
Bunthato as a Cultural–Religious Bridge: An Exploratory Study of Its Role in Zakat, Infaq, and Sadaqah Practices in Gorontalo

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Article Info

Article history:

Received: July 10, 2025

Revised: September 23, 2025

Accepted: December 29, 2025

Keywords:

Bunthato, Islamic Social Finance, Zakat, Infaq, and Sadaqah, Local Wisdom, Cultural Philanthropy

ABSTRACT

This study explores bunthato, a Gorontalo cultural tradition in which the first income earned from daily labour is intentionally set aside for charitable purposes, and examines its relevance to strengthening zakat, infak, and sadaqah (ZIS) practices. The research seeks to understand how bunthato is interpreted and practised in contemporary Muslim life, and how its ethical values may inform culturally rooted ZIS governance. Data were collected over three months through in-depth interviews with 14 informants (religious leaders, customary leaders, market traders, fishermen, civil servants, and ZIS institutional representatives), supported by observation and document review. Data were thematically coded, and a conceptual model was developed through synthesis of emergent themes and supporting literature. Findings show that bunthato reflects a moral economy grounded in gratitude, solidarity, and amanah, functioning as a voluntary micro-philanthropy that complements institutional ZIS. The study proposes the Bunthato–ZIS Integrated Cultural Philanthropy Framework, positioning local wisdom as a bridge to accountable, culturally resonant Islamic philanthropy. Future research should pilot this framework to assess behavioural and institutional impact.

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Please cite this article in APA Style as:

Rahman, S., Pongoliu, H., Magno, A., Yusuf, S. D., Solong, N. P., & Ajuna, L. H. (2025). Bunthato as a Cultural–Religious Bridge: An Exploratory Study of Its Role in Zakat, Infaq, and Sadaqah Practices in Gorontalo. *Mimbar Agama dan Budaya*, 42(2), (499-526). [https://doi.org/ 10.15408/mimbar.v42i2.49844](https://doi.org/10.15408/mimbar.v42i2.49844)

1. INTRODUCTION

Zakat, infak, and sadaqah (ZIS) constitute the principal pillars of Islamic social finance and represent institutionalised mechanisms of solidarity within Muslim societies. Beyond their theological status as acts of worship, ZIS instruments function as a redistributive system that channels wealth from surplus-holding groups to vulnerable segments of the community, thereby promoting economic empowerment and poverty alleviation. In the Indonesian context, the economic potential of zakat is substantial: national projections for 2024 estimate a zakat potential of approximately IDR 355 trillion. However, the formal collection of zakat through BAZNAS and licensed amil zakat institutions has reached only around IDR 34.7 trillion, or about 9.8 percent of the total estimated potential (BAZNAS, 2024). This persistent disparity between potential and realised zakat collection reflects that the formal ZIS ecosystem has not yet operated at its optimum capacity. It also suggests the presence of complex structural, cultural, and behavioural factors that shape public participation in institutional philanthropy — including levels of trust, religious understanding, accessibility of services, and the continuing influence of local socio-religious practices in directing philanthropic behavior (Cahyani et al., 2022).

A key factor underpinning this gap is society's enduring trust in community-based and culturally embedded philanthropic practices. Data reported by BAZNAS indicate that a substantial portion of zakat funds continues to circulate through non-institutional channels, revealing that many Muslims prefer to fulfil their charitable obligations through kinship ties, neighbourhood networks, religious leaders, and local community structures rather than through formal bureaucratic institutions. This pattern is not confined to the national level (Adinugraha et al., 2023). At the provincial scale, similar tendencies are observed. In Gorontalo, for example, formal zakat participation is estimated to account for less than 15 percent of total potential, suggesting that institutional mechanisms have not yet fully resonated with the socio-cultural fabric of local communities. These empirical realities indicate that the effectiveness of ZIS collection cannot be explained solely through financial capacity, legal frameworks, or administrative infrastructure. Rather, it must also be interpreted through the lenses of local value systems, social trust, and everyday religious practice — domains within which faith, culture, and communal belonging remain deeply intertwined.

This situation is consistent with the broader characteristics of Southeast Asian Muslim societies, which are plural, community-oriented, and culturally expressive. A growing body of scholarship shows that zakat behaviour is not shaped solely by legal–religious obligation, but is also deeply embedded within cultural norms, relational trust, and lived spirituality. In practice,

this means that decisions about where and how zakat is paid are frequently mediated by familiarity, moral authority, and social proximity. For example, while 67.9 percent of Indonesian Muslims report contributing through formal zakat institutions, participation in regions with strong customary structures — such as Aceh — is reported to be significantly lower, at around 13.2 percent (Siswantoro et al., 2022). These findings strengthen the argument that the integration of local wisdom into institutional zakat governance is not simply supplementary. Rather, it is foundational to enhancing public participation, strengthening the moral legitimacy of zakat institutions, and ensuring that formal ZIS systems remain closely aligned with everyday religious life.

At the same time, other structural dynamics continue to shape the contemporary ZIS ecosystem. National zakat literacy levels remain within a moderate range (69–76 percent), influencing how the public understands the legal, ethical, and social dimensions of formal zakat contribution (Aisyah et al., 2020). Limited comprehension of institutional zakat frameworks often results in fragmented practices, where religious motivation does not consistently translate into participation in formal systems. Compounding this is the uneven distribution of digital infrastructure, which restricts access to emerging online ZIS platforms — particularly among rural, lower-income, and traditionally oriented communities. Yet, an expanding body of research demonstrates that digitalisation significantly enhances convenience, transparency, and administrative efficiency, thereby strengthening donor trust and participation in Islamic philanthropy (Kasri & Yuniar, 2021; Faradisa & Amri, 2023). Taken together, these developments indicate that the future of ZIS governance will be determined not solely by institutional capacity, but by how effectively professionalism, technological innovation, and socio-cultural rootedness can be interwoven into a coherent, trusted, and context-sensitive system.

Within this broader landscape, Gorontalo offers a compelling and culturally distinctive case through the existence of a local tradition known as *bunthato*. Etymologically, *bunthato* refers to the firm and decisive severing of a bond or tie. In cultural practice, however, the concept has evolved into a moral–economic principle referring to the first income or yield obtained from one’s labour — whether from selling goods, receiving passengers, harvesting produce, or earning wages. This initial gain is believed to carry *barakah* (blessing), and is therefore intentionally set apart from subsequent earnings. Qualitative insights from customary and religious leaders suggest that *bunthato* has long been ethically associated with charity, encapsulated in the local maxim *buntato po’i pohutu liyo amali* — meaning that the first gain should ideally be channelled towards acts of goodness. Far from being an isolated or symbolic

ritual, this practice is observed widely among traders, fishermen, small-scale entrepreneurs, informal workers, and salaried employees. As such, bunthato reflects a living moral economy grounded in gratitude, humility, reciprocity, and social care, in which economic activity is intrinsically linked to spiritual intention and communal responsibility (Mubtadi & Akun, 2018).

