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Channelizing Alms for Welfare: A Study on the Potential for Redirecting Resources to Support Needy Communities and Sustainable Development

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ABSTRACT

This study investigates the factors influencing almsgiving behavior in Pakistan, utilizing primary survey data. Employing propensity score matching (PSM) analysis, we examine the impact of socio-economic characteristics, beliefs, and attitudes on the likelihood of giving alms. Our findings reveal that being female are more likely to involve in almsgiving process based on witchcraft, and avoiding bad, significantly increase the propensity to give alms. Conversely, a belief in numerology and holding fixed deposits are associated with a lower likelihood of almsgiving. The high Chi-square statistics and Pseudo R-squared value indicate a strong model fit. Further analysis using matching techniques suggests a preference for in-kind almsgiving over cash. These findings offer valuable insights into the motivations behind charitable giving in this specific cultural and socio-religious context, with implications for policy interventions aimed at enhancing their philanthropic role rather than whimsical.

INTRODUCTION

Charitable giving is a multifaceted concept of altruism in every religion and culture, Almsgiving is one of them, can play a key role in poverty eradication, social cohesion, and redistribution of income. It signifies a voluntary money transfer to the underprivileged from the affluent part of society, often led by religious obligations, altruistic purposes, or social norms (Andreoni, 1990; Bekkers and Wiepking, 2011). United Nations estimations indicate a huge amount is needed, $5 to $7 trillion annually for the substantial attainment of SDGs 2030 (Dirie et al. 2024). Charitable giving, with its numerous modes, connects a significant link with the socio-economic fabric of society (Ashafa et al., 2025).

Statistics exhibit that 7 people out of 10 must donate money, at least once in a lifetime, shows a huge socioeconomic activity (Shinkman, 2001; Hughes, 2002). Nevertheless, the magnitude of charitable giving is developing a more and more significant role in socioeconomic perspective regarding long-term sustainability (Snipes and Oswald, 2010). Almsgiving is a kind of charitable giving associated with givers' social, religious and somehow whimsical beliefs (Ahmad et al., 2016) general practice across several religions and cultures, serving as a financial tool to reinforce the less privileged and foster social welfare (Pharoah, 1997). Conversely, the modalities and motivations of almsgiving are often varied and not always associated with welfare maximizing the most vulnerable part of society (Raimi et al., 2024) but also directed towards superstitions or whimsical beliefs, like giving alms to deter misfortune, offering money at gravesites and leaving food for animals to get mental and spiritual pacification (Ahmad et al., 2016).

Stimulating mystical beliefs by recapping individuals' concepts about karma, God, witchcrafts and numerology has been exposed impartiality and prosocial behavior of their believers (White et al. 2019). Beliefs in numerology, black magic, punitive, and repentance from sins incline towards prosocial behavior (Purzycki et al. 2016) but to some extent they also indulge in whimsical and superstitious thinking. According to some traditional belief the prevalence of witchcraft, (Gershman, 2016); unhappiness, disruption in social relations, pessimism, anxiety, and lower incomes (Nofiaturrahmah, 2016; Gershman, 2022) are the cause of supernatural powers.

Sometime giving goods rather than cash is a common practice in many societies, observed as a

more impactful way (Mohd Arshad, 2016; Raimi, 2024). Commodities like edibles and clothing serve as tangible support which provide immediate reinforcement to recipients. Pakistan is a country with majority Muslim population along with significant almsgiving (Sadaqah) culture. The factors shaping the propensity of almsgiving (James and Sharpe, 2007) and form of giving within a cultural need an empirical investigation. The aims of this study are to explore the socioeconomic, behavioral, and belief related covariates of almsgiving along with its impact on consumption and satisfaction of almsgivers.

Charitable giving literature shows a wide range of various disciplines, incorporating with psychology, sociology, economics and religious studies. Several studies have specifically examined the determinants of almsgiving in Muslim societies along with under-developed countries. Several studies have explored the influence of religious obligations such as *zakat* on charities (Kahf, 1998; Sadeq, 2002). Other examines the vital role of socio-economic features such as education, income, and employment status (; Wiepking and Bekkers, 2012).

The economic perspective of charities is based on altruism and warm glow giving (Andreoni, 1990), social motivations also play an important role toward almsgiving behavior (Harbaugh, 1998). The role of societal norms with respect to sociological viewpoints of charity is to highlight reciprocity, and social capital in promoting charitable deeds (Batson and Shaw 1991; Bekkers, 2004). Psychological analyses probe into the sensitive and rational components that lead people to donate (Putnam, 2000; Small and Loewenstein et al., 1989). The stimulation of superstitions and cultural beliefs regarding almsgiving have also been studied in some contexts. For example, certain cultural beliefs might encourage giving to appease spirits or ward off misfortune (Foster, 1965). However, the specific impact of beliefs in numerology, witchcraft, and the protective power of alms on charitable behavior in a South Asian context like Pakistan requires further investigation.

Furthermore, the form of charitable giving (cash vs. in-kind) has received attention in literature. Reinstein (2011) advocates that donors may prefer in-kind donations due to trust deficit, information asymmetry, or desire to have more jurisdiction about the control of their alms, use or to obey someone else's orders. Preferences for giving commodities over cash are common, as this method is perceived as more direct and impactful (Mohd Arshad, 2016). Commodities like food and clothing are seen as tangible forms of support, providing immediate

relief to recipients (Jones and Posnett, 1991)

This study is based on the theory of altruism that describes the motivation behind almsgiving without expecting any return (Andreoni, 1990). Social Learning Theory advocates that people acquire charitable behaviors, by observing other people (Bandura, 1977). The Collaborative governance theory highlights the potential for interfaith collaboration in enhancing social welfare through almsgiving (Ashafa et al., 2024).

