

# THE 'GIVING' BEHAVIOUR ON MONEY AND SERVICE

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Giving is intrinsic to all faiths of man. Giving by the general population of Hindus and Muslims in the states of Uttar Pradesh, West Bengal and Karnataka, India, based on survey data from a stratified random sample, is presented in this paper. Giving can be either in the form of Money (beyond taxes paid and temple or *zakat* donations made) or Service. Giving under either form is disaggregated on the bases of age, religion, education, and sex (basis: 1981 Census) and household income (basis: Voluntary disclosure) for the three states. Regression analysis results are also presented.

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## Introduction

Giving is an intrinsic part of sanctions orchestrated by the major faiths of man, as in Hinduism, Buddhism, Judaism, Christianity, and Islam. This paper explores the factors operating in Indian society amongst Hindus and Muslims that engender and promote variations, in the extent to which they say they have given money (aside from taxes paid and temple donations/*zakat* made) or service, in order to help 'non-familial others in need'.

These factors are explored at two levels. First, the sanctions on Giving as orchestrated by Hinduism and Islam are examined. Second, results from a survey questionnaire administered to probability samples in three Indian states are used to demonstrate widespread variations in the Giving behaviour of the people, and to show how structural position (age, gender, education, income, urban-rural dwelling) within Indian society, identifies such variation.

## Background to Giving

*Hindu Giving: Ethics of the Vedic Period and Giving as a part of Dharma*

The primary sources of guidance in Hindu ethics over the ages have been the Rg Veda, the Brahmanas, and the Upanishads:

"In the Rg Veda the summam bonum was harmony with the will of the Gods who maintained the order of Rta. In the Brahmanas the summam bonum was sacrificial rectitude. In the Upanishads the highest practical ideal for man's ethical endeavours is self-knowledge." (Crawford, 1982), leading to an introspective search, expressed in the well known prayer:

From the unreal (*asat*) lead me to the real (*sat*)

From darkness lead me to light!

From death lead me to immortality (*Brh. Up.*, 1.3.28)

How does one attain any of these? In the Upanishads, in order to overcome ego-desires (*ahamkara*), the ethical life is indispensable. The prescribed discipline to attain *moksa* is *brahmacharya* — moral

conduct conducive to contemplation of the *Brahman*.

"This soul (*Atman*) is obtainable by truth, by austerity (*tapas*), by proper knowledge (*jnana*), by the student's life of chastity (*brahmacharya*), constantly (*practised*)". (*Mundaka Up*, 3.1.5)

But to achieve the same, one needs the guidance of a spiritual teacher. No amount of individual thinking can take place without the Guru, "who is learned in the scriptures and established in *Brahman*". (*Mund. Up*, 1.2.12)

The young man approaches the teacher with "fuel in hand"; the fuel symbolises the light of reason to be imparted by the teacher to the student. (*Mund. Up*, 1.3.12; *Prasna Up*, 1.1). The *Brahmachari* must first develop his rational faculties; he can then undertake the struggle between reason and passion leading to the purification of the intake of the senses that can lead to a purification of his personality. This will lead to the capability of an uninterrupted flow of spiritual consciousness and lead ultimately to revelation. Virtue, together with reason constitutes the second means of attaining strength (*Virya, bala*). *Satya* (Truth), is the primary virtue in the life of the *Brahmacharin*.

The third mode of *Dharma* is *Dana*, commitment of the pupil to the Guru, when the pupil gives of himself to the Guru, as a *gift*. All *dana* (gift, charity) is to be made in this manner, of reverend commitment. The *Taittiriya Upanishad* speaks of this requirement:

- One should give with faith (*sraddha*)
- One should not give without faith
- One should give with plenty (*sri*)
- One should give with modesty
- One should give with fear
- One should give with sympathy (*sam-vid*) (*Taitt Up*, 1.11.3).

While these are idealisations, and the departures in reality may be significant, practice of *dharm*a and *dana* were structured into the *jajmani* system within the ordering of caste in Hinduism.

In Hinduism, in traditional India, religious and economic interdependence of society was engineered and assured through the caste and *jajmani* system. The system, realised in Indian villages which were more or less closed and self-supporting units, is pan-Indian, with regional variations (Beteille, 1965).

The structural aspects of *the jajmani* system are best articulated by quoting Dumont, 1980:

It has become common practice to apply the term '*jajmani* system' to the system corresponding to the prestations and counter-prestations by which the castes as a whole are bound together in the village, and which is more or less universal in India. To a large extent it is a question of natural as opposed to monetary economy. It is also a question of the closed economy of the Indian village in which essential goods and especially services are found, or used to be found, either in the spot or in the immediate vicinity: this fact corresponds, therefore, to what has long been called the 'village community' in the economic sense of the phrase.

