

Philanthropy among the Poor: Social Welfare Insights from the Family Hope Program Beneficiaries in Indonesia

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Abstract

To address social welfare issues, governments require public participation through philanthropic activities. As philanthropy is often viewed as the domain of the wealthy, many studies focus on elite philanthropy, with only few examining the contributions of the poor. Despite their circumstances, people in poverty have the potential to engage in philanthropic activities. Recent research indicates that individuals experiencing poverty can indeed become philanthropists. This study gathered information from beneficiaries of the Family Hope Program (*Program Keluarga Harapan*, PKH), a social assistance initiative for poor households in Yogyakarta, Indonesia. The findings reveal that philanthropic practices exist among the poor, albeit with distinct characteristics compared to those of the wealthy. Three key differences distinguish the philanthropy of the poor from that of the rich: form, motive, and effectiveness. Wealthy philanthropists typically donate substantial amounts of money or goods, whereas poor philanthropists offer a variety of contributions, including small amounts of money, goods, free assistance, lending household appliances, time, and even prayers. Many scholarly works show that wealthy individuals tend to engage in philanthropy during significant social welfare crises that attract public attention. In contrast, poor philanthropists are active whenever a community member faces social welfare issues. Instead of economic or political incentives, the motives for philanthropic activities among the poor stem from spiritual fervour and communal culture. Although the economic value of their contributions may be minimal, the philanthropy of low-income individuals effectively addresses welfare issues within their communities.

Keywords:

philanthropy; poverty; PKH social assistance; social welfare issues; spirituality

Introduction

Ideally, governments assist underprivileged individuals by implementing policies related to social welfare services (Haber, 2017, 2020; Huripah, 2020; Shan et al., 2021). In Indonesia, this is governed by Law No. 11 of 2009, which regulates government welfare services (Mas'udi & Hanif, 2017). However, in practice, social protection and insurance in many Asian and underdeveloped countries fail to address social welfare issues, particularly for those working in the informal sector (Desai & Rudra, 2019; Nugroho et

al., 2021; Ramesh, 2014). Therefore, public participation is essential to help resolve various social welfare issues (Luh Putu Maitra Agastya et al., 2024; Widhiyoga & Ikawati, 2022). One form of public participation in addressing social welfare issues is through philanthropy (Bishop & Green, 2009; Fuentenebro, 2020), which can effectively support vulnerable and less fortunate groups.

Philanthropy, the voluntary act of caring for others, has evolved significantly over time. Initially rooted in humanitarian values in Ancient Greece, it later became associated

with religious charity during the Middle Ages, with churches and Islamic institutions playing significant roles in aiding the poor. Early philanthropic efforts were spontaneous and direct, known as traditional philanthropy, which addressed only surface-level problems. With industrialisation, entrepreneurs introduced modern philanthropy, characterised by systematic, organised, and long-term charitable activities often conducted through foundations (Loseke, 1997). This shift transformed philanthropy from spontaneous acts of compassion to structured efforts, typically funded by wealthy individuals, making it synonymous with the generosity of the affluent (Yidan, 2021).

The shift make philanthropic movement often refers to the social activities of the wealthy, including economic elites, political elites, socialites, large corporations, and prominent foundations (Barman, 2017; Vaswani, 2014). Such philanthropy, particularly corporations, has a significant impact (Válová & Formánková, 2014). This type of philanthropy is known as elite philanthropy or philanthrocapitalism (Bishop & Green, 2009; Monteath & Schimpfössl, 2019; Odendahl, 1989; Ostrower, 1997). Studies on social welfare often overlook philanthropic activities among the poor, considering them non-existent. Philanthropy and the act of giving are typically viewed as activities exclusive to the wealthy (Ostrower, 1997), who often spend money on philanthropic activities annually. However, the number of globally wealthy individuals is limited, and many problems require the social participation of all citizens (García-Domingo, 2019). Additionally, some people are suspicious of the motivations behind elite philanthropic movements (Maclean et al., 2021). Consequently, relying solely on the affluent class and the government to address global poverty, hunger, social vulnerability, and other social issues is insufficient.

Low-income individuals also have the potential to engage in philanthropic activities.

