul Badriyah and Eris Munandar (2021) indicate that the distribution of ZIS funds has a positive and significant effect on economic growth.

Furthermore, research on the impact of the Muslim population on economic growth has also been extensively conducted. Previous studies by Alifah Yustina Salsabila et al. (2021) and Eri Setyowati and Rifki Khoirudin (2022) show that the Muslim population has a positive and significant impact on economic growth

B. LITERATURE REVIEW

1. Definition of Economic Growth

Economic growth is the increase in a country's real national income over a specific period (Limpele et al., 2022). Economic growth refers to the rise in economic activities that leads to an increase in the production of goods

and services in a country during a certain period. It represents an effort to enhance production capacity to achieve higher output, typically measured through Gross Domestic Product (GDP) or Regional Gross Domestic Product (RGDP) in a region.

2. **Classical Economic Growth Theory**

In his book "An Inquiry Into the Nature and Causes of the Wealth of Nations," Adam Smith presents several factors that play a crucial role in economic growth. According to Adam Smith, the economy will grow and develop with an increase in population, which expands the market and encourages specialization (Najiya & Hasri, 2023). Specialization enhances labor productivity and technological advancement, thereby increasing the level of economic activity and accelerating the process of economic development (Yunianto, 2021). The main viewpoints of Adam Smith (Rojana, 2021): (a) The role of the free market system, where Adam Smith argues that the market mechanism will lead to efficient economic activities and robust economic growth. (b) Market expansion, the broader the market for goods and services, the higher the level of production and economic activity. Adam Smith also emphasizes the importance of domestic economic activities. (c) Specialization and technological advancement, the specialization of each economic actor is driven by factors such as improved worker skills and the invention of labor-saving machines, which can be considered technological progress and can enhance productivity. This can increase workers' income, which in turn will expand the market and thus the economy will continue to develop.

3. **Factors Driving Economic Growth**

The following factors can contribute to economic growth (Mahmudi, 2021): (a) Investment Sources: To support future income streams, economic growth is greatly needed through the availability of investment sources. Some of the most fundamental aspects required for growth include the presence of physical assets such as factories and industrial machinery. According to Islamic perspectives, cooperating with Islamic countries is crucial as a method to obtain capital sources for the country, to be free from Western political-economic influences and their sociocultural exploitation. (b) Human Resources: To build a country's economy, human resources are needed to manage natural resources, increase capital, and develop social, economic, and political systems. Human resources are crucial because they have two significant aspects that need to be considered: as workers and as entrepreneurs. (c) Entrepreneurship: According to Schumpeter, an entrepreneur possesses significant innovation that supports economic growth due to their dynamic nature. Some other economists argue that the innovativeness of entrepreneurship is not as evident in state-owned enterprises and a broader sense.

The Next (d) Technological Advancement: As time progresses, technology has become an integral part of supporting economic growth. With technology, the number of products produced by each unit of factors,

production units, or inputs will experience accumulation. Technology usage is very effective and can even replace human labor in various sectors. (e) Cultural Factors: Cultural factors can encourage people to work hard, smart, honestly, and diligently, which aligns with economic development drivers. Conversely, certain cultural traits such as anarchism, egotism, wastefulness, or other negative traits can hinder economic growth.(f) Capital Resources: To enhance production quality through science and technology, capital resources in the form of important commodities for economic development and stability are required. Therefore, having capital resources can improve productivity.

4. Understanding Zakat

Zakat, in linguistic terms, comes from the word *zakat*, which means to increase and develop. In the language, zakat means *name* (fertility, growth, and development), *thaharah* (purity), *barakah*(blessing), *tazkiyah*, and *tathhir* (purification of the soul and wealth). In terms of its definition, zakat is a specific portion of wealth that is obligatory to be given according to what is established by Allah SWT. for every capable Muslim, to attain Allah's pleasure, and it also serves to purify the soul of the one giving zakat and assist those in need (Zulkifli, 2020). Zakat is an obligation imposed by Allah SWT. on Muslims who possess wealth reaching a certain threshold, and it is an individual duty (fardhu 'ain) for every free Muslim (Haryono, 2023).

