

The Role of Zakat in Strengthening the Resilience of Families Affected by Stunting in West Nusa Tenggara

Peran Zakat dalam Memperkuat Ketahanan Keluarga Terdampak Stunting di Nusa Tenggara Barat

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ABSTRAK

Artikel ini membahas peran zakat dalam meningkatkan ketahanan keluarga yang terdampak stunting di Provinsi Nusa Tenggara Barat (NTB), dengan fokus pada dua kabupaten yang memiliki prevalensi stunting tinggi, yaitu Kabupaten Lombok Timur dan Kabupaten Lombok Tengah. Melalui pendekatan kualitatif dengan desain studi kasus, penelitian ini menggali kondisi sosial-ekonomi keluarga mustahik, implementasi zakat dalam intervensi gizi, serta peluang integrasi zakat dengan kebijakan penanggulangan stunting daerah. Hasil penelitian menunjukkan bahwa sebagian besar keluarga dengan anak stunting berasal dari kelompok miskin yang memiliki keterbatasan akses gizi, rendahnya literasi kesehatan, dan pendapatan tidak stabil. Implementasi zakat di NTB saat ini masih didominasi pendekatan karitatif sehingga belum optimal memperkuat ketahanan ekonomi keluarga. Namun, program zakat produktif yang telah dijalankan terbukti meningkatkan pendapatan keluarga 25–35% dan memperbaiki pola konsumsi gizi anak. Integrasi zakat dengan kebijakan gizi daerah memiliki potensi besar untuk memperkuat sistem perlindungan sosial berbasis nilai Islam. Penelitian ini menegaskan bahwa zakat dapat menjadi instrumen strategis dalam penanggulangan stunting apabila dikelola secara produktif, terarah, dan kolaboratif antara lembaga zakat dan pemerintah daerah.

Kata Kunci: Ketahanan Keluarga; NTB; Stunting; Zakat

ABSTRACT

This article discusses the role of zakat in strengthening the resilience of families affected by stunting in West Nusa Tenggara Province (NTB), focusing on two districts with high stunting prevalence, namely East Lombok and Central Lombok. Using a qualitative approach with a case study design, this study explores the socio-economic conditions of mustahik families, the implementation of zakat in nutritional interventions, and opportunities for integrating zakat with regional stunting prevention policies. The results show that most families with stunted children come from poor groups with limited access to nutrition, low levels of health literacy, and unstable incomes. The implementation of zakat in NTB is currently still dominated by a charitable approach, which limits its effectiveness in strengthening families' economic resilience. However, existing productive zakat programs have demonstrated measurable impacts, increasing family income by 25-35% and improving children's nutritional consumption patterns. The integration of zakat with regional nutrition policies has great potential to strengthen the Islamic-based social protection system. This study confirms that zakat can be a strategic instrument in addressing stunting when managed in a productive, targeted, and collaborative manner between zakat institutions and local governments.

Keywords: Family Resilience; NTB; Stunting; Zakat

INTRODUCTION

The issue of stunting in Indonesia, including in West Nusa Tenggara (NTB), remains a serious challenge to human development. Stunting, which is medically defined as a condition of growth failure in children due to chronic malnutrition over a long period of time, often begins during pregnancy and continues until the child reaches the age of two (the first 1000 days of life). According to the World Health Organization (2015), stunting is not merely a matter of below-standard height, but is also linked to delayed brain development, low learning ability, and the risk of chronic diseases in adulthood. In the context of national development, the prevalence of stunting has become an important indicator in the Human Development Index (HDI), as poor nutrition in children has direct implications for the productivity and competitiveness of human resources (HR) in the future (Nayaka Artha Wicesa, Setyanti, and Prestianawati 2024).

Based on the 2023 Indonesian Health Survey conducted by the Ministry of Health, the stunting rate in NTB reached 26,4%, significantly higher than the national average of 21.5% (Badan Kebijakan Pembangunan Kesehatan 2024). However, the Indonesian Nutrition Status Survey (SGGI) in 2024 recorded that stunting prevalence in West Nusa Tenggara (NTB) increased by 5.2% compared to 2023 (Kementerian Kesehatan Republik Indonesia 2025). This condition becomes more significant when examined at the district level, especially in East Lombok and Central Lombok, which are among the areas with large populations and high nutritional vulnerability. East Lombok, which is predominantly rural and highly dependent on traditional sectors, continues to face challenges in ensuring adequate child nutrition. Similarly, Central Lombok, which has experienced rapid development in the tourism and agriculture sectors, still has pockets of poverty and areas with limited access to health services (Badan Pusat Statistik Provinsi Nusa Tenggara 2024).

