



Centre for  
Social Impact  
and Philanthropy

# Motivations and Barriers to Household Giving in India

First Chapter of the Series on 'Perspectives on Giving in India'



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## About the Study

'Motivations and Barriers to Household Giving in India' is the first chapter of the series of proposed studies on 'Perspectives on Giving in India'. This series is designed by the Centre for Social Impact and Philanthropy, Ashoka University, to understand giving patterns and behaviours of populations that have not been represented in studies documenting giving by Indians so far. The present study is based on in-person interviews with 828 households across the northern and southern regions of the country with data collected between April and May 2023. The sample covers a representative population of rural areas, small and large towns and different socio-economic groups. Execution partners for this study were Kantar Worldpanel and Kantar Public. The study was supported by the Citi Foundation.

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# Foreword

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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

## Acknowledgments

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# Motivations and Barriers to Household Giving in India

## Executive Summary

'Motivations and Barriers to Household Giving in India' is the first attempt to gain a nuanced understanding of the factors that might motivate and inhibit Indian households from donating to religious and non-religious organisations. The study is the first chapter in the series of proposed studies on perspectives on giving in India. Focusing on the North and South regions of the country, the present report draws from a sample of 828 households from Kantar World Panel's existing national panel. It presents key motivations which drive household donations towards religious and non-religious organisations. It also covers deterrents which inhibit donations and the underlying reasons behind them. The sample, therefore, was drawn from both donors and non-donors. The categorical distribution of the sample size for the study is presented in the tables below:

Category	Planned Total	Achieved Total	North Region	South Region
<b>Donors</b>	600	548	276	272
<b>Non-Donors</b>	200	280	147	133
<b>Total</b>	<b>800</b>	<b>828</b>	<b>423</b>	<b>405</b>

Category	Giving to Religious Organisations	Giving to Non-Religious Organisations	Giving to Both	Total
<b>Donors</b>	296	96	156	548

The households were interviewed in person using a semi-structured tool which captured the households' attitudes and practices that influence donation to 'religious organisations' and 'non-religious organisations'. In the following sections, we present the key findings from the study.

### What motivated households to donate?



'Religious customs', 'religious beliefs', 'family traditions', and 'mental satisfaction' emerged as the most reported motivations for households giving to both 'religious organisations' and 'non-religious organisations'.



Households ranked 'religious beliefs' as the most important motivation (ranked #1) for donation, followed by 'religious customs' and 'self-motivation'.



'Self-Motivation' is a key driver in the South, in SEC A and in large towns. In small towns, 'family traditions' play an important role, while in the rural areas, 'social customs' emerged as a more important motivator.



'**Tax benefit**' did not appear as a primary driver for donation. Awareness about tax benefits was also reported to be limited.



For those households which gave exclusively to 'non-religious organisations', '**mental satisfaction**' is a more common motivation than 'religious beliefs'. The motivation to '**support a particular cause**' also becomes an important driver for households donating only to 'non-religious organisations'.



For households which did not donate during the study period, but intend to donate in the future, '**religious customs**' and '**religious beliefs**' are likely to be the primary motivations for donations.

## Who donated to 'non-religious organisations'?

Majority of the donations to 'non-religious organisations' came from **SEC A (50%)** and **large towns (51%)**.

## When did households donate?

Households (30%-60%) cited '**occurrence of religious festivals /events**' and '**upon visiting religious places**' as occasions they mostly donate on. When households are approached by organisations, they feel more encouraged to make donations, particularly in rural areas (43%).

## What were the barriers to donations to 'non-religious organisations'?

The category of households which donated to 'religious organisations' but did not donate to 'non-religious organisations' reported '**distrust in organisations/individuals seeking funds**' (44%) and their perception that 'funds will not be used for the intended cause' (30%) as primary reasons.

About 9% of those households which donated to 'religious organisations' but stopped donating to 'non-religious organisations' did so on account of negative experiences with 'non-religious organisations'.

Among the 'non-donor' households (households which did not make any donations during the study period), only **14.2%** had never made any donations; all others reported to have donated at some point. When asked if they intend to donate, **11.4%** households said that they do not intend to make any donations. The most cited reason for not intending to donate was '**lack of sufficient resources to donate**' and the expectation that '**organisations require a significant donation amount**'.

## Nature and extent of 'acts of generosity'



About 71% households reported to have 'fed someone' and 52% said they 'extended helping hand to someone in need' at least once in their lives. Other instances of 'non-cash' giving were also reported. For example, about one-third of households claimed to have 'given time/volunteered' and 17% said they 'donated effort/skill' at least once in their lives. Around 8% households stated that they had 'lent voice for a cause'.

## What can help boost household donations?



### Acceptance of Cash<sup>1</sup>

About 43% households selected 'organisations accepting donation in cash' as a facilitating factor. However, there was a slight regional variation, with 46% in the south and 40% in the north selecting this option. Nearly half of the households in SEC B and 47% in SEC C+D/E also recorded that 'acceptance of cash' would encourage more donations from them. More than half of the households in small towns said that this would help them donate.



### Clarity in purpose of soliciting donation

The second most reported way that could facilitate household donation is clearly explaining the purpose of donation. About 31% households believed that it is important for them to have a clear understanding of the intended use of donation money. The households in the South (38%) seemed to be relatively more concerned about knowing the intended use of donation than North (25%). Clarity about the purpose of soliciting donation was considered a significant facilitator across all SECs. The households in the large towns (34%) are keener on understanding the intended use of donation than other areas.



### Personal visits build trust in organisations

27% households stated that 'personal visits build trust in organisations'. The households in North region (28%) seem to be more interested in such efforts by the organisations than the households in the South region (25%). There is not much variation among the SECs. For small towns (29%) and rural households (30%), these relationship building efforts by the organisations are more important than in large towns (21%).

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<sup>1</sup>This could also imply a preference to being able to make small-sized donation in cash. This is a facilitating factor for giving to religious organisations, as shown in CSIP's 'How India Gives: 2021-22' report and the findings of this current report. In this report, households' perception that 'non-religious organisations' expect a significant size of donation has also been noted as a barrier to donations.



### **Liaising with the same person from the organisation**

One in every four households expressed that 'liaising with the same person from the organisation' may help unlock more donations from them. A higher percentage of households in the North (27%) than in the South (20%) felt the need for this. About 24% households in SEC A and 27% in SEC C+D/E stated this. 'Liaising with the same person' is also one of the reported facilitators in small towns (30%).



### **Reputation of the organisation**

Overall, 12% households said that 'how well the organisation is known has a role to play in influencing their decision to donate. Reputation plays a slightly more important role in the South (14%) than in the North (10%). Households in SEC A (16%) and large towns (15%) deem reputation of the organisation to be important.



### **Ease of online donations and verification of activities**

The ease of making online donations and verification of organisations' work on their websites is important for the households from the South, SEC A and large towns.

The objective of the report is to inform stakeholders in the philanthropy and social sector about the potential of household giving in the country. By providing insights on motivations and deterrents to giving, it aims to enable a variety of stakeholders in their respective endeavours. We hope this report is of significance to academics and researchers, as well as to practitioners in the philanthropy ecosystem.



