



Comparative Philanthropic Practices in Nigeria and Indonesia: Informal Giving Mechanisms and Cultural Transferability

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ARTICLE INFORMATION

Submitted: 15th April, 2026.

Review: 12nd May, 2026.

Accepted: 1st June, 2026.

Published: 26th June, 2026.

KEYWORDS

comparative philanthropy; contextual adaptation; giving traditions; Indonesia; Nigeria

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A B S T R A C T

Indonesia and Nigeria both possess strong traditions of religious and communal giving, yet their philanthropic ecosystems are shaped by different socio-cultural and institutional dynamics. This article comparatively examines philanthropic practices in both countries and explores the contextual relevance of selected Nigerian philanthropic mechanisms for Indonesia. The study employs a qualitative comparative systematic literature review of publications indexed in Scopus and Google Scholar between 2015 and 2026. Using predefined inclusion criteria and a PRISMA-informed screening process, 50 publications were analyzed through thematic content analysis. The findings indicate that philanthropy in Nigeria is characterized by strong informal and community-based mechanisms, including diaspora remittance networks, rotating savings associations (*esusu* and *ajo*), place-of-worship-based redistribution, and technology-assisted accountability initiatives. In contrast, Indonesia demonstrates a more formalized philanthropic structure through zakat governance and faith-based institutions, although significant gaps remain between philanthropic potential and institutional participation. The study finds that differences in social capital, institutional trust, religious networks, and state-society relations shape philanthropic practices in both countries. While several Nigerian mechanisms exhibit contextual relevance for Indonesia, their adaptation requires alignment with local socio-cultural and institutional conditions. The study highlights the importance of hybrid philanthropic ecosystems that combine informal community participation with formal institutional accountability.

A. INTRODUCTION

Recent studies on global philanthropy increasingly emphasize that charitable behavior cannot be understood solely through economic indicators but must also be examined through socio-cultural, religious, and institutional dimensions. In this perspective, philanthropy is viewed not merely as an economic activity but as a socially embedded practice shaped by historical experience, communal relations, and systems of belief. Recent findings from the Charities Aid Foundation (CAF) shows that the level of public generosity is not always directly related to the country's prosperity. Nigeria and Indonesia are interesting cases as they both have high levels of participation in philanthropy but differ in economic

circumstances (CAF, 2025). These findings suggest that the practice of giving is often an expression of strong social solidarity, religious values and traditions of mutual assistance in a society rather than simply the result of material factors.

Philanthropy is not new to Indonesia. The traditions of zakat, *infaq*, alms, *waqf*, and mutual cooperation have long been entrenched in the life of communities in various regions. However, philanthropic potential is still not being fully realized through formal institutions. The National Zakat Agency (BAZNAS) states that the national zakat potential is estimated at IDR 327 trillion, but the actual collection through formal institutions is far below this number (BAZNAS, 2023). This condition is not only caused by the low public awareness of philanthropy but also by institutional problems such as limited coordination between institutions, weak data

integration and the tendency of the public to give direct assistance to recipients without going through official institutions, as explained in several studies (Al-Fatih, 2020; Kusriyah, 2020). Moreover, Fauzia (2017) explains that the practice of philanthropy in Indonesia is still dominated by religious activities and has not yet been expanded to social issues of justice and citizen participation.

Moreover, Indonesian philanthropy has been heavily supported by local communal traditions that are based on the principles of reciprocity, solidarity, and collective responsibility. Practices such as *badoncek* and *julo-julo* among the Minangkabau people, *Marsiadapari* among the Toba Batak community, and the *Balombot* tradition in Central Sulawesi are deeply rooted systems of cooperation and mutual assistance (Aricindy et al., 2023; Nopriyasmann et al., 2025; Talaba et al., 2025). The same patterns are also evident in the waqf tradition and mosque-based social support networks that are prevalent in peri-urban Muslim communities (Yumarni et al., 2021). Previous studies have revealed how Islamic philanthropy in Indonesia serves as a vehicle for religious obligations and as a cultural mechanism that enhances social cohesiveness and poverty alleviation efforts (Ascarya et al., 2022; Hidayat et al., 2025; Rokhim et al., 2025).

Nigeria has a similar pattern, with philanthropy taking place through strong community, religious and informal support networks. There is a large body of literature that emphasizes the importance of local social structures, rotating savings associations, remittances from the diaspora and faith-based redistribution practices in sustaining community well-being and collective resilience (Songi, 2015; Uche & Uche, 2026). The research of Haliru & Lawan (2025) and Ogunbode et al. (2025) also shows that philanthropy in Nigeria is not only driven by formal institutions but also by community trust, religious obligations and personal humanitarian motives. In both countries, initiatives around digital finance, transparency and accountability have also begun to emerge in charitable activities in recent years, although their implementation remains uneven and highly dependent on local contexts (Atinyo et al., 2026; Attar et al., 2023).

Most studies are fragmented across national and sectoral boundaries, even as the literature on Islamic philanthropy is growing. Studies on Indonesia have largely centered on zakat management, digital transformation, or institutional modernization (Fahmi, 2025; Ridho et al., 2025). For Nigeria, the research has concentrated more on local customs, faith-based philanthropy, or informal financial systems (Songi, 2015; Uche & Uche, 2026). Cross-national comparative analyses remain limited, particularly studies examining how informal and formal philanthropic mechanisms interact across different socio-cultural and institutional settings. Existing comparative discussions also seldom consider the extent to which these philanthropic mechanisms are contextually transferable across countries with similar religious and communal traditions but different governance structures and state-society relations.

