THE EFFECT OF EDUCATION LEVEL, POVERTY, AND ZIS FUND DISTRIBUTION ON ECONOMIC GROWTH IN EAST JAVA IN 2022

Khiyarotul Launiya[1], Siswahyudianto[2]
[1,2] Universitas Islam Negeri Sayyid Ali Rahmatullah, Tulungagung, Indonesia
Correspondence: khiyalauniya25@gmail.com

Abstract

Research aims: This study aims to analyze the impact of education level, poverty, and the distribution of Zakat, Infak, and Sedekah (ZIS) funds on economic growth across districts and cities in East Java in 2022, both simultaneously and partially.

Design/Methodology/Approach: A quantitative approach was applied using secondary data from 38 districts/cities in East Java. Saturated sampling (nonprobability sampling) was used to select the sample. Multiple linear regression analysis was conducted with SPSS version 27 after testing classical assumptions such as normality, multicollinearity, and heteroscedasticity.

Research findings: The results show that education level, poverty, and ZIS fund distribution simultaneously have a significant positive effect on economic growth. Individually, each variable also significantly contributes to economic growth in the study area.

Theoretical Contribution/Originality: This study contributes to human capital theory and the poverty trap theory by empirically examining how education, poverty, and ZIS funds influence economic growth in East Java. The finding that poverty positively affects economic growth offers new insights into the socioeconomic dynamics in regions with relatively high poverty rates.

Practitioners/Policy Implications: The findings suggest that regional governments, BAPPEDA, BAZNAS, and policymakers should focus on improving education quality, productively reducing poverty, and optimizing ZIS fund distribution to promote sustainable and equitable economic growth.

Research Limitations/Implications: This study is limited to data from 2022 and focuses only on education, poverty, and ZIS distribution, which may not capture all factors influencing economic growth. Future research should include additional variables and longer time periods for more comprehensive and generalizable results.

Keywords: Economic Growth, Education Level, Poverty, Distribution of ZIS Funds

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Introduction

Increased development is a way for Indonesia to improve the welfare, which is currently a developing country. Economic development is a stage of increasing the standard of living and equalizing community income (Safitri & Aliasuddin, 2016). Economic growth can be used as a parameter of success in economic development. Increased economic activity is characterized by the large number of goods and services produced as an indicator of economic growth (Harahap & Syahbudi, 2018). Increased economic growth indicates that the economy is developing well.
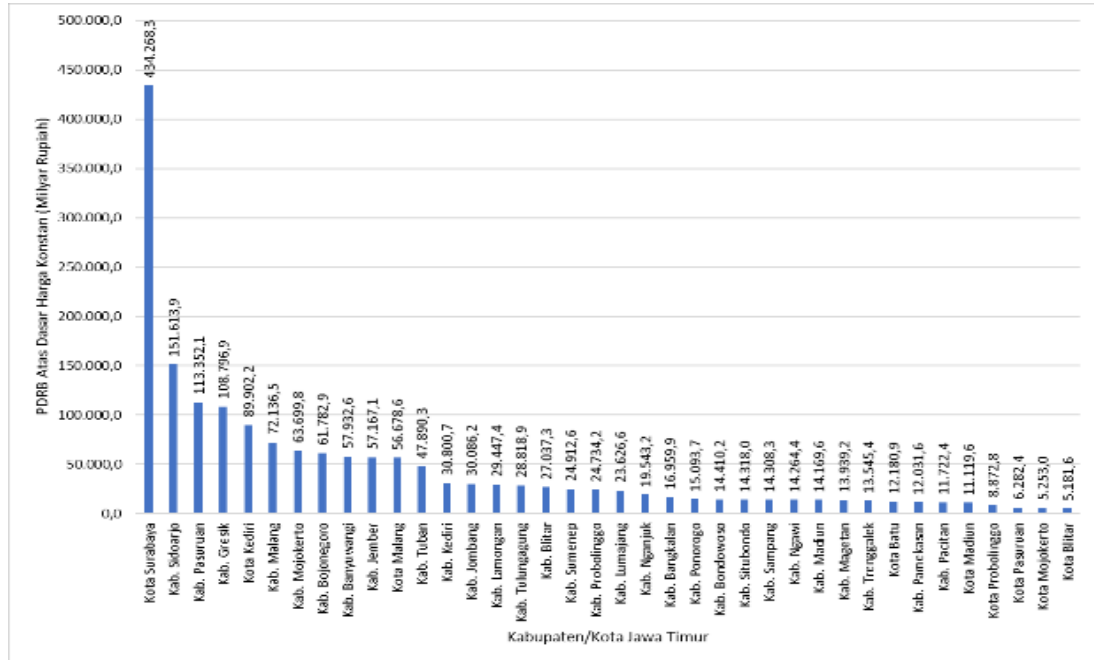
Economic growth itself is influenced by several elements, namely human resources, capital, natural resources, technology and entrepreneurial functions (Harefa, 2020). Economic development efforts are also carried out at the regional level, covering provincial and district areas, so that economic development is not only carried out at the national level. Regional economic growth can indicate the success of regional development which will encourage development at the national level. In a certain period, regional economic growth can be estimated based on the Gross Domestic Product (GDP) in each region or also known as Gross Regional Domestic Product (GRDP).

