

Cattle Fattening Program: The Effectiveness of Zakat Community Development

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ABSTRACT

Despite many studies on productive Zakat, the focus on the effectiveness of *mustahiq* empowerment programs has been limited. This study looks at how effective the Zakat community development-based cattle fattening program is towards the empowerment of Zakat recipients. The study measures four indicators of program effectiveness: program target accuracy, program socialization, program objectives, and program monitoring. Data collection techniques include interviews, observation, and documentation. The study found that the program was good at targeting the right people, but it wasn't socialized enough. The program also fell short of its objectives because the recipients weren't making enough money to become donors themselves yet. However, the program was well-monitored, with regular check-ins to make sure it was on track. The study suggests that clearer standards are needed to increase the benefits received by Zakat recipients. This study has practical implications for productive Zakat distribution policies, as clear benchmarks are required for implementing programs that increase Zakat recipients' benefits.

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Introduction

Zakat intends to equip its receivers so that they can earn a fair living through sustainable skills. The productive Zakat distribution model that promotes economic empowerment aims to change the status of recipients from *mustahiq* (Zakat recipient) to *muzakki* (Zakat payers) (Toriquddin, 2015), so that productive Zakat programs can contribute significantly to community economic activities (Romdhoni, 2018). However, according to Ashiq and Mushtaq (2020), many problems plague the Zakat institution's structure in achieving social and economic justice. One of these problems is improper Zakat distribution, due to a lack of efficiency in Zakat management, which results in some areas not receiving the appropriate benefits.

Zakat as a source of empowerment for *mustahiq* has become a component of community-based participatory development, which helps to reduce economic inequality (Sholeh, 2021; Widiastuti et al., 2021). In Indonesia, the regulation on Zakat Management is governed by Law No. 23 of 2011, which states that the purpose of Zakat management is to improve community welfare and alleviate poverty (PUSKAZ-BAZNAS, 2019). Thus, by actively involving *mustahiq* in economic activities, Zakat can be a solution to the root problem of long-term poverty (Ali & Hatta, 2014; Furqani et al., 2018).

In Indonesia, East Kalimantan has the tenth lowest poverty rate in the country (Prabawati, 2022). According to data from the Central Agency in Statistics, the poverty rate in East Kalimantan tends to be on a fluctuating trend. However, the poverty rate in East Kalimantan has generally increased from Quarter I 2019 to Quarter III 2022, as shown in Figure 1. In the first quarter of 2019, the number of poor people increased by 219,920 (or 5.94%), but in the third quarter of that year, it decreased by 220,910 (or 5.91%). In the first quarter of 2020, the number of poor people increased by 230,260 (or 6.10%), while in the third quarter of that year, it increased by 243,990 (or 6.64%). In the first quarter of 2021, the number of poor people decreased by 241,770 (or 6.54%), and in the third quarter of that year, it decreased by 233,130 (or 6.27%). In the first quarter of 2022, the number of poor people increased by 236,250 (or 6.31%), and in the third quarter of that year, it increased by 242,300 (or 6.44%) (Central Statistics Agency of East Kalimantan Province, 2022).



Figure 1. Poor Population in East Kalimantan

The issue of poverty is more than just a statistic and a percentage; there are other things to consider, such as how the government may lower poverty rates, especially after the economic recovery following the COVID-19 pandemic. Previous studies (Danuludin et al., 2021; Hamidi et al., 2022; Hoironi, 2021) indicate that Zakat can be a solution to reduce the economic burden of people affected by COVID-19. However, Mochlasin (2018)

argues that a decline in the poverty rate does not always imply a decrease in the population's dependency ratio. Based on the report of the [Central Agency in Statistics of East Kalimantan Province \(2022\)](#), in 2022, Samarinda, the capital of East Kalimantan, had a dependency ratio of 38.62 percent. This means that every 100 productive-age individuals must support 39 non-productive individuals. [Widiastuti et al. \(2021\)](#) added that the lack of entrepreneurial skills is responsible for the generation of insufficient job opportunities relative to the required workforce.

