



— **UNILAG** —  
**SOCIOLOGICAL**  
**REVIEW**

ISSN 1595-2975

**VOL. XI**

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## Saving Culture And “Micro-Finance” Practices Among Beggars In Ibadan, South-West Nigeria

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### Abstract

*Begging is a cross-cultural phenomenon that is old, pervasive and complex. The practice is considered a social problem in many societies and had received great attention from scholars, particularly those who believe that understanding its full ramification was central to eradicating it. This study examined an aspect of begging that had mostly been left to speculation: the savings and money-lending practices of beggars. A descriptive qualitative research design was adopted for the study and primary data were generated through 21 In-depth and 5 Key Informant Interviews and Non-participant Observation. The study population was drawn from two purposively selected areas in Ibadan North Local Government Area, Bodija and Sabo, where large concentrations of beggars exist. Participants included beggars, money-handlers, shop owners and traders. Data were interpreted through content analysis, and sometimes reported through direct quotation. Findings showed that most beggars engage in one form of savings or another, including rotational and fixed-term savings – though some employed the services of retail shop owners to act as bankers. Proceeds of begging constitute an important source of credit acquisition for some traders who took advantage of ease of access and flexible conditionalities to benefit from loans that beggars offered.*

*Conflicts sometimes arise at the point of reclamation of savings and loan repayment but normative bonds, feelings of mutual-dependency, and general internal control mechanism enabled amicable resolutions. The study concluded that the savings and the "micro-finance" practices of beggars provide new grounds for affirming the utility of this group and recommended that integrative policies should be formulated to sustain the saving culture of beggars.*

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**Keywords:** Beggars, Begging, Proceeds, Micro-finance, Money-lending and Saving Culture

## Introduction

The social institution of begging is old, pervasive and complex. There is hardly any society that does not have its own share of alms-dependent population; though factors such as levels of poverty and local culture may influence the mode and extent of begging activity in different societies (Adewuyi, 2000; Bamisaiye, 1974; Bromley, 1981; Massey, Rafique, & Seeley, 2010). For this reason, the social phenomenon has been a subject of attention for academics for many decades and their efforts in this regard had led to the publication of several scholarly works that had enriched our understanding of the institution of begging – and of beggars. In Nigeria for instance, studies have been conducted on the incidence of begging (Ogunkan & Fawole, 2009), its structure (Adewuyi, 2000, 2007), socio-cultural drivers (Ogunkan, 2011; Quadri, 2006), its correlates and hazards among able-bodied women (Aderinto, Akinwale, Atere, & Oyenuga, 2007), categories of beggars (Igbinovia, 1991) and on strategies for eradicating it (Adedibu & Jelili, 2011; Onoyase, 2010). However, little is known about the money-management practices of beggars. While beggars have been found to earn substantial income from their trade<sup>1</sup>, the question of how monetary proceeds are managed, whether through savings or lending, is largely a subject of speculation, which has not been sufficiently interrogated by social researchers. The present study was therefore carried out to investigate this aspect of begging, with specific objectives of understanding the methods employed by beggars to preserve their earnings, ascertain the extent and structure of lending practices common among them and to determine the pattern of conflicts involved in these processes and how they were managed. It is believed that this study would, in addition to extending what is already

known about begging as a cross-cultural phenomenon, provoke new thinking on sustainable means of curbing begging in developing countries where the practice is presently a livelihood and an income diversification strategy for chronically poor individuals and households.

## Literature Review

### Begging as a social reality

Begging is an age-long practice of open solicitation for monetary and non-monetary assistance. As a street culture activity, it may be described as verbal or non-verbal solicitation for money, food or clothing from people, usually strangers, employing face-work, pleas, deceit or exposure of deformity (Aderinto et al., 2007; Johnsen & Fitzpatrick, 2008; Jordan, 2011). Beggars are found everywhere in the world and the institution of begging is unarguably one of the most resilient that emerged from centuries of human interaction. Realities that strengthen beggary are ever present in all human societies, especially economic inequality or unemployment (Simpson, 1954). Even today, the intensification of the tendencies of an almost rigid social stratification, as well as national, regional, continental and global inequalities, have made begging an inescapable feature of modern living.

Often used as cognate of terms such as "vagrancy," "mendicancy," and "panhandling," begging elicits contradictory emotions from individual donors, the police and policymakers, who sympathise with, fear, or hate beggars depending on the circumstances of the time, on what day(s) of the year and the location where the actual act of open solicitation for assistance was taking place (Bromley, 1981; Hitchcock, 2005). It was perhaps for this reason that Bromley (1981) referred to begging as an "enigmatic occupation."

Four broad views of begging, and of beggars, can be identified in the literature: the criminological, economic necessity, institutional and livelihood views. While the criminological view perceived begging as social menace or environmental hazard, and a form of non-work that exploits human sympathy (Igbinovia, 1991; Karacoskun, 2009), the economic necessity perspective holds that the socio-economic situation and structural changes within a particular society were responsible for beggary (Bromley, 1981; Gmelch & Gmelch, 1978). The institutional perspective however points to the role of world religions in propagating the continued existence of beggars, claiming that the doctrines of Islam, Christianity, Hinduism and Buddhism, as well as the Jewish tradition of alms-giving, all support and perpetuate the institution of begging and provide strong rationale for donors to give and for beggars to receive (Adewuyi, 2000; Massey et al., 2010; Weiss, 2007). A fourth perspective, tagged livelihood perspective, was added by Massey et al. (2010) after studying some migratory beggars across districts in Bangladesh and India. The livelihood perspective differs from, though related to, the economic necessity view because it was emphatic about the “resourcefulness and agency” of beggars instead of depicting them as social robots responding only to economic stimuli.

Subscription to one or more of these views often determines the strategies that societies adopt in dealing with begging. For example, while the criminological view may favour repressive policies, the economic necessity approach may support welfarism and more social protection for beggars. In similar fashion, a policy intervention can encourage religions to de-emphasise the value of giving and receiving of alms if the institutional perspective was subscribed to. Likewise, the livelihood perspective may tackle begging by seeking ways to eradicate those conditions

that plunge people into a life of beggary or provide avenues for alternative/socially approved livelihood for poor households.

