Analysis of Productive Zakat and GDP on Poverty Levels and Governance of Zakat Institutions in West Sumatra

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Abstract

This study investigates the effects of Gross Regional Domestic Product (GRDP/PDRB), productive zakat, and zakat governance on poverty in West Sumatra, using a Moderated Regression Analysis (MRA) approach based on panel data from 19 districts/cities for the period 2020–2024. The findings reveal that PDRB has a significant negative effect on poverty, indicating that higher regional economic output contributes to lower poverty rates. A 1% increase in PDRB reduces poverty by –5.59E-05%, consistent with economic growth trends and declining poverty levels in West Sumatra in recent years. Conversely, productive zakat shows a negative but statistically insignificant effect on poverty, suggesting that its contribution remains limited at the provincial scale due to the relatively small allocation of productive zakat compared to consumptive distribution. The study also documents that zakat governance significantly strengthens the impact of PDRB on poverty reduction, but does not moderate the effect of productive zakat on poverty. These results emphasize the importance of improving zakat management, increasing productive distribution ratios, and strengthening empowerment-based programs to enhance zakat's role in poverty alleviation. Future research is recommended to incorporate mediating variables such as employment and investment, and apply causal analysis methods to deepen the understanding of zakat's economic impact.

Keywords: *PDRB, Productive Zakat, Zakat Governance, Poverty Alleviation, Zakat Management.*

1. INTRODUCTION

Poverty in West Sumatra is still an important development issue because its decline is not always in line with the strengthening of regional economic activities (Fitradinata et al., 2024). In September 2024, the poor population of West Sumatra was recorded at 315.43 thousand people (5.42%), down from March 2024 but still shows the challenge of development inclusivity, especially between urban and rural areas (BPS Sumbar, 2024a). At the same time, on the other hand, the size of a region's economic capacity (reflected in GDP) does not automatically reduce poverty when growth is not fully inclusive. This condition indicates the need for more targeted empowerment/redistribution instruments to bridge growth and prosperity. Meanwhile, GDP indicates economic potential that has not been fully converted into poverty reduction (BPS Sumbar, 2025). This condition shows the need for an approach that not only relies on economic growth, but also empowerment instruments that target vulnerable groups. One of the relevant strategic

efforts is the development of productive zakat as an instrument of economic empowerment (Subhan et al., 2025).

The context of West Sumatra is relevant to be tested because the dynamics of poverty and economic activity show variations between regions (urban–rural and between districts/cities), so the effectiveness of poverty alleviation instruments is very likely to be non-uniform (BPS Sumbar, 2024b). This variation is important because social fund-based empowerment programs such as productive zakat generally run through zakat management institutions and program networks at the regional level; In practice, differences in institutional capacity and the availability of data/programs at the district/city level can affect the accuracy of program goals and achievements (BAZNAS, 2025; Pemprov Sumbar, 2023). So that testing at the district/city level in West Sumatra provides space to see whether the relationship between economic growth (GDP) and productive zakat to poverty becomes stronger when the governance of zakat institutions runs better.

In the context of Indonesia as a country with great zakat potential, zakat is not only positioned as consumptive assistance, but also as an instrument of empowerment through productive zakat (business capital, training, mentoring). However, policy discourse shows that there is a gap between potential and performance: the government assesses that the potential for national zakat can exceed Rp327 trillion, while the current collection is still far below that potential, which hints at institutional and governance challenges in collection and utilization (Ayuniyyah et al., 2022; Mawardi et al., 2023; ANTARA News, 2025; Ayati et al., 2025). Productive zakat is seen as a more sustainable empowerment strategy than consumptive zakat (Jarwanto & Anantyasari, 2025). This effectiveness is supported oleh Rahayu & Anwar (2021) which shows that the distribution of productive zakat has an effect on increasing the economic capacity of zakat recipients. At the regional level such as West Sumatra, productive zakat is interesting to test because it has the potential to complement the economic growth strategy (GDP) through the mechanism of strengthening mustahik income and reducing vulnerability.

Therefore, productive zakat is seen as an instrument with great potential in sustainable poverty alleviation. However, the effectiveness of productive zakat is not only determined by the amount of funds distributed, but also by the quality of governance, especially transparency, accountability, and supervision so that funds are on target and used optimally (Ansori, 2018). Findings by Permama & Baehaqi (2018) emphasized that weak governance can reduce the impact of programs due to inaccuracy of targets and lack of supervision. Thus, variations in the quality of governance have the potential to explain why productive zakat programs can show different results between regions.