[Asher et al. \(2018\)](#) suggest that it is necessary to develop the community within the society, and therefore a well-designed and targeted Zakat management mechanism is required. This is because the utilization of Zakat depends heavily on its management ([Ibrahim & Ghazali, 2014](#); [Solihah & Mulyadi, 2018](#)). If the *mustahiq* already has the capacity, they should be provided with business capital that allows them to produce earnings to meet their basic needs ([Ismail et al., 2022](#); [Miah, 2021](#)). Thus, productive Zakat is considered to have a multiplier effect because it has a continuous cycle that produces results if it is directed toward productive activities ([Pratama, 2015](#); [Wijaya & Ritonga, 2021](#)).

Productive Zakat introduced in the Zakat community development (ZCD) program is effective because it individually impacts the welfare and independence of the *mustahiq* ([Maulana & Kurniasih, 2020](#); [Shalihin, 2016](#); [Toni, 2020](#)). This is evidenced by the measurement of material and spiritual conditions reflected in the increase of the *mustahiq's* income, albeit not significantly ([Maulidia & Mukhlis, 2021](#); [Pusparini, 2015](#)). The output of ZCD is not only aimed at improving the community's economy, but if the community's income increases through increased productivity, it will increase consumption activities and make it easier to develop economic activities in the surrounding area ([Lestari & Tikawati, 2019](#); [Susilawati et al., 2020](#)). Meanwhile, other studies show that the ZCD program from BAZNAZ (National Zakat Agency) has made a substantial contribution to improving welfare, but it is nevertheless regarded as having achieved little outcomes due to a lack of monitoring, evaluation, and technical guidance from BAZNAS in executing the program ([Sachfurrohman et al., 2020](#); [Sumantri, 2017](#)). Similarly, the CIBEST approach shows changes but they are still not significant because the community still prioritizes earning a living rather than performing timely worship ([Sumantri, 2017](#)).

Although there has been plethora of studies on productive Zakat, the perspectives taken have been generally wide and have not been especially focused on the effectiveness of *mustahiq* empowerment programs, notably in the cattle fattening program. Therefore, this study focuses on the concept of managing the ZCD program implemented by the East Kalimantan Provincial BAZNAS in collaboration with the Department of Animal Husbandry in the form of the Cattle Fattening Program located in Gilirejo Village, Lempake, Samarinda City, East Kalimantan. In carrying out this program, a considerable amount of funds has been distributed by the East Kalimantan Provincial BAZNAS to the groups of *mustahiq*. This study aims to analyze the *mustahiq's* results to see if they are proportional to the funds distributed, as well as to assess the impact of this program on the economic empowerment of *mustahiq* assisted by this program, and to see if productive Zakat-based empowerment models are effective in changing behavior and empowering communities.

Furthermore, this investigation includes distinct challenges to program execution as well as resolutions that differ from previous research. This research is expected to provide theoretical inputs to the design of policies pertaining to the ZCD program by attentively evaluating program implementation and intensifying coordination, broadening the scope to attain optimal outcomes, and informing BAZNAS stakeholders that there are shortcomings in the process that must be immediately corrected to increase the benefits received by the *mustahiq*. Therefore, the research questions to be further discussed in this study are: (1) how is the progress of *muzaki* development and revenue of the National Amil Zakat Board of East Kalimantan Province? (2) how is the management of the cattle fattening program at the National Amil Zakat Board of East Kalimantan Province? and (3) How effective is the cattle fattening program under the Zakat community development in economically empowering *mustahiq* at the National Amil Zakat Board of East Kalimantan Province?

Effectiveness is a measure that provides an overview of how far the targets set previously by an institution can be achieved and serves as an important benchmark to assess the development and progress achieved by a community (Sawir, 2020). This study employs Subagyo and Mubyarto's (2000) measures to assess program effectiveness, as shown in Figure 2. First, program accuracy is measured by how closely the program participants match the targets. Accuracy is more oriented towards the short term and is more operational, both individually and organizationally, and is crucial to the success of organizational activities. Second, program socialization is the ability of program organizers to disseminate information about program implementation to the general public and program participants. Third, program objectives measure how well the program results match the program objectives. Achieving objectives requires a coordinated effort that must be understood as a process. Finally, program monitoring is an activity carried out after the program is implemented as a form of attention to program participants. Monitoring involves checking and comparing the achieved results with the established standards. If the results deviate from the applicable standards, corrective action needs to be taken to improve them.