### **Begging in Nigeria: practices, perception and public policies**

Prior to the creation of what is now known as Nigeria, beggary was documented as one of the most conspicuous manifestation of poverty in 19th-century Yorubaland (Ilfiffe, 1984). In Hausa states, the enthronement of the Sokoto Caliphate also brought about the introduction of *Almajiranchi*<sup>2</sup>, a type of Islamic education that encouraged asceticism and reliance on beggary for personal survival (Adewuyi, 2000). In recent times however, the social, economic, political, and demographic changes that occurred since independence have been important factors that helped to entrench the institution of begging in the country. Today, all the major cities in Nigeria boast of legions of beggars who eke out their livelihood at bus stops, religious centres, traffic stops, motor parks, markets and street junctions while employing an array of strategies to attract donations from sympathetic passers-by. Meanwhile, the practice had since assumed ethnic, gender and religious dimensions, with beggars of Hausa origin being most visible and more organised than other ethnic groups, and they are mostly males and largely Muslims (Bamisiaye, 1974; Adewuyi, 2000; 2007).

There are different classes of beggars in Nigeria, usually grouped according to the tactics they employ, purpose for begging, physical appearance and other characteristics. Adewuyi (2007) identified at least four broad groups: compulsive, ceremonial, disabled and generic beggars. Compulsive beggars engage in beggary on temporary basis and primarily beg because of their poor economic situation. Tricksters and unsolicited menial



workers are all examples of compulsive beggars. Ceremonial beggars, according to Adewuyi, included mothers of twin children, rag-day beggars, eulogist, masquerades, and officials of the shrines and others who beg because certain cultural beliefs demanded it. Disabled beggars form another category due to the limitations imposed on them by physical or mental infirmities. Meanwhile, generic beggars were constituted by pupil beggars (*Almajirai*), adult Hausa and female beggars.

Although the categorisations above do have some heuristic utility, it is too restrictive and may give a too narrow view of beggars in Nigeria: for example, ceremonial beggars seem to be restricted to the South-Western Nigeria while the so-called generic beggars appear to be limited to the Hausa. In the same vein, classifying mothers of twins as ceremonial beggars also undermines the metaphysical-cultural significance of some forms of begging among the Yoruba of South-Western Nigeria. Another classification was also suggested by Igbinovia (1991) who identified five distinct groups of beggars: women, child, immigrant, disabled and executive beggars. Igbinovia's scheme appears more intuitive, thus appropriate. However, it failed to consider the elderly as a distinct group even though old people are apparently becoming more involved in begging in cities across the country.

In terms of public perception of begging, most Nigerians are to a large extent sympathetic towards beggars. According to Adewuyi (2000, p. 116), "a common strand in people's disposition to these severely marginalized persons is sympathy, or at least, pity." Many Nigerians cannot refuse a deformed person pleading for change in the name of God or turn away from an elderly woman praying tirelessly for bloodless trip at motor parks. In addition, while children were helped because donors feel they were powerless, able-

bodied adults received donations because their stories were convincing.

Attempts have been made since the colonial period to eradicate begging among Nigerians, starting from 1908 with the Immigrant Paupers' Ordinance and followed by Vagrants' Ordinance in 1911 (Adewuyi, 2007). From 1940s up till political independence in 1960, colonial administration used three methods to control begging in Lagos: rehabilitation/welfare home, deportation/repatriation, and imprisonment (Decker, 2010). Later in 1965, the Abraham Ordia Commission, following a large scale survey of beggars in Lagos, recommended repatriation which was religiously implemented. In the 1970s, rehabilitation centres were established in Enugu, Ibadan, Kaduna, Kano, Lagos and Sokoto – apparently in preparation for the Festival of African Culture (FESTAC) of 1977 (Aderinto, et al., 2007). Traces of anti-begging provisions were also found in Section 250 of the Federal Constitution of 1979 while the influx of foreign beggars was checked by the federal government through Expulsion Order in January 1983 and April 1985 (Afolayan, 1988).

Unfortunately, beggars often flocked into the cities as soon as enforcement relaxed. Rehabilitation centres also failed to achieve their aims due to poor management and inhumane living condition at reform centres (Onoyase, 2010). Indeed, none of these policies was able to dissuade people from taking to the streets on a permanent basis. This throws up the challenge of the need to find other workable strategies that may assist to salvage the situation.

### **Beggary, savings and money-lending practices of beggars**

Saving can mean different things to different people. As Robert Ferber (1964, as cited in Adebayo, 1994) observed, there are at least four senses in which saving may be used: as the process of accumulating money or material

goods for future use; as the flow of money or resources that is accumulated during a particular period; the process of economising or conserving on resources; and as those resources which are kept in being by such economising. In this study, savings was used in the first sense, that is, the process of accumulation of proceeds from begging for future use. Following this definition of savings, saving culture means the attitude of beggars towards the accumulation of income and the extent to which the practice was valued among them. The money-lending practice of beggars was however used in the study to capture the system of credit acquisition operated by beggars. It refers to the whole gamut of lending arrangement that flows from beggars to non-beggars for entrepreneurial purposes, as well as the existing system of borrowing among beggars themselves.

Many issues are contentious among researchers on begging but only a handful disagrees on the view that beggars are almost always the poorest of the poor in any given society. Those who disagree with this statement often cite cases of rich beggars who own expensive cars, big houses, and earn far more than many public service workers<sup>3</sup>. This claim about the existence of rich beggars is popular in many cultures and may have motivated Indranil Sakar (2010) to explore the money-lending activities of beggars in the Burdwas town of India. Sakar's investigation was very revealing: he discovered that a number of beggars were actively involved in offering low-interest loans (around six per cent) to small traders and street-hawkers. In fact, Sakar noted that many small business owners owed beggars a great deal for their businesses because they filled a void that was left by formal financial institutions. Most often, the initial capital for the money-lending business was originally sourced from surplus of over expenses – albeit, over a long period of time.

