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Religion as Moral Infrastructure: Lived Islam, Welfare Governance, and the Family Hope Program in Indonesia

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Abstract: This article examines how Islam, lived as everyday practice, operates as a moral infrastructure shaping welfare meanings, ethical compliance, and state–society relations in the implementation of Indonesia's Family Hope Program (Program Keluarga Harapan, PKH) in Palu City, Central Sulawesi. The study aims to address the limitations of dominant administrative and economistic approaches to welfare policy by demonstrating why religion must be taken seriously as an operative moral force within public policy practice, particularly in Global South contexts. Employing a qualitative descriptive–interpretive design, the research draws on field observations, in-depth interviews with PKH beneficiaries, program facilitators, local officials, and religious leaders, as well as analysis of policy documents and program guidelines. Data were analyzed thematically through iterative processes of data reduction, categorization, and interpretation to capture the lived religious meanings embedded in welfare practices. The findings reveal three key patterns. First, beneficiaries conceptualize welfare not as material accumulation or class mobility, but as a condition of sufficiency, calmness, and security, sustained primarily through children's education, food provision, and basic healthcare. Second, PKH assistance is understood as a religious *amanah* (trust), generating compliance and disciplined assistance management through internalized moral emotions such as gratitude, fear of sin, shame, and parental responsibility rather than fear of administrative sanctions. Third, PKH functions as an arena of moral governance in which state regulations gain effectiveness by resonating with local Islamic moral idioms, mediated by program facilitators, local authorities, and *kiai*. The study has important implications for welfare policy and religious studies. It demonstrates that welfare governance in the Global South cannot be adequately understood through secular or technocratic lenses alone, as policy effectiveness depends on its capacity to engage existing religious moral ecologies. The originality of this research lies in its contribution to reframing welfare policy as a site of lived religion and moral governance.

Keywords: Governmentality; lived religion; moral economy; welfare governance; Islam.

Abstrak: Artikel ini mengkaji bagaimana Islam yang dihidupi sebagai praktik keseharian beroperasi sebagai infrastruktur moral dalam membentuk pemaknaan kesejahteraan, etika kepatuhan, serta relasi negara–masyarakat dalam implementasi Program Keluarga Harapan (PKH) di Kota Palu, Provinsi Sulawesi Tengah. Penelitian ini bertujuan merespons keterbatasan pendekatan administratif dan ekonomistik yang selama ini mendominasi kajian kebijakan kesejahteraan, dengan menunjukkan pentingnya agama sebagai kekuatan moral operatif dalam praktik kebijakan publik, khususnya di konteks Global South. Penelitian ini menggunakan desain kualitatif deskriptif–interpretatif. Data diperoleh melalui observasi lapangan, wawancara mendalam dengan penerima PKH, pendamping program, aparat pemerintah lokal, dan tokoh agama, serta analisis dokumen kebijakan dan pedoman pelaksanaan program. Analisis data dilakukan secara tematik melalui proses reduksi, kategorisasi, dan interpretasi data secara iteratif untuk menangkap makna-makna religius yang dihidupi dalam praktik kesejahteraan. Hasil penelitian menunjukkan tiga temuan utama. Pertama, penerima PKH memaknai kesejahteraan bukan sebagai akumulasi material atau mobilitas kelas, melainkan sebagai kondisi hidup yang cukup, tenang, dan aman, terutama melalui keberlangsungan pendidikan anak, pemenuhan pangan, dan akses terhadap layanan kesehatan dasar. Kedua, bantuan PKH dipahami

sebagai *amanah* religius yang menghasilkan kepatuhan dan disiplin dalam pengelolaan bantuan melalui internalisasi emosi moral seperti rasa syukur, takut dosa, rasa malu, dan tanggung jawab orang tua, alih-alih melalui ketakutan terhadap sanksi administratif. Ketiga, PKH beroperasi sebagai arena *moral governance*, di mana efektivitas regulasi negara diperkuat melalui resonansi dengan idiom-idiom moral Islam lokal yang dimediasi oleh pendamping program, aparat lokal, dan kiai. Penelitian ini memiliki implikasi penting bagi kajian kebijakan kesejahteraan dan studi agama. Temuan penelitian menunjukkan bahwa tata kelola kesejahteraan di konteks Global South tidak dapat dipahami secara memadai hanya melalui lensa sekuler atau teknokratis, karena efektivitas kebijakan sangat bergantung pada kemampuannya berinteraksi dengan ekologi moral religius yang telah hidup dalam masyarakat. Keaslian penelitian ini terletak pada kontribusinya dalam memosisikan kebijakan kesejahteraan sebagai ruang artikulasi *lived religion* dan *moral governance*.

Kata kunci: *Governmentality*; agama yang dihidupi; ekonomi moral; tata kelola kesejahteraan; Islam.

1. Introduction

Indonesia faces a welfare paradox. On the one hand, poverty indicators have improved; on the other, the absolute number of people living in poverty remains large and continues to reproduce intergenerational vulnerability. Statistics Indonesia (Badan Pusat Statistik, BPS) recorded the poverty rate in March 2025 at 8.47 percent, equivalent to approximately 23.85 million people. Although this figure marks a decline from previous periods, the sheer size of the poor population indicates that poverty persists as a structural social problem that shapes household quality of life, family stability, and opportunities for social mobility, particularly among groups living close to the threshold of vulnerability (CNN, 2025).

This vulnerability appears more pronounced in eastern Indonesia, including Central Sulawesi. BPS Central Sulawesi Province reported a poverty rate of 10.92 percent in March 2025, or about 356.19 thousand people (BPS, 2025). Although this figure declined compared to September 2024, it remains above the national average. In this context, poverty does not exist merely as a statistical condition; it emerges as a lived social experience intertwined with limited access to formal employment, rising living costs, and fragile household resilience in the face of economic shocks (Faharuddin & Endrawati, 2022; Van Leeuwen & Földvári, 2016). At the urban level, Palu illustrates the complexity of post-disaster urban poverty following the 2018 earthquake and ongoing economic pressures. According to BPS Palu City, the number of people living in poverty reached approximately 28.6 thousand (around 7.17 percent) in 2021 before declining in 2022. At this juncture, state social assistance functions not merely as supplementary income but as a critical buffer that sustains the daily lives of urban poor households whose earnings are uncertain and whose economic maneuvering space remains narrow (Ridwan, 2023).