Any region has the economic potential to improve its economic conditions. East Java as a province with various business potentials, such as agriculture, fisheries, industry, and many other sectors. Economic growth in East Java is relatively high and tends to increase every year. Based on GRDP at constant prices, economic growth in East Java in 2022 has reached 1,757,821.4 billion rupiah, in 2023 it has reached 1,844,808.7 billion rupiah, and in 2024 it has reached 1,935,810.2 billion rupiah (Badan Pusat Statistik, 2024). However, the success of development in East Java has not covered all regions as seen from the differences in GRDP in each region.

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Figure 1
GRDP at Constant Prices by Regency and City in East Java in 2022

Source: Central Statistics Agency of East Java Province (2024)

Figure 1 shows that the highest GRDP is held by the City of Surabaya, which is 434.268,3 billion rupiah. Surabaya City is the center of government in East Java as well as the center of the economy such as processing industry, trade to the provision of accommodation and culinary. With rapid economic growth, the added value of goods or services can be increased rapidly too. Economic growth in East Java should be able to cover all regions with a balanced resolution of economic problems so that people's welfare can increase.

Human resources are included in the elements that can affect economic growth. Optimal economic growth requires support from human resources with high quality and credibility. The quality of human resources can be improved by involving the education sector (Arifin, 2019). The role of education can improve skills and work productivity so that it can be used as an investment in increasing economic growth. In Indonesia, the government has made a policy of a 12 year compulsory education program with a minimum of high school graduates/equivalent who are ready to work in terms of age and competence.

A study conducted by Yusuf et al. (2022) which discusses the influence of education on economic growth in Yogyakarta in 2015-2020 as measured by literacy rates, average length of schooling, and expected

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length of schooling showed that literacy rates had no effect on economic growth, but average length of schooling and expected length of schooling had an important role in increasing economic growth. It can be concluded that increasing economic growth through employment requires a higher level of education. Employment is not enough just by being literate, but also requires skills and formal education as a requirement in obtaining employment.

Human resources need to improve their quality by investing in the education sector, so that it will make it easier to achieve economic growth in East Java. This study looks at the highest education, namely high school graduates/equivalent, to measure the level of education. The percentage of the highest education of high school graduates/equivalent in East Java in 2022 was only 23,98% while junior high school graduates/equivalent and below and did not have a diploma was 67,6% (BPS Provinsi Jawa Timur, 2022). Bangkalan Regency is in the lowest position with the highest education of high school graduates/equivalent, namely 13,36%. The level of education in East Java needs to be improved to provide quality human resources with the hope of increasing work productivity and reducing economic problems.