In Chinese cities where beggars were seen as an integral part of urban living, stories of wealthy, thrifty and money-lending beggars were also common. Lu writes of Shanghai that:

One aged beggar, who died in 1936, left almost 800 silver dollars. Since he did not have an immediate family, he left the money to his brothers' sons who then fought over how to divide the money... Tales about thrifty beggars who saved money and eventually had a "moderately comfortable home" (*xiaokang zhi jia*) were not sensational and isolated news in Shanghai; stories about beggars becoming usurers, owning a private rickshaw, hiring servants, or having concubines were not unusual (Lu, 1999, p. 13).

Apart from the cases cited above, other discussions on the saving culture of beggars and their involvement in micro-lending are mostly based on anecdotes and conjectures. Moreover, the India case was journalistic in character and it lacked the depth necessary for a comprehensive understanding of the micro-lending practice among beggars, and the Shanghai cases were only mentioned in passing by the author. As it stands, not much is known about the saving practices of beggars, and even less about their money-lending activity.

### **Theoretical Framework**

The frame of reference adopted in the study was the functionalist perspective of Robert Merton. The basic premise of Merton's functionalist perspective derives from the conventional theory of structural-functionalism common in the field of sociology and anthropology. In line with the general theory of functionalism, Merton agreed that the

human societies work in a coherent manner and that the social structures, institutions, practices and beliefs operate in integrative forms to maintain and sustain them (Maryanski & Turner, 2000). However, Merton, following his critique of important propositions in traditional functionalism, expanded the conceptual basis of the theory with the ideas of functions and dysfunction, net balance, levels of functional analysis, and manifest and latent functions (Ritzer, 2008). In this study, Merton's idea of "levels of functional analysis" and his notion of manifest and latent functions were particularly useful.

Merton presents a framework for investigating social phenomenon at distinct levels while also calling attention to essential differences between the manifest and latent functions of that phenomenon. On the one hand, he moved away from the strictly macro-level analysis that was common with functionalist approach, arguing instead that the functional analysis of social practices, institutions and groups may also be done at the micro-level. For instance, rather than focus on the function of the social practice of begging for the society as whole, his functionalist perspective permits us to undertake a micro analysis of the phenomenon by considering what its benefits are for the actors involved in beggary and others who may be linked to the practice in one way or another. On the other hand, Merton holds that social practices usually have manifest and latent functions, the former being the intended functions (or consequences) while the latter refers to the functions that are unintended. With regards to begging, its manifest functions may include helping beggars to meet basic needs of food, shelter, and clothing or to take care of family responsibilities. Latent or unintended functions, however, may consist of those functions that are not conventional or those benefits that fall outside what many people consider normal, such as when a beggar is able to earn enough to

accumulate surpluses in terms of savings or when s/he has enough to lend to other people who are not necessarily a beggar like her/himself.

Still, in suggesting that capital accumulation, in form of savings, and money-lending were unintended functions of begging, it must be borne in mind that their latent status (in this case 'unintended') is not without controversy. For instance, while the idea of a saving or money-lending beggar may be a surprise to some members of the public, others may argue that there was nothing unintended about it. In fact, it was not uncommon to find people who strongly believe<sup>4</sup> that some beggars were aware that they could earn enough to save or loan to others before venturing into beggary. Moreover, the lack of conclusive empirical evidence on the real motivations of beggars makes it even more difficult to be emphatic about whether the savings and money-lending activities of beggars were indeed latent functions or just other kinds of the manifest functions that beggary serve. In any case, the point to note is that the categorisation of savings and loans as latent was more of an intuitive presupposition and may be more problematic than is here presented.

### **Methodology**

The study was non-experimental and given the nature of the problem investigated, a purely qualitative approach was adopted, a choice warranted by the fact that little is known about the subject matter (Collier, 2005). This approach freed the researchers from the observational linearity of the quantitative technique, enabled us to make reviews on the focus of the work when necessary, and allowed us to respond swiftly to unanticipated twists and leverage on unexpected, but valuable data.

Three qualitative methods of data generation were adopted to elicit relevant information, namely informant and

in-depth interviews and non-participant observation. Five (5) Key Informant and twenty-one (21) In-depth interviews were conducted, bringing the total of participants to twenty-six (26), all of whom were drawn from two purposively selected locations, Bodija and Sabo, in Ibadan North Local Government Area of Oyo State, South-West Nigeria, where begging activities (and beggars) are a common sight. The study participants included beggars, money-handlers, shop owners and traders.

Ibadan is one of the largest cities in pre-colonial Africa and its history is one of long centuries of human mobility (Afolayan, 1994; Fourchard, 2003). Movement into this city started with its founding and continued into the post-independence period, though it was intensified by rapid urbanisation that began in the 1970s. Besides the indigenous Yoruba that formed the majority of inhabitants of this territory, the ethnic composition of Ibadan is inclusive of ethnicities like the Hausa, Ibo, Tiv and other smaller ethnic groups, most of whom were probably attracted by the promises of economic improvement and better life in the city. Meanwhile, the concentration of businesses in the city of Ibadan, just like in most cities across the world, had drawn many others that engaged in one form of marginal occupation or another, including street begging. While beggars can be found all around the city, Bodija, one of the largest markets in the city, and Sabo, a settlement renowned for high traffic of beggars, were purposively selected for the study. Selection of participants at the two locations was both purposive and accidental, although a few were located through snowballing.

A pre-designed qualitative interview guide was used for each interview, although discussions were free-flowing and non-rigid. Interview lasted up to 45 minutes (and sometimes an hour) on any given visit. As part of efforts to achieve data reliability, all the Key Informants were

interviewed more than once and it was ensured that unclear issues were reviewed with them. Two field assistants, bilingual in Hausa and English languages were trained to facilitate data gathering. Generated data were taped and transcribed while patterns that fell under the research question were extracted and grouped accordingly. Each transcribed session was studied reflexively, content-analysed and interpreted.

Being a peculiarly vulnerable group, the social circumstances of beggars were respected and the purpose of the study was patiently explained to them. This was for the purpose of encouraging voluntary participation. Apart from external data and resources, the research was conducted using only the information supplied through the voluntary participation of all the respondents. Also, participants were briefed on their right to terminate the interview at any point, and because of the intimate nature of some of the questions explored, the principle of "no harm to subjects" was adhered to by guaranteeing that the information were for research purposes only. The anonymity of the respondents was also maintained throughout and the researchers also guided against identifying participants with interview sessions.