Within the welfare policy landscape, the Family Hope Program (Program Keluarga Harapan, PKH) stands as one of Indonesia's principal social protection instruments, operating through a conditional cash transfer (CCT) scheme that links financial assistance to education, health, and, in later policy developments, social welfare components. The Ministry of Social Affairs defines PKH as a conditional social assistance program designed to improve human capital quality and access to basic services (Kemensos, 2025). Yet PKH never operates in a value-neutral vacuum. In Palu, where the majority of the population is Muslim, everyday welfare discourse often draws on moral–religious idioms such as *amanah*, *barakah*, parental responsibility, and propriety in managing assistance. Here, religion appears not as a normative ornament but as a "meaning-making engine" that structures how poor households evaluate assistance, practice compliance, and preserve family dignity.

Existing studies on government assistance programs and PKH in Indonesia generally fall into three strands. The first consists of evaluative–technocratic approaches that assess program effectiveness, compliance with conditional components, facilitator capacity, and governance issues such as verification, targeting accuracy, and inter-service bureaucratic coordination (Astuti, 2023; Mardiah, Nawawi, & Safithri, 2025; Rifka, Adam, & Samsinas, 2023). Within this strand, scholars

primarily read PKH as a policy delivery instrument and an administrative welfare mechanism, measuring success through access to basic services and implementation performance (Sari & Solikah, 2024; Yunus, Meldi Amijaya, & Ayu Lestari, 2022). As a consequence, research often positions beneficiaries as "household units" within an intervention scheme—more as objects of administration than as subjects who actively produce meaning and ethical action in the everyday life of policy.

The second strand broadens the horizon by linking religion and welfare, yet it tends to operate at a macro level, focusing on religiosity, welfare regimes, and public support for state responsibility (Agustanta, Anggalini, Septiningrum, & Dewanti, 2024; Dartanto et al., 2021). Studies demonstrate that religiosity and welfare regime configurations can either reinforce or counterbalance one another in shaping citizens' attitudes toward welfare provision (Carriero, Filandri, & Molteni, 2017; Ervasti, 2020). In a related vein, the faith-based welfare literature emphasizes that religious traditions and faith-based institutions do not merely complement the state but actively shape how welfare is imagined, negotiated, and institutionalized in the history of modern welfare systems (Jawad, 2012; John Murphy, 2016), including through partnerships with the state in social service delivery (Davis, 2014). However, this strand generally remains focused on institutions, regimes, or service organizations and has yet to sufficiently explain how religion operates as lived religion at the household level—namely, within the moral everyday contexts where state assistance is interpreted and enacted.

The third strand offers sharper conceptual tools for reading social policy as an arena for the production of morality, obligation, and subject formation. Moral economy perspectives emphasize that support for, resistance to, or compliance with welfare policies always rests on assumptions about justice, propriety, and reciprocity, rather than on material calculation alone (Mau, 2004; Sayer, 2018; Taylor-Gooby et al., 2019). At the experiential level, studies of social service users show how vulnerable groups negotiate dignity, "independence," and boundaries of propriety when engaging with assistance institutions (Kissane, 2012). In parallel, governmentality approaches highlight how modern policies operate through techniques of behavioral formation and self-discipline; authority, expertise, and programmatic devices encourage individuals to govern themselves according to policy logics (Nikolas Rose, 1999). Despite their analytical productivity, these two approaches rarely intersect explicitly with lived religion in the context of conditional social assistance in Indonesia—particularly within local settings of the Global South, where religious moral language serves as a primary medium for policy meaning and legitimacy.

Drawing on this constellation of literature, this article positions PKH as a nexus where three dimensions that often remain analytically separate converge: PKH as a policy apparatus (technocratic strand), religion as a field of welfare (religion–welfare strand), and assistance as a relation of obligation and subject formation (moral economy–governmentality strand). The gap addressed here does not concern a lack of empirical data per se, but rather an analytical absence in understanding how Islamic values lived as everyday practice shape welfare meanings, moral responses, and the ways poor households enact compliance—namely, how the state becomes present within the everyday moral worlds of assistance recipients in Palu City.

Accordingly, this article aims to analyze how Islamic values lived as lived religion shape welfare meanings, moral responses, and patterns of state–society interaction in the implementation of PKH in Palu City. Specifically, the study examines: first, how PKH beneficiaries conceptualize welfare beyond material indicators; second, how religious idioms such as *amanah* and *barakah* shape the ethics of assistance use, compliance, and self-discipline; and third, how the PKH arena brings together state policy logics and local religious moral ecologies.

The article advances the argument that PKH does not operate merely as an instrument for distributing state assistance, but as a social arena in which religion functions as a moral infrastructure that bridges public policy with the lived practices of poor households. Grounded in lived religion perspectives (McGuire, 2008; Mossière, 2009), the analysis treats Islam not as an abstract normative doctrine but as an everyday practice that produces idioms of meaning, moral emotions, and ethical action in assistance management. Through the lens of moral economy (Scott, 1976; Thompson, 1971), PKH assistance appears as a relation of obligation and propriety that links the state and recipients

through categories of *amanah*, dignity, and responsibility, rather than through administrative entitlement alone. Meanwhile, governmentality and moral governance frameworks (Benz & Frey, 2007; Foucault, 2019a) enable a reading of PKH as a mechanism for forming welfare subjects—less through coercion or formal sanctions than through the internalization of religious values that foster self-discipline and behavioral regulation from within. In the welfare context of the Global South, this article argues that the stronger the religious moral ecology in beneficiaries' lives, the more likely PKH assistance is to be understood as an *amanah* demanding compliance and prudence, while simultaneously serving as a source of policy legitimacy articulated through familiar and resonant moral language at the community level.