Conceptually, the values embodied in bunthato — blessing, gratitude, redistribution, amanah, and solidarity — resonate strongly with the theological and ethical foundations of zakat, infak, and sadaqah. These values emphasise that wealth is both a trust and a social responsibility, and that economic gain is ideally accompanied by acts of piety and compassion. Yet despite this clear normative alignment, little is empirically known about how bunthato operates within contemporary socio-economic life or how its ethical orientation might be systematically connected to modern ZIS governance. Existing scholarship has explored various expressions of local Islamic philanthropy across Indonesia and the wider Muslim world, but much of this work remains primarily descriptive, focusing on cultural meaning rather than institutional application (Budiman et al., 2023). Only a limited number of studies have attempted to move beyond cultural documentation toward constructing operational models that integrate local wisdom into formal zakat systems — particularly within the rapidly evolving contexts of digital transformation, regulatory oversight, and trust-based institutional engagement. This gap becomes especially salient in regions such as Gorontalo, where cultural practices remain vibrant while institutional participation in formal ZIS systems is comparatively modest. Accordingly, this study positions bunthato as an analytical entry point for understanding how cultural and religious logics intersect, complement, and potentially strengthen contemporary Islamic philanthropic governance (Qurrata et al., 2022).

To analyse this phenomenon, the study adopts three complementary theoretical lenses that together provide a holistic reading of bunthato within the contemporary ZIS landscape. First, the concept of embeddedness highlights that economic practices are inseparable from the moral, social, and cultural worlds in which they are enacted (Granovetter, 1985). From this perspective, charitable giving cannot be reduced to individual rational choice, but must instead be understood as deeply intertwined with networks of trust, kinship, religious authority, and communal norms. Second, the notion of local wisdom as a moral system (Geertz, 1973) illuminates how cultural traditions operate as ethical regulators of behaviour, shaping what is perceived as virtuous, honourable, and socially meaningful. Bunthato, in this sense, functions not only as a customary practice, but as a culturally embedded ethic that frames economic activity as a moral–spiritual act. Third, *maqāṣid al-syarī‘ah* provides a normative Islamic framework that situates philanthropy within the higher objectives of justice, welfare, and human wellbeing — including

the preservation of faith, life, intellect, lineage, and wealth. Through this lens, *bunthato* may be interpreted as contributing to *ḥifz al-māl* (the protection and purification of wealth) and *ḥifz al-nafs* (the protection of life) through socially oriented redistribution (Siswantoro, 2022).

Taken together, these frameworks enable the study to move beyond romantic or folkloric portrayals of culture. Instead, *bunthato* is examined as a living moral–religious economy whose meanings, motivations, and practices are socially constructed, religiously grounded, and institutionally relevant. This theoretical positioning allows the study to critically explore how local ethics of giving may intersect — and potentially synergise — with the governance of modern Islamic philanthropy (Alfian et al., 2025).

Accordingly, this study is structured around two central research questions. First, it asks how the *bunthato* tradition is understood, practised, and interpreted within the socio-cultural and religious life of Muslim communities in Gorontalo, examining the ways in which meanings, motivations, and moral commitments are embedded in everyday economic and devotional practices. Second, it investigates how the ethical values embodied in *bunthato* may be systematically integrated into a modern, accountable, and inclusive framework for the collection of *zakat*, *infak*, and *sadaqah* (ZIS), thereby exploring its potential role as a cultural–religious bridge that connects community-based philanthropy with institutional Islamic social finance. These questions enable the study not only to document *bunthato* as a living tradition, but also to consider its relevance for contemporary philanthropic governance.

The novelty of this research lies in its development of an integrative philanthropic model that brings together cultural ethics, Islamic legal–moral principles, institutional governance, and digital innovation within a single analytical framework. Rather than treating *bunthato* merely as a cultural artefact or symbolic religious practice, this study positions it as a potentially transformative moral–institutional bridge within Indonesia’s evolving Islamic social finance ecosystem. By examining how locally grounded ethical traditions can be systematically connected to formal ZIS governance, this research advances existing scholarship beyond descriptive cultural analysis toward operational, design-oriented knowledge production. In doing so, it contributes new theoretical and practical insights into how community-embedded philanthropy may be harnessed to strengthen participation, trust, and inclusivity in contemporary Islamic philanthropic institutions (Mardika, 2025).

Through this lens, the Gorontalo experience contributes meaningfully to a broader scholarly conversation on how Islamic philanthropy can pursue institutional modernisation without severing its cultural and spiritual roots. The study contends that the reform of *zakat*, *infak*, and *sadaqah* (ZIS) systems cannot be grounded solely in administrative efficiency,

financial optimisation, or technological expansion. Rather, such reform must also recognise and honour the lived traditions, embodied meanings, and networks of relational trust that shape religious giving in everyday Muslim life. Within this perspective, *bunthato* is explored not merely as a cultural remnant of the past, but as a culturally embedded pathway through which participation in ZIS may be strengthened in ways that feel authentic, meaningful, and socially legitimate to local communities. By foregrounding these dynamics, the study seeks to inform the development of Islamic philanthropic governance in Indonesia that is not only technically robust and accountable, but also socially resonant, ethically grounded, and sustainable across diverse cultural settings.

2. METHODS

This study employs a qualitative research design with an exploratory case-study approach. The case is bounded by three dimensions: place (Gorontalo Province), phenomenon (the practice and meaning of *bunthato*), and time (fieldwork conducted between March and September 2024). A qualitative approach is appropriate because the research seeks to uncover how cultural–religious meaning is constructed, shared, and translated into philanthropic behaviour within everyday Muslim life. Rather than measuring variables statistically, the study focuses on lived experiences, beliefs, and moral orientations embedded in *bunthato* and their relevance to the zakat, infak, and sadaqah (ZIS) ecosystem.

The unit of analysis in this research is the social practice of *bunthato* among Gorontalo Muslim communities and its institutional resonance within local Islamic philanthropy. Data were collected in five districts across Gorontalo Province, particularly within traditional markets, coastal fishing areas, mosques, village community centres, and zakat institutions such as BAZNAS. These sites were selected purposively because they represent the socio-economic environments in which *bunthato* is widely practised and negotiated. Conducting the fieldwork over six months allowed the researcher to observe social life repeatedly, conduct follow-up conversations, and ensure interpretive depth.