### **Limitations of the Study**

In carrying out the study, some challenges were encountered, including incoherency of speech on the part of some participants, inability or unwillingness to provide accurate information on age and family characteristics, as well as difficulty in reaching willing informants to share details about the savings and lending practices of beggars. While the fact that beggars were generally a difficult group to work with (Bromley, 1981), the subject matter of this study made it especially arduous to access facts about the internal workings of beggars' savings and "micro-finance" practices. These challenges imposed some limitations on the



study. Lack of accurate information on the age of participants may also perhaps generate question about whether (or not) the study engaged an identifiable group within the general beggars' population. Again, the adoption of flexible or "free-flowing" approach during interviews may even suggest that the study was directionless and without a design. Nevertheless, these limitations were essentially brought about by the exploratory nature of the inquiry, and attempt was made to reduce the probable influence of some of them on the study: (1) by asking the same questions several times to ensure accuracy of response (a measure for coping with speech incoherency, and (2) by grouping participants into categories (Youth, Middle-aged and Elderly<sup>5</sup>) to mitigate possible negative effects of non-availability of information on the age of respondents. This does not imply that the conclusion in the study is final as the main goal of the research was to provoke new thinking and generate propositions upon which future research on savings and lending practices of beggars in Nigeria may be built.

## Results

In carrying out the study, data were gathered from a total of 26 participants, inclusive of both beggars (21) and non-beggars (5). Data were generated on the socio-demographic characteristics of the participants, the structure and the processes of the savings and money-lending practices that were common among beggars (and how non-beggars were connected to them), the associated challenges and how emergent conflicts were handled.

TABLE 1: Socio-Demographic Characteristics of

Variable	CATEGORY	N=21 (%)
Age	<i>Youth (18-35)</i>	5 (23.8%)
	<i>Middle Aged (36-59)</i>	8 (38.1%)
	<i>Elderly (60 and above)</i>	8 (38.1%)
Sex	<i>Male</i>	17 (81%)
	<i>Female</i>	4 (19%)
Ethnicity	<i>Hausa</i>	19 (90.5%)
	<i>Yoruba</i>	2 (9.5%)
Religious Affiliation	<i>Islam</i>	19 (90.5%)
	<i>Christianity</i>	2 (9.5%)
Marital Status	<i>Married</i>	15 (71.4%)
	<i>Single</i>	2 (9.5%)
	<i>Widowed</i>	3 (14.3%)
	<i>Separated</i>	1 (4.8%)
Physical Condition	<i>Able-bodied</i>	11 (52.4%)
	<i>Physically Challenged</i>	10 (47.6%)
Status of Residency	<i>Temporary</i>	20 (95.2%)
	<i>Permanent</i>	1 (4.8%)

## Beggars

Source: Fieldwork 2012

As shown in Table 1, respondents belong to diverse age categories. It is important to note that use of the age categorisation above was based on observation of physical appearance and a deduction about the probable range of the ages of the beggars, most of whom could not state how old they were. Also, the dominance of male participants was most probably a fall-out of the non-rigid sampling technique that was employed; though similar gender representation among Nigerian beggars was observed in previous studies (Adedibu & Jelili, 2011; Ogunkan & Fawole, 2009).

On the ethnic composition of the beggars, most (90.5%) of the participants were of the Hausa stock. The religious affiliation was a mirror of the ethnic composition of the beggars who were mostly Muslims, the adherents of Islam which is the dominant religion among the Hausa people. Only two (2) of the participants were Christians.

The marital status of the beggars indicated that majority were married; 15 (71.4%) out of a total of 21, while the rest were found to be widowed or single. However, the married participants refused to provide specifics on their families, though some of the married males mentioned that they have more than one wife and many children. Physical disability was also observed among participants that were beggars: mostly crippled but blindness was noticed as well but none showed signs of mental impairment and appeared competent enough to provide reliable responses to the questions asked.

The beggars were also interrogated about their residency status in Ibadan (whether they were permanent or temporary residents). Over ninety-five percent of the beggars were temporary residents of Ibadan, staying for not more than three to six months at a time. It appeared that their main reason for coming to Ibadan was to beg for alms. This is not peculiar to Ibadan alone as migratory begging is also common among the poor in many cities across the

world. In Dublin (Gmelch & Gmelch, 1978), Cali (Bromley, 1981), across Indian and Bangladeshi cities (Beggars of Hyderabad, n.d.; Massey, et al., 2010), and in several other places, studies have shown that poor and struggling householders travel long distances to beg for alms in the cities. These migratory beggars often return to their various communities after a few months although some have been found to spend only a couple of weeks at a time in any one city (Bromley, 1981). The states of origin of the beggars were diverse, but most were from the northern part of the country. Other participants in the study, totaling five, were non-beggars, including a trader, two bankers, one retail shop owner and another elderly male described as a close confidant of the leader of the beggars in Sabo.

### **Saving Culture of Beggars in Ibadan**

In generating data on the saving culture of beggars in the area of study, participants were asked to provide information on whether they set aside part of their proceeds for future use. They were also asked to provide information on what determines their savings method and choice of "banker." It was discovered that not all the beggars save and the reason offered by some of them was that they were not itinerant. As one participant remarked that:

We can't save because we are usually stationed in one place. Those that move around tend to earn enough money to save but for those of us that sit in the same stationary place, we only get enough to eat and survive.

*IDI/Female/Beggar/Elderly/Hausa/Sabo*

However, cultural belief about the temporary nature of life and worldly possessions was a more fundamental reason for some beggars. An Informant, commenting on the

importance of this belief in the life of a Hausa, explained as follows:

You know some of our people believe that whoever makes money today can die tomorrow so those who make money may spend it all the same day...But some also think about saving ₦100 if they realise ₦200 in a day so that he can do something else with it.

*KII/Male/Non-beggar/Youth/Hausa/Bodija*

For those that reported that they manage to save part of their proceeds, they were motivated to do so for two reasons: first, almost all of them were migrant beggars who must, as a matter of necessity, have money when they leave Ibadan for their permanent abodes; second, which is connected with the first, was fact that most have dependants with certain needs that required sustained accumulation of small amounts of money over a period of time. For Hausa beggars in particular, a participant compared them with international migrants:

Their case is like that of someone who went to America or London; they must return home with some money. They may even see someone that is travelling today and just rush to their money-handler to request for money so that their wives and children can be catered for. But for the Yoruba beggars [living in Ibadan], their families are with them here so there's really nothing to save because they will spend on a day to day basis.