Some cases suggest that philanthropic activities are actually performed by poor members of the community (Piff et al., 2010). Examples include common citizens helping one another during the COVID-19 pandemic (Andryanto, 2021; Widhiyoga & Ikawati, 2022), beggars and buskers donating some of their earnings to COVID-19 victims and disaster relief (Detik.com, 2006; Tugumalang.id, 2021). In times of disaster, all citizens often engage in collective voluntarism movements (Gray et al., 2024; Nowakowska & Pozzi, 2024). Additionally, food donations through the religious ritual of *zakat al-fitr*, which all Muslims perform, including the poor, further illustrate this philanthropic spirit (Nurhadi, 2019).

Wiepking argues that philanthropy among the poor does exist. He stated that low-income communities even contribute a higher proportion relative to their income compared to the upper social class (Piff et al., 2010; Wiepking, 2007). Similarly, Daniel Heist noted that poor people's philanthropy is growing in rural India (Heist et al., 2022). In Africa, this type of philanthropy is known as "horizontal philanthropy" or "philanthropy of community" (Wilkinson-Maposa et al., 2005). Historically, the poor have been considered incapable of engaging in philanthropy. Most philanthropic studies have focused on elite philanthropy, viewing the wealthy as the most suitable group for such practices. The government also expects the rich to redistribute their wealth through philanthropy (Breeze, 2008; Hasibuan, 2018). Furthermore, the government often deems expanding philanthropic activities to the poor as impossible, viewing them negatively and even considering them deceitful (Aditya, 2019; Prediger et al., 2014).

Numerous studies on philanthropy focus on the motives (Monteath & Schimpfössl, 2019; Ostrower, 1997; Stendardi, 1992) and impacts (Maclean et al., 2021; Shin et al., 2021) of philanthropic activities. Many of these studies examine philanthropic practices from

Table 1.
Profile of Informants

Identifier	Gender	Age	Status	Data information
I_1	Female	52	PKH Beneficiary	<ul style="list-style-type: none"> • forms of philanthropic practices • effects or impacts of philanthropic practices • reasons for performing philanthropic activity.
I_2	Female	47	PKH Beneficiary	
I_3	Female	45	PKH Beneficiary	
I_4	Female	47	PKH Beneficiary	
I_5	Female	65	PKH Beneficiary	
I_6	Female	70	PKH Beneficiary	
I_7	Female	69	PKH Beneficiary	
I_8	Female	45	PKH Beneficiary	
I_9	Female	62	PKH Beneficiary	
I_10	Female	52	PKH Beneficiary	
I_11	Female	55	PKH Beneficiary	
I_12	Female	70	PKH Beneficiary	
I_13	Female	52	PKH Beneficiary	
I_14	Female	43	PKH Beneficiary	
I_15	Female	36	Facilitator of PKH Program	
I_16	Female	30	Facilitator of PKH Program	
I_17	Female	54	Community Figure/ Head of Sub-Village	
I_18	Male	43	Community Figure/ Head of Sub-Village	
I_19	Female	50	Community Figure/ Head of RT	
I_20	Male	61	Community Figure/ Head of RT	

Source: PKH group document.

activities, and impacts of philanthropic practices. These interviews were conducted in person at the beneficiaries’ homes, each lasting approximately one hour. The interviews spanned one and a half years, from April 2023 to July 2024. With the informants’ consent, the researchers noted and recorded the interviews, then transcribed the recordings.

Interviews and document studies were used to explore the various ways welfare issues were addressed in the past. This involved analysing documents on public activities and those carried out by the group of PKH beneficiaries. Additionally, the researchers examined group meeting logbooks and reports on PKH activities.

Research data analysis was conducted in six steps, modifying the three steps in the interactive analysis model (data condensation, data display, and conclusion drawing) (Miles et al., 2014). The first step involved collecting and transcribing the data. The second step was data categorisation, where data were organised based on themes relevant to the

research objectives, such as forms, motives, and impacts of poor philanthropists. The third step was data reduction, which involved removing unnecessary and invalid data. Triangulation of sources and methods was performed to validate the data. The fourth step was coding and indexation, mapping out data into tabulations, and selecting data according to the research objectives. The fifth step involved displaying the data in the manuscript, including providing identifying information in the research findings and presenting citations. The sixth step was drawing conclusions by discussing the results against the existing theories.