# 1 *Introduction*

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# Introduction

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The Centre for Social Impact and Philanthropy (CSIP) at Ashoka University launched a first-of-its-kind study on household giving in India, 'How India Gives', in 2021. This longitudinal study aims to determine the market size and patterns of giving at a national level. Drawing from a survey of households in a panel comprising approximately 81,000 households, it provides a comprehensive, and national-level picture of household giving in the country. The rationale for undertaking this research project was the absence of any credible data on household giving. Most of the philanthropy estimates in India have been on corporate philanthropy, international and domestic grants, international funding and more formal ways of giving, but nothing at the household level or on informal ways of giving.

There have been three rounds of data collection from the household panel and two rounds of data reporting on household giving. The latest 'How India Gives: 2021–22' report indicates that the incidence of household giving in India has witnessed an increase from INR 23.7 thousand crores in 2020–21 to INR 27 thousand crores in 2021–22.<sup>2</sup> While the longitudinal study on household giving allowed for studying patterns and annual trends with respect to measuring household generosity, it also generated, as research often does, curiosity and more questions on barriers and motivations for giving. This research study was therefore undertaken to address some of these questions. It focuses on two regions of the country—north and south—which reported slight variations in their donation behaviour in our report 'How India Gives: 2021–22' findings. It includes two broad recipient groups—'religious organisations' and 'non-religious organisations'. To allow for meaningful supplementation and comparison with the 'How India Gives' findings, the study drew its sample from the same database of Kantar Worldpanel.

This report presents findings on motivations and barriers to household giving, specific occasions of giving, preference for types of organisations, and the ways in which households can be encouraged to give more. The structure of the report is as follows—the ensuing section details out the approach, sampling methodology, and limitations to the study. This is followed by the findings section that has subsections on overall donation incidence, trends of giving to 'religious organisations', trends of giving to 'non-religious organisations', deterrents and barriers to donation, ways to elevate household philanthropy, and 'acts of generosity' or 'non-cash giving'. The report ends with a conclusion and suggestions for further research.

<sup>2</sup>INR 23.7 thousand crores = USD 2.89 billion, Euro 2.64 billion.  
INR 27 thousand crores = USD 2.44 billion, Euro 2.26 billion.



# 2

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## *Approach and Methodology*

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# Approach and Methodology

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**Objectives:** The overall objective of the study was to understand the motivations and barriers to giving by households in India. The specific research questions were the following:

- What are the **motivations** that drive households to donate?
- What are the specific **motivations** that drive them to give to ‘religious organisations’ and to ‘non-religious organisations’?
- What **type** of organisations do households prefer to donate to?
- What are the **causes** to which households prefer to donate?
- What are the specific **occasions** on which households donate?
- What are the specific **barriers** that hinder or deter donations by households, especially to ‘non-religious organisations’?
- What are the nature and extent of ‘acts of generosity’ performed by households?
- What are the ways in which households can be **encouraged** to donate more?

**Approach:** The study was quantitative by design and used a semi-structured questionnaire to capture pre-coded and post-coded/open-ended responses. The study covered two regions of the country—north and south. The reason for choosing these two regions was the variation in the incidence of household donation noted in the findings emerging from the ‘How India Gives: 2021–22’ report, covering the study period between September 2021 and October 2022. The period for data collection for this study was April–May 2023.

The following operational definitions were used for this study:

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

**Donation/Giving:** Giving or charitable donation in the study is defined as voluntary giving by households in the form of ‘cash’ or financial donations (currency notes, cheque, digital wallets credit/debit card—offline and online). Giving and donation have been used interchangeably throughout the report.

**Act of Generosity:** Any act of generosity that has been performed by the households that is not monetary in nature. Actions like ‘lending voice to a cause’/‘signing a petition’, ‘donating time as volunteer’, ‘donating effort/skill’, ‘feeding someone’, ‘extending a helping hand to others’ are understood as ‘acts of generosity’.

**Donors:** Those households on the Kantar Worldpanel that made donations to a ‘religious organisation’ or to a ‘non-religious organisation’ or to both in Sep 2021 to Oct 2022.

**Non-donors:** Those households on the Kantar Worldpanel that did not make any form of donation to either ‘religious organisations’ or ‘non-religious organisations’ in Sept 2021–Oct 2022.

**Religious Organisations:** ‘Religious organisations’ here refer to institutions for religious worship including temples, mosques, gurudwaras, and churches.

**Non-religious Organisations:** ‘Non-religious organisations’ encompass NGOs, agencies such as UNICEF, relief funds like PM Cares, etc. These organisations are set up for a non-religious cause and serve a social purpose and are not run by any religious body.

**SEC/Income Groups:** 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 urban and rural households. The NCCS is based on the education of the household’s chief wage earner and the number of consumer durables owned by the household. Based on the SEC Classification Grid, the study used three broad income categories—higher-income groups SEC A and SEC B, middle-income group SEC C, and lower-income groups- SEC D and SEC E. For the purpose of analysis, the middle-income category SEC C and lower-income categories D and E were merged to make one socio-economic category because their giving patterns were similar.

**Sampling Methodology:** The sample for this study was derived from the Kantar Worldpanel database, based on the third round of the How India Gives panel study (Sept 2021–Oct 2022). The derived sample was proportional to the Worldpanel database, which is representative of the population of India on the basis of regions—north<sup>4</sup> and south<sup>5</sup>—and locality in terms of rural and urban spread. The urban category was divided into two sub-categories: small towns and large towns.<sup>6</sup> About 400 households from each of the two regions were sampled. A proportional representation of socio-economic categories—SEC A, B, C and D/E—was maintained basis the Kantar Worldpanel database via weights. Weights have been used at the analysis stage in cases of over-representation and/or under-representation<sup>7</sup>

‘Donors’ and ‘Non-donors’ households were predefined for this study and were screened on the basis of their responses provided in the household survey for the ‘How India Gives’ phase 3 study.

Quotas for covering ‘donors’ and ‘non-donors’ households were set at 300 and 100 per region, making the quotas for ‘donors’ and ‘non-donors’ for the overall sample 600 and 200 respectively. The donor-wise quota was maintained at a national level only.

**Sample Size and Coverage:** The planned sample size for the study was 800. The study provides an estimate with a 95% confidence level and a 5% margin of error for one-tailed tests. The sample achieved varied from the planned sample size. The ‘donor’ households covered in the study were 548 and the ‘non-donor’ households were 280.

<sup>3</sup>A detailed note on the methodology of panel construction is shared in Annexure.

<sup>4</sup>North region: Delhi (42), Haryana (36), Punjab (61), Rajasthan (125), Uttar Pradesh (159).

<sup>5</sup>South region: Andhra Pradesh (54), Karnataka (89), Kerala (97), Tamil Nadu (64), Telangana (94).

<sup>6</sup>Small towns here would mean the town classes where the population strata would be below 10L, while large towns comprise of metros and mini metros wherein the population strata is 40L+ and 10–40L, respectively

<sup>7</sup>Weights were applied to the sample basis SEC proportions at zonal level. SEC proportions were assessed at the Universe level and then compared to with the SEC proportion in the study sample. Wherever the proportions in sample were under- or over-indexed in comparison to the Universe SEC proportions, a weighting factor to get the actual sample proportions in line with Universe was put.

The following two tables present the sample coverage across regions and household categories:

Category	Planned Total	Achieved Total	North region	South region
Donors	600	548	276	272
Non-Donors	200	280	147	133
<b>Total</b>	<b>800</b>	<b>828</b>	<b>423</b>	<b>405</b>

Table 1: Sample spread across Donor-Non donor categories

The study provides an estimate with a 95% confidence level and a 5% margin of error for one-tailed tests.