MATERIALS AND METHODS

A household survey has been conducted, through a structured questionnaire data has been collected in the three largest cities of Pakistan like Karachi, Lahore and Faisalabad regarding their population size; to get the true representative. Snowball sampling technique has been utilized along with purpose, to determine the sample size Yamane's formula (1967) has been employed

$$\text{Sample size} = \frac{z^2\, P(1-P)N}{z^2\, P(1-P) + Ne^2} = 500$$

THEORETICAL AND EMPIRICAL BACKGROUND OF ALMSGIVING

Almsgiving refers to the act of sparing money for alms either to donate or donate resources to those in need, often motivated by moral or social values. The decision to give alms can be analyzed through economic theories such as utility maximization and random utility models, which explore how individuals make choices under uncertainty (Bracewell Milnes, 1990).

According to random theory of utility people make their decisions regarding consumption to maximize their utilities, based on a probabilistic evaluation of their satisfaction or perceived benefits from giving and randomness reflects variations in preferences with respect to intrinsic happiness or external influences (Kleemann et al. (2014).

Consumption function of almsgiving as below

$$C = \alpha + bY - A$$

Where A represents almsgiving, or the willingness of people to give alms.

$$U=U(X1,X2,\ldots,Xn)$$

Gernel utility function

$$U = U(X, A)$$

Alms' giver utility function

$$EU = \sum_{i=1}^{n} P_i U_i$$

Wher EU is the expected utility of alms giver, Probability of outcome i and U is the utility which is associated with outcome. Respondents decide to give alms on the basis of expected utility of giving and non-giving

$$A_i^* = Z_i^{'} \alpha + \mu_{A_i} \qquad 1$$

$$\mathrm{A}i = 1 \quad \text{if} \quad A_i^* > 0$$

$$\mathrm{A}i = 0 \quad \text{if} \quad A_i^* \leq 0$$

Where A_i^* suggests one for almsgivers and 0 for non-givers and depends on a set of observed variables Z; unobserved factors that influence the decision to give alms and the error term μ_A that based on the measurement of unobserved factors, with zero mean and constant variance σ_A^2.

Probability of preferring to almsgiving

$$\mathrm{Pr} = \mathrm{A}i = 1 \backslash \mathrm{Z}i = \mathrm{Pr}\,(A_{i1}^* > A_{i0}^*) \qquad 2$$

$$= \mathrm{Pr}\,(A_i^* > 0)$$

$$= \mathrm{Pr}\,(Z_i^{'} \alpha + \mu_{A_i} > 0)$$

Based on cumulative distributive function as below

$$= \mathrm{F}(Z_i^{'} \alpha)$$

Our concern is the decision to almsgiving along with calculating the impact of being a part of almsgiving, on welfare indicators along with consumption. and poverty. The association between almsgiving and outcome variable Y can be expressed as

$$\mathrm{Y}i = \mathrm{f}\,(\mathrm{Z}i; \mathrm{A}i) \qquad 3$$

Here Y_i is the outcome variable in two ways $Y_{i1,}$ and Y_{i0} , Ai is the dummy for almsgiving and Zi is the set of vectors of endogenous variables. Selection bias is the main issue of the impact evaluation problem due to non-randomization and can be solved by getting average treatment.

$$\tau_{ATT} = E[Y_{i1} \,|A = 1] - E[Y_{i0} \,|A = 1] \qquad 4$$

Here τ is the almsgiving impact in ATT indicate the expected value of outcome variable. Given that randomization is not possible in our case, we employ quasi-experimental techniques to

correct selection bias in estimating treatment effects. Selection bias caused by observables can normally be controlled with regression techniques.

EMPIRICAL ANALYSIS AND DISCUSSION

The average total giving is RS.4459.03, whereas Faisalabad's respondents give more than Lahore and Karachi as shows in figure.14, RS.4744.17. The overall average charity share is RS.929.71 per month, while RS.887.42 in the form of charity is given by people of Lahore that is less than the amount of charity in Karachi and Faisalabad, RS.943.28 and RS.957.61 respectively. Zakat compliance is an obligatory in Islam on those who have specific amount of wealth and given yearly, but we convert it on monthly basis. Average share of zakat is RS.2271.62 in total giving, figure.3.1 indicates that people of Karachi pay less zakat than Lahore and Faisalabad's respondents respectively. Alms (Sadqa) is another type of charity in Islam, not obligatory; overall RS.1229.18 are given as alms per month whereas Faisalabad gives more alms than Lahore and Karachi.