Results

This article describes philanthropic practices among poor communities and provides explanations regarding the philanthropic characteristics found among poor communities, which differ from the philanthropic culture of what has been to date understood as the philanthropy of the elites. Three pieces of evidence suggesting differences

Motives for Lower-Class Philanthropic Practices

Philanthropy culture is often associated with displaying social responsibility for significant wealth. However, lower-class philanthropy is driven by different motives. Some informants explained that their philanthropic acts are motivated by spiritual beliefs and a communal culture of helping one another in the community.

"I am a beneficiary of the government's PKH social assistance program. Despite my economic challenges, I set aside some money to contribute to the social fund during our PKH group's monthly meetings. Although the contribution is small, it accumulates and helps those in need. There's a feeling of joy in contributing; even though we are poor, we can still benefit others."

Despite relying on government assistance, the informants commonly set aside some of their money to donate monthly to the PKH group social fund. Program facilitators explained that PKH beneficiaries have a high level of social concern. Although they may not have economic abundance, they contribute to the social fund monthly. This fund is used to help PKH members who are ill, experiencing a death in the family, or facing unexpected social shocks.

PKH beneficiaries help one another with whatever they have. Their acts of helping neighbours are aimed at preparing their "stand before God in good light." For them, helping others is a way to achieve this position, as it leads to divine rewards in the afterlife. When someone needs help, it is seen as a "divine call" to make themselves useful and be awarded a better place in the hereafter, as they believe that everything they donate is recorded by God (interview with PKH beneficiaries).

PKH beneficiaries are poor households, yet they willingly give whatever they have, despite their limited material wealth. This

mindset exists due to their spiritual beliefs. They do not find happiness in material wealth and believe that they are living a transient life, while eternal life is in the hereafter. To achieve eternal happiness, one should benefit others. Being poor and suffering in the transient world are acceptable, but one should not endure eternal suffering in the afterlife. The fervour of attaining happiness in the afterlife by being useful to others encourages philanthropic practices among poor communities.

This spiritual construction is unique because, in the teachings of Islam, which most PKH beneficiaries follow, only the wealthy are obligated to pay *zakat al-mal* (donating some of their wealth). According to Islam, the poor have no obligation to pay *zakat al-mal*, although they are permitted to donate whatever they have. However, giving donations under economic hardship is considered more valuable than donating in times of abundance.

The impoverished PKH beneficiaries do not wait until they become rich to share their wealth. If they were to wait, it would be impossible for them to share their wealth before passing away. This is why they donate despite their limited economic conditions. Most PKH beneficiaries are senior citizens aged 50 and above, so their main concern is no longer worldly matters but the hereafter. This spiritual construct fosters a sense of sharing despite their limited conditions. This philanthropy emerges from religious spirituality, particularly the teachings of *zakat*, *sadaqah*, and *waqf*, to purify the soul.

In addition to spiritual belief, nearly all informants stated that mutual help is a key reason for their philanthropy. Philanthropy in poor communities aligns with the community-based communal culture, which is reciprocal. This social characteristic has shaped the culture of mutual assistance (*gotong royong*) and protected poor communities. They believe that everyone will encounter difficulties in life, and only by helping one another can they overcome these problems. They are aware that, being

poor, they have limited money, but if they pool their resources, it becomes substantial enough to help families experiencing difficulties.

This reciprocal and collaborative culture was evident during the COVID-19 pandemic. When a household member tested positive for COVID-19, all economic activities in the household ceased. The government not only hospitalised those who tested positive but also mandated that all other household members self-isolate at home for five days to prevent further transmission. In such cases, they could not work outside the home, and the household's livelihood was at risk. This situation led to a rise in communal mutual assistance, particularly to help self-isolating households fulfil their daily needs.

When a community member tested positive for COVID-19, the government only guaranteed their hospital medication. During the isolation period at home, neighbours had to help with other necessities. Fully aware of the situation, all community members donated what they could, providing rice, fruits, and vegetables. The sick individuals who recovered would then help households going through the same experience. Everyone needs the help of another. As one informant said, "When they are facing a problem this time around, we help. Tomorrow, when I have a problem, they will, in turn, help me." For the underprivileged, facing a problem alone is a heavy burden, but helping one another makes the problem lighter. The spirit of mutual assistance serves as the basis of communal philanthropy among poor communities. Fully realising their shortcomings, poor communities often help one another overcome their problems. They not only help poor people but also rich people who suddenly become vulnerable.

