

THE SCENARIO OF GIVING TO BEGGARS: A BEHAVIOURAL ANALYSIS AMONG MALAYSIANS

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ABSTRACT

Giving to beggars has become a national issue as it gives negative impact to the society especially related to the image of the country and social health. Despite the fact that many attempts have been taken by the authority to curb this problem, the population of beggars are seen to be growing. Thus, this study aims to analyse the behaviour of giving among Malaysians to find the causes of the problem and ways to overcome this issue by employing an extended version of The Theory of Planned Behaviour. Intrinsic factors such as altruism and perceived behavioural control are found to influence the giving and extrinsic factors such as age, home ownership and employment as well as tax and medium of information contribute to the act of giving to beggar. Based on the finding some recommendations are made for the benefit of both the public and the people in need.

Keywords: Giving to Beggars, The extended Theory of Planned Behaviour, Social Welfare

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Introduction

The deed of charitable giving should positively impact the society by improving the social welfare as proposed in the charity model by (Mohanty 2011). This charity model is based on the social welfare function by (Arrow 1972) which explains that a charitable act from the society improves the welfare of the society as a whole without decreasing the wealth of any individuals. The growing positive impact to the society is also illustrated in the Holy Quran in Surah al-Baqarah verse 261:

“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.”

(2:261)

In this verse Allah SWT describes the impact of giving for charity like a growing seed that multiplies from a tiny seed into seven spikes that each contains a hundred grains. This concludes that a charitable giving act impacts in multi fold to both the doer and the society. However, contrasting to the theory as discussed earlier, the spirit of giving among Malaysians impacts negatively to the society. The pattern of giving among Malaysians shows a tendency to donate to beggars (Cogswell 2002). Similarly, it is reported in a study by Josie and Abdul Rahim (2002) that 64.9% of survey participants prefer to give cash to beggars regardless the income and academic level. This trend of giving has encouraged the increasing number of beggars especially in big cities such as Kuala Lumpur. This issue has been seriously raised since 2011 when many beggars were seen begging at public places and most of them were foreigners from Myanmar, Pakistan, Bangladesh and others who are believed to be Muslims. Similar development was reported when groups of beggars were seen ubiquitously begging alongside the road and each stop of traffic lights. This has somehow tarnished the image of this country as a tourist destination and opened up an opportunity to people to beg instead of working.

Attempts have been taken by the government to tackle this problem and a campaign to stop this kind of giving named “*Henti Memberi, Kami Prihatin*” (Stop Giving, We Are Sensible) was launched on 31st January 2012 by Jabatan Kebajikan Masyarakat Wilayah Persekutuan Kuala Lumpur (JKMWPKL). This campaign is one of the initiatives under the *Pelan Transformasi Kebajikan Rakyat 1Malaysia (KAR1SMA)* or 1 Malaysia People Welfare Transformation Plan that targets the reduction of begging index by 30% especially in Kuala Lumpur. It also aims to increase awareness among Malaysians that begging is illegal according to the Destitute Act 1977. This campaign however faces its own challenges when it does not effectively reduce the number of beggars due to the generosity nature of Malaysians towards beggars. As reported in a study by (Aizat 2010), there are around three million refugees in Malaysia and among this number, one million are illegal refugees. The Malaysian Government policy towards refugees through the IMM1 that provides them with temporary residential paper which only allow them to stay but not to work or participate in public education, is seen to be another reason of why they are involved in begging.

To make matters worse, this begging issue does not only revolve around foreigners, it also involves local residents. According to the report from the Society Welfare Department in 2010, the number of rescued paupers was 1434. Of the total, 82% were locals while the rest were foreigners. By basing on race and religion, Malay Muslims recorded the highest percentage of the rescued paupers by 35% with the total of 504 followed by Chinese by 26% (376) and Indians by 19% (276). This is consistent with a research on homeless people in Kuala Lumpur that reported based on ethnicity, 53% were Malays followed by Chinese (23%) and Indians (18%). Therefore, the trend of giving among Malaysians must be channelled to the appropriate bodies so that the monetary donation could be used to improve the welfare of the society not to create more

social problems. Although the Welfare Department has played its part in rescuing the beggars by placing them in Self Improvement Camps, some of them return to begging because of the easy money they get from the public. Thus, in the context of improving the welfare of the Malaysian society generally and specifically the Muslims in Malaysia, this issue must be effectively addressed by the government by understanding their patterns and causes of giving so that massive begging can be curb and financial aid can be channelled to the target group.

