



ASHOKA
UNIVERSITY

Centre for
Social Impact
and Philanthropy

How India Gives 2021-22



Table of Contents

List of Figures	i
About the study	iii
Foreword	iv
Acknowledgments	v
Credits	
Executive Summary	
<u>1. Introduction</u>	<u>2</u>
<u>2. Approach and Methodology</u>	<u>6</u>
<u>3. The Market Landscape of Household Giving in India</u>	<u>11</u>
<u>4. Understanding Giving Patterns across Recipient Groups, Regions, and Socio-economic Categories</u>	<u>15</u>
<u>5. Forms of Donations: 'Cash', 'In-kind', 'Volunteering', and 'Supporting a Cause or Petition'</u>	<u>20</u>
<u>6. Who Decides and Who Gives?</u>	<u>32</u>
<u>7. Motivations for Giving</u>	<u>34</u>
<u>8. Information Channels of Giving</u>	<u>36</u>
<u>9. How Households Wished to be Approached</u>	<u>38</u>
<u>10. Causes Households would like to Give to</u>	<u>39</u>
<u>11. Trends of Donation among 'High-Givers'</u>	<u>41</u>
<u>12. Deterrents to Making Donations</u>	<u>45</u>
<u>13. Ways to Increase Trust</u>	<u>46</u>
<u>14. Conclusion</u>	<u>48</u>
<u>15. Annexure 1: Methodology for Panel Creation and Survey</u>	<u>50</u>
<u>16. Annexure 2: Figures and Tables</u>	<u>58</u>

List of Figures

Figure 1: Market landscape (Oct'20–Sep'21 vs. Oct'21–Sep'22)	11
Figure 2: Growth percent (Oct'20–Sep'21 vs. Oct'21–Sep'22)	12
Figure 3: 'Cash' Giving by recipient groups	13
Figure 4: Estimated share of households and market size: socio-economic categories, regions, rural–urban (Oct'20–Sep'21 vs. Oct'21–Sep'22)	14
Figure 5: Incidence of giving: Socio-economic categories, rural–urban, regions (Oct'20–Sep'21 vs. Oct'21–Sep'22)	15
Figure 6: Donations across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22)	16
Figure 7: Donations made to recipient groups in rural India and urban India (Oct'20–Sep'21 vs. Oct'21–Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.	17
Figure 8: Donations to recipient groups made by regions (Oct'20–Sep'21 vs. Oct'21–Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.	18
Figure 9: Donations to recipient groups made by socio-economic categories (Oct'20–Sep'21 vs. Oct'21–Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.	19
Figure 10: Forms of donation across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.	20
Figure 11: Average 'cash' payment across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22).	21
Figure 12: Incidence of 'cash' donation by type of Recipients: All India, rural India, urban India (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.	22
Figure 13: 'Cash' donations across regions (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of the incidence of total household donation for each recipient groups.	23
Figure 14: Trends in average 'cash' donation per household across rural-urban landscapes, regions, and income categories (Oct'20–Sep'21 vs. Oct'21–Sep'22)	23
Figure 15: 'Cash' donations across socio-economic categories (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.	24
Figure 16: Mode of 'cash' giving (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of 'cash' incidence of household donation for each recipient groups.	25
Figure 17: Trends in frequency of giving in 'cash' across recipient groups. The percentages are calculated on the base of 'cash' incidence of household donation for each recipient groups.	25
Figure 18: 'In-kind' donations across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of 'in-kind' incidence of household donation for each recipient groups.	26
Figure 19: 'In-kind' donations: All India, rural India, urban India (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.	27
Figure 20: 'In-kind' donations across regions (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.	27
Figure 21: 'In-kind' donations across socio-economic categories (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.	28

<u>Figure 22: Trends in frequency of giving 'in-kind' across recipient groups (Oct'21–Sep'22). The percentages are calculated on the base of 'in-kind' incidence of household donation for each recipient groups.</u>	28
<u>Figure 23: Frequency of 'volunteering services' across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of 'volunteering' incidence of household donation for each recipient groups.</u>	29
<u>Figure 24: 'Volunteering' services: All India, rural India, urban India (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.</u>	30
<u>Figure 25: 'Supporting a cause or petition' (Oct'21–Sep'22): The percentages are calculated on the base of total incidences of household donation who 'supported a cause of petition'.</u>	31
<u>Figure 26: Decision-making for giving at the household level (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.</u>	32
<u>Figure 27: Final donation-makers at the household level (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.</u>	33
<u>Figure 28: Motivations for giving at the household level in India (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.</u>	35
<u>Figure 29: Sources of information for giving to 'religious organisations' (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages were calculated on the base of total incidences of household donation for each recipient groups.</u>	36
<u>Figure 30: Sources of information for giving to 'non-religious organisations' (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages were calculated on the base of total incidences of household donation for each recipient groups.</u>	37
<u>Figure 31: How households prefer to be approached (Oct'21–Sep'22). The percentages were calculated on the base of households who cited preferred approach of medium for giving in Phase 3.</u>	38
<u>Figure 32: Causes households would like to give to (Oct'21–Sep'22). The percentages were calculated on the base of households who cited the particular causes they would like to give to in Phase 3</u>	40
<u>Figure 33: Donation in both 'cash' and 'in-kind' (Oct'21–Sep'22). The percentages were calculated on the base of total incidences of household donation for each recipient group in phase 3.</u>	42
<u>Figure 34: 'Cash' Giving – Quantum of giving (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages were calculated on the base of 'cash' incidence of household donation for each recipient group.</u>	43
<u>Figure 35: Reasons for not making donations (Apr'21–Sep'21 vs. Oct'21–Sep'22). The percentages were calculated on the base of total households who did not donate in Phase 2.</u>	45
<u>Figure 36: Ways to increase trust (Oct'21–Sep'22). The percentages were calculated on the base of total households who have not made any donation and do not trust an individual/organisation in Phase 3.</u>	46

About the Study

The study was conducted by the Centre for Social Impact and Philanthropy (CSIP) at Ashoka University in collaboration with the Worldpanel Division of Kantar. In-person survey was carried out in October 2022. The sample drew from a panel comprising of approximately 81,000 households to capture giving patterns between October 2021 and September 2022. The survey covers a representative population of urban and rural areas and diverse socio-economic categories.

Foreword



I believe that giving was historically deeply embedded in our society, broken only by insecurities caused over a century of colonial rule and anti-wealth creating policies that followed. Post liberalisation, we are seeing a steady resurgence in giving as we continue to make economic strides - manifested by the good news that India has climbed the rankings for overall generosity and now stands at 14 out of 114 countries according to The World Giving Index (2021).

The important question to ask now is how India gives? This study helps the reader gain that deeper perspective on household giving in India. A lot is covered in this report, right from looking at the causes household prefer to give to, to how rural versus urban India gives, to the modes in which they give.

Reports such as this help the non-profit sector as a whole be much more thoughtful at understanding and tapping the strategically vital Indian retail segment. The data makes it evident that there is tremendous potential for massively growing retail fundraising.

Specific insights like 'households prefer in-person requests for donations over digital or print requests' give non-profits much-needed perspective on how to effectively engage with retail donors.

As wealth generation and retail giving increases in our country, we need such hard data and insights to better understand giving in India. It is clear that large resources are available for the good work most want to do, that well-meaning people are giving and will do more. We need to be strategic in finding ways to tap into these resources effectively so that when India rises, it gives, and when it gives it is channelised appropriately, and those most in need are uplifted with it.

Amit Chandra
Co-founder
A.T.E. Chandra Foundation

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This report has been designed by Vaebhav Badola and Aarushi Dhoundiyal.

Credits

Researchers

Dr. Shaivya Verma, Senior Research Manager, CSIP, Ashoka University

Divya Chopra, Senior Research Manager, CSIP, Ashoka University

Dr. Neha Nimble, Senior Research Manager, CSIP, Ashoka University

In collaboration with execution partner, Kantar Worldpanel

Report Writer

Dr. Shaivya Verma, Senior Research Manager, CSIP, Ashoka University

Reviewers

Dr. Neha Nimble, Senior Research Manager, CSIP, Ashoka University

Divya Chopra, Senior Research Manager, CSIP, Ashoka University

Jophin Mathai, Manager, CSIP, Ashoka University

Kajal Pradip Chaudhari, Assistant Manager, CSIP, Ashoka University

Research and Report Supervision

Dr. Swati Shresth, Research Director, CSIP, Ashoka University

Report Design

Vaebhav Badola

Aarushi Dhoundiyal

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Executive Summary

'How India Gives' is intended to facilitate an understanding of household giving in India. It presents the market landscape and highlights the extent, quantum and nature of giving in the country. By providing detailed information on the range of beneficiaries, motivations, forms and modes of giving, the study empowers diverse stakeholders in their respective quests, from understanding Indian society to leveraging the potential of household giving.

The first report of the longitudinal panel study was launched in August 2022 and the second edition (2021–22) was published in September 2023. The study used the Worldpanel Division of Kantar's existing panel of ~81,000 households to collect data across socio-economic groups, and urban and rural areas in 18 states of India.

The report presents and analyses the trends of giving by Indian households in the year 2021–22 and compares them with trends from 2020–21.

- **Market Size of Household Giving in India:** The study noted a 14% percent increase in household donations in 2021-22 as compared to 2020-21. The total quantum of donations made by Indian households during 2021–22 is estimated to be INR 27 thousand crores, an increase from INR 23.7 thousand crores in 2020–21.
- **Recipients of Household Donations:** Of the five recipient groups ('religious organisations', 'non-religious organisations', 'household staff', 'extended family and friends', and 'persons engaged in Beggary') covered in the study, 'religious organisations' and 'persons engaged in Beggary' were the preferred recipients of household giving.
- **Rural-Urban Distribution of Giving in India:** Overall trends in rural and urban India did not differ significantly. However, the overall percentage of household giving to 'religious organisations' and to 'persons engaged in Beggary' was higher in rural households. While giving to 'non-religious organisations', 'household staff', and 'extended family and friends' was higher in urban households.
- **Regional Trends in Giving:** East India (98%) and north India (95%) reported a higher incidence of donation. Across all regions, giving to 'religious organisations' increased, while it decreased for 'persons engaged in Beggary' in north and west India.
- **Socio-Economic Categories:** Across socio-economic categories, donation incidence to 'religious organisations' increased from 2020–21, while giving to other recipient groups either decreased or remained similar.
- **Motivation for Giving:** 'Religious beliefs' continued to be the most important motivation for giving. Other motivations included 'festivals', 'family traditions' of giving, desire to 'support someone in financial distress', and to perform 'service' (seva). Tax incentives did not appear to be a motivator for giving.
- **Channels of Information and Giving:** For both 'religious organisations' and 'non-religious organisations', 'in-person outreach by volunteers or agents', 'face-to-face interaction with the beneficiary', and 'word from family and friends' emerged as critical sources of information.
- **Causes Promoted/Supported or Signed Petition for:** The top three causes supported or promoted on social media or offline or signed the petition for included 'elderly care', 'public health', and 'empowerment of children'.
- **Causes Households Would Like to Donate to in Future:** Household would like to donate for 'religion', 'disaster relief' and 'elderly care'.

- **How Households Like to Be Approached:** 'In-person outreach' for soliciting donation is a preferred mode of approach, while digital and non-digital media requests such as newspapers were reported to be less popular as a mode of approach.
- **Forms of Donation:** Out of the total 91% incidence of donations made nationally, 98% were made in 'cash' and 11% 'in-kind'. The survey reported a very low incidence of 'volunteering', with only 1% of the households reporting to have volunteered.
- **Who Decides to Donate:** Women were the primary decision-makers regarding giving to 'persons engaged in Beggary', 'non-religious organisations', and 'household staff', while men were the key decision-makers with regards to giving to 'religious organisations', 'family and friends', and 'supporting a cause or petition'. Older members (46–60 years) of the households emerged as the primary decision-makers for all categories of recipients, with the exception of 'supporting a cause or petition'.
- **Who Makes the Donation:** Men predominantly made the payment to 'religious organisations', 'family and friends', and 'supporting a cause or petition', while donations to 'non-religious organisations', 'household staff', and 'persons engaged in Beggary' were mostly made by women.
- **Mode of 'Cash' Payments:** 'Cash' donations were mostly made through currency notes across recipient groups. The payments to 'non-religious organisations' through digital wallets decreased from 4% in 2020–21 to 1% in 2021–22. Giving via credit and debit cards also fell from 1% to 0%. This means more households made donations in currency notes to 'non-religious organisations' than through any other modes of donations.
- **Reasons for Households not Making a Donation:** Households that did not make any donation did not do so either because they 'did not have resources' or 'had not been approached for support', which mirrors the previous year's trend.
- **Ways to Increase Trust:** Households stated that organisations and individuals seeking donations can increase their trust by providing easy access to information about fund utilisation.

We hope this report is of significance to academics, researchers as well as practitioners in the philanthropy ecosystem.



1 *Introduction*

Introduction

What Does the Study Offer?

The 'How India Gives' is an ongoing longitudinal study conducted by the Centre for Social Impact and Philanthropy (CSIP) at Ashoka University in collaboration with the Worldpanel Division of Kantar. The study aims to offer insights on household giving trends in India.

The first edition of the report, 'How India Gives, 2020–21',¹ was a pioneering attempt to describe household giving patterns across geographies, socio-economic groups, demographics, and forms of giving. Drawing from a survey of households in a panel comprising approximately 81,000 households, it provided a comprehensive, and national-level picture of household giving in the country. The report indicated high incidence of giving by Indian households and offered further insight into the market landscape, extent, quantum, and nature of giving. It also explored variations in giving across recipient groups, rural–urban landscape, regions, and socio-economic groups.

The present report, 'How India Gives, 2021–22', is the second report in the 'How India Gives' series and captures trends in giving by Indian households in 2021–22. Like the previous report, the current report also shows a high incidence of charity in 'cash' and 'in-kind'. Besides presenting the incidence, market size, recipients, motivations, and other trends of giving in 2021–22, it compares the changes in the giving patterns between 2020–21 and 2021–22.

¹CSIP, Ashoka University, 'How India Gives, 2020–21'. Available at <https://csip.ashoka.edu.in/research-and-knowledge/>.

Why This Study: The Context

The numbers reported by sectoral reports as well as academic literature on giving in India show varying² levels of giving³ and indicate an overall high incidence of giving in the country.⁴

In these studies, the estimates of number of Indian households making donations range from about quarter to more than 80%. World Giving Index (WGI) (2019) estimated a lower incidence of giving and concluded that only 24% Indians donated money in 2018, while 19% gave time. The study ranked India 82nd out of 126 countries in terms of overall generosity.⁵ Earlier, Sheth and colleagues reported that 28% Indians donated money and 21% formally volunteered in 2013.⁶

However, Sen and colleagues, in their study covering urban India, reported a higher incidence and found that 76% of the participants donated in one form or the other.⁷ A more recent study by Heist and colleagues⁸ conducted with rural population (n=3195) reported people in rural areas to be generous. About 79% donated food, 83% donated money, and/or 70% volunteered.

In terms of the total volume of giving in India, existing estimates range between INR 12 thousand crore⁹ and INR 23.7 thousand crore¹⁰ (Everyday Giving in India Report 2019¹¹, India Philanthropy Report 2021¹², How India Gives Report 2022¹³).

²While WGI (2018) ranked India 124 out of 146 countries surveyed, the rank improved to 14th among 114 countries surveyed in terms of overall generosity in WGI (2019). The 2022 edition of the index, however, showed a dip and ranked India 57th out of the 119 surveyed countries in 2022. Earlier, the 'India Giving Report 2021' by the Charities Aid Foundation (CAF) recorded an increase in individual giving during the COVID-19 pandemic.

³Cantegreil, M., Chanana, D., Kattumuri, R., 2013, *Revealing Indian Philanthropy*, London: Alliance Publishing Trust; CAF World Giving Index 2018: A Global View of Giving Trends, Charities Aid Foundation 2018, Oct. 2018. Available at https://www.cafonline.org/docs/default-source/about-us-publications/caf_wgi2018_report_webnopw_2379a_261018.pdf?sfvrsn=c28e9140_4; Sen, A., et al., 'Determinants of Individual "Giving" Behavior in Urban India'; Sheth, A., Ayilavarapu, D., Bhagwati, A. *India Philanthropy Report 2015*, Mar. 2015. Available at <https://www.bain.com/insights/india-philanthropy-report-2015>; Heist, H., Scott, M., Cnaan, R., Moodithaya, M., Bennett, M., 2022, 'The Philanthropic Poor: Prosocial Behavior in Rural India', *Nonprofit and Voluntary Sector Quarterly* 51: 1349–1376.

⁴A study by Giving Tuesday (2021) showed, strongest levels of prosocial behaviour (money, time, goods, advocacy) in Kenya and India; and The World Giving Index (2021) report by Charities Aid Foundation reports that India is the 10th biggest riser in the overall giving index score in the past 5 years (2016–2020). The report also notes that India ranks 14th from 114 countries surveyed in terms of overall generosity. The rank is an improvement from the previous global rank of 124 in 2018.

⁵CAF World Giving Index 2019: Ten Years of Giving Trends, Charities Aid Foundation 2018, Oct. 2018. Available at https://www.cafonline.org/docs/default-source/about-us-publications/caf_wgi_10th_edition_report_2712a_web_101019.pdf

⁶Sheth, A., Ayilavarapu, D., Pandit, R., and Sinha, M.M. 'India Philanthropy Report 2021', 2021. Available at <https://www.bain.com/insights/india-philanthropy-report-2021/>; CAF World Giving Index 2019: Ten Years of Giving Trends, Charities Aid Foundation 2018, Oct. 2018. Available at https://www.cafonline.org/docs/default-source/about-us-publications/caf_wgi_10th_edition_report_2712a_web_101019.pdf; Sen, A., et al. 'Determinants of Individual Giving Behavior in Urban India'; *India Giving 2021: An Overview of Charitable Giving in India*, Charities Aid Foundation 2021. Available at https://cafindia.org/wp-content/uploads/2023/06/CAF_IndiaGiving2021_PROOF_130921.pdf.

⁷Sen et al., 'Determinants of Individual Giving Behavior in Urban India'.

⁸Heist et al., 'The Philanthropic Poor'.

⁹Approximate values: INR 12 thousand crore = USD 1.44 billion, Euro 1.35 billion

¹⁰Approximate values: INR 23.7 thousand crores = USD 2.89 billion, Euro 2.64 billion

¹¹'Everyday Giving in India Report: Harnessing the Potential of a Billion Givers for Social Impact', 2019, Sattva. Available at <https://www.sattva.co.in/publication/research-everyday-giving-in-india-report/>.

¹²Sheth, A., Ayilavarapu, D., Pandit, R., and Sinha, M.M., 'India Philanthropy Report 2021', 2021. Available at <https://www.bain.com/insights/india-philanthropy-report-2021/>.

¹³CSIP, Ashoka University, 2020–21, 'How India Gives, 2020–21'. Available at <https://csip.ashoka.edu.in/research-and-knowledge/>.

While these studies do help us understand the patterns of giving in India, they have largely focussed on either rural or urban areas,¹⁴ with most targeting urban English-speaking, internet accessing Indians. Moreover, the differences in the coverage in terms of categories of givers and recipients, and operational definition of giving have limited their reporting of the comprehensive picture of giving in India. For instance, some studies did not account for donations made at the places of worship¹⁵, while studies like 'India Philanthropy Report 2021'¹⁶ focused their assessment based on only certain categories of givers like family philanthropy and corporate social responsibility (CSR).

The How India Gives study was conceptualised to address the variations in definitions, methods and samples in the studies carried out thus far. The advantage of undertaking a longitudinal study is that it enables us to maintain a consistency of sample, operational definitions and questions and thus yield results that are comparable over time.

This report aims to offer a comprehensive picture of giving by Indian households across regions and rural-urban landscapes. It also presents a more representative picture of giving by covering households across socio-economic groups and recipients that include individuals (persons engaged in Beggary, family and friends, and household staff), as well as organisations (religious as well as non-religious). Further, it covers giving in diverse forms including 'cash', 'in-kind', 'volunteering' and 'supporting causes/petitions'.

This report is structured as follows: the first chapter details the context of the study followed by chapter 2 that outlines overall approach and methodology of the study. Chapter 3 offers insights into the market landscape of household giving in India. Chapter 4 provides an overview of giving across recipient groups, rural-urban landscape, regions, and socio-economic groups. Chapter 5 analyses the patterns of giving in 'cash', giving 'in-kind', 'voluntary services', and 'supporting causes/petitions'. Chapter 6 discusses the patterns of decision-making and who makes the final payment in terms of gender and age for household giving. Chapters 7 and 8 briefly discuss the motivations for giving and the information channels that facilitate giving. Chapter 9 and chapter 10 analyse the causes ways in which households like to be approached for donations and the causes they would like to contribute to. Chapter 11 discusses the profiles of 'high-givers'. The report ends with a discussion on the deterrents to making donations, ways to increase trust among non-givers, and conclusions.

¹⁴Sen et al., 'Determinants of Individual Giving Behavior in Urban India'.

¹⁵Cnaan et al., 'Estimating Giving and Volunteering: New Ways to Measure the Phenomena'.

¹⁶Sheth et al., A., Ajilavarapu, D., Pandit, R., and Sinha, M.M. 'India Philanthropy Report 2021', 2021. Available at <https://www.bain.com/insights/india-philanthropy-report-2021/>.



2

*Approach
and Methodology*

Approach and Methodology

The study used the Worldpanel Division of Kantar's existing panel of households to collect data from empanelled respondents across socio-economic categories in rural and urban India.¹⁷ The survey reached out to ~81,000 households nationally across 18 states in India.¹⁸ Data about donations made between October 2021 and September 2022 was collected in October 2022.

This report presents and compares the trends of giving in 2021–22 with those in 2020–21. The responses related to household giving in the year 2020–21 were captured in two phases. Due to COVID-19, the responses were collected both telephonically and in person. The responses for the first phase were collected in April 2021 for the donations made in the period between October 2020 and March 2021. For the second phase, the responses were collected in October 2021 for the donations made in the period between April 2021 and September 2021. The trends observed in 2020–21 were published in the report titled 'How India Gives: 2020–21'.¹⁹

Based on the insights from the report in 2020–21, four follow-up questions were added to the survey instrument. Firstly, to understand the cause/s that households supported or promoted on social media or offline or signed the petition for; secondly, to understand the causes households would like to donate to; thirdly, how households would like to be approached for donation; and finally how to increase trust amongst households towards individuals and organisations who were seeking donations. This information can help stakeholders in identifying the key focal points for future interventions.

The panel is based on the National Consumer Classification System (NCCS) developed by the Market Research Society of India (MRSI). It provides a standardised household classification, representing a diverse socio-economic population that includes both rural and urban households.²⁰ The NCCS is based on the education of the household's chief wage earner and number of consumer durables owned by the household.

This approach has limitations. While consumer panels are an effective way to access a diverse population to derive broad patterns and trends, they are necessarily limited in scope. They currently do not provide explanations behind the giving patterns emerging from the survey.