"Allah SWT. says in Surah Al-Baqarah (2) verse 43:

وَاَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ

Meaning "And establish the prayer, and give the zakat."

a. Types of Zakat

According to the Republic of Indonesia Law No. 23 of 2011 on Zakat Management, Chapter 1 states that zakat consists of a. **Zakat Fitrah**Zakat fitrah is the zakat that must be given by every Muslim before Eid al-Fitr at the end of the holy month of Ramadan. The amount of this zakat is equivalent to 3.5 liters (2.7 kg) of staple food in the relevant area, such as rice, wheat, or similar items. According to the Shafi'i school, as stated in Al-Wasith, the consideration for paying zakat fitrah is the staple food of the people at the time of the obligation to give zakat fitrah, not throughout the year. It is mentioned in Al-Wasith: "It is the staple food of the people at the time of Eid al-Fitr."

b. Zakat Maal

Zakat maal is the zakat on wealth that must be given by a Muslim or a business entity according to its mishap (minimum amount) and haul (cycle). The time for this type of zakat is not restricted, and the amount to be given is

2.5% of the total asset value. Something can be considered as maal if it meets two conditions (Hastuti, 2023).

c. Definition of Infaq

Infaq refers to giving a portion of one's wealth or income outside of zakat to help those in need. When someone donates part of their wealth to assist others in need, it demonstrates their understanding that the wealth and income they possess are not solely their own but are entrusted by Allah SWT (BAZNAS, 2022).

The legal basis for infak is found in Q.S. Al-Imran (3) verse 134:

اَلَّذِيْنَ يُنْفِقُوْنَ فِى السَّرَّآءِوَالضَّرَّآءِوَالْكَاظِمِيْنَ الْغَيْظَ وَالْعَافِيْنَ عَنِ النَّاسِّ وَاللهُ يُحِبُّ الْمُحْسِنِيْنَ

Meaning: "(Those are) the ones who spend their wealth, both in ease and hardship, and those who restrain their anger and forgive people. Allah loves the doers of good."

5. Understanding Charity

Charity (Sadaqah) comes from the Arabic word صَدَقَةَ and refers to the voluntary and spontaneous giving by Muslims to others, without being bound by a specific time or amount. Charity is an act of goodness given with the hope of gaining Allah's pleasure and reward (Barkah, 2020). The Qur'an contains many verses encouraging Muslims to always give charity, one of which is in Surah An-Nisaa (4), verse 114.

لَاخَيْرَفِيْ كَثِيْرٍمِّنْ نَّجْوٰىهُمْ اِلَّامَنْ اَمَرَبِصَدَقَةٍاَوْمَعْرُوْفٍ اَوْاِصْلَاحٍ بَيْنَ النَّاسِّ وَمَنْ يَّفْعَلْ ذٰلِكَ

ابْتِغَآءَمَرْضَاتِاللهِ فَسَوْفَ نُوْتِيْهِ اَجْرَعَظِيْمًا

Meaning: "There is nothing good in most of their whispers, except for the whispering of those who command them to give charity, to instruct people to do righteous deeds, and to reconcile among people. And whoever does so seeking the pleasure of Allah, We will give them a great reward."

a. Zakat, Infak, and Charity (ZIS) Fund Distribution System

The Zakat fund distribution system has targets and objectives. The targets are the parties who are entitled to receive zakat. The objective is to achieve something from the allocation of zakat results within the socio-economic framework, namely to improve community welfare in the economic sector to reduce the poor population and ultimately enhance the lives of the zakat contributors.

In the distribution of zakat funds, there are several principles that must be adhered to for effective and expected distribution: the principles of transparency, voluntariness, integration, professionalism, and independence.

6. Understanding Population Size

Adam Smith stated that population size is a potential input that can be used as a production factor to increase the production of a household or company. The larger the population, the more labor can be utilized (Yunianto, 2021). Adam Smith's theory posits that people are a primary factor in determining national prosperity. Additionally, Adam Smith explained that population growth is a cornerstone of economic growth (Wahyuningtias, 2019).

Population refers to the number of people who reside in a particular area. Adam Smith explained that population growth serves as a foundation for economic growth (Saragih, 2022).

