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Socio-demographic and Economic Factors Affecting Regular Charity-giving: a Case of Low-income Households in Indonesia

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ABSTRACT

A Muslim is encouraged do charity for the blessings and rewards from Allah subhanahuwata'ala, not limited to low-income households. Some social finance institutions have been encouraging their zakat and infaq recipients, along with empowering programmes, to gradually give away a portion of their income as charity to the institutions; thus, it would be circulated among them. It is necessary to identify what factors influence them in regularly giving charity. Questionnaires were distributed to 1780 respondents from six areas in the west, middle, and east of Indonesia. By employing logistic regression, results show that determinants affecting regular charity giving of low-income households in Indonesia are employment status, household size, portion of charity per income, expectation of future economy, income, religious activity, and type of financing institution. Many Islamic economic researches have looked at compulsory charity, that is, zakat, and waqf topics, but none of them has covered voluntary monetary charity giving of low-income households in Indonesia. This research tries to fill the gap.

Keywords: charity giving, low-income households, Indonesia, social finance

INTRODUCTION

Giving charity is encouraged to gain the blessings and achieve the rewards from Allah *subhanahuwata'ala* for a Muslim (Qur'ān, 2:261; Hafidhudin, 2007, p. 13; Qur'ān, 12:88; Zulfiqar, 2011, pp. 295-296). The Qur'ān has clearly stated that charity is not the exclusive privilege of high-income households, those who are in severe condition are entitled to this opportunity as well (Qur'ān, 3:133-134; Zulfiqar, 2011, p. 111). This idea is challenging the common thinking that the low-income households would consider charity as a burden.

Looking at the trend of charity collection (excluding *zakat*) by the National Board of *Zakat* of Indonesia (*BadanAmil Zakat Nasional* abbreviated as BAZNAS), Table 1 indicates that it frequently fluctuates. The highest charity collection occurred during the period of 2005-2006. It was when various natural disasters took place in Indonesia. However, it fell down during the 2007-2008 global financial crisis. Charity collection started to increase again in 2009, when earthquake destroyed Padang (Beik, 2013).

Over several years, growth in charity collection has declined as indicated in Table 1. On an average, the charity growth is 4.3%, included in 2005, and 0.76% in 2005 were being excluded. If a linear trend of charity growth rate is constructed, it actually shows a declining trend. This, however, does not mean that the charity amount decreases. The

nominal amount may increase, but its increasing rate is smaller over time.

Table Error! No text of specified style in document. Charity Amount via BAZNAS

Years	Charity (in Rupiah)	Growth (%)
2001	34,087,961.29	
2002	241,844,931.33	6.09
2003	483,372,351.00	1.00
2004	598,055,649.00	0.24
2005	28,589,846,396.00	46.80
2006	11,942,688,769.00	(0.58)
2007	2,072,271,581.00	(0.83)
2008	2,230,150,821.00	0.08
2009	5,566,181,752.00	1.50
2010	3,127,314,375.00	(0.44)
2011	7,043,635,094.00	1.25
2012	9,805,812,317.00	0.39
2013	6,736,972,479.00	(0.31)
2014	11,505,498,847	0.71
Total	78,472,234,476.62	

Source: BAZNAS (2015a)

One clear distinction between charity and *zakat* is that *zakat* is obligatory upon Muslims as it is one of the pillars of Islam. If *zakat* is levied on those whose income has exceeded the *nisab* (a threshold amount of *zakat* payer's income), charity can be contributed by anyone, regardless of his/her income. Another distinction is that *zakat* recipients have been stipulated in the Qur'ān Surah at-Taubah, verse 60. They are the poor (*fakir*) and the needy (*miskin*), *zakat* administers (*amil*), those whose hearts have been (recently) reconciled (*mu'allaf*), those who are in bondage, in debt, in the cause of Allah, and the wayfarer. Meanwhile, charity recipients can be anyone that may include a non-Muslim as well.

The *mustahiks'* (zakat beneficiaries) mindset is fortified in managing their finance. When they receive zakat fund for productive scheme (that is, capital fund), they are encouraged to give away some money from what they have circulated. Hence, it is essential to identify what determinants influence them to give charity regularly.

LITERATURE REVIEW

Fraser Institute has conducted some researches in determining factors influencing charitable giving among Canadians and Americans. Lammam and Gabler (2012) reviewed the researches and found that one of the factors influencing charity giving is education. A higher income is earned by those with higher education background. Consequently, they contribute more to charity than those who attain lower education. Pharoah and Mckenzie (2013) found the same result.