Within the donor group, households were categorised into households that donated only to 'religious organisations', households that donated only to 'non-religious organisations', households which donated to both categories of organisations.

Category	Giving to 'Religious Organisations'	Giving to 'Non-religious Organisations'	Giving to Both	Total
Donors	296	96	156	548

Table 2: Sample spread across type of recipient organisations donated to

**Respondent Household Profile:** The emergent respondent household profile, after application of quotas for donor categories and proportional representation of rural-urban and socio-economic categories from the Kantar Worldpanel database, is represented in the chart below. As explained earlier, for the purpose of data analysis, middle and lower socio-economic categories were clubbed into one category: SEC C +D/E.

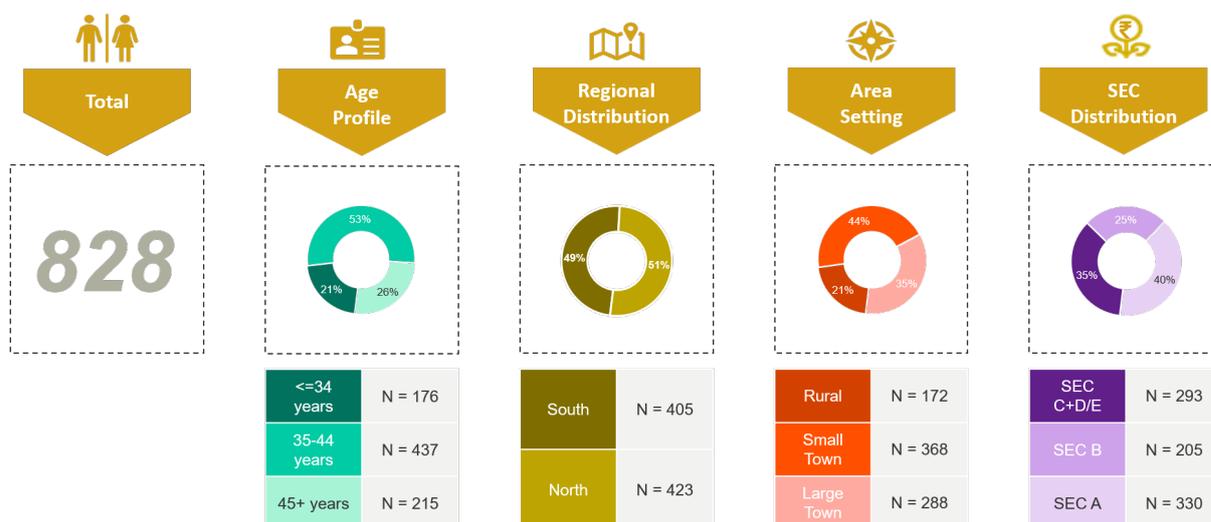


Table 3: Demographic Profile of Respondent Households

***Scope of the study:*** This study was dependent on the Kantar Worldpanel database due to which a quantitative survey (with provision for open-ended responses) could be administered with the household panel. The study included two groups of donation recipients—‘religious organisations’ and ‘non-religious organisations’. Recipient groups such as ‘extended family and friends’, ‘household staff’, and ‘persons engaged in beggary’ were excluded from this study. The study was focused on only two regions of the country—north and south.

***Potential for further research:*** A qualitative enquiry into the drivers and barriers of households’ donation can be undertaken with a more diverse group of respondents.



3

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## *Findings*

# Findings

## Patterns of Household Donation

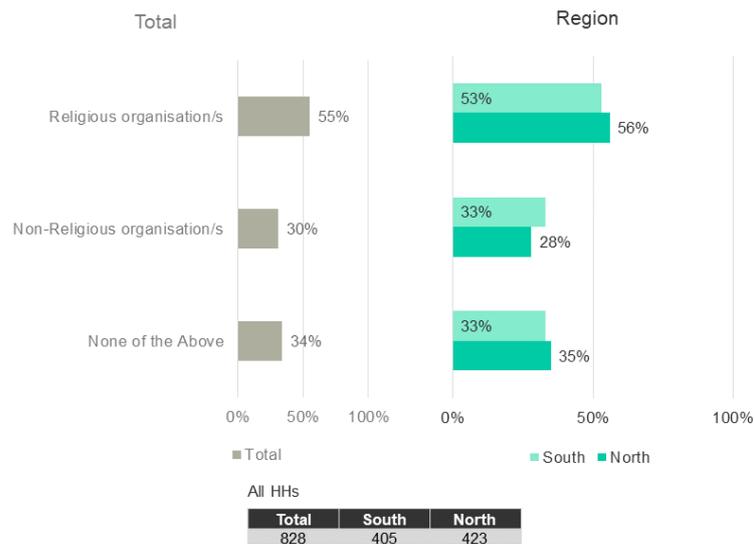
This section covers households' overall donation trends, occasions on which they donate, and the motivations and barriers to donations.

### Types of Household Giving

To enable a deeper understanding of different types of donation patterns, the study included representation from households that donated to 'religious organisations', those which donated to 'non-religious organisations', and those which did not donate in Sep 2021–Oct 2022.

The following section gives an insight into regional, socio-economic, and rural–urban differences in household donations.

*Figure 1: Regional analysis of Giving incidence to religious and non-religious organisations*



*Table 4: Base for Figure 1*

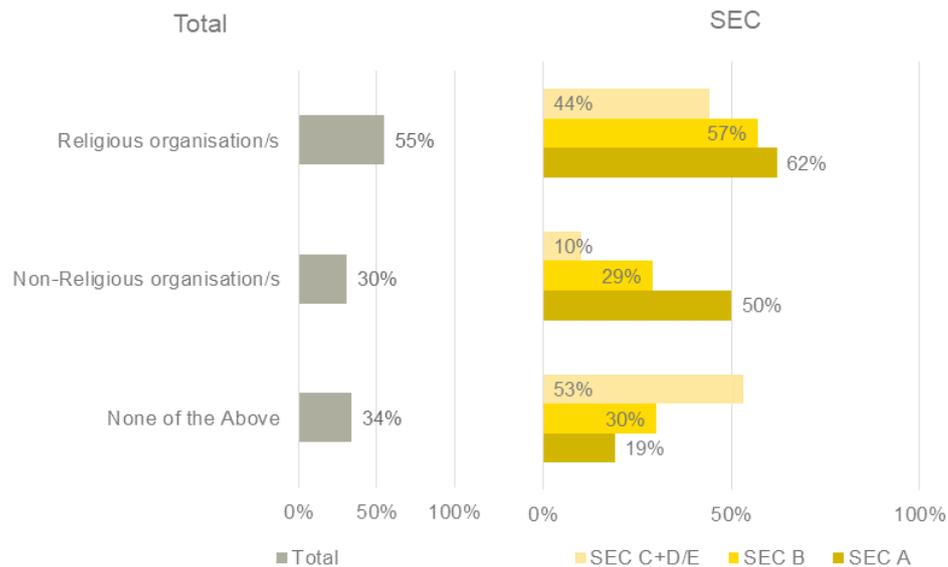
Figure 1 presents the sample distribution of households across donor categories: households that donated to 'religious organisations', households that donated to 'non-religious organisations' and households which did not donate.

**The findings indicate that 55% households gave to 'religious organisations', while 30% households gave to 'non-religious organisations', indicating that a higher percentage of households gave to 'religious organisations' than to 'non-religious organisations'.**

## Regional analysis

The regional analysis (in Figure 1: Region) indicates that there was not much regional difference in donations to 'religious organisations' and 'non-religious organisations'—the northern region gave slightly more to 'religious organisations' (56%) than the southern region did (53%). The south gave slightly more to 'non-religious organisations' (33%) than the north did (28%).