Further,

*jajman*, is used to designate the patron with respect to the person he employs; it comes from the Sanskrit *yajamana*, a participle having reflexive force and meaning 'sacrifier' (as opposed to 'sacrificer'): 'he who has a sacrifice performed', and *the jajman* is the master of the house

who employs a Brahman as a sacrificer.

Dumont cites and interprets, a *jajman* as "he who has religious (*dharmik*) rites performed by Brahmans by giving them fees, etc"; *jajmani*: "the privilege (*adhikar*) of performing the functions of domestic priest (*purohit*), barber, *bari* (helper) on the occasion of marriage, etc." The religious connotation is still present today. Dumont says :

I have translated 'adhikar' as privilege, but it is also responsibility, and a personal asset is involved: each family has its *purohit*, its barber, etc and neither party is free to escape from its relationship, so much so that the *jajmani* in the sense of such an obligation can, for example, stand as security for a loan of money.

Further,

there are many words to designate the specialists, who are more like clients in their relationship to a patron than employees in relationship to their employer, since the relationship is a personal one, and the word *jajman* designates anyone who employs someone in conformity with the system, and the complementary word, let us take *praja*, anyone so employed (Dumont, 1980).

*Islam*

In Islam, the traditional pattern of authority comes from at least five different sources: The Caliph had taken over from Muhammad the symbolic function of being the political and religious leader of the community. The Caliph, however did not take on the interpretation of religion. Religious interpretation was conducted by a group, the *Ulama*, acknowledged to have the expertise to interpret religion. In the course of time, subsequent to consensus on issues of interpretive importance, the collection of such interpretations by the *Ulama* came to be known as the *Sharia*. Once an interpretation became a part of the *Sharia*, it essentially became non-debatable. The *Sharia* is thus semi-autonomous, with the *Ulama* delegating to itself only the function of 'commentary'. A fourth form of authority rested with the Sufi leaders, who gradually became spiritual advisers to political leaders, and the fifth was the *Mahdi*, a charismatic leader, not legitimated by political or religious authority, but by inspiration, and recognised by the masses as divine (McDonough, 1978).

In South Asia, in general, Islam had of necessity to be expressed in the vernacular, since Arabic, Persian and even Urdu (except in parts of North India) remained impenetrable to the local people. Thus during the 15th to 18th centuries, Muslim cultural mediation expressed Islam in local cultural idiom for better understanding and appreciation. In the *Nabivamsa*, Sayyid Sultan (16th-17th century) depicted prophet Muhammad even as an *avatar* of God (Hardy, 1987). With the fall of the Mughal dynasty in 1857, the *Ulama* came to the conclusion that the community needed them more than ever. The Sufi order gradually declined; the traditional type of *Mahdi* did not materialise; despite the Khilafat movement, the Caliphate made little progress. Thus, the traditional authority in spiritual matters came to rest in the *Ulama* and the *Sharia*. This has required the *Ulama* to hold the source of their authority, the *Sharia*, against all attacks from within and without.

In contemporary South Asian development since 1947, Islam has articulated its plasticity, located as it is in three nations — India, Pakistan and (since 1971) Bangladesh. In India, given the constitutional guarantee of freedom of religious worship, the *Deobandi Ulama* reign supreme as far as the practice of Islam is concerned. There is a decreasing Muslim majority who continue to oppose interpretations of the Indian courts applying to Muslims, as citizens of the Indian republic.

In Pakistan, "Under martial regime of General Zia Haqq, *Shariat* courts have been established, *Zakat* (prescribed alms levy) introduced and the intention of enforcing the Qur'anic penalties for crimes against God proclaimed. Attempts are being made to introduce interest free forms of banking and commercial enterprise" (Hardy, 1987). However, there is no taboo in the Muslim faith against seeking profit in commerce.

In Islam the non-ritual divine guidance covers the domestic, social, aesthetic, political, judicial, and economic areas of human activities. This guidance meets the spiritual and psychological needs of the practitioner and makes the practitioner a better social being. The economic framework is delineated by "the call to uphold Islamic virtues of truth, honesty in dealings, respect for the right of others, pursuit of moderation, sacrifice and hard work" (Rauf, 1978). Islam also provides ordinances (injunctions and prohibitions) structuring the Islamic economic system. One of these commandments is the payment of *Zakat*, meaning 'that which purifies' and 'that which fosters' and amounting to a duty on 'alms giving'. *Zakat* is the hub and pivot of Islamic public finance and covers the moral, social, and economic spheres:

In the moral sphere *Zakat* washes away the greed and acquisitiveness of the rich. In the social sphere *Zakat* acts as a unique measure vouchsafed by Islam to abolish poverty from society by making the rich alive to the social responsibilities they have. In the economic sphere *Zakat* prevents the morbid accumulation of wealth in a few hands and allows it to be diffused before it assumes threatening proportions in the hands of its possessors. It is a compulsory contribution of the Muslims to the state exchequer (Mannan, 1986).