In the development process, the population is both an object and a subject. As an object of development, everyone should be able to enjoy the results of development fairly and equally. As a subject of development, a population with quality resources will be more capable of achieving better development outcomes.

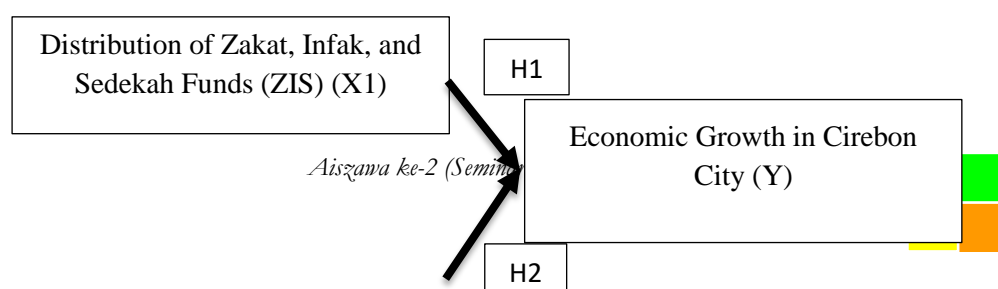**1.** Population According to Islamic Perspective

According to Islam, the population consists of humans or laborers who engage in activities, both physical and spiritual and participate in production processes that yield goods or services and provide benefits from these goods. In the Islamic economic system, humans are the focus of all economic activities because they are entrusted by Allah SWT as caliphs (Rojana, 2021).
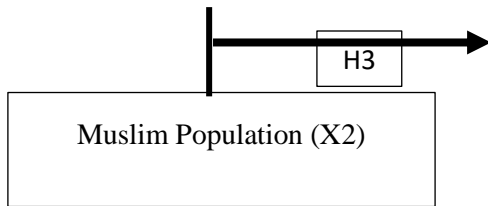
2. Factors Affecting Population

Population growth is generally influenced by several factors. The number of people residing in a specific area is affected by three factors (Suwito, 2020): (a) Fertility (Birth Rate) - This factor relates to birth rates, which can increase the population. It affects the population growth rate and is crucial for predicting future population numbers in a region or country. (b) Mortality (Death Rate) - Mortality is one of the three demographic components that can influence population changes. The ratio of death to birth rates can be referred to as the natural population growth rate. (c) Migration - There are two levels of migration: migration that can increase the population, known as immigration, and migration that can decrease the population, known as emigration.

3. Framework of Thought

Based on the literature review and previous research presented above, the researcher illustrates the relationship between independent variables and dependent variables, specifically the impact of the distribution of Zakat, Infak, and Sedekah (ZIS) and the Muslim Population on Economic Growth in Cirebon City from 2013 to 2022. For further clarity, please refer to the following diagram:

Figure 1
Framework of Thinking
Source: Primary Data, processed (2023)

The theoretical framework above indicates that this study involves two variables, namely variable X and variable Y. Variable X, as the independent (free) variable, consists of the distribution of zakat, alms, and charity (ZIS) (X1) and the Muslim population (X2). While variable Y, as the dependent (bound) variable, is economic growth in Cirebon City (Y).

C. METHODOLOGY

The research method used in this study is associative research with a quantitative approach. The quantitative approach is a research method based on concrete data, where research data consists of numbers that will be measured using statistics as a calculation testing tool. The type of data used in this study is secondary data. Secondary data is obtained from records, institutions, books, magazines, articles, and so on. The data used in this study are annual time series data in the form of financial reports on the distribution of zakat, alms, and charity (ZIS) obtained from BAZNAS Cirebon City, the Muslim population obtained from Open Data West Java, and economic growth using ADHK GRDP obtained from the Central Statistics Agency for the years 2013-2022. The data analysis method used in this study employs multiple linear regression analysis techniques with the assistance of SPSS version 23.

D. RESULTS AND DISCUSSION
1. Descriptive Statistics Test

Descriptive statistics aim to provide a general overview of the data such as sample size, minimum value, maximum value, mean value, and standard deviation of each variable, namely the distribution of ZIS funds (X1), the Muslim population (X2), and economic growth (Y).