*KII/Male/ Non-beggar/Middle  
Aged/Yoruba/Bodija*

To that extent, putting money aside was a matter of practical necessity for some Hausa beggars. Yet, the choice of appropriate savings method (or who to save with) was never straightforward. Findings showed that individual experiences and the outcome of experiment with different types of methods played crucial role in such decisions. For example, one IDI participant that once used conventional commercial bank abandoned the system after it was rumoured that the financial institution was weak and likely to be shutdown. Another participant reported that prior to his “deportation” from Lagos State in May 2011, he saved his earning at the bank in conjunction with other beggars. Describing the method and the circumstances surrounding its eventual discontinuation, he explained that:

In Lagos, when we go out to beg we usually gather the money together – we can be up to one hundred Naira or thereabout. Some may have ₦10,000, some ₦3,000 or ₦500 and so on. We list it all out for one person so that he can go and deposit the money in a bank...When he went to collect the money it was about ₦4m. But then at the bank, someone announced that a beggar wanted to collect ₦4m and that surprised everybody...I can tell you that that was the reason why were deported from Lagos by the State government.

*KII/Male/Beggar/Youth/Hausa/Bodija*

The participant quoted above believed that their eventual forced expulsion from Lagos state was not unconnected to that misinterpreted event. He even claimed that some eminent members of the Hausa community in Lagos supported the government’s deportation plans after

the incident became public. In order to avoid a repeat occurrence, he discontinued group-saving with a bank. With formal banks out of the way, at least two methods of savings were observed among the participants.

The first saving method that was reported involved the use of money-handlers, mostly traders and retail shop owners. In Bodija where the practice was common, the choice was apparently based on the real or assumed solvency of the traders and those in retail business. As captured by an informant:

...savers needed to be sure that their money is safe and the only observable guarantee was the value of asset that the money-handler possesses. Even if the shop owner cannot pay back for one reason or another, the worth of the goods in his shop should be enough to cover for the amount they have saved.

He noted further that:

...some of the beggars sleep in the same place as the trader or shop owner...[so] they were also able to monitor him and can be sure of his worth...the beggar knows his movement, he can almost predict the person and, above all, they pray together.

*KII/Male/Non-beggar/Middle  
Aged/Yoruba/Bodija*

Banking with an insolvent person was particularly considered suicidal by beggars that had been disappointed at one time or another. In the course of the study, participants referred to at least two of such instances of disappointment. In the first case, ₦40,000 belonging to an elderly male beggar disappeared into thin air. In the second case, a crippled male beggar shared the following experience of his colleague with us:

There was one beggar who had ₦12,000 and gave it to someone to keep. The person was not involved in any business... [W]hen he needed his savings after he was called to come home, the person had already spent it and could not produce it... Till now, the person has not refunded any amount. It took the beggar about 5 months to gather that money and he couldn't get it when he needed it.

*KII/Male/Beggar/Youth/Hausa/Bodija*

In addition to the rational calculation of the worthiness of their chosen bankers, the beggars also stressed that a banker must be trustworthy. In fact, for many of them, trust was the foundation on which the beggar-money-handler relationship was established in the first place. From the interviews conducted, it was discovered that being trustworthy was an important part of being a money-handler, and because these "bankers" were equal beneficiary in the relationship it was in their self-interest to appear worthy of trust. In one of the interview sessions, a money-handler revealed that the monies he received from beggars for safekeeping helped him to build his retail business and he attributed that feat to the fact that he was trusted by the beggars that patronised him.

However, it was observed that Hausa beggars were more involved with money-handlers than Yoruba beggars. Although it was not possible to independently verify this, given the small number of Yoruba participants in the study, an Informant assured that it will be very rare for Yoruba beggars to save money with people, especially within the Bodija market where the two (2) Yoruba participants were sighted and interviewed. Meanwhile, one of the two Yoruba



beggars that participated in the study did mention that he was saving with an *Alajo* (or a Thrift Collector).

Besides the use of money-handlers as bankers, findings showed that beggars also engaged in inter-group savings. Those who chose this method over the one described earlier did so because they believed that savings with traders, money-handler or any other outsider makes them vulnerable and at risk of losing their earnings. This was particularly so for blind beggars. When asked about whether he saved money or not and who his banker was, a blind beggar, who also claimed to be doubling as the *Serki Maikafo* (Chief of Blind Beggars) and the leader of the beggars' community at one of the locations, responded thus:

Yes I do. Many of us do... We used to save with people that were not blind before but a spell of bitter experiences – by disappearing with our money – made us to consider other alternatives. Now we contribute among ourselves, not with non-blind persons.

*KII/Male/Beggar/Elderly/Hausa/Sabo*

Based on description provided by an Informant, the inter-group system took two forms which we have categorised as rotational and fixed-term methods. The rotational savings method shares many of the characteristics of the normal Rotational Savings and Credit Associations (ROSCAs) where members of a savings group contribute an agreed amount which is given to each contributor in-turn (Adebayo, 1994). The fixed-term savings on the other hand involved the contribution of a stipulated amount for a period lasting up to three months at a time. With this second variety, participants usually stipulate the amount they want to save at the end of a particular savings cycle. For example, one female beggar explained that she operated a three months/three days' package of ₦200 per/day since she would only be staying in Ibadan for 100 days.

While these two methods appeared similar, they were in fact different from each other. One source of difference is that in rotational savings, individual contributions were pooled and given to one member at a time and in rotation, whereas those that used fixed-term method save against specific dates, usually against the day of departure from Ibadan, and they collected only what they managed to save at the end of the stipulated date. In the fixed-term method, savings builds up gradually (not deposited at once) and savers collect the exact total of savings only after a fixed period, usually three months or so.

