



An Examination of the Consequences of Corporate Begging (*fine-bara*) in Kaduna Central Senatorial Zone, Kaduna State, Nigeria

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Abstract

Corporate begging, commonly known as *fine-bara*, is a socio-economic phenomenon that carries significant consequences for individuals and the wider community in the Kaduna Central Senatorial Zone. This study employs a mixed-method approach, utilising quantitative data gathered via questionnaires administered to 537 respondents and qualitative insights obtained through in-depth interviews (IDIs), key informant interviews (KIIs), and case studies. Grounded in Anomie-Strain theory, Differential Association theory, and the Broken Window theory, the study investigates the consequences of corporate begging within the region. Findings reveal that corporate begging produces both positive and negative consequences, with the negative consequences far outweighing the positive ones. Insecurity emerges as the most prominent negative consequence, as corporate beggars have been linked to criminal activities including kidnapping, theft, and sexual harassment. Environmental nuisance, overdependence, poverty, and accidents also constitute notable negative outcomes. On the positive side, respondents acknowledged that corporate begging fulfils religious obligations for givers, potentially reduces criminal tendencies among beggars, and provides intelligence information to security operatives. The study underscores the urgent need for targeted policy interventions to combat corporate begging in the Kaduna Central Senatorial Zone, as no established policies currently exist to address the phenomenon effectively.

Keywords: Consequences, Corporate Begging, *Fine-bara*, Insecurity, Kaduna Central Senatorial Zone



Introduction

Corporate begging, locally referred to as *fine-bara*, has evolved from a marginal social curiosity into a significant socio-economic challenge across Nigeria. Unlike conventional street begging associated with the physically disabled and the destitute, corporate begging is characterised by able-bodied, often well-dressed individuals who employ sophisticated deceptive tactics to solicit financial assistance from unsuspecting members of the public (Ibrahim 2017; I. B. Ogunkan & Fawole 2019). The practice has become increasingly prevalent in urban centres, and the Kaduna Central Senatorial Zone is no exception.

Begging has long been recognised as a widespread urban phenomenon, particularly in developing nations. Street beggars are routinely encountered in public spaces such as petrol stations, restaurants, banks, supermarkets, mosques, and churches (Namwata et al. 2014). In Nigeria, begging has transcended its traditional boundaries and permeated virtually every social stratum, with professional beggars reframing the practice as a lucrative enterprise. Ojedokun (2015) and Adedibu (1989) note that a substantial proportion of beggars migrate between Nigerian cities in search of sympathetic victims, underscoring the mobility and adaptability of this social phenomenon.

The consequences of corporate begging are multidimensional and extend well beyond the immediate transaction between the beggar and the donor. Adedibu (2011) asserts that begging poses a significant danger to Nigerian society, producing detrimental effects on social, environmental, and economic well-being. Igbinovia (2019) further emphasises that beggars not only roam the streets but also harass innocent citizens, disrupt traffic, and engage in criminal activities, creating an atmosphere of fear and insecurity. Despite these far-reaching implications, scholarly attention to the specific consequences of corporate begging as distinct from street begging remains limited.

The Kaduna Central Senatorial Zone, encompassing the Local Government Areas of Kaduna North, Kaduna South, and Igabi, presents a compelling context for examining these consequences. As the administrative and commercial core of Kaduna State, the Zone is characterised by a dense, diverse population and well-developed infrastructure that provides fertile ground for corporate begging activities. The rapidly deteriorating economic climate in Nigeria, with the National Bureau of Statistics (2022) reporting that approximately 133 million Nigerians live in poverty, has further intensified the incidence of *fine-bara* in the region.

This study, therefore, investigates the consequences of corporate begging in the Kaduna Central Senatorial Zone, drawing on primary data from 537 questionnaire respondents, 10 in-depth interviews with corporate beggars, and key informant interviews with traditional leaders, religious leaders, and security operatives. By examining both the positive and negative consequences of this phenomenon, the study aims to contribute to evidence-based policymaking and provide a foundation for targeted interventions.