LITERATURE REVIEW

Despite the fact that the subject of charitable giving has been exhaustively discussed worldwide (Bekkers & Wiepking 2011), the level of research at exploring the patterns of charitable giving and determinants of the act covering the intrinsic and the extrinsic variables (Skarmeas & Shabbir 2011) including in Malaysia is still relatively infancy. Only a few studies found in the literature that provides empirical evidence for this subject such as a study by (Cogswell 2002), who through the observation concluded that philanthropy in Malaysia was ethnic oriented targeting religious or cultural preservation funds as well as social challenges symptoms and victims. It was supported by political and economic influences and greater transparency was suggested to increase donation level. Due to the qualitative nature of this study, the finding may only be subjected to the groups of study which mostly were private charities and thus cannot be generalized to portray the actual scenario of philanthropy in Malaysia.

Another study by Josie and Abdul Rahim (2002) sheds a brighter view on how Malaysians involve in charitable giving and volunteering. As mentioned earlier, this study covering 368 respondents in the state of Penang, reveals that most of the respondents preferred to give cash to beggars and orphanage institutions. The act of giving among these donors was pivotally driven by the feeling of compassion, dutiful as a citizen and social responsibility. It was also found that the most popular and effective method among the donors were charity boxes and door to door soliciting.

In relation to that, it is also very important to note that research in charitable giving in Malaysia is mostly related to specific types of religious giving such as Zakah and Waqf. Research by (Hairunnizam, Mohd Noor & Sanep 2005) finds that demographic factors such as gender, age, marital status, income and expenses are the factors that significantly influence the obligation to pay zakat. Among other factors assessed on the perspective of the zakat payers towards the zakat institution namely the location, facility, education and satisfaction, satisfaction on zakat distribution was found to be highly significant in influencing the payment of zakat. Similarly Muhamad, Ainulashikin and Amir (2006) suggest that altruism was scored the highest followed by faith (iman), self-satisfaction, organization and utilitarian factors. From their finding it is suggested that participation in zakat is not only influenced by religious factor but also self-satisfaction and organizational factors. Similarly, findings from a study by (Nor Aishah Ismail, Azila Abdul Razak and Fidlizan Muhammad, 2015) also indicate that internal factors such as religiosity, spiritual belief and satisfaction on charity are the significant influences of waqaf practice among Muslims in Kota Bharu as well as demographic variables such as income level, education level, job status and number of dependence.

A study by Nur Barizah and Hafiz Majdi (2010) exhibits that factors such as social, religious and economic condition are proven to be more dominant in motivating the income zakat payment than the 'self-centered' factors. In addition to that, there is also a study conducted to explain the factors that motivate a Muslim to contribute in cash Waqf in a more comprehensive manner (Amirul Faiz, Sheila & Mustafa 2012). It reveals that there are several potential determinants that promote a Muslim to be involved in waqf such as religious satisfaction, literacy of waqf, trustworthiness, demographic factor, efficient management and tax incentive. However, these

mentioned studies do not employ any framework that explains the act of giving within the theoretical behaviour perspective which has become the purpose of this study.

Having said that, there are a few studies of giving behaviour in Malaysian context that apply behavioural theories of the Reasoned Action Theory) and the theory of Planned Behaviour to explain the compliance behaviour of zakat. Using the TRA, (Zainol, Kamil & Faridahwati 2009) discover that attitude and subjective norm factors are significantly related to the obligation towards zakat and the two factors are able to predict the behaviour of Muslim by 48%. Using the theory of Planned Behaviour (Ajzen 1991), the intention of paying zakat is measured in a study by Raedah, Normala & Marziana (2011) which uncovers that attitude and perceived behavioural control factors significantly influence the intention to conduct zakat while the factor of subjective norm does not.