From a macro perspective, GDP is an important indicator because economic growth can create jobs and increase income, thus potentially reducing poverty (Kawakib, 2021). However, empirical evidence shows that an increase in GDP does not always correlate with a reduction in poverty if growth is uneven and not accompanied by equity/empowerment policies (Arifin & Hendriyani, 2022; Hermawan et al, 2022). Therefore, an analysis that tests GDP together with socio-economic instruments such as productive zakat is relevant to assess the effectiveness of poverty reduction more comprehensively.

At the regional level, West Sumatra shows variations in the management of productive zakat, GDP levels, and poverty rates between regions. Research by Wahyuningsih (2020) highlighting the potential for productive zakat in West Sumatra, but also showing that there are obstacles to transparency and accountability. These findings are in line with Sugiarti & Aji (2024) which emphasizes that weak governance can make the allocation of funds not on target and reduce the effectiveness of the program.

Based on this gap, this study positions zakat governance as a moderation variable to test whether the quality of governance strengthens the relationship between productive zakat and GDP to poverty in West Sumatra (Sukri, 2019).

In terms of empirical findings, the literature shows mixed results. Some studies emphasize that zakat and its distribution can reduce poverty/inequality at the recipient level (e.g. using a household welfare measurement approach), while other studies emphasize that the impact is highly dependent on program design and the quality of management and mentoring. At the same time, research on Islamic social financial governance highlights that accountability, governance practices, and institutional performance are key issues that have the potential to determine the effectiveness of distribution (Robbana et al., 2023; Napitupulu et al., 2024; Rusydiana et al., 2025; Zakiy et al., 2025). However, there are still relatively limited studies that specifically test simultaneously (i) productive zakat and (ii) regional economic capacity (GDP) against poverty at the district/city level, while placing the governance of zakat institutions as a moderation variable with the MRA approach. Therefore, the novelty of this study lies in testing 'when' and 'under what conditions of governance' productive zakat and GDP are more effective in reducing poverty in West Sumatra, so that the results are more applicable to improve program design and strengthen governance. So this study aims to provide applicable recommendations for zakat managers, local governments, and the people of West Sumatra in reducing poverty through more effective productive zakat management, based on good governance and supported by inclusive economic growth.

2. THEORETICAL STUDIES
Poverty

Poverty is a multidimensional phenomenon that is not only related to low income, but also to people's inability to access education, health, decent housing, and economic opportunities (Watif et al., 2024). Factors such as low quality of human resources, unemployment, and economic inequality are major contributors to the increase in poverty (Saputro & Arif, 2024).

Modern approaches to poverty emphasize the aspect of *capability deprivation*, which is a condition when individuals do not have the ability and opportunities to improve their quality of life (Adon & Jeraman, 2023). In addition, the unequal distribution of resources between regions and social groups contributes to poverty inequality (Sitorus & Ashar, 2025). Therefore, poverty alleviation efforts must be holistic, including education, health, and economic opportunity interventions.

Productive zakat

Productive zakat is the distribution of zakat in the form of business capital, mentoring, and training to mustahik in order to increase income sustainably. In contrast to consumptive zakat which is short-term, productive zakat is oriented towards empowerment through the development of MSMEs and mustahik micro businesses (Fauzi et al., 2025). Productive zakat is able to increase mustahik income, create jobs, and have a long-term impact on poverty reduction (Iswardani & Hasbi, 2021; Aeni, 2025). In addition, a number of studies have found that zakat, especially productive zakat, contributes to poverty reduction through increased income and mustahik independence. National and regional research shows that zakat can reduce poverty indicators such as *headcount* (P0), *poverty gap* (P1), and *severity* (P2), although the results vary between regions (Nurhakim & Budimansyah, 2024). Thus, productive zakat has strategic potential as an instrument for economic empowerment of the poor.

Gross Regional Domestic Product (GDP)

GDP is the total value of goods and services produced by a region in a given period and is an important indicator of regional economic growth. GDP can be measured through prevailing prices or constant prices, which provide information on both changes in economic value and real growth (Thoriq et al., 2024). In general, GDP is used as a benchmark for economic structure, development effectiveness, and the potential of leading sectors that affect job creation (Kogoya et al., 2020).

An increase in GDP is generally correlated with a decrease in poverty because economic growth can create jobs and increase people's incomes. (Mandey et al., 2023). This shows that economic growth needs to be accompanied by effective distribution policies. GDP analysis is needed to understand regional economic dynamics and formulate appropriate development policies.