**Figure 2: Socio-economic analysis of 'Giving' incidence to religious and. non-religious organisations**



All HHs		
SEC C+D/E	SEC B	SEC A
293	205	330

**Table 5: Base for Figure 2**

## Socio-economic analysis

Figure 2 indicates that the higher socio-economic class, SEC A, gave substantially more to both religious and non-religious organisations than other SECs. A closer look reveals that more SEC A households gave to 'religious organisations' (62%) than to 'non-religious organisations' (50%). SEC B follows a similar trend- more SEC B households donated to religious organisations (57%) as compared to non-religious organisations (29%). The number of households in SEC B which gave to 'religious organisations' was nearly double of those that gave to 'non-religious organisations'. This difference gets sharper with middle- and lower-socio-economic groups, with only 10% SEC C+D/E households donating to 'non-religious organisations' and 44% to 'religious organisations'. One in every two households in middle- and low-socio-economic groups (53%) did not make any donations. **Overall, the analysis suggests that a majority of the donations to 'non-religious organisations' were driven by SEC A.**

Figure 3: Rural-urban analysis of Giving Incidence to religious and non-religious organisations

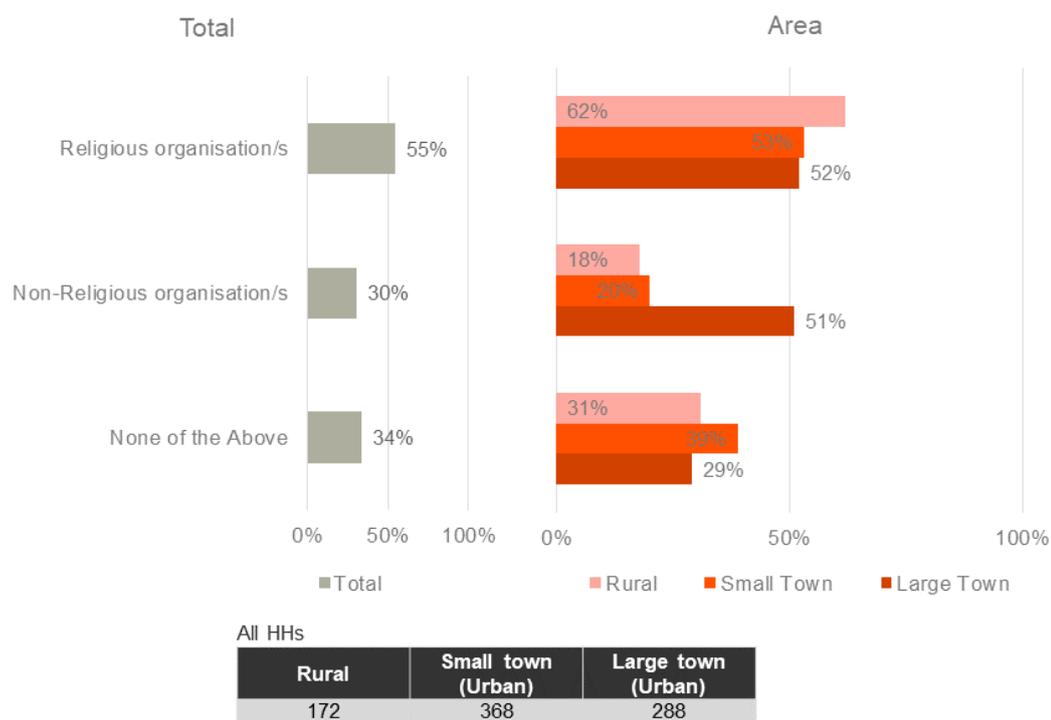


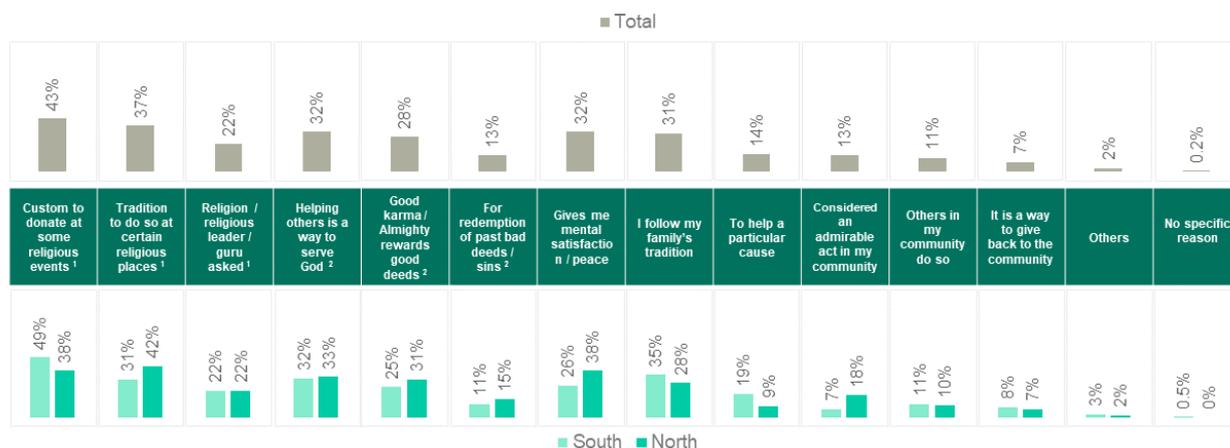
Table 6: Base for Figure 3

### Rural-urban analysis

Rural-urban differences were also explored for household giving patterns. Figure 3 shows that households in large towns gave almost evenly to religious and non-religious organisations. However, more households in small towns and rural areas preferred to give to 'religious organisations' than to 'non-religious organisations'. Many households in small towns refrained from making any donations—two in five households (39%) did not make any donations. **Most of the donations to 'religious organisations' were driven by rural areas (62%), while most of the donations to 'non-religious organisations' were driven by large towns (51%).**

# Motivations for Household Giving

Figure 4: Motivations for household donation—overall and regional analysis



All HHS		
Total	South	North
828	405	423

1 Religious Custom  
2 Religious Belief

Others includes: To avail tax benefit, for family's betterment, donating on special occasions, custom to donate at life milestones, for cow shelter / cow welfare, other

Table 7: Base for Figure 4

'Religious customs', 'religious beliefs', 'family traditions', and 'mental satisfaction' emerged as the most reported motivations for household giving, as illustrated in Figure 4. 'Religious customs' are defined as and include 'custom to donate at religious events/festivals', 'traditions to donate at certain religious places', and 'donation in response to a religious guru/leader asking for donation'. 'Religious beliefs' are defined as and include beliefs such as 'helping others is a way to serve God', 'good karma/ Almighty rewards good deeds', and 'redemption of past deeds/sins'. **Nearly one-third of the households said that they donate for 'mental satisfaction/peace'.** The category 'Others' includes 'tax benefit', 'for family's betterment', 'donating on special occasions', 'custom to donate at life milestones', 'for cow shelter/cow welfare', and so on.