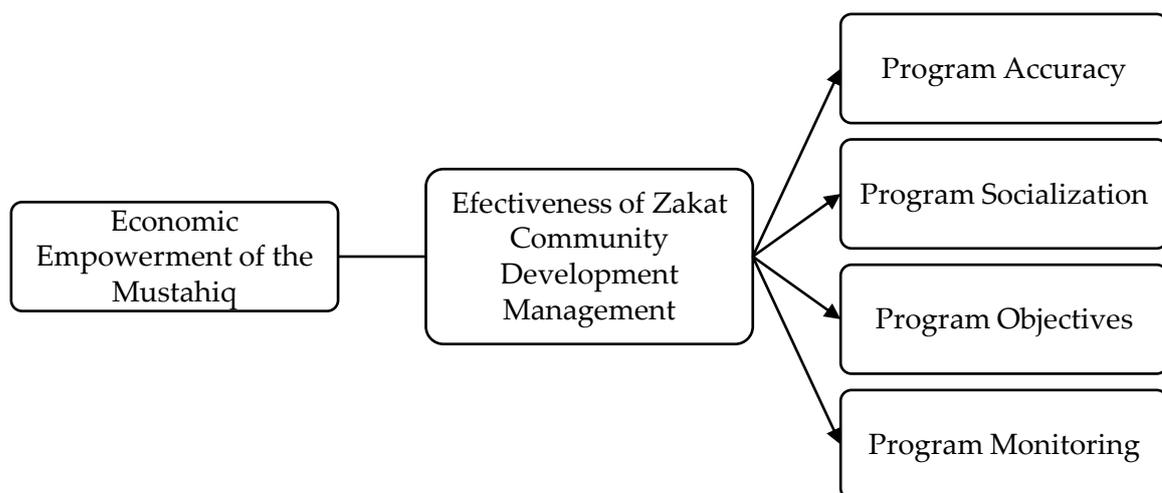


Figure 2. Indicators of Program Effectiveness

Method

This study employs a qualitative technique to demonstrate how the management of productive Zakat programs through Zakat community development empowers the *mustahiq* in BAZNAS East Kalimantan Province, as well as how to deal with program management challenges.

Informants and Data Sources

This study looks at how effectively the Zakat community development program manages productive Zakat in East Kalimantan Province, Indonesia. The leaders, staff, and beneficiaries at BAZNAS are the sources of information used to examine its impact on the economy of beneficiaries. The list of informants in this study is presented in [Table 1](#).

Table 1. Informants

No	Informants	Position
1	MT	Deputy Chairman I BAZNAS of East Kalimantan Province
2	AAR	Deputy Chairman II BAZNAS of East Kalimantan Province
3	W	The Head of Mekar Gilirejo Lempake Livestock Farmer Group
4	SG	The member of Mekar Gilirejo Lempake Livestock Farmer Group
5	SJ	The member of Mekar Gilirejo Lempake Livestock Farmer Group
6	PR	The member of Mekar Gilirejo Lempake Livestock Farmer Group
7	AH	The member of Mekar Gilirejo Lempake Livestock Farmer Group
8	NW	The member of Mekar Gilirejo Lempake Livestock Farmer Group
9	PN	The member of Mekar Gilirejo Lempake Livestock Farmer Group
10	PE	The member of Mekar Gilirejo Lempake Livestock Farmer Group
11	IF	The member of Mekar Gilirejo Lempake Livestock Farmer Group
12	SP	The member of Mekar Gilirejo Lempake Livestock Farmer Group

Data Collection

This study involves two categories of data collection: primary and secondary data. To gather primary data, relevant informants are interviewed using a question list derived from observations of the productive Zakat management program's implementation by BAZNAS East Kalimantan. The list is based on the ZCD concept, its goals and targets, and the supervision patterns of activities. On the other hand, secondary data collection is conducted through a literature review of publications that meet the criteria and elements related to the ZCD and the economic empowerment program for the *mustahiq*.