Several studies show that structural poverty is a dominant factor contributing to stunting in Indonesia, including in NTB. Children from poor families in Indonesia are twice as likely to experience stunting compared to children from middle- to upper-income families (Rachmi et al. 2016). This is exacerbated by low levels of maternal education, limited access to health services, and a lack of basic sanitation facilities (Torlesse et al. 2016). In the long term, children who experience stunting are at risk of a reduction in IQ by approximately 5-11 points and a decline in economic productivity of up to 22% in adulthood, which ultimately contributes to a decrease in national gross domestic product (GDP) (Ministry of Health Republic of Indonesia and UNICEF, 2024).

The relationship between stunting and human development is becoming increasingly important because NTB is a province with a relatively high poverty rate, with East Lombok and Central Lombok contributing the most to this poverty rate. Data from the Central Bureau of Statistics (BPS) of NTB in 2023 shows that the poverty rate in the province reached 13.85%, higher than the national average of 9.36% (Badan Pusat Statistik Provinsi Nusa Tenggara Barat 2023). This condition has a direct impact on household food security, especially for families who depend on subsistence agriculture for their livelihoods. Therefore, the issue of stunting in these two districts is not only related to health, but also reflects the structural economic constraints faced by the communities in meeting children's basic needs.

In the context of stunting, a resilient family does not necessarily mean a family that is free from poverty. Rather, it refers to a family that can adaptively manage its limitations: maintaining children's access to nutritious food, making use of health services, responding to caregiving and nutrition education, and pursuing household economic strategies to ensure that children's basic needs continue to be met. From this perspective, family resilience becomes a critical lens for understanding the issue. Family resilience is not confined to household economic capacity alone; it also encompasses the family's ability to manage available resources, sustain caregiving practices, secure adequate food and nutrition, and respond to social and economic pressures (Rahmadiyah et al. 2024). In low-income households, limited income often has a direct impact on the quality of food consumption, the regularity of access to health services, and the family's capacity to provide optimal care for children. Therefore, efforts to reduce stunting should not be understood solely as a health intervention, but also as an effort to strengthen family resilience so that households are better able to sustain the fulfilment of children's nutritional and health needs.

On the other hand, in a socio-religious context, zakat has enormous economic potential to improve family welfare and resilience. Based on Law Number 23 of 2011 concerning Zakat Management, zakat is defined as wealth that must be given by a Muslim or business entity to those who are entitled to receive it (*mustahik*), with the aim of promoting social justice and community welfare (Republik Indonesia 2011). This law emphasizes that zakat not only has spiritual and religious dimensions, but also socio-economic functions that play a role in wealth redistribution and poverty alleviation.

Empirically, the potential for zakat in Indonesia is enormous. According to the National Zakat Agency (BAZNAS), Indonesia's national zakat potential is estimated at IDR 327.6 trillion annually, while actual zakat collection in 2023 reached approximately IDR 32.3 trillion,

indicating substantial room for improving zakat mobilization (Badan Amil Zakat Nasional 2023). This indicates a great opportunity to strengthen stunting prevention programs through the optimization of zakat at the local level, including in East Lombok and Central Lombok, which can become an Islamic social finance instrument that supports government efforts in stunting prevention and improving the quality of life of poor families.

In macroeconomics, household consumption is a key indicator that positively drives the economy. When the economy experiences a decline in public consumption, the most important policy to be taken is how to increase people's purchasing power. The concept of zakat in the effort to distribute wealth from the rich to the poor will help increase people's purchasing power so that demand for goods will also increase, thereby stimulating overall economic activity (Saan Awaludin, M. Zaidi Abdad, and Nikmatullah 2025). The BAZNAS Strategic Studies Center (Puskas BAZNAS) reports that productive zakat programs significantly improved the welfare of beneficiaries, as reflected by substantial increases in household income and the BAZNAS Welfare Index (IKB) after participation in empowerment programs (Pusat Kajian Strategis BAZNAS 2020). However, in the context of family resilience with stunted children in East Lombok and Central Lombok Regency, the utilization of zakat has not yet been systematically integrated with community nutrition and health intervention programs.

Studies on zakat, community empowerment, and religious practices show that Islamic social instruments have a broader dimension than mere ritual obligations. Zakat management has evolved from traditional distribution patterns toward strengthening zakat institutions as instruments of social empowerment (Martiningsih and Zamhari 2021). This perspective reinforces the argument that zakat has the potential to serve as a social protection mechanism for poor families affected by stunting. In the context of West Nusa Tenggara (NTB), the presence of communities with a strong foundation in religious values makes zakat not only an instrument of philanthropy but also an integral part of community-based social development strategies.

The practice of distributing zakat has so far been predominantly charitable in nature, such as the distribution of basic foodstuffs or cash assistance, which, although beneficial, has not been able to solve the root cause of stunting. A transformation in zakat management is needed towards a productive and integrative approach, such as the "Zakat for Healthy and Independent Families" program, which combines economic support, nutrition education, and maternal and child health services (M. Nur Rianto Al Arif 2014:138). Collaboration between zakat institutions, local governments, and health facilities is crucial to strengthen family resilience and reduce stunting rates in East Lombok and Central Lombok.