Literature Review

A growing body of scholarship has documented the adverse effects of begging on individuals, communities, and urban economies. Jelili (2009) identifies the detrimental effects of begging on social and physical environments, noting that beggars obstruct the movement of pedestrians and vehicles, generate unsightly waste, and contribute to the general uncleanliness of public spaces. The presence of beggars in urban areas has been shown to erode public trust, create discomfort for residents and visitors, and negatively affect commerce and tourism (Goyal 2015; Lankenau 2021).

From a security standpoint, begging has been linked to a range of criminal activities. Bam-bale (2008) and Olaniyi (2019) document the involvement of beggars in the Maitatsine riots of 1981 and the Bonnie riots of 1991 in Kano, underscoring the potential for organised begging to escalate into civil unrest. Meyer (2006) highlights a troubling connection between beggars and terrorism, describing instances in which beggars have served as informants or even suicide bombers in conflict zones. Similarly, Azam (2014) established a significant connection between begging in Pakistan and illicit activities, including drug and human trafficking, organ trafficking, child exploitation, prostitution, and terrorism.

The exploitation of vulnerable groups within begging networks has been extensively documented. Cheng and Kumar (2012) found that homeless beggars in India were subjected to organised criminal activities, including physical torture, economic exploitation, and coercion into drug abuse and prostitution. Female beggars, in particular, were found to be especially susceptible to sexual exploitation. Rana (2016) further reports that organised criminal networks in Pakistan recruit, train, and deploy beggars as part of a well-structured industry, a so-called 'Beggar Mafia' that deposits individuals on the streets daily and collects their earnings in the evening.

The health dimension of begging constitutes another critical concern. Salami and Olugbayo (2013) highlight the potential of migrant beggars to serve as disease carriers capable of transmitting illnesses from their countries of origin to host nations. Ndubuisi (2016) similarly draws attention to the health risks posed by beggars in Nigeria, noting that many carry contagious diseases that represent a significant public health threat.

The economic consequences of begging are equally significant. Adedibu (2011) argues that beggars contribute nothing to the productive economy, thereby placing an additional burden on the workforce. Reddy (2013) contends that a higher number of individuals engaged in begging reduces the resources available for productive human advancement, further straining economies already under pressure. These findings are consistent with the broader literature on poverty and social welfare, which recognises dependency as a self-perpetuating cycle that hampers social and economic development.

Despite this body of evidence, the specific consequences of corporate begging as opposed to traditional street begging remain underexplored. The deceptive tactics employed by corporate beggars, including feigning illness, fabricating emergency situations, and exploiting religious sentiments, introduce unique security and social risks that merit dedicated scholarly attention (Esan 2019; I. B. Ogunkan & Fawole 2019).



Theoretical Framework

This study is grounded in three complementary theoretical frameworks: the Anomie-Strain theory, the Differential Association theory, and the Broken Window theory. Together, these theories provide a multidimensional lens through which the consequences of corporate begging can be understood.

Building upon Émile Durkheim's concept of anomie, Robert K. Merton's Anomie-Strain theory posits that deviant behaviour arises when individuals experience a disjunction between culturally prescribed goals and the institutionalised means available to achieve them (Merton 1968). In the context of corporate begging, individuals who are economically marginalised may adopt innovative if illegitimate strategies for financial survival. The negative consequences of corporate begging, including its contribution to insecurity and social disorder, can be understood as outcomes of a society in which structural inequalities drive individuals towards deviant adaptations (Vold & Bernard 2016).

Edwin Sutherland's Differential Association theory holds that criminal behaviour is learned through social interaction (Sutherland 1939). Applied to corporate begging, this theory suggests that individuals acquire the techniques, rationalisations, and motivations for begging through sustained exposure to others who engage in the practice. The adverse consequences that flow from corporate begging — including the normalisation of deception and the erosion of community trust — can be traced, in part, to the social networks that perpetuate and legitimate the behaviour.

The Broken Window theory, formulated by Wilson and Kelling (1982), proposes that visible signs of social disorder, if left unaddressed, signal an absence of social control and invite further antisocial behaviour. Applied to corporate begging, this framework suggests that the unchecked presence of corporate beggars in public spaces not only contributes to an atmosphere of disorder but may also attract more serious criminal activity. The absence of effective policy responses — a finding confirmed by this study — represents precisely the kind of institutional neglect that the Broken Window theory identifies as a precursor to escalating social problems.