Lower-Class Philanthropy: The Ability to Understand the Community's Needs

Elite philanthropy and government assistance programs are typically activated

during major disasters that affect many lives. However, personal difficulties often receive less attention, even though the poor also need help to overcome these shocks. When great disasters like earthquakes and volcanic eruptions occur, causing massive loss of life or destruction of homes, the philanthropy of the rich and companies is evident. However, in situations involving illness, orphans, or death, elite philanthropy is often absent. In such cases, it is the fellow poor who provide help. Poor communities are present every day and at all times when welfare issues arise.

In addition to the timing of assistance, elite philanthropy is occasionally off target. When the Bantul Earthquake hit, some informants mentioned that many forms of assistance were given to the impacted communities, such as bread and instant noodles from unfamiliar brands, which they did not like. They did not need some of the donated items, like clothes, as nearly everyone still had clothes. The abundance of donated clothes required careful distribution to avoid envy and conflict. Some assistance provided through elite philanthropy also came in the form of money, which was difficult to spend as traditional markets were closed and transportation was not operational.

Some informants mentioned that the PKH group received assistance in the form of manual blood pressure monitoring equipment. The PKH members, primarily elderly mothers, found it challenging to learn how to monitor their blood pressure manually due to their lack of educational background in health. They had to undergo training to use the equipment. However, what they actually needed was an electronic blood pressure monitor that does not require any special skills to operate.

Discussion

Philanthropic practices are not exclusive to the elites. This research presents new findings that poor communities can also engage in philanthropy. Despite their lack of

economic resources, PKH assistance recipients participate in various mutual aid activities during disasters, such as the COVID-19 pandemic and volcanic eruptions. In addition to large-scale disasters that gain massive public attention, poor communities also address small-scale calamities. They help one another with welfare issues at the personal or household levels, such as illness, death, or orphan-related issues. The practice of philanthropy in Yogyakarta differs slightly from that in Africa. In Africa, philanthropy among the poor is directed only towards other poor individuals, while in Yogyakarta, it extends to both the poor and the rich experiencing shocks. Elite philanthropy, on the other hand, is typically directed only towards the poor (Wilkinson-Maposa et al., 2005).

Unlike philanthropic practices of the elites, which tend to emerge only during large-scale cases with significant public interest, such as disasters (Maclean et al., 2021), philanthropy among the poor addresses both public issues and personal and family welfare shocks. Philanthropy, indeed, refers to one's kind-heartedness in addressing public issues (Payton, 1988; Sulek, 2010). Elite philanthropy often overlooks these daily cases, which can become public issues requiring collective help. Personal and family issues among the poor cannot be handled alone and may become public issues that need to be addressed together. Elite philanthropic practices, which tend to respond primarily to high-profile cases, have been criticized for potentially aiming to gain popularity and media coverage rather than purely humanitarian motives (Maclean et al., 2021). Additionally, some elite philanthropy practices may have hidden agendas, such as tax avoidance (Chen et al., 2015; Hu et al., 2021; Toder-Alon et al., 2019). Meanwhile, poor philanthropy is present in both widely covered disasters and lesser-known daily welfare cases faced by neighbouring households that do not receive national exposure.

The fact that the poor also engage in philanthropic practices suggests a counterargument challenging the current erroneous assumption that initiatives and motivations of philanthropic practices originate from an abundance of wealth (Mihaljevic & Tokic, 2015; Monteath & Schimpfössl, 2019). To date, abundant wealth leads to an altruistic fervour in the form of social responsibility, calling upon the rich to care for others (Bishop & Green, 2009; Koot & Fletcher, 2021; Mathias et al., 2017). However, we have observed philanthropic practices from those facing economic hurdles themselves.