2. Method

The unit of analysis in this study consists of the social practices and religious meanings articulated by recipients of the Family Hope Program (Program Keluarga Harapan, PKH) in Boyaoge Subdistrict, Tatanga District, Palu City, Central Sulawesi. Rather than treating beneficiary households as an administrative category, this research focuses on how Islamic values are lived as everyday practice (lived religion), particularly in shaping understandings of welfare, family responsibility, and relationships with state assistance. In addition to beneficiaries, the analysis includes key actors involved in PKH implementation—such as program facilitators, subdistrict officials, and community leaders or *kiai*—who collectively constitute the social and moral context in which welfare policy operates at the local level.

This study adopts a qualitative design with a descriptive–interpretive approach (Creswell, 2014). The design aligns with the research objective, which seeks not to measure PKH effectiveness quantitatively but to understand how welfare policy is negotiated, interpreted, and enacted in the everyday lives of poor communities. A qualitative approach enables the researcher to capture the symbolic, ethical, and religious dimensions embedded in beneficiaries' experiences—dimensions that cannot be reduced to statistical indicators yet remain central to sociological and anthropological analyses of religion.

The study draws on both primary and secondary data sources (Ajayi, 2017). Primary data derive from purposively selected key informants, including PKH beneficiary households, PKH facilitators, subdistrict officials, and community leaders or *kiai* with in-depth knowledge of the socio-religious dynamics of Boyaoge Subdistrict. Secondary data include official documents related to PKH, program implementation guidelines, reports from the Social Affairs Office, and facilitators' field notes. These materials provide empirical context and support the verification of field findings (Meolong, 1990; Sugiyono, 2010).

Data collection employed field observation and in-depth interviews. Observation focused on beneficiaries' social practices, patterns of interaction between recipients and facilitators, routine PKH mentoring activities, and everyday contexts that frame meanings of welfare and state assistance. The study conducted face-to-face interviews using semi-structured interview guides, allowing flexible exploration of informants' narratives, perspectives, and religious values. This technique facilitated an in-depth inquiry into how beneficiaries understand PKH assistance as *amanah*, a moral obligation, and an integral component of everyday religious life.

Data analysis proceeded interactively and iteratively, following the stages of data reduction, data display, and conclusion drawing and verification as outlined by Miles and Huberman (2013). The study employed thematic analysis to identify recurring patterns of meaning related to Islamic values, welfare interpretations, and the social practices of PKH beneficiaries. To enhance the credibility of findings, the research applied source and method triangulation by comparing data from observations, interviews, and supporting documents. This analytical strategy enables the study not only to present empirical descriptions but also to offer a critical interpretation of the relationships between religion, welfare policy, and social practice at the local level.

3. Results

Welfare as a Lived Practice: Religious Meanings of PKH at the Household Level

In Boyaoge Subdistrict, households receiving the Family Hope Program (Program Keluarga Harapan, PKH) do not equate welfare with material accumulation or income growth. In the words of informants, welfare refers more closely to a condition of being "enough," "calm," and "secure," particularly through the continuity of children's schooling, daily food, and minimal access to healthcare. One female informant articulated this boundary of meaning explicitly: "*Even if the money is not much, as long as it is enough for children's schooling and food, that already counts as welfare for us. What matters is that it carries barakah*" (S. N., female PKH beneficiary, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024). This statement shows that welfare operates as a moral category that evaluates quality of life through dignified sufficiency, rather than through an economic calculus that demands continuous growth or the bureaucratic indicators commonly associated with upward mobility.

These meanings draw support from religious idioms that emerge spontaneously in everyday conversation: *alhamdulillah* enough, what matters is *barakah*, sustenance will find its way. These expressions do not function as mere linguistic ornamentation; rather, they organize household economic experiences within a familiar and operative theological framework. Beneficiaries understand PKH as *rezeki* that they must safeguard so that it does not "lose its *barakah*," which leads them to direct spending toward primary needs and children's futures. Another informant described this experience as a practical form of "calmness": PKH "*does not make us rich, but it makes life calmer because children can go to school and receive treatment*" (L. S., female PKH beneficiary, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024). Here, calmness does not stand as a purely private emotion but as a social condition grounded in minimal certainty: funds for uniforms, money for books, transport for health checkups, and assurance that children do not drop out of school. At this point, welfare appears as the effort to maintain daily life rhythms so they do not collapse under small shocks—illness, sudden fees, school needs—that often trigger crises in poor households.

In practice, patterns of assistance management reveal relatively consistent forms of domestic discipline. Families prioritize spending on schooling (uniforms, books, fees), food, and health needs, while they treat tertiary expenditures as items that they can "hold back" in order to safeguard *amanah*. Several informants explained how they "separate" and "manage" PKH funds so they do not run out on non-urgent needs—a simple technique that, within the sociology of everyday life, demonstrates morally charged self-governance (Pitt, Mertzani, & Ober, 2025; Ramazonov, 2021). In their own terms, they often narrate this discipline as practicing *qana'ah* and "not being excessive," even as poverty continues to limit their choices. The ways they talk about spending—"enough is enough," "do not do unnecessary things," "use it properly"—indicate that they read state assistance as a resource requiring ethical vigilance: mismanagement does not merely imply wastefulness but also violates *amanah* and invites the loss of *barakah*.

Conceptually, these practices show how religion appears not as formal doctrine but as lived practice that frames how poor households read state assistance, in line with the tradition of lived religion (McGuire, 2008; Orsi, 2003). Religion operates at the level of habits, emic language, moral emotions, and domestic decision-making; it inhabits kitchens, shopping tables, and family conversations about children's schooling, rather than standing apart as ritual compliance detached from economic life. As a result, "welfare" does not emerge as a technical concept borrowed from the state but as an experience assembled through religious vocabularies that justify, reassure, and demand. In Boyaoge, PKH does not merely "provide money"; it produces conditions that allow households to reinterpret children's futures as *amanah* and to understand sufficiency as a realistic form of piety.

Notably, these lived religious values do not stop at expressions of gratitude but develop into an ethical apparatus for managing assistance: *syukur* (blessings must be safeguarded), *amanah* (the money is a trust and must be used appropriately), and *ikhtiar–tawakkal* (assistance serves as a means, not an end). Several informants even explained spending priorities in ways that align with the logic of *maqāṣid*,

even if they did not articulate the term academically: safeguarding children's education (intellect and future), protecting health and food (life), and maintaining family stability (lineage and household).