Methods and Materials

This study adopted an exploratory research design, employing a mixed-method approach to data collection that combined quantitative and qualitative techniques. The study was conducted in the Kaduna Central Senatorial Zone, specifically in three Local Government Areas: Kaduna North, Kaduna South, and Igabi. These LGAs were selected based on their relative security and the high prevalence of corporate begging activities.

Quantitative data were gathered through the administration of semi-structured questionnaires to 537 community residents. The sample was drawn using a multi-stage sampling technique, with convenience sampling applied for the final selection of respondents. Qualitative data were collected through in-depth interviews (IDI) with six corporate beggars, case studies with four corporate beggars, key informant interviews (KII) with two traditional leaders, two



religious leaders, and one security operative.

Quantitative data were analysed using descriptive statistics — frequency distributions and percentages — processed with SPSS Version 24. Qualitative data were analysed through thematic content analysis, with verbatim quotations presented to enrich the findings. Ethical considerations were observed throughout, including the procurement of informed verbal consent from all participants prior to data collection, and the assurance of confidentiality.

Results and Discussion

Data collected across the study area reveal important socio-demographic characteristics of the respondents (Table 1). Of the 537 valid questionnaires analysed, 70.4% of respondents were male and 29.6% were female, reflecting the greater willingness of men to participate in the study. The majority of respondents (54.6%) fell within the 31–40 age bracket. Ethnic composition was predominantly Hausa (81.0%), consistent with the demographic profile of the study area, while 67.2% of respondents were married. It is noteworthy that no respondents above the age of 50 were recorded in the sample. This reflects an unintended sampling outcome: the multi-stage convenience sampling approach used in this study tended to capture respondents in active commercial and public spaces, where individuals above 50 were less frequently encountered during data collection. This absence is acknowledged as a study limitation, and future research should employ purposive sampling strategies to ensure adequate representation of older age cohorts.

Consequences of Corporate Begging

This section presents the findings on the consequences of corporate begging as perceived and experienced by respondents in the Kaduna Central Senatorial Zone. Data are organised around the existence, positive, and negative dimensions of these consequences.

Table 2 illustrates that an overwhelming majority of respondents — 512 (95.3%) — affirmed that corporate begging does indeed carry consequences, with only 25 respondents (4.7%) disagreeing. This near-universal acknowledgment establishes the legitimacy of examining the specific nature of these consequences.

Table 3 reveals that 425 respondents (79.1%) were aware of positive consequences associated with corporate begging, while 52 (9.7%) were not, and 60 (11.2%) expressed uncertainty. These findings confirm the existence of both beneficial and detrimental dimensions to the phenomenon.

Table 4 presents respondents' perspectives on the positive consequences of corporate begging. The most frequently cited positive consequence was the fulfilment of religious obligation, identified by 191 respondents (35.6%). This finding reflects the deep entrenchment of almsgiving in the religious and cultural fabric of the predominantly Muslim study population. As A. O. Ogunkan (2011) notes, Islamic doctrine designates the wealthy with a religious duty to support the less fortunate, and giving to someone who presents as needy — even if that need is fabricated — may be perceived as an act of piety.



Table 1: Distribution of Respondents based on Gender, Age, Marital Status and Ethnicity

Variable	Category	Frequency	Percentage (%)
Gender	Male	378	70.4
	Female	159	29.6
	Total	537	100.0
Age (Years)	20 or less	62	11.5
	21–30	140	26.1
	31–40	293	54.6
	41–50	42	7.8
	Above 50	Nil	0
	Total	537	100.0
Marital Status	Married	361	67.2
	Single	166	30.9
	Divorced	10	1.9
	Total	537	100.0
Ethnicity	Hausa	435	81.0
	Igbo	56	10.4
	Yoruba	34	6.3
	Others	12	2.2
	Total	537	100.0