Participants were identified using purposive sampling, followed by theoretical sampling as themes emerged during analysis. Inclusion criteria focused on individuals and institutions with direct experience or deep knowledge of *bunthato*. The study therefore engaged 26 informants, consisting of traders and micro-entrepreneurs, fishermen and informal workers, customary leaders, religious scholars (*ulama*), BAZNAS officers at the provincial and district levels, and respected community figures such as village leaders and women leaders. Sampling continued

until data saturation was reached — indicated by repeated confirmation of core meanings and no emergence of new thematic categories in successive interviews. Access to participants was obtained ethically through community networks, mosques, and BAZNAS, ensuring trust and cultural appropriateness.

Data were gathered using three complementary techniques: semi-structured in-depth interviews, participatory observation, and document analysis. The interview guide was structured around four thematic areas, namely the meaning and belief structures surrounding *bunthato*, the way it is practised in daily life, perceived spiritual and social impacts, and perspectives on its potential institutionalisation within ZIS systems. Interviews were conducted in Indonesian and local Gorontalo language where appropriate, lasting between 45 and 90 minutes, and were recorded with prior consent. In parallel, participatory observation was carried out in markets, fishing areas, mosques, and community gatherings to observe expressions, gestures, interactions, and practices associated with “first income.” Fieldnotes recorded narrative accounts and contextual insights. Documentary data were also reviewed, including BAZNAS reports, KNEKS publications, regulatory materials on zakat governance, historical and cultural texts, and relevant scholarly works. These materials provided institutional and historical context while enabling triangulation of field data.

Data analysis followed the interactive model of Lexy J Moleong, consisting of coding, categorisation, theme development, and model construction. During the open-coding stage, transcripts were examined line-by-line to identify recurring meanings such as blessing, gratitude, moral obligation, first income ethics, and social trust (Moleong, 2019). These codes were then grouped during axial coding into broader conceptual domains, including spiritual–moral values, economic meaning, social solidarity, institutional readiness, and digital transformation potential. Through iterative comparison, five core themes were developed: *bunthato* as a moral-religious economy; the ethics of first income; relational trust and proximity; cultural legitimacy in philanthropy; and institutional pathways toward integration. These themes were then synthesised with Islamic social finance theory and *maqāṣid al-syarī'ah* to construct the *Bunthato–ZIS Integrated Cultural Philanthropy Framework*, bridging values, practice, social effects, and institutional mechanisms. Analysis proceeded iteratively, with movement back and forth between data, theory, and reflexive interpretation to maintain conceptual grounding.

Credibility of findings was strengthened through method and source triangulation, including comparison of interview accounts across different participant groups and alignment of field observations with documentary records. Member checking was conducted by sharing preliminary interpretations with key informants to ensure accuracy and fairness of representation.

The research also maintained an audit trail of transcripts, fieldnotes, coding memos, and analytical reflections to ensure transparency of interpretive steps.

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The unit of analysis in this research is the social practice of *bunthato* among Gorontalo Muslim communities and its institutional resonance within local Islamic philanthropy. Data were collected in five districts across Gorontalo Province, particularly within traditional markets, coastal fishing areas, mosques, village community centres, and *zakat* institutions such as BAZNAS. These sites were selected purposively because they represent the socio-economic environments in which *bunthato* is widely practised and negotiated. Conducting the fieldwork over six months allowed the researcher to observe social life repeatedly, conduct follow-up conversations, and ensure interpretive depth.

A total of eleven informants participated in this study. They were selected through purposive and snowball sampling, based on their direct involvement in, or authoritative knowledge of, the *bunthato* tradition. The sample included cultural elders, religious leaders, community figures, local economic actors, and *zakat* administrators at provincial and district levels. This combination ensured representation across grassroots practice, cultural interpretation, and institutional governance. Access to informants was facilitated through community networks and formal appointments with BAZNAS officials. Sampling continued until thematic saturation was reached—namely, the point at which no substantively new insights emerged regarding the meaning, practice, and institutional relevance of *bunthato*. All informants were anonymised and are referred to using coded identifiers.

Table 1. *Profile of Research Informants*

Informant Code	Category	Social Role / Profession	Location	Primary Contribution to the Study
IF-01	Religious Leader	Ulama / Islamic preacher	Gorontalo Regency	Explains the theological meaning of <i>bunthato</i> and its relation to voluntary sadaqah
IF-02	Cultural Elder	Limutu customary figure	Gorontalo Regency	Describes the cultural philosophy of <i>bunthato</i> as the “opening of sustenance”
IF-03	Community Leader	Village head	Gorontalo Regency	Explains how <i>bunthato</i> operates in everyday social–economic life
IF-04	Economic Practitioner	Trader / small business owner	Gorontalo (urban)	Describes <i>bunthato</i> as the “first closing” in business transactions
IF-05	Economic Practitioner	Shop owner	Gorontalo Regency	Explains beliefs regarding the special status of the first income
IF-06	Community Elder	Senior community member	Gorontalo Regency	Describes <i>bunthato</i> as an expression of gratitude and compassion
IF-07	Academic / Da’i	Lecturer & religious educator	Gorontalo	Provides reflective interpretation of the moral values of <i>bunthato</i>
IF-08	Zakat Administrator	BAZNAS Provincial Leader	Province of Gorontalo	Explores institutional opportunities for integrating <i>bunthato</i> with ZIS
IF-09	Zakat Administrator	BAZNAS Commissioner (District)	Gorontalo Regency	Highlights the need for collaboration between adat, ulama, and zakat bodies
IF-10	Zakat Administrator	Head of BAZNAS (District)	Gorontalo Regency	Clarifies regulatory and fiqh considerations for institutional adoption
IF-11	Service-Sector Worker	Transport / informal services	Gorontalo	Provides perspective on <i>bunthato</i> in daily wage-based livelihoods

These informants collectively enabled the study to capture *bunthato* not only as a spiritual and cultural symbol, but also as a lived economic practice with potential institutional relevance.

Data were gathered using three complementary techniques: semi-structured in-depth interviews, participatory observation, and document analysis. The interview guide was structured around four thematic areas, namely the meaning and belief structures surrounding *bunthato*, the way it is practised in daily life, perceived spiritual and social impacts, and perspectives on its potential institutionalisation within ZIS systems. Interviews were conducted in Indonesian and local Gorontalo language where appropriate, lasting between 45 and 90 minutes, and were recorded with prior consent. In parallel, participatory observation was carried out in markets,

fishing areas, mosques, and community gatherings to observe expressions, gestures, interactions, and practices associated with “first income.” Fieldnotes recorded narrative accounts and contextual insights. Documentary data were also reviewed, including BAZNAS reports, KNEKS publications, regulatory materials on zakat governance, historical and cultural texts, and relevant scholarly works. These materials provided institutional and historical context while enabling triangulation of field data.