In terms of age group, middle age workers (35-55 years old) have less available funds for charities due to obligations that must be fulfilled are more than those borne by another age group (Lammam & Gabler, 2012). The obligations include caring for dependents and paying off home and car loans. They weigh more heavily during this stage. However, it is believed that older people are more likely to contribute their lives to serve other people since they were busy enough in their younger age (Pharoah & Mckenzie, 2013). Therefore, the older the age group, the more likely they give charity regularly than those who are younger.

This study uses a combined threshold. The age of 45 is taken from the mean of approximate middle age workers' range of 35-55 years old. Older people (above 45 years old) are hypothesized to contribute more regularly to charity than those who are younger.

Married people are believed to have more external locus of control. The situation may bring them into a certain behavior. This behavior may lead to the intention of either being more caring about others or focusing on their family which results in lessening their care for others. However, Piper and Schnepf (2008) found that the number of donors was similar between single and married people. As for the amount given, married people tend to give more than single ones.

The more dependents a household has to take care of, the less likely for them to give charity regularly (Lammam & Gabler, 2012). It is because the burden is much higher. The Indonesian government has set a program for families of four: parents (husband and a wife) and two children. Other than the nuclear family, a household head may take care of at

least one parent or other persons living in the house. In this case, the study chooses to have a threshold of four members in a household as Statistics Indonesia (*Badan Pusat Statistik* abbreviated as BPS, 2014) has suggested (3.9 members to be precise). Therefore, if the size of household is more than four members, the household is less likely to give charity regularly.

Respondents are segregated into employed: either employed by others or self-employed (Pharoah & Tanner, 1997) and others (including those who are unemployed, or have unstable job, moving from one job to another within a week). Employed people should have more money than the unemployed. Thus, those who have a job are expected to regularly give charity. Meanwhile, the unemployed may give charity but not as regular as those who are employed (Schervish*et al.,* 2002; Pharoah & Mckenzie, 2013).

Based on charity data collected by BAZNAS, Jakarta people are more likely to be involved in direct philanthropy activities rather than passing the donation money through formal institutions (Arsyianti & Kassim, 2016). Meanwhile, the people from outside Jakarta would be more involved in indirect philanthropy activities via charity organizations. Charity organizations are assumed to have more manageable and regular timetable in philanthropy activities. Thus, it seems that those people are more likely to give charity regularly. Meanwhile, in a study by Pharoah & Mckenzie (2013), Scotland and Northern Ireland households are most likely to donate to charity, while the West Midlands are least likely to donate.

The burden of charity in their income can be a determinant influencing low-income households in regular charity giving. The higher the burden, the less likely they give charity regularly. The opposite side may say that giving little but continuously would greatly benefit, instead of one big contribution only done once in a lifetime. Piper & Schnepf (2007) found that the more number of charities, the less amount of charity given. The study assumes that more charities can be depicted through frequently. The threshold is taken from a minimum percentage charity required by Islam, that is, 2.5%, which is the percentage of zakat when applied on eligible Muslims. Those who give charity from their income of less than 2.5% are more likely to give charity regularly.

Optimistic people are more likely to give charity than those who are pessimistic (Bekkers & Wiepking, 2007). Pessimists would tend to fulfil their needs since it is never enough for them, thus it would never be enough for others too due to lack of "awareness of need" (Flores, 2013). Unconcerned households are expected to give charity on a regular basis. Also, from the economic perspective, financial improvements might not be realized due to various possibilities such as economic and financial shocks, but rather financial optimism toward future economic condition (Arsyianti & Kassim, 2015).

The greater the income, the more likely low-income households give regularly charity since they have ample money compared to those who have lower income as stated by Lammam & Gabler (2012). By not having enough money, those with lower income will find it difficult to find ways in giving charity frequently. The threshold of 80 US dollars per day is based on preliminary survey that the median income of samples is 80 US dollars per month.

In terms of measuring poverty, material aspect may not the only way to indicate poverty. A study done by Beik & Arsyianti (2016) finds that though material poverty can be reduced by the zakat program; however, a zakat recipients' spiritual aspect fail to be upgraded. In fact, the results show that their spiritual poverty is increased. It indicates that their spiritual condition is decreasing. As consequence, program's initiator should pay more attention to upgrade the recipients' spiritual condition, besides, material aspect which so far has been concerned by them.

