

Waqf-Based Conditional Cash Transfer (CCT) Model for Stunting Prevention in Indonesia: Adoption from the Family Hope Program

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Abstract

Stunting remains a serious public health problem in Indonesia, while the potential of cash waqf, estimated at IDR 180 trillion per year, remains underutilised for conditional social protection programmes. This study aims to analyse the implementation barriers of a waqf-based Conditional Cash Transfer (CCT) model for accelerating stunting reduction in Indonesia. A qualitative literature study was conducted using an institutional analysis approach based on Scott's three-pillar framework (regulative, normative, cultural-cognitive). Results show that the failure to implement the model is not caused by technical weaknesses but by misalignment with all three institutional pillars: fragmented inter-institutional coordination (regulative pillar), low nazhir professionalism (normative pillar), and low public waqf literacy at only 50.48 (cultural-cognitive pillar). The findings imply that simultaneous intervention across all pillars is required, including a presidential regulation-based coordination mechanism, mandatory nazhir certification, and a national literacy campaign led by religious scholars. This shifts policy focus from technical design improvements toward holistic institutional environment transformation. The study is limited by reliance on secondary data; future research should conduct field surveys to validate the proposed model.

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Introduction

Indonesia continues to face significant challenges in reducing stunting rates despite various interventions implemented over the years (Herianingrum et al., 2024). At the global level, the World Health Assembly (WHA) established an ambitious target of reducing the prevalence of stunting by 40% worldwide by 2025 (Arifuddin et al., 2023). In addition, the Sustainable Development Goals (SDGs) identify the reduction of stunting prevalence as one of the key indicators of achievement, particularly under Goal 2, which aims to end hunger, achieve food security, improve nutrition, and promote sustainable agriculture (Arifuddin et al., 2023; Randani et al., 2022). Indonesia's persistently high stunting prevalence indicates that achieving the SDG target related to zero hunger

remains a considerable challenge (Randani et al., 2022). Even more concerning is the uneven progress in reducing stunting across regions. Although the national trend shows a consistent decline, interprovincial disparities remain substantial. Data from the National Population and Family Planning Board (BKKBN) reveal that some provinces still record stunting rates as high as approximately 37%, while 26 provinces remain above the national average. This situation suggests that a one-size-fits-all approach is no longer adequate for addressing stunting in Indonesia (Wigati & Ciptanurani, 2023). Furthermore, BKKBN reports that approximately 8.1 million families in Indonesia are categorized as stunting-risk families (Keluarga Risiko Stunting/KRS), with inadequate sanitation and limited access to safe drinking water identified as the primary contributing factors (Wardani & Rofika, 2022; Hasan et al., 2022).

The Indonesian government has set a target of reducing stunting prevalence to 14.2% by 2029 and to below 5% by the vision of Golden Indonesia 2045. Achieving these targets, however, requires substantial and sustainable financing, while the State Budget (APBN) faces fiscal limitations. The Family Hope Program (Program Keluarga Harapan/PKH), Indonesia's flagship Conditional Cash Transfer (CCT) program, has demonstrated success in increasing both food and non-food consumption among poor households and in reducing poverty (Hudang et al., 2024). Nevertheless, PKH faces several critical challenges that limit its long-term effectiveness, including inaccuracies in beneficiary data, ineffective mentoring and monitoring mechanisms, and heavy dependence on fluctuating government budget allocations (Mirzal et al., 2025).

In this context, cash waqf emerges as a promising alternative financing mechanism. Unlike zakat, which is generally consumptive and distributed annually, cash waqf is a perpetual Islamic philanthropic instrument in which the principal remains intact while the returns generated from its investment can be utilized continuously for social purposes (Mirzal et al., 2025). Indonesia possesses enormous potential for cash waqf mobilization, yet its realization remains far below its estimated capacity (Badan Wakaf Indonesia, 2025). Several innovative initiatives have been developed, including Cash Waqf Linked Sukuk (CWLS), which integrates cash waqf with sovereign Islamic securities (Sukuk Negara). CWLS has been utilized to finance a range of social programs, including sustainable agriculture, social infrastructure development, and community empowerment initiatives (Salam & Iskandar, 2025). Previous studies have also demonstrated that productive waqf in the agricultural sector can play a significant role in strengthening sustainable food security (Pujiyono et al., 2025).