> We consider PKH not just as assistance, but as *amanah*. That is why we must use the money properly. I always prioritize children's schooling, food, and health. It does not mean we do not need other things, but if we use it excessively, we worry that it will lose its *barakah*. This is *ikhtiar*—assistance is only a means, not the purpose of life. What matters is that children stay in school and life feels calmer (S. N., female PKH beneficiary, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024).

Accordingly, compliance with program objectives does not arise solely from administrative commands or fear of sanctions but from internal moral work: beneficiaries feel that it is "improper" to use assistance for unnecessary purposes because the funds "carry responsibility." From a policy perspective, this finding shifts the technocratic assumption that often positions recipients as purely rational–economic subjects. In Boyaoge, compliance and assistance management rely not only on administrative mechanisms but also on religiously inflected meaning-making (Park, 2005). While sociology often describes welfare relations as asymmetrical subject–object relations (Coser, 1976; Foucault, 2019b) in Boyaoge the relationship appears more as a subject–subject interaction between assistance and recipients (Fauzia & Jatmiko, 2020; Nurhayati, 2025; Puspita, 2025). Other studies likewise show that religion can function as a coping resource and source of psychosocial resilience in contexts of poverty and welfare restructuring (Ababio, Agyemang-Duah, & Agyepong, 2021; Banerjee & Canda, 2009; Buchbinder, Eisikovits, & Karnieli-Miller, 2015). The Boyaoge findings add an important layer: religion operates not only as support but also as an ethic of assistance management—a moral order that guides spending choices, self-restraint, and judgments about a good life under conditions of constraint.

Within the national context, which has recently witnessed concerns over the misuse of social assistance for speculative practices such as online loans and online gambling (Fauzia & Jatmiko, 2020; Nurhayati, 2025; Puspita, 2025), the Boyaoge narrative presents a different configuration. Beneficiaries read assistance as an opportunity to improve life through the "right path," rather than as funds free from moral risk. Rather than treating misuse as a simple moral contrast, the Boyaoge findings illuminate the sociological mechanism at work: when assistance enters the *barakah–amanah* register, the state appears not merely as a "program" but as a normative experience evaluated daily—whether assistance brings *maslahat*, increases calmness, and preserves family dignity. Consequently, welfare among PKH recipients cannot be understood as a policy outcome alone; it emerges as a lived religious practice that mediates how households enact compliance, set priorities, manage anxiety, and experience the state within everyday moral life. These patterns are summarized in Table 1, which outlines how PKH recipients in Boyaoge conceptualize welfare and ethically manage social assistance at the household level.

Table 1. Meanings of Welfare and the Ethics of PKH Management at the Household Level

Aspect of Findings	Empirical Findings	Analytical Meaning
Definition of Welfare	Welfare is understood as living "enough," "calm," and "secure," primarily through children's education, food, and basic healthcare.	Welfare functions as a moral category rather than an economic indicator or a measure of class mobility.
Religious Language and Idioms	Spontaneous expressions such as *alhamdulillah* enough, what matters is *barakah*, sustenance will find its way.	Religion operates as an emic language that organizes everyday economic experience (lived religion).

Meaning of PKH	PKH is understood as *rezeki* and *amanah* that must be safeguarded so it does not "lose its *barakah*."	State assistance is interpreted as a moral responsibility rather than discretionary funds.
Spending Priorities	Children's education (school fees, books, uniforms), food, and health take priority; tertiary consumption is restrained.	Domestic self-governance grounded in religious ethics.
Key Religious Values	*Syukur*, *amanah*, *qana'ah*, *ikhtiar–tawakkal*.	Religion functions as an ethical framework for managing assistance.
Practical *Maqāṣid* Logic	Safeguarding education (intellect/future), health and food (life), and family stability (lineage/household).	Islamic normative principles appear implicitly and pragmatically rather than doctrinally.
Forms of Compliance	Compliance emerges from a sense of "impropriety" when funds are misused, not from fear of sanctions.	Compliance relies on religious meaning-making rather than administrative control.
State–Citizen Relations	The state appears through assistance evaluated in moral terms (*barakah–amanah*).	Relations take a subject–subject form rather than a purely subject–object policy relation.

Field data reveal four main patterns in how PKH recipients in Boyaoge Subdistrict understand and practice welfare. First, households interpret welfare in non-economistic terms as a condition of living that is sufficient, calm, and secure, with primary attention to children's education, food, and basic healthcare rather than income growth or class mobility. Second, emic religious language—such as *alhamdulillah* enough, what matters is *barakah*, and sustenance will find its way—dominates meaning-making and provides the interpretive frame through which households assess state assistance, not merely as symbolic piety but as a practical moral lens. Third, recipients display a consistent pattern of assistance management grounded in religious ethics, marked by prioritizing primary needs, restraining tertiary consumption, and practices of "separating" and "managing" PKH funds as forms of morally charged domestic discipline and self-restraint. Fourth, compliance with program objectives arises less from administrative mechanisms or the threat of sanctions than from the internalization of *syukur*, *amanah*, and *ikhtiar–tawakkal*, which align pragmatically with the logic of *maqāṣid*—protecting intellect (education), life (food and health), and family stability. Together, these patterns indicate that PKH operates not only as an instrument of economic distribution but also as a space for producing meaning, ethics, and normative relations between the state and poor households.

Accordingly, welfare for PKH recipients in Boyaoge cannot be understood as the outcome of a technically neutral policy. Instead, households live and negotiate welfare as a religiously inflected practice embedded in everyday life. Islamic values do not appear as formal doctrine; rather, they function as an ethic of assistance management that guides how households set priorities, restrain consumption, and judge what constitutes a good life under conditions of constraint. In this context, residents experience the state not merely as an administrative authority but as a moral actor whose presence they evaluate through the categories of *barakah*, *amanah*, and *maslahat*. Consequently, the effectiveness of PKH at the household level depends heavily on its capacity to resonate with the local ecology of religious meaning, so that welfare appears not only as an economic achievement but as a dignified, calm, and sustainable lived experience.