¹⁷A more detailed note on sampling and panel construction has been provided in Annexure 1.

¹⁸The study covered 18 states across rural and urban areas. Punjab and Haryana on the one hand and Andhra Pradesh and Telangana on the other have been reported together, respectively. The study covered only Guwahati in Assam as representing the North-East and excluded Goa. A more detailed note on the geographical coverage is provided in Annexure 1.

¹⁹CSIP, Ashoka University. 2021–22. 'How India Gives: 2021–22'. <https://csip.ashoka.edu.in/research-and-knowledge/>.

²⁰The NCCS, previously 'Socio-economic Classification' (SEC), was created by the Market Research Society of India (MRSI) and was recently revised to be more representative of rural households, while being renamed 'NCCS'. The previous SEC methodology was created in 1988 for consumer stratification classified socio-economic groups across rural and urban households. According to the previous methodology, rural households were primarily divided into four groups basis the construction of households. See <https://mruc.net/assets/frontend/new-consumer-classification-system.html>. Accessed on 15 February 2022.

Understanding Giving and Other Key Terms

Giving

Giving, or charitable donation, in the study is defined as the voluntary giving by households in the form of 'cash' or financial donations (currency notes, cheque, digital wallets credit/debit card—offline and online); 'in-kind' donations (any material such as food, clothes, and furniture); or 'volunteering services'.²¹ The definition of 'volunteering' was expanded in phase 3 to include "contributed time and/or unpaid service to people in need or to religious and social organisations" from the definition used in phase 1 and phase 2, "providing service without any charge to an individual, group of individuals or organisation/s".

The study sought information on giving across six categories: recipient groups, rural–urban landscape, regions, SECs (socio-economic classification), persons engaged in Beggary and giving through 'supporting a cause or petition'.

Households

The study defines households as a group of related persons co-inhabiting a house and sharing a kitchen.

Recipient Groups

The key recipients of donations were divided into the following groups: 'religious organisations', 'non-religious organisations', 'household staff', 'family and friends', and 'persons engaged in Beggary'.²²

'Religious organisations' here refer to institutions for religious worship including temples, mosques, gurudwaras, churches, and other similar institutions. 'Non-religious organisations' include non-government organisations (NGOs), agencies such as UNICEF, and relief funds like PMCare.²³ These organisations are set up for a non-religious cause and serve a social purpose and are not run by any religious body. For the purpose of this study, 'household staff' include household workers such as drivers, domestic workers, and cooks.

Rural–Urban Landscape and Regions

India's geographical area was divided into two areas (rural and urban India) and four regions (north, south, east, and west). A more detailed note on the constitution of the regions is provided in Annexure 1.

²¹In the study, 'giving' and 'donations' are used interchangeably.

²²The study uses 'family and friends' to describe 'extended and family and friends'.

²³NGOs are non-profit groups that function independently of any government to serve a humanitarian cause or the environment. For example, CRY (Child Rights and You), Childline India, Goonj, Help Age India, and Hope Foundation.

Socio-economic Categories

Based on the SEC classification grid, this study used four broad socio-economic categories: SEC A, SEC B, SEC C, SEC D/E. On the scale, SEC A represents higher-socio-economic groups and SEC D/E represents lower-socio-economic groups.

The sample for the study was derived using Marketing Research Society of India's (MRSI) principles to cover respondents across socio-economic classifications (SECs) based on the education of chief wage earners and the number of consumer durables owned by the household. For rural areas, agricultural land owned was also considered as a part of household durables for NCCS classification. The sample was representative of geographies and rural and urban consumers across socio-economic categories in India; it comprised a panel of respondents randomly selected by the Worldpanel Division Kantar. A more detailed explanation of the panel composition is provided in Annexure 1 of this report.

Supporting a Cause or Petition

To understand the giving through 'voice' or support to a particular cause, an additional option to the giving category was added to ask if the households have supported or promoted any cause on social media or offline or have signed any petition.

Probe Areas of the Study

The study sought to explore extent, trends, forms, and motivations of household giving in India through the following key areas of enquiry:

1. Incidence of different types of donations or charity in households
2. Reported value of total giving by households to different recipient groups
3. Different recipients of donations being made by the households
4. Motivations for giving
5. Source of information about the recipient organisations
6. Age group and gender of the primary decision-maker and final payment-maker
7. Patterns of the mode of donation—'cash', 'in-kind', 'volunteering' service, or 'supporting a cause or petition'
8. Mode of making donations for 'cash' giving
9. Causes promoted or supported through petition
10. Causes households like to donate to
11. Deterrents to making a donation and ways to increase trust



3

Findings of the Study

Findings

The Market Landscape of Household Giving in India

The study noted a significant increase in donations by Indian households in 2021–22 as compared to donations made in 2020–21. The total quantum of donations made by Indian households during 2021–22 is estimated to be INR 27 thousand crores, an increase from INR 23.7 thousand crores in 2020–21.

The market landscape was calculated on the basis of estimates of giving in ‘cash’ only, as ‘in-kind’ donation and ‘volunteering’ cannot be quantified.²⁴ Donations in ‘cash’ included giving by cash (currency notes), cheque, digital wallets (Paytm, Google Pay, PhonePe, Amazon Pay, etc.), credit/debit card (offline—through POS²⁵), and credit/debit card (online—through payment gateways) (For details, see section 5.1).

Overall, donations were higher during 2021–22 than they had been in 2020–21. The total market size of ‘cash’ donations increased from INR 23.7 thousand crores²⁶ to INR 27 thousand crores.²⁷ The increase in the market size in 2021–22 was driven by an increase in the number of donor households and the increased value of such donations. The results also show that the percentage of households which donated in ‘cash’ in the past 12 months increased to 91% from 87% between 2021–22 and 2020–21. In terms of growth percentage, the market size increased by 14% and the percentage of households making donations increased by 9% in 2021–22 compared to 2020–21.

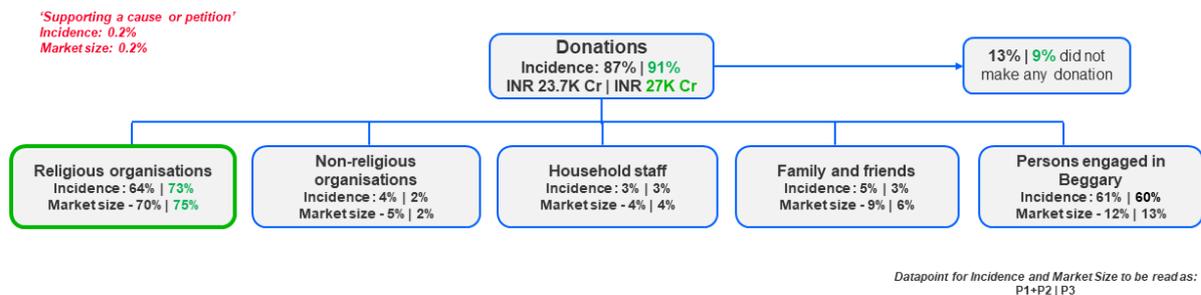


Figure 1: Market landscape (Oct'20-Sep'21 vs. Oct'21-Sep'22)

²⁴The details of the forms of giving are given in section 5.

²⁵A point of sale (POS) machine is an electronic device through which a payment is made via debit/credit/prepaid cards or QR scanning.

²⁶Approximate values: INR 23.7 thousand crores = USD 2.89 billion, Euro 2.64 billion

²⁷Approximate values: INR 27 thousand crores = USD 2.44 billion, Euro 2.26 billion. The methodology for market size estimation has been provided in Annexure 1.

Recipient Groups

'Religious organisations' and 'persons engaged in Beggary' continue to receive bigger donations than other recipient groups.

Similar to the trends observed during 2020–21, 'religious organisations' and 'persons engaged in Beggary' were preferred recipients of household giving in 2021–22. While the trends remain similar, the incidence level and the amount of donation rose significantly for 'religious organisations'. The market share rose from 70% to 75% (from INR 16.6 thousand crore to INR 20.2 thousand crore). This was followed by 'persons engaged in Beggary' at 13% (INR 3.6 thousand crore), 'family and friends' at 6% (INR 1,497 crore), 'household staff' at 4% (INR 967 crore), 'non-religious organisations' at 2% (INR 672 crore), and 'supporting a cause or petition' at 0.2% (INR 67 crore) of the market share²⁸.

The increase in the market size for 'religious organisations' in 2021–22 was due to greater numbers of households donating to 'religious organisations', while the increase in the market size for 'persons engaged in Beggary' was due to an increase in average payments to them.

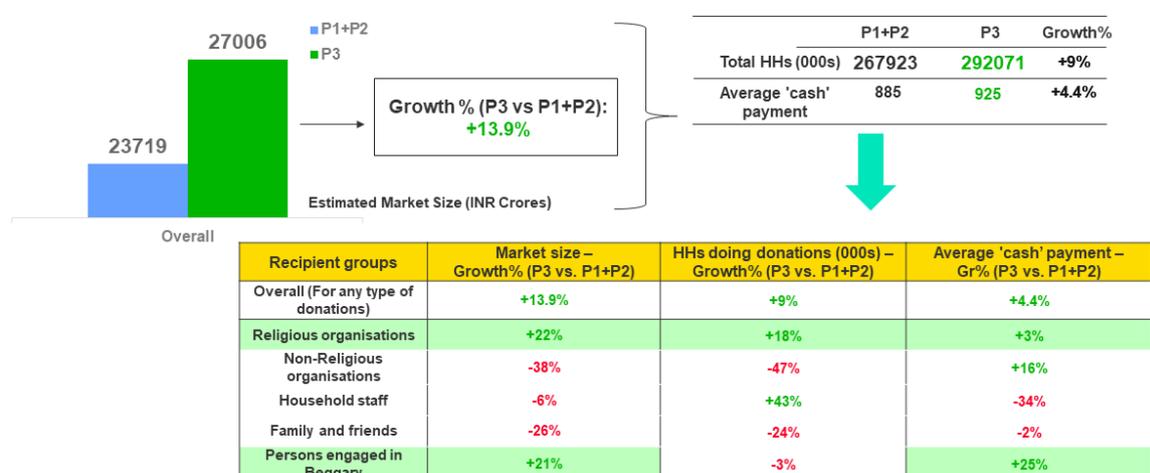


Figure 2: Growth percent (Oct'20-Sep'21 vs. Oct'21-Sep'22)

Average Value of Household Donations: In both years, high-value donations (above INR 10,000; between INR 5,000 and INR 10,000; and between INR 1,001 and INR 5,000) were mainly made to 'family and friends'. About 40% household giving were made in cash brackets of INR 500+ for all donation types. In Phase 3, the lowest-value 'cash' donations (under INR 100) were made mainly to 'Persons engaged in Beggary' and donated towards 'promoting a cause', while slightly larger amounts (between INR 101 and INR 300 and between INR 301 and INR 500) were given to 'religious organisations' and 'household staff'.

²⁸Approximate values: INR 16.6 thousand crore = USD 2.03 billion, Euro 1.85 billion; INR 20.2 thousand crore = USD 2.44 billion, Euro 2.26 billion; INR 3.6 thousand crore = USD 0.44 billion, Euro 0.40 billion; INR 1,497 crore = USD 0.18 billion, Euro 0.17 billion; INR 967 crore = USD 0.12 billion, Euro 0.11 billion; INR 672 crore = USD 0.081 billion, Euro 0.075 billion; INR 67 crore = USD 0.008 billion, Euro 0.0075 billion.

Overall (U+R) % within each recipient group	'Cash' giving by recipient groups															
	Religious organisations			Non-religious organisations			Household staff			Family and friends			Persons engaged in Beggary			Supporting a cause or petition
	P1	P2	P3	P1	P2	P3	P1	P2	P3	P1	P2	P3	P1	P2	P3	P3
'Cash' - Total HHs within each Charity(000s)	114803	164594	229423	6208	5833	5922	3592	3751	9128	5092	7470	8680	90939	113926	142366	438
Under Rs 100																
INR 101-300																
INR 301-500																
INR 501-1000																
INR 1001-5000																
INR 5001-10000																
Over INR 10001																

Figure 3: 'Cash' Giving by recipient groups

Rural-Urban Landscape

The trends in rural and urban India in 2021-22 are similar to the trends in 2020-21.

While the average amount donated is higher in urban India (for more details, refer to Section 5), urban households account for only 34% of total households which donated, as against 66% in rural India. The share, by value, of the total market from rural India is 58% compared to the 42% from urban India.

Regions

The incidence of household donation was greater in the north and the east in 2021-22.

About 24% share of the total number of households which donated were from the south, and they constituted 31% of the estimated market size. While the share of households which donated is slightly higher in north India at 27%, their estimated market share is lower at 15%. This is a sharp fall from their market share of 23% in 2020-21. This indicates households in the north are donating smaller amounts of money than last year. In the east, market share has increased from 23% in 2020-21 to 35% in 2021-22.

Socio-economic Categories

While SEC A and SEC B gave less to the market in 2021–22 compared to 2020–21, market share of donations made by SEC D/E increased.

About 51% of the total households who donated belonged to the lower-socio-economic category (SEC D/E) and constituted 41% of the market size, which was an increase from their share of 34% of the estimated market size in the year 2020–2021. On the other hand, the higher-socio-economic group (SEC A) gave less to the donation market in 2021–22. The estimated market size of SEC A decreased from 23% in 2020–21 to 17% in 2021–22.

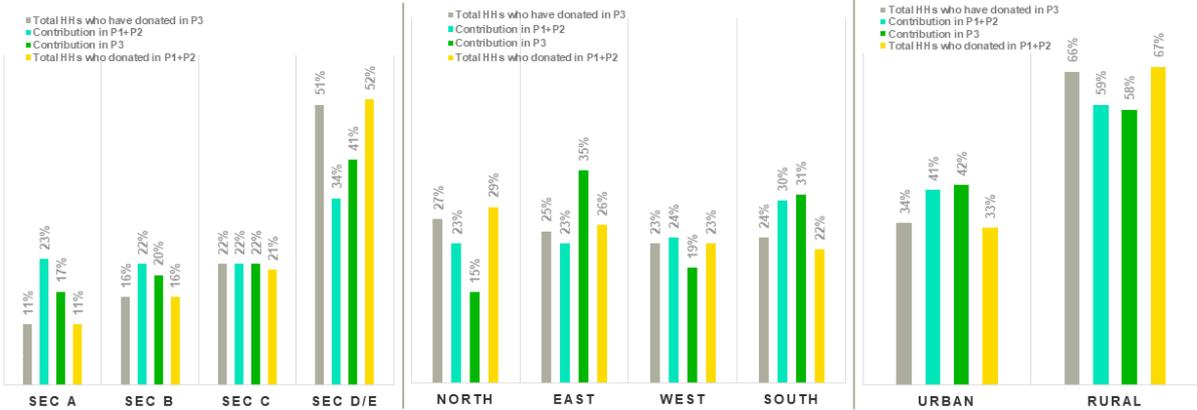


Figure 4: Estimated share of households and market size: socio-economic Categories, regions, rural-urban (Oct'20-Sep'21 vs. Oct'21-Sep'22)

Understanding Giving Patterns across Recipient Groups, Regions, and Income Groups

Incidence of Giving

A higher incidence of donation was observed in urban and south India relative to their respective shares in 2020–21.

The overall incidence²⁹ of donation in 2021–22 was higher than the year 2020–21. The increase is seen across rural-urban landscape, regions, and socio-economic groups. Though there has been an increase in the incidence of donation in 2021–22, the survey results have remained similar. Overall, 91% households, as compared to 87% in 2020–21, reported having donated to one or more of the recipient categories during the study period.

Of these households, a slightly higher incidence of charity was observed in rural India (92%) as compared to urban India (90%). However, the percentage of urban households making donations was higher this year.

With regard to regions, eastern India (98%) and northern India (95%) reported a higher incidence of donation. In other words, more than 9 out of 10 households were involved in giving in these regions. It is noteworthy to see that the percentage of households donating in the south recorded a spike from 77% in 2020–21 to 88% in 2021–22.

Donations across socio-economic categories ranged between 90% and 92%.

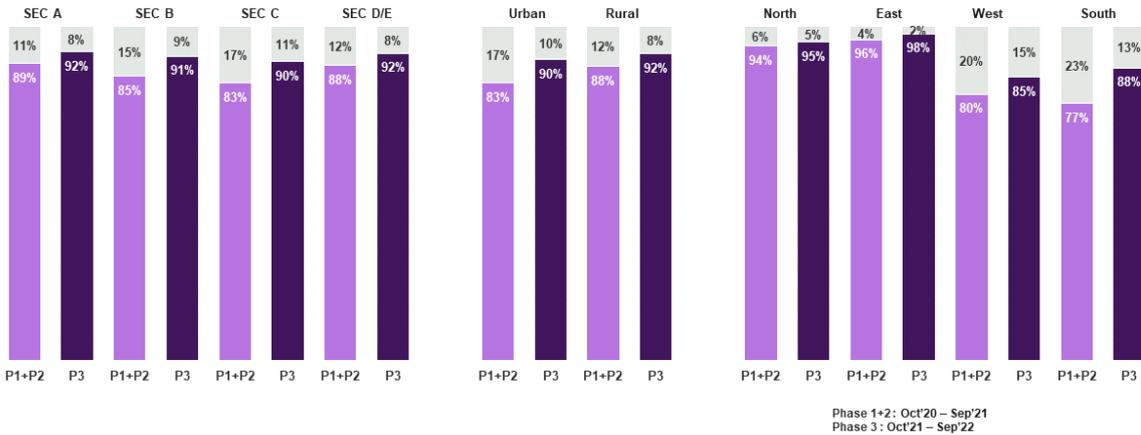


Figure 5: Incidence of giving: Socio-economic categories, rural-urban, regions (Oct'20–Sep'21 vs. Oct'21–Sep'22)

²⁹Incidence' in the report denotes the value of the percentage of population that have responded. For example, the incidence of those not making any donations is 9%, this means that out of total population, 9% make up for the proportion of households who responded that they did not donate.

Recipient Groups

The incidence of donations to ‘religious organisations’ increased, while the incidence of donations to ‘non-religious organisations’ and ‘family and friends’ dipped post-COVID-19.

Our analysis shows that of the total households that donated during the study period, 73% donated to the ‘religious organisations’, an increase from 64% in the preceding year. This reflects a surge in the overall incidence of giving by households in 2021–22, compared to the incidence of giving by households in 2020–21. While donations to ‘religious organisations’ increased, donations to ‘non-religious organisations’, ‘family and friends’, and ‘persons engaged in Beggary’ decreased in 2021–22.

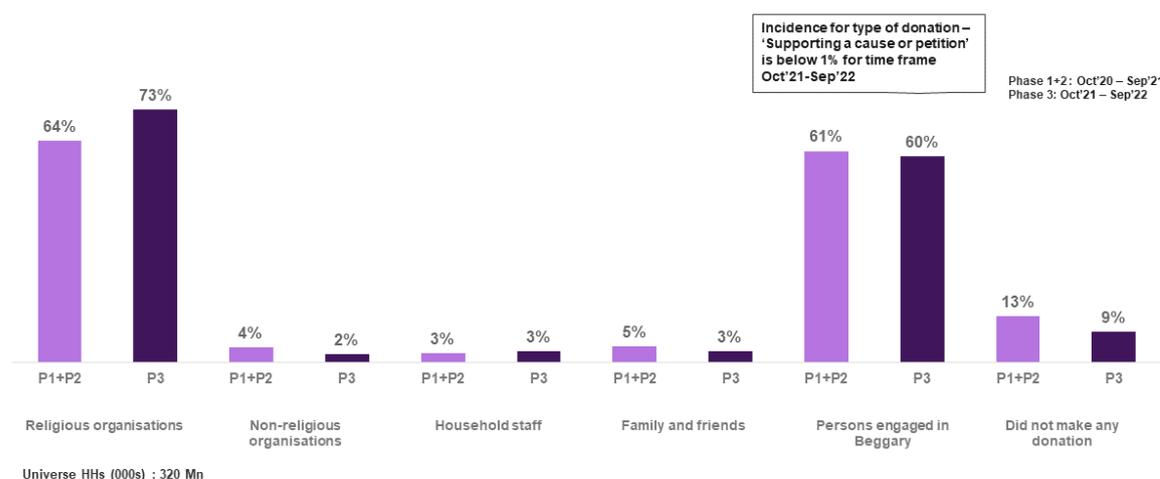


Figure 6: Donations across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22)

Preferred Forms of Giving across Recipient Groups: In the ‘cash’ category, ‘religious organisations’ (98%) bagged the highest share of giving. In the ‘in-kind’ category, ‘persons engaged in Beggary’ were the most preferred recipients at 52%. ‘Volunteering’ was one of the least preferred forms of giving among households, varying between 1% and 3% for all the recipient groups, followed by ‘supporting a cause or petition’, which varied between 0% and 0.2%.

Open-ended Responses: The survey asked respondents for details on motivations and nature of the donations, both religious and non-religious organisations. Similar to the trends observed in the preceding year, most donations by households (79%) were made to ‘religious organisations’/events. The donations were mainly driven by occasions and festivals. Such donations were predominant in north and east India, followed by the south and west regions. Rural India and middle/lower socioeconomic groups (SEC C and SEC D/E) donated more to ‘religious organisations’/events. The responses revealed that prominent places of worship such as temple, churches, mosques, and gurudwaras were among the recipients receiving the highest amounts. Quantitative analysis of what motivates households to give reaffirms the findings. The most common motivation behind giving to ‘religious organisations’/events was religious beliefs and family traditions that encouraged giving on special or auspicious occasions and festivals.

Open-ended responses showed that giving to ‘non-religious organisations’ was more prevalent in south and east India and in urban areas. With regard to giving to ‘non-religious organisations’, the incidence of donations made by households in the lower/middle socio-economic groups (SEC C and SEC D/E) was higher than those made by households in the higher-socio-economic groups (SEC A and SEC B). Households that donated to ‘non-religious organisations’ also disclosed the names of the organisations. Of these donations, 66% was received by NGOs, trusts, foundations, and schools. Donations were also made to essential workers, daily wage workers, to causes such as disaster relief, and for medical purposes.

The Rural–Urban Landscape

Overall, the incidence of giving has seen a spike across rural and urban India, with a dip seen in the number of ‘non-givers’ across the two geographies. In both rural and urban India, the incidence of donation to ‘religious organisations’ increased. The incidence of donation to ‘non-religious organisations’ decreased in rural India, when compared to the figures in 2020–21.

Both rural and urban India saw an increase in the donations made to ‘religious organisations’. In urban areas, an increase from 60% in 2020–21 to 72% in 2021–22 was recorded. Similarly, in rural areas, 74% of the total households reported to have donated in 2021–22 as compared to 66% in 2020–21. The incidence of donations to ‘persons engaged in Beggary’ remained same in the urban areas, while in the rural areas it fell from 66% in 2020–21 to 64% in 2021–22. Fewer than 7% of households in both rural and urban areas gave to the other recipient categories. For overall averages, refer to Annexure 2, figure 2.1.