To increase the predictability of this theory of Planned Behaviour, this theory opens up the opportunity of inserting additional variables that contribute to the variance in intention and behaviour as suggested by (Ajzen 1991). The fact that the extended theory of Planned behaviour is only recently being used in monetary donation research is also supported by Linden (2011) who found that only of late, Smith and Sweeney (2007) applied the revised TOPB comprises of six psychological variables which are the attitude, perceived behavioural control, injunctive norms, moral norms, past behaviour and descriptive norms to analyze the monetary donation intention using the hierarchical multiple regression All variables mentioned were seen to predict the charitable intention and behaviour except for the descriptive norm. Using the similar extended TOPB, Linden (2011) suggests through a study using an online questionnaire about charitable behaviour that moral norms plays greater role in charitable intention compared to social norms. In addition to moral norms, 'attitude', 'perceived behavioral control' and 'past behaviour' are also identified as significant predictors and that the revised TOPB model explains the variance in charitable intention by 70%.

Another study in the area of monetary donation using the extended TOPB that includes the components of attitude, subjective norm, perceived behavioral control (PBC), moral obligation, past behavior, and intention among young people shows that the attitude, subjective norm, and PBC significantly predict the intention and behaviour. This extended TOPB is proven to explain 61% of the variance in intention through regression analyses (Knowles, Hyde, and White 2012). As studies on charitable intention in Muslim community and developing countries are limited, a research using this extended TOPB has been conducted in Pakistan (Kashif & De Run 2015) and this model proves to predict the giving behaviour by 63%. All these studies, although have proven that the extended TOPB are efficient to explain the charitable intention, the psychological approach used in explaining the behaviour only revolves around the internal psychological elements of the donors that possibly formulate the behaviour without considering other external elements that might come into play in donating decision.

The flexibility of the standard theory of planned behaviour is proven in a case study of public broadcasting by Kinnally and Brinkerhoff (2011). In this study the TPB is extended by installing the element of guilt to model the giving intention of 983 US public broadcasting donors. It is shown that the insertion of the guilt element in the model increases the intention to give. Similarly, in a study to observe the role of social axioms such as social cynicism, reward for application, religiosity, and fate control in the intention to study, pray and donate, the model of TPB is integrated (Arief, Sianawati & Sumiarti 2009). It was found that religiosity, reward for application, fate control, attitude, subjective norm and perceived behavioural control were significant to predict the giving intention of street donation in Indonesia, religiosity and fate control were positively related to the attitude toward donating, reward for application and fate control were positively related to the subjective norm and religiosity were positively related to the perceived behavioural control.

A more recent study conducted in the city of Kuala Lumpur using the psychological approach of the extended theory of planned behaviour by Sweeney, proves that past behaviour, injunctive norms, and intentions to donate positively influence the actual behaviour to donate money (Muhammad, Syamsulang & Azizah 2015). This study proves that these behavioural theories can be used to explain and predict the giving intention among Muslims and multicultural respondents. Henceforth, potential variables to predict the charitable intention should be considered to be included in the TOPB framework to have a more comprehensive discussion on possible determinants of charitable giving

CONCEPTUAL FRAMEWORK

This study employs the Theory of Planned Behaviour as the basis for the conceptual framework due to its flexibility and openness in allowing any additional determinants in the framework as long as it is proven to contribute to the variance in intention and behaviour as suggested by (Madden, Ellen, & Ajzen, 1992) that produces extended or decomposed theories of the TPB which have better explanatory power as seen in many studies (Murat Mahad, Shahimi Mohtar, 2016). This is also due to the usage of intention as the proxy for actual behaviour which has been proven to be the important aspect of behaviour (Dewan Mahboob Hossain, Mohd Kamarul Nizam Ab Karim, 2014). To explore comprehensively the possible determinants of charitable giving that have been studied in the literature, a number of determinants have been chosen and inserted in the framework. The justification of these variables to be chosen is based on the support of the literature. This conceptual framework consists of two components of variables. The first component is the independent variables and the second component is the dependent variable that is giving to beggars as illustrated in the Figure 1 that follows:

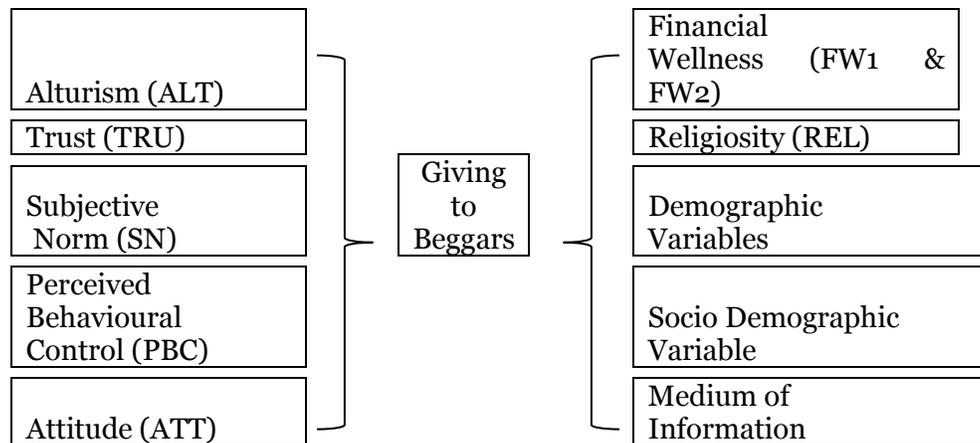


Figure 1: The Conceptual Framework

The independent variable is also known as the antecedents (Kaur 2013) or the determinants that give effect or impact to the dependent variable. In this study, the independent variables are the three important variables structured in the standard theory of planned behaviour which are the attitude, the subjective norm and the perceived behavioural control, the extrinsic variables namely the demographic variables such as age, income and marital status as well as socio demographic factors such as income, education, home ownership, number of children, employment and place of residence. Other extrinsic variables that are influential for giving are the medium of information that works as the source that facilitates the awareness of need (Bekkers & Wiepking 2011) and tax. In this context, this form of communication plays an important role in disseminating information about charities and people who are in dire need of help. Therefore

many studies have been done to ascertain the role of media in charitable giving which has been highlighted in a study by (Sargeant 1999) suggesting that the media serves as the input in the model of individual charity giving behaviour especially to generate prospective donors. While the role of tax in giving has been studied by many researchers as Tax deduction has been an effective incentive in encouraging the giving behaviour especially in the form of monetary donation. (Clotfelter 1985) summarized the findings from a few studies on the effects of tax on charitable giving in the US from the econometric analysis standpoint implying that the income tax has a strong effect on giving. A study by Auten, Sieg and Clotfelter (2002) also supported the effect of tax deduction on giving and posited that there were two ways of a tax to affect the level of giving, the price effect and the income effect.

Another four important additional variables chosen from the literature to effect giving such as trust, financial wellness, altruism and religiosity are categorized as the intrinsic variables. Most studies on altruism especially with laboratory experimental design imply that different types of altruism influence the behaviour of giving that is commonly discussed within the issue of crowding out effects (Lilley & Slonim 2014). To explore the relationship between intention and altruism, evidence from other prosocial behaviour field such as blood and organ donation is gathered due to scarcity of evidence in the area of charitable giving. It is found that impure altruism influences the intention to donate among novice donors while the experienced donors are influenced by warm glow and pure altruism (Ferguson et al. 2012). This is also supported by a study suggesting that altruism has a positive significant relationship with the intention to donate in which the higher the altruism, the higher the willingness to donate (Morgan & Miller 2002). The second variable that is deemed crucial to predict the charitable behaviour is trust. Much research has uncovered the direct influence of trust towards the behaviour of charitable giving especially related to charitable organizations (Taniguchi & Marshall 2012). The positive relationship between trust and charitable intention can be observed in a study on repeat donation intention by Ardion, Snip and Van Hoof (2014) and a study on public donation in Penang, Malaysia by Ling (2012). However, there is no evidence found in the literature suggesting other roles of trust. The selection of this variable is due to its potential in retaining loyalty among donors towards donation recipients especially the charitable organizations (Banks & Raciti 2014).

Besides that religiosity is proven to impact charitable behaviour. The direct impact of religiosity towards charitable behaviour can be seen in many studies (Yen & Zampelli 2014). A significant positive relationship between religiosity and intention to donate is also observed in a study in the UK fundraising sector (Skarmeeas & Shabbir 2011). In a study by Arif et al. (2009), religiosity is found to be positively related to attitude to donate and perceived behavioural control to donate. Doubtlessly, financial dimension has been one of the key factors in charitable giving as people need financial resources in order to accomplish charitable spending (Bekkers & Wiepking 2011). Apart from financial resources, the perception one has on his or her financial situation influences their level of charitable giving (Wiepking & Van Leeuwen 2013) in which the more secure they feel about their financial situation, the more they will give to charitable organizations (Havens, O’Herlily & Schervish 2006). This financial situation is best described as personal financial wellbeing that can be determined through one’s personal financial management (Joo 2008). As such, following the nature of other variables that give direct effect on the giving behaviour, personal financial wellness is also hypothesized to have some influence to predict the behaviour of giving.