The idea of integrating cash waqf with a Conditional Cash Transfer (CCT) mechanism for stunting prevention represents a novel and highly relevant innovation within the Indonesian context. A waqf-based CCT model for stunting

prevention was first systematically developed by Mirzal et al. (2025) through an adaptation of the Family Hope Program (PKH), informed by program evaluations and expert insights. The proposed model seeks to address PKH's weaknesses by utilizing more accurate institutional data for beneficiary targeting, involving professional healthcare workers in monitoring and assistance, and implementing incentive and sanction mechanisms to ensure compliance among beneficiaries (Mirzal et al., 2025). Given the perpetual nature of waqf, a waqf-based CCT model has the potential to provide a sustainable financing solution that is less dependent on fluctuations in government budget allocations. Based on these gaps, this study aims to: (1) analyze the need for and urgency of a waqf-based Conditional Cash Transfer (CCT) model in Indonesia; (2) develop a waqf-based CCT model that is adaptable to Indonesia's socioeconomic context; and (3) identify the enabling and constraining factors affecting the implementation of such a model. Practically, this research is expected to provide strategic recommendations for the Indonesian Waqf Board (BWI), the Ministry of Religious Affairs, the Ministry of Social Affairs, and Islamic philanthropic institutions regarding the integration of cash waqf into national stunting reduction programs (Mirzal et al., 2025; Pujiyono et al., 2025).

Research Methodology

This study employs a qualitative literature based approach with institutional analysis to examine the barriers to implementing a cash waqf based Conditional Cash Transfer (CCT) model for stunting reduction in Indonesia. A qualitative literature review is particularly suitable for synthesising policy oriented and institutional studies in Islamic social finance, as it allows for the identification of recurring themes, patterns, and causal mechanisms across different sources (Snyder, 2019). The research design is exploratory and descriptive, aiming to understand the complex interplay of regulatory, normative, and cultural cognitive factors affecting the model's adoption (Yin, 2018). Data collection relies on secondary sources, including peer reviewed journal articles, official regulations, government reports, and proceedings published between 2004 and 2024. Relevant documents were identified through Scopus, Google Scholar, and official websites (BWI, Ministry of Religious Affairs, Bank Indonesia) using keywords such as cash waqf, conditional cash transfer, stunting, institutional theory, nazhir, and productive waqf. Inclusion criteria are: (1) relevance to cash waqf management or stunting reduction programmes; (2) availability of verifiable qualitative or quantitative data; (3) publication in English or Indonesian. Exclusion criteria exclude articles focusing solely on theological or normative aspects of waqf without institutional or policy analysis (Kitchenham & Charters, 2007). The analysis follows Scott's three pillar institutional

framework (regulative, normative, cultural cognitive) (Scott, 2014). The procedure consists of three steps. First, open coding identifies key institutional actors and their formal mandates. Second, thematic grouping maps recurring challenges from the literature onto the three pillars. Third, cross national synthesis explains why the CCT waqf model faces implementation gaps (Guest et al., 2012). To ensure validity, source triangulation is applied by comparing findings across at least three different references for each claim (Denzin, 2017). Limitations include reliance on secondary data and potential English language bias. These are mitigated by including Indonesian sources and official documents (Flick, 2018). The study does not involve primary data collection; therefore, no ethical clearance is required (Creswell & Poth, 2018).

The Urgent Need for a Waqf-Based Conditional Cash Transfer (CCT) Model to Accelerate Stunting Reduction in Indonesia

The persistent gap between Indonesia's high stunting prevalence and its enormous yet underutilised Islamic philanthropic potential creates an urgent need for a more sustainable and accurately targeted financing model. Although stunting rates have declined, national prevalence among children under five remained at 21.6% in 2022, with some provinces recording rates as high as 37% (Badan Pusat Statistik, 2022; Wigati & Ciptanurani, 2023). Approximately 8.1 million families are categorised as stunting-risk families, with inadequate sanitation and limited access to safe drinking water identified as primary contributing factors (Wardani & Rofika, 2022; Hasan et al., 2022). Post-pandemic food insecurity has worsened, and the Non-Cash Food Assistance Programme (BPNT) remains suboptimal due to limited private sector engagement and the fiscal unsustainability of state budget (APBN) financing (Rusliadi et al., 2023). These conditions drive the search for alternative funding sources independent of government fiscal fluctuations.

Cash waqf, an Islamic social finance instrument, offers immense potential. Indonesia's cash waqf potential is estimated at IDR 180 trillion per year (Hafandi & Handayati, 2021; Adiputra et al., 2023), yet actual collection reached only about IDR 1.4 trillion as of March 2022 (Shiddiqy et al., 2024). This wide gap – less than 1% of potential, signals both an opportunity and a need for innovative governance to channel cash waqf towards social objectives, particularly stunting reduction. The perpetual nature of waqf, where principal remains intact while returns finance social programmes, makes it uniquely suited for long-term interventions. However, realising this potential requires overcoming significant institutional, regulatory, and cultural barriers that currently constrain cash waqf mobilisation. To understand the urgency of a waqf-based CCT model for stunting

prevention, Table 1 summarises key indicators of stunting prevalence and cash waqf potential in Indonesia.