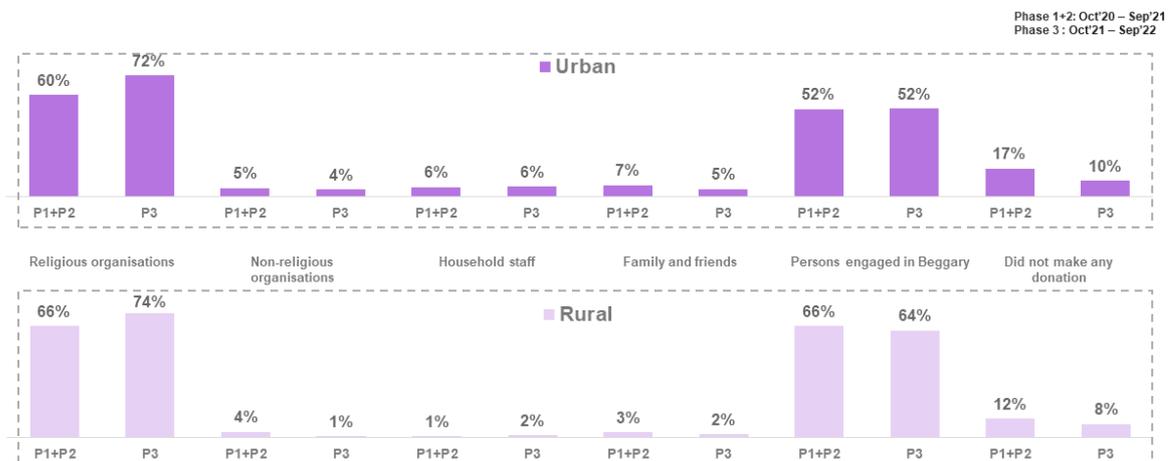


Figure 7: Donations made to recipient groups in rural India and urban India (Oct'20–Sep'21 vs. Oct'21–Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.

Preferred Forms of Giving in Rural–Urban India: During the study period, giving in ‘cash’ was preferred in both rural and urban areas, with more than 90% of households giving in ‘cash’. The incidence of ‘in-kind’ donations was higher in rural households (47%), as compared to urban households (30%). Just 1% of the respondents reported having ‘volunteered’ services in urban areas, as opposed to 2% in rural areas. About 0.2% households reported ‘supporting a cause or petition’ in urban areas, while none reported the same in rural areas.

Regions

Across all regions, household giving increased, more evidently so in the western and southern regions, with a considerable dip in the percentage of non-givers. Across all regions, the incidence of giving to 'religious organisations' increased, while the donation incidence decreased for 'persons engaged in Beggary' in north and west India.

Compared to the national trends for the year 2020–21, the incidence of giving increased across regions in 2021–22. The incidence of giving to 'persons engaged in Beggary' saw a marginal increase in the east and south in 2021–22 as compared to 2020–21. The trend also shows that during the study period and across regions, the incidence of donation to 'non-religious organisations' decreased from the preceding year. For overall averages, refer to Annexure 2, figure 2.2.

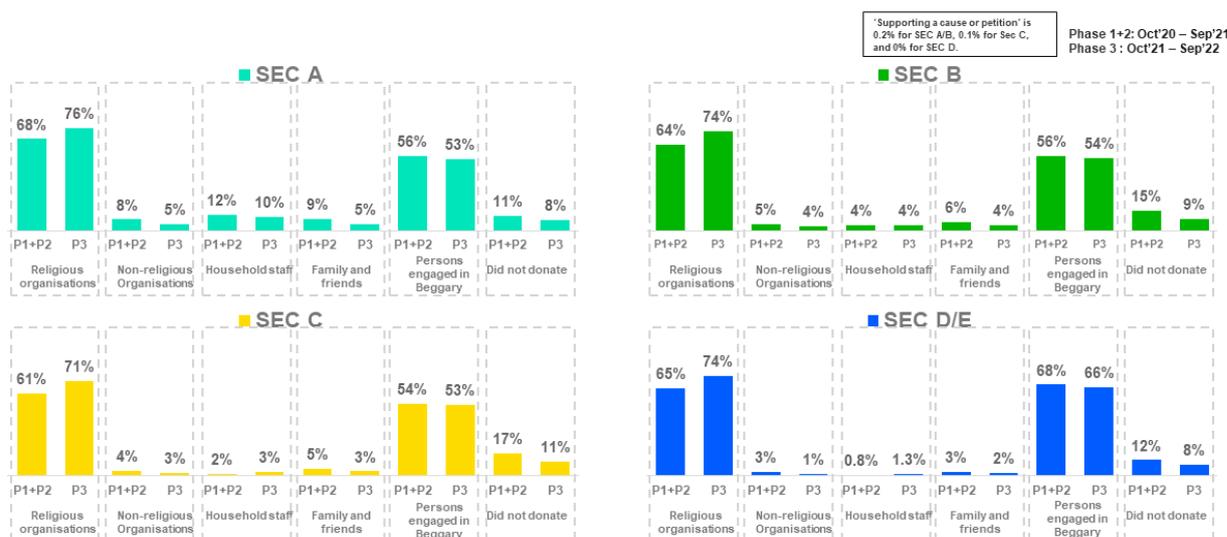


Figure 8: Donations to recipient groups made by regions (Oct'20-Sep'21 vs. Oct'21-Sep'22). The graph represents household incidences of donation on the base of individual demographic groups

Preferred Forms of Giving across Regions: About 97% households in the south and 98% in the east reported 'cash' giving. 'In-kind' donations were highest in east India at 55%, followed by 53% in the north. Households in the north and west reported higher 'volunteering' at 2% when compared to the other regions at 1%. About 0.2% households reported 'supporting a cause or petition' in the south, 0.1% in east and west region, while none reported the same in the north.

Socio-economic Categories

Across socio-economic groups, the incidence of donation to 'religious organisations' increased from 2020–21, while giving to other recipient groups either decreased or remained the same.

The incidence of giving in 2021–22 across all socio-economic categories increased from 2020–21. Giving to 'non-religious organisations' by higher-socio-economic groups (SEC A and SEC B) was higher than the national average. About 2% households from SEC A and 4% from SEC B socio-economic groups donated to 'non-religious organisations', against an overall incidence of 2%. The incidence of giving saw a change in trend for lower-socio-economic category (SEC D/E). In 2020–21, the incidence of giving in lower-socio-economic category (SEC D/E) was the highest for 'persons engaged in Beggary', while in 2021–22, 'religious organisations' had the highest incidence of giving. About 66% of the lower-socio-economic groups (SEC D/E) made donations to 'persons engaged in Beggary', as compared to the national figure of 60%. For overall averages, refer to Annexure 2, figure 2.3.

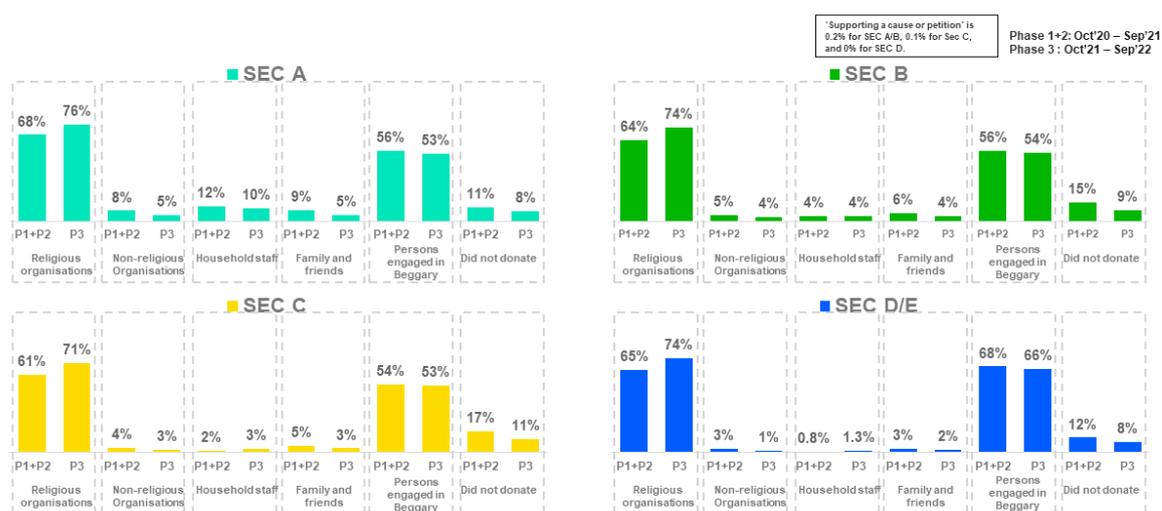


Figure 9: Donations to recipient groups made by socio-economic categories (Oct'20-Sep'21 vs. Oct'21-Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.

Preferred Forms of Giving across Socio-economic Categories: Higher-socio-economic households (SEC A/B) (95%) showed a higher preference for 'cash' donations as compared to middle- and lower-socio-economic households (SEC C and SEC D/E) (90%). About 2% of the respondents in the middle and higher-socio-economic category (SEC A, SEC B and SEC C) reported 'volunteering', and 1% in the lower-socio-economic groups (SEC D/E) reported the same. About 0.2% of the higher-socio-economic households (SEC A/B) reported 'supporting a cause or petition', while 0.1% reported the same from the middle-socio-economic category. None reported 'supporting a cause or petition' in the lower-socio-economic category (SEC D/E).

Forms of Donations: ‘Cash’, ‘In-kind’, ‘Volunteering’, and ‘Supporting a Cause or Petition’

The study analysed patterns of giving in ‘cash’, ‘in-kind’, ‘volunteering services’, and ‘supporting a cause or petition’. ‘Cash’ emerged as the main form of donation across recipient categories.

Nationally, out of the total 91% incidence of household donations, 92% donated in ‘cash’, 39% donated ‘in-kind’, 2% reported to have ‘volunteered’, and 0.2% reported ‘supporting a cause or petition’. Almost all donations to ‘religious organisations’ were made in ‘cash’, whereas it was a relatively spread-out portfolio for the other recipient groups. The trend across all recipient groups was similar to the preceding year, except for the donations made to ‘household staff’, to whom more households reported to have donated in ‘cash’ this year compared to 2020–21. About 93% of total households who donated to ‘household staff’ did so in ‘cash’ in 2021–22, as compared to 79% in 2020–21. In contrast, fewer households reported to have donated ‘in-kind’ in 2021–22 as compared to 2020–21. About 25% households donated ‘in-kind’ to ‘household staff’ in 2021–22, compared to 40% donations made ‘in-kind’ to ‘household staff’ in 2020–21.

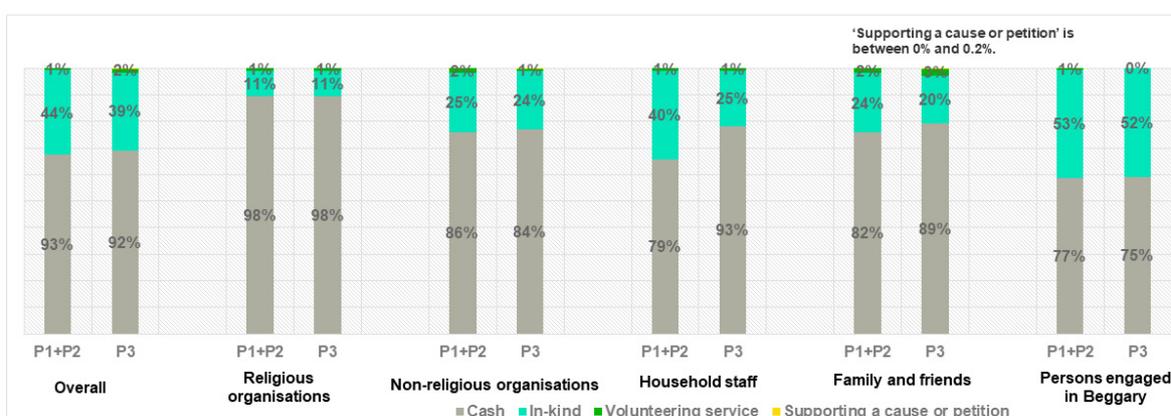


Figure 10: Forms of donation across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Patterns of 'Cash Giving'

Overall, the average donation amount per household saw an increase in the year 2021-22. The average 'cash' donated in 2021-22 by an Indian household was INR 925 as against INR 885 in 2020-21.

Although at an overall level the households who donated in 'cash' declined from 93% in 2020-21 to 92% in 2021-22, the market size of 'cash' donations increased in 2021-22. The year 2021-22 saw an increase in the average 'cash' amount donated, which rose from INR 885 in 2020-21 to INR 925. The reason for the increase in the market size is not that more households donated in 'cash' but that 'cash' donations were more generous this year.

Recipient Groups: 'Cash' was the most preferred form of giving across recipient groups. Nationally, over 75% households donated in 'cash' across each recipient group. Relative to other recipient groups, more households preferred to give in the form of 'cash' to 'religious organisations' (98% of the total households that donated), a trend which was seen in 2020-21 as well. The highest average donation amount was received by 'family and friends'. The average donation amount to this group in 2021-22 was INR 1,725, much higher than the overall average donation amount. Average payment by households donating to 'household staff' dipped from INR 1,610 in 2020-21 to INR 1,060 in 2021-22. This dip could have been a result of households giving donations to 'household staff' during specific occasions and festivals (discussed in succeeding section on - 'frequency' of 'cash' giving), which could have led to donations being made less frequently to 'household staff' than to other recipient groups.

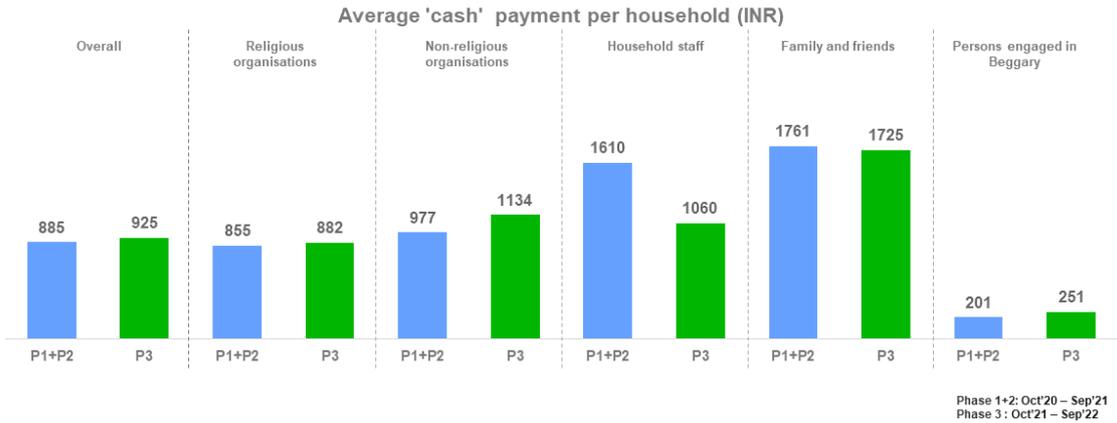


Figure 11: Average 'cash' payment across recipient groups (Oct'20-Sep'21 vs. Oct'21-Sep'22).

Rural-Urban Landscape: Overall, the amount of ‘cash’ donated in urban households was higher than that in rural households. The average ‘cash’ amount donated by urban households in 2020–21 was INR 703, which dropped to INR 617 in 2021–22. Both in rural and urban India, about 97% households that donated made donations in the form of ‘cash’ to ‘religious organisations’. The incidence of ‘cash’ donation increased for ‘household staff’ in 2021–22 as compared to 2020–21. Urban India recorded an increase of 13% and rural India recorded an increase of 18% in the incidence of donation to ‘household staff’ from 2020–21 to 2021–22.

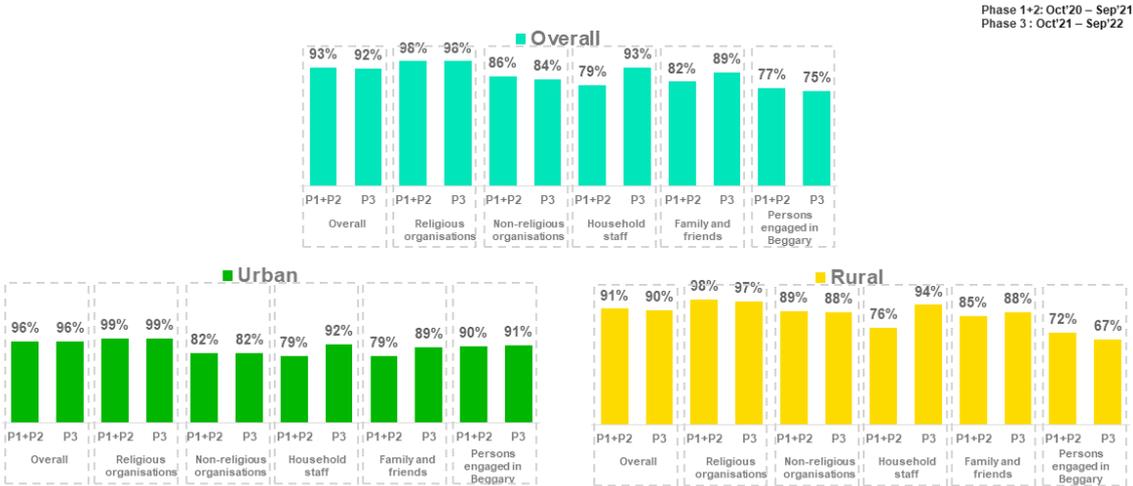


Figure 12: Incidence of ‘cash’ donation by type of Recipients: All India, rural India, urban India (Oct’20–Sep’21 vs. Oct’21–Sep’22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Regions: East India donated the highest average amount per household. The pattern of average ‘cash’ giving changed in 2021–22 from 2020–21. Average ‘cash’ payment dropped in north and west India, while east and south India saw an increase in average ‘cash’ payment from 2020–21. The average amount donated increased significantly for east India, increasing from INR 767 in 2020–21 to INR 1,268 in 2021–22. The lowest average donation was reported from north India at INR 498 in 2021–22, followed by west India at INR 753.

About 97% of the total incidence of household donations to ‘religious organisations’ across regions were made in ‘cash’. The lowest incidence of household donation in the form of ‘cash’ went to ‘persons engaged in Beggary’ in all the regions except the south, where the lowest average incidence was recorded for ‘non-religious organisations’.

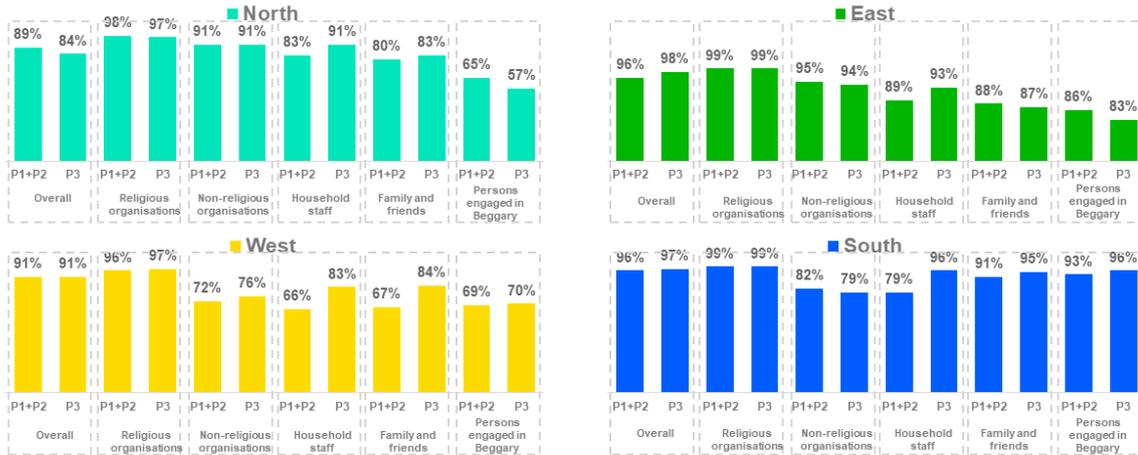


Figure 13: 'Cash' donations across regions (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages are calculated on the base of the incidence of total household donation for each recipient groups.

Socio-economic Categories: The highest average amounts were donated by higher-socio-economic-group households, with the average amount of donation decreasing with income. The year 2021–22 saw a decrease in average donation amount by higher-socio-economic groups (SEC A and SEC B), while middle- and lower-socio-economic groups (SEC C and SEC D/E) saw an increase in average 'cash' donations from 2020–21. The increase in donation amount is highest for the lower-socio-economic category (SEC D/E), with a spike from INR 577 in 2020–21 to INR 739 in 2021–22. For the higher-socio-economic group (SEC A) the average donation amount fell from INR 1,848 in 2020–21 to INR 1,474 in 2021–22.

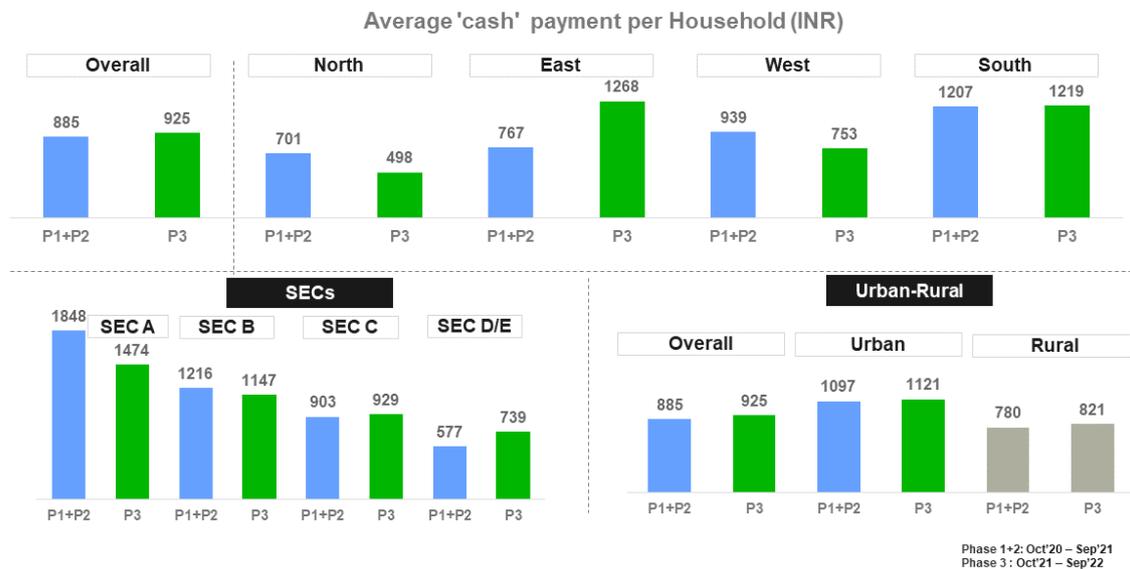


Figure 14: Trends in average 'cash' donation per household across rural-urban landscapes, regions, and Socio-economic Categories (Oct'20-Sep'21 vs. Oct'21-Sep'22)

About 90% of the total incidence of household donations across all socio-economic groups were made in 'cash' and these were made to 'religious organisations' and 'household staff', followed by 'family and friends'. A higher proportion of the incidence of 'cash' donations to 'persons engaged in Beggary' was reported among the higher-socio-economic category (SEC A) (85% vs. 69% among low-socio-economic group [SEC D/E]).