Poverty is an economic problem that can hinder the progress of economic-growth. Poverty is not just the inability to meet economic needs, but also the inability to meet basic rights such as basic needs, education, work, health, environment, and others (Novriansyah, 2018). In 2022, East Java has a poor population of 4.181,29 thousand people, which is included in the highest category of poor people. Malang Regency is in the position with the largest number of poor people, which is 252,88 thousand people (BPS Provinsi Jawa Timur, 2022). Rapid poverty alleviation is an important step to achieve community welfare and as an effort to improve the economy.

Previous research results Anggraeni & Aji (2022) regarding poverty that affects economic growth that has occurred in East Java in 2019-2021 showed that poverty is a factor that negatively and significantly affects economic growth. This indicates that increasing poverty will hinder economic growth so that poverty must be minimized. Decreasing poverty means that more and more people are productive. The number of productive people can encourage economic growth in the region.

Poverty alleviation based on the concept of maqasid sharia focuses on the position of humans as caliphs to realize glory and prosperity in this world and the hereafter by fulfilling all life's needs (Mahri et al., 2021). One of the implementations of realizing nobility and prosperity is through

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the empowerment of ZIS (Zakat, Infak/Infaq, Sedekah/Alms) for people in need. ZIS is included in the capital elements that have a role in encouraging the improvement of the Muslim economy. The majority of East Java residents are Muslim and should be able to utilize ZIS funds to encourage economic growth. The distribution of ZIS funds in East Java in 2022 reached IDR 488.558.566.910 (Badan Amil Zakat Nasional, 2022). In the economic sector, the increase in the distribution of ZIS funds should be able to increase consumption and productivity of mustahik.

Previous research results Dewi, Imsar, & Tambunan (2023) regarding economic growth influenced by the distribution of ZIS funds on economic growth in Indonesia in 2017-2021 showed that the distribution of ZIS funds has contributed significantly to increasing economic growth. From this research, it is indicated that asset distribution can help people in need. The assistance provided to these people can meet their living needs so that they are able to absorb production results which will later help increase economic growth.

Research related to economic growth has been widely discussed by previous researchers. Such as research conducted by Yusuf et al. (2022) regarding the influence of education on economic growth in Yogyakarta in 2015-2020 and research by Anggraeni & Aji (2022) regarding the influence of poverty on economic growth in East Java in 2019-2021. In this study, researchers added variables related to sharia economics, namely the distribution of ZIS funds as a differentiator from previous studies. This study aims to comprehensively investigate the influence of education level, poverty, and ZIS fund distribution on economic growth in East Java in 2022. This research provides information that can be used to develop effective future economic growth strategies.

Literature Review
Economic Growth

The occurrence of an increase in economic capacity over a long period of time which is intended to meet the needs of the population can be interpreted as economic growth (Suwandi, 2015). In a certain period of time, the occurrence of economic growth refers to quantitative changes in the economy, which can be seen through economic data, such as GDP for countries and GRDP for regions including provinces and districts. Economic growth is defined as a country's ability to increase its production capacity in producing goods and services. Elements in economic growth include human resources, capital, natural resources,

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technology, and entrepreneurial functions (Harefa, 2020). If these elements can be optimized, economic growth will certainly increase.

Education

Education is an activity of guiding students by providing initial provisions in the form of forming attitudes, knowledge, and skills as preparation for work (Idris, 2018). Several factors that influence the importance of developing the level of education, namely: increasing knowledge and improving rational thinking, facilitating the deepening of technical knowledge in guiding or running a business, and the knowledge obtained creates improvements in various aspects of life (Idris, 2018). Higher levels of education will increase knowledge and skills.

Education level is believed to have a significant impact on economic growth according to several theories (Nugroho SBM, 2014). First, the theory of human capital which argues that higher education will affect better jobs and wages. If wages reflect productivity, higher wages will increase productivity so that the economy will grow. This identifies that economic growth is positively influenced by the level of education.

Second, the theory of allocation or reproduction of social status argues that education does not always correspond to the quality of work. With training, workers with low education can produce relatively the same productivity as workers with higher education. Although workers with higher education have higher incomes, they cannot directly improve the economy.