Data Analysis

In this study, an analytical descriptive data analysis technique is employed, which involves several stages. First, a pre-field analysis is conducted based on the results of a preliminary study. Second, during the fieldwork and data collection process, the researcher classifies and interprets the data. Third, data reduction is performed by summarizing and selecting the essential elements to provide a more concise overview. Fourth, data presentation is accomplished through short descriptions and similar means. Finally, conclusions are drawn and the findings obtained in the field are verified.

Results and Discussion

The Development of the Number of Muzakki and the Income of BAZNAS

The National Zakat Amil Body (BAZNAS) of East Kalimantan Province is a Zakat Management that is responsible for the collection, distribution, and utilization of Zakat in compliance with religious regulations. Its income development from year to year is summarized in Table 2 (Badan Pusat Statistik Provinsi Kalimantan Timur, 2022). The income did not constantly improve year after year. It fluctuated. This is driven by the community's desire to pay ZIS to BAZNAS East Kalimantan Province, among other things.

Table 2. The Income of BAZNAS of East Kalimantan Province

No	Year	Zakat	Infaq	Total
1	2016	Rp. 2,760,357,725.33	Rp. 825,378,827.00	Rp. 3,585,736,552.33
2	2017	Rp. 10,041,015,497.54	Rp. 987,919,985.83	Rp. 11,028,935,483.37
3	2018	Rp. 8,939,429,878.37	Rp. 1,127,212,644.00	Rp. 10,066,642,522.37
4	2019	Rp. 9,266,032,707.25	Rp. 1,030,905,755.00	Rp. 10,296,938,462.25
5	2020	Rp. 6,209,866,776.81	Rp. 665,276,144.15	Rp. 6,875,142,920.96
Total				Rp. 41,853,395,941.28

Note: Rp = Indonesian currency (IDR)

In addition to BAZNAS East Kalimantan Province's income, which does not constantly rise, the number of *muzakki* in BAZNAS East Kalimantan Province suffers from the same phenomenon. This is shown in Table 3 by the evolution of the number of *muzakki*.

Table 3. The Number of *Muzakki* of BAZNAS East Kalimantan Province from 2016 to 2020 (people)

Month	2016	2017	2018	2019	2020
January	61	95	153	173	208
February	76	95	179	220	164
March	77	105	234	164	136
April	69	99	244	199	149
May	70	116	429	456	271
June	160	217	384	212	166
July	61	101	231	211	170
August	117	76	274	262	163
September	105	99	338	215	152
October	99	97	414	196	227
November	101	106	217	171	187
December	105	115	298	282	174
Total	1101	1321	3395	2761	2167

The number of *muzakki* reported each year is quite uncertain, as illustrated by the fluctuation in the last five years. The number of recorded *muzakki* was 1101 in 2016, and it climbed by 1321 in 2017. In 2018, there was a huge growth of 3395 *muzakki*, however in 2019, the number of *muzaki* declined by 2761 people. Furthermore, the number of *muzaki* fell to 2167 in 2020.

The Concept of Productive Zakat Management through Zakat Community Development (ZCD) towards the Economic Empowerment of the Mustahiq

The cattle fattening program is one form of implementation of the productive Zakat programs that empower the underprivileged populations in rural areas. Being implemented in Gilirejo Lempake Village, it is hoped that it will result in increased income for the community. This program leverages productive Zakat to support underprivileged individuals by providing them with capital assistance for livestock businesses, including cattle fattening, as well as offering training and education on cattle fattening. The principles and objectives of the ZCD program are the foundation for managing this program, as evidenced by interviews. The implementation process is presented in [Figure 3](#). As illustrated in [Figure 3](#), the initial phase of the ZCD program involved beneficiary selection followed by training sessions conducted by BAZNAS, which invite participants from the district/city and speakers from the central institution of BAZNAS in Indonesia. After the training sessions, BAZNAS East Kalimantan Province works with the Animal Husbandry Agency to identify suitable locations for the cattle fattening program and eligible beneficiaries, incorporating recommendations from the Agency. Next, BAZNAS East Kalimantan Province conducted a survey at the recommended locations, which serves as a basis for determining the beneficiaries and the program's location. Once selected, beneficiaries can form a group and submit a proposal for the cattle fattening program.