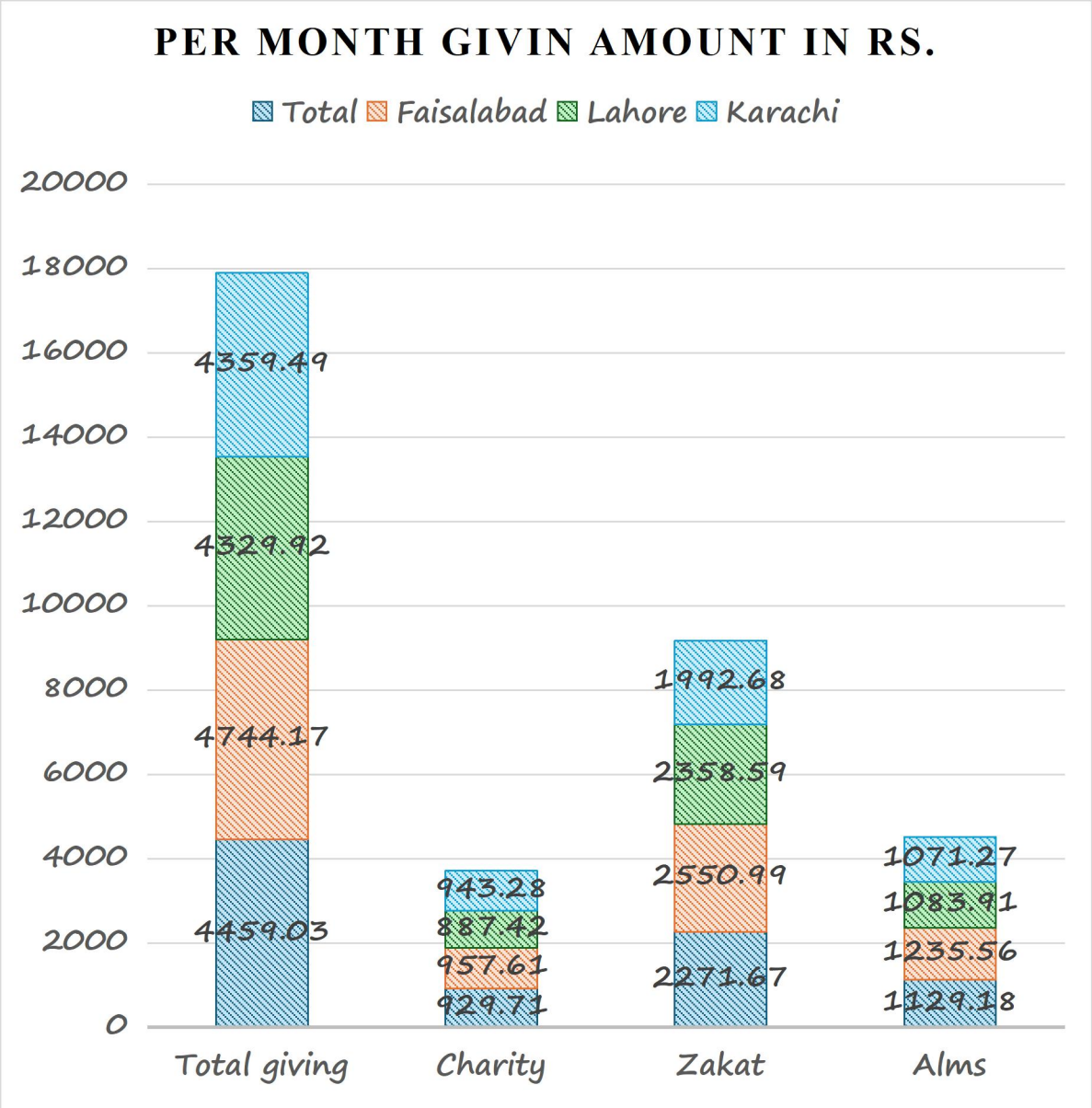

FIGURE. 3.1. SOURCE: AUTHOR'S OWN ARTICULATION

DESCRIPTIVE ANALYSIS

There are 90.8% of respondents who give alms for different reasons. Table.3.1 shows that our data is consisted with 54.6% of male sample, either a donor or a recipient. The average age of the respondents is 37.74 years with 12.48 standard deviation. Education means value 12.48 years with 4.15 years of dispersion while 76% respondents are married and average family members are 4.95, 2.83 dispersion rate. 89% of respondents live in cities whereas 58.8% live in

nuclear families.

TABLE. 3.1. VARIABLES NAMES AND THEIR DESCRIPTION

Variables	Description	Sample mean	Std. dev.
Alms giving	Respondents give charity (yes =1, no=0)	0.908	0.289
Gender	Respondent's gender (male =1, otherwise =0)	0.546	0.498
Age	Respondents' age (in years)	37.74	11.47
Edu	Respondents' education (in years)	12.48	4.15
Civil status	Respondents' civil status (married =1, otherwise =0)	0.76	0.423
Fammem	Number of family members	4.95	2.83
Famsys	Respondents' family type (Nuclear =1, otherwise = 0)	0.588	0.498
Location	Respondents' living place (Live in city = 1, otherwise = 0)	0.89	0.31
Ownedhouse	1 if respondents owned a house, 0 otherwise	0.66	0.47
Bankaccou	1 if respondents have a bank account, 0 otherwise	0.564	0.496
Fixeddepo	1 if respondents' have a Fixed deposit, 0 otherwise	0.176	0.38
Charorg	Presence of charitable organization in the vicinity =1, otherwise = 0	0.53	0.50
Land	Ownership of land (yes =1, no=0)	0.39	0.488
Avoid bad luck	Give alms to avoid bad luck (yes =1, no=0)	0.54	0.499
Believe in	Respondents believe in numerology	0.656	0.476

numerology	(yes =1, no=0)		
Alms help to avoid mishaps	Alms help to avoid mishaps (yes =1, no=0)	0.708	0.455
Believe on witchcraft	Believe on witchcraft (yes =1, no=0)	0.498	0.501

Table3.1. presents descriptive statistics of the dataset, likely related to socioeconomic factors and charitable giving. The average education level of the sample population is 12.48 years, with a standard deviation of 4.15 years as shown in figure.3.4. Which indicates that educated people are more inclined towards charity. As they understand their moral and social responsibility. Education squared variable is likely created by squaring the 'Edu' variable. It's often used in regression analysis to capture non-linear relationships between education and other variables.