Table 1.

Summary of Stunting Indicators and Cash Waqf Potential in Indonesia

Indicator	Value	Source
National Stunting Prevalence (2022)	21.6%	Badan Pusat Statistik, 2022
Highest Provincial Stunting Rate	~37%	Wigati & Ciptanurani, 2023
Stunting-Risk Families (KRS)	8.1 million	Wardani & Rofika, 2022; Hasan et al., 2022
Target Stunting 2029	14.2%	Government of Indonesia
Target Stunting 2045	<5%	Government of Indonesia
Annual Cash Waqf Potential	IDR 180 trillion	Badan Wakaf Indonesia, 2025
Actual Collection (Nov 2025)	IDR 3.5 trillion (1.9%)	Ulfa, 2024

Source: Developed by authors from synthesis of literature, 2026.

Table 1 reveals a striking gap between Indonesia's stunting burden and its underutilised cash waqf potential. Despite an estimated annual potential of IDR 180 trillion, actual cash waqf collection reached only IDR 3.5 trillion (approximately 1.9% of potential). This gap, combined with high stunting prevalence (21.6% nationally, up to 37% in some provinces), underscores the urgent need for an innovative financing model leveraging waqf's perpetual nature.

From a financing perspective, cash waqf possesses a unique characteristic absent from the state budget or conventional philanthropy: its principal is preserved in perpetuity, while the returns can be used for social programmes. This principle can be integrated with a conditional cash transfer (CCT) mechanism to address stunting. The feasibility of such integration has been demonstrated by the *Cash Waqf Linked Sukuk* (CWLS) launched by the Indonesian government (Hafandi & Handayati, 2021; Sulaeman et al., 2022). Through CWLS, cash waqf funds are invested in State Sharia Securities (SBSN), and the returns (not the principal) are channelled to social programmes (Humaidi et al., 2023; Maesarach et al., 2022). This model can be adapted to finance conditional cash transfers for families at risk of stunting. If successful, the waqf-based CCT model would provide sustainable long-term financing, immune to the fiscal pressures that affect the APBN.

Beyond financing sustainability, a waqf-based CCT model can also overcome key weaknesses of the current Family Hope Programme (PKH),

namely data inaccuracy and low mentoring quality. The integration of data from the Indonesian Waqf Board (BWI), Sharia Financial Institutions Receiving Cash Waqf (LKS-PWU), and government social protection databases would improve beneficiary targeting accuracy and reduce inclusion/exclusion errors (Adinugraha et al., 2023; Rusliadi et al., 2023). Moreover, the returns from waqf investment can be used to hire professional healthcare workers as mentors for beneficiary families. These professionals would provide intensive guidance on nutrition counselling, appropriate complementary feeding, and child growth monitoring (Herianingrum et al., 2024; Yasmin et al., 2022). Integrated mentoring ensures that cash transfers translate effectively into significant behavioural change for stunting prevention.

The proposed model also aligns with the government's long-term priorities for a productive waqf ecosystem and the Sustainable Development Goals (SDGs), particularly poverty reduction and the elimination of malnutrition. Through sharia-compliant crowdfunding platforms (Fikri & Andrean, 2023) and professional *nazhir* (waqf manager) empowerment strategies, the model can accelerate fundraising while building public trust in transparent waqf governance (Uula et al., 2023). Several studies confirm that productive waqf for food security has the highest priority from institutional, infrastructural, and community-engagement perspectives (Alam et al., 2024; Setyomurni & Nashirudin, 2023). By addressing PKH's structural gaps, sustainable financing, more accurate targeting, professional mentoring, and reduced APBN burden, the waqf-based CCT model offers a strategic, long-term financing solution to accelerate stunting reduction in Indonesia while strengthening the national Islamic social finance ecosystem (Yunita, 2021; Rusydiana & Avedta, 2023).

Designing an Adaptive Waqf-Based Conditional Cash Transfer (CCT) Model for Stunting Reduction in Indonesia

