

Conditional Cash Transfer (Cct) As An Alternative Scheme Of Zakat Distribution To Alleviate The Problem Of Stunting In Indonesia

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ABSTRACT

Indonesia, as a developing country, faces many challenges in addressing issues related to malnutrition. One of the most pressing concerns is stunting, which refers to the impaired growth and development of children due to chronic malnutrition. According to World Health Organization (WHO), around 30% of Indonesian children under the age of five are stunted. This is a concern, given that stunting has a long-term impact on children's physical and mental development. To answer this concern, the Conditional Cash Transfer (CCT) Scheme of zakat distribution comes as a potential solution to prevent stunting. This scheme is an innovative model of community social empowerment that has been practiced by many countries in the world. This research uses library research or commonly called literature review study which is based on the description of theories, insights, and other research materials collected from several resources. The finding of this research is that the conditional cash transfer scheme of the distribution of zakat funds can contribute to solve the problem of stunting in Indonesia, because the distribution of zakat can be done in more targeted and efficient ways. This scheme can also help reduce the risk of misuse of zakat funds by unauthorized recipients. With certain conditions that have to be met, it will be easier to monitor and evaluate the use of zakat funds.

Keywords: Zakat, Stunting, Solution, Conditional Cash Transfer.

INTRODUCTION

Stunting is one of the serious health problems faced by many countries in the world, especially in developing and under-developed countries. Indonesia is one of the countries with a high stunting rate. This is certainly a concern, especially for the government, because stunting has a long-term impact on children's physical and mental growth and development. Therefore, the government is currently getting more serious in dealing with the problem of stunting in Indonesia.

Based on the data from the Indonesian Nutrition Status Survey (SSGI) in 2022, the prevalence of stunting in Indonesia is currently falling from 24.4% in 2021 to 21.6% in 2022. Although at first glance it appears to be decreasing, the number is still high, considering the stunting prevalence target in 2024 of 14%

and the World Health Organization (WHO) standard of stunting prevalence below 20% (Fitriyani & Kurnia, 2018).

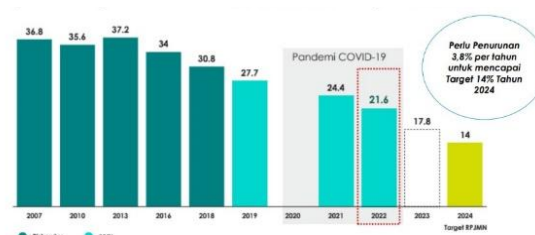


Figure 1. Stunting Number in Indonesia
Source: Ministry of Health of the Republic of Indonesia, Indonesia Nutrition Status Survey (SSGI) 2022 Results

Data from the United Nation, UNICEF, WHO and the World Bank on *Levels and Trends on child malnutrition* indicated that The Ambitious World Health Assembly, as cited by Kirana et al., targets a 40% reduction in stunting

worldwide by 2025. Then, the 2018 Global Nutritional Report states that one of the factors inhibiting human development in the world is the number of toddlers who are stunted as many as 150.8 million or equivalent to 22.2%. In addition, five sub-regions of stunting prevalence have been determined by the World Health Organization (WHO), including Indonesia, which is in the Southeast Asia region (36.4%) (Kirana et al., 2022).

According to the Kompas R&D survey in April 2023 as cited by Annur, there are various main causes of stunting that occur in child growth and development. The survey results stated that 32.4% of respondents said that the main cause of stunting in Indonesia was non-nutritious food intake. Then, 28.2% of respondents said that the lack of nutritional intake in pregnant women was also a cause of stunting in children. The other factors that cause stunting according to the respondents in the survey are 16.2% genetic factors, 4.8% factors of hygiene, 4.1% caused by bacteria or viral infections, and 2.8% factors of the low economic level of the community (Annur, 2023).