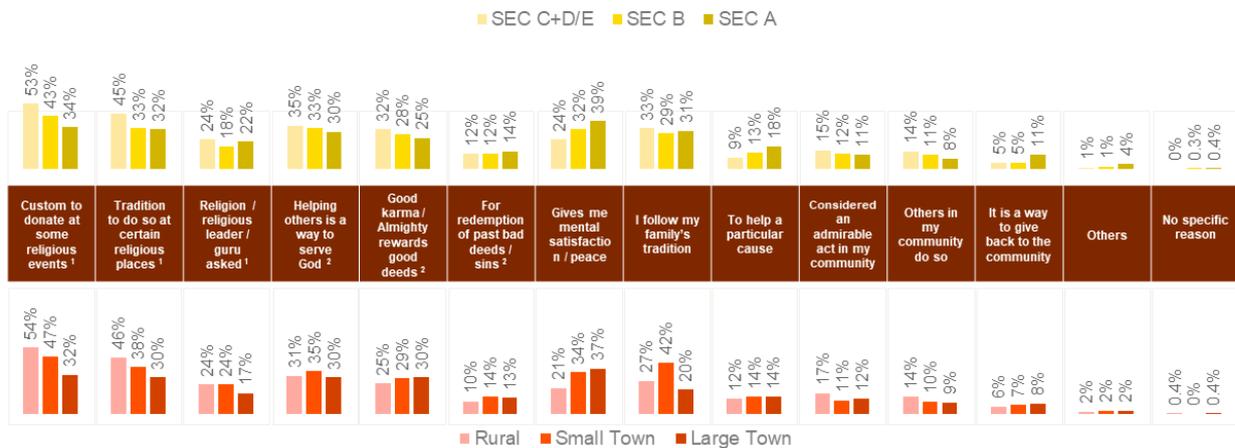
## Regional analysis

A regional analysis of motivations for donations points towards a difference in motivations for households in the north and south. The most reported motivations for donations in the north were ‘religious customs’—‘donation at religious places’ (42%), ‘donation at religious events/ festivals’ (38%), followed by ‘mental satisfaction/ peace’ (38%), and then ‘religious beliefs’—donation as a ‘way of serving God’ (33%). For the south, on the other hand, the most reported motivations were ‘religious customs’— ‘donation at religious events/festivals’ (49%) and ‘donation at religious places’ (31%), followed by ‘family tradition’ (35%) and then ‘religious beliefs’—‘donation as ‘way of serving God’ (32%).

**In conclusion, while ‘religious customs’ and ‘religious beliefs’ were common motivations across the north and south, the north was more driven by motivation to donate for ‘mental peace and satisfaction’ (38%) when compared to the south (26%). The south cared more about ‘family traditions’ (35%) than the north did (28%).**

‘Others’ included options such as tax incentives, community/peer pressure/admiration, and did not feature as significant motivations for households to donate.

Figure 5: Socio-economic and rural-urban analysis of motivations for household donation



### All HHs

SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
293	205	330	172	368	288

1 Religious Custom  
2 Religious Belief

Others includes: To avail tax benefit, for family's betterment, donating on special occasions, custom to donate at life milestones, for cow shelter / cow welfare, other

Table 8: Base for Figure 5

## Socio-economic analysis

The socio-economic analysis of motivations for giving also presents an interesting picture. **The households in higher socio-economic category, SEC A, were primarily motivated by 'mental satisfaction/peace' achieved through donation (39%), followed by 'religious customs'—'donation at religious events/ festivals' (34%), and 'donation at religious places' (32%); refer to Figure 5. SEC B was primarily motivated by 'religious customs'—'donation at religious events/festivals' (43%), and 'donation at religious places' (33%), followed by 'religious beliefs'—'donation as way of serving God' (33%). The households in middle- and lower-socio-economic groups, SEC C/D/E, were mainly motivated by 'religious customs'—'donation at religious events/festivals' (53%), 'donation at religious places' (45%), followed by 'religious beliefs'—'donation as way of serving God' (35%). Apart from religious customs and beliefs, mental peace/satisfaction was an important motivating factor for the higher-socio-economic group (SEC A).**

Furthermore, households in SEC A seemed to be more motivated by specific causes for donations (18%) than other groups. One in every ten SEC A household thought that donation was a 'way of giving back to the community'. SEC C/D/E seemed to follow the giving patterns of their community members (14%); they believed that donation was considered admirable in their community (15%).

## Rural–Urban analysis

Further, the rural–urban analysis points towards similarity in motivators for households in large towns and SEC A. **The donations by households in large towns were also primarily driven by 'mental satisfaction/peace' (37%), followed by 'religious customs'—'donation at religious events/festivals' (32%) and 'donation at religious places' (30%). The donations by households in small towns were driven by 'religious customs—donation at religious events/festivals' (47%) and 'donation at religious places' (38%), and 'family traditions' (42%). 'Religious customs'—'donation at religious events/festivals' (54%) and 'donation at religious places' (46%) and 'religious beliefs'—'donation as a way of serving God' (31%) were the primary motivations for households in rural areas. Apart from 'religious customs', 'family traditions' stood out as an important motivation for small towns.**

Interestingly, **households in rural areas, much like households in SEC C/D/E, seemed to care about what their community members were doing** and therefore made donations (14%) and believed that the donation would be considered **admirable** in their society (17%).

## Ranking of motivators

The previous sections outlined the primary motivations for household donations; this section throws light on the importance of each motivator. The households also ranked the motivators; this enabled us to understand which motivators were most effective in encouraging giving.

The cumulative ranking was arrived at by adding up the percentages of households that ranked a particular motivation as Rank #1, Rank #2, and Rank #3.

On the basis of this calculation, 'religious beliefs' stood out as the most important motivation (cumulative rank #1). 'Religious customs' and 'self-motivation'<sup>8</sup> emerged as equally important motivators (both having rank #2) (Refer to Figure 6). 'Social customs' was ranked #3 among the top motivators.