Third, the theory of class growth which argues that the main task of education is to develop class structure and social inequality. The elite group emphasizes education on classical studies, humanity, and other knowledge that is not relevant in economic development. While education for the people emphasizes the needs of the ruling class. Thus, class growth hinders the role of education in the economy.

Proverty

Poverty is a human condition where people are unable to meet their basic needs (Zakaria, 2009). There are two theories that describe the causes of poverty (Maipita, 2013). First, the theory based on the economic approach views poverty as being caused by the inequality of production factor rights, unsuccessful ownership, biased policies, inequality in the quality of human resources, and low investment. Second, the theory based on the socio-anthropological approach views poverty as occurring due to the influence of culture that perpetuates poverty. Poverty

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is an economic problem that must be overcome because it can hinder the welfare of society.

According to the vicious circle of poverty theory, development can be hampered by aspects of capital supply and capital demand (Pangestuty & Prasetyia, 2021). From the capital supply side, poverty occurs because per capita income is low, which affects low savings. Low savings result in decreased investment and decreased capital formation. Low capital formation will decrease productivity so that per capita income is low, which results in poverty and inhibits the process of economic growth.

From the capital demand side, poverty occurs because per capita income is low, which causes demand for low-income goods and services to also decrease. The decrease in demand can also hamper economic growth because the production of goods and services is reduced.

ZIS (Zakat, Infak/Infaq, Sedekah/Alms)

Zakat is the transfer of part of the wealth of rich people who have reached the nisab and haul within a period of 1 year to the poor (Haris Riyaldi & Fadhil, 2023). It is very important to apply zakat if you have fulfilled your nisab and it is obligatory by law (Angraini & Eriawati, 2022). Infaq is the expenditure of assets to fulfill certain needs/interests as an effort to realize the commands of Allah SWT. Meanwhile, alms are gifts of a material or non-material nature to fulfill certain needs/interests (Abdullah, 2021). The provision of ZIS funds can help people in need to meet certain needs. The distribution of ZIS has an impact on improving the welfare of mustahiq (Tanjung & Rohim, 2024).

The purpose of distributing ZIS funds is for consumptive and productive purposes (Abdullah, 2021). Consumptive purposes for primary needs, education, health, and social assistance. After consumptive needs are met, ZIS funds can be distributed for productive purposes. Productive purposes aim to empower mustahik, make mustahik productive, and can be invested in areas that have economic value. The purpose of distributing ZIS funds can increase production results so as to help increase economic growth.

Research Methodology

A quantitative approach was used in this study, using data in the form of numbers to analyze the phenomena being studied. The type of associative research in this study is used to see the correlation between two or more variables so that a theory can be built that interprets a

symptom. The population in this study was all districts and cities in East Java, so the number of observations was 38 observations. While the sample was taken using the nonprobability sampling technique (non-chance sample) saturated sampling type where all predetermined populations were also sampled. Secondary data used in this study were obtained from official websites of the East Java Province BPS and BAZNAS, as indirect data sources. In processing the data, the researcher used multiple linear regression analysis assisted by the SPSS 27 application.

Results and Discussions
Classical Assumption Test
a. Residual Normality

The residual normality test was conducted to determine whether the residuals are normally distributed, using the Kolmogorov-Smirnov test as shown in Table 1.

Table 1
Residual Normality Results

			Unstandardized Residual
N			38
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		23316.13628491
Most Extreme Differences	Absolute		.121
	Positive		.121
	Negative		-.090
Test Statistic			.121
Asymp. Sig. (2-tailed)[c]			.172
Monte Carlo Sig. (2-tailed)[d]	Sig.		.163
	99% Confidence Interval	Lower Bound	.153
		Upper Bound	.172

Source: Processed research data (2024)

This residual normality is a test to determine the distribution of residual values, whether the residual values have a normal distribution or not with statistical analysis, namely Kolmogorov-Smirnov. The SPSS output results in Table 1 show an Asymp. Sig. (2-tailed) value of 0,172, which can be concluded that the value exceeds the significance limit of 0,05. The test results performed meet the assumption of residual normality, because there is a normal distribution in the residual values.
b. Multicollinearity