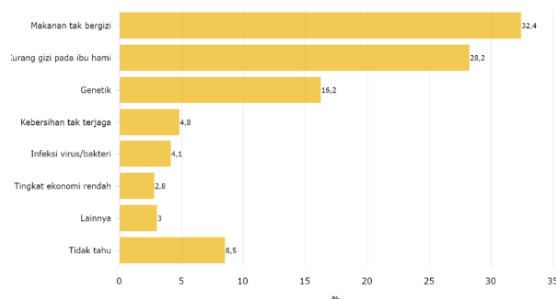


Figure 2. Causes of Stunting in Indonesia
Source: Kompas Research and Development (2023)

Based on this data, there are several factors that contribute to the problem of stunting in Indonesia, one of which is the lack of nutrition in pregnant women. Lack of access to nutritious food further exacerbates the stunting problem. Poor nutrition of pregnant women plays an important role, as malnourished pregnant women often give birth to underweight

babies who are more prone to stunting.

Stunting is a common problem in Indonesia that requires immediate attention, as it has a long-term impact on the quality of life of individuals and the economic growth of a country. A comprehensive approach is needed to address this issue. Over the past few years, there has been a growing recognition of the role that zakat institutions can play in addressing stunting problem in Indonesia. Among them is by channeling zakat funds for the implementation of nutrition programs for the community. Zakat can support healthcare initiatives that aim to prevent and treat stunting, including funding vaccination programs to protect children from diseases that hinder growth and development. In addition, zakat funds can also be used to set up medical clinics or mobile health units in underserved areas where access to health services is limited. Zakat has great potential in combating stunting by addressing its root causes through targeted interventions, focusing on improving nutrition and providing health services.

The role of zakat institutions is very important in dealing with stunting problems that occur in the country. Zakat institutions have a great potential in providing assistance to families affected by stunting. By directing zakat funds to programs that focus on improving nutrition and health for the community, it can contribute significantly to reducing stunting rates. Through the zakat funds that have been collected, zakat institutions can provide assistance and nutritional assistance to families in need. Conditional Cash Transfer (CCT) scheme can be one of the effective solutions in distributing zakat funds. CCT is a program that provides cash assistance to the community with certain conditions that must be met. (Ahadan et al., 2021; Lagarde et al., 2009).

Mirzal, in his research entitled "*Conditional Cash Transfers Model of Zakat Distribution for Managing Covid-19 Impact on Health and Education Sectors*",

states that Conditional Cash Transfer (CCT) as a social fund distribution model shows various positive impacts on the socio-economic, education, and health sectors in various countries including Indonesia (Mirzal, 2021). The applied CCT model makes management in the distribution of zakat funds more effective, especially during and after Covid-19 to minimize the impact of the pandemic on the health and education sectors.

Then, Ahadan in his research entitled *"Cash Transfer Program in Malaysia - A Conceptual Analysis"* states that the Cash Transfer Program (CTP) is a social protection strategy implemented since 2012 which aims to address the problems of living costs and quality of life of the poor in Malaysia. CTP has three main problems, namely in terms of target recipients, recipients' living costs, and recipients' quality of life. CTP is a social protection strategy that has many benefits and positive impacts on the quality of life for the right recipients (Ahadan et al., 2021).

Furthermore, in other studies entitled *"Islamic Philanthropy and Stunting Prevention: Case Study from CCT Based Program at Baitul Maal Aceh"*, stated that Indonesia is one of the countries with a very high prevalence rate of stunting, which is still far from the standards set by the World Health Organization (WHO) (Mirzal & Zaki, 2023). In other words, it takes extra work from all parties to solve the problem. The CCT model used in the distribution of social assistance funds has proven to be one form of innovation that can reduce stunting rates. The model has been implemented in various countries and has proven to be successful in achieving program targets, including reducing stunting. Currently, the distribution model of social assistance with the CCT approach has not been widely practiced by Islamic philanthropic institutions.

Unlike the Conditional Cash Transfer (CCT) model, Khomaini, in his research entitled *"The Impact of Cash*

Transfer Programs on Subjective Welfare in Indonesia", states that the Unconditional Cash Transfer (UCT) program in Indonesia has no impact on improving the welfare of beneficiaries (negative correlation) (Khomaini, 2020). From the recipient's perspective, UCT can help beneficiaries maintain a stable level of consumption during short-term economic shocks and does not affect their perceptions of the future and perceptions of children's welfare. This result is certainly not in line with some theories that assume that cash transfers will improve welfare in Indonesia. Furthermore, Indonesia's UCT program has had several problems in its implementation that affect subjective welfare indicators. Therefore, the government should continue to improve the effectiveness of the program's implementation, and policymakers should consider both objective and subjective assessment aspects simultaneously in order to improve the quality of life of the community as both can reflect welfare more accurately.