Figure 6: Ranking of motivators—overall

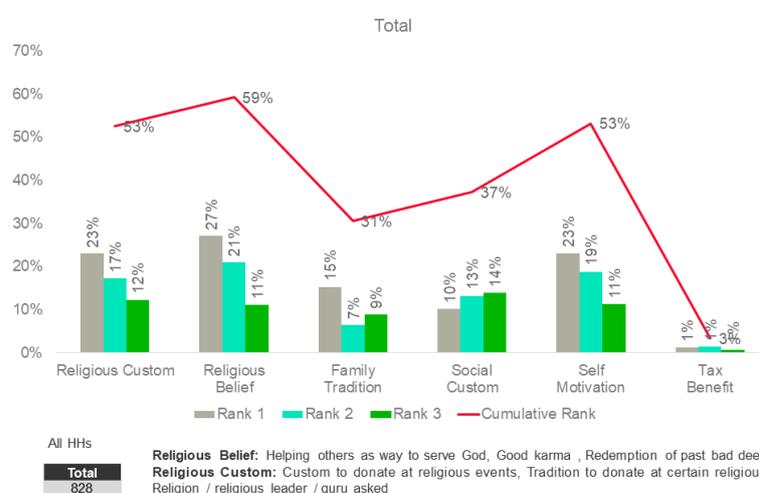


Figure 7: Ranking of motivators—regional

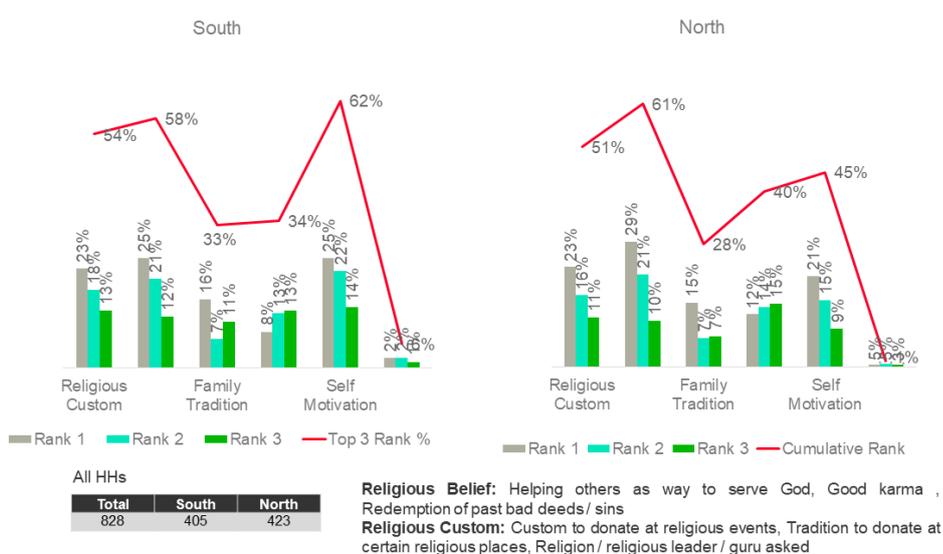


Table 9: Base for Figure 6 & Figure 7

<sup>8</sup>'Self-motivation' includes 'mental peace', 'way to give back to community', and 'helping the needy'.

## Regional analysis

As seen in Figure 7, 'self-motivation' (cumulative rank #1) was ranked as the top most motivation for household donations in the south, followed by 'religious beliefs' (cumulative rank #2) and 'religious customs' (cumulative rank #3). 'Religious beliefs' (cumulative rank #1) emerged as the top most motivation for donations in the north, followed by 'religious customs' (rank #2) and 'self-motivation' (rank #3).<sup>9</sup>

Tax benefits did not make any appearance on this ranking list and were not deemed important in driving household donations.

## Socio-economic analysis

Table 10 below gives a disaggregated picture of the ranking of motivators for different socio-economic groups. The households in SEC A found 'self-motivation' to be as important as 'religious beliefs' in driving household donations. These were cumulatively ranked as number one motivations. These were followed by 'religious customs', 'social customs',<sup>10</sup> and 'family traditions'.

For the other groups, SEC B and SEC C/D/E, the ranking of motivators was similar. 'Religious beliefs' emerged as #1 motivator, 'religious customs' as #2, and 'self-motivation' as #3.

Motivation	SEC A	SEC B	SEC C/D/E
Religious Beliefs	#1 (61%)	#1 (65%)	#1 (54%)
Religious Customs	#2 (48%)	#2 (58%)	#2 (53%)
Self-Motivation	#1 (61%)	#3 (46%)	#3 (46%)
Social Customs	#3 (38%)	#4 (39%)	#4 (36%)
Family Tradition	#4 (29%)	#5 (32%)	#5 (31%)

Table 10: Socio-economic Analysis of the Ranking of Motivators

SEC C+D/E	SEC B	SEC A
293	205	330

Table 11: Base for Table 10

<sup>9</sup>To clarify, in Figure 4, a higher percentage of households in the north than south, mentioned 'self-motivation' as one of the primary motivations for donation; however, in terms of cumulative ranking of motivations, 'self-motivation' came third after 'religious beliefs' and 'customs' for the north.

## Rural–urban analysis

Across the rural–urban landscapes, ‘religious beliefs’ stood out as the top-ranked motivator for households donations. ‘Self-motivation’ was ranked second in large towns, which was different from the scenario in small towns and rural areas. Household donations in small towns and rural areas were driven most by ‘religious beliefs’, followed by ‘religious customs’. ‘Family traditions’ played an important role in small towns and in rural areas, while ‘social customs’ emerged as a more important motivator than elsewhere (refer to Table 12 below).

Motivation	Large Towns	Small Towns	Rural Areas
Religious Beliefs	#1 (59%)	#1 (58%)	#1 (62%)
Religious Customs	#3 (47%)	#2 (55%)	#2 (56%)
Self-Motivation	#2 (55%)	#3 (51%)	#3 (55%)
Social Customs	#4 (36%)	#5 (35%)	#4 (45%)
Family Tradition	#5 (28%)	#4 (36%)	#5 (24%)

Table 12: Rural–Urban Analysis of Ranking of Motivators

Rural	Small town (Urban)	Large town (Urban)
172	368	288

Table 13: Base for Table 12

<sup>10</sup>‘Social customs’ include ‘community influence’, ‘others in my community donate’, and ‘it is considered admirable’.

## Motivations for Giving to Religious vs. Non-Religious Organisations

Figure 8: Motivation for Giving to Religious Organisations vs Non-religious Organisations

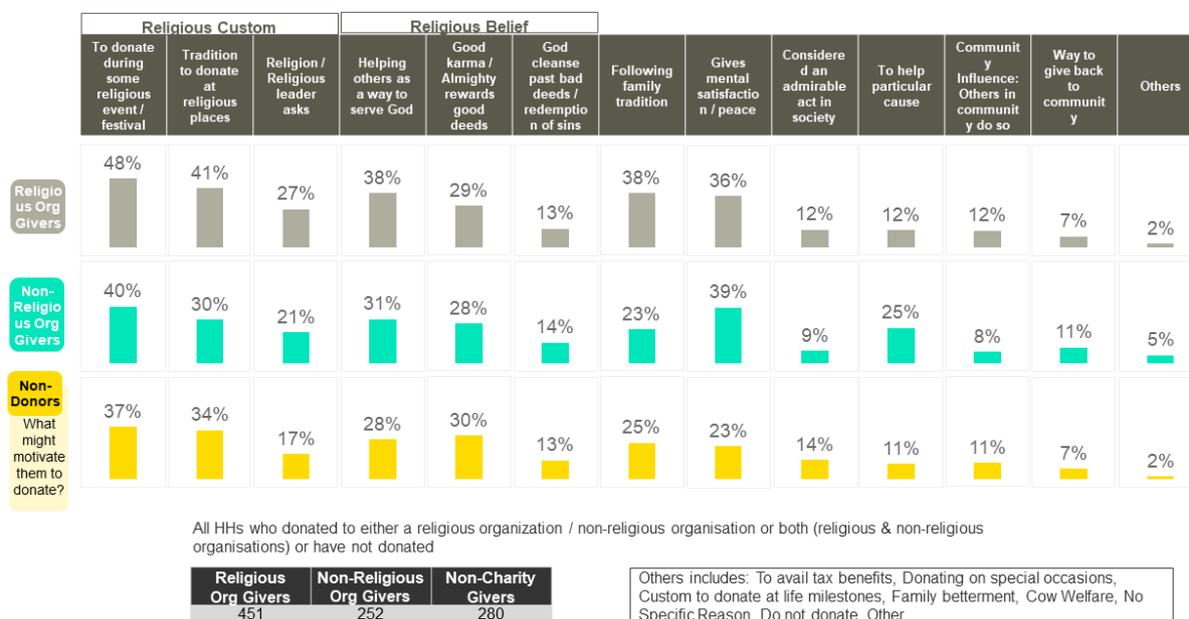
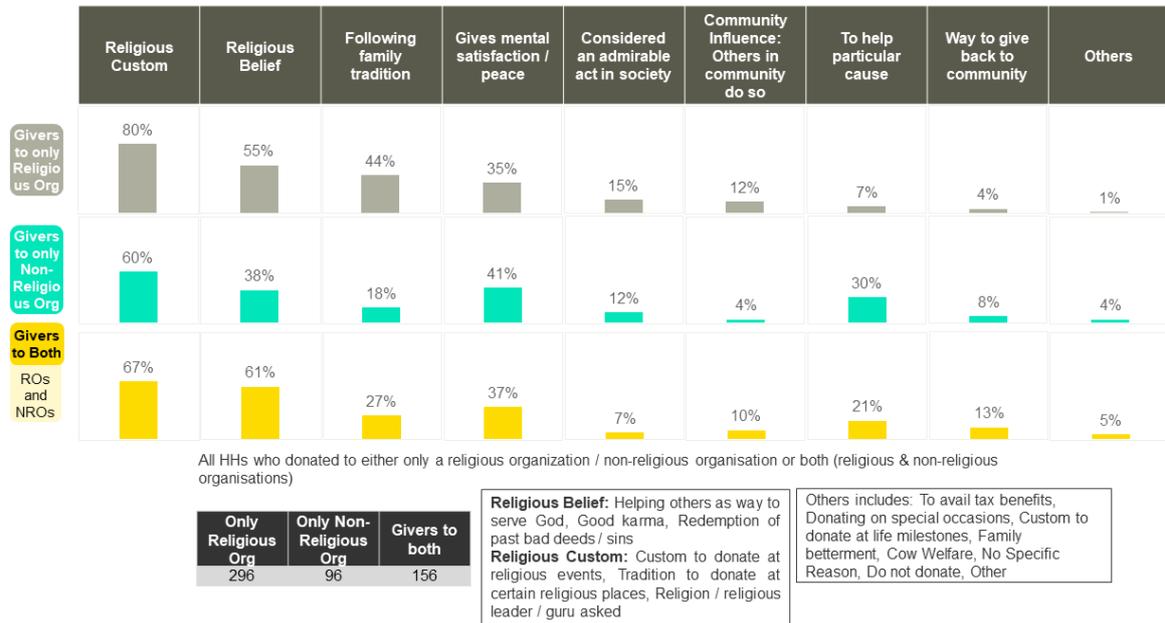