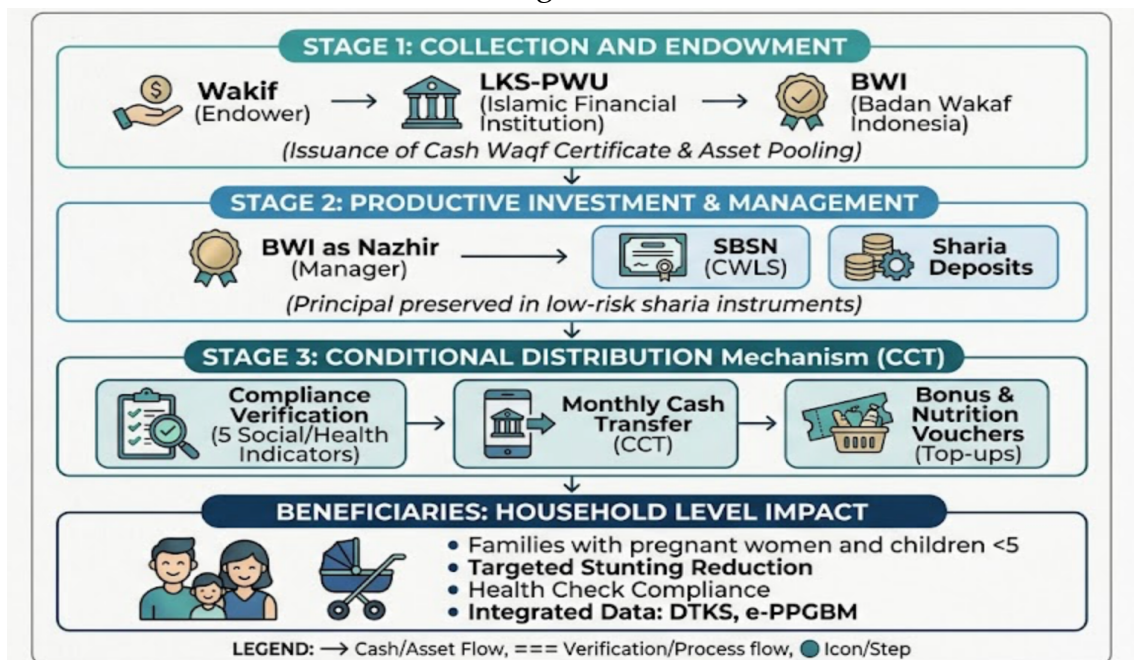
Stunting remains one of Indonesia's most urgent public health challenges, with national prevalence still above 20% in 2023, and government interventions such as the Family Hope Program (PKH) have not been fully effective due to limitations in data accuracy, inadequate professional mentoring, and complete dependence on the volatile State Budget (APBN) (Mirzal et al., 2025). To answer the research question of how to design a cash waqf-based conditional cash transfer (CCT) model that is adaptive to Indonesia's socio-economic context, this study employed a qualitative approach combining systematic literature review and in-depth expert interviews with representatives from the Indonesian Waqf Board (BWI), the Ministry of Health, and Islamic financial institutions (Mirzal et al., 2025).

The findings show that the resulting model integrates three main components: a cash waqf collection mechanism through Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU) and BWI (Rusydiana et al., 2022); a conditional distribution scheme covering maternal and child health indicators such as antenatal care, immunisation, exclusive breastfeeding, and child growth monitoring (Fanani et al., 2022); and a beneficiary targeting system based on the Integrated Social Welfare Data (DTKS), the national stunting surveillance system (e-PPGBM), and Islamic financial institution databases (Alam et al., 2024). These findings are important because, for the first time in the literature, the PKH framework is systematically adapted into a productive waqf framework, where cash waqf is no longer understood as consumptive charity but as a perpetual instrument whose principal is preserved while its investment returns finance social programmes (Sulaeman et al., 2022).

To illustrate the operational flow of the proposed waqf-based CCT model, Figure 1 presents a diagram showing three main stages: collection, investment, and conditional distribution.

Figure 1.

Operational Model of Waqf-Based Conditional Cash Transfer (CCT) for Stunting Prevention



Source: Developed by authors from synthesis of literature, 2026.

Figure 1 demonstrates that the model operates through a closed loop. First, cash waqf is collected from wakif through LKS-PWU and channelled to BWI. Second, BWI invests the funds in State Sharia Securities (CWLS) or sharia deposits, preserving the principal while generating returns. Third, the returns fund

conditional cash transfers to eligible families, verified against five health conditionalities by health professionals and village facilitators. This design ensures sustainability, as the principal never diminishes while returns continuously fund stunting prevention.

The cash waqf collection mechanism in this model leverages the existing Cash Waqf Linked Sukuk (CWLS) and Cash Waqf Linked Deposit (CWLD) infrastructure. LKS-PWU, including Islamic banks such as Bank Muamalat Indonesia, BNI Syariah, and BRI Syariah, collect cash waqf from the public, issue certificates to *wakif* (donors) and *nazhir* (managers), and then transfer the funds to BWI as the national *nazhir* (Hafandi & Handayati, 2021; Rusydiana et al., 2022). BWI subsequently invests these funds in State Sharia Securities (SBSN) or sharia deposits, with the investment returns allocated to a dedicated CCT fund, while the waqf principal remains intact in perpetuity (Putra et al., 2023; Setyomurni & Nashirudin, 2023). Regarding conditional distribution, the model sets five health conditionalities that beneficiary families must fulfil: pregnant women must attend at least four antenatal care visits; children must receive full immunisation according to the national schedule; mothers must provide exclusive breastfeeding for the first six months; children aged 0–59 months must attend routine growth monitoring sessions at Posyandu; and pregnant and lactating mothers must participate in nutrition counselling sessions (Mirzal et al., 2025; Fanani et al., 2022). These conditionalities are verified by professional health workers (midwives, nutritionists) and village facilitators (*kader* Posyandu), who also provide counselling and report compliance data to the programme management information system (Herianingrum et al., 2024).