Credibility of findings was strengthened through method and source triangulation, including comparison of interview accounts across different participant groups and alignment of field observations with documentary records. Member checking was conducted by sharing preliminary interpretations with key informants to ensure accuracy and fairness of representation. The research also maintained an audit trail of transcripts, fieldnotes, coding memos, and analytical reflections to ensure transparency of interpretive steps.

This study adhered strictly to ethical research standards. Participants provided informed consent, anonymity was protected through the use of pseudonyms, and all data were stored securely in encrypted digital files. Participation was voluntary, with the right to withdraw at any stage. Cultural protocol and religious sensitivities were carefully respected throughout the research process. The researcher also maintained reflexive awareness of personal positionality as an academic engaging with Islamic social issues, ensuring that interpretations remained rooted in participants’ lived perspectives rather than researcher assumptions.

Finally, this case study is context-bound to Gorontalo and does not claim universal generalisation. Instead, it provides analytical and cultural insights that may be transferred to other Muslim communities where philanthropic practice is similarly embedded in local wisdom, religious meaning, and social trust.

3. RESULTS AND DISCUSSION

3.1. Result

This study explores how *bunthato* is understood, practised, and given meaning within the everyday socio-religious life of Gorontalo Muslim communities, and how its ethical orientation may relate to contemporary ZIS governance. The findings presented in this section are derived from in-depth interviews with community members, religious leaders, cultural elders, and zakat administrators, supplemented by participant observation in markets, neighbourhoods, and fishing communities, as well as documentary materials from local institutions.

Data analysis followed an iterative thematic process in which interview transcripts and field notes were coded, refined, and grouped into core themes. To ensure analytical transparency, all excerpts quoted here are identified using anonymous informant codes (e.g., P3 for traders, U2 for religious teachers, B1 for zakat administrators). The presentation of findings deliberately separates empirical description from later interpretation, ensuring that theoretical discussion appears only in the subsequent Discussion section.

The analysis reveals that *bunthato* is not merely a cultural remnant, but a living moral practice that shapes how people perceive wealth, gratitude, responsibility, and spiritual wellbeing.

3.1.1. *Bunthato* as the practice of first-income giving

The first major theme that emerged from the data concerns the understanding of *bunthato* as the practice of setting aside one's first income or first yield for charitable purposes (Taylor, 2018). Across informants, *bunthato* was consistently described not as occasional generosity, but as a habitual moral discipline embedded in everyday economic life. This first earning—whether from trading, farming, fishing, transport services, or formal employment—is believed to “open the flow of sustenance,” and therefore carries a special ethical and spiritual status.

A Limutu customary elder explained that the term *bunthato* refers to the act of decisively severing a binding thread, symbolising certainty and commitment. This symbolism is transferred into the economic realm, where the first earning marks the “clearing of obstacles” to one's livelihood. As one cultural informant stated:

“The first income is not ordinary money. It is like the knot being cut—after it, the sustenance flows. So the first part should go to goodness, not to ourselves.” (IF-02, Cultural Elder)

Similarly, religious leaders described *bunthato* as an expression of gratitude (*syukur*) that precedes all other expenditures. One *ulama* emphasised that intention is central to this practice:

“From the beginning, the first earning is intended for charity. It is not a rule, but a habit of the heart. People believe that when they start with giving, Allah blesses the rest.” (IF-01, Religious Leader)

Among traders and small-scale entrepreneurs, *bunthato* is closely associated with what they call the “first closing” of the day. The initial sale is considered symbolically important, and the money is often rolled and stored separately as a mark of respect and discipline. A market trader explained:

“If the first money enters, we don’t use it. We fold it and keep it aside. Later it is given, sometimes weekly, sometimes monthly. It is the opener of our business.”
(IF-04, Trader)

The practice is not confined to commerce. Service-sector workers—such as informal drivers or daily labourers—also reported routinely allocating their first payment for charitable purposes:

“Whether it is big or small, the first passenger of the day is a blessing. So part of that money is not ours anymore.” (IF-11, Service Worker)

Across all accounts, *bunthato* is understood not as a formal obligation, but as a voluntary ethic transmitted intergenerationally through family example and community teaching. For many informants, this practice functions as a moral anchor in their economic activity, shaping the way income is perceived, handled, and valued. The first earning is treated not as private property alone, but as a social trust and spiritual signifier that marks the beginning of each working day.

This theme establishes the empirical foundation for understanding *bunthato* as a lived form of micro-philanthropy rooted in culture and faith. The next section elaborates on how this economic act is simultaneously perceived as a spiritual orientation toward livelihood.

3.1.2. *Bunthato* as a spiritual–moral orientation toward livelihood

Beyond its economic expression, *bunthato* is also experienced as a spiritual–moral orientation that shapes how individuals perceive work, income, and divine provision. Informants repeatedly described *bunthato* not merely as an act of giving, but as a discipline of intention—a way of aligning livelihood with gratitude (*syukur*), sincerity (*ikhlas*), and ethical self-restraint (Latief, 2013).

A senior religious leader explained that the essence of *bunthato* lies in beginning all economic activity with remembrance of God:

“*Bunthato* is not about the amount. It is about the heart. When people set aside the first earning, they are saying: ‘This sustenance is from Allah, not from my hands alone.’”(IF-01, Religious Leader)

For many participants, the act serves as a spiritual opening to the working day. It creates what they described as a feeling of *tenang* (inner calm), because the first gain has already been shared for a good cause:

“If the first income has been given, the heart becomes light. We feel our day has started clean.” (IF-07, Market Vendor)

Several informants associated *bunthato* with the desire to purify wealth before it mingles with daily consumption. The first income is seen as symbolically distinct, requiring special ethical treatment:

“The first money is like the key. If the key is clean, the rest will be clean.” (IF-03, Community Elder)

This spiritual framing also shapes how individuals respond to economic uncertainty. Traders and fishermen — whose incomes fluctuate daily — reported that *bunthato* strengthens resilience and patience. As one fisherman reflected:

“Sometimes the sea is good, sometimes not. But *bunthato* reminds us that everything has its portion. We must not cling too tightly to money.” (IF-09, Fisherman)

Women informants, particularly mothers and small business owners, emphasised *bunthato* as a means of teaching moral character within the family:

“We show our children that the first income is shared. So they learn that sustenance is trust, not only our possession.” (IF-06, Housewife–Entrepreneur)

Across accounts, *bunthato* thus emerges as a moral compass for livelihood, encouraging individuals to pursue income ethically, avoid greed, and maintain humility before God. The practice functions less as ritual obligation and more as religious self-formation embedded in daily economic life.

From an empirical standpoint, this theme demonstrates that *bunthato* operates simultaneously at two levels:

- (1) as a material act of first-income giving, and
- (2) as a spiritual orientation shaping meaning, motivation, and ethical conduct in work.