Other research by Barber & Gertler entitled *"The Impact of Mexico's Conditional Cash Transfer Program, Oportunidades, on Birth Weight"* states that currently many countries are turning to the CCT program as a means of improving the education and health of children born into underprivileged families. CCT programs show many contributions to improving child health (Barber & Gertler, 2008). These findings may apply to other large-scale incentive-based welfare programs that use conditional cash transfers and health utilization requirements.

Based on the explanation above, this paper is going to discuss "Conditional Cash Transfer (CCT) as an Alternative Scheme of Zakat Distribution to Alleviate the Problem of Stunting in Indonesia."

How to optimize the distribution of existing zakat funds in Indonesia in order to achieve maximum benefits for

recipients, especially in overcoming the problem of stunting. Given the issue of stunting is an important topic to study.

LITERATURE REVIEW

Conditional Cash Transfer (CCT)

Conditional Cash Transfer (CCT) is a community assistance program oriented towards social assistance for people in need. This program was first introduced in Mexico and Brazil in an effort to alleviate poverty. In Mexico, the distribution of assistance using the CCT model is named Progresa-Oportunidades, while in Brazil it is called Bolsa Familia. Santiago Levy, as cited in Heimo, explains that the idea of CCT is actually very simple, which is an effort to help poor families directly and also provide investment to their children in the form of education and health, so that these children can have a proper education and later have a good income so that they can get out of poverty (Heimo, 2014). Conditional Cash Transfer (CCT) is an innovative model of community social empowerment that has been practiced by many countries in the world, the program is considered successful in achieving targets.

A number of studies indicated that the CCT scheme distributes social assistance to the community with reciprocal requirements that are mandatory for beneficiaries. If these requirements are not met, the assistance provided will be stopped, because this is a characteristic of the CCT model, namely the existence of requirements that must be met. The mandatory reciprocal requirements are generally in the form of a commitment by the recipient of social assistance to carry out an activity that is beneficial for the empowerment of himself and also his family (Mirzal & Zaki, 2023). This is related to the main objective of CCT, which is to empower communities by removing them from various social problems, both economic and health

problems. In other words, CCT encourages communities to prioritize education and health for their children. Not only does this improve individual well-being, but it also contributes to the advancement of the wider society by fostering a more educated and healthy population.

The CCT model has been practiced in 35 countries with a total of 53 programs around the world with different implementations because each country also has different targets depending on the social problems faced by each country. Although the objectives of CCT programs vary from one country to another, they generally have the same goals, which are to reduce poverty, improve health and education conditions, and of course improve the quality of life of the community. CCT is also initiated by several international institutions such as multilateral development banks and non-governmental humanitarian organizations (NGOs). Participating countries are generally developing countries with lower middle income such as Indonesia, Pakistan, Cambodia, Colombia, Philippines, Vietnam, Argentina, Bolivia, Ecuador, Panama, Honduras, Jamaica, Paraguay, Chile, and others. It is estimated that the actual number is higher than this figure and will continue to increase given the increasing social problems faced by people in various parts of the world. (Mirzal & Putra, 2020). CCT presents a promising strategy if implemented effectively with appropriate monitoring mechanisms.

The CCT model has short-term and long-term targets to be achieved with specific and systematic strategies. CCT has distinctive characteristics in addition to its main characteristics in the type and form of obligations of beneficiaries, CCT also has a scientific background of the reasons and objectives of aid distribution, targets and criteria for beneficiaries, types and amounts of assistance and stages of program implementation. Until now, the Conditional Cash Transfer (CCT) model

has been practiced in various countries in the world.