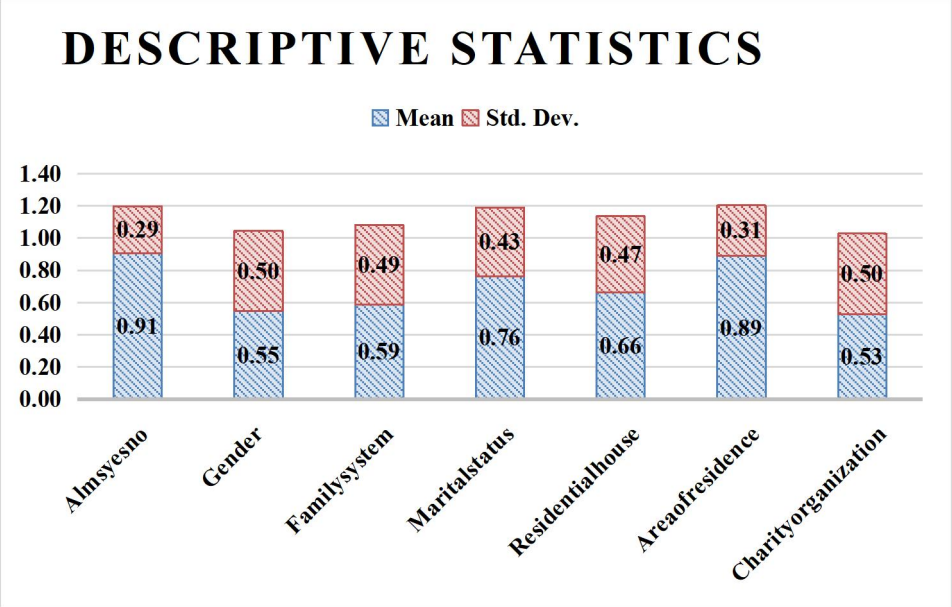

FIGURE. 3.2. SOURCE: AUTHOR'S OWN ARTICULATION

66% of respondents have their own house, 66% and 17% have bank accounts and fixed deposit accounts respectively. 53% have charitable organizations in their vicinity while 39% of respondents have ownership of land. 54% of respondents give alms to avoid bad luck whereas 65.6% believe in numerology, 49.8% believe in witchcraft and 70.8% give alms to avoid future mishaps of their lives as also shown in figure3.3.

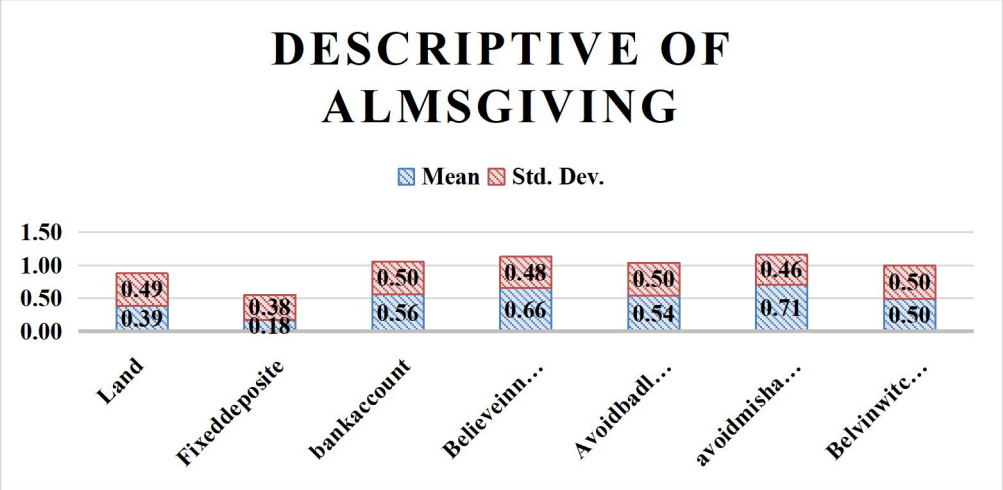

FIGURE. 3.3. SOURCE: AUTHOR'S OWN ARTICULATION

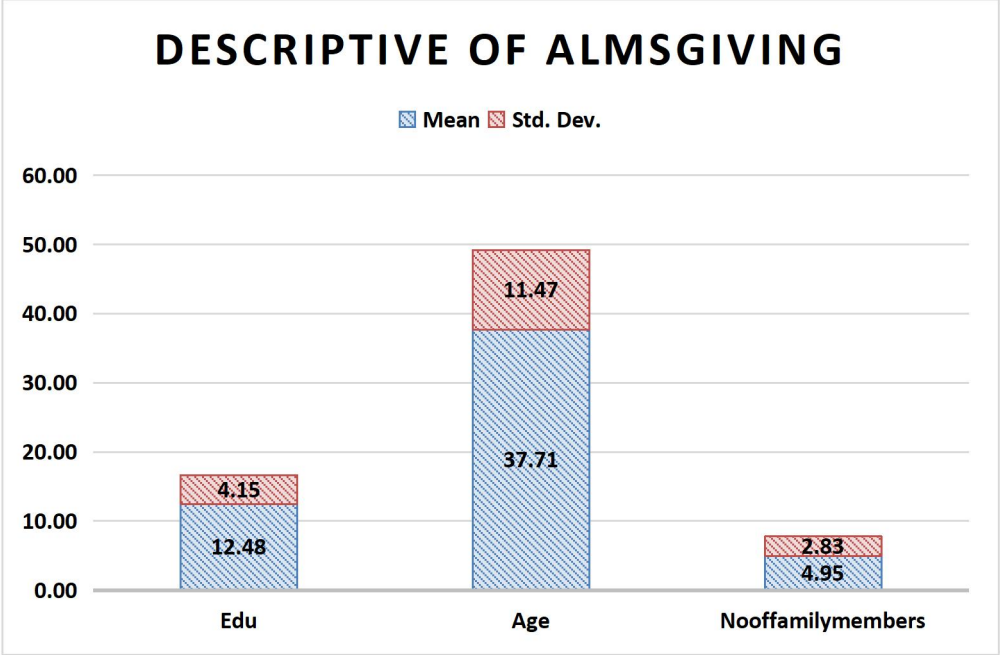

FIGURE. 3.4. SOURCE: AUTHOR'S OWN ARTICULATION

EMPIRICAL ANALYSIS OF ALMSGIVING

People with each additional year of education, as table.3.2 shows, are less likely to give alms, 4.14% less than a less educated person but not significant, education aligns people with pro-social behavior but also makes them less whimsical. This may be because education gives clarity of vision about their due social responsibilities towards underprivileged society but does not give on

superstation.