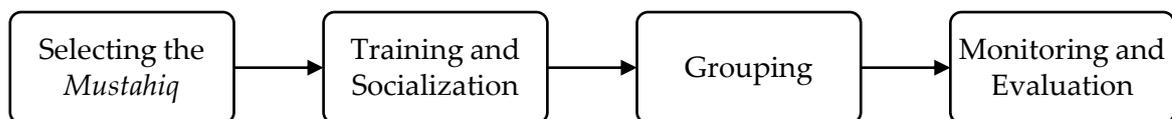


Figure 3. The Process of Cattle Fattening Program

The findings of this research are in line with the findings of [Hamidi et al. \(2019\)](#), [Wutsqah \(2021\)](#), and [Nurhasanah \(2022\)](#), who state that BAZNAS is responsible for providing spiritual guidance and training to the beneficiaries to develop their potential and businesses. The program is then implemented in the form of quality livestock management through the marketing process through intensive and sustainable mentoring programs. The result is the implementation of the sustainability and self-reliance of the *mustahiq*. A group named Mekar Girirejo Lempake livestock farmer group, consisting of around 10 *mustahiq* recipients of the program, is responsible for raising the cows purchased by the group according to the fattening program they learned during the training. It is anticipated that these cows will fetch a higher price than their purchase price upon sale. The cows that have been raised by the Ternak Mekar Gilirejo Lempake group are prepared for sacrificial animals during Eid al-Adha, and the National Zakat Agency (BAZNAS) of East Kalimantan Province will assist with their distribution. However, assistance is provided only after verifying the eligibility of the recipient, which includes reviewing the location for accessibility and business feasibility.

BAZNAS East Kalimantan Province offers the ZCD program to *mustahiq* who possess the capacity to rear livestock. Under this program, BAZNAS extends a loan of IDR 271,000,000 to the group, which is allocated towards the purchase of 17 cattle and related

expenses, including the construction of cowsheds, feed, and animal vaccines. Table 4 presents a breakdown of the funds' utilization.

Table 4. Fund Utilization

Month	Description	Income	Expenses	Balance	Detail
June	Distribution of Funds to <i>mustahiq</i> Group	Rp. 271,000,000		Rp. 271,000,000	
March	Cowshed Making		Rp. 2,500,000	Rp. 268,500,000	
July	Assistance for the living expenses of <i>mustahiq</i>		Rp. 5,000,000	Rp. 263,500,000	(@ 500rb x 10 people)
Augusts	Purchase of calves		Rp. 249,950,000	Rp. 13,550,000	17 Cows
August	Cowshed Repair		Rp. 2,550,000	Rp. 11,000,000	
Augusts	Return of capital from calves	Rp. 245,000,000		Rp. 256,000,000	Proceeds from the sale of cattle
September	Purchase of calves		Rp. 124,250,000	Rp. 131,750,000	(@12,5 Million x 10 Cows)
September	Purchase of rope and vaccine		Rp. 750,000	Rp. 131,000,000	
October	Purchase of calves		Rp. 125,000,000	Rp. 6,000,000	(@13,1 million x 10 cows)
December	Making Group Signs		Rp. 4,600,000	Rp. 1,400,000	
	Total	Rp. 516,000,000	Rp. 514,600,000	Rp. 1,400,000	The rest of the funds returned

A portion of the funds given is also intended for the livelihood of 10 recipient families, each receiving cash of Rp 500,000. Subsequently, during the season of cattle sacrifice, the cattle were sold, resulting in a profit of Rp25,000,000. The funds from the cattle sale accrue to the recipients, and the principal is reinvested to procure 20 head of cattle, with 3 additional cattle purchased from the proceeds of the sale. The proceeds from the sale of the cattle are then allocated towards livestock necessities like vaccines, ropes,

and group signage, and the remaining Rp1,400,000 is remitted to the National Amil Zakat Agency (BAZNAS) of East Kalimantan Province.

The success of a program is determined by whether it attains its objectives or goals. This study employs several indicators to measure program effectiveness, which includes program accuracy, program objective, program socialization, and program monitoring.