Another aspect of the savings practices of beggars that was explored relates to the size of savings. Findings indicated that the size of savings was not uniform. Beggars' savings were based on only what they earned, from mostly a few hundreds of naira to about ₦2000. When pooled, the significance of these savings for the banker was very obvious. As summed up by one of the money-handlers at the market:

...some may save ₦2000, ₦500, ₦200, or ₦50 when they return at night. When I calculate it the money may be up to ₦100,000 – that was then when I use to help them to keep their money. After I collate it, I put it into my own business and it was from my first few sales that I was sometimes able to pay those who come to withdraw from their savings without notice.

*KII/Male/Non-beggar/Youth/Hausa/Bodija*

### **The “Micro-Finance” Practices among Beggars**

Findings showed that beggars engage in various types of “micro-finance” activities, although the first reaction of some of the participants to idea of “a money-lending beggar” was that of shock. In expressing his

conviction of its absurdity, for instance, a participant reacted as follows:

...If I say that I made money like never before, I make ₦400, sometimes ₦350. Is it from this kind of money I will loan someone and expect to collect interest? Maybe they do it or not I don't know. At my age, I have children at home and they will eat...I will be here all day, screaming like a mad man, like someone who has misplaced his mother and I will now give the money to someone?

*IDI/Male/Beggar/Middle  
Aged/Yoruba/Bodija*

In spite of this, some Informants and a few other beggars confirmed that the practice was real. Not only that this, it was found out that the non-beggars were sometimes involved in micro-finance exchanges, especially traders and shop owners who considered as reliable allies by beggars. As explained by an informant:

There are many of us who lend money to traders...Whoever you see giving his money to non-traders is probably new to begging or to the area where he's working. Traders are more reliable and it is easy for us to get our money back...

*KII/Male/Beggar/Youth/Hausa/Bodija*

The same informant emphasised further that:

...we...lend to traders and to only traders that we trust to give us back the money when we want to travel home.

Among traders and shop owners that approached beggars for loans, ease of access, flexibility of operations and the inexpensive nature the practice made them particularly attracted to it. Regarding access, a participant described how loans from beggars saved them and their small trades after the nationwide anti-subsidy removal protest in January 2012. "Without the loans from those beggars," says the Informant, "some traders in this market may probably be out of business by now." For some traders, freedom from having to pay interest or providing collateral was attractive enough. Responding to the question of why he thought a trader approached him for loan, a male beggar explained that "if you go to the bank you will need a guarantor or collateral...but that is not the case with us".

The study also revealed that loan was generally on short-term basis and the size was entirely dependent on how much a beggar earns. Sudden change within the operating environment of begging was found to be an important determinant of the lending capability of beggars. Responding to question of the size of loan for instance, a participant observed thus:

When the Lagos incidence had not happened, I may loan a trader ₦15,000, ₦16,000, ₦17,000. But nowadays I don't know what is happening – maybe is because of...maybe it's the market, maybe there's no money in circulation. Since I came this month, I've been able to loan just ₦1,900 to a trader.

*KII/Male/Beggar/Youth/Hausa/Bodija*

Meanwhile, beggars also extend loans to themselves as a form of support. During emergencies, beggars embark on fund drive or mobilisation to help one another. Amongst other needs, such as assisting with loans to offset hospital bill for child delivery, one participant explained that they help each other with loans whenever the need arises;

sometimes for payment of children needs, for ceremonial and other pressing needs.

Participants with some knowledge of the lending practice of beggars were asked if interest was charged on loans or not. Interestingly, it was reported that loans were interest-free. In the words of a money-handler: "They don't collect anything on the money. It is the exact amount that they give that they collect in return." Another participant, a beggar, who sometimes loans money to traders corroborated the money-handler's position but went further to mention that some borrowers do show appreciation by adding some extra money when they repaid what was owed.

It was assumed that, given the economic and power relationships involved in these practices, conflicts would be inevitable. Respondents were asked to mention specific instances of conflict in the savings and money-lending practices of beggars, and to describe how they were managed. Findings indicate that conflicts often arise at the point of savings reclamation and loan repayment.

Savings related conflicts manifest between beggars and their bankers at the point of reclamation of money because money-handlers, who often use savings to acquire stocks for their shops, expected savers (beggars) to give notice before coming to demand for their money. When notice is not given, bankers may be under pressure to repay. According to one banker:

...Some may come to inform you that they will be travelling in a week and that the savings will be needed... some may come to you today demanding for their money because they are travelling or that they needed to eat. For these second set, I have had to look for the money by all means possible in order not to disappoint them. I sometime have to borrow the money from

friends to make up for the payment so as to avoid trouble.

*KII/Male/Non-beggar/Youth/Hausa/Bodija*

Incidents such as the above usually put undue pressure on bankers and it is one of the reasons why some money-handlers avoided certain beggars. In fact, some beggars were totally denied “banking service” because of this problem. In one particular case, a banker, pointing at his store, stated that:

I terminated further relationship with most of them after I was able to stabilise my business. This shop now belongs to me and I don't really need any of them to sustain it. Whoever I am helping to keep money now is either my friend or I am just helping him out. And whenever he wants to travel I can convince him to give me some time to get his money.

*KII/Male/Non-beggar/Youth/Hausa/Bodija*

Savings-related conflicts also arose when bankers were not able to fulfil their own end of the bargain even when given a notice. When this happens, the only option for some beggars was to guard against total financial loss. An example of such strategies was described by a participant:

Instead of handing over my entire earnings...What I do is that when I have say ₦14,000 with me, I give ₦10,000 to a trader for safe-keeping and hold the remaining ₦4,000 with me. So that when I want to travel and I can't get my savings, I can use the ₦4,000 and leave the rest to God.

*KII/Male/Beggar/Youth/Hausa/Bodija*

In dealing with conflicts, inaction and resignation to fate was also common but control measures and conflict resolution strategies were also applied, usually internally and informal in character. Police were rarely involved in settling loan disputes and like in many Hausa communities; the authority of the *Serki* (the leader of Hausa settlements in most of non-Northern states) was respected. Asked about how loan defaulters were treated, the *Serki Maikafo* or leader of the beggars' community in Sabo explained as follows:

They come to me with the case; I look into it and direct the person to pay up... If he fails to pay up, I will sentence him and such person will be imprisoned for two days in this very house that we are right now. We also have police among us.