Thus, the synergy between zakat management policies and national nutrition development programs is a relevant approach to strengthening family resilience in both districts. Optimizing productive zakat is not only in line with the principle of social justice in Islam, but also supports the achievement of the Sustainable Development Goals (SDGs), particularly goal 2 (zero hunger) and goal 3 (good health and well-being). This approach reinforces the role of productive zakat as an Islamic social finance instrument that supports sustainable and inclusive development (Arwani, Muhammad, and Mahmudi 2024).

Stunting cannot be understood solely as an individual medical or nutritional problem, but rather as a structural phenomenon intertwined with poverty, social inequality, sanitation, maternal education, and access to health services (Torlesse et al., 2016). A study by Rachmi et al. (2016) shows that children from lower socioeconomic households consistently exhibit a substantially higher risk of stunting than those from wealthier households. This finding reinforces the argument that nutritional interventions that do not address socioeconomic determinants will only produce short-term impacts.

Recent studies also emphasize the importance of a multisectoral approach in reducing stunting, including the integration of health policies, social protection, and household economic empowerment (United Nations Department of Economic and Social Affairs 2023). However, to date, relatively limited research has examined the contribution of socio-religious financial institutions to stunting reduction.

Within religious communities, religious practices also serve as social capital that fosters community care and solidarity. Religious values embedded within community traditions serve

as a powerful mechanism for strengthening social cohesion (Aliyudin et.al 2020). This is particularly relevant in the context of West Nusa Tenggara (NTB), where Islamic values exert a strong influence on community life and can serve as the foundation for developing zakat programs aimed at addressing nutritional issues. In the context of NTB, several government reports indicate that the high prevalence of stunting is closely correlated with poverty and household economic vulnerability, especially in East Lombok and Central Lombok (Badan Pusat Statistik Provinsi Nusa Tenggara 2024). However, academic studies that link stunting with family resilience grounded in economic capacity and socio-religious values remain very limited. The concept of family resilience is widely understood as the capacity of families to withstand, adapt to, and recover from various forms of adversity while maintaining their essential functions and promoting the well-being of their members (Walsh 2015). Family resilience extends beyond psychosocial coping mechanisms to encompass economic stability, food security, and sustained access to health and nutrition services.

Evidence suggests that economically vulnerable households are more likely to experience food insecurity, limited dietary diversity, and inadequate access to nutritious food, thereby increasing the risk of child malnutrition and stunting (Food and Agriculture Organization (FAO) 2023; UNICEF 2013). Although the family resilience literature has made significant contributions to understanding adaptive family processes, much of the existing research emphasizes psychosocial and relational dimensions, while comparatively little attention has been given to the role of economic redistribution mechanisms in strengthening the resilience of disadvantaged households. Viewed from the perspective of Islamic social development, the internalization of religious values is highly instrumental in fostering prosocial behaviour and communal solidarity, which in turn reinforces community-based social protection initiatives (Abdullah 2018).

Building upon this perspective, the present study considers religious literacy and health literacy as complementary factors that enable eligible households not only to access zakat assistance but also to utilize it productively to improve household welfare and children's nutritional outcomes. In Indonesia, particularly in Muslim-majority regions such as NTB, socio-religious values strongly influence patterns of social support and economic cooperation. Nevertheless, only a limited number of studies have explicitly examined how Islamic social finance instruments, including zakat, infaq, and sadaqah, can strengthen family resilience in the context of stunting prevention. This gap provides an important theoretical and empirical foundation for the present study.

Studies on zakat over the past decade show a paradigm shift from a charitable approach to productive zakat and economic empowerment of *mustahik* (Beik and Arsyianti 2013). A number of empirical studies prove that productive zakat can increase *mustahik* income, strengthen micro businesses, and reduce household economic vulnerability (Pusat Kajian Strategis BAZNAS 2020). However, many studies on zakat still focus on macroeconomic indicators (income, assets, poverty status) and rarely link zakat to public health issues, particularly stunting and child nutrition. Research discussing zakat in the context of health remains relatively limited and is dominated by conceptual discussions or normative in nature, rather than based on field case studies integrated with regional policies. On the other hand, the *maqāṣid al-sharī'ah* approach developed by Garza-Reyes (2012) provides a philosophical basis that zakat is relevant to the protection of life (*ḥifẓ al-nafs*) and the preservation of lineage (*ḥifẓ al-nasl*), which are directly related to the issue of stunting. However, the literature has not elaborated much on how these *maqāṣid* principles are translated into zakat policy practices at the local level.