TABLE.3.2. COVARIATES OF ALMSGIVING

Variables	Coefficients	Standard Error	P-value
Edu	-.0414	.0267	0.121
Age	.0059	.0116	0.613
gender	-.5765	.2616	0.028**
Maritalstatus	-.1397	.2758	0.612
Familysystem	.2217	.4185	0.596
Nooffmilymembers	-.1347	.0513	0.009***
residentialhouse	.3604	.2252	0.109
Areaofresidence	-1.1860	.5140	0.021**
Charityorganization	1.5035	.2906	0.000***
Land	1.0998	.2983	0.000***
Fixeddeposite	-1.0888	.3119	0.000***
Bankaccount	-.0742	.2446	0.762
Believeinnumerology	-.6118	.2917	0.036**
Avoidbadluck	.4757	.2142	0.026**
avoidmishapes	.3922	.2317	0.091*
Belvinwitchcraft	.3867	.2082	0.063**
Cons	2.7279	.8906	0.002***
LR Chi-square (16)	100.16***		
P value	0.0000		
Pseudo R2	0.3261		
Log likelihood ratio	-103.4888		

Significance at *10%, **5% and ***1%

Females are more likely to give more alms rather than men, alms are usually referring to the type of charitable giving that are given to for the sake of protection someone from unfortunates and to avoid bad fate. Women are more superstitious that's why they are more willing for almsgiving, cultural, social and religious norms also play an important role.

A married person is not willing to give alms rather than a single person, maybe a married

person is more sensible and rational about day-to-day matters. People who live in cities are less likely to be inclined towards almsgiving, perhaps they take the happening of their life in a realistic way rather than whimsically, so prefer to do precautionary measures to avoid misfortunes. The presence of charitable organizations in the vicinity also encourages almsgiving, maybe to get more blessing and avoid calamities.

People with land ownership are more likely to indulge in almsgiving, assets increase their financial stability which leads to enhance their giving capacity. When someone has money, they prefer to give alms to seek more blessings and avoid misfortunes. On the other hand, fixed deposits reduce the liquidity of the assets due to conversion of them into saving, in response people are less inclined towards almsgiving.

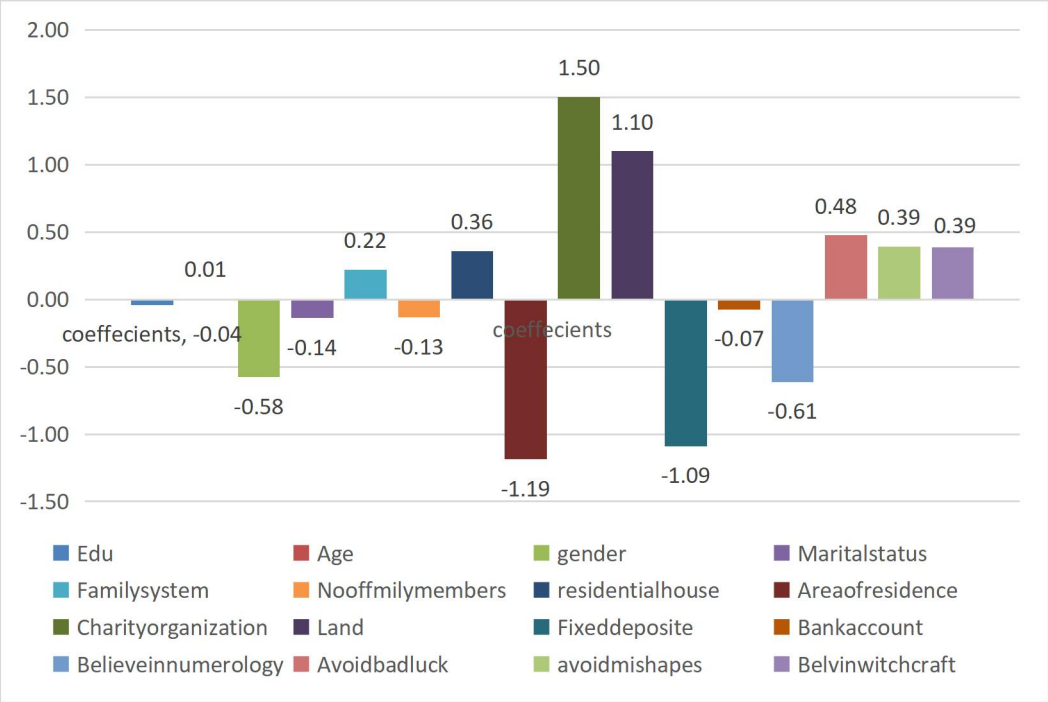

FIGURE. 3.5. SOURCE: AUTHOR'S OWN ARTICULATION

Mostly people give alms to avoid misfortunes, results table.3.2 suggest that people are more likely to give alms with strong belief that alms can protect them from misfortunes or their lives. The same thing is with those who believe in witchcraft and its bad effects on their lives are more likely to give more alms, maybe to counteract perceived supernatural risks as shown in figure3.5. People who believe in numerology are less likely to give alms, numerology is a

science of number that connects different numbers with different aspects of life and happenings of life. Mostly people give alms to avoid their bad luck in life, results are also signifying the same trends, more likely to pay zakat due to avoid risk of bad luck as a preventive measure. The value of chi-square indicates the excellent fit of model, pseudo-square also shows the good significance of the model, whereas maximum likelihood value confirms the strong productive activity (Sapingi et al., 2011).

TABLE. 3.3. PSM RESULT OF ALMSGIVING ON TOTAL CONSUMPTION

Methods	ATT	Standard Error	t value
kernel	53904.6517	11005.6517	4.90***
Radius	58143.4581	4191.3203	13.87***
Neighbor (1)	67272.9736	16465.9493	4.09***
Caliper (.01)	58751.3514	11513.7772	5.10***

Significance at *10%, **5% and ***1%

PSM results in table 3.3 indicate that kernel, radius, neighbor and caliper matching techniques are giving significantly positive results that show consumption of participants is higher than non- participants. The ATT of PSM lies between RS, 53904.65 to RS.67272.9736 with kernel to caliper matching, neighbor matching technique gives the highest ATT value RS.67272.9736 whereas radius matching gives a highly significant t-value, 13.87 as shown table3.3. This is because almsgiving is also part of participants' consumption function, that's why almsgiving increases their consumption with respect to non-participants relating to maximization utility.