Governance of Zakat Institutions

The governance of zakat institutions includes the principles of transparency, accountability, professionalism, audit, monitoring, and management effectiveness. Good governance is a crucial factor in determining the effectiveness of the distribution of zakat funds, especially productive programs (Hasibuan & Nasution, 2024). This means that good governance increases the effectiveness of productive zakat in reducing poverty. Systematic zakat management, proper mustahik selection, business monitoring, and mentoring have been proven to increase the success of empowerment programs (Maghfirah, 2021). Arif et al. (2024) It shows that the productive zakat model managed with good governance is more effective than consumptive zakat.

Studies on *Good Amil Governance* show that institutions with good governance are better able to distribute zakat on target, increase the success of empowerment programs, and produce more significant economic impacts (Ridwan et al., 2025). The concept *of Zakat Core Principles* also emphasizes the importance of governance indicators in assessing the quality of zakat institutions.

3. RESEARCH METHODS

This research uses an *ex post facto design* with a quantitative approach, which is to test the relationship between variables (independent, dependent, and moderate) based on secondary data that has occurred and is available to official institutions (Sugiyono, 2021). The data used is in the form of annual panel data covering 19 districts/cities in West Sumatra Province during the 2020–2024 period, and is analyzed by census.

Testing of the relationship between variables was carried out in the framework of panel data regression with interaction variables, to assess the role of zakat institution governance in moderating the influence of productive zakat and Gross Regional Domestic Product (GDP) on poverty levels. Research data sources include BAZNAS as a provider of productive zakat data, the Central Statistics Agency (BPS) as a provider of poverty level and GDP data, and the Ministry of Religion of the Republic of Indonesia (Kemenag) as a provider of governance indicator data for zakat institutions. Data is collected annually through official documentation and publications, and verified through cross-source consistency checks.

Operational Definition of Moderation Variables (Zakat Governance)

The moderation variable of Zakat Governance (Z) is measured using the governance indicator score of zakat institutions published by the Ministry of Religion of the Republic of Indonesia. The score is used as a quantitative proxy for the quality of governance of zakat institutions and is transformed into a 0–1 scale index with normalization of the maximum scale of Ministry of Religion's publications, namely:

$$Z_{it} = \frac{SkorKemenag_{it}}{100}$$

An index value close to 1 indicates a relatively higher quality of governance, while a value close to 0 indicates a comparatively lower quality of governance. This study did not reconstruct or weighted indicators, but only standardized the scale to be suitable for regression analysis.

Panel Data Regression Model Selection

The panel data regression model used is *the Random Effect Model* (REM). Theoretically, the regional units in this study have typical characteristics that are relatively stable over time such as institutional capacity, local administrative quality, and regional structural conditions, which have the potential to affect poverty levels but cannot be fully observed directly. In REM, the heterogeneity is modeled as a random individual effect. Assuming that individual effects do not systematically correlate with explanatory variables, REM provides more efficient estimations through *the Generalized Least Squares* (GLS) approach. This model selection was strengthened through a panel data model selection test as empirical verification of the suitability of specifications.

Specification of Regression Models with Interaction Variables

The moderation effect test was performed by incorporating the interaction variables between independent variables and moderation variables into the panel regression model as follows:

1. Interaction of Productive Zakat and Zakat Governance
$$Yit = \alpha + \beta1X1it + \beta2Zit + \beta3(X1it \times Zit) + \varepsilon it$$
2. Interaction of GDP and Zakat Governance
$$Yit = \alpha + \beta1X2it + \beta2Zit + \beta3(X2it \times Zit) + \varepsilon it$$

Variable Description
- ❖ Y_{it}: Poverty Rate in Region *I* in Year *T*
- ❖ $X1_{it}$: productive zakat in region *I* in year *t*
- ❖ $X2_{it}$: Gross Regional Domestic Product (GDP) in region *i* in *year t*
- ❖ Z_{it}: Zakat Institution Governance Index (scale 0–1) in Region *I* in Year *T*
- ❖ $(X \times Z)$: Interaction Variables Between Independent Variables and Zakat Governance
- ❖ α: konstanta
- ❖ $\beta_1, \beta_2, \beta_3$: regression coefficient
- ❖ ε_{it}: komponen error

Index description:
- ❖ *i* = district/city area
- ❖ *t* = year of observation (2020–2024)

4. RESULTS OF RESEARCH AND DISCUSSION

This section presents the main findings of the research while providing a discussion that relates it to theory and empirical context. The description of the research results is systematically compiled to show how the collected data answers the formulation of the problem and tests the suitability of the findings with previous research. Therefore, the following subsection will explain the Research Results as the basis for further analysis in the discussion section.