The Development of Zakat in Indonesia

National economic development is one of the main goals for every country. One sector that has a great potential in supporting economic development in Indonesia is zakat. Zakat is one of the pillars of Islam that every Muslim all over the world should observe, especially those who have reached *nisab* (quantity) and *haul* (a year). Indonesia is one of the countries that has a great potential to get social benefits from zakat. This great potential is an implication of the large number of Muslim populations in Indonesia, which is also the country with the largest Muslim population in the world, where in the last decade zakat in the country shows extraordinary development. Zakat management in Indonesia is given to authorized institutions that are directly supervised by the government. (Rukmana, 2022).

Zakat has been practiced since the beginning of Islam in Indonesia, encouraged by two religious institutions: mosques and *pesantren* (Islamic boarding school). However, at that time there was no adequate evidence that zakat was collected formally, without any intervention from the government. It was only at the beginning of the New Order period that the Ministry of Religious Affairs, in order to optimize the potential of zakat, requested that the government be involved in the management of zakat. However, the proposal did not receive support from the parliament and President Soeharto who served at that time. In addition, despite the lack of clarity of national policy on zakat management and also the absence of support from the

authoritarian head of state at that time, interestingly a number of *amil zakat* institutions in various regions continued to raise, which later became known as the Amil Zakat, Infaq and Sadaqah Agency (BAZIS).

Officially, the then Governor of DKI Jakarta Province, Ali Sadikin, issued a decree No. Cb. 14/8/18/68 dated December 4, 1968 concerning the establishment of BAZIS. After the issuance of the decree, new types of *amil zakat* institutions established by state-owned enterprises such as BAMUIS BNI (1968), LAZ YAUMIL PT Bontang LNG (1986), and Baitul Mal Pupuk Kujang (1994) began to emerge. In line with the development of BAZIS, Law number 38 of 1999 on Zakat management was born, which is currently named the National Amil Zakat Agency (BAZNAS), whose zakat management is currently assisted by the Amil Zakat Agency (BAZ) and Amil Zakat Institution (LAZ). (Triantini, 2010).

The philosophy of zakat in Islam is one of alternative funding for the benefit of the unfortunate people that need to be optimally empowered to improve their economic welfare. In the history of its development in Indonesia, zakat has become one of the sources of income for the state which has a very important role as a means of poverty alleviation, the development of education and culture, the development of science, the construction of health infrastructure, and the provision of other social welfare services. (Ngasifudin, 2015).

The concept of zakat in Islam is not only interpreted as a proof of obligation for a servant in obeying religious teachings, but also has the aim of realizing social justice and the economic welfare of

the people. (Aristoni, 2021). Zakat has become an integral part of the lives of Indonesian society. Along with the times and increasing awareness of the importance of helping others, zakat in Indonesia has experienced significant development. The role of zakat institutions is growing rapidly in the country. Institutions such as Badan Amil Zakat Nasional (BAZNAS) and Dompot Dhuafa have succeeded in building a strong infrastructure to collect and distribute zakat funds to those entitled to receive them. In addition, these institutions also conduct poverty alleviation and economic empowerment programs for the beneficiaries (*mustahik*).

The development of technology also plays an important role in order to advance zakat management in Indonesia. Not a few zakat institutions that utilize digital technology advances to help facilitate all activities in it. Digital zakat is one of the innovations made by Amil Zakat Institutions to maximize the potential of existing zakat. Starting from the collection of funds to the distribution of zakat funds, it can now be accessed using a digital platform. Through digital platforms such as mobile applications or official websites of zakat institutions, people can easily calculate the amount of zakat they have to pay and make payments online. This not only facilitates the administrative process but also increases transparency in the management of zakat funds. (Mauludin & Herianingrum, 2022).

DATA AND METHODOLOGY

This research uses library research or what is commonly called a literature review study based on theoretical descriptions, insights, and other research materials collected from several references

(Hasibuan, 2007). Library research also includes various activities related to collecting library information, reading, recording and managing research materials (Zed, 2008). The data analysis method in this research is a descriptive analysis method that goes through the steps of collecting information from various national and international studies, looking at the data, analyzing the data, then providing an overview of what and how the Conditional Cash Transfer (CCT) Scheme as the Distribution of Zakat Funds as a Solution for Stunting Problems in Indonesia. The focus of this research is to find various theories and case studies in order to gain knowledge, to analyze and solve related problems and solutions to deal with the problem of stunting in the country.