Further, *Zakat* is associated with *salat* (prayer); *Zakat* is barren when not associated with *salat*, and *salat*, fruitless when estranged from social welfare and Muslim leaders were prepared to take to task those who discriminated between *salat* and *Zakat*.

Six principles of the *Sharia* govern the payment of *Zakat*. It is paid by : 1. Those who hold the faith; 2. The principle of equity (the lesser the labour and capital, the lesser the levy); 3. The principle of productivity (*Zakat* is due, only when it is mature); 4. Principle of reason (Only mature men are responsible for *Zakat*; not children and those incapacitated); 5. Principle of convenience (New converts in foreign land are not required to pay *Zakat*) and 6. Principle of freedom (Only freemen are required to pay *Zakat*; not slaves) (Mannan, 1986).

In our delineation above of the interdependence of religion and economics in different societies, the 'Giving of Money or Service' as a phenomenon, can be seen to be religion and society specific, in its practice. In Hinduism, with the strong historical hold of *the jajmani* system in villages where no person can escape from his/her *jajmani* role and where society's functional obligation can be security for a loan of money, the connotation of 'Giving', even in the 1980s, must be seen as emerging from socio-dynamic rules reflective of the same. In Islam, likewise, all Giving must be seen as emerging from the concepts of *Zakat* and *Salat*.

However all 'Giving' among human beings outside of kin-altruism, can probably be shown to be a strategy of mutual endearment approved by the group, to:

- a) elucidate reciprocal 'giving' of goods and services (reciprocal altruism)
- b) to come to terms with the belief that one is blessed with fortune and gain spiritual credit (reciprocal altruism)
- c) affirm group values and induce free giving in others with no expectation of return (induced altruism).

### The Survey

Social consciousness, defined as 'preparedness to help non-familial others in need', is surmised to draw sustenance from survival demands, belief in sacred law, the implied sense of duty, equity, justice, and brotherhood, for Indians of all religions independent of their social status. Based on the above surmise, an interview protocol constructed to study helping/non-helping behaviour included questions on the 'Giving' record on Money and on Service of the respondent: Data were collected as reports on this close-ended structured questionnaire administered in the regional language by personal interview, (interviewer, same sex as interviewee), to a stratified (basis, 1981 Indian Census) random sample of age 20 years and above (1984 voter registration list), in the states of Uttar Pradesh (n = 258), West Bengal (n = 127) and Kamataka ( n = 86 ). Stratification was by sex, age, dwelling, literacy (education), and religion. The Giving record on Money is measured as the number of days of daily pay donated per year and the Giving record on Service is measured as the number of days of Service donated per year. The principal investigator was the field coordinator.

### The Questions

Questions 35 to 38 of the questionnaire dealt with the Giving record of the respondent (questions 1 to 35 dealt with the structural data of the sample and other issues not related to this study) :

35. There are various ways of giving of yourself to others outside your family. These are by teaching, by providing a protected environment, by giving donations or by providing service... In which way have you helped those who need help? Have you given charity?

1 \_\_\_\_\_ No    2 \_\_\_\_\_ Yes

36. With regard to teaching, providing a protected environment, of giving service... in which way(s) **have you helped** those who need help?

1 \_\_\_\_\_ No help    2 \_\_\_\_\_ service    3 \_\_\_\_\_ protection    4 \_\_\_\_\_ teaching

37. (If charity) specifically, how much money have you donated above and beyond taxes paid?

Have you donated :

1. a day's pay per year?
2. a week's pay per year?
3. two week's pay per year?
4. three week's pay per year?
5. a month's pay per year?
6. two or more month's pay per year?

38. (If service, protection or teaching) specifically, how much of your time have you donated in the past?

Have you donated :

1. one day of your time per year?
2. one week of your time per year?
3. two weeks of your time per year?
4. three weeks of your time per year?
5. one month of your time per year?
6. two or more months of your time per year?

The response was quantified as follows: 1 week=5 days; 2 weeks = 10 days; 3 weeks = 15 days; 1 month = 22 days; 2 or more months = 44 days.

Table 1 provides sample state and data collection description.