Several case studies at the regional level, such as the Zakat for Child Nutrition (ZAGI) program in West Java, show that collaboration between zakat institutions and health agencies can have a significant impact on reducing stunting (Badan Amil Zakat Nasional 2024). However, these studies are still geographically limited and have not been developed into a conceptual model that can be replicated in other regions. Public policy literature in Indonesia also does not explicitly place zakat as part of the national social protection system, even though it is legally regulated in Law Number 23 of 2011. As a result, there is a gap between the normative potential

of zakat and its implementation in stunting prevention policies. In the context of NTB, no research has been found that specifically examines the role of zakat in strengthening the resilience of families affected by stunting, especially with a case study approach in East Lombok and Central Lombok. Most studies are still fragmented between nutrition studies, poverty studies, and zakat studies, without comprehensive analytical integration.

Based on the above literature review, this article occupies a strategic position in filling several major gaps in the study of stunting and Islamic economics. First, this article shifts the focus of analysis from stunting as a medical problem to stunting as an issue of family resilience and economic distribution justice. Second, this study integrates the literature on productive zakat with studies on nutrition and family resilience, which have tended to run parallel without conceptual dialogue. Third, through case studies in East Lombok and Central Lombok, this article provides contextual empirical evidence on how zakat, when managed productively and integrated with regional nutrition policies, can increase family income, improve children's consumption patterns, and strengthen the socio-economic resilience of *mustahik* households. Fourth, this article offers an analytical framework that links zakat, *maqāṣid al-sharī'ah*, and public policy as an ecosystem of social protection based on Islamic values. Thus, this article not only enriches the literature on zakat and stunting, but also provides practical contributions to the formulation of regional policies and the development of Islamic social finance models for equitable and sustainable human development.

THEORETICAL FRAMEWORK

This study is based on the understanding that stunting is a multidimensional phenomenon that cannot be explained solely through a medical approach or nutritional intervention. Various studies show that stunting is closely related to structural poverty, family social vulnerability, and limited access to sustainable social protection systems (Black et al. 2013). In this context, family resilience is a key concept for explaining the ability of poor households to maintain sustainable child nutrition amid economic and social pressures. To reinforce this resilience, an adaptive and sustainable social safety net is required. Widiastuti et al. (2022) emphasize that Islamic social finance, particularly zakat, must be managed through innovative and integrated governance models to transition from short-term charity to sustainable socio-economic empowerment. This underscores the importance of innovation in zakat management to effectively address contemporary issues such as poverty, family resilience, and stunting.

Conceptually, this article positions zakat as a normative and institutional framework that legitimizes the role of zakat as an instrument of economic redistribution and social protection based on Islamic values. Law Number 23 of 2011 concerning Zakat Management emphasizes that zakat not only functions as an individual act of worship, but also as a mechanism for improving welfare and social justice (Republik Indonesia 2011). However, the effectiveness of zakat in addressing stunting issues is highly dependent on its form of implementation. Charitably managed zakat tends to be short-term in nature, while productive zakat has greater potential to strengthen the economic capacity of *mustahik* families and improve family resilience in a sustainable manner (Beik and Arsyianti 2013).

Within this framework, family resilience is positioned as an intermediate variable that bridges the implementation of zakat with improvements in children's nutritional status. The theory of family resilience explains that families with economic stability, social support, and good adaptive capacity will be better able to maintain children's nutritional consumption patterns, increase participation in health services, and reduce the risk of chronic malnutrition (Hadfield and Ungar 2018). Therefore, productive zakat is not understood merely as economic assistance, but as an instrument for strengthening families' capacity to deal with nutritional vulnerability.

The main theoretical framework used to analyze the data in this article is the theory of *maqāṣid al-sharī'ah*, particularly in the context of the objectives of the protection of life (*ḥifẓ al-nafs*) and protection of lineage (*ḥifẓ al-nasl*). According to Garza-Reyes (2012), *maqāṣid al-sharī'ah* must be understood systematically and contextually so that Islamic law can function as an instrument of social development. From this perspective, stunting can be interpreted as a collective failure to maintain the survival and quality of the next generation, so that

optimizing zakat for nutritional intervention is a form of actualizing maqāṣid al-sharī'ah in the realm of public policy.

In addition, this article employs social protection theory to position zakat as part of a social protection system that complements state policies. Loewe and Schüring (2021) highlights that effective social protection must transcend temporary relief; it is inherently transformative, functioning to empower marginalized communities to dismantle structural vulnerability and reclaim their socio-economic agency. In the context of NTB, zakat has the potential to function as a social safety net and shock absorber for poor families facing risks to their children's health and nutrition, especially when public policies do not yet fully reach vulnerable groups.

Furthermore, the analysis in this article is also supported by the theory of social determinants of nutrition, which emphasizes that children's nutritional status is greatly influenced by household socioeconomic factors, such as income, maternal education, sanitation, and food security (Black et al. 2013). This theory is relevant to explain why an increase in family income through productive zakat can have an indirect impact on improving nutritional consumption patterns and reducing the risk of stunting. Thus, the relationship between zakat and stunting is understood as an indirect relationship mediated by the strengthening of family resilience.