Economic difficulties result in spiritual awareness to attain a better life hereafter. The poor who perform philanthropic activities believe that there is an eternal life after death. Although they lack material wealth, they hope they will have a happier life hereafter. Such aspirations can only be achieved if they are to benefit others by helping them in any way they can (Nanavaty, 2020). Being of benefit to others under difficult economic conditions is considered a greater value in the eyes of God, and this is the basis of philanthropic activities among poor communities. The older one becomes, the closer they are to death, and the greater the desire to help others (Aranda et al., 2019). This is supported by data showing that many of the poor who engage in philanthropic activities come from groups of older women. They are considered economically the most vulnerable groups due to socio-cultural factors that tend to marginalise them and their physical limitations, which prevent them from doing hard work, which is often the only type of work available to them. On the other hand, they feel a sense of "life completion" as they no longer have worldly responsibilities. These elderly women live alone, which means fewer family obligations. Spiritually, they increasingly realise that the afterlife is approaching with age, making them feel the need to be more beneficial to others. This finding reinforces

that economic factors are not the only drivers of philanthropy among the poor, but rather spiritual motivation. The older a person gets, the closer they feel to death, and thus, the stronger their desire to help others. Elderly individuals tend to have a higher sense of volunteerism compared to younger groups. Their participation in volunteer activities is also effective in maintaining and improving their physical and mental health (Hotta & Ishimaru, 2024; Jongenelis et al., 2022).

Philanthropy among poor communities develops based on considerations of spiritual values instead of rational calculations of economic profit-loss. This motive differs from the culture of elite philanthropy, which is often based on rational choice considerations (Hu et al., 2021; Maclean et al., 2021; Ostrower, 1997; Toder-Alon et al., 2019). The motivation to perform philanthropic activities is not only because of voluntary or altruistic reasons; there are other motivations for giving (Peake et al., 2015). Some studies found that elite philanthropic actions could be political (Boyce, 2013; Maclean et al., 2021), economic (Malhotra & Smith, 2011; Toder-Alon et al., 2019), or cultural (Kanagaretnam et al., 2019). By being involved in philanthropic activities, the wealthy expect tax reduction, extensive credit access, awards, heightened social status, and the brand image of legal compliance (Chen et al., 2015; Hu et al., 2021; Toder-Alon et al., 2019). This is in line with Barman's (2017) finding stating that there is a shift in the motivation of elite philanthropy, from altruistic values to vested interest (Barman, 2017).

Meanwhile, the culture of poor philanthropists develops based on values of spiritual thoughts, thereby generating reciprocity. Philanthropic activities of the elite can also manifest due to spiritual influence, but the spirituality of the rich differs from that of the poor. The spirituality of the rich is based on the fear of God's wrath upon those possessing abundant wealth but unwilling to share with

the poor as a form of social responsibility for the lavish material wealth they possess (Bray, 2013; Lessy et al., 2020; Yidan, 2021). This is unlike the philanthropic culture of poor communities, which they continue to practice despite the difficult economic conditions they are under. Spirituality is one of the key elements explaining one's motivation to engage in philanthropic activities. This finding is in line with Chourou's (2023) showing that a survey done in 41 countries indicated donations given by companies from more religious countries are greater than companies located in less religious countries (Chourou, 2023). Even in Indonesia, the development of the state welfare system is also influenced by prophetic-spiritualism values (Dimiyati et al., 2021).

The poor philanthropist is not born out of economic abundance, which is why their form of philanthropy differs from that of the elites. Elite philanthropy often involves a single individual, family, or company donating large amounts of money and goods. In contrast, philanthropy among the poor takes the form of attention (time), labour, and prayers, although some also donate small amounts of money and goods. Despite the modest individual contributions, the collective donations usually become substantial enough to meet their social welfare needs.

Poor communities, often considered lacking material wealth, appear to have the willingness to sacrifice. This willingness is manifested in their fervour to help one another by giving whatever they have. Although the contributions of the poor may be economically insignificant individually, their collective efforts help fulfil their needs. This contrasts with elite philanthropy, which, despite collecting significant amounts of money and goods, is sometimes deemed ineffective (Maclean et al., 2021; Monteath & Schimpfössl, 2019; Odendahl, 1989). Institutions manage most of the donations given by elite philanthropy to be directed at programs that serve the interests of

the upper class instead of those in need (Koot & Fletcher, 2021). The philanthropic activities performed by the elites are often biased and only reinforce and expand the domination of the elite class in the economic, social, and political fields. Philanthropy of the elites perpetuates the hegemony of the elites and the gap between the wealthy and the poor (Maclean et al., 2021).