This article addresses this gap through a comparative anthropological analysis of philanthropic practices in Nigeria and Indonesia. Rather than positioning one country as a superior model of philanthropy, this study seeks to understand how different forms of social capital, religious networks, informal redistribution systems, and institutional arrangements shape philanthropic

participation in both contexts. Particular attention is paid to informal giving mechanisms, such as diaspora remittance networks, rotating savings and loan systems (*esusu/ajo* and *julo-julo*), faith-based food distribution, and technology-enabled accountability practices.

This study is guided by two primary questions: (1) How do philanthropic mechanisms in Nigeria and Indonesia differ in their respective socio-cultural and institutional contexts? and (2) To what extent are informal philanthropic mechanisms contextually transferable across different cultural and governance settings? To answer these questions, this study applies a qualitative comparative literature review method to publications indexed in Scopus and Google Scholar between 2015 and 2026, supplemented by reports from the Charities Aid Foundation (CAF), using thematic content analysis within a comparative anthropological approach.

The article contributes in three ways. This study first provides a rare comparative anthropological analysis of philanthropy in Nigeria and Indonesia, thus bridging two bodies of literature that are rarely examined together. Second, the study illustrates the interaction between informal and formal philanthropy in different socio-cultural contexts. Third, this article contributes to the study of comparative philanthropy by considering the opportunities and contextual constraints involved in adapting philanthropic mechanisms between countries with different historical experiences, institutional arrangements and patterns of communal trust.

By situating philanthropy within broader socio-cultural and institutional contexts, this study contributes to ongoing discussions on comparative philanthropy, informal welfare systems, and the role of social capital in shaping charitable participation across Muslim-majority and developing societies.

B. METHOD

This study employed a qualitative comparative systematic literature review (SLR) to examine philanthropic practices in Nigeria and Indonesia. A systematic literature review was selected because it enables transparent, replicable, and structured synthesis of evidence from diverse sources (Gazley, 2022). The comparative framework was informed by Hasan (2015), who emphasized the importance of cross-cultural comparison in understanding variations in philanthropic systems across different socio-cultural contexts. The review process followed several stages, including literature identification, screening, eligibility assessment, thematic coding, and comparative synthesis (Cahyono et al., 2019).

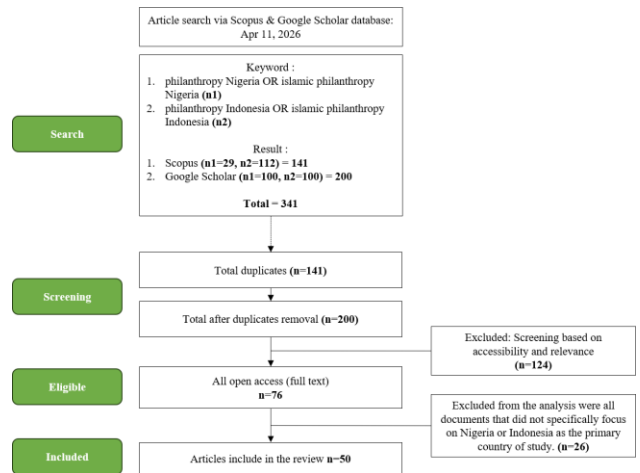
Data were collected from two major academic databases, namely Scopus and Google Scholar, selected for their broad coverage of scholarly publications and complementary indexing characteristics. The search was conducted on April 11, 2026, and limited to publications published between 2015 and 2026 to capture contemporary developments in philanthropy while maintaining relevance to current institutional and social contexts. To identify relevant studies, a series of keyword combinations was employed in both databases. In the Scopus database, the search was conducted through the TITLE-ABS-KEY field with four string combinations: ("*philanthropy*" AND Nigeria), ("*Islamic philanthropy*" AND Nigeria),

("philanthropy" AND Indonesia), and ("Islamic philanthropy" AND Indonesia). Meanwhile, in Google Scholar, the search used equivalent keywords but without complex Boolean operators, namely: "philanthropy" Nigeria, "Islamic philanthropy" Nigeria, "philanthropy" Indonesia, and "Islamic philanthropy" Indonesia. Google Scholar searches were performed using Harzing's Publish or Perish (PoP) software to enhance transparency and replicability in the retrieval process. Given the large volume of records generated by Google Scholar, screening was limited to the first 200 results ranked by relevance. The records obtained from Google Scholar and Scopus were subsequently combined before duplicate removal and eligibility screening. In addition to academic publications, the *World Giving Report 2025* published by the Charities Aid Foundation (CAF) was consulted to provide contextual information regarding charitable giving trends and international philanthropy indicators. This report was treated as supplementary grey literature and was not included in the 50 publications subjected to thematic coding and comparative analysis.

Publications were included if they were written in English or Indonesian, available in full-text open-access format, and addressed philanthropic practices, mechanisms, governance, social capital, redistribution, or charitable activities. Eligible sources comprised empirical studies, review articles, books, book chapters, and conference papers focusing on Nigeria, Indonesia, or transnational philanthropic activities involving either country. Publications were excluded if they did not directly address philanthropy, consisted primarily of editorials, opinion pieces, or non-scholarly commentaries, or focused broadly on Africa or Asia without substantial discussion of Nigeria or Indonesia. Duplicate records identified during the screening process were also removed. To ensure academic rigor, priority was given to peer-reviewed journal articles indexed in Scopus, while books, book chapters, and other scholarly sources were included when they provided relevant theoretical, conceptual, or contextual insights into philanthropic practices in the two countries.

The literature selection followed the PRISMA 2020 framework, as illustrated in Figure 1.

Figure 1: Modified PRISMA 2020 flow diagram template for systematic literature review selection process



The initial search yielded 141 records from Scopus and 200 records from Google Scholar, resulting in 341 identified publications. After duplicate removal, 200 unique records remained. Screening based on accessibility and relevance excluded 124 publications, leaving 76 studies for eligibility assessment. A further 26 publications were excluded because they did not sufficiently address philanthropic practices in Nigeria or Indonesia. Consequently, 50 publications met all inclusion criteria and were included in the final synthesis. To enhance transparency in the comparative design, the selected publications were classified according to their primary geographical focus.