Table 4 Descriptive Statistics Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Distribution of ZIS Funds (X1)	10	2458664009	8139284930	4289003125.80	1789420141.876
Number of Muslim Population (X2)	10	290088	323570	307800.80	12455.901
Economic Growth (Y)	10	39319801	52838762	47302605.20	4828803.988
Valid N (listwise)	10				

Source: Statistical Data Processing with SPSS 23, 2024

From the 10 data points above on the distribution of ZIS funds (X1), it can be described that the sample size is 10, with a minimum value of 2,458,664,009, a maximum value of 8,139,284,930, and an annual mean value of 4,289,003,125, as well as a standard deviation of 1,789,420,141. For the variable of the Muslim population (X2), it can be described that the sample size is 10, with a minimum value of 29,008, a maximum value of 323,570, an annual average of 307,800, and a standard deviation of 12,455. Meanwhile, for the economic growth variable (Y), it can be described that the sample size is 10, with a minimum value of 39,319,801, a maximum value of 52,838,762, an annual average of 47,302,605, and a standard deviation of 4,828,803. It can be concluded that the variables of ZIS fund distribution (X1), Muslim population (X2), and economic growth (Y) show good results because the standard deviation values reflect smaller deviations from the mean value.

2. Multiple Linear Regression Test

The purpose of multiple linear regression testing is to examine the influence of two or more independent variables (Zakat, Infaq, and Sadaqah (ZIS) distribution and the Muslim population) on one dependent variable (economic growth).

Table 9: Results of Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-64100708.390	11904527.710		-5.385	.001
Distribution of ZIS Funds (X1) Number of Muslim Population (X2)	.000	.000	.097	.938	.380
	358.286	40.104	.924	8.934	.000

a. Dependent Variable: Economic Growth

Source: Statistical Data Processing with SPSS 23, 2024

Based on Table 4.9, the results of the multiple linear regression test using SPSS version 23 show a constant value (α) of -64,100,708.390. The value of B for the distribution of ZIS funds is 0.000, while the value of B for the Muslim population is 358.286. Thus, the multiple linear regression equation can be formulated as follows:

$$: \gamma = \alpha + \beta_1 X_1 + \beta_2 X_2 = -64100708.390 + 0,000 X_1 + 358.286 X_2$$

Where: γ: Economic Growth
α: Constant
X1: Distribution of Zakat, Infak, and Sedekah (ZIS) Funds
X2: Muslim Population

3. Hypothesis Testing
a. Partial Test (T)

The partial test (t) aims to determine the individual effects of the ZIS fund distribution variable (X1) and the Muslim population number (X2) on the economic growth variable (Y).

Table 10 Partial Test Results (T)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-64100708.390	11904527.710		-5.385	.001
	Distribution of ZIS Funds (X1)	.000	.000	.097	.938	.380
	Number of Muslim Population (X2)	358.286	40.104	.924	8.934	.000

a. Dependent Variable: Economic Growth
   a. Dependent Variable: Economic Growth
Source: Statistical Data Processing with SPSS 23, 2024

a) The effect of the ZIS fund distribution variable (X1) on economic growth (Y) shows that the significance value is $0.380 > 0.05$ and the t-value is $0.938 < 2.365$ from the t-table value. The t-table value is calculated as follows: T-table = $(\alpha/2; n-k-1) = (0.05/2; 10-2-1) = (0.025; 7) = 2.365$. Therefore, it can be concluded that Ha1 is rejected and H01 is accepted, meaning that there is no effect of ZIS fund distribution (X1) on economic growth (Y).
b) The effect of the Muslim population variable (X2) on economic growth (Y) shows that the significance value is $0.000 < 0.05$ and the t-calculated value is $8.934 > 2.365$ of the t-table value. The t-table value is obtained from: T-table = $(\alpha/2; n-k-1) = (0.05/2; 10-2-1) = (0.025 ; 7) = 2.365$. Therefore, it can be concluded that H2 is accepted and H0 is rejected, meaning there is an effect of the Muslim population (X2) on economic growth (Y).