Figure 15: 'Cash' donations across socio-economic categories (Oct'21-Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Medium of 'Cash' Giving: 'Cash' donations were primarily made in currency notes across recipient categories. Another important mode of payment was digital wallets. The share of payments made via digital wallets was larger than the share of donations made by cheque or debit/credit card. These donations were mainly made to 'non-religious organisations'. The trend in 2021-22 was same as it was in 2020-21, except for giving to 'non-religious organisations'. Giving through 'currency notes' to non-religious organisations' increased from 93% in 2020-21 to 97% in 2021-22. Giving to 'non-religious organisations' through digital wallets decreased from 4% in 2020-21 to 1% in 2021-22. Donations via credit and debit cards also fell from 1% to 0%. This means more households made donations in 'currency notes' to 'non-religious organisations' than through any other medium of donations.

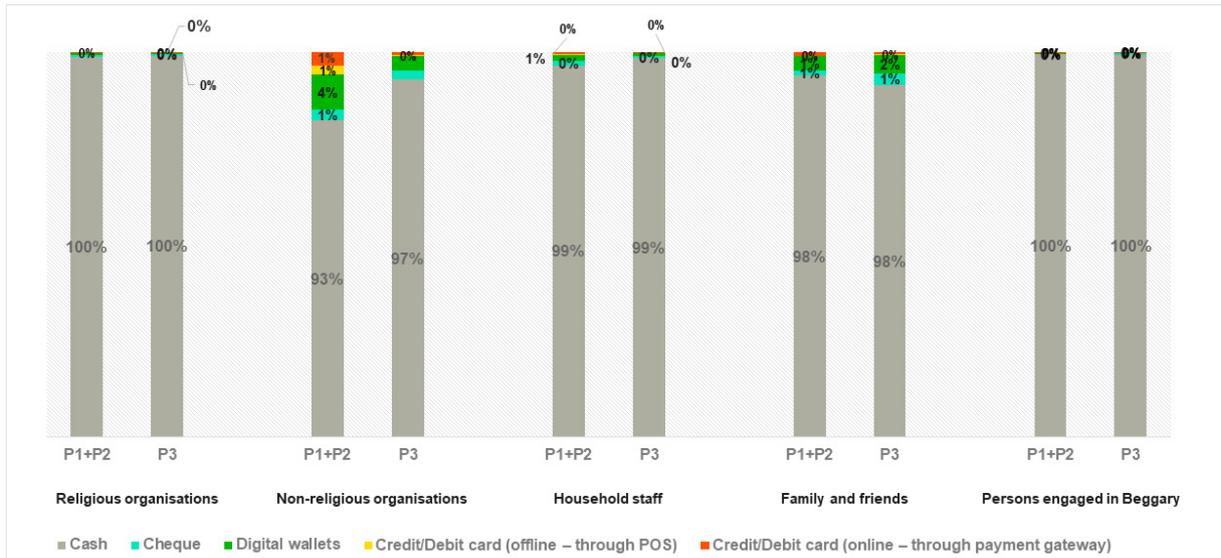


Figure 16: Mode of 'cash' giving (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages are calculated on the base of 'cash' incidence of household donation for each recipient groups.

Frequency: Respondents were asked to report on the frequency of their donations: 'once in six months', 'more than once in six months', 'once a month', and 'more than once a month' were the options for 'cash' donations. They were also asked if they have donated on specific occasions or festivals. Most households made donations on occasions and festivals to all recipient groups except to 'persons engaged in Beggary', whereas 46% households reported donating more than 'once a month' and 24% households donated 'once a month'.

Phase 3 : Oct'21 - Sep'22

Overall (U+R) % within each recipient group	'Cash' Amount frequency by recipient group – Phase 3					
	Religious organisations	Non-religious organisations	Household staff	Family and friends	Persons engaged in Beggary	Supporting a cause or petition
'Cash' - Total HHs within each recipient group (000s)	229423	5922	9128	8680	142366	438
Once a month	13%	16%	4%	10%	24%	22%
More than once a month	9%	4%	3%	8%	16%	10%
Once in 6 months	23%	28%	14%	28%	8%	18%
More than once in 6 months	14%	20%	11%	19%	11%	25%
Occasion/ festival based	41%	32%	3%	36%	10%	24%

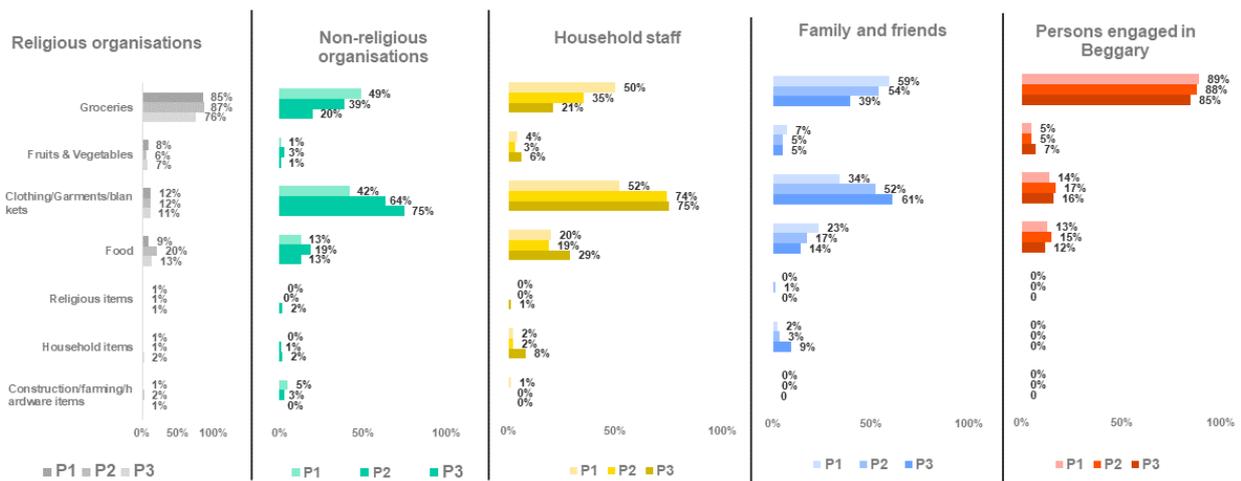
Figure 17: Trends in frequency of giving in 'cash' across recipient groups. The percentages are calculated on the base of 'cash' incidence of household donation for each recipient groups.

Patterns of 'In-kind' Giving

'In-kind' giving is the second most preferred form of giving. Groceries were the main form of 'in-kind' donation to 'religious organisations' and 'persons engaged in Beggary', while clothing/garments/blankets were the main form of 'in-kind' donations to 'non-government organisations', 'household staff', and 'family and friends'.

Nationally, the overall incidence of 'in-kind' giving decreased from 44% in 2020–21 to 39% in 2021–22. 'In-kind' donations included groceries (dry rations, packaged food items, fruits and vegetables); clothing, garments and blankets; food in the form of cooked meals; household items (kitchenware, toys, and personal items); and construction, farming, and hardware equipment.

Recipient Groups: In both years, groceries and clothing/garments/blankets remained the main form of 'in-kind' donation. The proportion of donors giving in the form of groceries decreased for all recipient groups during the study period as compared to 2020–21. The major decrease could be observed for giving in groceries to 'non-religious organisations', which saw a persistent decline from 49.4% in Phase 1 of 2020–21 to 39.4% in Phase 2 of 2020–21 to 19.5% in 2021–22. Similarly, giving in groceries to 'household staff' saw a significant decline from 49.5% in Phase 1 of 2020–21 to 21.4% in 2021–22. The proportion of giving in the form of clothing/garments/blankets increased for 'non-religious organisations', 'household staff', and 'family and friends'. Another important form of giving was in the form of food items such as cooked food and sweets to 'household staff' in 2021–22.



Est. HHs donating in 'in-kind' (000s)	Religious organisations			Non-religious organisations			Household staff			Family and friends			Persons engaged in Beggary		
	P1	P2	P3	P1	P2	P3	P1	P2	P3	P1	P2	P3	P1	P2	P3
	10482	14011	25817	1835	1609	1719	1897	1730	2492	2018	1713	1971	59378	84199	99362

Figure 18: 'In-kind' donations across recipient groups (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages are calculated on the base of 'in-kind' incidence of household donation for each recipient groups.

Rural-Urban Landscape: Nationally, while the incidences of giving in in-kind to 'persons engaged in Beggary' have increased from 53% in 2020–21 to 75% in 2021–22, giving to other recipient groups has either remained same or has declined from the giving incidence in 2020–21.

Households in rural India gave more 'in-kind' to 'persons engaged in Beggary'. Among the households who gave in urban areas, a higher proportion of giving incidence 'in kind' was to 'household staff' (31% vs. 25% donated at an overall level) and to 'non-religious organisations' (24% vs. 27% donated at an overall level).

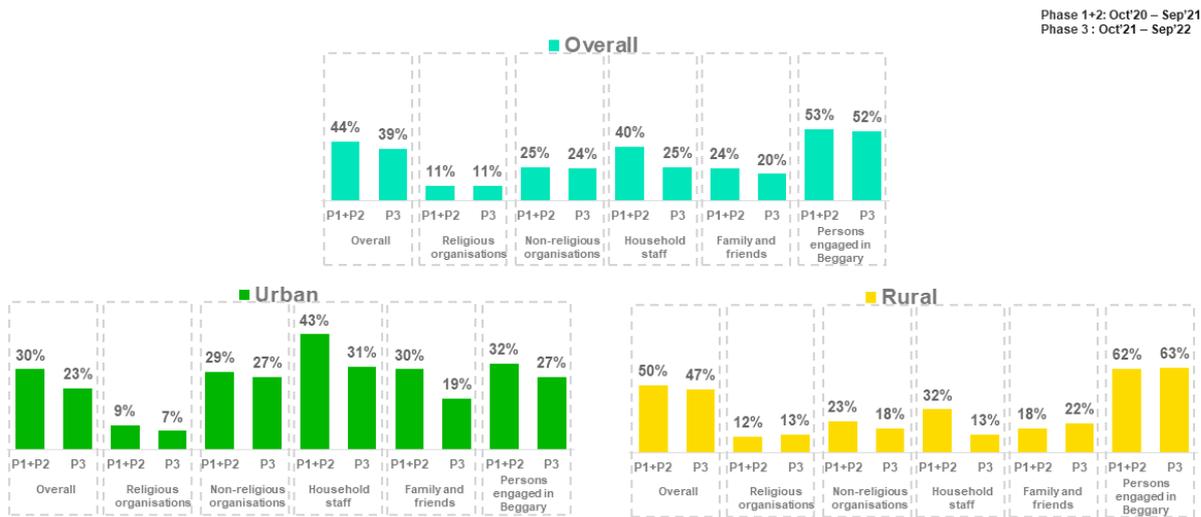


Figure 19: 'In-kind' donations: All India, rural India, urban India (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Regions: 'In-kind' donations were more prevalent in east and north India while south India gave the least in 'in-kind' compared to other regions. Among the households who gave in north and east India, a higher proportion of giving incidence in 'in kind' was to 'persons engaged in Beggary' (66% vs. 55% who donated at an overall level). While south prefers to give more in 'in-kind' to 'non-religious organisations', other regions prefer to give more in 'in-kind' to 'persons engaged in Beggary' as compared to an overall level. Furthermore, the 'in-kind' giving to 'household staff' in the south fell from 28% in 2020–21 to 7% in 2021–22.

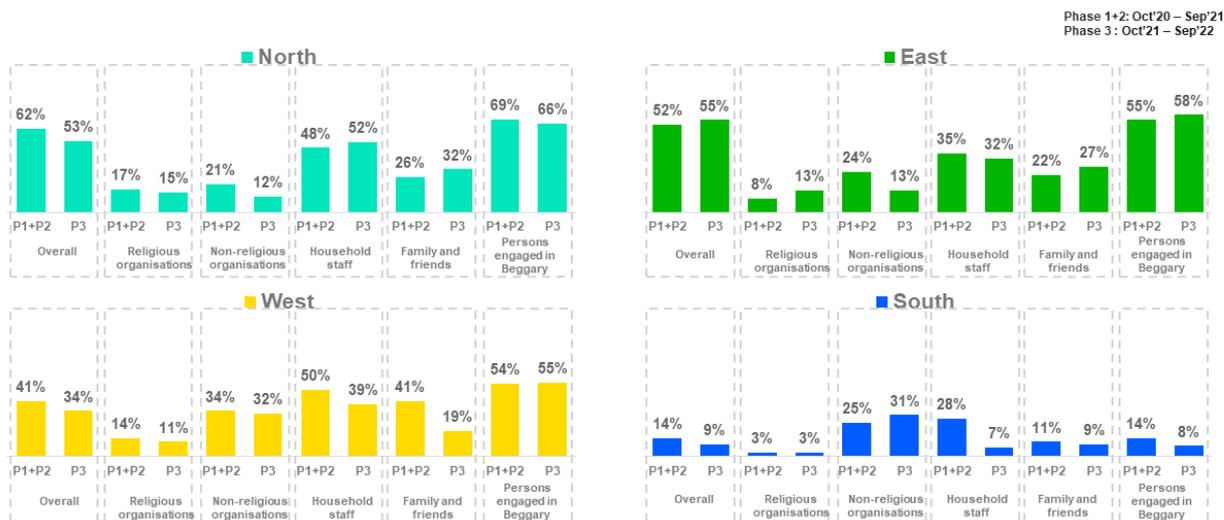


Figure 20: 'In-kind' donations across regions (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Socio-economic Categories: The highest incidence of 'in-kind' donations among highest-socio-economic group (SEC A) was 'household staff'. For all other socio-economic groups, the highest incidence of 'in-kind' donations went to 'persons engaged in Beggary'.

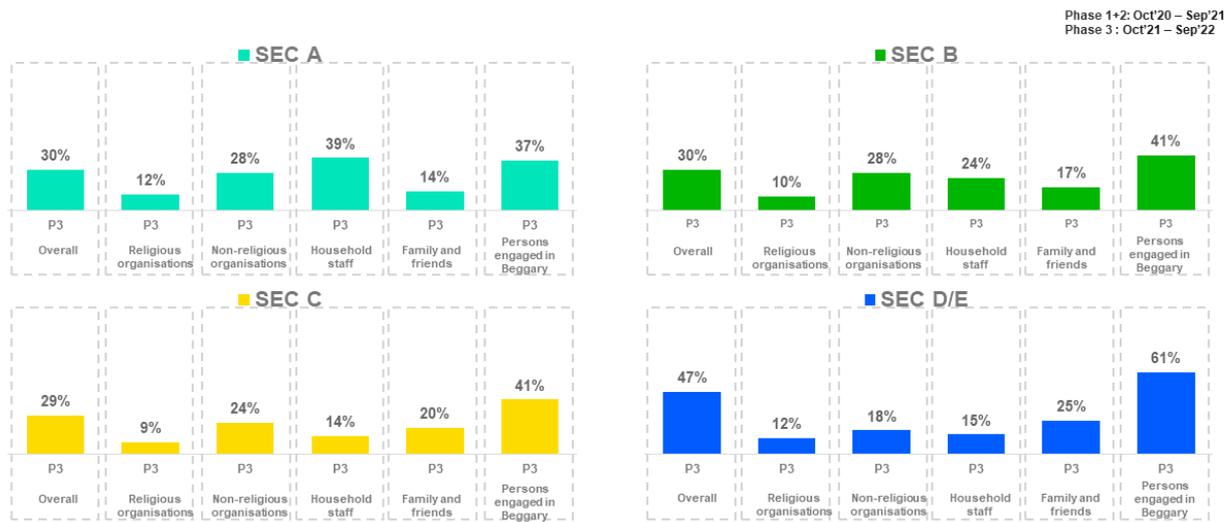


Figure 21: 'In-kind' donations across socio-economic categories (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Frequency: Respondents were also asked about the frequency of 'in-kind' donations, with the options of 'once in six months', 'once in three months', 'once a month', and giving on occasions or festivals.

'In-kind' donations to 'persons engaged in Beggary' were more frequent (more than 'once a month') than to other recipient groups. Most households made donations on occasions and festivals to all other recipient categories.

Phase 3 : Oct'21 – Sep'22

Overall (U+R) % within each recipient group	In-kind giving frequency by recipient group – Phase 3				
	Religious organisations	Non-religious organisations	Household staff	Family and friends	Persons engaged in Beggary
In-kind - Total HHs within each recipient group (000s)	25817	1719	2492	1971	99362
Once a month	6%	4%	3%	6%	22%
More than once a month	13%	1%	7%	11%	13%
Once in 6 months	30%	39%	22%	20%	6%
More than once in 6 months	11%	20%	11%	12%	7%
Occasion/ festival based	40%	36%	58%	50%	10%

Figure 22: Trends in frequency of giving 'in-kind' across recipient groups (Oct'21–Sep'22). The percentages are calculated on the base of 'in-kind' incidence of household donation for each recipient groups.

Patterns of 'Volunteering'

This survey did not reveal a high incidence of 'volunteering'. As compared to 'cash' and 'in-kind', 'volunteering' emerged as a less preferred form of giving with only 2% households reporting to have volunteered during the study period.³⁰ Nationally, 'volunteering' saw an increase from 1% in 2020–21 to 2% in 2021–2022.

Recipient Groups: Among the households who volunteered, the highest incidence of 'volunteering' was towards 'religious organisations' and 'persons engaged in Beggary'. This year's findings are in contrast to the findings in earlier phases. In Phase 1 and Phase 2, incidence of 'volunteering' was more towards 'non-religious organisations' and 'family and friends'.

Most households volunteered under 5 hours in 6 months (for each of the phases) with each of the recipients: 'religious organisations', 'household staff', 'family and friends', and 'persons engaged in Beggary'. In Phase 3, 21% reported 'volunteering' over 20 hours towards 'religious organisations' in the study period as opposed to 20% in Phase 1 and 13% in Phase 2.³¹ This is in line with the increase in the overall high incidence of donation towards 'religious organisations' this year.

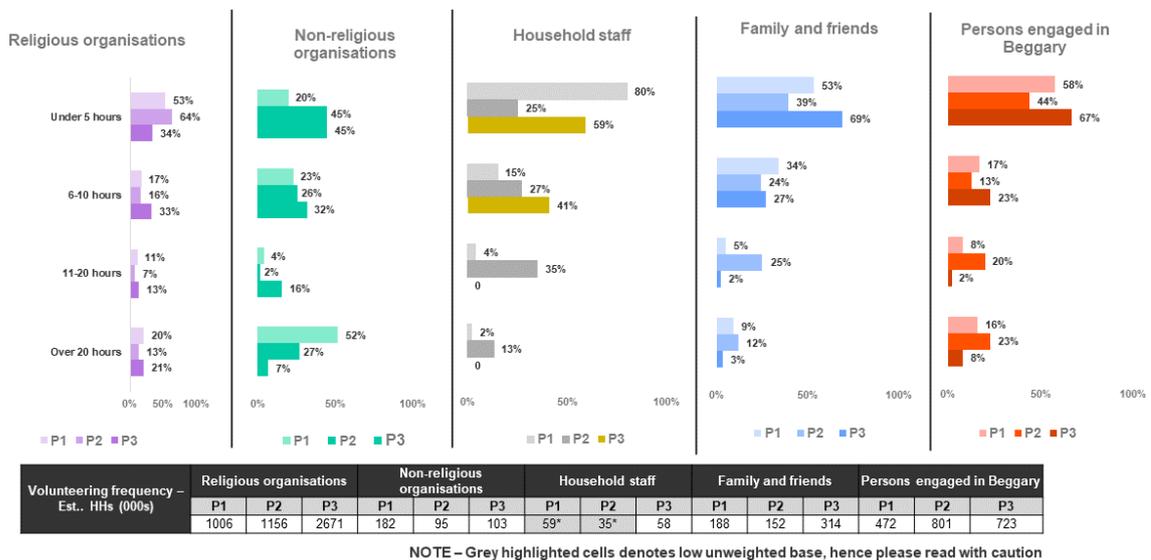


Figure 23: Frequency of 'volunteering services' across recipient groups (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages are calculated on the base of 'volunteering' incidence of household donation for each recipient groups.

³⁰Due to extremely low base, the data on 'volunteering services' cannot be analysed at regional and socio-economic-group level.

³¹Grey highlighted cells denote low unweighted base, hence please read with caution.

Rural-Urban Landscape: The incidence of ‘volunteering services’ was low in both rural and urban India. Nationally, among the households who volunteered, a higher proportion of them responded as having volunteered for ‘family and friends’ (3% vs. 2% who volunteered at an overall level). Among the households who volunteered in rural India, a higher proportion of giving was to ‘family and friends’ (4% vs. 2% donated at an overall level) and to ‘non-religious organisations’ (3% vs. 2% donated at an overall level).

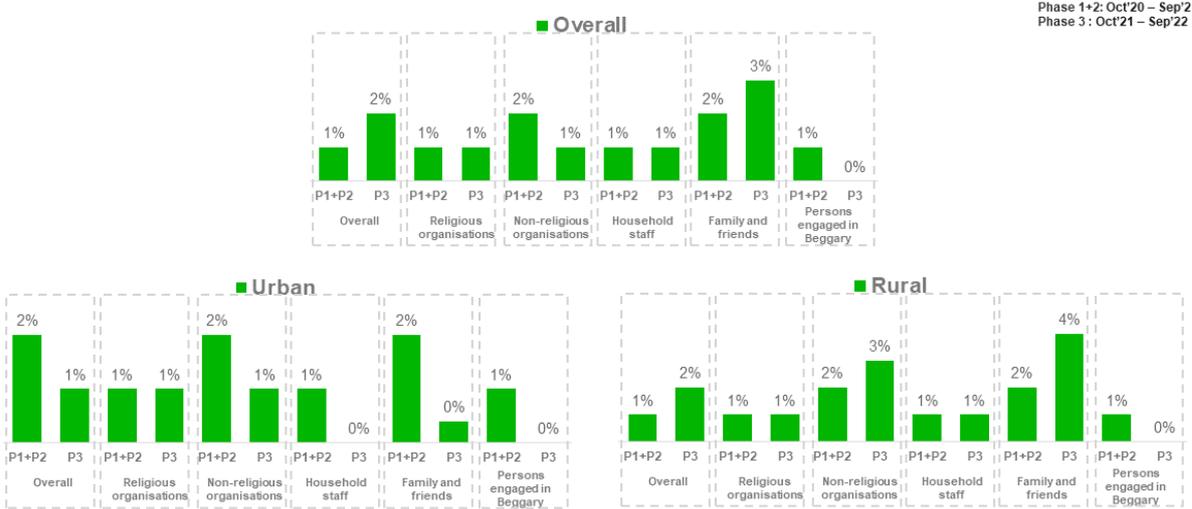


Figure 24: ‘Volunteering’ services: All India, rural India, urban India (Oct’20–Sep’21 vs. Oct’21–Sep’22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Donation through ‘Supporting a Cause or Petition’

‘Elderly care’ followed by ‘public health’ and ‘empowerment of children’ were the most supported causes

To expand our understanding on how households in India give, the study added a question on households who supported/promoted a cause on social media or offline or signed any petition. About 0.2% households who donated in one form or the other reported ‘supporting a cause or petition’. Nationally, for the households ‘supporting a cause or petition’, elderly care (53%) was reported to be most common cause to have received support, followed by public health (36%) and empowerment of children (33%).