Table 1. Distribution of Included Publications by Context

Context	Number of Publications	Percentage
Nigeria-focused studies	25	50%
Indonesia-focused studies	21	42%
Comparative/Transnational studies	4	8%
Total	50	100%

The distribution indicates a relatively balanced representation between Nigeria-focused studies (50%) and Indonesia-focused studies (42%), supplemented by comparative and transnational studies (8%). This balance was considered sufficient to support a cross-country comparative analysis while maintaining sensitivity to contextual differences in philanthropic practices, institutional arrangements, and socio-cultural dynamics.

Data analysis employed thematic content analysis following Braun and Clarke (2006). The coding process consisted of three stages: initial coding, category development, and theme generation. During the first stage, recurring concepts, practices, institutional arrangements, and socio-cultural characteristics identified in the selected studies were assigned descriptive codes. Examples of initial codes included remittances, diaspora support, *esusu*, *arisan*, crowdfunding, mosque charity, social trust, reciprocity, and institutional accountability. Similar codes were subsequently grouped into broader analytical categories.

Finally, categories were synthesized into overarching themes that guided the comparative analysis. Coding was conducted by the researcher and reviewed through repeated recoding and consistency checks across the selected publications to ensure coherence between codes, categories, and themes. The coding framework was informed by concepts from comparative philanthropy, social capital theory, and cultural anthropology (Hasan, 2015), enabling philanthropic practices to be understood as socially embedded phenomena shaped by local values, trust systems, kinship relations, and communal traditions. The resulting coding structure is presented in Table 2, which illustrates how initial codes were grouped into analytical categories and subsequently synthesized into broader themes.

Table 2. Coding Framework Used in Thematic Analysis

Initial Codes	Category	Final Theme
Remittances, migrant transfers, diaspora support	Transnational giving mechanisms	Diaspora Remittance Networks
Blockchain, crowdfunding, fintech, transparency, accountability	Digital governance and accountability	Technology-Assisted Transparency Initiatives
<i>Esusu</i> , <i>ajo</i> , <i>arisan</i> , <i>julo-julo</i> , rotating savings groups	Informal community finance	Rotating Savings and Community Redistribution
Mosque charity, zakat institutions, church welfare, food aid	Religious redistribution	Place-of-Worship-Based Food Distribution
Trust, reciprocity, <i>Ubuntu</i> , <i>gotong royong</i> , social relations	Social capital and communal values	Social Capital, Trust, and Institutional Relations
Governance, regulation, institutional coordination, accountability	Institutional arrangements	Informal and Formal Mechanisms in Philanthropic Governance

These themes served as the analytical foundation for the comparative discussion and enabled the identification of philanthropic mechanisms in Nigeria that may hold contextual relevance and adaptation potential within the Indonesian setting.

C. RESULTS AND DISCUSSION

1. Comparative Overview of Philanthropic Practices

The comparative results demonstrate that Nigeria and Indonesia share strong roots in religious and communal traditions of philanthropy, albeit operating through different socio-cultural and institutional configurations. Rather than highlighting disparities in levels of generosity, this comparative analysis highlights variations in how philanthropic participation is organized, institutionalized, and sustained across national contexts.

Studies on Nigeria emphasize the vital role of informal and community-based philanthropic mechanisms in everyday social support systems. Existing studies

identify diaspora remittances, rotating savings and loan associations such as *esusu* and *ajo*, redistribution networks centered on houses of worship, and emerging technology-based accountability initiatives as crucial components of the Nigerian philanthropic landscape (Obi et al., 2020; Songi, 2015; Uche & Uche, 2026). All of these mechanisms are deeply embedded in kinship relations, communal trust, and decentralized religious networks, enabling philanthropic activities to operate beyond the boundaries of formal institutional structures.

In contrast, the philanthropic landscape in Indonesia exhibits a higher degree of formalization, marked by the presence of zakat institutions, Islamic social finance organizations, and state-supported governance frameworks. Institutions such as BAZNAS and licensed zakat collection bodies have made significant contributions to philanthropic institutional development, particularly in terms of fundraising, regulation, and public accountability. Despite this, the existing literature continues to note a significant gap between philanthropic potential and actual institutional participation. This gap is primarily related to issues of public trust, fragmented coordination, and the persistence of informal direct giving practices that occur outside formal institutional corridors (Al-Fatih, 2020a; Kusriyah, 2020).

Further comparisons demonstrate that both countries maintain strong communal traditions rooted in the principles of reciprocity and religious solidarity. In Indonesia, traditions such as mutual cooperation (*gotong royong*), *arisan*, *badoncek* (traditional charity), and mosque-driven almsgiving reflect long-standing patterns of collective support that are deeply embedded in local cultural systems (Jers et al., 2021; Nopriyasman et al., 2025). Similarly, philanthropic practices in Nigeria are intimately connected to traditions of communal redistribution and the fulfillment of religious obligations that operate through local social networks. These similarities suggest that philanthropy in both countries cannot be solely understood through formal economic indicators but must also be interpreted through a broader spectrum of cultural and social relations.

At the same time, these findings identify important contextual differences in the relationship between informal mechanisms and formal institutional governance. Philanthropy in Nigeria appears to be more grounded in decentralized, trust-based communal arrangements, while Indonesia exhibits stronger institutional integration through formal religious governance structures. These differences reflect more fundamental variations in the formation of social capital, levels of trust in institutions, governance traditions, and patterns of relations between the state and society in both countries.