The Impact of the Distribution of Zakat, Infaq, and Sadaqah (ZIS) Funds on Economic Growth in Cirebon City

The results of this study show that the distribution of ZIS funds has no significant impact on economic growth in Cirebon City. Increases or decreases in ZIS fund distribution do not directly affect economic growth. Moreover, from 2019 to 2022, Indonesia experienced a financial crisis caused by the COVID-19 pandemic, which

slowed overall economic growth and affected the total ZIS funds collected. These findings are consistent with previous research, including:

A study conducted by Siti Sumiyati, Whinarko, and Panji Kusuma Prasetyanto (2020) revealed that the ZIS variable has no significant impact on Indonesia's GDP. The reason behind this is the suboptimal zakat management system and institutions in Indonesia (Sumiyati et al., 2020).

Similarly, research by Elisa and R. Mohd Zamzami (2022) showed that the ZIS variable does not significantly affect economic growth. It indicates that while changes in ZIS may correlate with economic development, there is no direct impact (Elisa & Zamzami, 2022).

Although the ZIS distribution data from BAZNAS Cirebon City shows an increase, this study indicates that such an increase does not influence economic growth in Cirebon. Zakat institutions are deemed to have not efficiently and promptly collected and distributed ZIS funds, which do not align with the basic needs of the population. Furthermore, the low awareness among Cirebon's population regarding obligatory zakat on wealth, due to a lack of outreach by zakat bodies, has contributed to this issue. People generally prefer to pay zakat directly to the 8 eligible recipients in their communities, reflecting a lack of trust and awareness about paying ZIS funds to BAZNAS. Additionally, external factors like global economic conditions or natural disasters can reduce the effectiveness of ZIS fund distribution on economic growth.

Despite the lack of significant impact, the productive use of ZIS funds should be further developed and enhanced. BAZNAS Cirebon also provides support to mustahik (Zakat recipients) who receive productive Zakat funds. However, after BAZNAS distributes productive zakat, they do not recover these funds, as their primary responsibility is to allocate what has been entrusted by muzak (zakat payers). BAZNAS only requests that recipients participate in its programs, such as the "Kaleng Isun" (Daily Donation of One Thousand Rupiah).

The zakat distribution system should aim to elevate and improve the living standards of Muslims, especially the socially disadvantaged. The theory of ZIS fund distribution's impact on economic growth emphasizes empowering the economy through fair distribution of resources. By equalizing access to resources and funding,

ZIS funds can act as catalysts for broader economic growth. Islamic economic principles such as justice, empowerment, and social welfare form the basis of this theory, fostering an inclusive and sustainable economic environment.

In conclusion, this study contributes to the understanding of the relationship between ZIS fund distribution and economic growth in Cirebon City. The findings may serve as a consideration in policy-making to optimize economic growth and improve the performance and potential of ZIS fund distribution in Cirebon City effectively. However, although the distribution of Zakat, Infaq, and Sadaqah (ZIS) funds does not significantly impact economic growth, the allocation of ZIS funds for productive sectors must continue to be developed and improved. BAZNAS (the National Zakat Board) of Cirebon City also provides assistance to the mustahik (recipients) who receive productive Zakat funds. However, after BAZNAS disburses the assistance in the form of productive zakat, BAZNAS does not expect repayment of the funds, as its duty is solely to distribute what has been entrusted by the muzak (donors) for proper use. Furthermore, BAZNAS does not require regular reporting but only requests that recipients participate in BAZNAS programs, such as contributing a small portion of their income by supporting the "Kaleng Isun" (Daily One Thousand Rupiah Donation) program.

The zakat distribution system must be capable of elevating and improving the living standards of Muslims, especially those in social need. The theory of distributing zakat, infaq, and sadaqah (ZIS) funds on economic growth emphasizes community economic empowerment through fair distribution of funds. By providing equal access to resources and funding, ZIS funds can serve as a catalyst to drive broader economic sectors. Islamic economic principles such as justice, empowerment, and social welfare underpin this theory, aiming to create an inclusive and sustainable economic environment.

It can be concluded that this research can contribute to the understanding of the relationship between the distribution of zakat, infaq, and sadaqah (ZIS) funds and economic growth in the city of Cirebon. Therefore, the findings of this study could become a consideration in policy-making to optimize economic growth and improve the effectiveness and potential of ZIS fund distribution in Cirebon.