RESULT AND DISCUSSION

Poor nutritional status in children is still one of the special concerns of the Indonesian government. The causes of the high percentage of stunting rates in the country are very complex (Wahyuni et al., 2023). Stunting is a condition characterized by impaired growth and development in children. Stunting is a significant public health problem that affects millions of children worldwide, including Indonesia. It is caused by chronic malnutrition during the critical period of early childhood, leading to irreversible physical and cognitive impairment. (Ma'ad & Anugrahini, 2021).

The problem of stunting is not only related to health issues such as other nutritional problems, but also the influence of various other conditions that indirectly affect health, such as food security, availability of clean water and sanitation, poverty reduction, education, social, and so on (Fitriyani & Kurnia, 2018). Development Initiatives (2018) as cited by Effendi stated that the prevalence of nutrition and ease of access to food is one of the important topics that must be

considered. According to the Global Nutrition Report in 2018, Indonesia is one of the 3 countries that experience problems in the physical condition of the population, especially children who are thin or often referred to as wasting (Efendi et al., 2021).



Figure 3. Trends in nutritional status of toddlers in Indonesia

Source: Ministry of Health of the Republic of Indonesia, Indonesia Nutrition Status Survey (SSGI) 2022 Results

According to Mirzal, the prevention and reduction of stunting is one of the Sustainable Development Goals (SDGs), namely goal number two to achieve food security, prevent and eliminate all forms of hunger and malnutrition worldwide. Although specifically stunting prevention is part of SDGs number two, indirectly stunting prevention can also realize SDGs number one, which is to prevent poverty, and SDGs number ten to prevent inequality, because stunting is scientifically proven to cause increased poverty and inequality in a country (Mirzal & Zaki, 2023).

Mirzal added that Islam as a religion with a mission of *rahmatan lil 'alamin* has the responsibility to solve all the problems faced by humans in the world, one of which is in overcoming the problem of stunting. Islam is very concerned about various aspects of life, including in terms of achieving food security, nutrition and stunting (Mirzal & Zaki, 2023). One of the philanthropic instruments that can be utilized to solve the stunting problem is zakat.

Zakat institutions can play an

important role in overcoming the problem of stunting in Indonesia. Zakat institutions are institutions that aim to collect and distribute zakat to those who are entitled to receive it. Zakat institution can also be interpreted as an organization or body established by the government to regulate, manage, and ensure that zakat is managed properly in accordance with Islamic principles. The main objective of the zakat institution is to ensure that zakat is managed effectively and efficiently in order to achieve maximum benefits for zakat recipients. One of the main objectives of this institution is to collect zakat funds from Muslims who are obliged to pay zakat. The funds will then be distributed to those who are entitled to receive it.

Zakat is proven to be able to offer solutions to various social problems faced by humans, including economic, health and education problems. One of the innovations that can be offered to optimize the role of zakat in overcoming stunting is by distributing zakat funds using the conditional cash transfer (CCT) scheme. CCT has proven its role in solving various socio-economic problems in various countries in the world, including the problem of stunting. Effective utilization of zakat funds with the CCT scheme can combat stunting and ensure a brighter future for the younger generation.

Mirzal argues that the model of distributing zakat funds with CCT is different from the conventional model, known as Unconditional Cash Transfer (UCT). The CCT model has short-term and long-term targets that will be achieved with specific and systematic strategies. Conditional Cash Transfer (CCT) has distinctive characteristics in addition to its main characteristics in the type and form of obligations of beneficiaries, CCT also has a scientific background of the reasons and objectives of aid distribution, targets and criteria of beneficiaries, types and amount of assistance and stages of program implementation. CCT has been

proven to have a positive effect in improving the socio-economic conditions of Muslim countries in the world such as Indonesia, Turkey, Pakistan and Bangladesh. Islamic philanthropic funds in the form of zakat, are very potential if distributed with the CCT scheme.