Religious belief and religion motivate households in the UK to give charity (Pharoah & Mckenzie, 2013; Wright, 2001). This study

uses the indicator of performing prayer five times a day, since it is one of the pillars of Islam and it prevents the observers of prayer from withholding goods (being stingy) as mentioned in Qur'ān 70:19-23.

Piper & Schnepf (2007) also found that on average, men give more charity than women. When the frequency of charity giving is high or when the number of recipients of the given charity is quite large, women tend to share smaller amount of money in each donation.

Mushlihah (2016) found that financing from formal *amil* institutions increases the spiritual score for charity. This was encountered when the *mustahik* were taking financing from formal *amil* institutions. Therefore, those who deal with formal financing institutions are more likely to give charity regularly than those who do not deal with such institutions.

Schervish, O'Herlihy & Havens (2002) found that individuals were more likely to give directly to recipients of donor funds. They also gave donations mostly because of religious purpose. Secondly, they gave charity due to education perseverance. Furthermore, owning a house could be a symbol of wealth (Bekkers & Wiepking, 2007). Homeowners were more likely to give more charity than those who do not own it.

Just like consecutive debt-taking behavior, charity-giving behavior can be influenced by financial education because it can be categorized under financial behavior (Lyons *et al.*, 2006; Martin, 2007; Hogarth, 2006). Halim *et al*., (2001) studied the financial education programs launched by financial institutions through trainings and publications. Meanwhile, Mandell & Klein (2009) found that the youngsters are too young to be given financial education.

METHODOLOGY

Data are gathered from BAZNAS and DompetDhuafa zakat and charity fund recipients. It is collected from six areas representing west, middle, and east part of Indonesia. Around 1800 questionnaires were distributed, but only 1780 of them are feasible to be analyzed. Data are analyzed by employing logistic regression method. Therefore, software SPSS 17.0 is utilized for running the data.

The dependent variable is a stance of whether respondent give charity regularly or not in monthly basis. The independent variables are the socioeconomic demography factors with metric data. There are fifteen factors, namely, education, age, marital status, household size, employment status, origin, charity per income, expectation of future household's (domestic) economy situation, income, religious activity, gender of the head of household, financing institution, charity institution, home ownership, and financial education. All are in the metric data type. Therefore, logistic regression is fit to this kind of data.

The basic representation of the linear regression model is shown by the following general equation:

$$E(Y \mid X) = \beta_0 + \beta_1 X \quad (1)$$

$E(Y \mid X)$ =conditional mean
Y =dependent variable
β_i =coefficient
X =predictor/explanatory/independent variable

According to Abduh *et al*. (2012), the dependent-independent relationship is expressed in probability (p) function as follows:

$$\log\left(\frac{p}{1-p}\right) = [a + b_1X_1 + b_2X_2 + \cdots + b_{12}X_{12}] \quad (2)$$

Where

$$p = exp[a + b_1X_1 + b_2X_2 + \cdots + b_{12}X_{12}]/(1 + [a + b_1X_1 + b_2X_2 + \cdots + b_{12}X_{12}]) \quad (3)$$

Binary logit has an objective to maximize the log-likelihood in which the log-likelihood denotes how likely it is (the odds). The observed value of the dependent is predicted from the observed values of independents. The values vary from 0 to minus infinity. Significance finding shows that it rejects the null hypothesis (H_0) if all predictor effects are

zero. In other words, at least one predictor is significantly having a relationship with the dependent variable. A non-significant likelihood ratio test indicates that there is no difference between the full and the reduced models (H_0) (Hosmer & Lemeshow, 2000).

The odds ratio is defined as a natural log, e, to the exponent, b (estimated parameter), it is denoted by Exp(b). If it is greater than 1, it implies that the independent variable increases the logit, thus increasing the odds. If it is equal to 1, the independent variable has no effect toward the dependent variable. If it is less than 1, the independent variable decreases the logit and so decreases the odds.

Interpreting logit model is slightly different from ordinary least square model (OLS). The estimated coefficient produced in this model represents the change in log odds due to the change in a unit of predictor. This can be seen when the researcher simulated the model to measure the effect size. In logit model, not only the log-odds that is interpreted by the researcher but also odds ratio as presented in equation (6). The change in odds ratio represents the difference between two groups in each predictors.