**Table 1**

**SAMPLE DESCRIPTION**

<i>State</i>	<i>Population 1981 Census (Mln)</i>	<i>Language</i>	<i>Political Party in Power 1986</i>	<i>Location in India</i>	<i>Survey Months</i>	<i>No. of (Dist) Village+ Town</i>	<i>No. of Interviews</i>
1. Uttar Pradesh	110	Hindi	Congress (Indira)	North	Dec 86, Jan, Feb, May, June '87	(8) 55	258
2. Karnataka	37	Kannada	Janata	South	Mar, Apr, '87	(5) 22	86
3. West Bengal	54	Bengali	Communist party — Marxists	East	July, Aug, Sept '87	(5) 29	127

**Findings on Giving of Money**

The response on the Giving of Money in terms of the 'Number of days of pay given per year', is broken down on the bases of the structural variables — age, household income, religion, education and sex by dwelling — in Tables 2a-2e, for each state.

Table 3 gives a state summary on the Giving of Money disaggregated on the bases of the structural variables.

Tables 2a-2e and Table 3 together justify the following observations on the Giving of Money.

*By Age*

Table 2(a) shows the means, standard deviation, number of cases, for number of days of pay per year given to help others, by age, for sample States.

In Uttar Pradesh and West Bengal Giving of Money decreases with age up to age group 30-44 years, then increases for group 45-59 years and then decreases again for >60 years group. In Karnataka, it decreases with age up to age group 45-59 years and then increases slightly. In all the three states Giving of Money generally decreases with increasing age.

*By Household Income*

Table 2(b) shows the means, standard deviation, number of cases, for number of days of pay per year given to help others, by income, for sample States.

In Uttar Pradesh and West Bengal Giving of Money decreases, increases, decreases, and then increases with increase in monthly income from Rs. <400 to Rs. >5000 per month. In Karnataka the

Table 2(a)

## GIVING OF MONEY BY AGE

No. of Days of Pay per year Given to Help Others States

Age Category (yrs)	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
20-29	7.4	10.4	72	3.8	3.7	42	3.9	5.7	29
30-44	6.4	9.7	86	2.6	3.1	44	1.7	4.0	32
45-59	7.1	10.2'	70	3.9	5.0	24	1.6	2.1	16
> 6 0	3.5	4.6	30	3.1	4.1	17	2.0	2.3	9
All	6.5	9.6	258	3.3	3.8	127	2.3	4.3	86

pattern is different: Giving of Money increases, decreases and then increases from monthly income of Rs. 400 upto Rs. 5000.

Table 2(b)

## GIVING OF MONEY BY HOUSEHOLD INCOME

No. of Days of Pay per year Given to Help Others States

Household Income (Rs)	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
400	6.7	10.0	61	4.1	3.9	16	2.1	5.2	19
401-1000	4.1	5.6	108	2.3	2.7	55	2.3	4.7	43
1001-2000	10.8	13.3	47	3.7	3.4	33	1.8	1.9	20
2001-3000	6.2	9.5	32	3.1	3.4	14	3.0	2.8	2
3001-5000	13.8	20.3	4	3.8	5.7	6	7.5	3.5	2
> 5 0 0 0	10.2	9.7	6	14.0	8.5	3	—	—	—
All	6.5	9.6	258	3.3	3.8	127	2.3	4.3	86

## By Religious Community

Table 2(c) shows the means, standard deviation, number of cases, for number of days of pay per year given to help others, by religious community, for sample States.

Hindus have a higher score in West Bengal and Karnataka (3.5 and 2.4), while Muslims have a higher score in Uttar Pradesh (9.5) in matters of Giving of Money.

Table 2(c)

## GIVING OF MONEY BY RELIGIOUS COMMUNITY

Religious Community	No. of Days of Pay per Year Given to Help Others States								
	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
Hindu	6.0	9.2	222	3.5	4.1	96	2.4	4.5	77
Muslim	9.5	11.6	36	2.8	2.8	31	1.1	1.5	9
All	6.5	9.6	258	3.3	3.8	127	2.3	4.3	86

## By Education

Table 2(d) shows the means, standard deviation, number of cases, for number of days of pay per year given to help others, by level of education, for sample States.

Table 2(d)

## GIVING OF MONEY BY EDUCATION

Education (Years)	No. of Days of Pay per Year Given to Help Others States								
	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
None	6.1	9.5	114	1.2	1.4	37	1.3	1.8	40
1-5	4.0	5.9	49	3.5	3.6	34	1.4	1.9	20
6-10	7.0	10.8	51	3.7	2.9	30	3.6	5.9	13
Secondary Graduate	9.4	8.3	18	4.6	5.4	13	6.4	9.8	8
College Graduate	5.5	7.3	11	6.0	3.5	6	3.4	4.2	5
Post-Graduate	3.0	2.3	4	8.8	7.3	6	—	—	—
Non-Formal Religious	18.0	15.5	11	0	0	1	—	—	—
All	6.5	9.6	258	3.3	3.8	127	2.3	4.3	86

In all the three States, with increasing formal education, Giving of Money increases up to secondary school graduation. In Uttar Pradesh and Karnataka, college graduation decreases Giving of Money, while in West Bengal it increases. Those with non-formal religious education have the highest score in Uttar Pradesh.