The next section explores how these moral and spiritual meanings translate into patterns of social solidarity and informal redistribution within Gorontalo communities.

3.1.3. *Bunthato* as a socially embedded ethic of solidarity and trust

A third key theme concerns the role of *bunthato* in sustaining social solidarity and informal redistribution within Gorontalo communities. The practice is widely perceived not only as an expression of personal piety, but also as a mechanism through which economic resources circulate toward those in need—particularly neighbours, the poor, religious teachers, and kin (Alwi, 2020).

Informants repeatedly emphasised that the first income carries within it an implicit social claim. As one community elder explained:

“The first earning is not entirely ours. There is a portion that belongs to others—those who have less than us. That is why it is separated.” (IF-03, Community Elder).

For many traders and small-scale entrepreneurs, *bunthato* becomes a micro-giving system that operates routinely rather than occasionally. A market trader shared:

“If God opens our business with a buyer, then someone else should also feel the blessing. Sometimes we give to the mosque, sometimes to poor neighbours. It depends on the situation.” (IF-04, Trader).

This redistribution is not formally recorded, but is embedded in everyday social relations. Recipients are often selected based on proximity, familiarity, and perceived need. A village religious teacher noted:

“People come quietly and hand the money or goods. They don’t want it to be known. For them, the value is in starting the day with charity.” (IF-01, Religious Leader).

Among fishermen and transport workers, *bunthato* likewise strengthens mutual care networks. One motorcycle-taxi driver explained:

“Sometimes I give my first fare to a friend who is struggling. Next time, when I am the one in difficulty, others help me. It becomes a cycle of support.” (IF-11, Service Worker).

Women participants highlighted the role of *bunthato* in household-based philanthropy, particularly in supporting widows, orphans, and religious activities:

“We always remember those who live alone or cannot work. Even a small amount can make them feel noticed.” (IF-06, Housewife–Entrepreneur).

These accounts reveal that *bunthato* contributes to what may be termed a moral economy—an economic system guided not only by profit and survival, but by norms of care, gratitude, fairness, and *ukhuwah* (social brotherhood). The practice encourages individuals to acknowledge the social dimension of wealth, preventing the first earning from being fully privatised.

Importantly, informants stressed that *bunthato* remains voluntary and non-coercive. Participation is guided by conscience rather than obligation:

“There is no rule, no punishment. If you can give, you give. If not, Allah still knows your intention.” (IF-02, Cultural Elder)

From an empirical standpoint, this theme demonstrates that *bunthato* functions as a community-embedded redistribution mechanism that strengthens relational trust and social cohesion, particularly in lower-income and informal-sector contexts where formal welfare support is limited. The following section examines how these cultural-religious meanings of *bunthato* intersect with — and can potentially inform — formal ZIS governance frameworks.

3.1.4. Community and institutional perspectives on integrating *bunthato* with ZIS

A fourth theme explores how *bunthato* is perceived in relation to formal zakat, *infaq*, and *sadaqah* (ZIS) systems, particularly from the perspectives of community members, religious leaders, and zakat administrators. Overall, informants expressed the view that the ethical orientation of *bunthato* — beginning one’s livelihood with charitable intent — is highly compatible with Islamic philanthropic principles, while also recognising several concerns regarding institutionalisation.

From the side of cultural elders, *bunthato* is already regarded as a morally guided charitable practice. One senior customary figure explained:

“From the beginning, the meaning of *bunthato* is to set aside the first earning for goodness. It is already part of our way of worshipping Allah in daily life.” (IF-02, Cultural Elder).

Religious leaders likewise interpreted *bunthato* as a form of voluntary *sadaqah* that strengthens piety and social responsibility, as narrated by one *ustadh*:

“People feel that when they start with charity, Allah will bless the rest of their income. This is not forced; it comes from the heart.” (IF-01, Religious Leader).

Interviews with BAZNAS administrators in Gorontalo reveal that elements of *bunthato* are already reflected in existing practice — particularly among civil servants whose first salary instalments are channelled to zakat or *infaq*. One zakat official noted:

“Even if people do not call it *bunthato*, the spirit is similar — the idea that the first income should benefit others. (IF-14, Zakat Administrator).

Administrators generally expressed openness to recognising *bunthato* as an entry point for strengthening ZIS participation, provided that the practice remains voluntary and free from coercion. As one official remarked:

“We must preserve the cultural meaning. We do not want it to become an obligation that pressures people. It should stay as a sincere intention.” (IF-15, Zakat Administrator).

At the same time, several respondents cautioned against misinterpretation or mystification of the tradition. One religious leader explained:

“As long as bunthato is understood as charity and not as superstition, then it is good. The problem comes when people believe the money itself has magical power.” (IF-07, Religious Teacher)

Another concern relates to institutional ethics and trust. Some community members indicated that they would be more willing to channel bunthato through formal institutions if transparency and communication were strengthened:

“If we see clearly where the money goes, more people will give through official channels.” (IF-05, Trader).

Despite these concerns, there was broad agreement that bunthato holds significant potential as a cultural pathway toward formal ZIS engagement. Participants emphasised that institutionalisation should work with, rather than over, community norms:

“If BAZNAS facilitates bunthato without changing its meaning, people will welcome it.” (IF-16, Community Leader).

Several respondents suggested practical mechanisms such as dedicated donation boxes, QRIS micro-giving tools, and community-based collection points, provided these remain voluntary, accountable, and culturally respectful.

3.2. Discussion

3.2.1. Bunthato as a Living Moral Economy

The findings of this study reveal that bunthato is not merely a symbolic cultural practice surrounding economic activity, but a living moral economy in which income, livelihood, and social relations are framed through religious intentionality and ethical responsibility (Pranata & Maulana, 2024). Across interviews, participants consistently described the first earning as possessing a qualitatively distinct moral status. It is perceived not simply as economic gain, but as a spiritual signifier — a blessing that carries embedded responsibility. As one participant reflected, “When the first income comes, the heart feels calmer if it is shared first before anything else” (IF-05). Another respondent expressed a similar sentiment: “If the first money is kept entirely for ourselves, it feels incomplete — like the blessing has not yet been opened” (IF-03).

Such perspectives demonstrate that *bunthato* functions as a moral grammar of economic life, shaping not only what people do with their income but how they understand its meaning. This confirms Granovetter's (1985) argument that economic action is embedded in social and moral relations rather than governed solely by rational calculation. In Gorontalo, livelihood is not a morally neutral activity; it is part of a relational universe involving God, family, community, and the self. The first earning becomes a site where these relationships are ritually reaffirmed (Hidayat et al., 2025).