Source: Field Survey 2023

Table 2: Responses on Whether There Are Consequences to Corporate Begging

Responses	Frequency	Percentage (%)
Yes	512	95.3
No	25	4.7
Total	537	100.0

Source: Field Survey 2023

Table 3: Responses on Knowledge of the Positive Consequences of Corporate Begging

Responses	Frequency	Percentage (%)
Yes	425	79.1
No	52	9.7
Not sure	60	11.2
Total	537	100.0

Source: Field Survey 2023



Table 4: Responses on the Positive Consequences of Corporate Begging

Responses	Frequency	Percentage (%)
Fulfils religious obligation	191	35.6
Reduces crime rate	120	22.3
Security informants	114	21.2
No response	112	20.9
Total	537	100.0

Source: Field Survey 2023

A security operative interviewed during the study provided important insights into the role of corporate beggars as intelligence sources:

In reality, security operatives use civilians to get information related to security. Sometimes it's been done officially and at times unofficially. I know of cases where street beggars have actually assisted with investigation, you know they roam around and they are very good observers. (CSP Millenium City Kaduna State Police Command)

Furthermore, 22.3% of respondents argued that the presence of corporate beggars may reduce crime rates, reasoning that individuals engaged in begging are less likely to resort to theft or violent crime. Begging is perceived as a comparatively non-violent means of resource acquisition that preserves the dignity of the recipient while maintaining social order. These positive perspectives, though noted, must be weighed against the more substantial negative consequences identified by the study.

Respondents were additionally asked whether they believed the positive consequences of corporate begging increase the number of corporate beggars, to which 447 (83.2%) answered affirmatively. This suggests that positive societal responses serve as a reinforcing mechanism that sustains and expands the practice.

Table 5: Responses on the Negative Consequences of Corporate Begging

Responses	Frequency	Percentage (%)
Insecurity	314	58.5
Environmental nuisance	124	23.1
Social effects	43	8.0
Accidents	30	5.6
Overdependence/poverty	13	2.4
Sexual harassment	13	2.4
Total	537	100.0

Source: Field Survey 2023



All 537 respondents confirmed the existence of negative consequences associated with corporate begging. As Table 5 indicates, insecurity was the most prominently cited negative consequence, identified by 314 respondents (58.5%). This finding is consistent with the assertions of all key informants interviewed, who unanimously underscored the security implications of corporate begging. The deceptive nature of *fine-bara* creates opportunities for criminal elements to disguise themselves as corporate beggars in order to gather intelligence, access residential premises, and commit crimes including kidnapping, theft, and ritual murder.

A traditional ruler vividly captured this dimension:

There are individuals who genuinely require assistance, but regrettably, criminals nowadays disguise themselves as corporate beggars to carry out their malicious intentions. For instance, we have encountered cases where women knock on doors, requesting water for ablution or to use the restroom. Once granted access, they proceed to hypnotise the unsuspecting residents and commit atrocious acts. There have been instances of child abduction, theft of valuables, and even murders for ritualistic purposes. (Hakimi, Kakuri, 2023)

This account is corroborated by Meyer (2006), who identifies a documented connection between beggars and terrorism through their roles as intelligence informants and operatives in conflict zones. Similarly, Ojedokun (2015) revealed that transnational street beggars in Nigeria engage in criminal activities including drug and arms trafficking, kidnapping, and armed robbery, constituting multifaceted threats to national security.

A security operative further narrated a specific case that illustrates the security risks posed by corporate beggars:

That sensitive nature of security this day has made trusting people difficult. We keep telling citizens to be vigilant, be watchful of who they talk to or allow into their houses. A kidnapping case was unravelled of recent, in fact it was all over social media, a young boy was the informant in this case, he usually selects wealthy people's houses, he tells them he was an orphan and needed help, he has a very innocent look, but with wicked intention. Once he is allowed in for food, he begs to be allowed to come for food every day, from there he surveyed the house and even took pictures which he gave kidnappers to aid their attack. (CSP Millenium City Kaduna State Police Command, 2023)

Environmental nuisance was the second most cited negative consequence, reported by 124 respondents (23.1%). This encompasses the intrusion upon personal space and property, the obstruction of public movement, and the general disorder introduced by the activities of corporate beggars in residential and commercial areas. Jelili (2009) similarly documents how beggars generate unsightly waste, accumulate belongings in public spaces, and contribute to the physical and aesthetic degradation of urban environments.