Based on the integration of these conceptual and theoretical frameworks, this article analyzes how the implementation of zakat, particularly in the form of productive zakat, can strengthen the resilience of *mustahik* families in East Lombok and Central Lombok, and how this strengthening contributes to improving children's nutritional status. An interdisciplinary approach that combines Islamic law, family resilience theory, social protection, and social determinants of nutrition enables a more comprehensive analysis of stunting as a matter of social justice and human development based on Islamic values.

RESEARCH METHOD

This study uses a qualitative approach with a case study design in NTB, focusing on two locations, namely East Lombok and Central Lombok Regency, to gain an in-depth understanding of family resilience, zakat utilization practices, and stunting prevention interventions at the household level. The case study design was chosen because it allows researchers to deeply understand the internal and external dynamics that shape the experiences of families affected by stunting (Yin 2018). Data were collected through in-depth interviews with 19 informants, consisting of family who had stunted children, *posyandu* (integrated health service post) cadres, health center officials, zakat administrators, and local government officials, accompanied by field observations of environmental conditions and family consumption patterns, as well as a documentation study of SSGI data, health center reports, and zakat program documents. All informant names were anonymized using specific codes. Family informants from East Lombok Regency were given the code KLT (01 to 05), while families from Central Lombok Regency were given the code KLG (01 to 05). Informants from health workers and integrated health post (Posyandu) cadres were given the codes PKM-LT (01 to 03) and PKM-LG (01 to 03), while zakat managers were given the codes BAZ-NTB, BAZ-LT, and BAZ-LG according to their institutional level. Data analysis was conducted using the Miles and Huberman (1994) model through data reduction, data presentation, and inductive conclusion drawing. Data validity was ensured through source and method triangulation, as well as member checking with informants. The research data sources included primary data in the form of interview and observation results, as well as secondary data in the form of official reports from the government and zakat management institutions.

RESULT AND DISCUSSION

Portrait of Stunting and Mustahik Families in NTB

Field findings in East Lombok and Central Lombok show that most families affected by stunting come from *mustahik* groups, communities with weak economic conditions such as the *fakir* and the poor. Based on data from the West Nusa Tenggara (NTB) Provincial BAZNAS, more than 62% of zakat beneficiaries in 2023 came from poor households with incomes below

the provincial poverty line (Badan Amil Zakat Nasional 2024). The majority of heads of households work in the informal sector, such as agricultural laborers, fishermen, and daily wage workers with unstable incomes.

These economic constraints have a direct impact on families' ability to meet their children's nutritional needs. Research results in East Lombok and Central Lombok show that poor households have a monotonous food consumption pattern, relying on carbohydrates, with limited intake of animal protein and fresh vegetables.

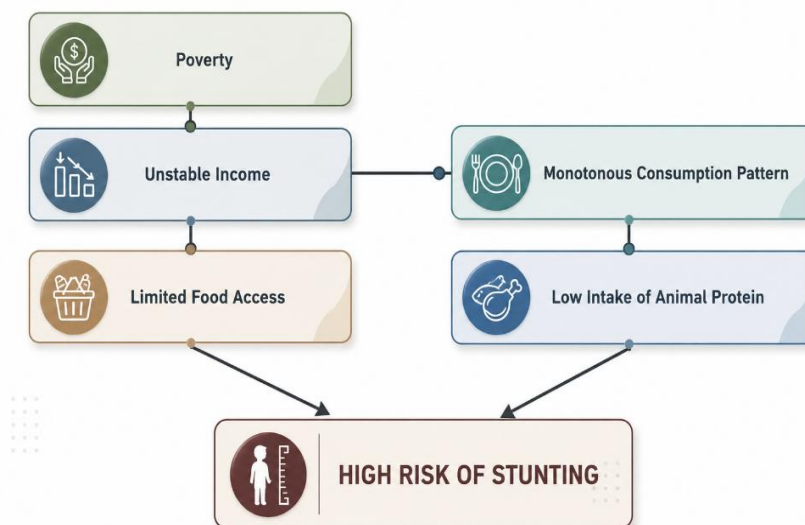
“Sebelumnya kami lebih sering makan nasi dengan lauk sederhana seperti tahu, tempe, atau sayur. Lauk seperti ikan dan telur tidak setiap hari.” (KLG-01 2026)

The statement above shows that the main problem for families is not simply the lack of knowledge about healthy food, but the limited ability to purchase nutritious food on a sustainable basis. This limited consumption of animal protein is an important factor considering that the essential amino acids contained in animal protein are very much needed for the synthesis of body tissue and brain development in children (Black et al. 2013; World Health Organization 2020). Inequality in access to economic and nutritional resources leads to a high risk of stunting in their children.