Table 14: Base for Figure 8

A cross tabulation to understand specific drivers or motivators for donation to 'religious organisations' and 'non-religious organisations' was also undertaken. As Figure 8 illustrates, the primary motivations for giving to religious organisations continued to be 'religious customs'—'donation at specific religious events/festivals' (48%) and 'religious places' (41%), 'religious beliefs'—'donation as way of serving God' (38%), and 'family traditions' (38%)]. However, for donations to 'non-religious organisations', the motivation of 'mental satisfaction/peace' (39%) is as significant as 'religious customs'—'donation at specific religious events/festivals' (40%) and 'religious places' (30%)]. The 'desire to support a particular cause' (25%) was also a significant motivation for donations to 'non-religious organisations'.

The households that have not donated but intend to donate reported that 'religious customs' and 'religious beliefs' would be the primary motivations for donations.

**Figure 9: Specific Motivations for exclusive donations to religious vs. non-religious organisations**

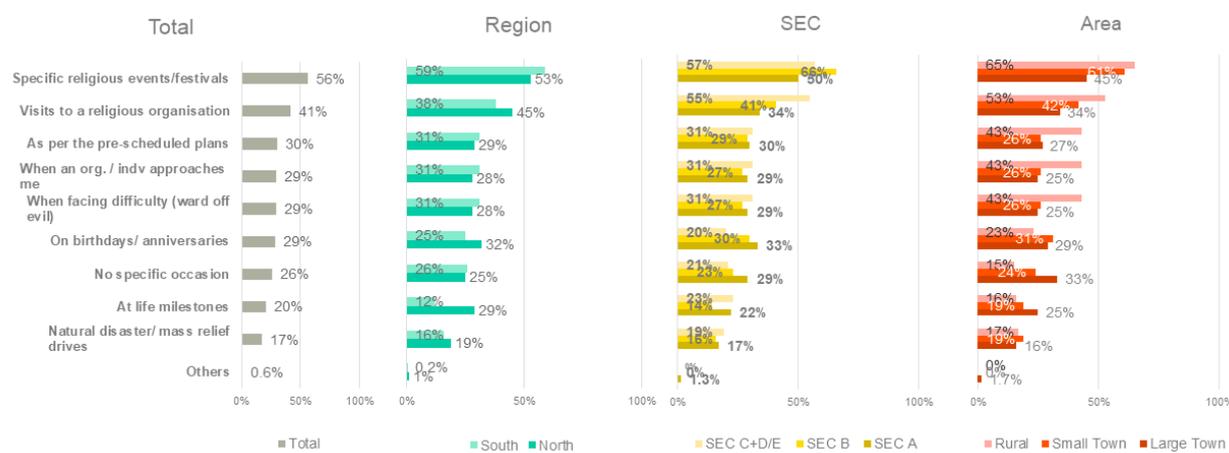


**Table 15: Base for Figure 9**

A further disaggregation to understand specific motivations behind exclusive donations to religious organisations or non-religious organisations further pointed towards the unequivocal importance of ‘religious customs’ and ‘beliefs’ (refer to Figure 9). For donations to ‘religious organisations’, ‘religious customs’ (80%) and ‘religious beliefs’ (55%) played a critical role. For exclusive donations to ‘non-religious organisations’, ‘mental peace/satisfaction’ (41%) was a more common motivation than ‘religious beliefs’ (38%). The ‘desire to help a particular cause’ and ‘family traditions’ also stood out as differentiators between the two types of donations. The ‘desire to support a particular cause’ played a critical role in driving donations to ‘non-religious organisations’ (30%), while ‘family traditions’ gained importance for those who donated to ‘religious organisations’.

## When Do Households Give: Occasions of Household Giving

Figure 10: Occasions of Household Giving



All HHs who donated to either a religious organization or a non-religious charitable organization or both

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
548	272	276	138	143	267	119	224	205

Table 16: Base for Figure 10

When it comes to occasions for household giving, most household donations were typically driven by events related to religion—‘donations made at religious events or festivals’ (56%) or ‘during visits to religious organisations’/places’ (41%), as illustrated in Figure 10.

### Regional analysis

Most donations by household in the southern region were done at ‘religious events and festivals’ (59%), while households in the north donated more often during ‘visits to religious organisations’ (45%). ‘Life milestones’ (29%) and annual celebrations such as ‘birthdays and anniversaries’ (32%) were other important occasions for donation in the north.

### Socio-economic analysis

Across income categories, the occurrence of ‘religious events and festivals’ and ‘visits to religious organisation’ were occasions for household giving. A higher proportion of higher SEC chose to donate at ‘life milestones’ (22%) and on ‘birthdays and anniversaries’ (33%), than lower- and middle-socio-economic categories.

## Urban–rural analysis

'Religious festivals/events' and 'visits to religious organisations' held significance across rural–urban landscape. **The rural areas seemed to be more responsive to 'donation requests', as 43% households in rural areas donated in response to such requests.** Almost one-third households in large towns donated at 'no specific occasion'. 'Milestone events' and 'annual celebrations' were important events for households in large towns.

# Comprehensive Exploration of Trends in Household Giving to Religious Organisations

## Types of Religious Organisations Donated To

'Local places of worship' (temple/mosque/church/gurudwara/math) were the most preferred entities/institutions (84%) for making donations to 'religious organisations'.