The Influence of the Muslim Population on Economic Growth in Cirebon City

The results of the t-test analysis in this study are consistent with several previous studies, including:

The study conducted by Alifah Yustina Salsabila, Niniek Imaningsih, and Riko Setya Wijaya (2021) showed that the population size has a positive and significant effect on economic growth. The increase in population in a region drives growth in that region. This is because the population plays a dual role in the economy, both as producers and consumers. Therefore, the population is one of the factors influencing the economy, but it must have the potential to generate a workforce (job skills) that is ready to work (Salsabila et al., 2021).

Research conducted by Eri Setyowati and Rifki Khoirudin (2022) also showed that the population size has a positive and significant effect on economic growth. The population has a positive impact on economic growth because as the population increases, consumption also rises. With the increase in consumption, the amount of production generated to meet societal needs also increases, which drives economic growth (Setyowati & Khoirudin, 2022).

This is also consistent with the theory put forward by Adam Smith that population size is a potential input that can be used as a production factor to increase household output. The larger the population, the more labor is available (Yunianto, 2021). This means that the larger the population, the more labor is available to produce household and corporate goods, thus boosting economic growth. From Smith's perspective, more labor can increase output, as long as there are policies and conditions that support economic development, such as division of labor and specialization.

Adam Smith also stated that humans are the main determinants of a nation's prosperity, and population growth serves as a foundation for economic growth (Wahyuningtias, 2019). A larger population in a region can influence its development, and thus, many measures must be undertaken to address the challenges posed by a growing population. Therefore, high population growth must be accompanied by the potential for job skills to create a workforce ready for employment.

Similarly, Robert Malthus argued that in the early stages of population growth, it can indeed boost economic growth through increased production and

consumption. However, Malthus also emphasized that there is a scientific limit that hinders sustainable population growth. When the population reaches an optimum condition, pressure on natural resources and food can lead to a decline in economic growth, even chaos. This concept suggests that population growth must be regulated to maintain a balance with limited resources.

In the Islamic economic system, humans are the target of all economic activities because they have been entrusted by Allah SWT as stewards (caliphs). The increase in the Muslim population in Cirebon City can have a significant impact on the region's economic growth. As the population grows, consumption potential increases, driving the trade and industrial sectors. Additionally, population growth can create a larger workforce, potentially supporting productivity and the development of economic sectors. Furthermore, Islamic business ethics, such as sustainability and social responsibility, can have a positive impact on the economic sector. However, it is important to note that this influence is also affected by several other factors, such as government policies, infrastructure, as well as economic and politial stability.

b. Simultaneous Test (F)

The simultaneous test (F) aims to determine whether the independent variables together affect the dependent variable. The data from the test results can be seen in the following table:

Table 11 Simultaneous Test Results (F)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	196847269177986.300	2	98423634588993.160	52.961	.000[b]
	Residual	13008862388423.342	7	1858408912631.906		
	Total	209856131566409.660	9			

a. Dependent Variable: Economic Growth
b. Predictors: (Constant), Muslim Population, Distribution of ZIS Funds
Source: Statistical Data Processing with SPSS 23, 2024

Based on Table 4.11, the simultaneous test (F-test) using SPSS version 23 yielded an F-calculated value of 52.961 with a significance value of 0.000 < 0.05. Based on these results, the F-calculated value of 52.961 is greater than the F-table value of 4.46. The F-table value is calculated as follows: F-table = (k ; n-k) = (2 ; 10-2) = (2 ; 8) = 4.46. Therefore, it can be concluded that Ha3 is accepted and H03 is rejected, which means that the variables of ZIS fund

distribution (X1) and the Muslim population (X2) together influence economic growth (Y) in Cirebon City.

Coefficient of Determination (R²)

Test The coefficient of determination test aims to measure how well the model explains the variation in the independent variables concerning the dependent variable. The data from the test results can be seen in the following table:

Table 12
Coefficient of Determination Test Results (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.969[a]	.938	.920	1363234.724

a. Predictors: (Constant), Number of Muslim Population, Distribution of ZIS Funds
Source: Statistical Data Processing with SPSS 23, 2024

Based on Table 4.12, the results of the coefficient of determination test (r²) using SPSS version 23 show an Adjusted R Square of 0.920. Thus, it can be stated that the influence of ZIS fund distribution (X1) and the Muslim population (X2) on economic growth (Y) in Cirebon City is 92.0%, which is classified as very strong, while the remaining 8% is influenced by other variables not included in this model.