*By Dwelling and by Sex*

Table 2(e) shows the means, standard deviation, number of cases, for number of days of pay per year given to help others, by dwelling, for sample States and by Sex .

**Table 2(e)****GIVING OF MONEY BY DWELLING AND SEX**

<i>Dwelling</i>	<i>No. of Days of Pay per Year Given to Help Others States</i>								
	<i>Uttar Pradesh</i>			<i>West Bengal</i>			<i>Karnataka</i>		
	<i>Mean</i>	<i>Std. Dev.</i>	<i>n</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>n</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>n</i>
<i>Male</i>									
Urban	6.9	9.6	26	7.2	6.1	17	2.1	2.9	13
Rural	3.8	7.0	109	4.7	3.2	50	3.4	6.5	31
Total	4.4	7.6	135	5.3	4.2	67	3.0	5.7	44
<i>Female</i>									
Urban	6.7	7.0	22	1.6	1.8	16	1.3	1.3	11
Rural	9.3	11.7	101	0.9	1.2	44	1.5	2.0	31
Total	8.9	11.0	123	1.1	1.4	60	1.4	1.8	42

In Uttar Pradesh and West Bengal the responses of urban males have a higher score (6.9 and 7.2), while in Karnataka the rural males have a higher score (3.4). In Uttar Pradesh and Karnataka rural females have a higher score (9.3 and 1.5), while in West Bengal urban females have a higher score (1.6).

In Table 3 we give a state-wise summary on the Giving of Money disaggregated on the bases of the structural variables.

**Findings On Giving Service**

The response on the Giving of Service in terms of the 'number of days of time given per year', is broken down on the bases of the structural variables — age, household income, religious community, education, and sex by dwelling — in Tables 4a-4e, for each state.

Table 5, provides a state summary on the Giving of Service disaggregated on the bases of the structural variables.

Tables 4a-4e, and Table 5, together justify the following observations on the Giving of Service:

Table 3

**VARIATION OF GIVING OF MONEY WITH CHARACTERISTICS (STRUCTURAL VARIABLES)  
OF THE RESPONDENT, BY STATE**

*Structural Variables :*

Sex	: Male/Female
Education	: None, 1-5 Grade, 6-10 Grade, H.S. Graduate, College Graduate, Post-Graduate.
Income	: <400; 400-1000; 1001-2000; 2001-3000; 3001-5000; > 5000/month
Age	: 20-29 ; 30-44 ; 45-59 ; >60 years
Dwelling	: Urban/Rural

Uttar Pradesh — State Mean = 6.5

<i>Variable</i>	<i>Commentary</i>
Sex.	Female higher than Male (8.9 vs 4.4)
Education	Starting at (4.0), higher with education up to Secondary Graduate (9.4), Post-Graduate lowest (3.0), None, Intermediate (6.1).
Income	: Range 401-1000, lowest (4.1); 3001-5000 highest (13.8); <400 and 2001-3000 intermediate at (6.7, 6.2)
Age	: Over 60, lowest (3.5); 20-29 highest (7.4)
Dwelling	: Urban higher for Males (6.9 vs 3.8), Rural higher for Females (9.3 vs 6.7)
Religion	: Muslims (9.5) higher than Hindus (6.0)

West Bengal — State Mean = 3.3

<i>Variable</i>	<i>Commentary</i>
Sex	: Male much higher than Female (5.3 vs 1.1)
Education	None, lowest (1.2); higher with education Post-Graduate highest (8.8).
Income	Range 401-1.000, lowest (2.3); most (apprx 3.5); over 5000 highest (14.0)
Age	.. 45-59 group highest (3.9); oscillates with increasing age
Dwelling	Urban higher for both Males (7.2 vs 4.7), and Females (1.6 vs 0.9)
Religion	Hindu (3.5) higher than Muslim (2.8)

Karnataka — State Mean = 2.3

<i>Variable</i>	<i>Commentary</i>
Sex	Male higher than Female (3.0 vs 1.4)
Education	None, lowest (1.3); higher with education up to Secondary Graduate (6.4), then lower (3.4)
Income	Range 1001-2000 lowest (1.8); 3001-5000, highest (7.5)
Age	20-29 group highest (3.4); 45-59 group lowest (1.6)
Dwelling	: Rural higher for both Male (3.4 vs 2.1), and Female (1.5 vs 1.3)
Religion	: Hindu (2.4) higher than Muslim (1.1)

*By Age*

Table 4(a) shows the means, standard deviation, number of cases, for number of days of service per year given to help others, by age, for sample States.