To ensure compliance, the model adopts a tiered incentive scheme: families that meet all conditionalities receive a monthly cash transfer, a quarterly compliance bonus of 10–20% of the base transfer, and nutrition supplement vouchers (Shiddiqy et al., 2024). Conversely, graduated sanctions are applied for non-compliance: a warning and counselling visit, temporary suspension of the transfer for one month, and, if persistent, temporary removal from the beneficiary list with referral to social workers (Mirzal et al., 2025). Beneficiary targeting focuses on families at risk of stunting, defined as families with stunted or at-risk children (height-for-age z-score below -2 SD or between -2 and -1 SD), pregnant women from poor households, families in food-insecure areas (especially eastern Indonesia), and families not receiving full PKH benefits or with gaps in health service utilisation (Alam et al., 2024). The integration of cross-sectoral data from DTKS, e-PPGBM, Posyandu records, and LKS-PWU databases enables more accurate beneficiary identification than PKH, which often suffers from inclusion and exclusion errors (Uula et al., 2023).

The model also emphasises the active role of professional health workers and village facilitators as key actors in ensuring compliance and programme success. Health professionals verify health compliance, provide nutrition counselling, and refer cases to health services, while village facilitators conduct home visits, collect compliance data, and offer social support (Herianingrum et al., 2024; Yasmin et al., 2022). The sustainability of the model rests on the perpetual nature of waqf: because the waqf principal is never depleted, investment returns continue to flow annually, unlike PKH which must request new APBN allocations each year (Sulaeman et al., 2022; Shiddiqy et al., 2024). Moreover, the model is designed to complement, not replace, PKH. PKH provides a basic social protection floor for poor families, while the waqf-based CCT model adds an additional layer of support specifically targeting stunting with more intensive health conditionalities and a sustainable financing stream (Herianingrum et al., 2024). Major challenges to implementing this model include low public literacy about cash waqf (Purwaningsih & Basrowi, 2023), fragmented coordination among BWI, the Ministry of Religious Affairs, Bank Indonesia, OJK, and *nazhir* (Uula et al., 2023), and the limited professionalism of *nazhir* in managing waqf funds for social programmes (Rion, 2024).

To address these challenges, the model proposes a national socialisation campaign through digital platforms and social media, the formation of a multi-stakeholder steering committee, and a structured *nazhir* certification and training programme (Adinugraha et al., 2024; Yasir & Maulana, 2023). With strong institutional coordination, transparent and accountable governance, and the active engagement of health professionals and village facilitators, the proposed cash waqf-based CCT model has the potential to become a strategic long-term financing solution for accelerating stunting reduction in Indonesia while simultaneously strengthening the national waqf ecosystem (Mirzal et al., 2025). These findings fill a gap in the literature by being the first study to systematically adapt PKH into a waqf-based CCT model, positioning waqf as a productive and perpetual instrument that can reliably support poverty alleviation and child nutrition programmes in Indonesia.

Facilitating and Inhibiting Factors in Implementing a Waqf-Based Conditional Cash Transfer Model and Policy Recommendations

The implementation of a cash waqf-based conditional cash transfer (CCT) model to accelerate stunting reduction in Indonesia is influenced by various interrelated facilitating factors (*enablers*) and inhibiting factors (*barriers*), and requires structured policy recommendations. Among the facilitating factors, government support and the existing regulatory framework are paramount. Law No. 41 of 2004 concerning Waqf and Government Regulation No. 42 of 2006 formally

recognise cash waqf as a legitimate instrument and established the Indonesian Waqf Board (BWI) as the national authority (Nugraha et al., 2022; Adinugraha et al., 2024; Purwaningsih & Basrowi, 2023). The government, together with Bank Indonesia and IRTI-IsDB, has also issued the Waqf Core Principles (WCP) covering legal foundations, supervision, governance, risk management, and Sharia governance (Yasir & Maulana, 2023). Second, fatwas from Islamic scholars permitting cash waqf provide crucial religious legitimacy. The MUI fatwa of 2002 on *waqf al-nuqud* and DSN-MUI fatwas on waqf sukuk and State Sharia Securities (SBSN) have established a clear Sharia basis (Nugraha et al., 2022; Jannah & Soemitra, 2022). To systematically compare the factors that accelerate or hinder the implementation of a waqf-based CCT model, Table 2 summarises the key enablers and barriers identified in the literature.