RESEARCH METHODOLOGY

This study adopts the quantitative research method by applying the survey technique. The population of this study is workers as they have the financial ability to donate. Cluster sampling is employed by selecting three states in Malaysia that consist the highest number of

employees which are Perak, Pahang, Johor and Selangor targeting the capital city of each state. 1200 copies of questionnaires are distributed in the four states and 1034 are returned and deemed usable for the analysis. The data is analysed using the logistic regression analysis.

FINDINGS AND DISCUSSION

To assess the pattern of giving, six categories of charity were listed in the questionnaire namely the worship places, charity homes, religious schools, poor or beggars, nonprofit institutions and higher education institutions as illustrated in the following Table 1. It was found that worship house was the most selected place to contribute among the respondents by 85.8% The explanation of this scenario can be related to the congregation of weekly Friday prayer that has raised a lot of monetary donation (Borhan et al. 2011). The second highest donation channeled to poor or beggars by 55.4% which support the finding that Malaysians love to donate to beggars (Josie & Abdul Rahim 2002) while charity homes by 44.8% in third place. Higher education institution on the other hand received the least contribution by 17.1%. This shows that giving to nonprofit institutions and higher education institutions has not been a custom and a practice among Muslims in Malaysia.

Table 1: Participation in Charitable Giving

Category of Charity		F	%
Worship House	Yes	887	85.8
	No	147	14.2
Poor/ Beggar	Yes	573	55.4
	No	461	44.6
Religious School	Yes	326	31.5
	No	708	68.5
Charity Homes	Yes	463	44.8
	No	571	55.2
Non Profit Institutions	Yes	213	20.6
	No	821	79.4
Higher Education Institutions	Yes	183	17.7
	No	851	82.3

To analyse the determinants of giving to beggars, logistic regression analysis was conducted. The effect size of this analysis is 0.2 and the power is 0.8. According to Table 2, the c prop values of all models were seem to be lower than the correct percentage values. However, they were all exceeded 50% indicating that all models were able to explain more than 50% of actual correct percentage of giving behaviour to beggars/poor.

Table 2: Classification Table for Giving to Beggars/Poor

Model	Correct Percentage (%)	c prop
Without Independent Variables	55.4	50.6
Model 1	59.2	51.7
Model 2	62.2	53
Model 3	62.4	53.1
Model 4	61.1	52.5
Model 5	62.3	53

*50% cut off value

Table 3: Model measurement for Giving to Beggars/Poor

Omnibus	Cox & Nagelkerke Snell	Hosmer & Lemeshow
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	Chi Square	df	sig	R ²	R ²	-2 Log likelihood	Chi-Square	df	sig
Model 1	39.94	8	0.00	0.038	0.051	1381.333 ^a	31.384	8	0.00
Model 2	54.914	11	0.00	0.052	0.069	1366.359 ^a	31.384	8	0.00
Model 3	77.848	14	0.00	0.073	0.098	1327.510 ^a	45.449	8	0.00
Model 4	53.177	9	0.00	0.05	0.067	1368.096 ^a	21.881	8	0.005
Model 5	101.46	14	0.00	0.093	0.125	1319.813 ^a	29.882	8	0.00

To measure the fit of the model, result of Omnibus test was analysed as presented in Table 3 and it was found that all models were significantly fit but no indication of good fit across all models by basing on the test of Hosmer & Lemeshow. Then, the result of logistic regression analysis was presented in Table 4 to assess the predictability of variables in the models. In Model 1, two variables were found to be significant in influencing the giving toward beggars/poor namely the perceived behavioural control (PBC) and altruism at 99% significance level. Negative influence was detected for PBC implying that lack of PBC will likely to reduce the giving by 68% which was quite a large number. As beggars/poor people usually are not attached to any legal institutions and they move on their own, giving to this group of people require some degree of self-efficacy as there are a lot of issues raised in this type of giving. Another strong and significant predictor was altruism which found to increase giving by 81%. The significant influence of altruism as a predictor is very consistent to the nature of beggars/poor who commonly appear to look like people who are in dire need of help. Thus, people with altruism trait will spontaneously attempt to help the needy as ruled out by Bar-Tal et al (1982) that altruistic act is usually performed voluntarily, benefiting others, intentionally, giving the benefit as the goal and without expecting external returns.