The government has prioritized reducing the prevalence of stunting in the country. The CCT scheme comes as a promising solution to distribute zakat funds in addressing the stunting problem in Indonesia. The implementation of the CCT scheme as a zakat fund distribution mechanism can have several benefits. First, it helps zakat institutions in targeting the most needy by focusing on low-income families with young children. This ensures that resources are directed to those who need immediate assistance in combating stunting. Second, CCT promotes accountability among beneficiaries by requiring them to fulfill certain requirements. This encourages parents to prioritize the health and education of their children while also fostering a sense of responsibility to utilize zakat funds effectively. Third, CCT can contribute to breaking the cycle of intergenerational poverty by investing in human capital development from an early age. By providing financial incentives for families to invest in the well-being of their children, the program can lead to long-term improvements in health outcomes and overall socioeconomic status.

The distribution of zakat through the CCT model is carried out taking into account the needs of the targeted beneficiaries. Referring to the Minister of Social Affairs Regulation Number 1 of 2018, social financial assistance can only be given to poor families who meet one of the three main criteria, namely health criteria, education criteria and welfare criteria (Larasati & Jannah, 2022).

It is explained further in the Article Number 5 of the above Regulation regarding the explanation of each criterion.

Health criteria include pregnant or breastfeeding mothers and children aged 0 to 6 years. The educational criteria include elementary, middle school, high school and equivalent students, as well as children aged 6 to 21 years who have not completed compulsory education. Meanwhile, social welfare criteria include people aged 60 years and over or people with disabilities.

By paying attention to these criteria, short-term prevention of stunting can be done by providing special assistance on health criteria, namely pregnant or breastfeeding mothers and children aged 0 to 6 years. Furthermore, for long-term prevention, educational criteria also need to be considered, assuming that populations with higher education levels have a better awareness of healthy lifestyles than residents who do not have adequate education. Thus, the long-term stunting prevention needs to also pay attention to providing access to education for the school age population, namely 6 to 21 years.

The article no. 7 of the above Minister of Social Affairs Regulation states that Beneficiary Families (KPM) can only receive assistance if they meet the following requirements:

1. In terms of health criteria, pregnant/breastfeeding mothers and children aged 0 to 6 years who are given zakat funds must have their health conditions checked regularly, according to the specified schedule.
2. In terms of education criteria, those who receive zakat funds must be active school students with an attendance rate of at least 85% of effective learning days.

These two conditions make the distribution of zakat funds functions effectively in preventing stunting, because zakat beneficiaries are guided to do things that can improve the quality of life of the

Indonesian population.

In other words, distribution of zakat funds using the CCT model can be carried out by paying attention to the CCT criteria set by the government in the delivery of social assistance. However, it should be noted that various regulations that explain financial social assistance do not provide clear limits regarding the criteria of poor families entitled to receive assistance. In terms of zakat, it can of course refer to the criteria for poverty that have been formulated by fiqh experts.

The distribution of zakat funds with a conditional cash transfer (CCT) scheme is a solution that can help overcome the problem of stunting in Indonesia. By implementing the CCT scheme, the distribution of zakat funds can be done in a more targeted and efficient manner. This scheme provides financial assistance to people who meet certain requirements. In addition, this scheme can also help reduce the risk of misuse of zakat funds by unauthorized recipients. With certain conditions that must be met, it will be easier to monitor and evaluate the use of zakat funds. The distribution of zakat funds with the CCT scheme can also have a positive impact on the overall socio-economic development of the community.

CONCLUSION AND RECOMMENDATION

Stunting is the less maximized physical and mental growth in children due to malnutrition; a serious problem faced by many developing countries in the world, including Indonesia. The Indonesian government has created a number of policies and done various efforts to overcome the problem of stunting, one of which is the use of zakat funds.

Directing zakat funds to programs that focus on improving nutrition and health for the community can make a significant contribution to reducing stunting rates in the country. The use of zakat funds with the right distribution

scheme can certainly have a positive impact on reducing stunting rates. The Conditional Cash Transfer (CCT) scheme is present to be one of the effective solutions in the distribution of zakat funds. CCT is a program of providing cash assistance to the community with certain conditions that must be met. The distribution of zakat funds with the conditional cash transfer (CCT) scheme is an effective solution in overcoming the problem of stunting. With certain conditions that must be met by the recipient, the distribution of zakat funds can be done in a more targeted manner and have a positive impact on the socio-economic development of the community.

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