Assistance as Amanah: Moral Economy, Self-Discipline, and the Ethics of Compliance among PKH Recipients

In Boyaoge Subdistrict, recipients of the Program Keluarga Harapan (PKH) do not interpret assistance merely as an administrative entitlement delivered by the state. They understand it as an *amanah* that carries moral and religious obligations. In the words of informants, PKH does not constitute "free money" that they can spend at will; rather, it represents a trust that they must safeguard so that

it remains *barakah*. A female PKH recipient articulated this ethical boundary clearly: "*PKH money is a trust, not free money. If we use it incorrectly, we fear it will lose its* barakah" (S. H., male PKH beneficiary, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024). The expression "fear of losing *barakah*" does not function as a decorative religious idiom. Instead, it operates as a moral evaluative device that governs household consumption by drawing a line between uses deemed proper—especially those related to children's needs—and those considered deviant. In this configuration, state assistance enters the domestic sphere not merely as a disbursed amount, but as a normative relationship that produces responsibility, caution, and self-restraint.

Notably, this ethic of *amanah* works through two recurring moral emotions in informants' narratives: fear and shame. Fear in this context does not primarily concern administrative sanctions; rather, it refers to fear of moral consequences—the loss of *barakah*, the incurrence of sin, and the possibility that "something bad might happen" if one violates the trust. A male informant explained that misusing the funds, especially for purposes unrelated to children, generates a heavy moral burden: "*If the money is used for something other than the children, it feels sinful*" (A. E., male PKH beneficiary, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024). The feeling of sin activates internal mechanisms of control, while shame emerges as a form of social censorship. Violating program rules does not simply mean making a procedural error; it becomes an act considered "improper" that threatens family dignity within the community. In this setting, compliance with PKH cannot be reduced to administrative obedience. It is more accurately understood as compliance rooted in a moral economy—a regime of propriety and obligation that guides economic action through standards of right and wrong, appropriate and inappropriate (Scott, 1976; Thompson, 1971). PKH thus enters residents' lives as a moral arena in which state assistance is interpreted and tested through the categories of *amanah*, sin, and propriety.

This moral-economic dimension becomes even more salient when situated within the collective post-disaster experience. Several informants linked their moral orientation to the traumatic aftermath of the 2018 Palu disaster. In local narratives, the disaster often appears as a reminder of human vulnerability and divine power, leading residents to frame post-disaster life as a "second chance" that requires greater religious caution. Previous post-disaster studies similarly note changes in residents' religiosity (Hall et al., 2022; Holmgaard, 2019; Wekke, Sabara, Samad, Yani, & Umam, 2019). Accordingly, in this research, PKH does not appear merely as a "follow-up program," but as a form of *rezeki* that accompanies survival after a major catastrophe. Residents perceive the assistance as evidence that they remain protected and still have a path to keep their children in school and their families afloat. In this meaning configuration, *amanah* does not arise as instant compliance; rather, it emerges through a long process. The stronger the memory of life's fragility, the more intense the need to live along the "right path," including in the use of state assistance. Here, religious language does not operate as an abstract theological claim, but as a practical orienting device that directs household consumption choices toward horizons of safety and sustainability.

At the same time, the moral economy of *amanah* does not operate in a vacuum; it intersects with the structural conditions of poverty that shape PKH recipients' lives. On the one hand, poverty can foster dependence on state assistance, creating situations of dependency in which poor households rely on aid to maintain minimal rhythms (Lechner, 1991). On the other hand, the Boyaoge data reveal a less frequently acknowledged dynamic: dependence does not automatically lead to misuse or moral apathy. Instead, it can coexist with responsibility and discipline. PKH facilitator S.H.I., emphasises that, based on local governance experience, there have been no reports of abuse; village surveys show that households mostly allocate PKH funds for children's education and basic needs (S.H.I, KH facilitator, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024). In other words, dependence does not imply the loss of agency. Rather, it produces a distinctive form of agency—one that operates through self-restraint, caution, and moral calculation regarding what deserves priority. This finding matters because it rejects the simplification of aid recipients as passive subjects fully determined by programs, while also challenging the stigma that social assistance inherently erodes

recipients' moral ethos. In Boyaoge, dependency transforms into responsibility: because households need the assistance, they consider it all the more necessary to protect it.

> We are poor people, so of course we need government assistance. You could say we surrender, yes, but not surrender and do nothing. We treat PKH assistance as a trust. That means we still have to make an effort and take care in how we use it. Being poor does not mean we can use it carelessly. Precisely because we need it, we become more careful. If we misuse it, it feels improper and sinful. So even though we depend on it, responsibility remains (M., female PKH beneficiary, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024).

Everyday practices further demonstrate how *amanah* generates observable discipline. Residents show compliance by attending monthly PKH meetings punctually, participating in mentoring activities, and fulfilling program requirements related to health and education. They do not interpret routine meetings merely as state control; rather, they experience them as learning spaces that generate tangible benefits, including health education (nutrition, parenting, maternal and infant health), education (children's rights and the importance of schooling), child protection, financial management, and small business development. Residents attend these meetings not only out of fear of sanctions, but because the meetings function as sites where *amanah* is socially reproduced through reminders, evaluations, and collective responsibility. During evaluations of fund usage, for example, residents perceive the fruits of safeguarding the trust: they can account honestly for their expenditures, and that honesty produces a sense of calm because they believe they have fulfilled the *amanah* properly. The resulting discipline thus extends beyond procedural compliance to moral discipline that grants legitimacy to oneself and one's family.

At this point, the Boyaoge findings become most productively read through two intersecting frameworks: moral economy and governmentality. Moral economy helps explain how residents understand PKH as a relationship of obligation and propriety: assistance demands a "proper mode of use," and misuse constitutes not merely a technical violation but an ethical breach with implications for dignity and feelings of sin (Scott, 1976). Governmentality (Foucault, 2019b; N. Rose, 2000), in turn, illuminates how self-discipline emerges not primarily through coercion, but through the internalization of norms. In Boyaoge, these norms take familiar religious forms—*amanah*, *barakah*, sin, and shame—allowing state program control to become more effective because it resonates with local moral infrastructure. This resonance explains why formal regulations (school and health requirements, usage evaluations) do not stand alone, but receive reinforcement from moral language deployed during mentoring sessions. One PKH facilitator stated explicitly that *amanah* forms part of routine interactions with beneficiaries: "*We always remind them that this is a trust, not ordinary assistance*" (S.H.I., PKH facilitator, interviewed in Boyaoge Subdistrict, Palu City, personal communication, May 14, 2024). This statement shows how facilitation functions as a moral mediator that connects state rules with residents' religious idioms, translating compliance into everyday practice.