Program Accuracy

The accuracy of the target recipients of the cattle fattening program determines how effective the program implementation is. Should there be evidence in the field that some ineligible individuals are included in the program, it may adversely affect those who are eligible. Thus, the stage of identifying the target recipients of the program is crucial and serves as the initial step in ensuring that the intended program is suitable and on track.

Based on the results of interviews with informants, the cattle fattening program recipients are considered quite effective. This is supported by informants who are classified as financially vulnerable or underprivileged, as most residents in Gilirejo Village are farmers whose earnings are uncertain, particularly during the flood season, when most of the land is submerged, resulting in harvest failures and losses. Beneficiaries receive additional money to support their lives as a result of the current cattle fattening program. This confirms [Nurhapsari et al. \(2022\)](#) that the participants' social lives improved and grew more prosperous as a result of the empowerment initiative through the distribution of Zakat. Zakat serves to attract blessings and can alleviate economic difficulties ([Mogra, 2022](#)).

Another consideration for the recipients of the cattle fattening program is their basic skills in the field of cattle breeding, as they are accustomed to taking care of other people's cattle in their daily lives, in addition to farming. BAZNAS employs a screening process to identify potential beneficiaries who meet the eligibility criteria for receiving productive Zakat through the ZCD program, which involves evaluating proposals submitted by the applicants. This step is crucial as it provides an opportunity for project planning and fact-gathering prior to implementation, as noted by the Deputy Chairman II of BAZNAS in East Kalimantan Province:

“The beneficiaries of the Zakat community development program are mustahiq who have been verified as being eligible. To become a recipient of aid, you must first go through many stages of reviewing and validating mustahiq eligibility signs.”

As a result, some steps that are evaluated include the allocation of regions by examining the usefulness and benefits of a program, analyzing the potential of both people and environmental resources, and, of course, according to BAZNAS Central regulations or provisions. This program serves as a stimulant for *mustahiq* (Zakat recipients) to become more diligent in creating businesses and to have the zeal to enhance their economy through the firm they would operate. The findings of [Ayuniyyah et al. \(2022\)](#) research add to the evidence that the adoption of Zakat distribution programs has helped to reduce income disparity, particularly among male-headed households.

Program Socialization

The socialization period includes the process of delivering information to officers about the program that will be offered to the community or *mustahiq*, as well as the rules that will be applied when potential beneficiaries or *mustahiq* have received aid. It also covers the identification and training of potential beneficiaries.

Before the implementation of the ZCD program, BAZNAS East Kalimantan Province conducted a socialization stage to provide clear information about the program's working process and goals to the potential beneficiaries. Once the aid recipients are verified, BAZNAS East Kalimantan Province continues the socialization process for the Gilirejo Lempake livestock groups, ensuring that the shared goals are directed and the beneficiaries are aware of their rights and obligations. [Sudirman et al. \(2021\)](#) emphasized the importance of professional management and the involvement of partner institutions in mentoring and development. According to [Sawmar and Mohammed \(2021\)](#), Zakat institutions have played a significant role in the social, economic, moral, and spiritual development of communities throughout Islamic history.

Regrettably, the ZCD program's socializing phase has been declared inadequate due to a lack of continuity. The knowledge offered during socialization was still in the early stages of diffusion. It is recommended that this step be repeated on a regular basis to help the Mekar Gilirejo Lempake livestock group build their cattle fattening enterprise, as group members demand greater knowledge and skills in cattle breeding.

Program Objective

The purpose of the ZCD program is to empower the economy of the *mustahiq* through the development of cattle fattening businesses. The *mustahiq* who receive this productive Zakat have met the requirements and can provide benefits to other *mustahiq*. The Deputy Chairman I of BAZNAS East Kalimantan Province (Collection Division) describes:

“The Zakat Community Development program’s objective is to empower mustahiq. As a result, mustahiq can become muzakki.”

The primary objective of community empowerment is to establish financially independent individuals and communities. This assertion is corroborated by the research findings of [Hamzah and Hidayah \(2019\)](#), who suggest that self-reliance can be attained through empowerment, which involves the active engagement of the *mustahiq*. The purpose of empowerment is to cultivate economic resilience that enables the community to adapt to its surroundings ([Steiner & Farmer, 2017](#)).