Logistic variable is used to answer the research question: what are the determinants influencing low-income households in regularly giving charity?

In this model, the dependent variable is regular charity giving. It is denoted with 1, indicating "yes" that the respondent does it, and 0, indicating "no" that the respondent does not do it. Meanwhile, the exploratory or independent variables consist of education level, age, marital status, number of dependent(s), employment, province of origin, religious activity, gender of household head, charity per income, future expectation of domestic economy, institution to whom respondents give charity, home ownership, income, and financial education level. Basically, the demographic variables are slightly the same as the ones used for the previous question. There are some adjustments in terms of coding according to literature.

Table 1 Independent Variables of Regular Charity-giving Behavior

Variables	Definition	Coding
Education	Education group of household head	1 = high school and above 0 = less than high school level
Age	Age group of household head	1 = 45 years old and above 0 = younger than 45 years old
Marital status	Marital status of household head	1 = married 0 = not married
Household size	Number in household	1 = less than 4 0 = 4 and more
Employment status	Employment status of household head	1 = having regular working hour, employed by government, private or self-employed 0 = unemployed or not having regular working hour
Origin	Origin of household head	1 = from small towns 0 = from big cities
Charity per income	Amount of charity per total income of the household	1 = less than 2.5% 0 = 2.5% and more
Expectation of future household (domestic) economy situation	The expectation of household head regarding his/her economy condition in the future, whether he/she is optimist (do not worry) or pessimist (worry)	1 = do not worry 0 = worry
Income	Take home pay income per month	1 = USD80 and more 0 = less than USD80
Religious activity	Perform five times daily pray	1 = yes 0 = no

Gender of the head of household	Gender of household head	1 = male 0 = female
Financing institution	The majority of debt taken from	1 = informal 0 = formal
Charity institution	To whom respondent give regular charity	1 = informal (direct, temporary charity committee) 0 = formal (LAZ and BAZNAS)
Home ownership	Status of current house where the household dwells	1 = own 0 = rental
Financial education	Household head has ever got all, any or one of the financial education materials through training or seminar or workshop or counselling or course.	1 = yes 0 = no

Therefore, the second model that was tested is as follows:

$$Ln\left[\frac{P_1}{1-P_1}\right] = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8 + b_9X_9 + b_{10}X_{10} + b_{11}X_{11} + b_{12}X_{12} + b_{13}X_{13} + b_{14}X_{14} + b_{15}X_{15} \quad (4)$$

Where:

P_1 = Probability of regular charity-giving
$1-P_1$ = Probability of not giving charity regularly
b_0 = Constant or intercept of the model
b_i = Coefficient of variable-i
X_1 = Education
X_2 = Age
X_3 = Marital status
X_4 = Household size
X_5 = Employment status
X_6 = Origin
X_7 = Charity per income
X_8 = Expectation of future household's (domestic) economy situation
X_9 = Income
X_{10} = Religious activity
X_{11} = Gender of the head of household
X_{12} = Financing institution
X_{13} = Charity institution
X_{14} = Home ownership
X_{15} = Financial education

RESULTS AND DISCUSSIONS

Respondents are dominated by those with low education, 45 years old and above, married, with bigger-sized families, unemployed, from small towns, lesser portion of charity per income, pessimistic, less than one-million-rupiah income, perform five times daily prayers, male, getting source of financing and giving charity from and to informal institutions, home owners, have never received financial education in their life, taking debt consecutively, yet give charity regularly.

The model also uses 15 variables provided in the questionnaire. The independent variables are (A1) education; (A2) age; (A3) marital status; (A4) household size; (A5) employment status; (A6) origin; (A7) charity per income; (A8) expectation of future economy condition; (A9) income; (A10) religious activity; (A11) gender; (A12) financing institution; (A13) charity institution; (A14) home ownership and (A15) financial education. Meanwhile, dependent variable is (A17) regularly giving charity.