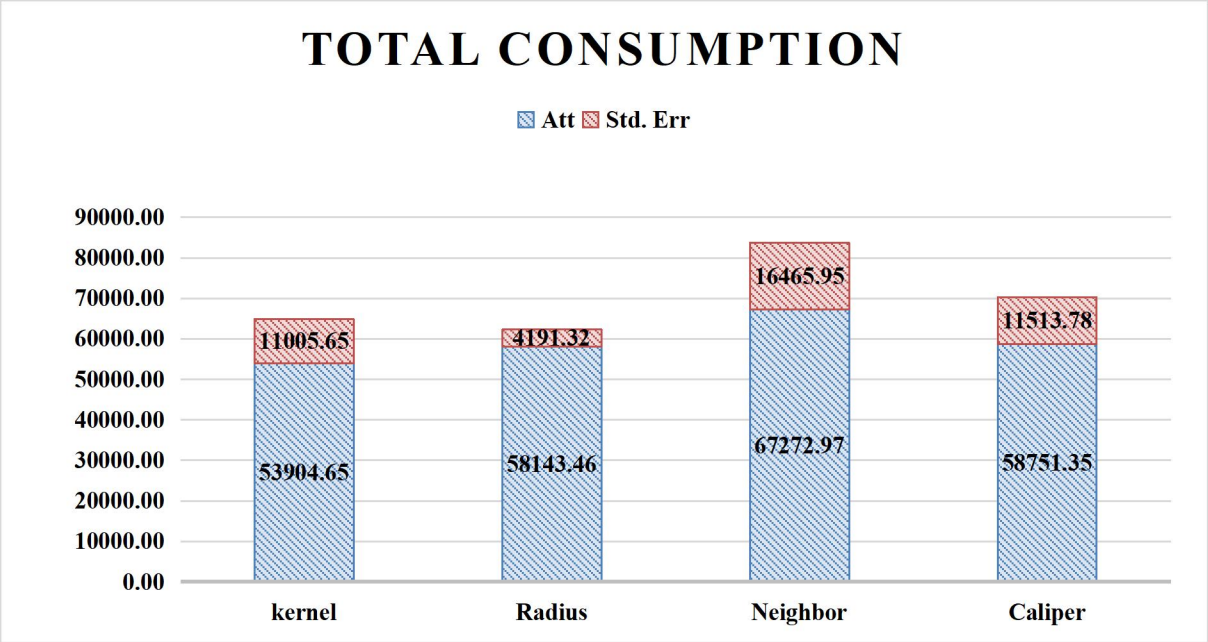

FIGURE. 3.6. SOURCE: AUTHOR'S OWN ARTICULATION

Table.3.4 shows the results of four types of matching in the form of ATT and their significant levels, highly significant with positive ATT lies between RS.50369.88 to RS.63770.2863 whereas kernel matching gives minimum increase while neighbor shows highest difference between the consumption without almsgivers and non-givers that is RS.63770.2863, highly significant t-value (22.01). Consumption without almsgiving of participants is also higher than non-participants, may have better financial resources, but if we compare it with ATT of total consumption, shows the difference of RS.3502 as per figure.3.7. This amount will not become part of the consumption function, neither with participants nor non-participants that will lead to lower down economic activity due to its multiplier effect. People are not willing to give alms in cash form or to human beings as shown in our other findings, given below

TABLE.3.4 PSM RESULT OF ALMSGIVING ON CONSUMPTION WITHOUT ALMSGIVING

Methods	ATT	Standard Error	t value
kernel	50396.8809	10964.1107	4.60***
Radius	54645.1188	4077.3965	13.40***
Neighbor (1)	63770.2863	16437.3184	3.88***

Caliper (.01)	55645.9009	11433.0854	4.87***

Significance at *10%, **5% and ***1%

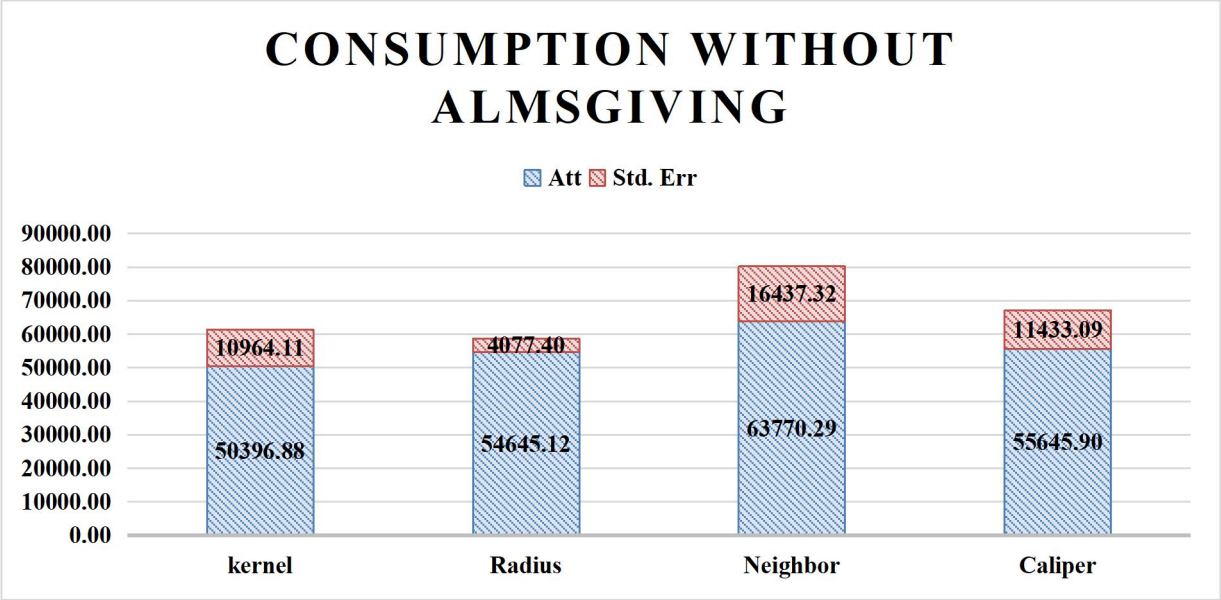

FIGURE. 3.7. SOURCE: AUTHOR'S OWN ARTICULATION

Results of matching techniques in table.3.5. indicate that people are not willing to give alms in cash form, preferring to give commodities or goods. Kernel and radius matching results are significantly negative varies from 9.04% to 24.44% of alms givers are not interested in cash giving as alms as per figure.3.8. They may give food items, clothes or other commodities, either with their own will or someone's recommendations to avoid all the bad happenings of their lives.