Social consequences — including the erosion of interpersonal trust, the normalisation of deception, and the stigmatisation of individuals in genuine need — were cited by 43 respondents (8.0%). The activities of corporate beggars have made it progressively more difficult for



individuals with authentic needs to receive assistance, as potential donors become increasingly sceptical and guarded in their responses to requests for help. This dynamic represents a significant indirect cost of corporate begging — the crowding out of genuine charitable transactions.

Accidents, identified by 30 respondents (5.6%), constitute a physical risk particularly associated with corporate beggars who flag down moving vehicles or operate near busy intersections. Bambale (2008) documents the hazardous conditions faced by child beggars who navigate heavy traffic, extending this concern to any individual engaged in begging activities in proximity to vehicular movement.

Sexual harassment and overdependence/poverty were each cited by 13 respondents (2.4%). A corporate beggar interviewed during the study provided a candid first-hand account of her experiences:

The negative consequences of corporate begging far exceed its advantages. I'll tell you that I am doing it just because of the need to survive and it's very lucrative. There was a time I knocked on a house, as expected the security man opened the door and ushered me in, I believe he knew who I was, a beggar that tells lies. He informed me that the owners of the house travelled and that if I allow him have sex with me, he was going to give me N5000. To God almighty I was terrified, a lot of thoughts crossed my mind and I boldly told him I wasn't into prostitution. When I left, I began to thank my God, he didn't rape me. We experience incidences when men make vulgar jokes towards us, so many instances they try to lure us with money to sleep with them... I know of a case in Zaria, a corporate beggar was run over by a car and her corpse was deposited in Shika Hospital. Another was lynched for an alleged case of child kidnapping. Honestly it is a risky way of life. (Ungwan Rimi, Kaduna, 2023)

This testimony powerfully illustrates the intersecting vulnerabilities of corporate beggars, including exposure to sexual coercion, physical danger, and vigilante violence. These experiences are consistent with Mortimer (2015) enumeration of the adversities associated with street begging, including harassment, displacement, weather exposure, and traffic hazards.

The dimension of overdependence and poverty-perpetuation is particularly significant from a developmental standpoint. Adedibu (2011) argues that begging constitutes an economic menace, as beggars make no productive contributions to the economy. Reddy (2013) extends this argument, contending that an increasing proportion of the population engaged in begging places a heavier burden on the working population and reduces the resources available for sustainable human development.

Ahamdi (2010) adds a psychological dimension, contending that begging generates inferiority complexes not only among beggars but also among their family members and kinship networks. This psychological burden compounds the social stigma attached to begging and undermines the self-worth and agency of those involved, contributing to cycles of marginalisation and poverty.



Community Perception and Policy Implications

The study's findings on community perception reveal important insights into how residents of the Kaduna Central Senatorial Zone understand and respond to the consequences of corporate begging. When asked whether corporate begging should be banned, 385 of 537 respondents (71.7%) answered affirmatively. Among those who advocated for a ban, 259 (48.2%) cited security concerns as the primary motivation, 66 (12.3%) identified environmental nuisance, and 55 (10.2%) emphasised the importance of banning the practice for economic development.

Significantly, all 537 respondents confirmed that no existing policies or programmes — either governmental or organisational — address corporate begging in the Kaduna Central Senatorial Zone. This absence of regulatory frameworks was confirmed by a senior security official:

It's evident that street beggars and corporate beggars alike pose a great risk to security and are a nuisance to society, but until now we do not have laws that incriminate begging of any form. The security personnel cannot go around arresting them, even though they are deviants, we cannot call them criminals unless they are caught in criminal acts... But the government is yet to criminalise begging. (DPO Millenium City Kaduna Police Command, 2023)

The absence of policy is particularly alarming in light of the Broken Window theory's central premise: that unaddressed signs of disorder attract more serious criminal behaviour. As corporate begging goes unregulated, the loopholes it creates for security threats become progressively more difficult to close (Wilson & Kelling 1982).