Thus, this comparison does not pretend to position any one country as a universally superior model of philanthropy. Rather, the findings confirm that philanthropic mechanisms are formed and embedded historically and institutionally within specific socio-cultural contexts. This perspective is important to emphasize to avoid overly normative assumptions about whether philanthropic practices can be directly transplanted into different national settings.

2. Informal and Community-Based Philanthropic Mechanisms

a) Diaspora Remittance Networks

In academic discourse on Nigeria, diaspora remittances have been recognized as a crucial component of informal, community-rooted support systems. A series of studies—including those by Obi et al. (2020), Alhassan et al. (2024), Otame (2023), Orumwense et al. (2025), Uddin & Igbokwe (2020), and Barnabas et al. (2025)—show that remittance flows from Nigerians abroad not only support daily household consumption but also support education costs, maintain food security, facilitate post-crisis recovery, and strengthen local economic resilience. In many situations, remittances serve as an informal social protection mechanism, filling gaps in the limited welfare benefits provided by the state.

Furthermore, numerous studies confirm that remittance practices in Nigeria are deeply embedded in kinship obligations, communal trust, and decentralized financial networks. Erceanbrack (2025), for example, explains that some transactions still proceed through the Hawala model of trust-based systems, which rely more on reputation and social relationships than formal contracts. Other studies also note that diaspora funds are often channeled to community infrastructure development, micro-enterprise establishment, housing development, and various welfare initiatives (Adekunle et al., 2020; George et al., 2024; Osei-Gyebi et al., 2023; Wapmuk, 2021). These findings indicate that in the Nigerian context, remittances often go beyond private inter-family transfers and can operate as a broader vehicle for communal redistribution.

In Indonesia, remittances from migrant workers also constitute a significant economic resource, particularly from those working in Malaysia, Saudi Arabia, Hong Kong, South Korea, and other destination countries. However, existing studies indicate that remittance practices in Indonesia remain heavily concentrated on meeting household needs, with little progress toward mobilizing more organized philanthropy (Hidayati, 2020; Mas'udah, 2020; Widyastuti, 2018). While the tradition of informal, community-based giving remains strong, institutional mechanisms specifically linking diaspora funds to structured philanthropic initiatives remain limited.

Thus, a comparison between Nigeria and Indonesia suggests that the difference lies not simply in the presence or absence of diaspora giving practices, but rather in the degree of social integration of remittance networks into broader communal and philanthropic structures. In Nigeria, diaspora funds appear to be more woven into collective redistribution practices and local community development efforts, while in Indonesia, remittance orientation remains more centered on family-based responsibilities. Nevertheless, these findings also suggest that similarities in communal and religious traditions may provide contextual opportunities for adapting certain forms of diaspora-based philanthropy, although the power of such transfers will depend heavily on the level of trust in institutions, the governance practices in place, and the specific local socio-cultural conditions.

b) Technology-Assisted Transparency Initiatives

Existing findings demonstrate that issues of accountability and transparency are increasingly

influencing forms of philanthropic participation, both in Nigeria and Indonesia. Data from the Charities Aid Foundation (CAF, 2025) indicates that donors in Nigeria increasingly demand transparency regarding how their donations are managed and distributed. This trend reflects a shift in public expectations toward more transparent and accountable philanthropic governance, particularly in a context where informal giving practices coexist with various institutional constraints.

Several studies in Nigeria highlight ongoing efforts to strengthen accountability and transparency within philanthropic and welfare-related institutions. Research on zakat administration and community-based fundraising indicates that institutional trust is closely associated with transparent governance, effective resource management, and community participation (Akpabio et al., 2025; Shittu et al., 2022). Similarly, studies on remittance flows emphasize the importance of financial inclusion and institutional capacity in ensuring that financial resources contribute to broader social and developmental outcomes (Ogede et al., 2023; Osei-Gyebi et al., 2023). A notable example is the CACOVID coalition during the COVID-19 pandemic, where coordinated monitoring and reporting mechanisms facilitated the distribution of humanitarian assistance and enhanced public confidence in collective relief efforts (Okeke et al., 2022). These findings suggest that accountability in Nigerian philanthropy is shaped not only by formal regulatory arrangements but also by institutional credibility, stakeholder participation, and public trust.

However, existing literature also suggests that technological accountability mechanisms in Nigeria remain embedded in a broader social and institutional context. Digital tools do not necessarily replace communal-based belief systems, but rather coexist with informal practices that remain strongly grounded in local religious networks and interpersonal relationships. This emphasizes that technological innovation alone is insufficient without accompanying social legitimacy and institutional credibility.

In Indonesia, digital philanthropy has grown rapidly through crowdfunding platforms, digital payment systems, and various online fundraising initiatives. Platforms like Kitabisa.com, along with digital financial services like GoPay, OVO, and Dana, have expanded public participation in donations and increased the accessibility of philanthropic activities. Previous studies have shown that digitalization has contributed to the modernization of philanthropic practices and facilitated broader grassroots engagement (Anoraga, 2024; Anoraga & Zuhri, 2024).

However, existing research also highlights a number of ongoing challenges, particularly related to transparency, accountability, and the long-term social impact of digital donations. Rizky & Dirgahayu (2025) emphasize that blockchain implementation in Indonesia's philanthropic system remains limited and faces challenges related to regulatory uncertainty and institutional readiness. Similar findings from Wibowo et al. (2025) suggest that technology-based transparency can increase donor trust, but its effectiveness remains dependent on the quality of governance, public trust, and institutional capacity.