The research findings also indicate that basic health facilities, such as community health centers (Puskesmas) and integrated health posts (Posyandu) in both study areas, are relatively readily available and actively implement stunting prevention programs, ranging from prenatal checkups and toddler growth monitoring to supplementary feeding and nutrition education. However, the availability of services does not automatically guarantee that families will regularly come to monitor their child's growth and development to prevent nutritional problems and be able to follow all health recommendations. Simbolon et al. (2021) showed that family connectivity to maternal and child health services is associated with stunting prevalence in Indonesia. In this study, limited family participation appears to be due not only to low awareness but also to the opportunity costs faced by poor families, such as lost work time, transportation costs, and prioritizing other needs. Therefore, the availability of health services does not automatically mean easy access for poor households.

In addition to economic factors, social dimensions also play an important role. Several *mustahik* families demonstrate low levels of nutritional literacy. Socio-cultural factors such as infant feeding practices that do not comply with medical recommendations have also been identified as indirect causes of stunting. This situation reinforces the urgency of an intervention approach that is not only medical in nature, but also social and economic, namely the empowerment of *mustahik* families through the optimization of zakat funds.

Figure 1 Factors Contributing to Stunting among Mustahik Families in NTB



Source: Author's synthesis

Thus, the portrait of poverty and vulnerability of *mustahik* families in NTB illustrates that stunting is not only a nutritional issue, but also a matter of social justice and economic inequality. Therefore, zakat as an Islamic social instrument has strategic relevance in addressing these multidimensional issues.

Table 1. Profile of Mustahik families Affected by Stunting in NTB (East Lombok and Central Lombok), 2024

No	Socio-Economic Aspect	East Lombok	Central Lombok	NTB Average	Remarks
1	Percentage of poor households (%)	64.3	59.8	62.0	Source: BAZNAS NTB (2023)
2	Average monthly income (IDR)	1.250.000	1.400.000	1.325.000	Below the provincial poverty line
3	Access to Clean Water (%)	68.5	71.2	69.8	Source: NTB Provincial Health Office
4	Regular access to <i>posyandu</i> services (%)	54.0	60.0	57.0	Many families do not attend regularly
5	Children's animal protein intake (%)	42.0	46.5	44.3	Still below WHO recommended standards
6	Maternal literacy nutrition (%)	48.5	52.0	50.3	Low; most mothers have only primary school education

Source: Field survey results and BAZNAS NTB (2024)

Implementation of Zakat in Nutrition Interventions

Normatively, the implementation of productive zakat in Indonesia is supported by a comprehensive legal framework. The National Amil Zakat Agency Regulation Number 3 of 2018 concerning the Distribution and Utilization of Zakat explicitly allows zakat funds to be utilized for productive empowerment programs designed to improve the welfare and self-reliance of *mustahik*. This provision provides a legal foundation for integrating productive zakat into broader interventions addressing family welfare, nutrition, and poverty reduction (Badan Amil Zakat Nasional 2018). This provision is in line with the principle of *maqāsid al-sharī'ah*, particularly in protecting life (*ḥifẓ al-naḥs*) and preserving lineage (*ḥifẓ al-nasl*) (Garza-Reyes 2012). However, field findings show that the implementation of zakat in NTB is still dominated by a charity-based approach, such as the distribution of basic foodstuffs, nutritional assistance for children, and temporary assistance to poor families. Although beneficial in the short term, this pattern has not been able to create sustainable economic independence for *mustahik* families.

This finding was consistently confirmed by interviews with zakat administrators, health workers, and beneficiary families. Officials from BAZNAS at both provincial and district levels explained that the majority of zakat distributed for families with stunted children is still consumptive in nature, including food packages, nutritional supplements, and temporary financial assistance. Such assistance is considered necessary because most beneficiary households face urgent basic needs that require immediate intervention. However, they also acknowledged that consumptive assistance alone is insufficient to improve long-term household welfare and nutritional resilience.

"Bantuan konsumtif masih menjadi prioritas karena sebagian besar mustahik datang dengan kebutuhan yang sangat mendesak. Namun, kalau ingin mengurangi kemiskinan dan stunting secara berkelanjutan, zakat produktif yang disertai pendampingan jauh lebih efektif." (BAZ-NTB 2026)

In fact, legally and conceptually, zakat can be distributed in the form of empowerment-based zakat or productive zakat (Humaidah and Rahim 2024). Concrete forms of productive zakat in the context of nutritional intervention can include: business capital for mothers of stunted toddlers, to increase household income; training in healthy family food production, so that mothers have sustainable nutritional skills; assistance with agricultural or livestock tools for *mustahik* families, to support local food security; and support for mosque-based healthy family cooperatives, to strengthen economic solidarity among the community.

The proposed form of productive zakat were also strongly supported by beneficiary families. Most respondents stated that while food assistance was helpful in addressing immediate needs, they expected zakat programs to provide opportunities for sustainable income generation. Several mothers expressed interest in receiving business capital, livestock assistance, food-processing equipment, or entrepreneurship training.