Table 4(a)

## GIVING OF SERVICE BY AGE

Age Category (yrs)	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
20-29	15.4	13.1	72	5.7	6.1	42	7.5	7.7	29
30-44	14.9	13.8	86	4.0	5.4	44	8.9	10.1	32
45-59	11.1	10.2	70	3.4	5.2	24	9.9	12.0	16
> 60	14.9	13.7	30	5.9	10.8	17	11.1	7.4	9
All	14.0	12.7	258	4.7	6.6	127	8.8	9.4	86

In Uttar Pradesh and West Bengal, with increasing age the Giving of Service decreases up to age group 45-59 yrs, and then increases for those in age group >60 yrs. In Karnataka Giving of Service increases with age for all age groups.

*By Household Income*

Table 4(b) shows the means, standard deviation, number of cases, for number of days of service per year given to help others, by household income, for sample States.

Table 4(b)

## GIVING OF SERVICE BY HOUSEHOLD INCOME

Household Income (Rs)	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
< 400	11.8	14.0	61	5.6	5.3	16	6.3	8.0	19
401-1000	13.4	12.5	108	3.1	4.6	55	8.3	8.9	43
1001-2000	19.6	13.3	47	6.6	6.9	33	10.8	11.0	20
2001-3000	13.1	9.2	32	2.7	4.6	14	11.0	15.6	2
3001-5000	10.5	8.0	4	4.3	4.8	6	22.0	—	2
> 5000	10.3	8.3	6	18.0	23.0	3	—	—	—
All	14.0	12.7	258	4.7	6.6	127	8.8	9.4	86

In Uttar Pradesh, Giving of Service increases with monthly income up to range Rs. 1001-2000, and decreases for higher income ranges. In West Bengal, it fluctuates: decreases, increases, decreases and then increases with increase in monthly income. In Karnataka, it increases with increase in monthly income.

*By Religious Community*

Table 4(c) shows the means, standard deviation, number of cases, for number of days of service per year given to help others, by religious community, for sample States.

Table 4(c)

**GIVING OF SERVICE BY RELIGIOUS COMMUNITY**

Religious Community	<i>No. of Days of Service per Year Given to Help Others States</i>								
	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
Hindu	13.9	12.5	222	5.0	7.0	96	8.7	8.8	77
Muslim	14.9	14.1	36	3.9	4.9	31	10.2	14.9	9
Total	14.0	12.7	258	4.7	6.5	27	8.8	9.4	86

In Uttar Pradesh and Karnataka, the Muslims have a higher score (14.9 and 10.2), while Hindus have a higher score in West Bengal (5.0) in Giving of Service.

*By Education*

Table 4(d) shows the means, standard deviation, number of cases, for number of days of service per year given to help others, by level of education, for sample States.

Table 4(d)

**GIVING OF SERVICE BY LEVEL OF EDUCATION**

Education (Years)	<i>No. of Days of Service per Year Given to Help Others States</i>								
	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
None	10.3	10.5	114	2.5	4.9	37	6.4	8.7	40
1-5	15.5	14.6	49	3.6	4.6	34	7.9	6.8	20
6-10	17.1	13.6	51	4.7	5.7	30	12.1	12.5	13
Secondary Graduate	17.2	9.6	18	10.5	11.2	13	10.0	8.8	8
College Graduate	19.6	14.2	11	8.8	7.3	6	22.0	0	5
Post-Graduate	10.7	9.6	4	8.5	6.6	6	—	—	—
Non-Formal Religious	21.6	15.7	11	1.0	0	1	—	—	—
All	14.0	12.7	258	4.7	6.5	127	8.8	9.4	86

In Uttar Pradesh, Giving of Service increases with formal education inclusive of college graduation, and then decreases. In West Bengal, it increases with formal education inclusive of secondary school graduation and then decreases. In Karnataka, it increases with education inclusive of college

graduation. In all three states, Giving of Service increases with education inclusive of secondary school education.

*By Dwelling and Sex*

Table 4(e) shows the means, standard deviation, number of cases, for number of days of service per year given to help others, by dwelling, for sample States and by sex .