Research Results

This section presents the main findings obtained from the data analysis, starting from the descriptive description of each variable to the results of the Moderated Regression Analysis (MRA) calculation. Each result is presented systematically to make it easier to trace the influence between variables. The following description includes tables, graphs, and interpretations of the relevant regression model results.

Descriptive Analysis Of Data

This study aims to analyze the influence of Gross Regional Domestic Product (GDP) and productive zakat on poverty levels, with the governance of zakat institutions as a moderation variable in West Sumatra Province. The data used are secondary data obtained from the National Amil Zakat Agency (BAZNAS), the Central Statistics Agency (BPS), and the Ministry of Religion of the Republic of Indonesia during the observation period of 2020–2024. Data processing was carried out using the panel data method covering 19 districts/cities in West Sumatra Province.

Table 1. Descriptive analysis

	Y	X1	X2	Z
Mean	6.075684	14875.93	6.94E+08	0.533895
Median	6.230000	11132.00	5.06E+08	0.640000
Maximum	14.84000	84183.00	2.73E+09	0.850000
Minimum	2.160000	1406.000	0.000000	0.000000
Std. Dev.	2.450764	15238.31	6.90E+08	0.266599
Skewness	1.563827	3.063476	1.204674	-1.169946
Kurtosis	6.999594	12.81259	3.830785	2.988070
Jarque-Bera	102.0418	529.7295	25.71001	21.67281
Probability	0.000000	0.000000	0.000003	0.000020
Sum	577.1900	1413213.	6.59E+10	50.72000
Sum Sq. Dev.	564.5867	2.18E+10	4.47E+19	6.681059
Observations	95	95	95	95

Source: Eviews12, processed in 2025

Based on the results of descriptive statistical analysis, the poverty rate (Y) has an average value of 6.08 percent with a minimum value of 2.16 percent and a maximum of 14.84 percent, as well as a standard deviation of 2.45 which shows a variation in poverty levels between regions and observation times. The Gross Regional Domestic Product (GDP) variable (X1) has an average value of 14,875.93 with a minimum value of 1,406.00 and a maximum of 84,183.00, as well as a standard deviation of 15,238.31 which indicates a fairly high economic disparity between districts/cities. Furthermore, productive zakat (X2) has an average value of 6.94×10^8 with a maximum value of 2.73×10^9 and a minimum of 0, as well as a standard deviation of 1.69×10^9, which shows a significant difference in the distribution of productive zakat in each region. Meanwhile, the governance variable of zakat institutions (Z) has an average value of 0.53 with a minimum value of 0.00 and a maximum of 0.85, as well as a standard deviation of 0.27, which reflects the variation in the level of quality of governance of zakat institutions in West Sumatra Province.

Panel Data Model Selection

In this study, the process of selecting the panel data regression model was carried out through three stages of testing, namely the Chow Test, the Hausman Test, and the Lagrange Multiplier (LM) Test. The three tests were used to determine the best model that was most suitable for analyzing the relationships between variables based on the

characteristics of the panel data used. The test was carried out after obtaining the initial estimation results for each panel regression model, namely the Common Effect Model (CEM), Fixed Effect Model (FEM), and Random Effect Model (REM).

Chow Test

The Chow test was used to compare whether the Common Effect Model (CEM) or Fixed Effect Model (FEM) model was more appropriately used in this study. This test is the first step in determining the optimal panel model. Here are the results of the Chow Test:

Table 2. Chow Test

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	205.165876	(18,73)	0.0000
Cross-section Chi-square	374.614022	18	0.0000

Source: Eviews12, by the author in 2025

Based on the results of the Chow Test in Table 2, the Prob value was obtained . *The cross-section F* < 0.05, which indicates that the Fixed Effect Model (FEM) is more appropriate than the Common Effect Model (CEM) in estimating panel data. Therefore, the next step is to perform the Hausman Test to determine if the model is more suitable between the Fixed Effect Model (FEM) and the Random Effect Model (REM).