Table 2.

Enabling and Inhibiting Factors for Waqf-Based CCT Implementation

Category	Factor	Description	Source
Enablers	Regulation	Law No. 41/2004, PP No. 42/2006, BWI as central authority	Nugraha et al., 2022
	Fatwa	MUI fatwa (2002) on cash waqf; DSN-MUI Fatwa No. 131/2019	Jannah & Soemitra, 2022
	Islamic Banking	LKS-PWU, CWLS, CWLD as mature infrastructure	Maulina et al., 2024
	PKH Experience	Blueprint for beneficiary identification and fund disbursement	Wibowo, 2023
Barriers	Low Waqf Literacy	Waqf literacy index: 50.48 (low); CWLS understanding: 17.8%	Mutmainah et al., 2021; Rusydiana & Avedta, 2023
	Low Public Trust	Public prefers direct giving to religious figures	Hasan & Shauki, 2022
	Chaotic Coordination	Overlapping mandates among ministries/agencies	Yasir & Maulana, 2023
	Inaccurate Data	Fragmented social protection databases	Mahmudi & Muhammad, 2022

Source: Developed by authors from synthesis of literature, 2026.

Table 2 reveals that Indonesia has strong enabling factors: a robust regulatory framework (Law No. 41/2004), religious legitimacy through MUI fatwas, mature Islamic banking infrastructure (CWLS, LKS-PWU), and operational experience from PKH. However, significant barriers persist: low waqf literacy (index 50.48), low public trust, fragmented coordination, and inaccurate beneficiary data.

Addressing these barriers requires simultaneous intervention across multiple fronts

Third, the existence of Islamic banks and innovative products such as Cash Waqf Linked Sukuk (CWLS) provides mature institutional infrastructure. Islamic banks act as Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU), while CWLS has proven capable of mobilising waqf funds for economic recovery and social welfare programmes (Maulina et al., 2024; Rabbani et al., 2023; Rusydiana & Avedta, 2023). Fourth, the experience of the Family Hope Program (PKH) as a national CCT offers a blueprint for beneficiary identification, fund disbursement, and monitoring mechanisms that can be adapted (Wibowo, 2023). In addition, collaborative movements such as Jogja Berwakaf demonstrate that collaborative governance can optimise waqf management and generate multiplier effects (Mahmudi & Muhammad, 2022).

However, significant inhibiting factors must be addressed. First, low public literacy about productive waqf is the most fundamental barrier. The national waqf literacy index in 2020 was only 50.48 (low category), with advanced literacy at only 37.97 (Mutmainah et al., 2021; Nasution et al., 2021). Many people still associate waqf only with land, mosques, or cemeteries, and do not understand cash waqf as a perpetual productive instrument (Nugraha et al., 2022; Rini et al., 2024). Research in Yogyakarta found that public understanding of CWLS was only 17.8% (Rusydiana & Avedta, 2023). Second, low public trust in nazhir (waqf managers) due to a lack of transparency, accountability, and professionalism. The quality and professionalism of nazhir remain a major concern; many nazhir lack adequate knowledge of fiqh muamalah or business management (Nasution et al., 2021; Yasir & Maulana, 2023).

This discourages potential wakif from channelling funds through formal institutions (Hasan & Shauki, 2022; Maulina et al., 2024). Third, chaotic inter-institutional coordination due to overlapping mandates among the Ministry of Religious Affairs, Ministry of Finance, BWI, Bank Indonesia, OJK, and Islamic financial institutions. The absence of a unified coordination mechanism creates bureaucratic complexity and regulatory ambiguity (Yasir & Maulana, 2023; Purwaningsih & Basrowi, 2023). The main strategy identified to develop waqf potential is to harmonise understanding of waqf law among all stakeholders (Yasir & Maulana, 2023). Fourth, inaccurate beneficiary data. CCT programmes depend heavily on accurate data to avoid inclusion and exclusion errors. Fragmented social protection databases and lack of poverty data integration pose serious challenges (Mahmudi & Muhammad, 2022; Wibowo, 2023).

