

# Cyber Begging

*Ask money for anything and everything*

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It's a common practice worldwide to ask for financial assistance for various purposes by different means ranging from street side begging to appealing in media like newspapers. With the advance in technology, we have a new dimension of hitherto known forms of asking for alms-Cyber begging.

The causes may be different, but the objective is the same-Money. The tales of woe vary. But the request is the same: They want people to send money via home pages that are becoming a cottage industry on the Web. Skeptical Internet experts have even coined a term for the trend; they call it "cyber begging."

As the word implies, Cyber begging is an online phenomenon where one asks for alms from people browsing internet. The necessity to beg may not be as primitive as shortage of food, cloth or shelter as in the case of conventional begging. The objectives of online begging may vary from not being able to clear certain debts to fund shortage for one's proposed world tour!

Cyber-begging, as defined by the Web site cyberbeggar.org, is a mode of fundraising that is carried out through donations over the Internet. The cyber-beggar creates a Web site (or joins a website meant for such a purpose) detailing his or her financial plight in the hopes of attracting donations for his or her cause. Yahoo! started calling such a process **e-panhandling** and is all set to launch a category on the same in its portal Yahoo.com.

The frustrating situation of being in debt can be caused by credit cards, car payments or college loans. Trying to pay off that debt can be even worse. Cyber- begging has proven to be easy and convenient form of raising money to overcome such financial crisis.

One will never feel he or she will be at the mercy of people giving donations. Anonymity can be very well maintained on the net and probability of donors' counter verification of the cause is minimal. It doesn't matter you like taking money from people or not, as you've nothing to loose and everything to gain.

Cyber-beggars do not ask money to buy a piece of bread; they need money for goods and services. A lot of them need to pay their debts. They beg to clear a credit card debt, to make a breast enlargement operation, to pay for medical care or education, to help a woman to divorce her husband, to make a movie or an album, or to buy a hummer jeep. Beggars ask for various sums of money: from several cents to a million dollars

Wired magazine wrote that the first person to launch a cyber-begging site was a woman named Karyn Bosnak. Her website was called Save Karyn. It is possible to cast doubts on her championship, although her success was obvious. She had a credit card debt of over

20 thousand on June 23, 2002. Karyn Bosnak decided the following for herself: all I need is to get one dollar from 20 thousand people, or two dollars from ten thousand people, or five dollars from four thousand people. As a result, people transferred thirteen thousand dollars to the woman; she added some of her money and paid her debt on November 10th, 2002. As you can see, it took her less than six months to do away with her problem. Karyn has been saved. Now she patronizes other beggars, claiming copyright for her idea.

New York Times confirms that the e-panhandling epidemic was launched together with Save Karyn website. Therefore, the date of June 23, 2002 can be considered the cyber-begging birthday.

To begin with:

It's obvious that creating your own site for begging will have extra advantage, but all beggars may not be privileged enough to own one, since maintaining a site requires considerable technical skills and of course money. Many sites exist on net such as Cyberbeg.com, cyberbegger.org or donantemoney2me.com etc with the exclusive objective of begging or assisting online beggars. A prospective beggar registers himself here; he'll be allocated a sub domain where he describes his crisis in most appealing manner. The host site provides all assistance to optimize returns- such as tips to draft a more appealing request, submission to search engines etc. Host sites do charge a nominal amount for their service and/or earn money by advertising.

The prospective donors browsing through the net who visit such pages and feel like giving away few dollars may make their contribution either by conventional snail mail in form of cash or cheque or draft, or by electronic fund transfer facilitated by online payment processors line Paypal (owned by ebay.com)

The subtitle of DonateMoney2Me.com is quite impressive! "It's absolutely legal, ethical, honorable and popular!" it says. This is a "accumulate money slowly and surely" program, not a "get rich quick" program. A quick glance through FAQs of such sites is very much likely to influence most people to attempt making few bucks by signing up.

If a webmaster of a begging site provides his or her full name, as well as the detailed description of a trouble, this site will enjoy great popularity amid benefactors. It goes without saying that if a benefactor-s problem has something in common with the one of a cyber-beggar; a webpage will be even more popular.

Most of the cyber-begging websites are of the "give me a few bucks to help me pay off my credit card" ilk, but there are a few that are more creative, bizarre and sometimes even worthy. More impressive your site is, more will be the amount pouring in.

Some Live examples of the way they beg:

Ed Mayhall, a 29-year-old web developer in Dallas, Texas, needs a Hummer. A Hummer - or Humvee, to use its proper name - is a pig-ugly, off-road vehicle developed for the US

army. They cost about \$120,000. If you're feeling frivolous, you can give Mayhall a couple of bucks at [www.edneedsahummer.com](http://www.edneedsahummer.com)

Interested few may visit [www.saveshela.com](http://www.saveshela.com). A musical artist known as Shela, who lives in Toronto is the owner of this site. She is currently asking for donations on her Web site to help pay off debt incurred from writing and recording her music. The Web site also offers an outlet where people can promote their music.

She says it was a mixture of frustration and her experience working with the Internet that led her to the idea of starting her personal fundraising site. As a computer hardware instructor she was "aware of how powerful a tool the Web could be." A tool she hopes will help her music career off the ground.