**Table 4(e)**  
**GIVING OF SERVICE BY DWELLING AND SEX**

Dwelling	No. of Days of Service per Year Given to Help Others States								
	Uttar Pradesh			West Bengal			Karnataka		
	Mean	Std. Dev.	n	Mean	Std. Dev.	n	Mean	Std. Dev.	n
<i>Male</i>									
Urban	16.9	12.3	26	11.4	11.0	17	9.3	9.2	13
Rural	16.3	13.2	109	7.0	4.9	50	10.5	9.8	31
All	16.4	13.0	135	8.1	7.1	67	10.1	9.5	44
<i>Female</i>									
Urban	14.3	14.3	32	1.7	3.9	16	6.9	7.2	11
Rural	10.8	11.3	101	0.6	1.7	44	7.7	9.9	31
All	11.4	11.9	123	0.8	2.5	60	7.5	9.2	42

In Uttar Pradesh and West Bengal urban males have a higher score (16.9 and 11.4), while in Karnataka rural males have a higher score (10.5). In Uttar Pradesh and West Bengal urban females have a higher score (14.3 and 1.7) while in Karnataka rural females have a higher score (7.7).

*Regression Analysis:* Table 6 gives the results of regression analysis on the Giving of Money (RQ37) and the log(RQ37), with the structurals as the dependent variables.

On Giving of Money, Table 6 allows the following observations in terms of a quasi-model.

In Uttar Pradesh, 9 per cent of the variance in the Giving of Money is explained in terms of the variables of being male, income, and being Hindu, whereas 12 per cent of the variance in the log(Giving of Money) is explained by the variables of being male, the lack of income, and being Muslim, (non-Hindu).

In West Bengal, 41 per cent of the variance in the Giving of Money is explained in terms of the variables of being male, income and education, whereas 46 per cent of the variance of the log(Giving of Money) is explained by being male and education.

In Karnataka, 10 per cent of the variance in the Giving of Money is explained in terms of the variable of education, whereas 7 per cent of the variance of the log(Giving of Money) is explained by income.

Table 5

**VARIATION OF GIVING OF SERVICE WITH CHARACTERISTICS (STRUCTURAL VARIABLES) OF THE RESPONDENT, BY STATE**

*Structural Variables.*

Sex	Male/Female
Education	None, 1-5 Grade, 6-10 Grade, H.S. Graduate, College Graduate, Post-Graduate.
Income	<400; 400-1000; 1001-2000; 2001-3000; 3001-5000; > 5000/month
Age	20-29 ; 30-44 ; 45-59; > 60 years
Dwelling	Urban/Rural

Uttar Pradesh — State Mean = 14.0

<i>Variable</i>	<i>Commentary</i>
Sex	Male higher than Female (16.4 vs 11.4)
Education	Starting at (10.3), higher with education up to College Graduate (19.7), Post-Graduate (10.8)
Income	Range 3001-5000 and >5000 lowest (10.5, 10.3); 1001-2000 highest (19.6)
Age	45-59 group, lowest (11.1); 20-29 highest (15.4)
Dwelling	Urban higher for both Male (16.9 vs 16.3), and Female (14.3 vs 10.8)
Religion	Muslims (14.9) higher than Hindus (13.9)

West Bengal — State Mean = 4.7

<i>Variable</i>	<i>Commentary</i>
Sex	Male much higher than Female (8.1 vs 0.1)
Education	Starting at (2.5), higher with education, Secondary Graduate highest (10.5), Post Graduate lower (8.5)
Income	Oscillates with income, Range 2001-3000 lowest (2.7) over 5000, highest (18.0)
Age	Lower with increasing age up to age 60 (5.7 to 3.4) then higher (5.9)
Dwelling	Urban higher for both Male (11.4 vs 7.0), and Female (1.7 vs 0.6)
Religion	Hindu (5.0) higher than Muslim (3.9)

Karnataka — State Mean = 8.8

<i>Variable</i>	<i>Commentary</i>
Sex	Male higher than Female (10.1 vs 7.5)
Education	Starting at (6.4), higher with education Grades 6-10 at (12.1): College Graduate highest (22.0)
Income	Starting with (6.3) higher with Income, Range 3001 to 5000, highest (22.0)
Age	Higher with increasing age, (7.5 to 11.1)
Dwelling	Rural higher for both Male (10.5 vs 9.3), and Female (7.7 vs 6.9)
Religion	Muslim (10.2) higher than Hindu (8.7)

Both in Uttar Pradesh and in West Bengal, being male contributes to the explanation of most of the variance in both linear and log quasi-models of Giving of Money. In Karnataka, neither is this observation upheld, nor is there a pattern between the two quasi-models.