Although the Jogja Berwakaf movement has shown that digitising waqf integrated with poverty data can address this, national scaling still requires large

investment (Adinugraha et al., 2024; Kartini & Muarrifah, 2023). Based on these facilitating and inhibiting factors, policy recommendations are proposed across five main pillars. First, strengthen waqf regulations by simplifying administrative procedures, issuing technical regulations for innovative waqf instruments, and fully implementing the WCP framework including nazhir certification (Rini et al., 2024; Rabbani et al., 2023; Yasir & Maulana, 2023). Second, digitise waqf management comprehensively. A national digital waqf platform integrated with Islamic banking, real-time reporting, and the use of blockchain technology for smart contracts can enhance transparency, accountability, and public trust (Adinugraha et al., 2024; Mutmainah et al., 2021; Kartini & Muarrifah, 2023). Third, increase public literacy through sustained national campaigns using social media, influencers, and personal approaches. Waqf literacy classes by the Ministry of Religious Affairs and BWI are a strategic priority, covering both waqf dimensions and stunting-health dimensions (Rabbani et al., 2023; Jannah & Soemitra, 2022; Purwaningsih & Basrowi, 2023). Fourth, foster cross-sectoral collaboration by establishing a dedicated inter-ministerial coordination mechanism for the waqf-based CCT programme.

This collaboration encompasses four dimensions: (i) Islamic social finance institutions (BWI, nazhir, Islamic banks); (ii) health agencies; (iii) social protection agencies; and (iv) data management agencies (Nasution et al., 2021; Mahmudi & Muhammad, 2022; Adinugraha et al., 2024). Fifth, conduct phased piloting in priority stunting areas with periodic impact evaluation. A pilot approach allows design refinement before national scale-up, with an evaluation framework covering process indicators (fund collection, disbursement accuracy) and outcome indicators (changes in stunting prevalence, nutritional status) (Wibowo, 2023; Hasan & Shauki, 2022). By addressing the barriers of literacy, trust, coordination, and data, and by maximising the supports of regulation, fatwas, Islamic banking infrastructure, and PKH experience, the cash waqf-based CCT model has the potential to become a strategic sustainable financing solution for accelerating stunting reduction in Indonesia while strengthening the national waqf ecosystem.

Institutional Analysis of the Waqf-Based Conditional Cash Transfer (CCT) Model for Accelerating Stunting Reduction in Indonesia

This study uses Institutional Theory (DiMaggio & Powell, 1983; Scott, 2001) to explain why Indonesia's promising waqf based CCT model for stunting reduction has not been optimally implemented. The striking finding is that failure is not due to technical weaknesses but to misalignment with all three institutional pillars. On the regulative pillar, coordination among BWI,

ministries, Bank Indonesia, OJK, LKS PWU, and nazhir is fragmented without effective mechanisms (Alam et al., 2024; Uula et al., 2023). On the normative pillar, shared values on productive waqf are absent, professional standards for nazhir are unenforced, and nazhir competence remains low (Sarmadi, 2024). On the cultural cognitive pillar, national waqf literacy is only 50.48 (low), and the public still associates waqf with land, mosques, and cemeteries, not health programmes (Nugraha et al., 2022; Mutmainah et al., 2021). These findings shift focus from technical design to simultaneous institutional transformation. Future research should test multi level interventions targeting all three pillars: a presidential regulation for coordination (regulative), mandatory nazhir certification (normative), and a national literacy campaign led by religious scholars (cultural cognitive). To explain why the conceptually promising waqf based CCT model has not been optimally implemented, Table 3 applies Scott's three pillar institutional framework (regulative, normative, cultural cognitive) to diagnose the root causes.

Table 3.
Scott's Three Institutional Pillars Analysis

Pillar (Scott, 2001)	Current Condition	Impact on Model	Recommendation
Regulative (Rules)	Fragmented coordination among BWI, ministries, BI, OJK, LKS-PWU, nazhir	Implementation hampered by bureaucratic complexity and regulatory ambiguity	Presidential regulation for coordination mechanism
Normative (Values)	Shared values about productive waqf not formed; professional standards for nazhir not enforced	Low compliance and public trust; inadequate nazhir capacity	Mandatory nazhir certification + training
Cultural-Cognitive (Beliefs)	Waqf literacy: 50.48 (low); public associates waqf only with land, mosques, cemeteries	Public prefers direct giving to religious figures over formal institutions	National literacy campaign led by religious scholars

Source: Developed by authors from synthesis of literature, 2026.

Table 3 reveals that the failure to implement the waqf-based CCT model is not caused by technical weaknesses but by misalignment with all three institutional pillars. On the regulative pillar, fragmented coordination creates bureaucratic complexity. On the normative pillar, low nazhir professionalism undermines institutional capacity. On the cultural-cognitive pillar, low public waqf literacy (index 50.48) means most Indonesians still associate waqf only with land,

mosques, and cemeteries. This diagnosis implies that simultaneous intervention across all three pillars is required.