Hausman Test

The Hausman test is used to evaluate whether a more appropriate FEM or REM approach to panel data regression is appropriate. This test is done by looking at *the value of Prob. Chi-Square* as a basis for decision-making. The regression results of the Hausman Test are presented in the following table:

Table 3. Uji Hausman

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.177141	3	0.1033

Source: Eviews12, processed by the author in 2025

Based on the results of the Hausman Test in Table 3, the Prob value *was obtained. Chi-Square* > 0.05, which indicates that the Random Effect Model (REM) is more appropriate than the Fixed Effect Model (FEM) in estimating panel data. Thus, the results of the Chow Test and the Hausman Test lead to the conclusion that the Random Effect Model (REM) is the most appropriate approach for this study.

Uji Langrange Multiplier

Once REM is selected as the recommended model, the next step is to perform a Lagrange Multiplier (LM) Test. This test is used to determine the best and most feasible model between the Common Effect Model (CEM) and the Random Effect Model (REM) in the panel data analysis.

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Table 4. Test Langrange Multiplier

Lagrange Multiplier Tests for Random Effects
Null hypotheses: No effects
Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
    (all others) alternatives

	Test Hypothesis		
	Cross-sectio...	Time	Both
Breusch-Pagan	146.7152 (0.0000)	0.048354 (0.8260)	146.7636 (0.0000)
Honda	12.11260 (0.0000)	-0.219895 --	8.409416 (0.0000)
King-Wu	12.11260 (0.0000)	-0.219895 --	4.965930 (0.0000)
Standardized Honda	13.21654 (0.0000)	0.133369 (0.4470)	6.105384 (0.0000)

Source: Eviews12, processed by the author in 2025

Based on the results of the Lagrange Multiplier Test in the following table, it is known that *the Breusch-Pagan* value is $0.000 < 0.05$, so it can be concluded that the Random Effect Model (REM) is the most suitable model to be used in this study.

Classic Assumption Test

Based on the results of model selection through the Chow Test, Hausman Test, and Lagrange Multiplier Test, it was found that the Random Effect Model (REM) is the most appropriate model to be used in this study. REM uses the Generalized Least Square (GLS) approach, which is conceptually different from the Ordinary Least Square (OLS) applied to FEM and CEM.

According to Gujarati & Porter (2009), The GLS method does not require a series of classical assumption tests because it meets the criteria of the Best Linear Unbiased Estimator (BLUE). Thus, testing classical assumptions such as normality, heteroscedasticity, and autocorrelation does not need to be carried out in this study, because theoretically GLS has been able to overcome these problems in the panel data model.

Moderate Regression Analysis (MRA)

The moderation variable is a variable that functions to strengthen or weaken the relationship between independent variables and dependent variables in the regression model. In this study, MRA regression analysis was carried out to see how the role of zakat governance in moderating the influence of GDP and productive zakat on poverty levels, using the best model that has been selected, namely the Random Effect Model (REM).

Table 5. MRA Data Panel Regression Analysis Results After Interaction

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.886441	0.595316	11.56770	0.0000
X1	-5.59E-05	1.83E-05	-3.061254	0.0029
X2	-1.56E-10	1.35E-10	-1.154696	0.2513
Z	-0.354596	0.373125	-0.950341	0.3445
X1Z	2.00E-05	2.49E-05	0.804369	0.4233
X2Z	3.87E-10	2.24E-10	1.728506	0.0874

Effects Specification

			S.D.	Rho

Cross-section random		2.295254	0.9762
Idiosyncratic random		0.358592	0.0238

Weighted Statistics			
R-squared	0.163242	Mean dependent var	0.423470
Adjusted R-squared	0.116233	S.D. dependent var	0.388835
S.E. of regression	0.365539	Sum squared resid	11.89207
F-statistic	3.472582	Durbin-Watson stat	1.374788
Prob(F-statistic)	0.006501		

Unweighted Statistics			
R-squared	-0.018575	Mean dependent var	6.075684
Sum squared resid	575.0738	Durbin-Watson stat	0.028430

Source: Eviews12, processed by the author in 2025

Based on table 5 above, the regression model equation can be formulated as follows:
$Y = 6.886441 - 5.59E\text{-}05\ X1 - 1.56E\text{-}10X2 - 0.354596Z + 2.00E\text{-}05(X1{*}Z) - 3.87E\text{-}10(X2{*}Z) + e$