Rural-Urban Landscape: While ‘elderly care’ was the most common supported cause in urban areas, ‘public health’ took priority in rural India. From the households ‘supporting a cause or petition’ in urban areas, 55% reported to have supported ‘elderly care’. From households ‘supporting a cause or petition’ in rural areas, 53% reported to have supported ‘public health’ as a cause. In urban India, ‘elderly care’ is followed by ‘empowerment of children’ (50%) and ‘public health’ (26%). In rural India, ‘public health’ was followed by ‘elderly care’ (48%) and welfare of the marginalised communities (29%). Gender issues emerged to be one of the less supported causes in both rural (27%) and urban areas (23%) of the country.

Regions: Regionally, out of the households ‘supporting a cause or petition’, ‘elderly care’ was the most supported cause across regions except for the west where ‘public health’ received the most support. Welfare of the marginalised was the second most supported cause in the west, followed by gender issues, women’s health, reproductive health, and education of a girl child. Households in the south considered ‘empowerment of children’ as an important cause, following ‘elderly care’.

Socio-economic Categories: Across socio-economic groups, ‘elderly care’ was the most supported cause except for the highest-socio-economic group (SEC A) who supported ‘empowerment of children’ the most, followed by ‘elderly care’. The second most supported cause for the middle- and lower-socio-economic groups (SEC C and SEC D/E) was ‘public health’.

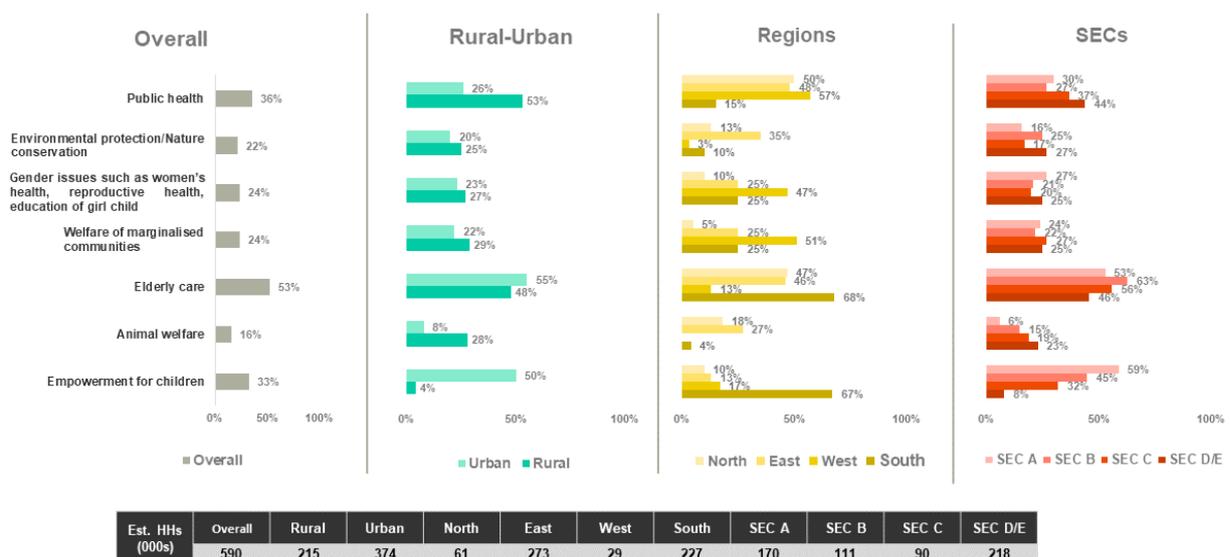


Figure 25: ‘Supporting a cause or petition’ (Oct’21-Sep’22): The percentages are calculated on the base of total incidences of household donation who ‘supported a cause of petition’.

Who Decides and Who Gives?

Who Decides to Give?

The pattern of decision-making regarding 'whom to donate to' varied by demographics.

Younger members³² of the households, irrespective of gender, were more likely to have supported/promoted a cause on social media or offline or signed a petition. Household members in the age group 46–60 years emerged as the primary decision-makers for all categories of recipients, with the exception of 'supporting a cause or petition' where the primary decision-makers were men between the ages of 25 and 45 years.

The survey revealed that more women as compared to men, took decisions of giving to 'persons engaged in Beggary' (95% vs. 42%), 'non-religious organisations' (57% vs. 61%) and 'household staff', while men took the decision of giving to 'religious organisations', 'family and friends', and 'supporting a cause or petition'. For more analysis, refer to Annexure 2, figure 2.4. For donation to 'non-religious organisations', women between 46 and 60 years had a slightly greater influence in decision-making at 27%, compared to the 23% for men in the same age-group—the trend similar to that in 2020–21.

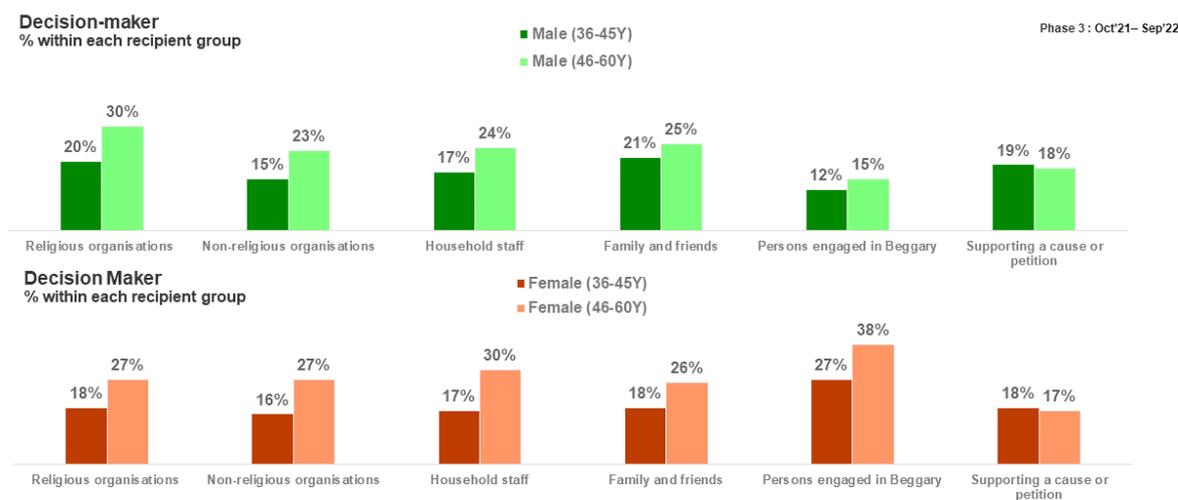


Figure 26: Decision-making for giving at the household level (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

³²For the year 2020-21, age-groups were divided into 25-45 years and 46-60 years while in the year 2021-22, the age groups were divided into 36-45 years and 46-60 years.

Who Makes the Donation?

The pattern of who makes the final payment varies by demographics.

More men compared to women donated to 'religious organisations' (65% vs. 54%), 'family and friends' (65% vs. 54%), and reported 'supporting a cause or petition' (62% vs. 52%), while more women donated to 'non-religious organisations', 'household staff', and 'persons engaged in Beggary'. For more analysis, refer to Annexure 2, figure 2.4. Members in the age group 46–60 years emerged as the primary actors making the donation, except when it came to 'supporting a cause or petition'. Younger members of the households, irrespective of gender, were more likely to have supported/promoted a cause on social media or offline or signed a petition.

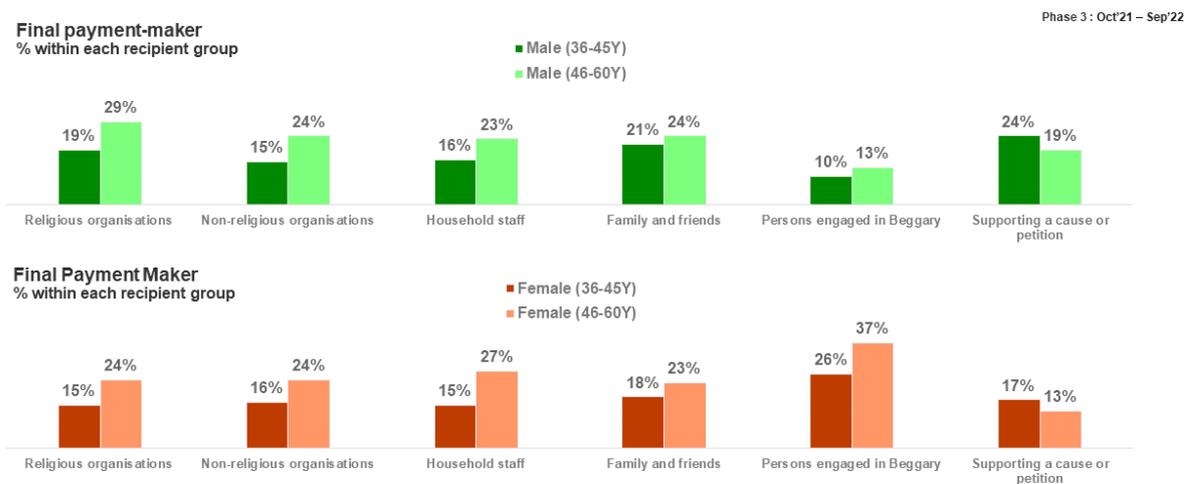


Figure 27: Final donation-makers at the household level (Oct'21–Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Motivations for Giving

Religious beliefs continue to be the most important motivation for giving.

Donations to 'persons engaged in Beggary', 'religious organisations', 'non-religious organisations', and 'supporting a cause or petition' were mainly driven by religious beliefs and family traditions of giving and service (seva). On the other hand, donations to 'family and friends' were more cause-driven, for instance, givers wanted to provide support to people in financial distress or offer disaster relief. The donation to 'household staff' was mainly driven by festivals.

Interestingly, tax benefits do not appear on the primary motivator list for any of the recipient categories.

The top five reported motivations for giving were the following:

Religious Beliefs

Religious beliefs guided 81% of incidence of giving to 'religious organisations', 55% of giving to 'persons engaged in Beggary', and 30% of giving to 'non-religious organisations'.

Festivals

Festivals motivated 56% of incidences of giving to 'household staff', 11% to 'religious organisations', and 10% to 'family and friends'

Family Traditions

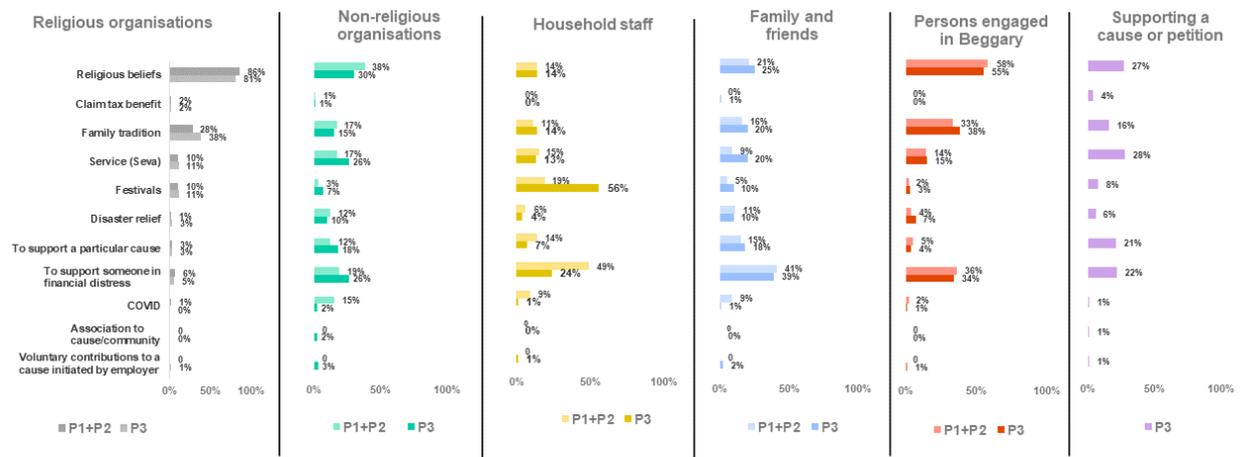
Family traditions also emerged as an important motivation for giving. It was a motivator for 38% of incidences of giving to 'religious organisations', 38% to 'persons engaged in Beggary', and 20% to 'family and friends'.

Desire to Support Someone in Financial Distress

The desire to support someone in financial distress was instrumental in driving 39% of the incidence of giving to 'family and friends', 34% to 'persons engaged in Beggary', and 26% to 'non-religious organisations'.

To do Service (Seva)

Rendering 'seva' or service emerged as the primary motivation for giving to 'non-religious organisations'.



Est. HHs within each recipient group	Religious organisations		Non-religious organisations		Household staff		Family and friends		Persons engaged in Beggary		Supporting a cause or petition
	P1+P2	P3	P1+P2	P3	P1+P2	P3	P1+P2	P3	P1+P2	P3	P3
	198362	234514	12944	7061	8131	9860	14033	9803	189353	191027	590

Figure 28: Motivations for giving at the household level in India (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Information Channels of Giving

For both 'religious organisations' and 'non-religious organisations', 'in-person outreach by volunteers or agents', 'face-to-face interaction with the beneficiary', and 'word from family and friends' emerged as critical sources of information.

Responses for source of information were sought for only two categories of recipients: 'religious organisations' and 'non-religious organisations'.

Religious Organisations

Similar to the trends for 'religious organisations' in 2020–21, 'direct interaction with the beneficiary' (56%), 'in-person outreach by volunteers or agents' (33%), and 'word from family and friends' (21%) emerged as important methods of soliciting donations. However, donations via 'word from family and friends' fell from 25% in 2020–21 to 20% in 2021–22. 'Donation boxes' also emerged as an important information channel for donations. About 6% households reported donating through 'donation boxes' in shops.

Rural–Urban Landscape: Data shows that most households received information from 'direct interaction with beneficiary' in both rural and urban areas. This was followed by 'volunteer interaction' and information through 'word from family and friends'. 'Donation boxes' and 'events' such as fundraising event, appeals during festivals also emerged as important sources of information in urban India, as compared to rural India.

Regions: About 60% of households that donated to 'religious organisations' in all the regions received information through 'face-to-face' interactions, except in south India where only 45% households responded to have received information through a 'direct beneficiary'. Around 30% households received information through 'volunteers' across all regions except in the north (25%). Further, 33% of households in north India, 20% in the west, 17% in the east, and 14% in the south received information from 'family and friends'. 'Donation boxes' and 'events' were more prominent in urban India, while 'television' appeared as a more important channel of information in rural India.

Tables 2.1, 2.2, and 2.3 in Annexure 2 give a complete breakup of the numbers.

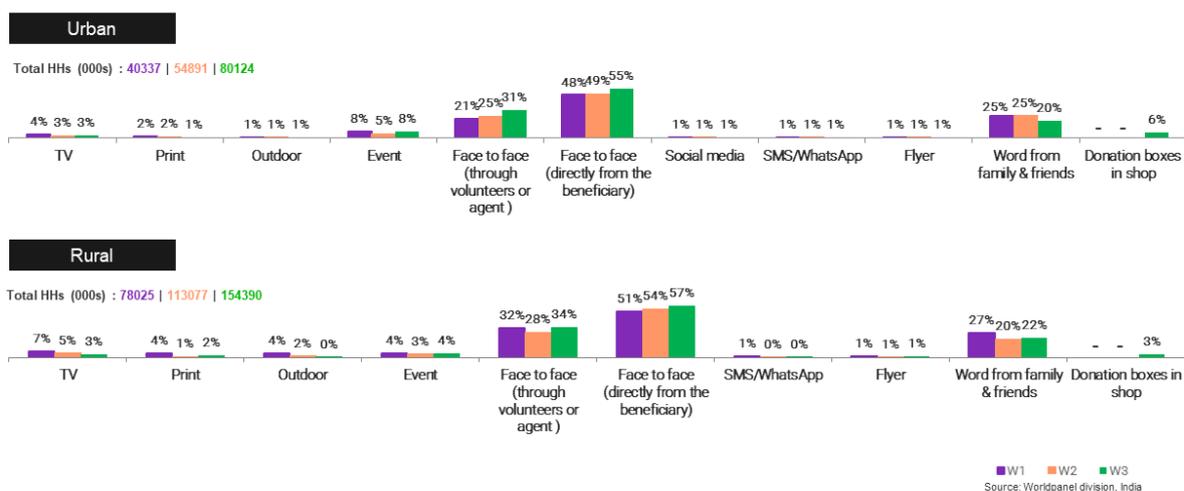


Figure 29: Sources of information for giving to 'religious organisations' (Oct'20–Sep'21 vs. Oct'21–Sep'22). The percentages were calculated on the base of total incidences of household donation for each recipient groups.

Non-religious Organisations

Much like 'religious organisations', 'in-person outreach by volunteers or agents' (46%), 'face-to-face interaction with the beneficiary' (51%), and 'word from family and friends' (10%) remained the critical sources of information for giving to 'non-religious organisations' as well. Unlike the finding in the second Phase of 2020–21, 'television' did not emerge as an important source of information for 'non-religious organisations'.

Rural-Urban Landscape: Although there were multiple channels of information for rural areas, 'television' emerged as an important source of information in the second Phase of 2020–21 as compared to third phase. The percentage of respondents who received information through 'television' declined tremendously from 41% to 1%. A slight change of trend was also observed in the information received through 'face-to-face interaction with volunteers and agents'. Across rural-urban geographies, more households reported donating through 'face-to-face interaction with volunteers and agents' in 2021–22 as compared to 2020–21. Other important sources of information were 'direct interaction with beneficiary' and 'word from family and friends'.

Regions: Regional analysis shows that the most important information channel was 'direct interaction with beneficiary' in the northern (69%) and western regions (54%), while 'direct interaction with volunteers' (53%) was the most prominent in east (60%) and south (53%) India. 'Word from family and friends' also played an important role in spreading information in all the regions, with the highest prominence being in north India at 19%, followed by the west (11%), south (10%), and east (6%).

Tables 2.4, 2.5, and 2.6 in Annexure 2 give a complete breakup of numbers.



Figure 30: Sources of information for giving to 'non-religious organisations' (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages were calculated on the base of total incidences of household donation for each recipient groups.

How Households Wished to be Approached

'In-person outreach' for soliciting donations was a preferred mode of approach, while low preference was reported for 'digital' and 'non-digital media requests' such as newspapers.

In Phase 3, a question on how households like to be approached for donations was added. 'Face-to-face request' was the most preferred approach such as request from beneficiary (40%) followed by 'request by a volunteer or an organisation' (36%). Other modes preferred by households were 'request via phone' (20%) and 'request made at events such as festivals and fundraising events' (14%).

Rural-Urban Landscape: For both rural and urban areas, 31% households preferred to receive a direct 'request from beneficiary'. 'Request via phone' was more preferred in urban India (23%) compared to rural India (18%).

Regions: 'Request via phone' was more preferred in the west as compared to other regions. A noticeable difference can be noticed in responses for 'request made at events such as festivals and fundraising events'. About 34% households in the south reported to prefer to be approached at events followed by the west (10%), east (8%), and north (6%). 'In-person request' such as through beneficiary and volunteers were preferred modes of approach across all the regions with varying degrees of responses (29%–51%).

Socio-economic Categories: Households in lower-socio-economic categories (SEC D/E) preferred to be approached directly by beneficiaries, while upper- and middle-socio-economic categories (SEC A, SEC B, SEC C) preferred to be approached through 'request via phone', and SMS/WhatsApp.

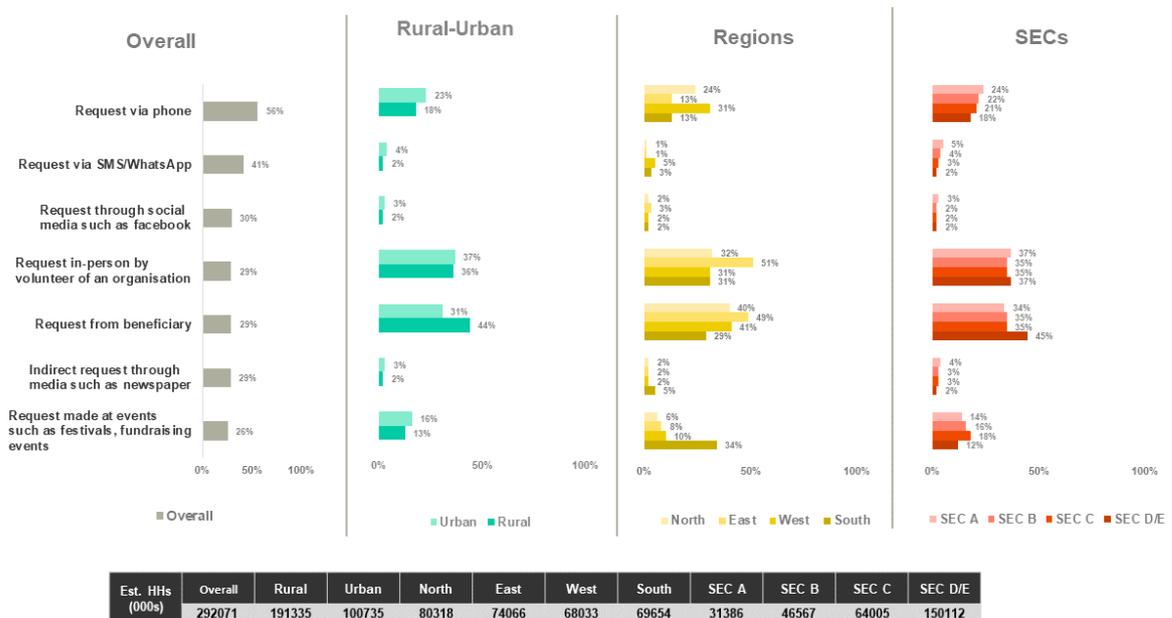


Figure 31: How households prefer to be approached (Oct'21-Sep'22). The percentages were calculated on the base of households who cited preferred approach of medium for giving in Phase 3.

Causes Households would like to Give to

Causes that households would like to give to include 'religious causes', 'disaster relief', and 'elderly care'.

In Phase 3, a question on the causes households would like to make a donation to was added.