TABLE. 3.5.PSM RESULT OF ALMSGIVING, PREFER TO GIVE MONEY

Methods		Standard Error	t value
kernel	-.2372	.1430	-1.66*
Radius	-.0904	.0214	-4.23***
Neighbor (1)	-.2445	.1954	-1.25
Caliper (.01)	-.2387	.1496	-1.60

Significance at *10%, **5% and ***1%

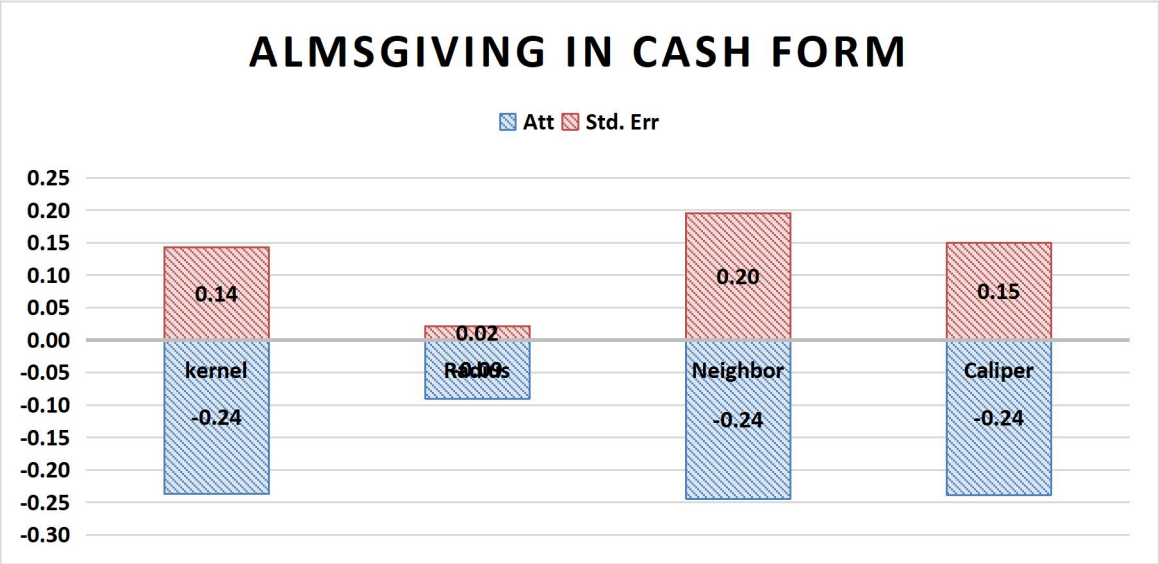

FIGURE. 3.8. SOURCE: AUTHOR'S OWN ARTICULATION

TABLE. 3.6. PSM RESULT OF ALMSGIVING ON SATISFACTION

Methods	ATT	Standard Error	t value
kernel	.4491	.1814	2.48**
Radius	.0898	.0221	4.06***
Neighbor (1)	.5419	.3080	1.76*
Caliper (.01)	.4685	.2229	2.10**

Significance at *10%, **5% and ***1%

In table.3.6 almsgiving shows the significantly positive results of all types of matchings like radius, Neighbor and caliper, except kernel matching on givers' satisfaction level. Radius matching gives highly significant results with 4.06, t-value, lies between 8.98% to 54.19 % level of satisfaction. It means that participants are satisfied to give alms thinking it will reduce the bad impacts of witchcraft, prevent supernatural risks of bad happenings, eliminate the bad impact of numerology and superstitions. After giving alms, they feel more protective from bad happenings.