As for Model 2, PBC and altruism were also found to be significant and the only demographic variable found to be influential was age which increased the giving by 65% indicating that older people gave more to beggars. The explanation to this might be older people were more altruistic and prone to help people in need. Similarly, in Model 3, PBC and altruism were found to be influential predictors with socio demographic variables of employment and home ownership were found to be significant at 99%. A negative influence was recorded for employment in which people with unsecured job gave 33% more than people with secured job and home ownership was found significant inferring that people who owned home gave more to beggars/poor by 54%.

In Model 4 the effect of tax was measured and significant effect was found for this variable indicating the influence of tax on giving to beggars. This implies that there are groups of beggars who claim to be legal recipients of donation and the donation given to them is also entitled for tax deduction. For the effect of information medium in Model 5, there were four types of information sources that were found significant in predicting the giving such as internet, friends/family, door to door solicitation and charity boxes. Of this four types, internet and family/friend found to be negatively significant indicating that these two were the least effective medium for giving to beggars while door to door solicitation and charity boxes were found to be positively significant which is consistent to the finding by Josie and Abdul Rahim (2002) . This result fits the nature of giving to beggars as the beggars usually operate by approaching individuals directly.

Table 4: Result of Logistic Regression Analysis for Giving to Beggars/Poor

Model	Model 1		Model 2		Model 3		Model 4		Model 5	
Variable	B	Exp (B)								
Constant	-0.21	0.81	-0.14	0.87	0.03	1.03	-0.29	0.75	-0.67	0.51
ATT	0.02	1.02	0.04	1.04	-0.03	0.97	0.00	1.00	0.01	1.01
SN	0.01	1.01	0.02	1.02	0.03	1.03	0.02	1.02	-0.03	0.97
PBC	-0.39	0.68*	-0.41	0.67*	-0.40	0.67*	-0.39	0.68*	-0.33	0.72*
ALT	0.60	1.81*	0.62	1.85*	0.71	2.03*	0.62	1.85*	0.63	1.87*
FW1	0.09	1.09	0.12	1.13	0.11	1.12	0.06	1.06	0.06	1.06
FW2	-0.12	0.89	-0.15	0.86	-0.08	0.93	-0.13	0.88	-0.12	0.89
REL	-0.01	0.99	-0.05	0.95	-0.06	0.94	0.00	1.00	0.01	1.01
TRU	-0.14	0.87	-0.16	0.85	-0.14	0.87	-0.14	0.87	-0.10	0.90
Gender			-0.21	0.81						
Age			0.50	1.65*						
Marital			-0.07	0.94						
Children					-0.07	0.93				
Education					0.07	1.07				
Employment					-1.10	0.33*				
Income					-0.07	0.94				
own home					0.43	1.54*				
H/hold Inc					0.19	1.21				
Tax							0.47	1.60*		
internet									-0.26	0.77***
friends/ fam									-0.40	0.67**
door to door									0.73	2.08*
<u>Cont.</u>										
mass media									-0.20	0.82
appeal letter									-0.35	0.70
charity box									0.37	1.45**

Note: *Significant at p<0.10, **Significant at p<0.05, ***Significant at p<0.01

CONCLUSION

As a conclusion, to curb the issue of growing beggar population, first we need to understand the behaviour of giving to beggars before giving the remedy. This study suggests that intrinsic factors such as altruism and perceived behavioural control strongly and significantly predict the giving to beggars. This means that people with such innate characteristics will likely to involve in such giving. The extrinsic characteristics of people who have the tendency to donate to beggars are those who age above 30 years old, without secured job and own their own home. Tax and medium of information also play a crucial role in predicting the giving in which direct giving in the form of door to door solicitation and charity box are found to be efficient for this kind of giving. Therefore it is recommended that to curb this issue, the authority must increase the enforcement to prohibit begging in the public but at the same time provide the appropriate channel for these beggars to get help and for the public to give. It is suggested that relevant institutions or religious/worship institutions to step forward in setting up a charity fund specifically for social welfare so that the donation can reach the people who deserved to be helped.

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