This comparison between the two countries demonstrates that technology-assisted philanthropy cannot be understood simply as a technical issue of digital infrastructure. The effectiveness of transparency initiatives appears to be closely linked to institutional trust, regulatory frameworks, and the interaction between formal governance mechanisms and informal communal practices. In this regard, Nigeria and Indonesia each display distinct trajectories of how technological innovation intersects with broader socio-cultural and institutional dynamics in the philanthropic landscape.

c) Rotating Savings and Community Redistribution

Across both Nigeria and Indonesia, rotating savings practices occupy a central place within the landscape of informal philanthropy. Far from serving merely as financial instruments, these arrangements routinely function as vehicles for deepening reciprocity, cementing solidarity, and enacting collective responsibility inside local social networks. Their significance thus extends well beyond the circulation of money, embedding them in the moral and relational fabric of the communities that sustain them.

In the Indonesian setting, traditions such as *arisan* are woven into the rhythms of everyday social existence, spanning rural villages and urban neighborhoods alike. A particularly instructive variant is *julo-julo*, practiced among the Minangkabau, which operates as a women-centered rotating savings system closely tied to economic cooperation and social solidarity (Nopriyasman et al., 2025). More generally, *arisan* gatherings create enduring spaces where social cohesion is nurtured, mutual assistance is enacted, and interpersonal trust is continually renewed among participants. Empirical evidence from Indonesia further suggests that trust and financial attitudes alone do not directly determine members' commitment to rotating savings associations. Instead, social relations act as a crucial mediating factor linking trust to sustained participation, indicating that the durability of *arisan*-like mechanisms depends heavily on social cohesion and interpersonal networks rather than purely financial incentives (Amaroh et al., 2023).

Nevertheless, the available scholarship points to a fairly circumscribed orientation. Indonesian rotating savings systems appear to be directed predominantly toward household consumption and short-term monetary needs—covering wedding expenditures, domestic acquisitions, and emergency relief. While the communal bonds that underpin them remain vigorous, the literature does not yet record a substantial integration of these rotating mechanisms into wider philanthropic agendas or community development programs. The solidarity they generate, in other words, tends to stay within the orbit of personal and family networks rather than being channelled into collective-scale initiatives.

The Nigerian evidence paints a markedly different picture. Rotating savings arrangements such as *esusu* among the Igbo and *ajo* among the Yoruba are frequently embedded in broader frameworks of communal redistribution. This observation is consistent with earlier studies on indigenous mutual-aid institutions in Nigeria. Osiki (2020) argues that *esusu* functions not merely as a rotating savings mechanism but also as a social institution that reinforces reciprocity, collective responsibility, and

community welfare. Through regular participation and mutual obligations, members develop strong interpersonal trust that enables resources to be mobilized for both individual and collective needs. Akpabio et al. (2025) demonstrate how rotating savings groups affiliated with Community Development Associations (CDAs) mobilize resources for collective welfare undertakings, including local infrastructure projects, educational support, small-scale enterprise promotion, and emergency community assistance. In a complementary vein, Otame (2023) underscores that these mechanisms regularly operate as informal safety nets during episodes of economic instability, joblessness. Beyond that, the literature ties Nigerian philanthropic practice closely to communal philosophies that foreground collective responsibility and social interdependence. Here, the logic of mutual finance extends visibly into the domain of public goods and shared resilience.

These findings reinforce the argument that rotating savings associations in Nigeria perform broader social functions than simple financial intermediation. Rather than operating solely as household financial instruments, they contribute to the maintenance of social cohesion and community resilience through institutionalized practices of mutual support (Osiki, 2020).

When placed side by side, the two cases reveal a common grounding in communal trust and reciprocal obligation, yet they diverge markedly in institutional orientation and social function. In Indonesia, rotating savings practices tend to remain concentrated within interpersonal and household-based circuits; in Nigeria, by contrast, they are more organically linked to wider structures of community redistribution and locally driven development. These contrasting patterns likely reflect deeper divergences in traditions of local governance, modes of collective organizing, and the historical relationships between informal associations and formal community institutions.

At the same time, the findings also illuminate meaningful contextual parallels. Both Indonesian and Nigerian cultural settings continue to be deeply infused with values of reciprocity, mutual aid, and shared responsibility—values that provide the normative bedrock for rotating savings systems. Whether the philanthropic potential embedded in these systems can be transferred or scaled up, however, is not a given. Such a shift would hinge on the availability of institutional support, the resilience of social trust, and the wider socio-political conditions that shape local participation and collective action.

d) Place-of-Worship-Based Food Distribution

The findings of this study further confirm that places of worship play a crucial role as community-based redistribution nodes in both Nigeria and Indonesia. Beyond their ritual functions, mosques, churches, and other religious institutions often operate as social spaces that provide food aid, collective support, and various forms of solidarity, particularly for economically vulnerable citizens.

In the Nigerian context, religious institutions appear to occupy a central position within philanthropic distribution networks. According to the World Giving Report (CAF, 2025), the majority of charitable donations in

the country are channeled through religious organizations. Consistent with this, previous studies – such as Shittu et al. (2022), Kane (2022), and Rabiū & Idriss (2025) – show that mosques, churches, zakat institutions, and waqf-based initiatives often function as community welfare centers that provide food aid and other social support. Adebayo (2025) even documented how the Redeemed Christian Church of God (RCCG) integrated food aid programs into the church's routine religious and community activities.

Existing literature indicates that the effectiveness of such mechanisms is closely related to local trust networks and the closeness of religious institutions to their surrounding communities. Religious organizations generally possess detailed knowledge of vulnerable households in their communities, enabling aid distribution through flexible and socially embedded mechanisms. Thus, food redistribution practices in Nigeria appear to be strongly connected to decentralized communal structures and faith-based social relations.