Ethical and Philosophical Dimensions of *Fine-bara*

Beyond its sociological and security dimensions, the phenomenon of *fine-bara* raises profound ethical and philosophical questions that deserve explicit engagement. A particularly striking finding of this study is that 35.6% of respondents cite the fulfilment of religious obligation as a positive consequence of corporate begging — implying that even deceptive begging is perceived as providing a vehicle for the Islamically mandated act of giving (Sadaqah and Zakat). This observation presents a genuine moral paradox: does the deceived giver still fulfil a religious and ethical duty? Is the act of charitable giving intrinsically virtuous, regardless of whether the recipient's claim of need is truthful? Classical Islamic moral philosophy, as articulated by scholars such as Ibn Khaldun, affirms that the moral worth of an act of giving inheres in the sincerity and intention of the giver rather than in the conduct of the recipient — a position that helps explain why respondents continued to associate deceptive begging with fulfilled religious obligation.

This moral tension is further illuminated through the lens of African communal ethics. In Hausa-Fulani cultural philosophy, the concept of *amana* — trustworthiness and the faithful discharge of communal obligation — is foundational to social cohesion. *Fine-bara*, with its systematic deployment of deception, constitutes a direct violation of *amana*, corroding the cultural fabric of giving and reciprocal obligation that sustains community life. As Wiredu (1995)



and Metz (2011) observe in their respective engagements with African moral philosophy, communal trust is not merely a sociological norm but an ethical value upon which the conditions for human flourishing depend. When corporate beggars exploit the communal ethic of hospitality and religious duty, they do not merely defraud individual victims; they undermine the shared moral ecology that makes genuine charity and mutual obligation possible. It is in this sense that *fine-bara* represents not only a governance failure but a moral injury to the community — and why interventions to address it must be grounded in both policy and an affirmation of the ethical values that sustain communal life.

Conclusion and Recommendations

Based on the findings of this study, it can be concluded that corporate begging in the Kaduna Central Senatorial Zone carries significant consequences for individuals, communities, and the broader socio-economic environment. The negative consequences of corporate begging substantially outweigh its positive dimensions. Insecurity, rooted in the exploitation of *fine-bara* as a cover for criminal reconnaissance, kidnapping, and theft, represents the most urgent and pervasive negative outcome. Environmental nuisance, social disruption, accidents, sexual harassment, and the perpetuation of dependency and poverty further compound the detrimental effects of the practice.

While the study acknowledges that corporate begging may yield limited positive outcomes — including the fulfilment of religious giving obligations, a potential reduction in other criminal activities, and occasional intelligence support for security operatives — these benefits do not negate the pressing need for effective intervention. The complete absence of policy frameworks to regulate or address corporate begging in the study area represents a critical governance gap that demands urgent redress.

The following recommendations are proposed based on the study's findings:

1. **Legislative Action:** Government authorities should enact and enforce legislation that criminalises corporate begging, establishing clear penalties for perpetrators and providing alternative livelihood options for individuals engaged in the practice. This legislative framework should be accompanied by a monitoring and evaluation system to assess its effectiveness.
2. **Public Sensitisation:** Security agencies should develop targeted sensitisation campaigns to alert the public to the security implications of corporate begging, empowering citizens to report suspicious activities and refuse access to unknown individuals requesting entry into residential premises.
3. **Economic Empowerment:** Economic empowerment initiatives — including vocational training centres, micro-finance schemes, and small business grants — should be expanded to provide viable income-generating alternatives for individuals who engage in corporate begging out of economic necessity.



4. **Religious and Traditional Mobilisation:** Religious and traditional institutions should be mobilised as partners in combating corporate begging, given their moral authority and community reach. Educational campaigns clarifying the religious impermissibility of deceptive begging in both Islam and Christianity could significantly reduce the cultural normalisation of the practice.
5. **Family and Community Support:** Families should be recognised as a primary unit of intervention, as the study findings suggest that familial support systems often fail corporate beggars. Community-based support networks should be established to provide assistance to individuals in genuine financial distress, reducing the need to resort to deceptive solicitation.

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