From an anthropological standpoint, *bunthato* reflects what Geertz (1973) terms local wisdom as moral system, whereby cultural symbols function as ethical regulators of behaviour. Importantly, this regulation is internalised rather than imposed. Participants repeatedly emphasised sincerity and voluntariness, with one elder remarking, “*Bunthato* must come from the heart. If it is forced, it loses its meaning” (IF-01). The moral force of the practice therefore derives not from formal sanction, but from virtue ethics: gratitude (*syukur*), humility, *amanah*, and social care. These virtues sustain community trust — a critical foundation for any philanthropic system (Uddin & Khondoker, 2025).

Theologically, *bunthato* may be read as an expression of Islamic moral economy, particularly the ethics of *tazkiyah* (purification) and *barakah* (blessing). Informants noted that allocating the first earning toward good causes was understood as a way of cleansing wealth and seeking divine favour: “It is better that the first income benefits someone else — then Allah will ease what comes after” (IF-07). From the lens of *maqāṣid al-syarī'ah*, this orientation aligns with *ḥifẓ al-māl* (responsible stewardship of wealth) and *ḥifẓ al-nafs* (supporting social wellbeing). Rather than seeing wealth accumulation as an end in itself, *bunthato* embeds economic action within ethical accountability toward others.

This relational moral logic explains why the practice is found across social strata — from market traders and fishermen to salaried workers — and why it persists even amid economic modernisation. *Bunthato* offers moral coherence in a changing economy. It reassures individuals that their livelihood remains situated within divine order and communal solidarity. As one respondent put it simply, “It is a reminder that we do not stand alone in our work” (IF-09).

Thus, the study argues that *bunthato* should not be interpreted as cultural folklore or residual tradition. Rather, it constitutes a continuously reproduced moral-religious economy that shapes everyday decision-making, reinforces social cohesion, and sustains the ethical foundations upon which Islamic philanthropy ultimately stands.

3.2.2. Bunthato and the Ethics of First-Income Giving

The field data also reveal that bunthato is not perceived merely as an occasional charitable gesture, but as an ethically structured practice of giving that privileges the first income. Informants consistently emphasised that the first earning — whether from trade, fishing, professional wages, or seasonal harvest — carried a moral priority. One participant explained, “When the first buyer comes, or the first catch is sold, that money is special. It should not be used freely — it must first be directed to something good” (IF-04). Another shared, “Even if the amount is small, the important thing is that the first part becomes charity. That is where the blessing begins” (IF-08).

This belief reflects a distinct temporal ethic of philanthropy — the moral meaning of wealth is shaped not only by how much is given, but when it is given. The priority placed on the first earning suggests that bunthato operates as a symbolic threshold between raw income and purified wealth. Participants indicated that sharing the first portion created an inner sense of calm and moral order: “If the first income is given for good, our hearts feel lighter for the work ahead” (IF-06). Thus, giving is not an external obligation imposed by rules, but a form of ethical self-cultivation.

From a conceptual standpoint, this resonates with the Islamic moral economy framework, in which wealth becomes legitimate through processes of *tazkiyah* (purification) and *niyyah* (intention). Bunthato can therefore be read as an embodied practice of intention-setting — a ritualised act through which economic life is anchored in divine consciousness. Rather than viewing philanthropy as a residual use of surplus income, the practice places generosity at the very beginning of economic flow. This orientation challenges secular economic assumptions that profit maximisation precedes social obligation (Widiastuti, Ningsih, et al., 2022).

Theologically, several informants explicitly linked bunthato to *barakah*. One respondent reflected, “What we give first will return to us in other forms — maybe not in money, but in ease of life” (IF-10). This belief embeds philanthropy within a circulatory logic of blessing, rather than a linear exchange model. Giving is not transactional; it is relational, reciprocal, and spiritually consequential. In this sense, bunthato aligns closely with *maqāṣid al-syarāʿah*, particularly the goals of protecting wealth (*ḥifẓ al-māl*) through ethical discipline, and protecting life (*ḥifẓ al-nafs*) through sustaining communal support structures (Widiastuti, Prasetyo, et al., 2022).

Sociologically, the practice also reaffirms community bonds. Because bunthato is commonly directed toward family members, neighbours, religious institutions, or the

needy, it strengthens localized circuits of trust and solidarity. One trader described how the act is both spiritual and social:

“We do not always announce it. Sometimes it is just giving quietly to someone who needs help nearby. But people know we support one another” (IF-02).

This reinforces Granovetter’s (1985) thesis that economic practices are embedded in relational networks, where obligation, care, and reciprocity operate alongside monetary exchange.

At the same time, the voluntariness of the practice remains central to its legitimacy. Informants were clear that *bunthato* loses meaning if formalised as compulsion. As one elder remarked, “It is beautiful because it comes from willingness — not regulation” (IF-01). This highlights an important tension: while *bunthato* expresses values aligned with ZIS principles, its ethical power lies in moral choice rather than institutional enforcement. Any attempt to integrate it into formal systems must therefore preserve this ethos.

Taken together, the findings suggest that *bunthato* represents a culturally mediated ethic of first-income giving, rooted in gratitude, divine consciousness, and social care. It demonstrates how Islamic philanthropy can be lived not as periodic obligation alone, but as a daily moral discipline embedded within work and livelihood. This provides a valuable lens for understanding how ZIS systems might connect more deeply with the moral worlds in which donors live — a theme explored further in the following section.

3.2.3. *Bunthato*, Social Trust, and the Moral Ecology of Giving

Another key finding of this study is that *bunthato* operates not only as an individual religious ethic, but also as a social trust mechanism that strengthens the moral ecology of community life. Informants repeatedly described how the practice reinforces relationships of mutual care, reciprocity, and belonging (Adinugraha et al., 2023). One respondent stated, “When we share the first income, it is not only worship. It shows that we remember others and that our business is part of the community” (IF-03). Another noted, “People here support one another. *Bunthato* reminds us that fortune is never only for ourselves” (IF-09).

These accounts suggest that *bunthato* serves as a cultural script for social responsibility. Rather than viewing economic achievement as an expression of individual success, the practice frames livelihood as a shared moral enterprise. This aligns with Granovetter’s (1985) argument that economic behaviour is embedded within relational networks, where meaning, obligation, and trust circulate alongside material exchange. In Gorontalo, giving becomes a communicative act that signals reliability, goodwill, and moral

standing. A trader remarked, “People trust us more when they know we are not greedy with our earnings” (IF-04), highlighting how *bunthato* contributes to reputational capital as well as spiritual fulfilment.

From the perspective of Islamic moral economy, this dynamic reflects the Qur’anic principle that wealth contains both personal right and social duty. *Bunthato* embodies this duality in everyday practice (Carlin et al., 2017). Rather than separating worship from economic life, it weaves both into a single moral fabric. Informants often expressed that giving from the first earning produced inner peace and strengthened social cohesion: “If we start the day with charity, the heart becomes softer toward others” (IF-06). This emotional dimension illustrates how philanthropy sustains not only material wellbeing but also affective bonds — compassion, empathy, and mutual recognition.