Despite benefiting from productive Zakat assistance, the *mustahiq* are not yet eligible to become *muzakki* because their income has not yet reached the *nisab*. The BAZNAS Certificate of 2021 specifies that the *nisab* of Zakat on income for 2021 is equivalent to 85 grams of gold or IDR 79,738,415 per year or IDR 6,644,868 per month. Zakat on income can be paid monthly, based on the *nisab* value per month equivalent to one-twelfth of 85 grams of gold, at a rate of 2.5%. Therefore, if the income per month exceeds the monthly *nisab* value, Zakat of 2.5% of the income must be paid ([BAZNAS, 2019](#)).

The recipients of the ZCD program assistance claimed that they were greatly helped and the program was beneficial for them. The leader of the Mekar Gilirejo Lempake livestock groups, expressed similar comments:

“The benefits that we receive are substantial. Apart from getting a job, we also get extra money from raising these cows, which is extremely beneficial to the village’s farmers.”

The research findings are supported by previous studies conducted by [Nafiah \(2015\)](#), [Haidir \(2019\)](#), and [Mawardi et al. \(2022\)](#), which show that the utilization of productive Zakat has resulted in an increase in income and better fulfillment of needs for the *mustahiq* after participating in productive Zakat empowerment. The research findings of [Widiastuti et al. \(2022\)](#) also reinforce that Zakat, as a socioeconomic instrument, works to alleviate poverty and provide resources for the poor and underprivileged. It is concluded that the *mustahiq*'s livestock business has developed and provided additional value in the form of revenue, albeit, in this situation, the *mustahiq* have not been able to alter their status to *muzakki* because their income has not yet reached the *nisab*. This is consistent with [Russell's \(2023\)](#) reports that Zakat collection and distribution have the capacity to grow and generate resources that contribute to national development efforts.

Program Monitoring

The monitoring phase was carried out after the implementation of the program to identify any shortcomings that need to be addressed. The recipients got regular monitoring visits and evaluations from BAZNAS leaders or implementers at the location, and they are requested to provide progress reports on their business development.

The monitoring activities conducted every six months are not only for controlling purposes but also for providing support in running the livestock business. [Arwani et al. \(2022\)](#) emphasize the importance of monitoring in identifying business progress, challenges, and complaints of the *mustahiq*. This will enable the organization to find solutions and resolve issues together. Additionally, [Zakaria and Mohamad \(2019\)](#) highlighted the need for Zakat institutions to focus on helping the recipients improve their standard of living. Through monitoring, problems, and challenges faced by the *mustahiq* can be identified and evaluated as materials for future improvements.

Challenges

During the implementation of a work program, unforeseeable challenges may arise, which cannot be controlled by the organization. In this regard, the present study presents an analysis of the barriers encountered in the execution of the program, as well as potential solutions for overcoming them.

First, the ZCD program in BAZNAS East Kalimantan province faced constraints regarding workforce and financial resources for program supervision. These limitations included a shortage of skilled personnel and inadequate funds to monitor the cattle fattening program. Similar findings were reported by [Indra et al. \(2020\)](#) who encountered comparable challenges. [Ardani and Pujiyono \(2021\)](#) also found that Zakat institutions in Indonesia had insufficient resources in terms of both quantity and quality. To address these challenges, BAZNAS adopted a structured approach to management and delegated

supervisory responsibilities to the *mustahiq*. Additionally, BAZNAS committed to enhancing its capacity to implement the ZCD program and pursued funding opportunities to support the successful execution of the cattle fattening business.

Second, ZCD is a long-term program, so spirit and commitment are crucial in implementing the program so that the goals set can be achieved. This statement is supported by an interview with the Deputy Chairman II of BAZNAS East Kalimantan province, who conveyed that:

“The obstacles encountered are dependent on the mustahiq, because one of the supporting factors for success is the mustahiq’s enthusiasm to work on the given business; if they are enthusiastic, they have ideas that develop how the systematics of raising cattle, and the better their chances of success become. Apart from that, the key incentive is the quantity of help supplied by BAZNAS itself to meet their demands, because if the finances provided are insufficient, the group would struggle to flourish. Field circumstances are currently a barrier for BAZNAS.”