"I have not listed myself as a charity," she says, "an action that would require certain registration and guidelines." It is a simple gift. Anyone can give a stranger a gift right?" Her instructions are clear—"if you're sending cash wrap it to ensure that it's not see through" and "Do not write Save Shela on envelop as post office would think I'm running business".

31 years old Kent is looking for \$9,858 for a hair transplant, and he gives 10 "good" reasons why you should give him money, one of them being because "I'm a really nice guy".

Penny wants you to help her leave her husband ([www.helpmeleavemyhusband.com](http://www.helpmeleavemyhusband.com) ). She needs \$12,000 to train as a nurse. This will give her the financial independence to help her start on her own.

Jennifer Glasser from Canada has Lyme disease and wants you to help her pay her medical bills. Glasser has made more than \$8,000 (Canadian) since she created her website [www.helpjennifer.com](http://www.helpjennifer.com). Most of the money has come from a friend of a friend whom she's never met.

If you're an opera buff, you may take pity on Elaine. She racked up \$40,000 in student debt and she wants you to help her pay it off and fund her opera-singing lessons - a snip at \$50 per hour (see [www.saveelaine.com](http://www.saveelaine.com) ).

"Princess" Natalie's spoof cyber-begging website is also good for a laugh (<http://egomania.nu/causes/indexsoc.html> ). "When I am purchasing overpriced lingerie or firearms I might think of you," she says. That's more than enough inducement for most would-be benefactors.

Ramon Stoppelenburg, a journalism student at the Windesheim University in Zwolle, Netherlands, decided to finance his trip by setting up a Web site asking people around the globe to put him up for a day. He launched [www.letmestayforaday.com](http://www.letmestayforaday.com) , offering to write about people's hospitality in exchange for bed and board.

The response has been spectacular. In 12 days, over 11,000 invitations came in from around the world, more than 600 of which have been accepted, and still, the offers come pouring in. Some of them like a response from India offering him a roof for as long as he likes as well as an offer to show him around the entire subcontinent, have overwhelmed him. "What hospitality," he wondered aloud, "what hospitality."

For his part, Stoppelenburg has offered all his hosts a roof should they visit the Netherlands.

For all its apparent ridiculousness, cyber-begging is becoming a well-entrenched industry. There is a website, [www.savemesites.com](http://www.savemesites.com), (created by Steve Donohue) which offers e-panhandlers tips for selling banner advertisements and getting listed on search engines. And cyber-begging has now become so common there's even a directory to help you navigate them. Some are even tax deductible like [www.shelter.org.uk](http://www.shelter.org.uk) and [www.oxfam.org/eng](http://www.oxfam.org/eng).

Last but not least, we've got a successful Indian example too. Check out [www.rajat Kapoor.com](http://www.rajat Kapoor.com), the website of Rajat Kapoor, the director-actor who made his presence felt in films like Dil Chahta Hai and Monsoon Wedding, who is canning his new film titled Raghu. The big news about this small film is that Kapoor has managed to get it rolling as per schedule, with a considerable amount of finance for the movie coming in from friends and strangers, thanks to the power of the internet. His site reads. "I am starting my new film Raghu... I have been trying to raise money for this film for the last two years...I invite you to be a part-producer in the film...You can contribute anything over Rs 10,000 and you will have a pro-rata share in the profit of the film...I need 120 such partners who would buy a minimum of one share." The idea clicked and amount to the tune of few lakhs were collected, registering first ever successful cyber begging case in India.

All these sites claim to be true and serious. By the way, cyber-beggars donate money to each other sometimes. This is something like a mutually beneficial promotion. Of course, there are people, who wish to promote and advertise e-panhandling sites. And there's lot of fun in it too- you may find a man, who asks people to make him richer than Bill Gates.

Hitherto people used to donate their funds to orphanages, schools, salvation camps and other charitable organizations. Now those people are ready to give away their money to someone that they have never seen before. Experts believe that cyber-beggars get more and more talented every day, making their websites more technical, making their stories touchier. On the whole, the e-panhandling business prospers and flourishes before your very eyes. Cyber-beggars evoke compassion and sympathy with professional sincerity, so to speak.

The event of cyber begging appears to be left unnoticed by the makers of IT laws, as there's no reference to such a practice in Cyber Laws. Thus the practice may be treated legal as long as no fraud is involved. If payment is made in physical mode it may be easy

to trace it. But it's difficult to check how genuine the cause is and in what way funds were utilized, when transactions are done electronically.

As long as there'll be generous people who are willing to give away few dollars, there'll be takers. As for the beggar, as idiom has it, **tiny drops make mighty ocean.**

If a person is facing serious trouble, that can't be sorted out by conventional practices, asking for assistance online may be justified. But with every tom dick and harry going online with his own grievances and pleading aggressively with an intention of making few quick bucks, we're heading towards a situation where a donor would loose faith in the system and a genuine beggar will be deprived of his chances of overcoming his woes.

Such a situation can (and should) be avoided if we use the internet resource sensibly and ethically.

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