Table 6

**REGRESSION ANALYSIS RESULTS FOR GIVING OF MONEY  
WITH STRUCTURALS, BY STATE**

Giving of Money : RQ37								
Structurals : Sex, Dwelling, Religion, Education, Income, Age, Family Size (Q69)								
State	Dep. Var	Var	Var in Reg.Eq	Adj Rsq	Beta	Outliers	D.W.	P-P Plot
U.P.	RQ37	Structurals	Male	.05	.23	9	2.15	Fat-S
			Income	.08	.19			
			Hindu	.09	.12			
log RQ37	Structurals	Male	.07	.21	None	1.93	Good	
		Income	.11	-.12				
		Hindu	.12	-.23				
W.B.	RQ37	Structurals	Male	.30	.55	1	2.13	Int-S
			Income	.40	.32			
			Educa	.41	.18			
log RQ37	Structurals	Male	.39	.63	1	2.01	Thin-S	
		Educa	.46	.26				
K.	RQ37	Structurals	Educa	.1	.32	3	2.0	Int-S
	log RQ37	Structurals	Income	.07	.28	3	2.12	Thin-S

The most robust regression explanation of the Giving of Money data, is for West Bengal.

Table 7 gives the results of regression analysis on the Giving of Service (RQ38) and the logRQ38, with

Table 7

**REGRESSION ANALYSIS RESULTS FOR GIVING OF  
SERVICE WITH STRUCTURALS, BY STATE**

Giving of Service : RQ38								
Structurals : Sex, Dwelling, Religion, Education, Income, Age, Family Size (Q69)								
State	Dep. Var	Var	Var in Reg.Eq	Adj Rsq	Beta	Outliers	D.W.	P-P Plot
U.P.	RQ38	Structurals	Male	.04	.20	None	2.10	Good
			Educa	.05	.15			
log RQ38	Structurals	Male	.07	.27	None	1.99	Good	
		Educa	.09	.16				
W.B.	RQ38	Structurals	Male	.3	.55	1	2.16	Thin-S
			Income	.34	.21			
			Q69	.37	-.18			
log RQ38	Structurals	Male	.57	.76	None	2.34	Good	
		Educa	.60	.20				
K.	RQ38	Structurals	Educa	.12	.36	2	2.03	Thin-S
			Age	.17	.26			
log RQ38	Structurals	Educa	.11	.35	None	1.66	Good	
		Age	.18	.29				
		Q69	.21	.20				

the structural as the dependent variables.

On Giving of Service, Table 7 allows the following observation in terms of a quasi-model.

In Uttar Pradesh, 5 per cent of the variance on the Giving of Service is explained by being male and education, whereas 9 per cent of the variance of the log(Giving of Service) is explained by being male and education.

In West Bengal, 37 per cent of the variance on the Giving of Service is explained by being male, income and the small size of the family, whereas 60 per cent of the variance of the log(Giving of Service) is explained by being male and education.

In Karnataka, 17 per cent of the variance on the Giving of Service is explained by education and age, whereas 21 per cent of the variance of the log(Giving of Service) is explained by education, age and family size.

In Uttar Pradesh and West Bengal, being male contributes to most of the explanation of the variance in both quasi-models. In Karnataka, education contributes to most of the explanation of the variance in both models.

The most robust explanation of variance of the Giving of Service data, is for West Bengal.

### **Summary and Conclusions**

The empirical analysis generates simple but significant points about the variation in Giving Money and Giving Service within the Indian population.

First, significant differences exist between the three states. Uttar Pradesh shows the overall highest score with Karnataka the lowest on Giving Money and West Bengal the lowest on Giving Service.

Second, there exists wide variation in both types of Giving within each of the three states studied. There are significant differences between men and women, richer and poorer, educated and less educated, urban and rural dwellers, Hindus and Muslims, and different age cohorts.

Third, on Giving Money the across-state uniformities observed are that some education enhances Giving and the younger tend to give more; besides that, the structural characteristics of Giving Money varies from state to state, particularly when the direction of these relationships is contrasted. On Giving Service the across-state uniformities observed are that males have a higher score than females and Giving is higher with education up to college education, inclusive; that aside, the between-state structural characteristics varies, when the direction of these relationships is contrasted.

A causal model on Giving is not available at present. The constraints of the sample size with limited measure on potentially critical variables, have restricted analysis strategy. We believe that a complex pattern of causality is operative. Data collection from a substantial sample of 1000-1500 respondents per state and a modified protocol with Giving as the primary focus should provide a better insight into causal modelling on Giving in India.

Such information is of critical value to successfully devise and market Indian secular social



programmes, and in particular, to draw out and orchestrate the voluntary participation of the people in the development of Indian human resources.

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### DEFINITIONS

Altruism: An activity that promotes the fitness of the recipient at the expense of the provider

Kin Altruism: Activity that promotes the fitness of genes in other related to the self

Reciprocal Altruism: Activity that promotes the fitness of other in return for activity that promotes fitness of the self

Induced Altruism: Activity that promotes the fitness of other at an expense to the self, with no benefit to the self or to its genes present in the recipient

Inclusive Fitness: That measure of its reproductive success which an organism shares with related organisms

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