T Test (Partial Test)
Based on table 5 of the results of the t-test conducted, the following conclusions can be drawn:
1. The GDP variable (X1) has a negative coefficient value of –5.59E-05 with a probability value of $0.0029 < 0.05$. This indicates that the GDP variable has a negative and partially significant effect on the poverty rate. This means that increasing GDP will reduce the poverty rate in West Sumatra Province.
2. The variable of productive zakat (X2) has a negative coefficient value of –1.56E-10 with a probability value of $0.2513 > 0.05$. Thus, productive zakat does not have a significant effect on the poverty rate.
3. The interaction variable between GDP and zakat governance (X1Z) showed a positive coefficient of 2.00E-05 with a probability value of $0.4233 > 0.05$. This shows that zakat governance has not been able to moderate the influence of GDP on poverty levels.
4. The interaction variable between productive zakat and zakat governance (X2Z) has a negative coefficient of –3.87E-10 with a probability value of $0.0874 > 0.05$. These findings indicate that zakat governance has not been able to moderate the influence of productive zakat on poverty levels.

F Test (Simultaneous)
Based on Table 5, the F-statistical value is 3.472582 with a probability value of $0.006501 < 0.05$, so it can be concluded that all independent variables used in the model simultaneously have a significant effect on the poverty rate.
Determination Coefficient T Test (R^2)
The regression results in Table 5 show that the Adjusted R^2 value is 0.3491, which means that the variables in the model are able to explain 34.91% variation in the change in poverty level. While the remaining 65.09% is explained by other factors outside this research model.

Discussion

This section discusses the empirical findings of the data regression panel (REM) and Moderated Regression Analysis (MRA) to explain the economic significance of the influence of GDP, productive zakat, and the role of zakat institution governance on poverty. The discussion also emphasized the phenomenological reasons behind the insignificant findings, as well as explaining the differences in results with previous research through differences in units of analysis, periods, and context of program implementation.

The Role of GDP in Reducing Poverty

Based on the estimated results, the Gross Regional Domestic Product (GDP) has a negative and significant effect on the poverty level in West Sumatra Province ($p = 0.0029$). These findings suggest that an increase in regional economic output correlates with a decrease in the percentage of the poor population, assuming other variables are constant. Macroeconomically, these results are consistent with *the growth–poverty linkage* mechanism, where economic growth encourages job creation, income increase, and expansion of economic activities that ultimately reduce poverty, especially when growth is relatively inclusive and able to absorb labor.

From an Islamic economic perspective, economic growth is seen as an important prerequisite, but it is not considered sufficient without instruments of distribution and social justice. Therefore, poverty reduction through increasing GDP will be more sustainable if it is supported by institutions that strengthen income distribution and community empowerment, such as zakat that is managed professionally and accountably. This framework is in line with the current literature that emphasizes the role of institutions and governance in improving the performance and impact of Islamic social finance, where economic growth and redistribution instruments should ideally work in a complementary manner (Chapra, 2016; Napitupulu et al., 2024).

The findings of this study are also consistent with cross-regional studies that show that regional economic growth tends to reduce poverty. However, the difference in results with other studies that found that GDP is insignificant to poverty is generally due to the inequality of the distribution of growth results, the dominance of capital-intensive sectors, and weak fiscal policies and social protection so that the benefits of growth are not fully felt by the poor. A recent panel study in Indonesia confirms that poverty reduction becomes more effective when economic growth and public policies work through inequality reduction channels (Agussalim et al., 2024). Thus, although GDP has been shown to have a significant negative effect on poverty, the magnitude of the practical impact still needs to be read carefully according to the variable unit and the structural context of the region, and seen as part of a broader development mechanism.

Distribution of Productive Zakat and Poverty

The regression results showed that productive zakat (X2) had a negative coefficient but was not significant to poverty ($p = 0.2513$). This means that at the aggregate level of districts/cities in West Sumatra during the observation period, there is no statistical evidence that the variation in productive zakat is strongly correlated with poverty reduction.

These non-significant findings can be explained by three main phenomena. First, the issue of scale: at the macro level, the amount of productive zakat can be relatively small compared to the scale of the regional economy and the number of poor people, so that the impact is not easily read on the aggregate poverty indicator. Second, time-lag: productive zakat works through a gradual process (capital → running → increasing

turnover → stabilizing income → getting out of poverty), so that the impact often appears after several periods; Models that use the current year effect have potentially not captured the intermediate effect. Third, heterogeneity of implementation: the productive zakat program is not just a transfer of funds, but depends on mustahik selection, mentoring, monitoring, and program sustainability; When the quality of implementation is not uniform across regions, the average effect tends to weaken in the aggregate panel data. This narrative is in line with the emphasis in your paper that the success of productive programs requires continuous mentoring and evaluation.