Mustahiq’s sense of commitment and enthusiasm is vital to ensuring that they take ownership of their work and strive for optimal performance. To sustain *mustahiq’s* commitment, BAZNAS provides motivation and support to promote the growth and development of the cattle fattening business. Additionally, BAZNAS hopes that its efforts to improve the ZCD program will assist the *mustahiq* in enhancing their economic situation. [Mawardi et al.'s \(2022\)](#) research findings support the significance of enthusiasm as a critical factor in business operations. Similarly, [Alam et al.'s \(2022\)](#) study highlighted the importance of determination as a resource that can influence the efforts of Zakat recipients. Moreover, challenges have arisen from the *mustahiq’s* end during the cattle fattening program’s implementation over the past few years. Such challenges were a result of various field problems, including natural factors and other difficulties. The claim is supported by the findings of an interview with the head of the livestock group, who stated:

“The supply of cattle is a frequent issue; it is extremely difficult to obtain cattle at the desired price, and the current issue stems from natural reasons, including flooding. As you can see, our cowshed is currently flooded, thus some cows must be transferred to other residents’ pens.”

Concerning the challenge of natural factors, [Umar and Gray \(2022\)](#) discovered that the impact of floods is felt by individuals and communities through the loss of livelihoods, economic depression, and the impediment of social development goals. [Demoutiez's \(2022\)](#) research adds to this by indicating that the consequences of climate change can exacerbate poverty. Despite several obstacles in its development, the members of the Mekar Gilirejo Lempake livestock farmer group are more enthusiastic in finding and attempting to implement several solutions that can solve the problems they are facing. The chairman of the organization, remarked in an interview:

“We always try to obtain information about cattle vendors whose selling prices are in line with our requirements. In the meantime, we can only evacuate the cows to the pens of homeowners who are not affected by water.”

According to the study, the members of the group consistently maintain an optimistic outlook, which enables them to overcome any challenges encountered during the implementation of the ZCD program. They remain hopeful that their cattle fattening business will continue to prosper, thereby enabling them to attain their objective of enhancing their economic status and transitioning from the *mustahiq* to the *muzakki* category.

Conclusion

This study adds to the growth of the ZCD program by emphasizing the importance of deploying productive Zakat in the form of group development firms to improve the economy. The study reveals that targeted programs aimed at providing productive business assistance to *mustahiq* are effective, whereas program socialization is limited due to a lack of ongoing efforts to develop sustainable cattle fattening businesses. Regarding the program's objective of economically empowering *mustahiq* and transitioning them from *mustahiq* to *muzakki*, the results suggest a relatively low level of effectiveness. However, the monitoring activities conducted by BAZNAS in East Kalimantan Province are found to be quite effective.

The practical implications of this study for productive Zakat distribution policies entail the establishment of clear standards for the level of program achievements to maximize the benefits received by the *mustahiq*. This study has limitations in that it only used four indicators of effectiveness. Future studies should focus on models for the individual economic empowerment of *mustahiq*, considering the factors that influence program success, including skill development and support for individual independence.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation, and discussion of results. The authors read and approved the final manuscript.

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Appendix

Interview protocol (BAZNAS)

1. What programs have been implemented by BAZNAS in the management of productive Zakat?
2. What is the concept of managing the ZCD program?
3. Where is the program distributed?
4. What is the goal or target of the ZCD program?
5. How long is the time given to *mustahiq* to carry out the ZCD program?
6. Has the goal or target of the ZCD program been achieved?
7. How does BAZNAS monitor the ZCD program activities carried out by *mustahiq*?
8. What are the obstacles encountered in the implementation of the ZCD program?
9. What solutions have been established to overcome these obstacles?

Interview protocol (Mustahiq)

1. How does BAZNAS manage Zakat funds?
2. What is your opinion on the ZCD program?
3. Have you received assistance from BAZNAS before?
4. How did you implement the ZCD program?
5. What obstacles did you face while implementing the ZCD program?
6. How did you overcome those obstacles?
7. What benefits did you receive from the ZCD program?
8. Did your income increase after implementing the ZCD program?
9. What was your income before and after implementing the ZCD program?
10. What are your hopes for the future of the ZCD program provided by BAZNAS?