Comparable patterns can be found in Indonesia. Mosque-based philanthropy, charitable food distribution, and communal donation practices have long existed in various local traditions. One example is the Minangkabau practice of *badoncek* – a form of mutual cooperation (*gotong royong*) fundraising or food supplies – which occurs during religious celebrations and disaster response (Nopriyasman et al., 2025). In various regions, places of worship continue to serve as centers of informal social solidarity, platforms for mutual aid, and emergency support.

However, the literature on Indonesia indicates that these initiatives are often fragmented, temporary, or highly localized, rather than institutionally integrated into a broader, sustainable food redistribution system. Public kitchens, charitable food distribution programs, and mosque-based solidarity actions often emerge during times of crisis or religious celebrations, but do not necessarily continue as coordinated, long-term welfare mechanisms.

The above comparison, therefore, reveals both similarities and differences in the role of religious institutions within the philanthropic ecosystem. In both countries, philanthropy remains closely intertwined with religious solidarity and communal beliefs. However, the Nigerian case appears to demonstrate a stronger integration between place-based redistribution and everyday community welfare practices, while in Indonesia similar initiatives tend to be more situational and organizationally dispersed.

These findings suggest that the contextual relevance of faith-based food redistribution mechanisms in Indonesia does not lie in directly replicating Nigerian institutional models. More importantly, understanding how local religious networks, communal participation, and decentralized belief structures can sustain sustainable philanthropic engagement is crucial. At the same time, differences in governance arrangements, interfaith relations, and institutional coordination remain crucial factors influencing the potential adaptation of these mechanisms from one context to another.

3. Social Capital, Trust, and Institutional Relations

A detailed analysis of philanthropy in Nigeria and Indonesia reveals that social capital and institutional trust are key pillars that underpin giving behavior in both societies. While economic resources and formal

institutional frameworks certainly retain their importance, the scholarship consistently highlights that communal bonds, reciprocal obligations, religious networks, and socially embedded trust systems also profoundly pattern how individuals and groups engage in philanthropy.

In the Nigerian case, a number of studies stress the role of a generalized communal trust in underwriting informal philanthropic mechanisms. Evidence from the World Giving Report (CAF, 2025) and the investigation by Nakamura et al. (2025) points to a notably high willingness among Nigerians to extend assistance beyond immediate family circles. This relatively broad orientation of social trust appears to lubricate informal systems – such as *Hawala*-type remittance conduits and rotating savings associations like *esusu* and *ajo* – which operate on the basis of reputation, interpersonal accountability, and shared communal norms rather than on formal contractual safeguards.

Beyond that, the literature ties Nigerian philanthropic practice closely to communal philosophies that foreground collective responsibility and social interdependence. Ideas associated with Ubuntu and with Yoruba traditions of social interaction illustrate how giving is frequently understood not as an isolated act of individual charity but as part of a larger tapestry of communal duty and reciprocal social relations (Akin-Otiko, 2024; Ekoh & Warriā, 2023; Mugumbate et al., 2024). Within such a cultural framing, informal redistribution mechanisms flourish in environments where trust stretches past narrow kin boundaries and is continually reinforced through community participation and decentralized social networks. Similar patterns are also evident in studies of informal welfare systems. Onoh (2021) observes that community-based assistance in Nigeria is frequently organized through kinship networks, neighborhood associations, and religious communities that collectively provide support during periods of economic hardship. Such arrangements illustrate how social capital operates as a practical resource that enables philanthropy and mutual aid to function even in contexts where formal welfare provision remains limited.

Indonesia, for its part, also demonstrates potent forms of communal solidarity and interpersonal trust, particularly within family structures, local communities, and faith-based networks. Evidence from rotating savings and credit associations (ROSCAs) in Indonesia reinforces this argument. Amaroh et al. (2023) found that social relations mediate the relationship between trust, financial attitudes, and member commitment, suggesting that participation in informal financial institutions is sustained primarily through interpersonal ties and social cohesion. This finding highlights the central role of relational trust as a form of social capital that supports collective action beyond purely economic motivations. Long-standing traditions – *gotong royong*, *badoncek*, and various modes of communal cooperation – embody deeply rooted systems of reciprocity and collective responsibility that are woven into local cultural practice. Research on Minangkabau communal traditions, for example, illustrates how local philosophical expressions that emphasize shared burdens and mutual assistance continue to shape philanthropic behavior and disaster response (Nopriyasman et al., 2025).

At the same time, Indonesian literature suggests that philanthropic trust often remains more tightly

concentrated within internal communal or religious networks. Fauzia (2017) observes that philanthropic participation in Indonesia is heavily centered on religious organizations, a pattern that signals robust trust in co-religious institutions but comparatively limited engagement across wider social or interfaith boundaries. This dynamic corresponds to what social capital scholars typically label bonding social capital—strong in-group solidarity that does not readily extend outward.

Placing the two countries side by side therefore brings into relief important differences in how social capital interacts with philanthropic governance structures. Nigerian giving appears to combine localized communal solidarity with broader, decentralized trust networks, enabling informal redistribution to move across extended social relations. Indonesian philanthropy, by contrast, exhibits strong communal cohesion while remaining more institutionally concentrated within formal religious organizations and tightly knit local networks.

These insights underscore that philanthropic participation cannot be divorced from larger questions of institutional legitimacy, communal trust, and state–society relations. The effectiveness of informal philanthropic mechanisms rests not solely on economic capacity or technological infrastructure but equally on the degree to which social trust and a sense of collective responsibility are embedded in the rhythms of everyday life. Consequently, the extent to which philanthropic practices can be transferred from one context to another remains intimately tied to divergent trajectories of social capital formation, institutional configurations, and the prevailing patterns of communal trust operating within each society.