"Kalau penghasilan keluarga meningkat, kami akan lebih mudah membeli telur, ikan, susu, dan makanan bergizi lainnya untuk anak setiap hari." (KLG-03 2026)

Health professionals also emphasized that productive zakat should be integrated with existing nutrition programs rather than implemented as a standalone economic intervention. A public health officer explained:

"Bantuan ekonomi saja tidak cukup. Keluarga juga perlu terus didampingi melalui edukasi gizi dan pemantauan rutin agar tambahan penghasilan benar-benar digunakan untuk memperbaiki gizi anak." (PKMLT-01 2026)

This finding points that economic empowerment alone is insufficient to improve children's nutritional status unless it is accompanied by continuous nutrition education and behavioral support. Additional household income may increase families' purchasing power, yet without adequate knowledge and regular guidance, financial resources are not always translated into healthier food choices or improved child-feeding practices (Rains and Giombi 2024). Therefore, productive zakat should not be viewed solely as an income-generating intervention but as part of an integrated strategy that combines economic assistance with nutrition-specific interventions delivered through Puskesmas and Posyandu.

Several similar initiatives have proven successful, demonstrating that productive zakat programs in various regions can increase *mustahik* income by an average of 35% and change their economic status to *muzakki* within two years (Beik and Arsyianti 2013). Thus, optimizing zakat for nutritional intervention is not merely a social implementation, but also a form of actualizing the value of distributive justice in Islam.

Table 2. Form of Zakat Implementation for Nutrition Interventions among Mustahik Families

No	Type of Productive Zakat Intervention	Main Target	Program Output	Implementation Status
1	Business capital for mothers of stunted children	Poor families	Increase household income	Ongoing
2	Training in the production of healthy family foods	Housewives	Improved nutrition knowledge	Ongoing
3	Assistance with agricultural or livestock equipment	Farming and Fishing families	Strengthen local food security	Limited
4	Mosque-based healthy family cooperative	Groups of mustahik mothers	Strengthening collective economic capacity	Planned for launch in 2025

5	Nutritional assistance (charitable aid)	Children affected by stunting	Short-term nutritional support	Still dominant
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Source: *Badan Amil Zakat Nasional (2018);Badan Amil Zakat Nasional (2023)*

Zakat and Family Resilience

Interviews with beneficiaries of the BAZNAS NTB productive zakat program show a significant improvement in economic aspects and family resilience. The average increase in family income reached 25–35% within six months after receiving business capital assistance. This increase had a direct impact on improving children's nutritional consumption patterns, particularly an increase in the frequency of animal protein and vegetable consumption.

The interview findings further indicate that the improvement in household income was accompanied by positive change in family resilience, particularly in maintaining children's nutrition needs. Beneficiary families consistently reported prioritizing the purchase of nutritious foods, while health workers observed increased awareness of balanced nutrition and more regular participation in Posyandu activities. These findings suggest that productive zakat contributes not only to economic resilience but also to strengthening families' capacity to protect child health and nutrition.

"Kalau ada tambahan penghasilan, yang pertama kami pikirkan adalah makanan anak. Kami ingin membeli telur, ikan, susu, supaya anak bisa makan lebih baik." (KLG-03 2026)

Beneficiary families demonstrated organizational change, shifting from simply meeting basic needs to investing in children's nutritional quality. It can be argued that when economic pressures begin to ease, families have greater latitude to make decisions that support children's health and well-being. Thus, productive zakat not only strengthens economic resilience but also enhances families' capacity to adaptively allocate resources to meet children's nutritional needs as a long-term vulnerability resilience strategy. Walsh (2016) explains that resilient families are not only able to withstand pressure but also adapt resource management strategies and set priorities oriented toward the well-being of all family members. In the context of this study, the family's decision to prioritize purchasing animal protein sources such as eggs, fish, and milk demonstrates a strengthening of the family's adaptive process, contributing to household food security while simultaneously supporting improvements in children's nutritional status.

In addition, non-economic aspects also showed positive changes. Most beneficiary mothers reported increased participation in health center activities and increased awareness of the importance of balanced nutrition. This study also shows that productive zakat programs not only improve family economics, but also strengthen the social and spiritual dimensions of family resilience through increased gratitude and social solidarity.

From a social resilience perspective, zakat functions as a social shock absorber for poor families facing economic and health crises (Hadfield and Ungar 2018). With economic support through zakat, families can maintain their social functions and reduce the risk of malnutrition in children. Thus, zakat plays a strategic role in building family resilience, both economically, socially, and spiritually.