CONCLUSION

Based on the research results above, it can be concluded that: (1) The variable of Zakat, Infaq, and Sadaqah (ZIS) fund distribution does not have a significant effect on economic growth, with a significance value of $0.380 > 0.05$ and a t-value of $0.938 < 2.365$ from the t-table. (2) The variable of the Muslim population has a significant effect on economic growth, with a significance value of $0.000 < 0.05$ and a t-value of $8.934 > 2.365$ from the t-table. (3) The variables of Zakat, Infaq, and Sadaqah (ZIS) fund distribution and the Muslim population, simultaneously, have a significant effect on economic growth in Cirebon City, with a significance value of $0.000 < 0.05$ and an F-value of $52.91 > 4.46$ from the F-table. Future researchers are encouraged to continue their studies using other variables beyond those already examined to obtain more varied results related to economic growth.

REFERENSI

Badan Amil Zakat Nasional Kota Cirebon, https://baznas.cirebonkota.go.id (*Accessed* Oktober 30, 2023).

Badan Amil Zakat Nasional Provinsi DKI Jakarta (2022). https://baznasbazisdki.id/tentang-zakat/infak (*Accessed* Oktober 30, 2023).

Badan Amil Zakat Nasional (2023). https://baznas.go.id/zakatmaal (*Accessed* Oktober 30, 2023).

Badan Pusat Statistik. (2022). https://jabar.bps.go.id/indicator/155/230/3/pdrb-per-kapita-atas-dasar-harga-konstan-menurut-kabupaten-kota-.html (*Accessed* Oktober 20, 2023).

Badriyah, U. M., & Munandar, E. (2021). *Pengaruh Dana Zakat, Infak, Sedekah (ZIS) dan Inflasi Terhadap Pertumbuhan Ekonomi Periode 2010-2019*. Jurnal Ekonomi Rabbani, 1(1), 21.

Barkah, Q., Azwari, P. C., Saprida, & Umari, F. Z. (2020). *Fikih Zakat, Sedekah, dan Wakaf*. Edisi Pertama. Jakarta: Prenadamedia Group.

Dewantara, A. (2020). *Etika Distribusi Ekonomi Islam (Perbandingan Sistem Distribusi Kapitalis dengan Sistem Distribusi Islam)*. Ad-Deenar: Jurnal Ekonomi dan Bisnis Islam, 4(01), 20-36.

Haryono, E. H. E. (2023). *Pemberdayaan Ekonomi Islam melalui Optimalisasi Zakat*. Al Fattah Ejournal Sma Al Muhammad Cepu, 1(01), 17-30.

Hastuti, T. A. W. (2023). *Peran Zakat, Infak, dan Sedekah (ZIS) dalam Mewujudkan Sustainable Development Goals (SDGs) di Kota Cirebon*. (Skripsi, Jurusan Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri (IAIN) Syekh Nurjati Cirebon).

Keputusan Presiden Republik Indonesia Nomor 8 Tahun 2001 Tentang Badan Amil Zakat Nasional.

Limpele, J. J., Rotinsulu, D. C., & Rorong, I. P. F. (2021). *Pengaruh Pengeluaran Pemerintah Daerah Terhadap Pertumbuhan Ekonomi Daerah serta Dampaknya Terhadap Kapasitas Fiskal Provinsi Sulawesi Utara*. Jurnal Pembangunan Ekonomi dan Keuangan Daerah, 22(1), 84-99.

Mahmudi, A. (2021). *Pengaruh Penerimaan Pajak, ZIS (Zakat, Infak, dan Sedekah), dan Inflasi Terhadap Pertumbuhan Ekonomi di Indonesia Periode 2010-2020* (Skripsi Program Studi Ekonomi Syariah Fakultas Ekonomi dan Bisnin Islam Institut Agama Islam Negeri (IAIN) Salatiga).

Muttaqin, R. (2018). *Pertumbuhan Ekonomi dalam Perspektif Islam Economic Growth in Islamic Perspective*. Ekonomika (Yogyakarta: BPFE, 1984), 213, 219.