*KII/Male/Beggar/Elderly/Hausa/Sabo*

## Discussion

As shown in the result presented, savings among beggars, like other human groups in the society, was first of all an economic-rational decision which may not be practiced by all members of the groups. Lack of sufficient income, as shown, do prevent people from cultivating a savings habit, though cultural beliefs about, and perception of things in, the world may produce similar indisposition to save. Nevertheless, some beggars were able to rise beyond the odds of their economic situation and cultural beliefs to embrace and internalise the culture of surplus accumulation in form of savings. Like other beggars in other developing countries who venture into begging in the city to secure livelihood (Massey, Rafique, & Seeley, 2010), some of the beggars in this study believed that having money on them upon return to their respective villages was non-negotiable. In line with studies and policy positions that had been taken

by scholars, advocates and microfinance experts (Anyanwu, 2004; Barua, 2006; Central Bank, 2005; Microcredit Summit Campaign, 2008), therefore, beggars, like many other extremely poor people in the society can and do save - contrary to popular misconception. More profoundly, the beggars in this study were able to create and operate within an informal savings structure that integrated even non-beggars. Interestingly, these non-beggars, as we have seen, were not merely money-handlers or benevolent keepers of money but were rather self-interested social actors who appreciated the relevance of having constant supply of cash in growing and sustaining their own business.

Thus, the savings and micro-finance practices involving beggars and non-beggars, as found in the study, may be seen as a form of informal finance system. Informal finance, according to Olomola (2002: 1), "operates outside the purview of the legal, fiscal, regulatory and prudential framework of the monetary and financial authorities." Informal finance is diverse and extensive and may take different forms and may include a dynamic set of actors based on the environment and the purpose for which the financial exchange was created in the first place. Savings and money-lending system of beggars fall appropriately within the purview of informal finance since it lies outside the mainstream financing structure, and it is purposeful and simple. Not only this, its status also derived from the flexibility of operation and because it was bounded by, and internally regulated through, norms of trust and mutual interdependency. It was also free from the requirement of group formation as well as its attendant group pressure, both of which were argued to impose great limitation on access to loan (Barua, 2006; Mohammed & Hasan, 2009)

As an important part of most informal systems of economic exchange, trust was also significant in this system. Money-handlers protected their savers by not divulging



personal information. It was almost as if beggars had tacitly demanded anonymity from their bankers. Being trustworthy was economically rewarding, as shown in the case of the banker that built his retail business with the savings he received from beggars. Apparently, the money-lending system was a fundamentally personal transaction based on trust and perceived "mutual need" among the various actors and one that depended on the extent to which the borrowers, in actual fact, value the financial support s/he was receiving from the beggars. In a profession where new entrants were being increasingly pulled-in, and in which temporary migration remains a part of the trade, the need for bankers will perhaps continue to be important to beggars and for those who have earned their trust, being a money-handler will most probably continue to be worthwhile. In other words, trustworthiness can guarantee continuous patronage.

This informal finance system raises some doubts about the sweeping claims on the function of begging that is popular in literature. Given the fact that credit flowed constantly from beggars to non-beggars, the view that beggars were social parasites (Adewuyi, 2007; Igbinovia, 1991) must undergo serious modification. As revealed in this research, proceeds from begging served as unconventional source of credit acquisition for small traders who are marginalised from formal micro-finance institutions. Contrary to the parasitic view therefore, the relationship between beggars and non-beggars – and the dialogue of beggars with the society as a whole – ought to be tagged symbiotic and not parasitic.

In the practices we have described, the relevance of agency and value of social capital are worth a rehash. Those beggars that saved assessed the risk of saving with traders and shop owners instead of conventional banks or people with no form of business venture while also saving towards specific period and goals as demonstrated through the

rotational and fixed-terms methods. These were all products of rational thought; of individuals weighing options and choosing the best possible alternatives. Furthermore, the savings and micro-finance system, as practiced among the Hausa who formed the majority of participants in this study, also benefits from the bonds that existed between beggars and non-beggars. Besides the bond of trust that had already been isolated, ethnicity and religious affiliation were important sources of social capital (Olomola, 2002; Portes, 1998) which Hausa beggars and their bankers tapped into in order to enhance the system. Given the facts of cultural affinity, the provision of financial services by money-handlers to beggars may therefore be interpreted as nothing more than the provision of support to their fellow Hausa brothers and sisters.

On the size of loan offered, it was not surprising that the loans given to traders and small-time retailers were not so much as against how much someone can get from formal microfinance institutions and commercial banks. For one, access to mainstream sources of financing is largely closed on these so-perceived small-time but high risk individuals, most especially beggars (Barua, 2006; Mohammed & Hasan, 2009). In most formal microfinance organisation in Nigeria, financial analysts even charge them to apply "qualitative" risk assessment procedures on borrowers, including:

...borrowers qualities in terms of character, (reputation, willingness to pay, past repayment history, stability of residence, occupation, etc); capital (equity contribution and its ratio to debt); capacity (nature of cash flow and its ability to make instalment repayments as they fall due); collateral (adequacy and reliability); conditions (economic conditions) and compliance (pattern of honouring

obligations to tax authorities, workers' salaries etc) (Microfinance Newsletter, 2007, p. 3).

For sure, many small shop owners will not be able to scale through such assessment. Hence, the beggars, with their small savings and direct lending, provided the much needed alternative, even though they save and lend according to how much they earned – unlike what obtained in Burdwan town of India where beggars may be in possession of a store of excess capital to continuously fund their micro-lending operations (Sarkar, 2010). Moreover, loans from beggars, for those who participated in the study at least, were interest-free.