Table 3 Variables in Logistic Regression Model for Regular Charity-giving

Variables	Coefficient	p-value	Odds
A1 (education)	-.203	.109	.816
A2 (age)	.114	.337	1.121
A3 (marital status)	-.147	.398	.864
A4 (household size)*	-.391	.001	.676
A5 (employment status)*	.461	.000	1.585
A6 (origin)	-.075	.598	.928
A7 (charity per income)*	-.536	.000	.585

A8 (expectation of future economy)*	.775	.000	2.171
A9 (income)*	.599	.000	1.821
A10 (religious activity)*	.969	.000	2.636
A11 (gender)	-.151	.274	.860
A12 (financing institution)*	-.409	.001	.664
A13 (charity institution)	.412	.163	1.510
A14 (home ownership)	.106	.406	1.111
A15 (financial education)	.058	.688	1.060
Constant	.002	.997	1.002

Notes: *significant at 1% Type I error

Hosmer & Lemeshow's test gives a 15.393 chi-square score for this model with 0.052 p-value, which is more than 5% and indicates that the model is fit. Cox and Snell's R Square and Nagelkerke's R Square show 0.155 and 0.217 values, which suggest that between 15.5% and 21.7% of variability is explained by this set of variables. Apparently, household size (A4), employment status (A5), charity per income (A7), expectation of future economy (A8), income (A9), religious activity (A10), and financing institution (A12) significantly drive respondents to give charity regularly.

Households with four or more members in the house are more likely to give charity regularly, 1.479 times than smaller families. Meanwhile, employed respondents with regular working hours, either employed by the government, private enterprises or self-employed are more likely to give charity on a regular basis than unemployed ones (1.585 times). Higher-income households are also reported to give charity regularly more than lower income households (1.821 times). The situation implies that firm and stable households are more likely to give charity regularly.

Optimistic households are found to give charity regularly 2.171 times more than pessimistic households who worry about future economic condition. Those who perform five-time prayers a day are also significantly proven to give regular charity more than those who do not perform five daily prays (2.636 times). A higher portion of charity per income also denotes more regular charity giving than lesser portion (1.709 times). However, respondents who get external fund from formal financing institutions are more likely to give charity regularly than respondents who get it from informal sources. The equation for this model is shown in the following formula.

$$\begin{aligned}\text{Log } (p/(1-p)) = {} & 0.002 - 0.391A_4(1) + 0.461A_5(1) - \\ & 0.536A_7(1) + 0.775A_8(1) + \\ & 0.599A_9(1) + 0.969A_{10}(1) - \\ & 0.409A_{12}(1)\end{aligned}$$

Simulation result shows that the highest probability of giving charity regularly (94.25%) is reached when respondents are employed, optimistic, having higher income, and perform five daily prayers, while the lowest probability (20.91%) occurs when respondents have smaller size family, less portion of charity over income, and informal source of financing.

CONCLUSION

Charity-giving topic has been elaborated especially when in developing countries and low-income households. Many Islamic economic researches have looked at compulsory charity, that is, *zakat*, and *waqf* topics, but none of them has covered voluntary monetary charity giving of low-income households in Indonesia. As a body of knowledge, this research gives solutions to low-income households, as well as an alternative topic to be discussed by academicians.

Bankers, microfinance practitioners, and poverty alleviation activists may also execute the idea of refining behaviours of low-income households through financial education. These professionals have a strong connection with financial customers who they deal with in daily activities. Financial

institutions are the most preferred partners to execute financial education. Even though the most preferred place is in formal education institutions, they can support the event by providing human resources, supportive funds, and media of promotions.

Islamic social finance institutions, such as BAZNAS and DompetDhuafa, can also embrace these results. Moreover, these institutions are struggling with financial education in order to refine financial behaviours of low-income households. Distributing funds are always a challenge for these institutions since the zakat fund has to be fully distributed within a stipulated year. Starting a program does not guaranty its successes unless other supportive elements contribute as well. Supportive actions by low-income households are highly reliable. Many of them are considering financing funds from Islamic social finance institutions as a gift that does not need to be repaid nor circulated as productive asset. Consequently, some programs have ceased to be perforce. Therefore, effective action for refining low-income households' financial behaviours is highly needed. This research attempts to fill the gap.

This study is also limited to low-income households. In order to strengthen the analysis, comparing high and middle income population may help future research to be more rigorous. High and middle income may be defined as *muzakki* since in this study the low-income households are those with *mustahik* status.

Furthermore, even though BAZNAS and Dompet Dhuafa are the largest players in social finance in Indonesia, prospective respondents are also available in connection with other institutions to give more variation. Especially, it is found that type of financing institutions affects regular charity-giving behaviors.

Finally, smaller-sized family, less portion of charity over income, informal source of financing, unemployed, pessimistic, having lower income, and perform less religious activity low-income households are potential target for financial education to refine the behavior of giving charity regularly.

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