Integration of Zakat and Nutrition Policy

Regional policies in West Nusa Tenggara (NTB) demonstrate a strong commitment to accelerating stunting reduction, as reflected in foundational initiatives such as Governor Regulation No. 43 of 2019 concerning Posyandu Revitalization and, more recently, Governor Regulation No. 8 of 2024 concerning the Acceleration of Stunting Reduction. Despite this robust policy commitment, the current framework has yet to explicitly recognize zakat as a strategic source of social financing to support nutrition-sensitive interventions for vulnerable families (Pemerintah Provinsi Nusa Tenggara Barat 2019; Pemerintah Provinsi Nusa Tenggara Barat 2024). This regulatory blind spot represents a significant missed opportunity, considering that Indonesia's national legal framework on zakat management explicitly permits

the utilization of zakat funds for productive empowerment, preventive health, and sustainable social welfare programs (Republik Indonesia 2011). Strengthening the alignment between regional stunting policies and the national zakat management framework is therefore crucial. Such integration would enhance cross-sectoral collaboration and expand the contribution of productive zakat to strengthening family resilience and improving child nutrition.

The integration of zakat with nutrition policies can be implemented through formal mechanisms such as a Memorandum of Understanding (MoU) between BAZNAS and the NTB Health Office. This collaboration allows for the synchronization of data on *mustahik* with families at risk of stunting so that zakat distribution is more targeted. In addition, revisions to regional regulations are also needed to make zakat a supportive legal mechanism in strengthening family resilience.

Several regions in Indonesia have initiated collaborative efforts to integrate zakat into stunting prevention programs. In West Java, BAZNAS West Java collaborated with BAZNAS Cianjur Regency to support stunting prevention through nutrition assistance, community empowerment, and coordination with local stakeholders. This initiative illustrates how Islamic social finance institutions can complement government nutrition programs. A similar collaborative model could be adapted in West Nusa Tenggara (NTB) by considering the province's institutional arrangements and local socio-cultural context.

The integration of zakat and nutrition policies will strengthen the Islamic-based social protection system. In addition to expanding public funding sources, this step also affirms the role of religion in supporting equitable and sustainable human development. The need for policy integration was consistently highlighted by both zakat administrators and health authorities. Interviews revealed that collaboration between BAZNAS and the Health Office should extend beyond financial assistance to include integrated beneficiary data, joint monitoring, and coordinated family assistance. Informants agreed that synchronizing data on *mustahik* families and children at risk of stunting would improve the accuracy and sustainability of nutrition interventions.

"Kalau data mustahik dan data keluarga berisiko stunting bisa disinergikan, bantuan zakat akan lebih tepat sasaran dan dampaknya lebih besar." (BAZ-NTB 2026)

By integrating beneficiary data and establishing joint monitoring mechanisms, zakat institutions and public health agencies can identify vulnerable families more accurately, monitor changes in children's nutritional status, and ensure that economic assistance is aligned with ongoing nutrition-specific interventions. These findings are consistent with (Rahmat, Ardita, and Ramdhani 2025), who argued that collaboration between zakat institutions and local governments enhances the effectiveness of stunting reduction programs when supported by clear institutional roles, integrated beneficiary databases, and coordinated implementation. Furthermore, integrated governance enables zakat to function not merely as a charitable transfer but as part of a comprehensive social protection system that addresses the multidimensional determinants of stunting. Continuous coordination among BAZNAS, the Health Office, Puskesmas, Posyandu, and local governments facilitates more holistic family assistance, encompassing economic empowerment, nutrition education, health monitoring, and social support. Such an approach strengthens family resilience by enhancing families' capacity to access resources, maintain healthy caregiving practices, and respond adaptively to socioeconomic challenges (Walsh 2016; UNICEF 2013). In this regard, institutional integration serves as a critical enabling factor that maximizes the long-term impact of productive zakat on child nutrition and household well-being.

CONCLUSION

Research findings show that productive zakat has a significant impact on increasing family income, improving nutritional consumption patterns, and strengthening the social and spiritual aspects of *mustahik* families. Zakat management directed at economic empowerment and nutritional education has proven to be more effective than temporary assistance. Furthermore, integrating zakat with stunting prevention policies through MoUs, data synchronization, and regional regulations can improve program targeting and strengthen

Islamic-based social protection. Thus, zakat is not only a religious obligation but also a relevant human development instrument for reducing structural poverty and lowering stunting rates in NTB. Targeted, productive, and collaborative zakat implementation is essential for building comprehensive and sustainable family resilience.

One important implication of this study is that productive zakat should be more closely connected with existing government efforts to prevent stunting. Rather than operating as a separate social assistance program, zakat initiatives could be integrated with health and nutrition services through stronger collaboration between BAZNAS, local governments, Health Offices, Puskesmas, and Posyandu. This collaboration may include shared beneficiary data, coordinated family assistance, and joint monitoring to ensure that support reaches the households most in need and contributes to sustainable improvements in child nutrition. Strengthening collaboration between zakat institutions, local governments, and health service providers has the potential to enhance family resilience in addressing stunting. Experiences from other regions indicate that such collaborative governance is feasible and can complement existing public health interventions. Therefore, a similar collaborative model may be adapted in West Nusa Tenggara by considering the province's social, cultural, and institutional characteristics to optimize the contribution of zakat to stunting reduction.

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