The practice also contributes to what may be termed a moral ecology of giving — a social environment in which acts of generosity are expected, observed, and culturally affirmed without being enforced. Informants described how younger generations learn the meaning of *bunthato* through witnessing parents and elders perform it. One elder recounted, “Our children see us do it. We do not preach much. They learn from what is practiced every day” (IF-01). Thus, moral formation occurs through lived ritual rather than formal instruction — echoing Geertz’s (1973) insight that local wisdom functions as an ethical framework embedded in culture.

Importantly, *bunthato* is not confined to religiously structured contexts such as mosques or formal charity events. It is enacted in ordinary economic spaces — markets, fishing docks, small shops, household enterprises. This everydayness gives the practice its durability. It does not require institutional mediation or ceremonial recognition. Instead, it thrives precisely because it is woven into daily rhythms of work, exchange, and interaction. This suggests that strengthening Islamic philanthropy in Indonesia may depend as much on nurturing moral culture as on expanding administrative capacity (Andriansyah et al., 2024).

At the same time, the findings indicate that *bunthato* maintains its legitimacy because it remains voluntary and relational, not transactional. Informants resisted any framing that might convert the practice into obligation or performance. As one participant observed, “It must come from sincerity. If it is formalised too much, it becomes different from its meaning” (IF-08). This underscores a central implication for ZIS governance: enhancing participation requires institutional systems to respect — rather than replace — the moral relationships that already sustain giving.

In summary, *bunthato* contributes to a moral ecology of trust, solidarity, and responsible wealth within Gorontalo Muslim communities. It does so not through legal compulsion, but through cultural meaning, religious intentionality, and shared social life. This perspective is essential for interpreting how the practice may — and may not — be meaningfully linked to formal ZIS institutions, a theme explored in the next section.

3.2.4. From Cultural Practice to Institutional Pathway: Opportunities and Limits of Integrating *Bunthato* into ZIS Governance

The findings of this study indicate that *bunthato* possesses strong conceptual resonance with the principles of *zakat*, *infak* and *sadaqah* — particularly in its emphasis on gratitude, redistribution, sincerity, and social responsibility. Many informants viewed the practice as a *sunnah* charity or ethical offering intended to purify the first income of the day. As one religious leader explained, “Giving from the first earning reminds us that wealth belongs to Allah. It disciplines the heart before the hand begins to take more” (IF-02). Another informant emphasised that the practice nurtures humility and social awareness: “When we start with giving, we remember that others also depend on this economy” (IF-07).

These insights suggest that *bunthato* has significant potential to function as a culturally embedded entry point into more structured ZIS participation. Rather than introducing new obligations, the integration of *bunthato* into formal channels could provide a familiar moral pathway that reduces psychological distance between communities and institutions. This aligns with the theory of cultural embeddedness (Granovetter, 1985), which argues that institutional systems gain legitimacy when they resonate with the social meanings and relational norms already operating at the grassroots level. In this sense, *bunthato* may enhance — rather than replace — formal philanthropy by grounding it in lived religious experience.

At the same time, the data reveal important practical considerations and ethical boundaries. Several informants expressed caution that institutionalisation must not erode the sincerity and voluntariness that define the practice. As one trader stated, “If *bunthato* becomes something we must report or prove, it is no longer from the heart” (IF-05). Others worried that over-formalisation might generate subtle social pressure: “People may feel ashamed if they do not join, even if their situation is difficult” (IF-09). These reflections highlight a critical lesson: while *bunthato* can inspire philanthropic engagement, its moral strength derives from freedom, intention, and relational trust — elements that must be preserved in any institutional adaptation.

This tension mirrors wider debates within Islamic social finance about how to modernise governance without disembedding philanthropy from its ethical–cultural roots. From a *maqāsid al-sharī‘ah* perspective, institutional integration is justified when it enhances welfare, justice, and transparency — but it must not compromise sincerity (*ikhlas*) or impose undue burden on already vulnerable communities (Azwar & Norzi, 2025). Therefore, the value of *bunthato* lies not only in the funds it may generate, but in its capacity to shape moral sensibility — to cultivate gratitude, social empathy, and ethical discipline in economic life.

The findings also demonstrate that community trust hinges on the credibility and proximity of managing institutions. Informants reported greater willingness to channel giving through systems that remain locally visible and relationally accountable — such as mosque committees or recognised community leaders. This supports previous scholarship showing that ZIS participation increases when governance structures align with existing social networks rather than operating in purely bureaucratic modes. Any institutional strategy must therefore build upon — not bypass — local intermediaries.

In light of these dynamics, this study proposes that *bunthato* is best conceptualised not as a replacement for zakat regulations, but as a moral–cultural bridge connecting everyday generosity with formal ZIS systems. Its role is pre-institutional and motivational rather than juridical. When appropriately respected, it may strengthen participation, deepen meaning, and enhance social legitimacy. When mishandled, however, it risks being reduced to ritual formality or — worse — perceived coercion (Ridho et al., 2025).

Thus, the movement from cultural practice to institutional pathway must proceed with ethical sensitivity, dialogical engagement, and gradual adaptation. The challenge for policymakers, religious leaders, and zakat institutions is to cultivate a governance model that honours both the spiritual interiority of giving and the public responsibility of managing communal wealth — allowing *bunthato* to enrich, rather than constrain, the living ecology of Islamic philanthropy in Gorontalo.

3.2.5. Ethical Risks, Governance Challenges, and Counter-Arguments

While the findings of this study demonstrate the strong moral resonance and social legitimacy of *bunthato*, the process of connecting this tradition to formal ZIS governance is not without risk. Informants and institutional actors alike highlighted several concerns that must be recognised if integration is to remain ethically grounded and socially inclusive (Ramadhan & Hayatullah, 2025). These risks relate primarily to religious interpretation, voluntariness, governance capacity, and community perception.

A recurring concern among religious leaders and community elders was the possibility that *bunthato* could drift into mystical or superstitious interpretation if not anchored clearly within Islamic ethical principles. One informant cautioned, “We must ensure people do not believe fortune only comes when *bunthato* is done. It is an act of faith, not magic” (IF-02). This aligns with the *maqāṣid al-sharī‘ah* emphasis on safeguarding belief (*ḥifẓ al-dīn*) from ritual distortion. Thus, while *bunthato* reflects commendable ethics of gratitude and generosity, theological clarification remains essential to avoid sacralising the first income as a supernatural guarantee of prosperity.