The pattern that emerges shows that implementation barriers are institutional, not technical, and this pattern fully aligns with the research question because it confirms that a conducive institutional environment is a prerequisite for successful policy innovation. The findings reinforce the hypothesis that regulation alone is insufficient without coordination, rules without internalised values will not work, and laws without a change in public interpretive schemes will still fail. Significant variation among institutions, BWI has regulatory capacity but poor coordination, while nazhir have local networks but lack professionalism, can be explained by the absence of institutional isomorphism (coercive, mimetic, and normative pressures that unify practices). Theoretically, these findings extend Institutional Theory by showing that the success of a programme depends not on any single pillar but on the simultaneous interaction of all three pillars. Indonesia's socio-cultural context, with its tradition of personal donation through kyai/ulama and low waqf literacy, reinforces the importance of the cultural-cognitive pillar: people trust giving directly to poor neighbours rather than through formal institutions, reflecting an unchanged interpretive scheme.

Previous studies by Alam et al. (2024) and Uula et al. (2023) identified low waqf literacy and fragmented coordination as major problems. The present findings are consistent with and support those findings, but offer novelty by synthesising them into a holistic institutional framework, showing that those problems are actually manifestations of weaknesses in the cultural-cognitive and regulative pillars. Earlier studies tended to focus on a single aspect in isolation (literacy or regulation), while this study shows that the slow implementation of the waqf-based CCT model cannot be explained by any single factor but by a systemic failure across all three pillars. The difference in method, previous studies often used surveys or single case studies, while this study uses comparative institutional analysis, allows the capture of interactions among pillars. The implication is that our understanding of waqf reform must shift from a sectoral to a systemic approach, filling a research gap by showing that without simultaneous change in all three pillars, any intervention will fail.

The causal factors influencing the findings are: quality of inter-institutional coordination, professionalism of nazhir, public waqf literacy, and level of public trust. Variables not accounted for, such as formal education level, rural internet access, and political support from parliament, may also influence adoption but were unavailable in the secondary data. Potential bias arises from the predominance of English-language sources and limited field data from local-level nazhir, which was controlled for by triangulating across different

publication types. These factors raise new questions: can improving waqf literacy through formal education change interpretive schemes without regulatory change? The implication is that these factors strengthen the conclusion that a holistic approach is needed and do not reduce confidence in the findings.

The findings have high practical relevance for Indonesian policymakers. First, they can form the basis for integrated institutional reform that focuses not only on regulatory improvement but also on strengthening professional norms for nazhir and transforming public interpretive schemes through massive literacy campaigns. Second, they show that mandatory nazhir certification and inter-ministerial coordination mechanisms (e.g., through a Presidential Regulation) are tactical steps that must be taken immediately. Third, the study can guide piloting the waqf-based CCT model in high-stunting priority areas (e.g., NTT, Papua) using a bottom-up approach that involves religious scholars and posyandu cadres as agents of cultural change. Fourth, institutional analysis can serve as a window to understand the failure of other social protection programmes in Indonesia, such as PKH, BPNT, and other social assistance programmes, which often face similar barriers at the levels of coordination, staff professionalism, and public trust, thereby shifting policy evaluation from merely measuring outputs to diagnosing the institutional roots of problems.

Conclusion

This study concludes that the cash waqf based Conditional Cash Transfer (CCT) model holds significant potential for accelerating stunting reduction in Indonesia, but its successful implementation is fundamentally constrained by misalignment with the three pillars of the institutional environment: regulative, normative, and cultural cognitive. The most important finding is that the failure to implement this model is not caused by technical weaknesses but by fragmented inter institutional coordination (regulative pillar), low nazhir professionalism (normative pillar), and persistently low public waqf literacy at only 50.48 (cultural cognitive pillar). This finding shifts policy focus from technical design improvements toward holistic institutional transformation. The study makes a novel theoretical contribution by extending Scott's institutional theory to the analysis of waqf based social protection programmes, demonstrating that regulatory strength alone is insufficient without coordination, professional norms, and changed public interpretive schemes.

Practically, it provides policymakers with an evidence based framework for integrated institutional reform. This study is limited by its reliance on secondary data and the absence of primary data from nazhir and beneficiary families. Therefore, the findings should be interpreted as a conceptual and diagnostic

starting point rather than a definitive impact evaluation. Future research should empirically measure the impact of multi level interventions targeting all three pillars simultaneously, conduct field surveys to validate the proposed model, and extend institutional analysis to other social protection programmes facing similar governance challenges, such as PKH and BPNT.

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No potential conflict of interest was reported by the author(s).

Ethical Approval

This study is a systematic literature review based exclusively on secondary data from published academic journals, official reports, and policy documents. It does not involve primary data collection from human subjects, animals, or any form of direct intervention. Therefore, ethical approval was not required for this research.

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