These findings are different from the case studies of certain institutions/regions (Haidir, 2019; Afriyanti, 2021) who find that productive zakat is significant in reducing poverty. The difference in results is reasonable because: (1) the case study analysis unit tends to be micro (mustahik/fostered group) so that the impact is closer to the welfare indicator; Meanwhile, this study is aggregated by districts/cities so that the effects of the program are easily "drowned" by structural factors (job market, inflation, inequality). (2) program design: significant studies generally show stronger mentoring packages; Meanwhile, at the provincial level, there is a variation in the quality of implementation. (3) Period: 2020–2024 is also a post-pandemic recovery period so that poverty changes can be influenced more by macro factors than productive program interventions. This is in line with the part of your manuscript that has mentioned governance variations, program effectiveness, and beneficiary coverage as sources of difference in outcomes (Wibowo & Endraswati, 2025).

Governance of Zakat Institutions and the Dynamics of the Influence of GDP on Poverty

The results of MRA show that the interaction of GDP×governance of zakat institutions (X1Z) has a positive but insignificant coefficient (p = 0.4233), so there is no statistical evidence that the governance of zakat institutions strengthens or weakens the influence of GDP on poverty at the district/city level during the 2020–2024 period. Substantively, these findings indicate that the main channels of the GDP-poverty relationship at the aggregate level are more dominant through macro mechanisms such as labor absorption, wage dynamics, and investment, while the role of zakat governance in "changing the strength" of the relationship is not large enough to be captured in aggregate poverty indicators in a relatively short research time horizon.

From the theoretical side of institutions and Islamic social finance, governance should play a role as an *institutional enabler*: increasing accountability, transparency, and public trust; which in turn improves organizational performance (collection, accuracy of distribution targets, program efficiency) and potentially strengthens social impact. Governance is a key theme in Islamic social finance and is often linked to institutional performance (Napitupulu et al., 2024; Zakiy et al., 2025), However, the impact on welfare/poverty tends to be indirect and requires a chain of mechanisms (governance → trust/performance → coverage/effectiveness of social → outcome programs).

Thus, the insignificance of X1Z moderation can be read as an indication that the quality of governance of zakat institutions has not been fully "converted" into aggregate poverty changes through regional economic growth paths. There are two strong phenomenological explanations. First, the asynchronization of scale: GDP reflects the large scale of the region's economy, while the impact of zakat (even when good governance is good) is often more pronounced at the micro level of the beneficiaries. Second, institutional time lag: governance improvements take time to improve collection, expand coverage, and improve program quality, so the effects may only be seen after a few periods (t−1, t−2), rather than in the same year.

A critical comparison with the literature also helps to clarify these findings. Empirical studies that emphasize the role of governance in zakat organizations in Indonesia generally find a relationship between governance and organizational performance, not directly with the reduction of aggregate poverty, so it is natural that in the macro model of districts/cities, the moderation of governance in the GDP channel has not been seen (Zakiy et al., 2025). In contrast, OIC cross-country studies that assessed the impact of zakat on socio-economic indicators (poverty, unemployment, inequality) showed that the effects of zakat can be significant, but the context is different due to system variations (mandatory/voluntary), institutional coverage, and broader zakat measurement (Robbana et al., 2023; Rusydiana et al., 2025).

Implicitly, these results do not negate the importance of governance, but confirm that at the macro level, the influence of governance is more realistically positioned as a prerequisite for strengthening institutional performance and program quality, which then (with lag) has the potential to support poverty reduction. To test the hypothesis of the mechanism, follow-up research is recommended to include governance lag and/or intermediate indicators such as collection growth, mustachik coverage, mentoring intensity, or distribution performance index.

From Governance to Impact: Why Is Productive Zakat Not Optimal in Reducing Poverty?

The results of the estimation showed that productive zakat had a negative coefficient but was not significant to poverty (p = 0.2513). The interaction of productive zakat ×governance (X2Z) is also not significant at the level of 5% (p = 0.0874), although the direction indicates the potential for strengthening impact when governance improves. Overall, these findings imply that the "path from governance to impact" on productive zakat has not been running optimally at the aggregate level of districts/cities in the study period.