This dynamic also appears in the expansion of beneficiary numbers from 119 households in 2024 to 134 households in 2025. Although this figure remains administrative, it provides important context: as program coverage widens, the arena of moral-economic production surrounding assistance also expands. More recipients mean more households entering the PKH compliance regime—a regime sustained in Boyaoge not only by bureaucratic instruments, but by moral networks that demand proper usage. In this sense, PKH does not merely broaden aid distribution; it also broadens the arena in which residents negotiate standards of propriety, fears of misuse, and ethics of responsibility. PKH thus operates as a mechanism that produces ethical subjects, not because the state imposes morality, but because the program creates social conditions and rhythms that activate and channel local moralities.

In sum, PKH in Boyaoge operates as a moral-economic mechanism that cultivates compliance through the language of *amanah* and religious responsibility. Compliance arises not solely from formal control, but from the interplay between program norms and internalized religious norms. Fear of misuse, shame associated with impropriety, and fear of sin produce tangible self-regulation in practice. At the household level, assistance becomes a means to train discipline, preserve family dignity, and secure children's futures. PKH ultimately appears not only as a social policy, but as a normative

experience that brings the state and citizens together within a field of propriety, where "assistance" invariably also means *amanah*.

Four main patterns emerge from the Boyaoge study. First, recipients consistently understand PKH assistance as a religious *amanah* rather than an administrative right, filtering every spending decision through moral categories such as *barakah*, sin, and propriety. Second, the ethic of *amanah* operates through recurring moral emotions—fear and shame—that function as internal self-regulatory mechanisms far exceeding sanction-based compliance. Third, although poverty creates dependence on state assistance, that dependence does not erase recipients' agency; instead, it produces a distinctive form of agency expressed through caution, discipline, and prioritization of children's needs as the core of welfare. Fourth, routine PKH meetings produce and sustain this discipline by functioning simultaneously as policy instruments and spaces of moral reproduction, where formal state regulations intersect with local religious language. Taken together, these findings demonstrate that PKH in Boyaoge functions as an effective moral-economic mechanism because compliance emerges not merely from administrative control, but from the internalization of religious values that render assistance an *amanah* that must be safeguarded.

PKH as an Arena of Moral Governance: Negotiating State, Religion, and Society at the Local Level

The Program Keluarga Harapan (PKH) in Boyaoge Subdistrict does not operate as a value-neutral welfare policy. Instead, it functions as an arena of moral governance in which the state, religion, and society negotiate the meanings and practices of local welfare. The state appears through regulations, administrative procedures, and mentoring mechanisms; however, the effectiveness of this presence does not rest solely on bureaucratic rationality. Rather, it depends on the state's capacity to resonate with the religious moral ecology that local communities actively live and internalize. In Boyaoge—a culturally strong Muslim community—PKH becomes a medium of articulation through which state policy is translated, interpreted, and normalized via established religious language and practices.

Observation of a PKH meeting held on 17 May 2024 at the Boyaoge Subdistrict Hall illustrates concretely how this process of moral governance unfolds. During the mentoring session, a PKH facilitator did not merely convey the program's technical provisions; instead, the facilitator actively connected them to Islamic moral references, particularly the concept of *amanah*. Although the facilitator did not come from a background as a *kiai* or *ulama*, they consciously deployed religious narratives—including a hadith concerning the obligation to fulfill trust until the Day of Judgment (HR. Muslim)—to emphasize the ethical weight of using the assistance. This practice demonstrates that religion does not occupy a private domain separated from public policy. Rather, it serves as a source of moral legitimacy that actors deliberately activate within the public sphere. Although PKH does not constitute a faith-based program, its implementation relies on Islamic moral idioms familiar to residents. As a result, state policy does not appear as a rigid or alien secular rule, but as an extension of values that the community already recognizes and trusts. As illustrated in Figure 1, the PKH family mentoring session held at the Boyaoge Subdistrict Hall demonstrates how program facilitation operates as a site of moral governance, where administrative guidance is intertwined with religious moral references.

Figure 1. PKH Family Mentoring Activities at the Boyaoge Subdistrict Hall

Residents' acceptance of religious language within mentoring activities indicates that the policy does not function in a top-down manner. References to *amanah*, sin, and parental responsibility do not appear as external moral impositions. Instead, residents perceive them as collective reminders of the moral burden that accompanies state assistance. In this context, PKH implementation operates dialogically: the state provides the policy framework, while society—through religion—supplies meaning, orientation, and ethical justification for compliance practices. Welfare policy does not impose itself from above; rather, residents negotiate it through moral language that they understand and internalize.

Narratives from local officials and community leaders further reinforce this collaborative configuration. During the same meeting, the head of the subdistrict explicitly linked PKH to the principle of state protection for citizens, aligning it with Islamic teachings on the obligation to eliminate harm (*raf' al-ḍarar*). Statements framing PKH as an expression of the state's responsibility and compassion toward citizens reveal how moral–religious resonance strengthens the legitimacy of welfare policy. The community does not position the state as a neutral actor standing outside value systems. Instead, residents evaluate, justify, and accept state actions through ethical frameworks that actively operate in everyday life.

Religious leaders—particularly local *kiai*—emerge as crucial nodes within this arena of moral governance. In Boyaoge, *kiai* do not function solely as spiritual authorities within places of worship; they also act as policy mediators within the public sphere. Through sermons and *majelis taklim*, *kiai* cultivate Islamic narratives about honesty, responsibility, and the Prophet Muhammad's exemplary character as *al-Amīn*. They then directly connect these narratives to the ethics of safeguarding state assistance as *amanah*. The presence of *kiai* as facilitators in PKH mentoring activities signals explicit collaboration between local government and religious authority. This collaboration strengthens policy messaging and expands its moral reach, given the symbolic position of *kiai* as respected and trusted figures within the community. These actor-specific roles and interactions are summarized in Table 2, which maps PKH as an arena of moral governance involving the state, local apparatus, religious leaders, and beneficiary communities in Boyaoge.