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The multicollinearity test was carried out to determine whether there is a high correlation among the independent variables in the regression model, as shown in Table 2

Table 2
Multicollinearity Results

Coefficients^a			
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	X1	.485	2.063
	X2	.492	2.033
	X3	.913	1.095
a. Dependent Variable: Y			

Source: Processed research data (2024)

In the regression model, the multicollinearity assumption is needed to detect whether there is a high correlation in each independent variable. The absence of multicollinearity means that the regression model is a good model. The SPSS output results in Table 2 show that there is no multicollinearity problem, because all tolerance and VIF values are within acceptable limits, namely tolerance value exceeds 0,10 and VIF value is below 10,00.

c. Heteroscedasticity

The heteroscedasticity test is used to detect unequal variance in the residuals. As shown in Table 3, the significance values for X2 and X3 are above 0.05, indicating no heteroscedasticity, while X1 shows a potential issue.

Table 3
Heteroscedasticity Results

Coefficients^a		
Model		Sig.
1	(Constant)	.110
	X1	.004
	X2	.152
	X3	.164
a. Dependent Variable: ABS_RES		

Source: Processed research data (2024)

The heteroscedasticity assumption aims to determine the inequality of residual variance between one observation and another. It can be said to be a good regression model if the test shows that it is free from heteroscedasticity. The SPSS output results in Table 3 show that the regression model is affected by heteroscedasticity as

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indicated by the Sig. value below 0,05. Therefore, the model needs to be improved. One way to treat heteroscedasticity is by transforming data, both dependent variable data, independent variables, or both (Setiawan & Kusrini, 2010). In overcoming the symptoms of heteroscedasticity, this study uses dependent and independent data transformation of the Natural Logarithm type.

Table 4
Heteroscedasticity Results After Data Transformation

Coefficientsᵃ		
Model		Sig.
1	(Constant)	.612
	X1_LN	.124
	X2_LN	.802
	X3_LN	.733
a. Dependent Variable: ABS_RES		

Source: Processed research data (2024)

Table 4 shows the SPSS output results with a Sig. value of more than 0,05 after data transformation, so that the regression model has good assumptions because it is free from heteroscedasticity as seen from the results of data processing.

Multiple Linear Regression Analysis

The multiple linear regression analysis was conducted to examine the effect of the independent variables on the dependent variable. The results are presented in Table 5.

Table 5
Results of Multiple Linear Regression Analysis

Coefficientsᵃ			
		Unstandardized Coefficients	
Model		B	Std. Error
1	(Constant)	-5.128	2.082
	X1_LN	2.223	.513
	X2_LN	.875	.140
	X3_LN	.205	.068

Source: Processed research data (2024)

The regression model equation according to table 5 can be described as follows:

Economic Growth = -5,128 + 2,223 X_1 + 0,875 X_2 + 0,205 X_3

The equation shows the results that:

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a. The constant -5,128 shows that in ideal conditions where the independent variables of education level (X_1), poverty (X_2), and distribution of ZIS funds (X_3) have a value equal to zero, then the value of economic growth will be -5,128.

b. The positive regression coefficient for the education level variable (X_1) indicates an increase in the education level towards an increase in economic growth. Thus, every one unit increase in the education level will be followed by an increase in economic growth of 2,223. This shows that the education level has a positive impact in driving economic growth.

c. The results of the analysis show that there is a positive relationship between poverty and economic growth. The regression coefficient value of the test results shows a regression coefficient value of 0,875. This means that every one unit increase in poverty will be followed by an increase in economic growth of 0,875. The conclusion is that the higher the poverty rate, the greater the potential for increasing economic growth.

d. The results of the analysis show that the regression coefficient of ZIS fund distribution (X_3) is 0,205, which means that there is a positive relationship between ZIS fund distribution and economic growth. Thus, every increase in one unit of ZIS fund distribution will be followed by an increase in economic growth of 0,205. The conclusion is that the increasing distribution of ZIS funds means there is potential for increased economic growth.