4. Informal and Formal Mechanisms in Philanthropic Governance

A more detailed look at the comparative evidence indicates that the Nigerian and Indonesian philanthropic ecosystems are governed by radically different interaction patterns between informal, communitarian practice and formal institutional governance. Mainstream scholarship regularly praises formalization as the best way to achieve accountability, efficiency and long-term sustainability in giving. However, placing the two countries side by side tells a more intricate story: informal mechanisms, far from being vestiges of a pre-modern past, remain pivotal in mobilizing broad-based participation, sustaining social trust, and enabling locally attuned redistribution.

In the Nigerian context, what is most striking is the endurance of informal philanthropic arrangements that operate alongside formal institutions rather than being eclipsed by them. Community-rooted mechanisms—such as diaspora remittance networks, rotating savings and credit associations (frequently referred to locally as "*esusu*" or "*ajo*"), and place-of-worship redistribution practices—continue to function through decentralized social ties and deeply embedded structures of communal trust. At the same time, a growing body of research indicates that these informal configurations do not exist in isolation; they increasingly interface with formal institutions, financial technologies, and evolving regulatory frameworks. Dada & Akinlo (2023) characterize this dynamic as one marked by both substitution and complementarity, whereby informal networks may temporarily compensate for institutional

shortfalls while progressively weaving themselves into formal structures.

The Nigerian case thus illuminates that robust philanthropic participation is by no means strictly contingent upon rigid institutional formalization. Informal communal practices sustain their mobilizing capacity precisely because they are socially embedded, culturally familiar, and typically carry lower barriers to entry and engagement. Within such a landscape, formal institutions appear to attain greater effectiveness when they adopt a supportive posture—coordinating, bolstering, or reinforcing existing communal mechanisms—rather than attempting to dismantle and replace them wholesale.

Indonesia presents a markedly different picture, distinguished by a stronger institutional formalization of philanthropy, particularly through the elaborate edifice of zakat governance, state-recognized philanthropic organizations, and structured religious financial management. Bodies such as BAZNAS and licensed zakat agencies have played a substantial role in expanding formal philanthropic administration, instituting standardized reporting systems, and coordinating national-level fundraising efforts. Nonetheless, the literature equally cautions that a wide array of informal practices—including direct person-to-person charitable giving, community kitchens, mosque-based assistance, and local rotating savings traditions—continue to operate largely detached from formal institutional systems.

This institutional separation mirrors broader governance tensions inherent in Indonesian philanthropy. While formal entities foreground accountability, regulatory compliance, and organizational legitimacy, informal mechanisms often preserve a stronger proximity to local social relationships and the rhythms of everyday communal participation. Existing studies suggest that coordination between these two spheres remains relatively sparse, giving rise to a fragmented terrain where institutional governance and grassroots philanthropic expression frequently run on parallel tracks rather than in concert.

Taken together, the comparison intimates that effective philanthropic governance may depend less on a binary choice between informal and formal modalities than on a nuanced comprehension of how both sets of mechanisms interact within specific sociocultural settings. Informal systems can supply flexibility, participatory breadth, and deeply ingrained communal trust, whereas formal institutions contribute organizational muscle, regulatory oversight, and the capacity for broader scalability. The interplay between these mechanisms acquires particular salience in societies where religious giving and communal solidarity are woven into the texture of daily social life.

Equally noteworthy, the findings underscore that the interface between informal and formal philanthropy is historically and institutionally contingent. Mechanisms that prove efficacious in one national setting cannot be unproblematically transplanted into another without reckoning with divergent governance traditions, levels of institutional trust, regulatory environments, and patterns of community organization. Consequently, comparative philanthropy scholarship must dedicate heightened analytical attention to the ways in which formal and

informal mechanisms coexist, compete, or reciprocally reinforce one another across diverse socio-cultural milieus.

5. Contextual Transferability and Institutional Constraints

The comparative examination reveals that several philanthropic models found in Nigeria hold contextual significance for Indonesia, especially with regard to traditions of collective giving, faith-based solidarity, and informal redistribution channels. At the same time, the evidence underscores that transferring these mechanisms from one setting to another cannot be reduced to merely duplicating institutional frameworks or transplanting policies. Philanthropic practices are, instead, profoundly intertwined with distinct historical trajectories, governance architectures, patterns of social trust, and the dynamics of state-society relationships within each country.

A notable point of convergence between the two nations is the persistence of robust communal traditions anchored in reciprocity and shared responsibility. In the Indonesian context, phenomena such as *gotong royong* (mutual cooperation), rotating savings and credit associations like *arisan*, charitable activities centered around mosques, and various forms of localized mutual assistance embody longstanding expressions of communal solidarity. These bear a family resemblance to the informal redistribution practices observed in Nigeria. Furthermore, in both societies, religious bodies continue to function as pivotal agents in galvanizing charitable engagement and preserving networks of social support.

Despite these parallels, the findings bring to light important institutional divergences that distinctly configure the operation of philanthropic mechanisms. Nigerian philanthropy tends to be more decentralized and organically embedded within informal communal webs, whereas Indonesia exhibits a more pronounced formal institutional architecture, notably through the state-regulated administration of *zakat* (obligatory alms) and officially recognized philanthropic entities. These structural differences carry implications for how trust is allocated, how collective participation is mobilized, and how accountability is navigated at the intersection of community and institutional spheres.

The scholarly discourse further indicates that institutional trust serves as a crucial variable shaping the cross-contextual adaptation of philanthropic practices (Al-Fatih, 2020b; Amarah et al., 2023; Fauzia, 2017). Within Indonesia, public confidence in charitable endeavors often remains anchored in localized religious or community-based networks. As a result, efforts to foster broader institutional coordination between formal and informal stakeholders routinely encounter obstacles such as governance fragmentation, regulatory intricacy, and difficulties in achieving organizational integration. Consequently, philanthropic approaches that are heavily dependent on the sort of decentralized communal trust prevalent in Nigeria are unlikely to function in an identical fashion within the institutional landscape of Indonesia. These contextual similarities and differences provide the basis for assessing which Nigerian philanthropic mechanisms may hold practical relevance for Indonesia and what constraints may affect their adaptation.