Oktavia, T. (2022). *Analisis Pengaruh Teknologi Informasi dan Komunikasi (TIK) serta Pendidikan Terhadap Pertumbuhan Ekonomi. National Simposium & Converence Ahlimedia*. 140.

Open Data, https://opendata.jabarprov.go.id/id/dataset/jumlah-penduduk-berdasarkan-agama-kepercayaan-di-jawa-barat (*Accessed* Oktober 20, 2023).

Panjaya, A., & Mubaraq, A. (2023). *Analisis Pertumbuhan dan Kepadatan Penduduk Terhadap Pertumbuhan Ekonomi di Provinsi Kalimantan Barat*.

Qoyyim, S. H., & Widuhung, S. D. (2020). *Analisis Strategi Penyaluran Dana Zakat, Infak, Sedekah (ZIS) dan Tingkat Inflasi Terhadap Pertumbuhan Ekonomi di Indonesia Pada Periode 2015-2019*. Jurnal Al Azhar Indonesia Seri Ilmu Sosial, 1(2), 53.

Rojana, R. (2021). *Pengaruh Penyaluran Dana Zakat, Infak, Sedekah (ZIS) dan Jumlah Penduduk Muslim Terhadap Pertumbuhan Ekonomi di Jawa Barat Periode 2015-2019* (*Bachelor's Thesis*, Program Studi Ekonomi Syariah

Fakultas Ekonomi dan Bisnis Universitas Islam Negeri Syarif Hidayatullah Jakarta).

Salsabila, A. Y., Imanigsih, N., & Wijaya, R. S. (2021). *Pengaruh Jumlah Penduduk, Jumlah Pengangguran dan Tingkat Pendidikan Terhadap Pertumbuhan Ekonomi di Wilayah Gerbang Kertosusila.* Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo, 7(1), 35.

Saragih, F. (2022). *Analisis Pertumbuhan Ekonomi Indonesia Pada Masa Covid-19: Adam Smith. Journal Economic Education, Business and Accounting* (JEEBA), 1(1), 24-31.

Sarwat, A. (2019). *Ensiklopedia Fikih Indonesia 4: Zakat.* Jakarta: PT Gramedia Pustaka Utama, 143.

Satibi, I., Mardianto, D., & Adhim, M. A. (2021). *Analisis Pengaruh Jumlah Penduduk, dan Angkatan Kerja Terhadap Pertumbuhan Ekonomi di Provinsi Papua Tahun 2017-2019.* Indonesia Timur, 74.

Setyowati, E., & Khoirudin, R. (2022). *Pengaruh DAU, Jumlah Penduduk, IPM, dan Belanja Modal terhadap Pertumbuhan Ekonomi di Maluku Utara.* Jurnal Ilmiah Simentak, 6(1), 83-89.

Silitonga, D. (2021). *Pengaruh Inflasi Terhadap Produk Domestik Bruto (PDB) Indonesia pada Periode Tahun 2010-2020.* ESENSI: Jurnal Manajemen Bisnis, 24(1), 2021.

Suwito. (2020). *Pengantar Demografi*. Ediide Infografika.

Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat.

Wahyuningtias, R. (2019). *Analisis Faktor yang Mempengaruhi Tingkat Partisipasi Angkatan Kerja di Pulau Jawa* (Doctoral Dissertation, Universitas Brawijaya).

Wulandari, S., Sakinah, W. L., Hermayani, P., Anjani Nst, S., Wardani, I. T., Wahyudi, I., Alfariqi, I. (2022). *Faktor-Faktor yang Mempengaruhi Tenaga Kerja Industri Kayu Olahan di Kota Langsa*. JIKEM: Jurnal Ilmu Komputer, Ekonomi dan Manajemen, 2(1), 229-237.

Yunianto, D. (2021). *Analisis Pertumbuhan dan Kepadatan Penduduk Terhadap Pertumbuhan Ekonomi*. Jurnal Ekonomi Manajemen dan Akuntansi, 23(4), 688.

Zulkifli. (2020). *Panduan Praktis Memahami Zakat, Infaq, Shadaqah, Wakaf dan Pajak*. Edisi Pertama. Yogyakarta: Kalimedia.