Hypothesis Testing

a. Simultaneous Testing

Simultaneous testing using the F-test was conducted to determine whether the independent variables (X1_LN, X2_LN, and X3_LN) jointly have a significant effect on the dependent variable (Y_LN). As shown in Table 6, the significance value is 0.000, indicating that the regression model is statistically significant.

Table 6
Simultaneous Test Results

ANOVA[a]			
Model		F	Sig.
1	Regression	23.351	.000[b]
	Residual		
	Total		
a. Dependent Variable: Y_LN			
b. Predictors: (Constant), X3_LN, X2_LN, X1_LN			

Source: Processed research data (2024)

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Table 6 shows the SPSS output results a Sig. value of 0.000 less than 0,05 which means the hypothesis is accepted. The conclusion that can be drawn is that the level of education, poverty, and distribution of ZIS funds simultaneously affect economic growth in East Java.

Simultaneous tests show that the level of education, poverty, and distribution of ZIS funds have an effect on economic growth in East Java. East Java's economic growth from 2020 to 2022 has always increased. East Java has advantages in the industrial management, maritime, MSME, tourism and other sectors. In an effort to increase optimal economic growth, East Java needs to utilize and manage elements of economic growth in a balanced manner starting from natural resources, capital, human resources, technology, and entrepreneurial functions.

b. Partial Test

The partial test (t-test) was conducted to examine the individual effect of each independent variable on the dependent variable. The results of this test are presented in Table 7.

Table 7

Partial Test Results

Coefficientsª			
Model		T	Sig.
1	(Constant)	-2.463	.019
	X1_LN	4.329	.000
	X2_LN	6.267	.000
	X3_LN	3.010	.005
a. Dependent Variable: Y_LN			

Source: Processed research data (2024)

Table 7 shows the SPSS output results that the hypothesis is accepted because Sig. value is less than 0,05. The conclusion is that partially the level of education, poverty, and distribution of ZIS funds have an effect on economic growth in East Java.

The partial test shows that the level of education, poverty, and distribution of ZIS funds have a positive effect on economic growth in East Java. This means that the variable of education level, especially high school graduates/equivalent, has a positive and significant effect on economic growth in East Java as measured by GRDP at constant prices for the 2022 period. The results of this study are in accordance with the human capital theory with its opinion that a high level of education will get better jobs and wages. If wages reflect productivity, then higher

wages indicate high productivity too. High productivity will help economic growth because production results increase (Nugroho SBM, 2014).

This research supports the results of research conducted by Zulfikar Yusuf, et all. previously, regarding the role of education in influencing economic growth in Yogyakarta in 2015-2020 which stated that the length of schooling has a positive and significant influence on economic growth expressed in GRDP. This study confirms the human capital theory which states that education is one of the important factors in achieving economic growth (Yusuf et all., 2022).

The percentage of the working population according to education level in East Java in 2022 is elementary school/equivalent and below 44,59%, junior high school/equivalent 17,72%, high school/equivalent 27,80% and tertiary education 9,89% (BPS Provinsi Jawa Timur, 2022). Graduates of elementary school/equivalent and below are more absorbed in the workforce than graduates of high school/equivalent. Graduates of elementary school/equivalent and below mostly work in the informal sector with uncertain and relatively small salaries. While graduates of high school/equivalent mostly work in the formal sector with relatively high salaries. So that higher education can reduce economic problems and encourage economic growth in East Java.

The analysis shows that the poverty variable has a positive and significant relationship with economic growth in East Java as measured by GRDP at constant prices for the 2022 period. This study contradicts the vicious circle theory which argues that the decline in the capital supply aspect and the capital demand aspect due to the low per capita income of the poor can hinder national development (Pangestuty & Prasetyia, 2021). So that the existence of poverty can hinder the growth of the economy. However, this study shows that poverty has a positive influence on economic growth. This can be caused by several factors such as how to manage the problem of poverty. People in the poor category can still carry out economic activities if they can have productive activities.