By contrast, philanthropy of the poor is more targeted toward the community's needs. The philanthropy of poor communities is sometimes even more accurate than the social assistance program provided by the government. Some studies argue that government assistance is often off-target, and the government's intention to improve existing conditions may even cause new problems in the future (Li, 2007). The philanthropic culture developing among the poor can more accurately identify the substantial needs of the community because they are a part of the community in need. Poor communities are able to capture the needs of the impoverished group because they interact with them daily and are even part of that community. The poor philanthropists are also unrestricted by complicated bureaucratic procedures, which often unfold in government programs. Accordingly, this specific type of philanthropy can assist without administrative hurdles. Philanthropy of the elites is limited by rigid and centralised procedures, while philanthropy of the lower class is quite flexible.

Aside from being based upon spiritual motive, philanthropy of poor communities grows on the grounds of communal philanthropy. This model differs from the philanthropic culture of the elite class, which is individual and institutional. The poor rely on mutual help among community members. Such reciprocal mutual help exists to protect themselves from social shocks that jeopardise their livelihoods (Mauss, 2000). In cases where a member of their community is experiencing social shock, the other members would help

and vice versa (Tuason, 2002). This communal spirit underlies their willingness to suffer together while providing mutual assistance. Communal culture can function as protection for poor communities when they experience social shocks. Communal culture generates reciprocal acts of mutual assistance that are known as *gotong royong*. Such a reciprocal communal culture functions as a means to maintain and build social relations and sustainable collaborations among members of poor communities, which is in line with the concept of philanthropic giving (Barman, 2017).

The spiritual motivation that has become a communal culture of mutual assistance and giving is reinforced by organisational instruments such as PKH. The culture of helping one another, which was previously unorganised, has become more firmly established through the agreements within the PKH organisation. Organisations often serve as a force in creating pressure and sustaining the value of reciprocal assistance so that it is practised in society (Ashfaq et al., 2020). Although philanthropic initiatives among the poor are essentially independent of PKH, the presence of PKH makes philanthropic activities more organised, more widespread, and stronger through its programs.

The potential of philanthropy among poor communities in Indonesia is in accordance with the findings of the World Giving Index, which states that eight out of ten Indonesians donate money and are engaged in voluntary movement (CAF, 2021). The phenomenon of poor communities performing charity activities is not only observed in Yogyakarta, Indonesia, but in other places like Turkey (Soytemel, 2013), India (Heist et al., 2022), and Africa (Wilkinson-Maposa et al., 2005). When a crisis, including economic recession, hits, social solidarity often rises (Fernández-Barutell, 2021). Social participation of fellow citizens is key to overcoming social issues (García-Domingo, 2019). In other words, awareness

among poor communities has played a pivotal role, which can be fostered by social workers. Such philanthropic phenomenon among the poor has the potential to serve as a safety net for fulfilling future social welfare services that the government cannot do alone.

Conclusion

The belief that philanthropic practices only occur among the rich needs to be evaluated. This study shows that a different form of philanthropy can develop among poor communities. Abundance of wealth does not lead to philanthropy among poor communities; it is driven by motivations rooted in spiritual beliefs and a communal culture of mutual help. Although the poor lack material wealth, they use whatever they have to help others. Forms of philanthropy among the poor include manual service, time, foodstuffs, prayers, and small sums of money. Even though the monetary contributions are modest, philanthropy among poor communities effectively addresses social welfare needs, as poor philanthropists experience similar issues daily as part of the impoverished community. Philanthropy among poor communities also makes them feel useful to others and assures them of a better life in the hereafter.

This study presents a new perspective for observing philanthropy from the viewpoint of poor communities. This perspective not only provides a deeper understanding of philanthropy but also allows for the formulation of more accurate community empowerment designs. Traditionally, only the middle and upper classes are considered capable of assisting the government in alleviating poverty. However, the poor also have the power to help one another. Philanthropy among the poor includes classic philanthropy, direct and spontaneous giving, and modern philanthropy managed within community organisations. Consequently, the government should implement social policies that promote

the active participation and engagement of poor communities in social welfare programs.

Despite the robust findings, this paper has limitations in terms of the homogeneity of informants and locations. Expanding the research to more locations and varied informants could enrich the findings, especially in terms of gender and age groups.

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