To facilitate cross-country comparison, Table 3 summarizes the principal philanthropic mechanisms identified in Nigeria, their comparable practices in

Indonesia, the potential for contextual adaptation, and the main institutional constraints affecting their transferability. Rather than suggesting direct replication, the comparison highlights how specific mechanisms may inspire locally adapted philanthropic innovations within Indonesia's socio-cultural and governance context.

Table 3. Comparative Philanthropic Mechanisms in Nigeria and Their Contextual Relevance for Indonesia

Nigerian Mechanism	Similar Practice in Indonesia	Adaptation Potential	Institutional and Contextual Constraints
Diaspora remittance networks	Remittances from Indonesian migrant workers	Development of diaspora-based philanthropic funds for education, disaster relief, and community development	Remittances remain predominantly family-oriented; limited institutional channels linking diaspora contributions to philanthropic programs
<i>Esusu</i> and <i>ajo</i> (rotating savings associations)	<i>Arisan</i> and <i>julo-julo</i>	Transformation into community-based social funds and local development financing mechanisms	Primarily focused on household consumption and short-term financial needs
Place-of-worship-based redistribution (mosques, churches, zakat boards)	Mosque-based charity, <i>badoncek</i> , community kitchens, church assistance programs	Strengthening faith-based food assistance and local welfare programs	Existing initiatives are fragmented, localized, and often temporary
Community Development Associations (CDAs)	Community organizations, RT/RW initiatives, village mutual-aid groups	Mobilization of collective resources for local development and emergency response	Limited institutional integration with formal philanthropic organizations
Technology-assisted transparency and accountability mechanisms	Digital crowdfunding, e-wallet donations, blockchain-based zakat initiatives	Enhancement of donor trust, reporting transparency, and participation	Uneven digital literacy, regulatory uncertainty, and institutional readiness

Nigerian Mechanism	Similar Practice in Indonesia	Adaptation Potential	Institutional and Contextual Constraints
Informal trust-based redistribution networks	<i>Gotong royong</i> and community mutual-aid traditions	Expansion of community-led philanthropic participation	Difficulties in scaling informal trust mechanisms into formal governance structures

As shown in Table 3, the comparative analysis identifies several Nigerian philanthropic mechanisms that exhibit contextual relevance for Indonesia, particularly in relation to diaspora engagement, community-based financial associations, faith-based redistribution, technology-assisted accountability, and collective resource mobilization through community organizations. However, substantial differences in institutional structures, governance arrangements, digital readiness, and patterns of social trust indicate that these mechanisms require adaptation rather than direct transplantation. These findings reinforce the broader argument of this study that philanthropic innovation is most effective when it aligns with existing socio-cultural norms and institutional capacities rather than attempting to replicate external models.

Taken together, these insights affirm the indispensability of contextual sensitivity in comparative philanthropy research. Instead of hunting for universally transferable “best practices,” the Nigeria-Indonesia comparison demonstrates that philanthropic mechanisms emerge and evolve through a complex interplay of cultural norms, religious traditions, institutional governance forms, and reservoirs of social capital. The true value of such comparative work, therefore, lies not in advocating for straightforward institutional mimicry but in discerning how specific mechanisms can inspire locally tailored approaches that are sensitive to particular socio-cultural environments.

In light of this, the study proposes that future philanthropic trajectories may be best conceptualized through the lens of hybrid philanthropic ecosystems. Such ecosystems would interweave the adaptability inherent in informal, community-rooted practices with the accountability structures characteristic of formal institutional arrangements. This perspective honors the ongoing relevance of grassroots participation while simultaneously recognizing that institutional governance plays a vital part in fostering transparency, coordination, and enduring sustainability.

D. CONCLUSIONS

This study demonstrates that philanthropic practices in Nigeria and Indonesia are shaped not only by economic conditions but also by broader socio-cultural, religious, and institutional dynamics. Although both countries maintain strong traditions of communal solidarity and faith-based giving, important differences exist in the ways informal and formal philanthropic mechanisms are organized and sustained.

The findings show that Nigeria's philanthropic landscape relies heavily on informal and community-based mechanisms, including diaspora remittance networks, rotating savings associations (*esusu* and *ajo*), faith-based redistribution systems, community development associations, and emerging technology-assisted accountability initiatives. In contrast, philanthropy in Indonesia is characterized by a higher degree of institutionalization through zakat governance, formal philanthropic organizations, and state-supported religious institutions, despite continuing challenges related to public trust, institutional participation, and coordination.

The comparative analysis further reveals that several Nigerian mechanisms possess contextual relevance for Indonesia. Diaspora-based giving, community-driven savings associations, place-of-worship-based redistribution, community resource mobilization, and technology-assisted transparency initiatives offer valuable insights for strengthening philanthropic participation and social welfare efforts. However, their adoption cannot be understood as a process of direct institutional replication. Differences in governance structures, social trust, migration patterns, digital readiness, and state-society relations require substantial contextual adaptation.

This article contributes to comparative philanthropy scholarship by demonstrating how informal communal practices and formal institutional arrangements interact differently across national settings. The findings suggest that future philanthropic development may be better supported through hybrid philanthropic ecosystems that combine the flexibility and social embeddedness of informal community networks with the accountability, coordination, and scalability provided by formal institutions.

E. ACKNOWLEDGMENT

The author expresses his sincere gratitude to Badan Amil Zakat Nasional (BAZNAS) of the Republic of Indonesia and BAZNAS of North Sumatra Province for the scholarship and assistance provided in completing my study.

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