This study confirms the results of research conducted by Lidyawati & Hanifa (2022) regarding the influence of poverty levels on economic growth in Sidoarjo Regency in 2010-2020. Their research found that the poverty rate has a positive and significant effect on economic growth in Sidoarjo Regency, partially. Although there are poor people, these people are still able to meet their living needs. The contributor to the economy in Sidoarjo Regency is the high contribution of household consumption expenditure.

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In September 2022, the percentage of urban poor people was 7,78% and the percentage of rural poor people was 13,90% in East Java. Most of the poor people in East Java work in the agricultural sector (Bappeda Provinsi Jawa Timur, 2021). Although the number of poor people is quite large, economic growth will continue. This is proven by the fact that the agricultural, forestry, and fisheries business sectors are able to contribute to East Java's GRDP of 36.649,59 billion rupiah in 2022 (BPS Provinsi Jawa Timur, 2022). So that the poor population, most of whom work in the agricultural sector, are able to drive economic growth in East Java, even though their role is quite small. However, poverty must also be overcome so that economic growth develops better.

In accordance with the results of partial analysis on the ZIS fund distribution variable, it shows a positive and significant effect on economic growth in East Java as measured by GRDP at constant prices for the 2022 period. This study is in accordance with the purpose of distributing ZIS funds, namely for consumptive and productive purposes. Consumptive purposes can help mustahik in meeting primary, educational, health and social needs. After the mustahik's consumptive needs are met, the distribution of ZIS funds can be used for productive purposes, namely empowering mustahik, making mustahik productive or zakat funds are invested in various fields that have economic value (Abdullah, 2021). Distribution of ZIS funds for consumptive and productive purposes will increase economic output, thereby encouraging economic growth.

The findings of this study are consistent with the results of research conducted by Dewi et al. (2023) regarding the influence of zakat, infak, and alms funds on economic growth in Indonesia in 2017-2021. From the results of their research, it is known that Indonesia's economic growth can be partially influenced by ZIS funds which have a positive and significant influence.

ZIS funds are utilized for: various fields, namely the humanitarian field, health, education, economic, preaching and operational amil fields (Badan Amil Zakat Nasional, 2022). In the distribution and utilization of ZIS funds, BAZNAS East Java has programs namely East Java Cares, East Java Healthy, East Java Smart, East Java Prosperous, and East Java Taqwa. The target of the distribution and utilization of ZIS funds is focused on the productive economy with the hope that mustahik can become muzakki. The distribution of ZIS funds can help capital to

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continue a better life and can empower existing businesses so as to encourage economic growth.

Coefficient of Determination

The coefficient of determination (R^2) was calculated to measure the proportion of variance in the dependent variable explained by the independent variables. The results are shown in Table 8.

Table 8
Results of Determination Coefficient

Model Summary[b]			
Model	R	R Square	Adjusted R Square
1	.821[a]	.673	.644
a. Predictors: (Constant), X3_LN, X2_LN, X1_LN			
b. Dependent Variable: Y_LN			

Source: Processed research data (2024)

The coefficient of determination carried out in this test has the benefit of knowing how much influence the independent variable has on the dependent variable by looking at the R^2 value. However, many researchers suggest using adjusted R^2 because the adjusted R^2 value will increase or decrease if one of the independent variables in the model is added (Ghozali, 2017). The SPSS output results in table 8 show that the adjusted R^2 value is 0,644 or 64,4%, which means the value of 64,4% as the size of the independent variable can influence economic growth, while the remaining 35,65% can be influenced by other independent variables that were not included in this study.

Conclusion

Referring to the research results, Economic growth in East Java can be influenced simultaneously by the level of education, poverty, and distribution of ZIS funds which have a significant influence. While partially, economic growth is significantly influenced by each independent variable, namely the level of education, poverty, or distribution of ZIS funds. Poverty is generally considered to have a negative effect on economic growth. However, in certain contexts, poverty can have a positive effect on economic growth if it is properly empowered. Further researchers can use this research to increase insight, knowledge, and additional information in studying the theory of economic growth. This study only uses three independent variables in 2022. Further researchers can introduce several other variables that are more relevant in influencing economic growth, use

a longer time period, and use the latest data so that the research results are more objective and there is an update.

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