Table 2. PKH as an Arena of Moral Governance in Boyaoge

Actor	Main Role	Form of Practice	Language/Instruments Used	Impact on Compliance and Welfare
State (Government and PKH Program)	Policy designer and welfare regulator	PKH regulations, administrative procedures, routine mentoring meetings	Program rules, education and health obligations, evaluation of assistance use	Increased administrative compliance; assistance understood as responsibility rather than mere entitlement
Local Apparatus (Subdistrict Administration)	Provider of normative legitimacy	Official speeches and narratives linking PKH to state protection	Discourse of citizen protection, elimination of harm (*raf' al-ḍarar*)	State perceived as a moral and caring actor; increased public trust
Religion (Islam as value system)	Source of moral legitimacy and ethics	Use of hadith and *amanah* values in mentoring	Concepts of *amanah*, sin, *barakah*, parental responsibility	Internal moral control; self-discipline in assistance use
Religious Leaders (*Kiai*)	Policy mediators	Sermons, *majelis taklim*, PKH	Narratives of the Prophet Muhammad as	Compliance reinforced

	and moral authorities	mentoring facilitation	*al-Amīn*, ethical advice on honesty	symbolically and culturally; collective morality sustained
Local Community (PKH Recipients)	Active subjects and policy interpreters	Participation in meetings, child-centered assistance management	Language of *amanah*, fear of sin, social shame	Assistance managed carefully; welfare understood as sufficient and dignified

These findings affirm that PKH in Boyaoge operates as a practice of moral governance within a governmentality framework. Following Foucault (1997) and subsequent developments, modern governance does not rely solely on law and sanctions; it produces subjects capable of self-regulation through norm internalization. In Boyaoge, these norms take religious forms—*amanah*, parental responsibility, and fear of sin—that already existed prior to the program's arrival. The state does not introduce new moralities; rather, it activates and channels existing local moralities, thereby fostering subtle yet effective self-discipline (N. Rose, 2000). Formal PKH regulations—such as education and health requirements and usage evaluations—do not operate in isolation. They gain strength through moral language generated within mentoring processes.

These findings also enrich welfare discourse in the Global South, which emphasizes that social policies rarely operate through strict secular neutrality. Instead, states often rely on moral, cultural, and religious networks to achieve legitimacy and effectiveness (Fassin, 2010; Ferguson, 2006). PKH in Boyaoge demonstrates that the state does not eliminate religion; instead, it works through local moralities as ethical infrastructure for policy implementation. Religion functions as a medium that bridges state logic with citizens' lived experiences, while simultaneously supporting compliance and program sustainability.

Accordingly, PKH cannot be reduced to technocratic design or institutional capacity alone. Its success depends on its ability to operate as an arena of moral governance—a dialogical space in which the state, religion, and society mutually reinforce one another. In Boyaoge, PKH becomes more than a tool for assistance distribution; it transforms into a social practice that produces compliance, responsibility, and meanings of welfare through value negotiation. The state appears not as a cold or neutral authority, but as an effective actor precisely because its policies resonate with the religious ethics embedded in community life.

In conclusion, four major tendencies emerge from these findings. First, PKH operates as an arena of moral governance in which state regulations do not function autonomously, but gain effectiveness through resonance with local religious values—particularly *amanah*—that serve as sources of ethical legitimacy. Second, policy implementation unfolds dialogically and collaboratively, marked by the roles of facilitators, subdistrict officials, and religious leaders who consciously translate program rules into Islamic moral language that residents understand and accept. Third, PKH recipients' compliance does not primarily result from administrative control, but from the internalization of religious norms—fear of sin, safeguarding *barakah*, and parental responsibility—that produce self-discipline and restrained consumption of assistance. Fourth, the local community emerges as an active subject that interprets and lives policy, such that welfare becomes a moral practice—sufficient, responsible, and oriented toward children's futures—rather than mere fulfillment of economic indicators. Overall, these findings conclude that PKH's effectiveness in Boyaoge depends on its capacity to function as a form of moral governance that integrates state, religion, and society, ensuring that welfare policy does not impose itself from above, but becomes negotiated and internalized within citizens' everyday moral lives.

4. Discussion

This study shows that the Program Keluarga Harapan (PKH) in Boyaoge Subdistrict does not operate merely as a technocratic welfare policy instrument. Instead, it functions as a moral and religiously charged social practice that recipient households live out in their everyday routines. Three layers of findings—understanding welfare as a life that feels "sufficient" and "calm," reading assistance as *amanah* that requires self-discipline, and the operation of PKH as an arena of moral governance—demonstrate that welfare does not reduce itself to economic indicators or administrative compliance alone. Recipients produce welfare through active and reflective religious meaning-making. In this sense, PKH does not only distribute resources; it also shapes how citizens evaluate a good life, manage scarcity, and experience the state's presence within an everyday moral horizon.

The explanatory logic behind these findings indicates that recipients generate compliance primarily through value internalization rather than through formal control. Emic language such as *amanah*, *barakah*, fear of sin, and parental responsibility functions as a moral evaluative device that guides domestic decision-making, from spending priorities to the restraint of consumption. In this context, moral emotions—especially fear and shame—serve as effective mechanisms of self-regulation without requiring intensive bureaucratic surveillance. This pattern aligns with the governmentality argument that modern governance works by producing subjects who regulate themselves through internalized norms (Foucault, 2019a; Nikolas Rose, 1999). Yet the Boyaoge case highlights a distinctive Global South configuration: recipients do not internalize primarily technocratic state norms. Instead, they internalize pre-existing religious norms, and policy becomes effective because it resonates with local moral infrastructure.