In line with the results showing that the incidence of giving was the highest when it came to 'religious organisations', the survey revealed that households would like to continue donating to religious causes. About 63% of the households who donated would like to give to 'religious causes'. The second most important cause households would like to support is 'elderly care' (38%). The findings are in sync with the findings on 'causes supported or signed petition for' where most households chose to support 'elderly care'. Other important causes households would like to donate to were 'disaster relief' (21%), followed by 'sanitation and clean drinking water' (20%).

Rural-Urban Landscape: Households in rural areas were more likely to give to causes related to religion than households in urban areas. About 67% households in rural India reported the likelihood of giving to 'religious causes', compared to 55% households reporting the same in urban India. Households in rural areas were more concerned about causes related to 'public health' and 'sanitation and clean drinking water' than households in urban areas. These findings echoed with the findings related to 'causes supported or signed petition for'. Furthermore, causes related to 'child empowerment' were preferred more strongly by households in urban India (16%) than those in rural India (12%).

Regions: The regional analysis showed a mixed trend. 'Gender issues' came across as an important cause in all the regions except for the north. Just 4% households in the north would like to support 'gender issues' as opposed to about 15% in the south, followed by 12% both in the east and west. 'Elderly care' was reported to be a more preferred cause in the north (52%) than in other regions, where it ranged between 30% and 35%. About 21% households responded to care about 'sanitation and clean drinking water' in all the regions except for the east, where 14% households responded the same.

Socio-economic Categories: Lower-socio-economic groups (SEC D/E) were reported to care more about 'religious causes' when compared to upper-and-middle socio-economic groups. About 67% households from SEC D/E reported the likelihood of donating to religious causes, as opposed to 55% households in SEC A and 59% in SEC B and SEC C.

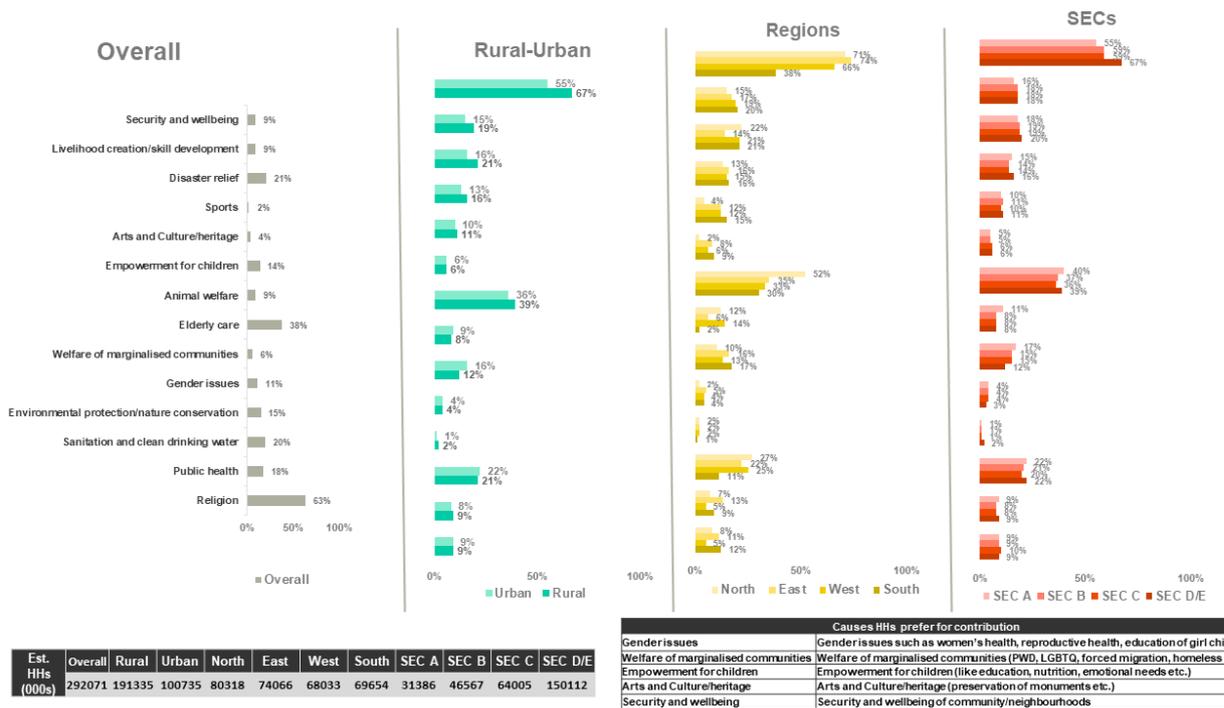


Figure 32: Causes households would like to give to (Oct'21-Sep'22). The percentages were calculated on the base of households who cited the particular causes they would like to give to in Phase 3

Trends of Donation among ‘High-Givers’

In order to gain a comprehensive understanding of household giving, donations by ‘high-giving’ households were analysed. Households were defined as ‘high-giving’ if they belonged to any of these categories: a) households giving in both ‘cash’ and ‘in-kind’, b) households that were frequent givers, and finally c) households that gave high quantum of ‘cash’ (above INR 1,000 in a year). The significant findings were reported at the level of rural-urban India, regions, and socio-economic class.

Households Giving—Both ‘Cash’ and ‘in-Kind’

Compared to the national average, the incidence of donation in ‘both cash and in-kind’ was higher in rural areas in east India and among lower-socio-economic groups (SEC D/E).

About 31% households donated in ‘both cash and in-kind’ during 2021–22. ‘Persons engaged in Beggary’ were the most preferred beneficiaries of giving by households who gave both in ‘cash’ and ‘in-kind’.

Rural-Urban Landscape: The incidence of giving in both ‘cash’ and ‘in-kind’ (to ‘religious organisations’ and ‘persons engaged in Beggary’) was noted to be particularly high in rural areas. In urban areas, a higher proportion of this form of giving was directed towards ‘non-religious organisations’ (10% vs. 7% in rural areas) and ‘household staff’ (23% vs. 8% in rural areas). The incidence of giving in both ‘cash’ and ‘in-kind’ to ‘family and friends’ was almost similar at 10% in rural and urban India.

Regions: Regionally, the east (53%) and the north (38%) had a higher incidence of giving in both ‘cash’ and ‘in-kind’. The incidence of giving in the east and west was highest towards ‘persons engaged in Beggary’, while the incidence of giving in both ‘cash’ and ‘in-kind’ was highest towards ‘household staff’ in the north and to ‘non-religious organisations’ in the south.

Socio-economic Categories: Among socio-economic categories, a higher proportion of low-socio-economic households (SEC D/E) (38%) donated both in ‘cash’ and ‘in-kind’ when compared to the most affluent group (SEC A) (27%). The incidence of giving was highest towards ‘persons engaged in Beggary’ across socio-economic groups, except for the highest socio-economic group (SEC A), whose incidence of donation in ‘cash’ and ‘in-kind’ was most towards ‘household staff’.

Detailed findings are mentioned in Annexure 2, tables 2.7, 2.8, and 2.9.

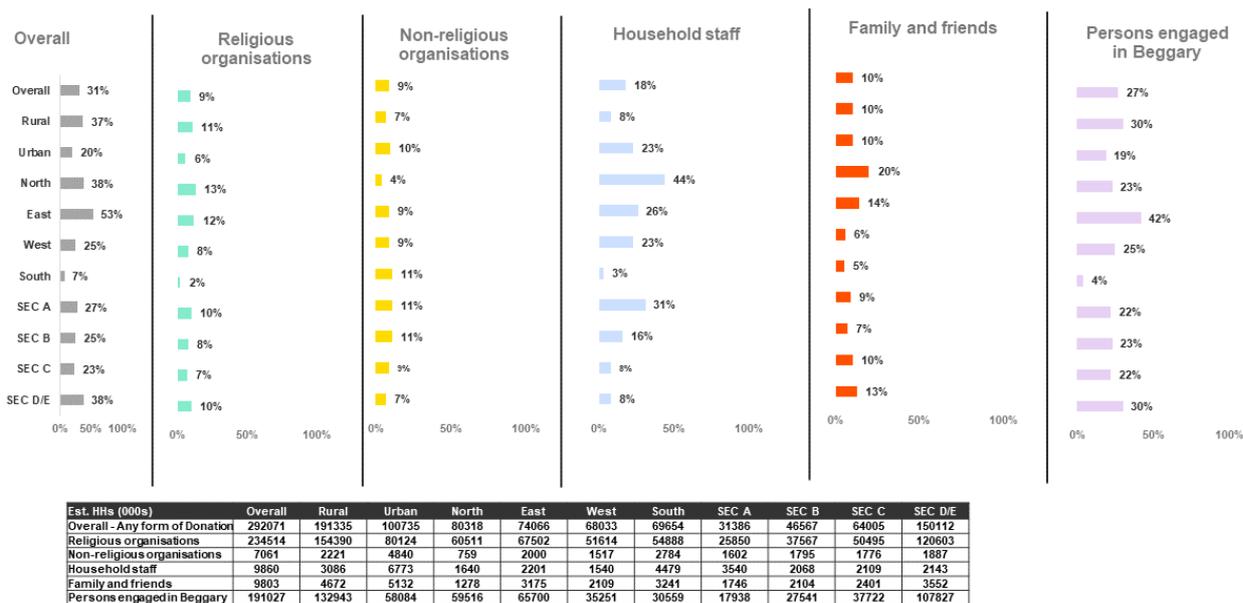


Figure 33: Donation in both 'cash' and 'in-kind' (Oct'21-Sep'22). The percentages were calculated on the base of total incidences of household donation for each recipient group in phase 3..

Frequent Givers

The most frequent donations (once or more than once a month) were made to 'persons engaged in Beggary', followed by 'religious organisations', 'non-religious organisations', 'family and friends', and 'household staff'.

On the basis of frequency of giving, givers were categorised into: 1) 'least-frequent givers' who donated 'once or more than once in 6 months' or gave occasionally, 2) 'less frequent givers' who donated 'once or more than once in 3 months', and 3) 'frequent givers' who gave 'once or more than once a month'.

The proportion of households donating 'once or more than once a month' was the highest among those who gave to 'persons engaged in Beggary'. About 70% of households who gave to 'persons engaged in Beggary' donated 'once or more than once a month' during the study period.

Rural-Urban Landscape: Compared to the national average, households in urban India gave more frequently ('once or more than once a month') to 'religious organisations' (28% vs. 22%, which was the national average), and to 'household staff' (9% vs. 7%, which was the national average). Rural India gave more frequently ('once or more than once a month') to 'family and friends' (20% vs. 18% national average) and 'persons engaged in Beggary' (70% vs. 71% national average) (refer to table 2.10 in Annexure 2).

Regions: Across regions, the 'frequent givers' donated to 'persons engaged in Beggary' (refer to table 2.11 in Annexure 2).

Socio-economic Categories: Households across socio-economic groups emerged as 'frequent givers' to 'persons engaged in Beggary', followed by 'religious organisations', except for low-socio-economic groups (SEC D/E) who gave more frequently to 'non-religious organisations' (refer to table 2.12 in Annexure 2).

Quantum of Giving

About 40% donations are made in the 'cash' bracket of 'INR 500 and above' for all recipient groups. However, donations to 'persons engaged in Beggary' was majorly in the range of smaller amounts 'under INR 100'.

Similar to the findings in 2020–21, the 'high value donations' (above INR 1,000) made by households were made primarily to 'household staff' and 'family and friends' in 2021–22. Smaller 'cash' donations of 'under INR 100' were made to 'persons engaged in Beggary' and towards 'supporting a cause or petition'. Most donations made 'above INR 301 and below INR 1000' were made to 'religious organisations'. While the quantum of giving between the cash brackets of 'INR 301–500', 'INR 501–1000', and 'INR 1000+' have decreased from 2020–21, donations in the smaller brackets of amounts of cash under INR 100 and INR 101–200 have increased. For cash donated 'above INR 1000+', 'religious organisations' and 'non-religious organisations' have recorded an increase in the incidence of giving in 2021–22 as compared to 2020–21.

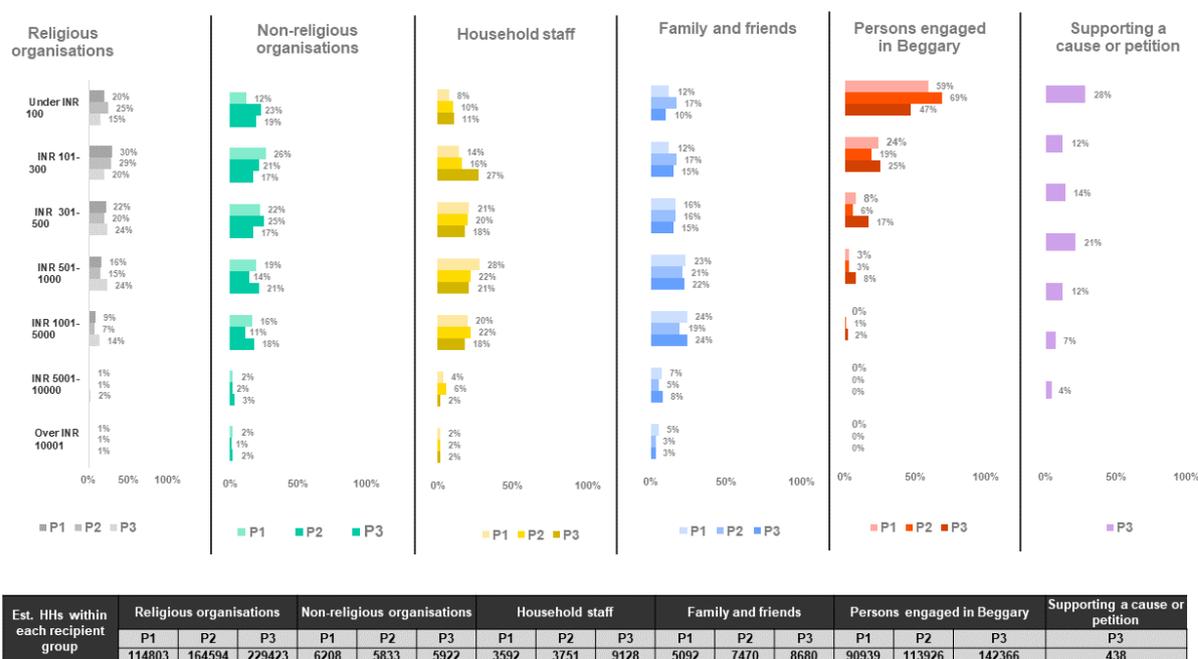


Figure 34: 'Cash' Giving – Quantum of giving (Oct'20-Sep'21 vs. Oct'21-Sep'22). The percentages were calculated on the base of 'cash' incidence of household donation for each recipient group.

Rural–Urban Landscape: Urban India donated 'cash' valued over INR 300 to 'household staff', while rural households made more donations below INR 300 to 'household staff'.³³ These findings correlate with the findings that urban households gave more frequently to 'household staff'. For all the recipient categories, except for 'non-religious organisations', urban India donated amounts in the higher 'cash' value bracket (over INR 1,000) (refer to table 2.13 in Annexure 2).

³³Low-givers (INR 0–300), Mid-givers (INR 301–1000), and High-givers (INR 1000+).

Regions: Among regions, households in north India gave 'INR 1,000+' to 'non-religious organisations', and below INR 300 to 'religious organisations', while those in the east made 'high-value donations' (INR 1,000+) to 'religious organisations' and 'low-value donations' (below INR 300) to 'non-religious organisations'. Throughout the regions, 'persons engaged in Beggary' were the recipient of 'low value donations' (refer to table 2.14 in Annexure 2).

Socio-economic Categories: Across income groups, the higher amounts (INR 1,000+) were donated to 'family and friends'. 'Persons engaged in Beggary' received 'low-value donations' among all the income groups (refer to table 2.18 in Annexure 2).

Deterrents to Making Donations

Households who did not make any donation did not do so either because they 'did not have resources' or 'had not been approached for support', which mirrored the previous year's trend.

The households who did not donate were asked to report reasons for not donating. The trends in the year 2021–22 were similar to the trends observed in 2020–21. About 17% of the total households in Phase 2 of 2020–21 and 9% in 2021–22 reported not having made any donations. Of this, in both years, 37% reported 'lack of resources' and 31% reported 'nobody had approached' as reasons for not donating. Further, 10% of the households cited 'previous negative experiences' in both the years as the reason for not making donations.

Rural-Urban Landscape: While 10% urban households and 8% rural households did not donate in 2021–22, 22% urban households and 15% rural households reported not donating in 2020–21. The number of households that responded 'nobody had approached them for support' fell from 34% in 2020–21 to 27% in 2021–22. About 40% of the households in 2020–21 and 38% of the households in 2021–22 who did not donate in rural India reported that they 'lacked resources' for any form of donation.

Regions: In all the regions, except the east, 'lack of resources' was the most frequently cited reason for not making a donation. This was followed by 'nobody had approached' the households for support. The least common answer for not donating in 2021–22 was 'unaware of opportunities where households can provide support' in all the regions, except the east. This means that even though most households responded that 'nobody had approached' them for the support, households are not clueless where to donate and how to donate.

Socio-economic Categories: About 30% households, across all income categories, who did not donate, reported that 'nobody had approached' them for donation. About 30% in the high-income category (SEC A/B) households and above 35% in middle- and lower-income categories (SEC C, SEC D/E) responded that they 'did not have resources' for donation. Almost one in every 10 higher-income households cited 'lack of trust' in both recipient organisations and individuals, and 'previous negative experience' as deterrents to making donations. Ways to increase trust has been discussed in detail in the following section.

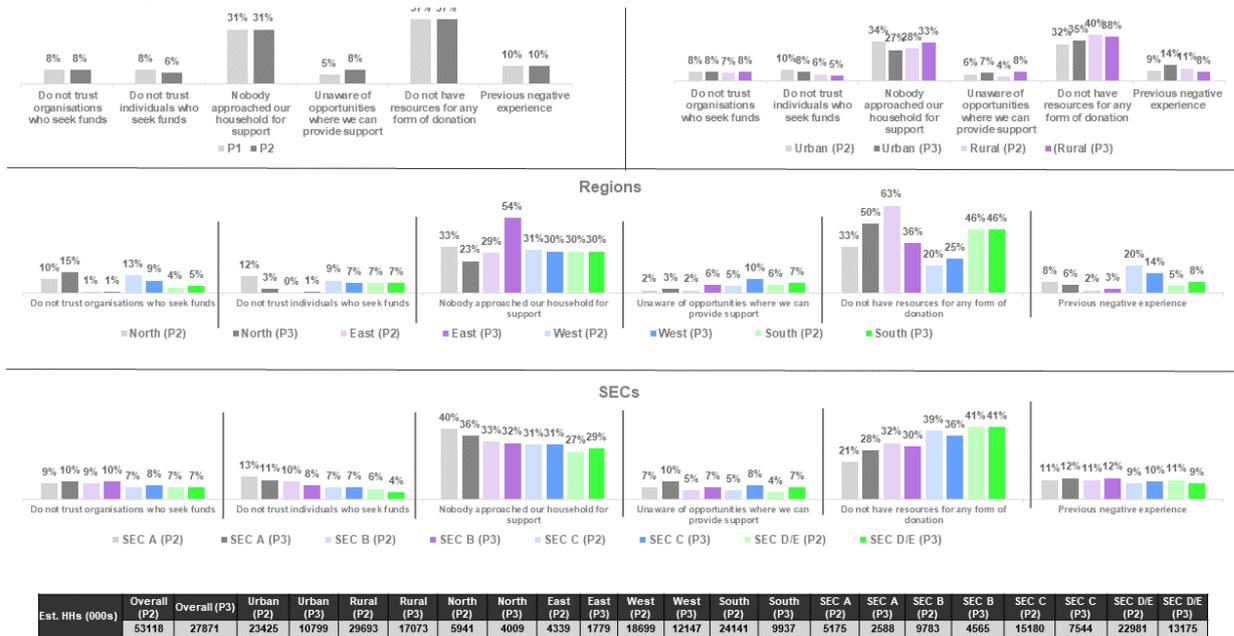


Figure 35: Reasons for not making donations (Apr'21–Sep'21 vs. Oct'21–Sep'22). The percentages were calculated on the base of total households who did not donate in Phase 2.

Ways to Increase Trust

Organisations and individuals seeking household donations can increase donor trust by providing easy access to information on the utilisation of donations to households.

As lack of donor trust due to 'previous negative experiences' emerged as a key factor for not donating, especially among the higher-socio-economic groups (SEC A and SEC B), this Phase probed into the ways to increase trust. About 35% households chose 'easy access to the information on the utilisation of funds given by the households' as the most common way to increase trust. Furthermore, 'proof of the receipt of donation' and 'access to utilization of other funds by the organization' also came up as important ways to increase trust in the organisations seeking funds.

Rural-Urban Landscape: About 35% households responded 'easy access to information about utilisation of the funds' to increase trust in both rural and urban India. A vast difference can be seen in rural and urban areas when it comes to 'being able to see the impact of the organisation for the cause it represents'. About 17% households in urban areas and 4% in rural areas responded that they would like to be able to see impact.

Regions: Out of the households who donated, 63% households in the north responded that 'easier access to information on utilisation of funds given for a particular cause' will increase their trust, while just 19% in the east, 23% in the south, and 31% in west responded the same. Furthermore, 39% households in the east preferred to see 'proof of association that the individual asking for donation belongs to the stated organisation', while only 8% in the north, 15% in the south, and 19% in the west answered the same.

Socio-economic Categories: The trends across socio-economic categories did not vary much except for 'being able to see the impact of the organisation for the causes it represents' and the 'proof of receipt of donation'. About 27% households from the highest-socio-economic group (SEC A) responded that the 'proof of the receipt of donation' was important to increase the trust in an organisation/individual, while only 21% from the lower-socio-economic category (SEC D/E) said the same. In addition, 16% households in higher-socio-economic categories (SEC A) answered that they would want to 'see the impact of the organisation for causes it represents', while 13% from SEC B, 10% from SEC C, and 4% from SEC D/E responded the same.