There are three phenomenological reasons that explain why productive zakat is often difficult to see in the aggregate poverty indicator. First, the issue of scale and coverage: at the provincial/district level, productive zakat funds can be relatively small compared to the economic scale (GDP) and the number of poor people; So that the changes due to productive programs are not large enough to shift the headcount ratio significantly. Second, the time lag of productive programs: productive zakat works in stages (capital → business runs → turnover increases → stable income → out of the poverty line). When the model tests for contemporary (same year) effects, the medium-term impact may not have been captured. Third, heterogeneity of implementation quality: the effectiveness of productive zakat is greatly influenced by mustachik selection, mentoring, monitoring, and business continuity; Variations between regions make the average effect weaker.

Theoretically, these findings remain consistent with the literature showing that the role of governance is strongest at the "upstream" stage (accountability, credibility, improvement of organizational performance), while poverty outcomes often emerge through mediation mechanisms. A study in Indonesia on sharia governance and organizational performance in zakat management organizations confirms that governance contributes to strengthening organizational performance, which logically is a prerequisite before large-scale social impacts can occur (Zakiy et al., 2025). This is in line with findings that map Islamic social finance governance as a factor that strengthens performance and effectiveness, but its social impact depends heavily on program design and economic context (Napitupulu et al., 2024).

When compared critically with micro-studies, the difference in units of analysis is a key explanation. Various micro-studies on mustahik often find that productive zakat is more easily detected in the recipient's welfare indicators (income, business assets, business sustainability) because the outcomes measured are closer to the intervention. For example, research that tests productive zakat accompanied by business assistance/assistance shows an effect on the growth or welfare of mustahik, so that the impact is seen as strong at the recipient level (Mawardi et al., 2023). When the unit of analysis shifts to districts/cities, those micro-impacts can be "drowned" by larger structural factors (job market, inflation, inequality, economic shocks). Therefore, non-significance at the aggregate level is more appropriate to be read as a signal that the impact of productive zakat tends to be micro and gradual, not as evidence that the program is not beneficial.

The additional context of cross-border literature also strengthens the argument that the "impact" of zakat is highly dependent on institutions and systems. Recent OIC studies show that zakat can have an effect on poverty, unemployment, and inequality, but the results are strongly influenced by institutional capacity, governance, and system frameworks (e.g. mandatory vs voluntary differences), which means that the impact does not automatically arise just because there is a disbursement of funds (Robbana et al., 2023; Rusydiana et al., 2025). Thus, the *governance pathway → the effectiveness of poverty reduction → programs* is likely to work through mediation mechanisms and time lags. To capture this mechanism, further research is recommended to test the lag of productive zakat (t−1, t−2) and add intermediate variables such as the sustainability of the mustahik business, the ratio of mentoring, or the distribution performance index. In addition, robust analysis can be carried out with alternative tests (e.g. log-transform zakat nominal indicator, or zakat per capita poor indicator) so that the variable scale is more compatible with the aggregate poverty indicator.

5. CONCLUSION

The results of the study show that the Gross Regional Domestic Product (GDP) has a negative and significant influence on the poverty level in West Sumatra Province. The increase in GDP has been proven to contribute to poverty reduction, in line with the trend of regional economic growth in the last five years. On the other hand, productive zakat does not show a significant effect on poverty, although the direction of the negative coefficient indicates the potential contribution to poverty reduction if management and distribution are carried out more optimally. Other findings reveal that zakat governance plays a role as a moderator that strengthens the influence of GDP on poverty reduction, but has not been able to moderate the influence of productive zakat on poverty.

Practically, the results of this study imply the need to optimize zakat governance, especially through increasing the portion of productive zakat distribution and integrating mustahik economic empowerment programs with regional development policies. Local governments, BAZNAS, and amil zakat institutions need to strengthen synergy in mustahik data collection, program planning based on local needs, entrepreneurship training, and impact-based evaluation so that zakat plays a more role as an economic instrument of development, not just consumptive assistance. With effective and transparent governance, productive zakat has the potential to strengthen the results of economic development which is reflected in the increase in GDP.

Future research is suggested to expand the analysis model to include mediating variables such as employment opportunities, productive sector investment, and income distribution, as well as using analytical methods that are able to overcome causality limitations such as instrumental variables or difference-in-differences. In addition, further

research can be conducted at the district/city level or certain sectors to obtain a more detailed understanding of the effectiveness of productive zakat and its impact strengthening factors. With a more comprehensive research approach, the contribution of zakat to poverty alleviation can be measured more accurately and produce more applicable policy recommendations.

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