In relation to earlier studies, these findings fill an important gap in Indonesian research on assistance programs, PKH, and welfare. Dominant scholarship has largely followed an evaluative–technocratic trajectory that measures program effectiveness, component compliance, and administrative governance (Astuti, 2023; Rifka et al., 2023; Sari & Solikah, 2024; Yunus et al., 2022). Within this trajectory, researchers often position beneficiaries as objects of policy intervention. A second body of work links religion and welfare, but it tends to operate at a macro level, discussing the relationship between religiosity and welfare regimes or the role of faith-based institutions (Carriero et al., 2017; Ervasti, 2020; Jawad, 2012; J Murphy, 2011). This study moves beyond both trajectories by showing how religion works as lived religion at the micro level, namely as an ethic of assistance management within household life. By combining a moral economy perspective—which emphasizes propriety, obligation, and dignity (Mau, 2004; Sayer, 2018; Taylor-Gooby et al., 2019)—with governmentality (Nikolas Rose, 1999), this study offers an empirical and conceptual contribution to understanding how social policy becomes lived and negotiated locally.

Interpretively, these findings carry historical, social, and ideological implications. Historically, the results affirm the continuity of religion as a moral authority that the welfare state does not replace. In line with historical accounts of welfare and religion, the modern state does not fully substitute the moral role of religion; rather, it develops through relations of complementarity with it (Borowski, 2012; J Murphy, 2011). The Boyaoge case shows that citizens understand and legitimate state policy through living Islamic ethical frameworks, a pattern that comparative studies on religiosity and welfare also observe across contexts (Carriero et al., 2017; Kulkova, 2018). Socially, religion functions as moral and social capital that strengthens community cohesion, self-discipline, and normative compliance. This finding aligns with scholarship on religious social capital, which argues that religious values and networks reinforce ethical behavior and collective responsibility (Conley et al., 2022; P. E. King & Furrow, 2004; Wang & Morenski, 2015). Ideologically, these findings challenge the secular assumption that public policy remains value-neutral. PKH implementation in Boyaoge shows that citizens live welfare policy through religious ethical frameworks, consistent with arguments about post-secular societies in which religion continues to shape public ethics and policy legitimacy (Henricson, 2016; S. M. King, 2007; Ongaro & Tantardini, 2024)

A reflective reading of these findings reveals both functions and potential dysfunctions. On the functional side, the integration of religious values strengthens responsible assistance management and

keeps it oriented toward welfare outcomes. Religion provides an internal and sustainable system of social control. At the same time, the findings also reveal the risk of moralization of poverty, namely the tendency to interpret poverty and welfare primarily as matters of personal ethics. Critical scholarship shows that moralizing poverty can obscure structural determinants and reproduce stigma against poor populations (Gubrium, Pellissery, & Lødemel, 2013; Romano, 2017; Siposne Nandori, 2022; Weiner, Osborne, & Rudolph, 2011). In Boyaoge, strong moral burdens do encourage discipline, but they can also divert attention from inequalities in service access, vulnerabilities of informal work, and post-disaster impacts that lie beyond individual control.

Based on this reflection, the study proposes corrective policy implications. First, moral approaches in PKH implementation should balance themselves with stronger structural interventions, so that individual ethical responsibility does not substitute for the state's obligation to guarantee social justice. Second, PKH mentoring should develop into a space for critical education that not only emphasizes *amanah* and discipline, but also increases recipients' awareness of social rights and the structural dimensions of poverty. Third, collaboration between the state and religious actors should operate within a reflective public-ethics framework that avoids blaming victims, so that religious values function as resources for empowerment rather than as instruments that normalize inequality. Through this approach, PKH can operate as a welfare policy that remains not only morally effective, but also structurally just.

5. Conclusion

This study affirms a central lesson: for recipients of the Program Keluarga Harapan (PKH), welfare does not operate merely as the outcome of an economic policy, but as a morally and religiously inflected way of life lived in the everyday routines of households. In Boyaoge Subdistrict, recipients understand PKH not simply as administrative assistance from the state, but as *amanah* that demands ethical management, self-discipline, and responsibility for children's futures. The findings show that beneficiaries' compliance does not derive primarily from bureaucratic control or the threat of sanctions. Instead, it emerges from religious meaning-making—such as gratitude, *amanah*, fear of sin, and an orientation toward parental responsibility—that frames how residents manage assistance, restrain consumption, and evaluate a good life under conditions of scarcity. In this sense, PKH in Boyaoge operates as an arena of moral governance in which the state, religion, and society negotiate local welfare practices.

In terms of scholarly contribution, this study offers several important insights for research on welfare, religion, and public policy, particularly in the Global South. First, it extends PKH studies that have been dominated by evaluative–technocratic approaches by introducing a micro-level perspective that positions beneficiaries as active moral subjects rather than as mere objects of administrative intervention. Second, by integrating the frameworks of moral economy, governmentality, and lived religion, the study demonstrates how social policy operates through the internalization of pre-existing religious norms, producing compliance and self-discipline in subtle yet effective ways. Third, at a conceptual level, the study reinforces the argument that welfare policy is never value-neutral; it is always lived and legitimized through local moral ecologies, in which religion functions not only as a belief system but also as an ethic of assistance management and a source of policy legitimacy at the community level.

Nevertheless, this study also has limitations that require reflective acknowledgment. First, as a qualitative study focused on a single research site, its findings do not aim at statistical generalization across all PKH recipients in Indonesia. Second, the analytical focus on moral and religious dimensions may leave structural aspects—such as labor market dynamics, inequalities in public service provision, and power relations within welfare bureaucracies—underexplored. Third, the study does not systematically compare variations in PKH meaning across religious groups, genders, or generations, which may reveal different moral configurations. Future research should therefore pursue comparative, multi-site designs, combine qualitative and quantitative approaches, and further integrate moral analysis with structural examinations of poverty and public policy design. By

acknowledging these limitations, the study nonetheless underscores a key contribution: the effectiveness of welfare policy depends critically on its capacity to resonate with the meanings, ethics, and moralities that live within society. The PKH experience in Boyaoge shows that when state policy becomes intelligible as *amanah* with religious significance, welfare appears not only as a material achievement, but as a dignified, responsible, and sustainable lived experience.

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