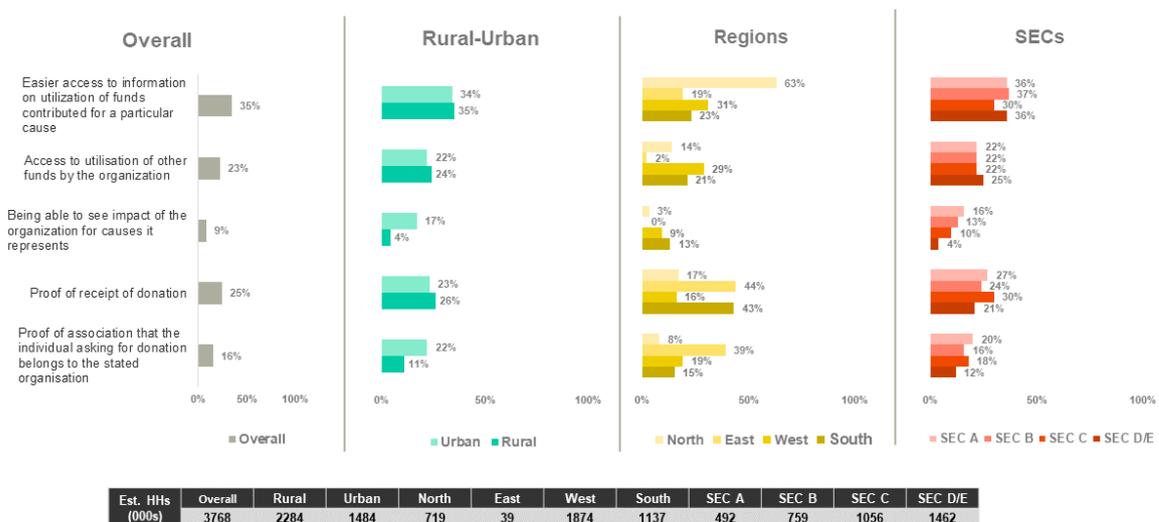


Figure 36: Ways to increase trust (Oct'21-Sep'22). The percentages were calculated on the base of total households who have not made any donation and do not trust an individual/organisation in Phase 3.



4

Conclusion

Conclusion

The present report supports the findings of the previous CSIP report published on understanding giving patterns in 2020–21. Overall, households gave more in 2021–22 than they did in 2020–21. The study estimates the market size of household giving in India to be at INR 27 thousand crore in 2021–22, an increase from INR 23.7 thousand crore in 2020–21. Once again, ‘religious organisations’ captured the biggest market share of donations in India. The study also revealed religious beliefs, festivals, and family traditions to be the primary motivations for giving, followed by the desire to support someone in financial distress and to do service (seva).

The objective of the report is to inform stakeholders in the philanthropy and social sectors about the potential of household giving in the country. By providing perspective of the market landscape, trends, nature, and motivations of giving, it aims to enable a variety of stakeholders in their respective endeavours. We hope this report is of significance to academics, researchers as well as practitioners in the philanthropy ecosystem. For instance, for the ecosystem, the information that 30% households did not donate because ‘nobody had approached’ them for soliciting donations can help organisations focus their outreach efforts. The finding on gendered forms of giving might be of relevance to researchers interested in studying gender norms within households and society. The finding about tax incentives being the least motivating factor for giving is evidence that we need advocacy for better tax incentives for individual giving. Fundraising campaigns can make use of the understanding around the effective channels and mode of communication.



5

*Annexure 1:
Methodology for Panel
Creation and Survey*

Methodology: Panel Creation and Survey

The 'How India Gives' study was executed using the Worldpanel Division of Kantar Panel's composition, data collection, and quality assurance standards and methods. Data for the study was collected as part of a monthly FMCG-purchase data collection survey conducted at the household level by the Worldpanel Division of Kantar.

The information presented in the report have compared the trends of giving in 2020–21 and 2021–22. The responses for 2021–22 were collected in October 2022 for the donations made between October 2021 and September 2022. The responses related to household giving patterns in the year 2020–21 were recorded in a one-year period captured in two phases. The survey was conducted twice to document recall over a six-month period, during Phase 1 of the pandemic in April 2021 (covering responses from October 2020 to March 2021) and Phase 2, October 2021 (covering responses from April to September 2021). These surveys were conducted telephonically (77% in Phase 1) and in person (97% in Phase 2).

The methodology for panel construction and data collection has been briefly summarised in a phased manner below:

Phase 1: Panel Construction and the Mapping and Listing of Households

Panel construction and the mapping and listing of households were conducted as per the Worldpanel Division of Kantar World Panel's standard methods. Findings from the latest baseline survey of the Worldpanel Division of Kantar were used to gauge the demographic profile. This was then taken into account for panel creation and revisions.

The panel set-up involved two distinct stages:

Stage I: Baseline Survey

A baseline survey, that is, a large-scale household survey using random sampling, was executed to gauge the demographic profile and factors influencing consumer behaviour and decision-making.

The key respondent at the household level was also a key decision-maker in FMCG purchases. The respondent could be either male or female. A household was broadly defined as a group of related persons living together and taking their meals from a common kitchen. Single-member homes and institutions such as hostels were not included in the sample. 'Household staff' and guests were also not added to the definition of a household.

Stage II: Random Selection of Households and Panel Creation

The final panel comprised an 20:80 ratio of rural and urban households, respectively, which was projected to the Indian census data. It covered 18 states,³⁴ 705 villages, and 135 urban towns. The panel comprised ~80,000 households and was demographically representative of 94.5% of India.

The variables taken into consideration for panel sampling and projections were:

- » Affluence levels, that is, Socio-economic Classification (SEC)
- » Age of respondent (up to 34 years, 35–44 years, and 45+years)
- » Geographical spread (rural, urban town and village classes, state)

Using systematic random sampling, households were selected for recruitment as panellists were formally onboarded as part of the Worldpanel Division of Kantar panel. The existing Worldpanel Division of Kantar panel was updated using the same specifications as per the mentioned variables to replace any defunct respondent households.

The Worldpanel Division of Kantar panel utilised the Census 2011 data for projections of the sample to the population, which is a growing universe (growth was calculated based on the decadal growth from Census 2011 versus 2001). While projecting, sample households were given different weightages depending on the variables mentioned earlier. The projections also took into account the homogeneity and heterogeneity of households of sample groups.

Table 1.1 provides an overview of states covered in each region.

For towns and villages, the sampling was done based on size; the broad categorisation of towns and villages surveyed were done as per average population size. From a socio-economic perspective, the SEC classification was calculated based on the standard New Consumer Classification System (NCCS). Based on the education of the chief wage earner and the number of durables owned³⁵ by the household, the specific SEC category of the respondent group was defined. Table 1.1 provides an overview of the SEC classification grid.

Based on the SEC classification grid, the broad SEC categories for this study included SEC A1, A2/A3, SEC B, SEC C, and SEC D/E. As per the classification, SEC A1 represented households with graduates or post graduate professionals as chief wage earners and those that had over 9 consumer durables per household. This category was the most affluent in the SEC classification, while the SEC D/E households had chief wage earners who either lacked any formal education or had higher education but limited access to consumer durables (less than 4) at the household level, indicating a weaker economic background in comparison to SEC A households.

³⁴Excluding Goa, the Northeast (except Guwahati), and offshore Islands.

³⁵Durables owned included 11 items owned or accessible to respondents: these were electricity connection, ceiling fan, LPG stove, two-wheeler, colour TV, refrigerator, personal computer/laptop, washing machine, car/jeep/van, agricultural land (only in rural areas), and air conditioner.

Table 1.1: States covered in the survey



NORTH



EAST

WEST



SOUTH



Table 1.1: States covered in the survey

Source: New Consumer Classification System (NCCS)

No. of Durables (TRANSFER FROM Q1)	Chief Earner: Education (Q2)						
	Illiterate	Literate but no formal schooling/ School-Upto 4 years	School- 5 to 9 years	SSC/HSC	Some College (incl a Diploma) but not Grad	Graduate/ Post Graduate: General	Graduate/ Post Graduate: Professional
	1	2	3	4	5	6	7
None	E3	E2	E2	E2	E2	E1	D2
1	E2	E1	E1	E1	D2	D2	D2
2	E1	E1	D2	D2	D1	D1	D1
3	D2	D2	D1	D1	C2	C2	C2
4	D1	C2	C2	C1	C1	B2	B2
5	C2	C1	C1	B2	B1	B1	B1
6	C1	B2	B2	B1	A3	A3	A3
7	C1	B1	B1	A3	A3	A2	A2
8	B1	A3	A3	A3	A2	A2	A2
9+	B1	A3	A3	A2	A2	A1	A1

[Click Here to view the table on web](#)

Phase II: Data Collection and Cleaning

The survey was conducted using Computer-Assisted Personal Interviews (CAPI) formats. Field surveyors were trained by Worldpanel Division of Kantar to conduct the ten-minute surveys with panel members after conducting regular monthly FMCG purchase data collection. The step-wise process for data collection, cleaning, and release has been illustrated in the image below.

Methodology for Market Estimation

A key objective of the study was to estimate the 'market size' for charitable giving in India. This estimate could prove to be helpful for non-profits and volunteers seeking funds to help plan resource mobilisation and funding strategies.

For the purpose of this study, 'market size' was broadly defined as a projected value, based on the Worldpanel Division of Kantar panel survey results, which was indicative of the amount of 'cash' available in the country for individual household giving and philanthropy. The current estimate of INR 27 thousand crore was determined based on the donations made in 'cash' in one year that is, between October 2021 and September 2022.

A question on the amount of 'cash' donations made at a household level was posed to respondents in both phases of the study. Options were given to respondents in terms of amount ranges. The categories included were under INR 100, INR 101–300, INR 301–500, and so on. Based on the household incidence of 'cash' donations for each of these amount brackets, an estimation was drawn to arrive at an aggregate-level market size for each type of donation for both rounds of the study.

Further, a product of total HH incidence (A) of each 'cash' amount range for a particular donation type and an average value (B) taken of that amount range was used to arrive at the 'cash' amount donated (C) for that specific amount range within one type of donation.

A summation of 'cash' amount donated for each price range was then used to arrive at a total 'cash' amount donated for each type of donation (refer to Table 1.2), which cumulatively helped us estimate the overall market size (refer to Table 1.3).

A key limitation of this estimate is that it is based on respondent recall of giving in the previous one year and may not be a representation of actual household giving. Other limitations are that this survey was conducted at the household level and does not take into account single-member homes, as well as acts of giving by individuals residing in hostels/paying guest accommodations and similar institutions. Since this market estimate has emerged from a sample survey, the estimate is also subject to statistical error.

Image 1.2: Stepwise illustration of data collection and cleaning.

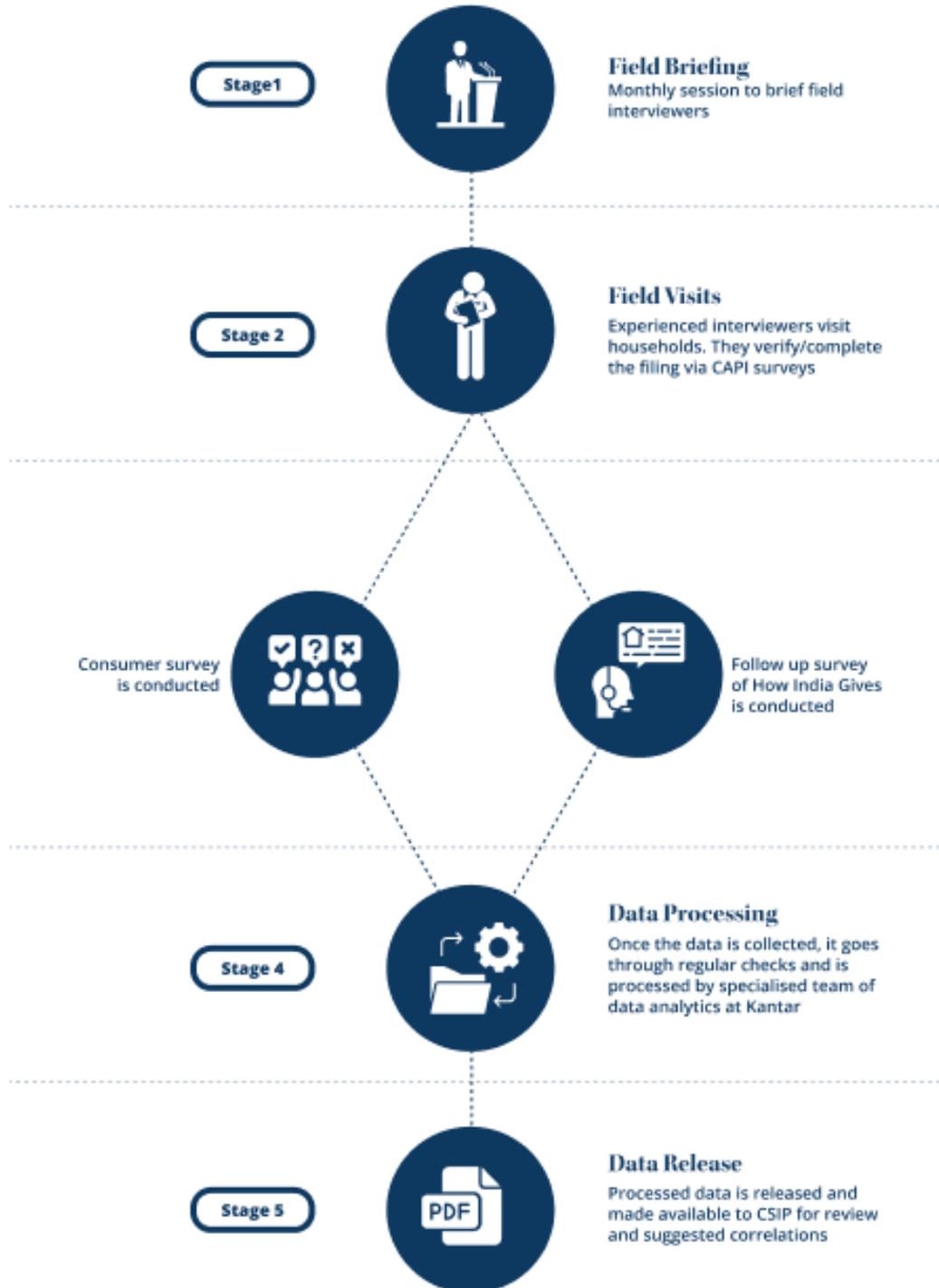


Table 1.3: Market estimate calculation basis responses from phase 1 and 2 (Numbers are in INR)

Q.) You mentioned that you made donations in CASH. Can you tell us what was the total amount of donation/charitable contribution that you have made in CASH in the last six months

Amount	Midpoint
Under INR 100	50
INR 101-300	200
INR 301-500	400
INR 501-1000	750
INR 1001-5000	2500
INR 5001-10000	7500
Over INR 10001	10001

For example - Captured data for P2 for religious groups (INR)

Households that made religious donations	Absolutes HHs (000s) - A 164594	Average Value - B	Donated Amount (C = A* B)
Under INR 100	40458	50	2022891
INR 101-300	48154	200	9630755
INR 301-500	33650	400	13459983
INR 501-1000	24313	750	18234592
INR 1001-5000	12137	2500	30342142
INR 5001-10000	1516	7500	11368170
Over INR 10001	900	10001	9001834
Total cash Amount	94060368		94060368
Average	571		571

Market estimate calculation basis responses from Phase 1 and Phase 2

Religious organisations	Est HHs(000s)	114803	164594	Non-religious Organisations	Est HHs(000s)	6208	5833
	Total Cash Amt.	72356366	94060368		Total Cash Amt.	6191473	4684327
	Avg. cash Amt.	630	571		Avg. cash Amt.	997	803
Household staff	Est HHs(000s)	3592	3751	Family and friends	Est HHs(000s)	5092	7470
	Total Cash Amt.	4783152	5505124		Total Cash Amt.	9535160	10708804
	Avg. cash Amt.	1332	1467		Avg. cash Amt.	1870	1434
Persons engaged in Beggary	Est HHs(000s)	90939	113926	Overall (for any type of donation)	Est HHs(000s)	222691	258363
	Total Cash Amt.	13293975	16070377		Total Cash Amt.	10616	13103
	Avg. cash Amt.	146	141		Avg. cash Amt.	524	507

Annual donation market size India

Total HHs who have donated 267923 Total Cash Amount INR 23719



6

Annexure 2: Figures & Tables

Figures and Tables

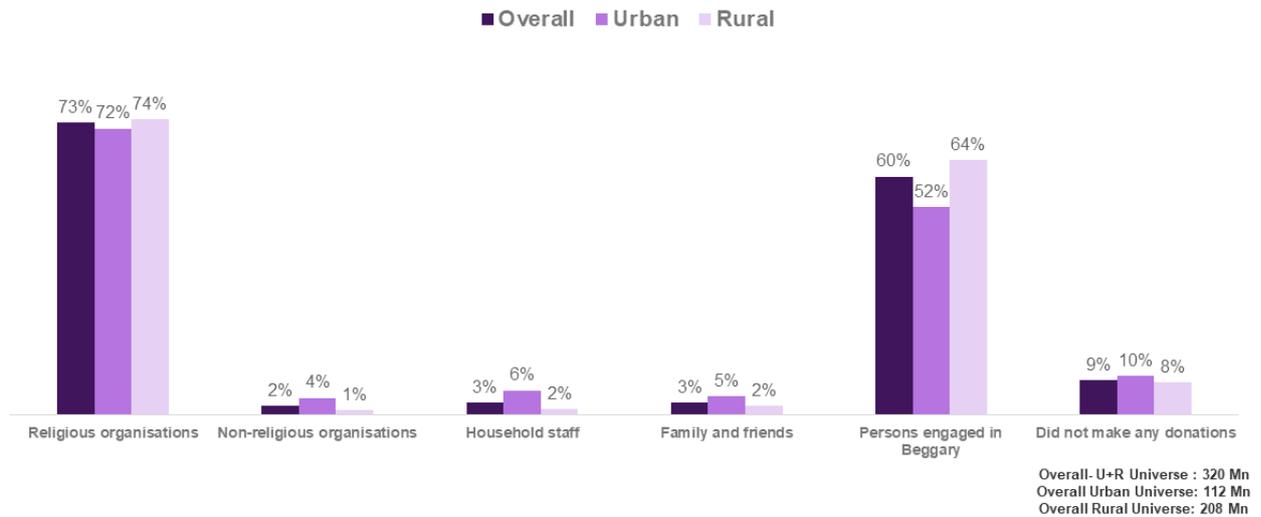


Figure 2.1: Donations made to Recipient Groups in Rural India and Urban India (Oct'21-Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.

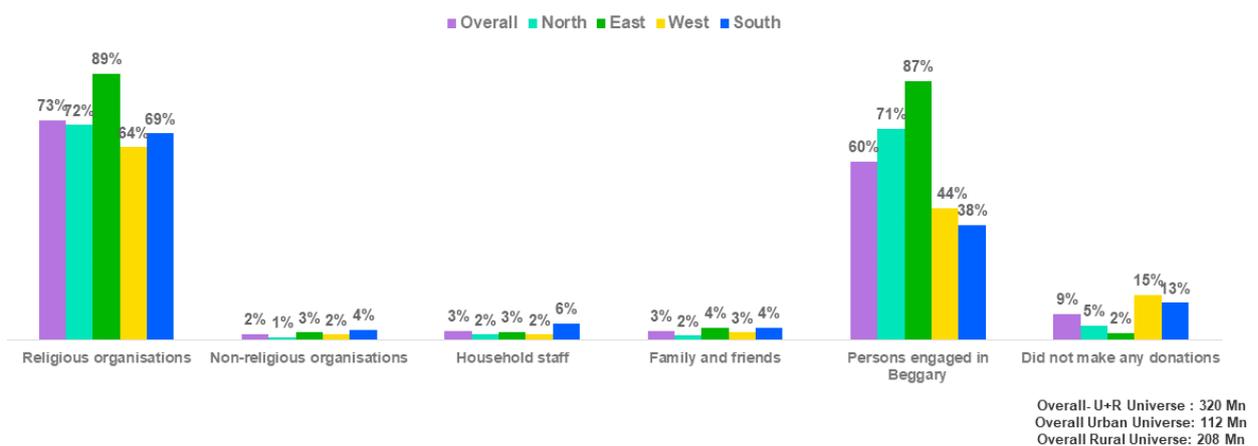


Figure 2.2: Donations to Recipient Groups made by Regions (Oct'21-Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.

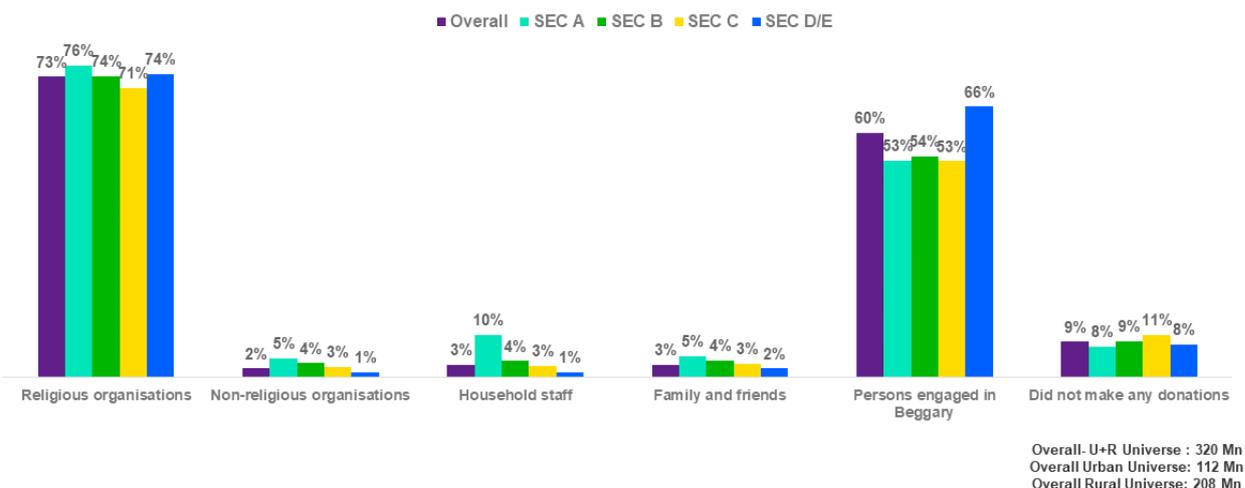


Figure 2.3: Donations to Recipient Groups made by Socio-economic categories (Oct'21-Sep'22). The graph represents household incidences of donation on the base of individual demographic groups.

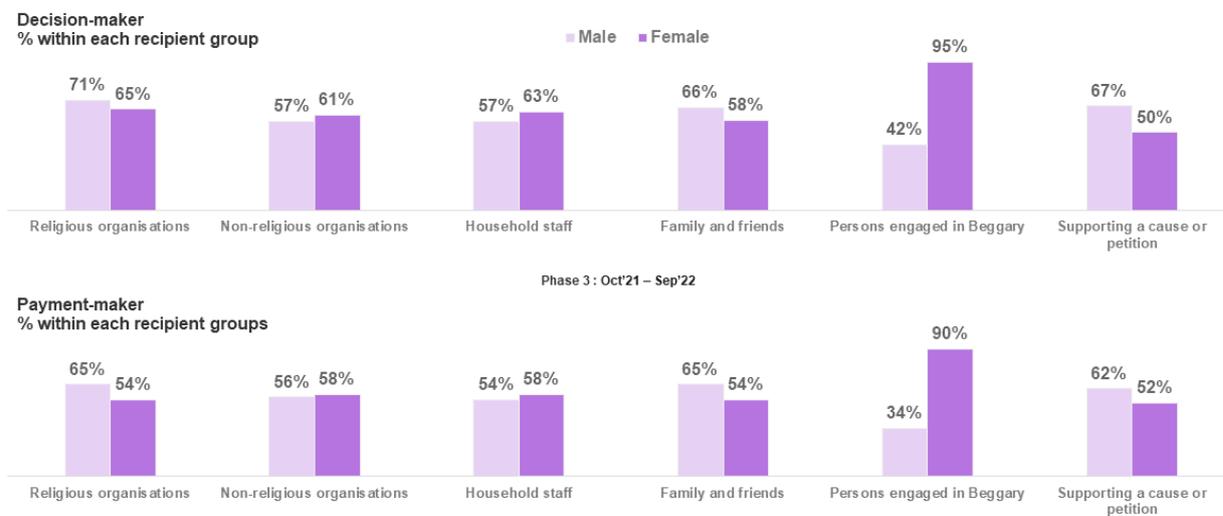


Figure 2.4: Decision-making and Payment-making for giving at the household level (Oct'21-Sep'22). The percentages are calculated on the base of total incidences of household donation for each recipient groups.