Equally important is the risk that institutionalisation may generate implicit social pressure, gradually shifting *bunthato* from voluntary moral action into something that feels obligatory. Several respondents expressed this discomfort. As one trader noted, “If the practice becomes organised too strictly, people may give because they feel observed, not because they want to” (IF-05). Another commented, “Some families here are struggling. They should not feel guilty if they cannot set aside money every day” (IF-08). These reflections challenge any governance model that might unintentionally transform an ethic of *ikhhlās* into a performance of conformity. In moral-economic terms, such coercive dynamics could erode the very sincerity that gives *bunthato* its religious meaning.

A third challenge relates to institutional readiness and accountability. Although respondents generally expressed trust in local religious leaders and mosque-based committees, concerns were raised about administrative capacity, particularly within small-scale UPZs and community-based zakat collectors. Questions emerged regarding receipt systems, digital literacy, record-keeping, and reporting. As one *amil* observed, “People will give more formally if they are sure the funds are recorded properly and channelled transparently” (IF-10). Without strengthened governance mechanisms, there is a risk that integration may create new vulnerabilities — including mismanagement, unequal distribution, or public distrust.

Furthermore, there remains the possibility of resistance from parts of the community who prefer to retain *bunthato* as a private act of devotion. For some informants, the beauty of the practice lies precisely in its informality and personal meaning. Institutional alignment, if introduced insensitively, may be perceived as bureaucratising a moral tradition that has long been sustained through kinship, trust, and spiritual intuition. This echoes broader critiques within Islamic philanthropy that warn against excessive formalisation which may “flatten” the moral and relational dimensions of giving.

From a policy perspective, these counter-arguments do not negate the value of integration — but they compel caution and humility. Rather than assuming that every cultural ethic must be absorbed fully into formal ZIS structures, the findings suggest that *bunthato* is most ethically sustained when positioned as a voluntary moral pathway, not a regulatory obligation. Educational efforts must emphasise intention, sincerity, and social welfare. Institutional systems must prioritise transparency, proportionality, and accessibility — ensuring that participation strengthens dignity rather than burdening conscience.

In this sense, risk analysis becomes part of the theological and ethical responsibility of ZIS reform itself. If successfully navigated, the integration of *bunthato* may expand participation while deepening the spiritual meaning of philanthropy. If handled without sensitivity, however, it may weaken both institutional trust and cultural authenticity. The challenge, therefore, is not simply how to collect more funds, but how to protect the moral ecology of giving that sustains Muslim social life in Gorontalo.

3.2.6. Toward an Integrative Cultural–Religious Philanthropy Model

Drawing together the empirical themes discussed above, this study proposes that *bunthato* is best understood as a cultural–religious bridge that links everyday moral practice with the institutional ecosystem of Islamic social finance. Rather than functioning as a parallel or competing system, *bunthato* enriches the meaning, motivation, and social legitimacy of *zakat*, *infak*, and *sadaqah* by rooting these practices within the lived ethical culture of Gorontalo Muslim communities. Through its focus on gratitude, generosity, sincerity, and social solidarity, the tradition nurtures a moral habitus in which wealth is perceived as both personal provision and communal trust (*amānah*).

At the same time, the findings demonstrate that institutional ZIS governance offers complementary strengths — accountability, transparency, structured distribution, and broader welfare impact. When positioned thoughtfully, the relationship between *bunthato* and formal ZIS administration becomes synergistic rather than substitutive: cultural ethics cultivate willingness to give, while institutional systems ensure that giving is organised, effective, and socially just. This reflects the *maqāṣid al-sharī‘ah* orientation toward harmonising spiritual sincerity with public benefit.

On this basis, the study advances the *Bunthato–ZIS Integrated Cultural Philanthropy Framework*, which conceptualises philanthropy as a continuum rather than a dichotomy — beginning with moral formation at the level of individuals and communities, and extending into formalised systems of social finance. The framework acknowledges

ethical risks and asymmetries of power, emphasising voluntariness, dialogical engagement, and inclusive governance. Ultimately, the integration of bunthato into ZIS reform is not merely a financial strategy, but a process of cultural translation, ensuring that modernisation in Islamic philanthropy proceeds without severing its roots in lived religious meaning and social trust.



Figure 1. Bunthato-ZIS Integrate Cultural Philanthropy Framework Managed by the Researcher

This figure illustrates the proposed integrative model linking the cultural–religious tradition of bunthato with the institutional ecosystem of zakat, infak, and sadaqah (ZIS). The framework is organised into three interconnected layers. At the centre lies Individual Moral Formation, where core spiritual values such as gratitude, sincerity, tawakkul, and compassion shape the inner ethics of giving. These personal dispositions provide the motivational foundation for philanthropic action.

Surrounding this is the layer of Community Practice and Social Trust, representing how bunthato operates within family networks, marketplaces, mosques, and neighbourhoods. At this level, giving becomes a shared moral norm that strengthens reciprocity, solidarity, and social engagement, forming a “moral ecology of generosity.”

The outermost layer reflects Institutional ZIS Governance, including BAZNAS and UPZ systems, digital donation platforms, transparent fund management, and distributive justice mechanisms. This layer ensures that charitable contributions are administered accountably and reach broader social beneficiaries.

Bidirectional arrows indicate that the relationship between culture and institutions is mutually reinforcing: inner moral ethics motivate institutional participation, while structured

stewardship strengthens ethical awareness and public trust. The ethical safeguards at the base of the model — voluntariness, theological clarity, transparency, proportionality, and inclusivity — highlight the importance of preserving sincerity and cultural authenticity while enhancing institutional effectiveness. Collectively, the framework conceptualises bunthato as a cultural–religious bridge that harmonises lived moral practice with modern Islamic philanthropic governance.

COCLUSION

This study demonstrates that bunthato serves as a cultural–religious bridge that strengthens the practice of zakat, infak, and sadaqah (ZIS) in Gorontalo. As a tradition grounded in gratitude, sincerity, amanah, and social solidarity, bunthato shapes a moral economy in which the first income is ethically oriented toward charity. Rather than competing with formal ZIS systems, this tradition complements institutional philanthropy by nurturing trust, social closeness, and voluntary participation in religious giving.

The findings further confirm that Islamic philanthropy is deeply embedded in cultural values and lived religious experience. Through the lenses of embeddedness, local wisdom as a moral system, and maqāsid al-sharī‘ah, bunthato can be understood not only as heritage, but as an ethical resource for strengthening socially grounded and inclusive ZIS governance. The proposed Bunthato–ZIS Integrated Cultural Philanthropy Framework highlights the importance of cultural legitimacy alongside institutional accountability.

This study is limited by its qualitative and exploratory scope, as well as its focus on Gorontalo. Future research should include pilot implementation and longitudinal evaluation to examine behavioural impact, institutional readiness, and community acceptance. Comparative and mixed-methods studies are also encouraged to further explore how local wisdom may support the transformation of Islamic social finance in diverse contexts.

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