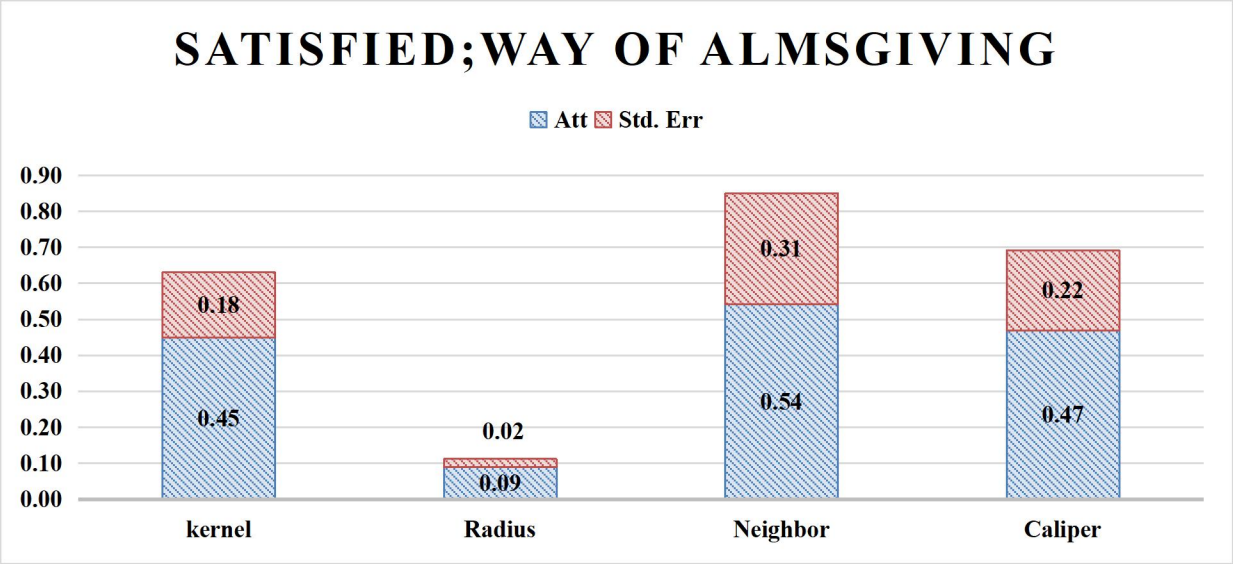

FIGURE. 3.9. SOURCE: AUTHOR'S OWN ARTICULATION

TABLE.3.7. PSM RESULT OF ALMSGIVING, PREFER TO GIVE INDIVIDUAL

Methods	ATT	Standard Error	t value
kernel	-.2573	.1181	-2.18**
Radius	-.1821	.0218	-8.37***
Neighbor (1)	-.2753	.1955	-1.41
Caliper (.01)	-.2838	.1264	-2.25**

Significance at *10%, **5% and ***1%

The results of table.3.7 depict the trends of almsgiving to individuals with different matching techniques. Participants are not willing to give their alms to individuals, preferring to give to organizations or to none, results of which vary in all applied matching techniques. ATT lies between 18% to 28% negatively, radius matching shows more significant results than kernel, neighbor and caliper matching. The behavior of people towards almsgiving is depicted in figure 3.10 who are not willing to give alms in cash-form or goods to individuals, doesn't mean they prefer to give to charitable organizations. Alms are usually attributed as a safeguard of someone's life, so people give alms according to their beliefs, some prefer to give money, others prefer to give goods, some prefer to give to individuals while others don't, some give on others' recommendations whereas others give according to their own will.

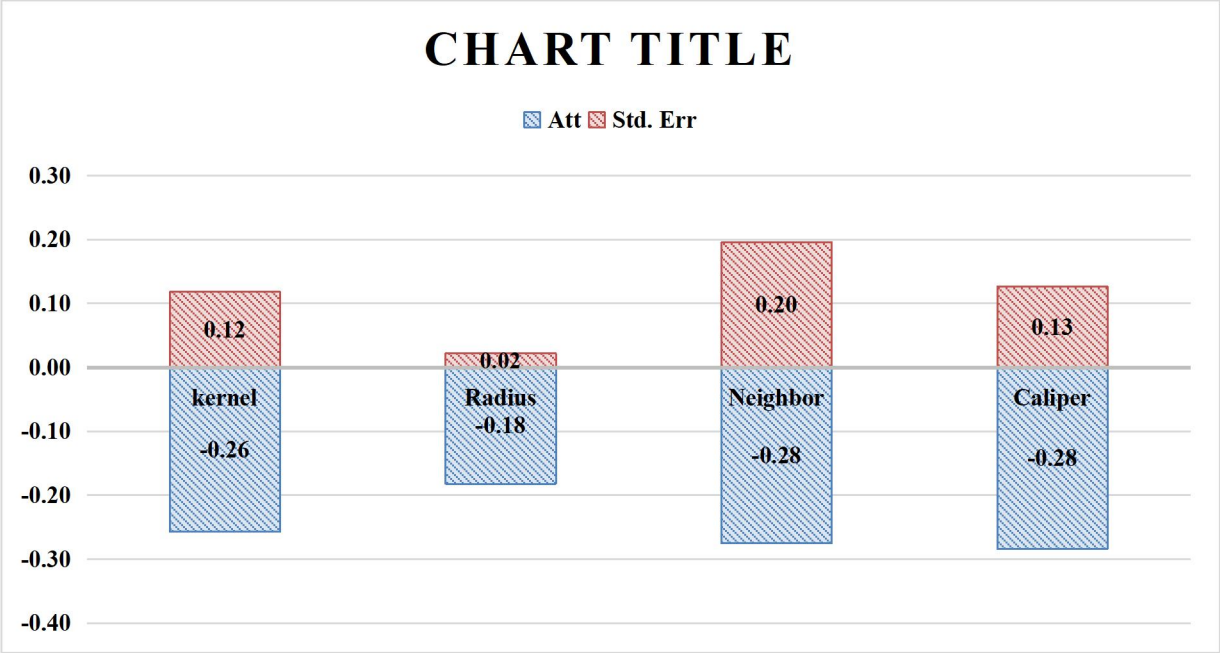

FIGURE. 3.10. SOURCE: AUTHOR'S OWN ARTICULATION

The results of table.3.7 depict the trends of almsgiving to individuals with different matching techniques. Participants are not willing to give their alms to individuals, preferring to give to organizations or to none, results of which vary in all applied matching techniques. ATT lies between 25% to 38% negatively, radius matching shows more significant results than kernel, neighbor and caliper matching. The behavior of people towards almsgiving is depicted in figure3.10 who are not willing to give alms in cash form or goods to individuals, doesn't mean they prefer to give to charitable organizations. Alms are usually attributed as a safeguard of someone's life, so people give alms according to their beliefs, some prefer to give money, others prefer to give goods, some prefer to give to individuals while others don't, some give on others' recommendations whereas others give according to their own will.

CONCLUSION

Almsgiving is quite tricky term, mostly used as a synonymous of altruism or charity, in this study we take it as a form of charity that's not only belongs to human beings. It can be for animal, for graves, for thrown by road sides or else. It is not to lower down the suffering of recipients but to provide a reduction in givers whims as our findings suggest. That's why almsgiving does not become the part of consumption or utility of recipients which further

generates economic activity relating to multiplier effects. According to our findings, alms have more share than charity in charitable giving, so there is a need to educate the people, think rationally rather than whimsically in their spendings, almsgiving. We can educate whimsical people in society who give alms to avoid calamity, mere wastage of resources, eatables are thrown by the roads for animals, money offered on graves, but is more than the charitable giving, that can helps the deserving people to build small business, so there is dire need to channelize the alms for the welfare of needy instead of idolatrizing the dead ones.

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