Table 2.1: Information Channels of Giving: All-India, Rural India, and Urban India

	All India	Urban	Rural
Religious Organisations	P3	P3	P3
TV	3%	3%	3%
Print	2%	1%	2%
Radio	0%	0%	0%
Cinema	0%	0%	0%
Outdoor	1%	1%	0%
Event	5%	8%	4%
Face To Face (Volunteering)	33%	31%	34%
Face To Face (Beneficiary)	56%	55%	57%
Telemarketing	0%	0%	0%
Direct Mail	0%	0%	0%
Email	0%	0%	0%
Social Media	0%	1%	0%
SMS/WhatsApp	0%	1%	0%
Donation Box	4%	6%	3%
Flyer (Pamphlet)	1%	1%	1%
Word from family & friends	21%	20%	22%
Est HHs (000s)	2345142	80124	154390

P3 = Oct'21-Sep'22

Table 2.2: Information Channels of Giving: Regions

	North	East	West	South
Religious Organisations	P3	P3	P3	P3
TV	3%	2%	6%	3%
Print	1%	1%	3%	4%
Radio	0%	0%	0%	0%
Cinema	0%	0%	0%	0%
Outdoor	1%	1%	1%	1%
Event	2%	4%	3%	14%
Face To Face (Volunteering)	25%	40%	29%	36%
Face To Face (Beneficiary)	59%	60%	60%	45%
Telemarketing	0%	0%	0%	0%
Direct Mail	0%	0%	0%	0%
Email	0%	0%	0%	0%
Social Media	0%	0%	0%	0%
SMS/WhatsApp	1%	0%	1%	0%
Donation Box	4%	6%	4%	1%
Flyer (Pamphlet)	0%	0%	0%	3%
Word from family & friends	33%	17%	20%	14%
Est HHs (000s)	60511	67502	51614	54888

P3 = Oct'21-Sep'22

Table 2.3: Information Channels of Giving: Socio-economic Categories

	SEC A	SEC B	SEC C	SEC D/E
Religious Organisations	P3	P3	P3	P3
TV	4%	3%	3%	3%
Print	2%	2%	2%	2%
Radio	0%	0%	0%	0%
Cinema	0%	0%	0%	0%
Outdoor	2%	1%	1%	0%
Event	6%	6%	7%	4%
Face To Face (Volunteering)	31%	33%	33%	33%
Face To Face (Beneficiary)	58%	57%	54%	56%
Telemarketing	0%	0%	0%	0%
Direct Mail	0%	0%	0%	0%
Email	0%	0%	0%	0%
Social Media	1%	1%	0%	0%
SMS/WhatsApp	1%	1%	0%	0%
Donation Box	6%	5%	3%	3%
Flyer (Pamphlet)	1%	1%	1%	1%
Word from family & friends	25%	20%	18%	22%
Est HHs (000s)	25850	37567	50495	120603

P3 = Oct'21-Sep'22

Table 2.4: Information Channels of Giving: All-India, Rural India, and Urban India

	All India	Urban	Rural
Non-religious organisations	P3	P3	P3
TV	2%	3%	1%
Print	2%	2%	3%
Radio	1%	0%	1%
Cinema	0%	0%	-
Outdoor	1%	1%	-
Event	3%	4%	1%
Face To Face (Volunteering)	51%	51%	51%
Face To Face (Beneficiary)	46%	43%	51%
Telemarketing	0%	0%	1%
Direct Mail	0%	1%	-
Email	0%	0%	-
Social Media	1%	2%	-
SMS/WhatsApp	1%	1%	-
Donation Box	2%	2%	1%
Flyer (Pamphlet)	1%	1%	1%
Word from family & friends	10%	10%	9%
Est HHs (000s)	7061	4840	2221

P3 = Oct'21-Sep'22

Table 2.5: Information Channels of Giving: Regions

Non-Religious Organisations	North P3	East P3	West P3	South P3
TV	4%	0%	2%	3%
Print	3%	0%	4%	2%
Radio	-	0%	1%	1%
Cinema	0%	-	0%	0%
Outdoor	3%	0%	1%	1%
Event	4%	1%	2%	5%
Face To Face (Volunteering)	53%	60%	34%	53%
Face To Face (Beneficiary)	69%	37%	54%	41%
Telemarketing	1%	0%	-	1%
Direct Mail	1%	0%	1%	0%
Email	0%	0%	0%	0%
Social Media	2%	1%	2%	1%
SMS/WhatsApp	1%	1%	2%	0%
Donation Box	6%	0%	1%	2%
Flyer (Pamphlet)	0%	1%	0%	2%
Word from family & friends	19%	6%	11%	10%
Est HHs (000s)	759	2000	1517	2784

P3 = Oct'21-Sep'22

Table 2.6: Information Channels of Giving: Socio-economic Categories

	SEC A	SEC B	SEC C	SEC D/E
Non-Religious Organisations	P3	P3	P3	P3
TV	3%	2%	2%	1%
Print	2%	3%	1%	2%
Radio	0%	1%	1%	1%
Cinema	0%	1%	0%	-
Outdoor	1%	1%	1%	0%
Event	5%	4%	2%	0%
Face To Face (Volunteering)	44%	47%	52%	59%
Face To Face (Beneficiary)	51%	50%	46%	37%
Telemarketing	1%	-	1%	-
Direct Mail	1%	0%	0%	-
Email	0%	0%	-	-
Social Media	3%	2%	0%	0%
SMS/WhatsApp	2%	1%	1%	0%
Donation Box	3%	2%	1%	1%
Flyer (Pamphlet)	1%	1%	1%	1%
Word from family & friends	14%	8%	11%	7%
Est HHs (000s)	1602	1795	1776	1887

P3 = Oct'21-Sep'22

Table 2.7: Forms of Donation: All-India, Rural India, and Urban India

	All India	Urban	Rural
Overall - Any form of Donation	Phase 3	Phase 3	Phase 3
Est HHs(000s)	292071	100735	191335
Cash	92%	96%	90%
In-Kind	39%	23%	47%
Volunteering Service	2%	1%	2%
HHs giving both Cash & Kind	31%	20%	37%
Donation towards Religious Organisation			
Est HHs(000s)	234514	80124	154390
Cash	98%	99%	97%
In-Kind	11%	7%	13%
Volunteering Service	1%	1%	1%
HHs giving both Cash & Kind	9.1%	6%	11%
Donation towards Non-Religious Organisations			
Est HHs(000s)	7061	4840	2221
Cash	84%	82%	88%
In-Kind	24%	27%	18%
Volunteering Service	1%	1%	3%
HHs giving both Cash & Kind	9.3%	10%	7%
Household Staff			
Est HHs(000s)	9860	6773	3086
Cash	93%	92%	94%
In-Kind	25%	31%	13%
Volunteering Service	1%	0%	1%
HHs giving both Cash & Kind	18%	23%	8%
Donation towards Family and Friends			
Est HHs(000s)	9803	5132	4672
Cash	89%	89%	88%
In-Kind	20%	19%	22%
Volunteering Service	3%	3%	4%
HHs giving both Cash & Kind	10%	10%	10%
Donation towards Persons engaged in Beggary			
Est HHs(000s)	191027	58084	132943
Cash	75%	91%	67%
In-Kind	52%	27%	63%
Volunteering Service	0.4%	0.3%	0.4%
HHs giving both Cash & Kind	27%	19%	30%

P3 = Oct'21-Sep'22

Table 2.8: Forms of Donation: Regions

Overall - Any form of Donation	North Phase 3	East Phase 3	West Phase 3	South Phase 3
Est HHs(000s)	80318	74066	68033	69654
Cash	84%	98%	91%	97%
In-Kind	53%	55%	34%	9%
Volunteering Service	1%	1%	2%	1%
HHs giving both Cash & Kind	38%	53%	25%	7%
Donation towards Religious Organisation				
Est HHs(000s)	60511	67502	51614	54888
Cash	97%	99%	97%	99%
In-Kind	15%	13%	11%	3%
Volunteering Service	1%	1%	2%	1%
HHs giving both Cash & Kind	13%	12%	8%	2%
Donation towards Non-Religious Organisations				
Est HHs(000s)	759	2000	1517	2784
Cash	91%	94%	76%	79%
In-Kind	12%	13%	32%	31%
Volunteering Service	4%	2%	2%	1%
HHs giving both Cash & Kind	4%	9%	9%	11%
Household Staff				
Est HHs(000s)	1640	2201	1540	4479
Cash	91%	93%	83%	96%
In-Kind	52%	32%	39%	7%
Volunteering Service	3%	-	1%	0%
HHs giving both Cash & Kind	44%	26%	23%	3%
Donation towards Family and Friends				
Est HHs(000s)	1278	3175	2109	3241
Cash	83%	87%	84%	95%
In-Kind	32%	27%	19%	9%
Volunteering Service	6%	0%	9%	1%
HHs giving both Cash & Kind	20%	14%	6%	5%
Donation towards Persons engaged in Beggary				
Est HHs(000s)	59516	65700	35251	30559
Cash	57%	83%	70%	96%
In-Kind	66%	58%	55%	8%
Volunteering Service	0%	0%	1%	1%
HHs giving both Cash & Kind	23%	42%	25%	4%

P3 = Oct'21-Sep'22

Table 2.9: Forms Of Donation: Socio-Economic Categories

	SEC A Phase 3	SEC B Phase 3	SEC C Phase 3	SEC D/E Phase 3
Overall - Any form of Donation				
Est HHs(000s)	31386	46567	64005	150112
Cash	96%	95%	94%	90%
In-Kind	30%	30%	29%	47%
Volunteering Service	2%	2%	2%	1%
HHs giving both Cash & Kind	27%	25%	23%	38%
Donation towards Religious Organisation				
Est HHs(000s)	25850	37567	50495	120603
Cash	99%	98%	98%	98%
In-Kind	12%	10%	9%	12%
Volunteering Service	1%	1%	1%	1%
HHs giving both Cash & Kind	10%	8%	7%	10%
Donation towards Non-Religious Organisations				
Est HHs(000s)	1602	1795	1776	1887
Cash	82%	82%	85%	87%
In-Kind	28%	28%	24%	18%
Volunteering Service	3%	1%	1%	2%
HHs giving both Cash & Kind	11%	11%	9%	7%
Household Staff				
Est HHs(000s)	3540	2068	2109	2143
Cash	92%	93%	93%	92%
In-Kind	39%	24%	14%	15%
Volunteering Service	0%	0%	1%	1%
HHs giving both Cash & Kind	31%	16%	8%	8%
Donation towards Family and Friends				
Est HHs(000s)	1746	2104	2401	3552
Cash	92%	88%	89%	87%
In-Kind	14%	17%	20%	25%
Volunteering Service	4%	2%	4%	3%
HHs giving both Cash & Kind	9%	7%	10%	13%
Donation towards Persons engaged in Beggary				
Est HHs(000s)	17938	27541	37722	107827
Cash	85%	81%	81%	69%
In-Kind	37%	41%	41%	61%
Volunteering Service	0%	1%	1%	0%
HHs giving both Cash & Kind	22%	23%	22%	30%

P3 = Oct'21-Sep'22

Table 2.10: Donors by 'Cash' Frequency: Overall, Rural India, and Urban India

	All India	Urban	Rural
	Phase 3	Phase 3	Phase 3
Donation towards Religious Organisation			
Est HHs(000s)	229423	79051	150373
Low Givers (More than once in 6 months/occasion based)	55%	56%	54%
Mid Givers (Once in 6 months)	23%	16%	27%
High Givers (Once/more than once a month)	22%	28%	19%
Donation towards Non-Religious Organisations			
Est HHs(000s)	5922	3979	1943
Low Givers (More than once in 6 months/occasion based)	52%	53%	51%
Mid Givers (Once in 6 months)	28%	26%	31%
High Givers (Once/more than once a month)	20%	20%	18%
Household Staff			
Est HHs(000s)	9128	6219	2909
Low Givers (More than once in 6 months/occasion based)	79%	77%	84%
Mid Givers (Once in 6 months)	14%	14%	12%
High Givers (Once/more than once a month)	7%	9%	4%
Donation towards Family and Friends			
Est HHs(000s)	8680	4560	4120
Low Givers (More than once in 6 months/occasion based)	55%	59%	50%
Mid Givers (Once in 6 months)	28%	26%	30%
High Givers (Once/more than once a month)	18%	16%	20%
Donation towards Persons engaged in Beggary			
Est HHs(000s)	142366	52761	89605
Low Givers (More than once in 6 months/occasion based)	22%	25%	20%
Mid Givers (Once in 6 months)	8%	7%	9%
High Givers (Once/more than once a month)	70%	68%	71%

P3 = Oct'21-Sep'22

Table 2.11: Donors By 'Cash' Frequency: Regions

	North Phase 3	East Phase 3	West Phase 3	South Phase 3
Donation towards Religious Organisation				
Est HHs(000s)	58742	66660	49914	54108
Low Givers (More than once in 6 months/occasion based)	33%	62%	57%	69%
Mid Givers (Once in 6 months)	32%	17%	25%	18%
High Givers (Once/more than once a month)	35%	21%	18%	13%
Donation towards Non-Religious Organisations				
Est HHs(000s)	687	1881	1153	2200
Low Givers (More than once in 6 months/occasion based)	60%	54%	40%	55%
Mid Givers (Once in 6 months)	23%	24%	30%	31%
High Givers (Once/more than once a month)	17%	22%	30%	14%
Household Staff				
Est HHs(000s)	1489	2055	1278	4307
Low Givers (More than once in 6 months/occasion based)	61%	72%	73%	90%
Mid Givers (Once in 6 months)	23%	20%	15%	7%
High Givers (Once/more than once a month)	16%	8%	12%	2%
Donation towards Family and Friends				
Est HHs(000s)	1059	2753	1777	3091
Low Givers (More than once in 6 months/occasion based)	52%	56%	41%	62%
Mid Givers (Once in 6 months)	31%	23%	42%	23%
High Givers (Once/more than once a month)	17%	21%	17%	15%
Donation towards Persons engaged in Beggary				
Est HHs(000s)	33893	54598	24635	29240
Low Givers (More than once in 6 months/occasion based)	18%	15%	19%	40%
Mid Givers (Once in 6 months)	11%	4%	13%	10%
High Givers (Once/more than once a month)	71%	81%	68%	50%

P3 = Oct'21-Sep'22

Table 2.12: Donors By 'Cash' Frequency: Socio-Economic Categories

	SEC A Phase 3	SEC B Phase 3	SEC C Phase 3	SEC D/E Phase 3
Donation towards Religious Organisation				
Est HHs(000s)	25467	36840	49413	117704
Low Givers (More than once in 6 months/occasion based)	51%	55%	57%	55%
Mid Givers (Once in 6 months)	22%	22%	21%	25%
High Givers (Once/more than once a month)	27%	23%	22%	21%
Donation towards Non-Religious Organisations				
Est HHs(000s)	1307	1474	1508	1633
Low Givers (More than once in 6 months/occasion based)	56%	54%	53%	47%
Mid Givers (Once in 6 months)	28%	28%	28%	27%
High Givers (Once/more than once a month)	16%	18%	19%	25%
Household Staff				
Est HHs(000s)	3267	1920	1969	1972
Low Givers (More than once in 6 months/occasion based)	73%	80%	87%	80%
Mid Givers (Once in 6 months)	17%	14%	8%	14%
High Givers (Once/more than once a month)	10%	6%	5%	6%
Donation towards Family and Friends				
Est HHs(000s)	285	827	761	1459
Low Givers (More than once in 6 months/occasion based)	54%	58%	60%	50%
Mid Givers (Once in 6 months)	32%	25%	25%	29%
High Givers (Once/more than once a month)	14%	17%	16%	21%
Donation towards Persons engaged in Beggary				
Est HHs(000s)	15277	22342	30616	74132
Low Givers (More than once in 6 months/occasion based)	25%	26%	25%	18%
Mid Givers (Once in 6 months)	10%	9%	8%	8%
High Givers (Once/more than once a month)	65%	65%	67%	74%

P3 = Oct'21-Sep'22

Table 2.13: Donors by 'Cash' Amount: Overall, Rural India, and Urban India

	All India	Urban	Rural
	Phase 3	Phase 3	Phase 3
Donation towards Religious Organisation			
Est HHs(000s)	229423	79051	150373
Low Givers (Rs 0 - 300)	34%	32%	36%
Mid Givers (Rs 301 - 1000)	38%	47%	47%
High Givers (Rs 1000+)	17%	18%	16%
Avg Cash paid in 12 months (INR)	882	984	828
Donation towards Non-Religious Organisations			
Est HHs(000s)	5922	3979	1943
Low Givers (Rs 0 - 300)	36%	37%	34%
Mid Givers (Rs 301 - 1000)	39%	37%	43%
High Givers (Rs 1000+)	23%	23%	24%
Avg Cash paid in 12 months (INR)	1134	1147	1109
Household Staff			
Est HHs(000s)	9128	6219	2909
Low Givers (Rs 0 - 300)	38%	25%	65%
Mid Givers (Rs 301 - 1000)	39%	49%	18%
High Givers (Rs 1000+)	22%	24%	16%
Avg Cash paid in 12 months (INR)	1060	1192	776
Donation towards Family and Friends			
Est HHs(000s)	8680	4560	4120
Low Givers (Rs 0 - 300)	25%	16%	36%
Mid Givers (Rs 301 - 1000)	46%	42%	33%
High Givers (Rs 1000+)	34%	37%	31%
Avg Cash paid in 12 months (INR)	1725	1869	1566
Donation towards Persons engaged in Beggary			
Est HHs(000s)	142366	52761	89605
Low Givers (Rs 0 - 300)	72%	69%	73%
Mid Givers (Rs 301 - 1000)	9%	24%	25%
High Givers (Rs 1000+)	2%	2%	1%
Avg Cash paid in 12 months (INR)	251	267	241
Overall - Any type of Donations			
Avg Cash paid in 12 months (INR)	971	1129	885

P3 = Oct'21-Sep'22

Table 2.14: Donors By 'Cash' Amount: Regions

	North Phase 3	East Phase 3	West Phase 3	South Phase 3
Donation towards Religious Organisation				
Est HHs(000s)	58742	66660	49914	54108
Low Givers (Rs 0 - 300)	51%	26%	36%	25%
Mid Givers (Rs 301 - 1000)	22%	49%	35%	44%
High Givers (Rs 1000+)	8%	23%	14%	22%
Avg Cash paid in 12 months (INR)	497	1031	825	1169
Donation towards Non-Religious Organisations				
Est HHs(000s)	687	1881	1153	2200
Low Givers (Rs 0 - 300)	18%	51%	28%	34%
Mid Givers (Rs 301 - 1000)	55%	29%	45%	41%
High Givers (Rs 1000+)	39%	16%	18%	27%
Avg Cash paid in 12 months (INR)	1697	883	1050	1218
Household Staff				
Est HHs(000s)	1489	2055	1278	4307
Low Givers (Rs 0 - 300)	31%	25%	24%	50%
Mid Givers (Rs 301 - 1000)	33%	50%	45%	33%
High Givers (Rs 1000+)	13%	34%	23%	19%
Avg Cash paid in 12 months (INR)	746	1547	1133	914
Donation towards Family and Friends				
Est HHs(000s)	1059	2753	1777	3091
Low Givers (Rs 0 - 300)	32%	20%	26%	28%
Mid Givers (Rs 301 - 1000)	31%	51%	46%	48%
High Givers (Rs 1000+)	23%	41%	23%	39%
Avg Cash paid in 12 months (INR)	1294	1994	1321	1865
Donation towards Persons engaged in Beggary				
Est HHs(000s)	33893	54598	24635	29240
Low Givers (Rs 0 - 300)	72%	69%	78%	70%
Mid Givers (Rs 301 - 1000)	8%	10%	6%	12%
High Givers (Rs 1000+)	1%	2%	1%	3%
Avg Cash paid in 12 months (INR)	210	271	205	298
Overall - Any type of Donations Avg Cash paid in 12 months (INR)	581	1220	837	1204

P3 = Oct'21-Sep'22

Table 2.15: Donors By 'Cash' Amount: Socio-Economic Categories

	SEC A Phase 3	SEC B Phase 3	SEC C Phase 3	SEC D/E Phase 3
Donation towards Religious Organisation				
Est HHs(000s)	25467	36840	49413	117704
Low Givers (Rs 0 - 300)	24%	28%	33%	39%
Mid Givers (Rs 301 - 1000)	46%	43%	39%	34%
High Givers (Rs 1000+)	24%	21%	17%	14%
Avg Cash paid in 12 months (INR)	1226	1087	915	729
Donation towards Non-Religious Organisations				
Est HHs(000s)	1307	1474	1508	1633
Low Givers (Rs 0 - 300)	19%	33%	40%	50%
Mid Givers (Rs 301 - 1000)	52%	41%	40%	27%
High Givers (Rs 1000+)	37%	27%	19%	13%
Avg Cash paid in 12 months (INR)	1733	1326	820	773
Household Staff				
Est HHs(000s)	3267	1920	1969	1972
Low Givers (Rs 0 - 300)	18%	36%	54%	56%
Mid Givers (Rs 301 - 1000)	51%	43%	29%	24%
High Givers (Rs 1000+)	28%	22%	14%	18%
Avg Cash paid in 12 months (INR)	1311	1046	715	1001
Donation towards Family and Friends				
Est HHs(000s)	1600	1851	2145	3084
Low Givers (Rs 0 - 300)	16%	24%	26%	31%
Mid Givers (Rs 301 - 1000)	50%	51%	43%	43%
High Givers (Rs 1000+)	40%	36%	35%	30%
Avg Cash paid in 12 months (INR)	2091	1712	1885	1431
Donation towards Persons engaged in Beggary				
Est HHs(000s)	15277	22342	30616	74132
Low Givers (Rs 0 - 300)	62%	70%	72%	74%
Mid Givers (Rs 301 - 1000)	15%	11%	9%	8%
High Givers (Rs 1000+)	2%	2%	2%	1%
Avg Cash paid in 12 months (INR)	315	271	242	234
Overall - Any type of Donations Avg Cash paid in 12 months (INR)	1478	1190	970	792

P3 = Oct'21-Sep'22



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