In addition to the foregoing issues, the revelation about interest-free loan is also particularly fascinating and worth exploring. In previous studies that were available to the researchers, beggars who give loans imposed interest on their debtors. Examples include Sarkar's (2010) study in India where up to 6 per cent was charged as interest and Lu's (1999) research in Shanghai, China where money-lending beggars were reported to have been usurers. Among the participants in the present study, religion was cited as one of the reasons for not imposing interest. Most of the lenders in the study were Hausa Muslims whose religion prohibited interest-taking or *riba* in Arabic. Islam frowns at *riba* and all other forms of usury, as clearly outlined in the Holy Quran,<sup>6</sup> and all adherents of the religion were expected to live by this prohibition. What lends credence to this reasoning is the fact that the idea of joint liability, which is claimed to be the departure point for interest-free Islamic micro-finance (Mohammed & Hasan, 2009), is even foreign to the practice that was in operation among beggars. Another probable explanation which was not mentioned by the participants, but still plausible, is the seemingly "lending system" was nothing more than a mutually dependent arrangement wherein a banker acts as a store of wealth for

the beggar while the beggars in turn provide crucial funds for sustaining businesses. In other words, the micro-lending practice was perhaps not business per se but another means of accumulating capital and managing surpluses from begging proceeds. It is most likely that other reasons existed for not charging interest but none of them, and even the two already identified, would be more relevant for practice than the knowledge of the fact that certain beggars provide unconventional means of business financing and that no interest was being charged.

The pattern of managing conflicts arising from informal savings and lending practices is also deserving of attention. Through the instances of conflict situations that beggars and money-handlers cited, we can affirm again, as had been done by many, that hardly is there any human interrelation that is free of some forms of conflict, and that it was due to this reality that groups and societies establish control mechanisms to regulate relationships and devised means of resolving conflicts when they occur. While the context of conflict in savings revolved around reclamation, enforcement of repayment agreement was observed to be common in the lending practice. Among the participants, any form of disappointment that may lead to conflict was unacceptable. Given the moral and loosely economically dependent motivation of the system, savings and loan defaults were generally interpreted by beggars as an act of cruelty on the part of the borrower/money-handler. Involving externals at any point of the relationship seemed unnecessary but there were instances when culturally recognised authorities were summoned to intervene. Except in organised settings such as where beggars live as a community (in Sabo location for instance), where ethnicity is tapped into as a source of social capital and used to expand the range of enforcement mechanisms for defaults (Olomola, 2002: 4), enforcing the terms of repayment of

savings or loan can sometimes prove too difficult to achieve. Where beggars and/or parties to savings or loan agreement live together, punishment like house-arrest can be very effective. While one may raise questions of rights and authority in the house-arrest scenario, the most important concern, as far as this study goes, is whether the measure was able to accomplish its goal or not. Intuitively, one can guess that such punishment could be very devastating for a beggar. If any beggar was forced to remain indoors, sleeps through the entire day and restricted to the walls of a house in a city, his/her livelihood is threatened. This means hunger and absolutely no possibility of savings.

### **Conclusion**

As shown in this study, the savings and micro-lending relationship between beggars, traders and shop owners sheds light on the some of the often ignored nuances in human social relations. Indeed, these informal arrangements are significant pointers to aspects of social interactions which may be a basis for drawing specific conclusions about human nature in general. As it is well known, the conventional belief is that beggars were always at the receiving end of the alms' chain. In most cultures, the prevalent idea of "beggar" is that of an individual who is poor, lowly, parasitic, and a receiver of aid, of no use to themselves and to the society as a whole. This conventional view is contradicted by findings from this study. Besides the fact that this result highlighted the undesirability of rigid social labelling, it showed that in real day-to-day interaction, non-beggars may be dependent on beggars in the same way that beggars were dependent on them.

In formulating sustainable policy on begging, a strong awareness of, and sensitivity to, the reality reported in this study becomes unavoidable. Rather than guide policy with views that label beggars solely as candidates of welfare

and charity, policy formulators must begin to interrogate how operative attitudes and behaviours within this reality can be exploited to develop better strategies for eradicating it. In line with this, it is recommended that policies that will sustain the saving culture of beggars should be formulated. This can be very valuable in the rehabilitation process of beggars as it takes initiative, self-discipline, and strong agency to engage in any kind of savings at all. The policy should be designed to initiate a process that will encourage beggars to see themselves as their own helpers. Doing this requires a combination of insight and strong will, guided by a belief in the preparedness of beggars to abandon begging – and on the assumption about their capacity to be able to do so. It is worth noting that this approach to dealing with beggars was central to some micro-finance programmes that have recorded great successes in countries like Kenya where a micro-loan organisation known as Jamii Bora or “Good Families” was established in 1999 by Ingrid Munro with 50 beggars in Nairobi. In 2009, the organisation had 84 branches and 142 outlets all over Kenya, providing financial services to more than 208,000 members, most of whom were beggars (see Jamii Bora, 2009). In Bangladesh, the Grameen Bank launched the Struggling Members Programme in July 2002 that was specifically targeted at beggars and destitute. By 2006, 73,388 beggars had joined the programme while 1,850 beggars had already left begging out of their freewill (see Barua, 2006). Attempt should therefore be made to integrate beggars into formal micro-finance activities in Nigeria as well. This must include the provision of savings and credit services to beggars, combined with a well-organised advisory or counselling programme that will assist them in planning and navigating their way out of begging on a permanent basis. However, all the micro-financial organisations that would be involved in the programme must be committed to trust-building and

endeavour to find ways to leverage on pre-existing structures to stimulate a feeling of ownership, and to achieve maximum participation from the target group.

## ENDNOTES

<sup>1</sup> Some studies documented maximums of ₦650 (Adewuyi, 2007), ₦1000 (Ogunkan & Fawole, 2009) and ₦2000 (Aderinto, et al., 2007) on certain days.

<sup>2</sup> This refers to a system of Quranic education involving migration from place to place in order to acquire knowledge. An individual who migrates for the purpose of gaining Quranic knowledge was known as the *Almuhajirun*.

<sup>3</sup> Examples of rich beggars abound on blogsites in countries like United States (Freddie Mac and Fannie Mae), Canada, Australia (Ken Johnson), Indonesia (Mr. To), India (Shankar Mehta), China (Xi Li Ge or Brother Sharp) etc. See following web links for more:  
<http://prasetio30.hubpages.com/hub/Begging-Phenomenon>;  
<http://www.worldforum.com/259495-have-you-ever-seen-rich-beggar.html>

<sup>4</sup> Opinions of this nature were expressed by some market women at Bodija market during the fact finding stage of the study.

<sup>5</sup> Of course this categorization is in itself problematic but is considered adequate for the study.

<sup>6</sup> See Chapters 2 (V. 275, 276, 278), 3 (V. 130), 4 (V. 161), and 30 (V. 39) of the Holy Quran.

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