Figure 11: Types of religious organisations donated to

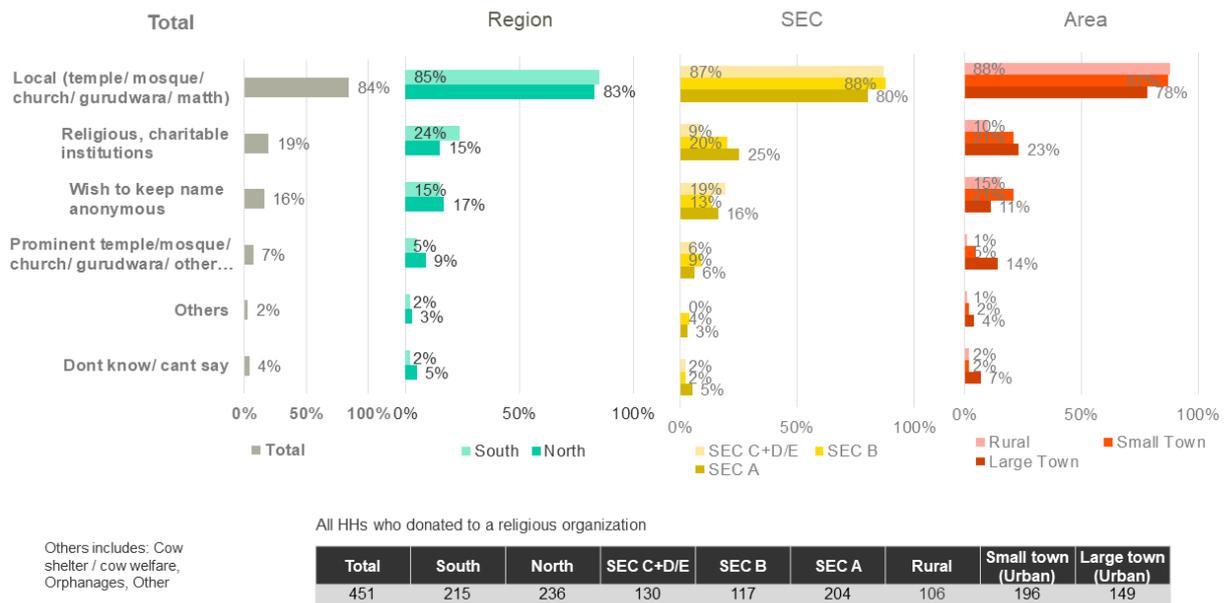


Table 17: Base for Figure 11

### Regional analysis

More households in the south (24%) preferred to give to 'religious charitable organisations'<sup>11</sup> than those in the north (15%) did.

### Socio-economic and rural-urban analysis

SEC A (25%) and large towns (23%) were also relatively more inclined to donate to 'religious charitable organisations' than their counterparts.

<sup>11</sup>Religious charitable organisations are religious trusts governed by religious personal law but which also promote or engage in charitable causes.

## Reasons for Choosing 'Religious Organisations' for Donation

Figure 12: Reasons for donating to chosen 'religious organisations'

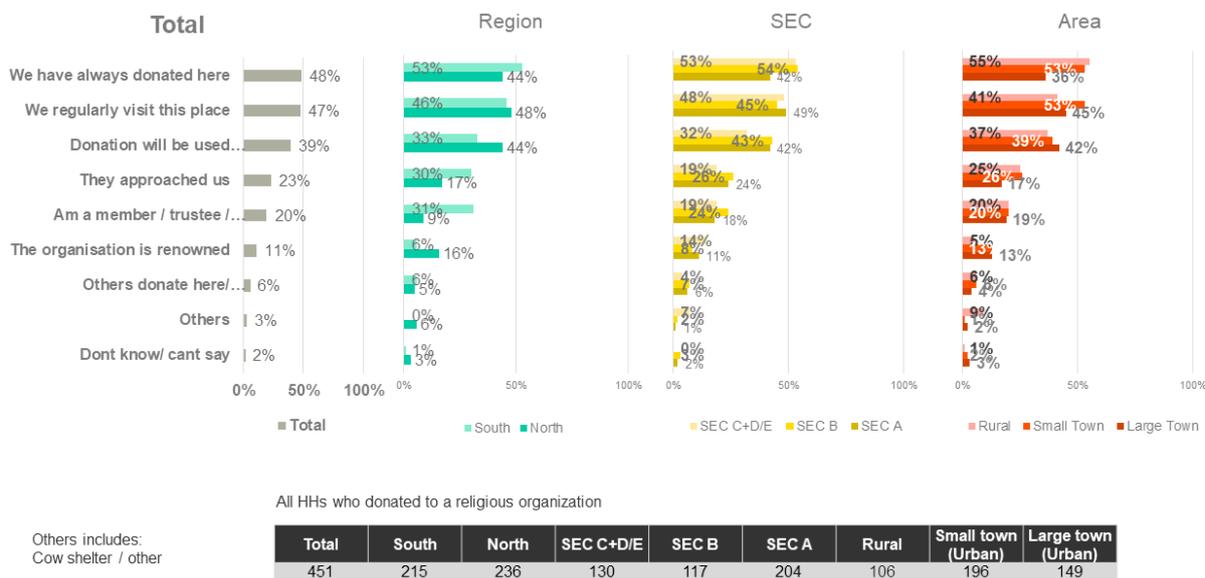


Table 18: Base for Figure 12

Figure 12 demonstrates that association and familiarity with the organisation played a critical role in driving donations, as households cited 'we have always donated here' (48%) and 'we regularly visit this place' (47%) as primary reasons for choosing the 'religious organisations' they donated to.

### Regional, socio-economic, and rural–urban landscapes

Analysis across regions, socio-income categories, and rural–urban landscapes reveals that households in the categories of the north (44%), SEC A (42%), SEC B (43%), and large towns (42%) gave importance to the proper utilisation of funds. The south preferred giving to those 'religious organisations' that approached them directly. The same was the case with SEC B (26%) and small towns (26%). Relatively more households in the southern (31%) region than in the northern region (9%) seemed to be 'members/trustees/devotees of religious organisations'.

## Reasons for Choosing a Specific Type of ‘Religious Organisations’ for Donation

A cross-tabulation to understand the specific reasons for choosing a particular category of religious organisation was undertaken (refer to Table 19 below). The analysis revealed that the reasons for choosing local places of worship was the ‘familiarity’ (52%) and the ‘long association/tradition’ (50%) of donating to these particular places.

For prominent religious places of worship (temples/ mosque/church/math/gurudwara), the trust that ‘donations will be used properly’ (50%) was the overriding reason for choice of organisation for donation. Interestingly, the ‘religious charitable organisations’ seemed to be the most proactive in making outreach efforts, as 37% households cited ‘they approached us’ as the reason for choosing a ‘religious charitable organisation’, in addition to reasons such as ‘familiarity’ and ‘proper usage of donation money’.

**Table 19: Reason for Choosing a Specific Type of ‘Religious Organisation’**

CROSS TABULATION: Type of religious organisation donated to vs. Reason for choosing religious organisation to donate to	We have always donated here	We regularly visit this place	Donation will be used properly	They approached us	Am a member / trustee / devotee	The organisation is renowned	Others donate here / I was referred
	Local (temple/ mosque/ church/ gurudwara/ math)	50%	52%	42%	23%	20%	12%
Religious Charitable Institutions	46%	41%	42%	37%	26%	15%	11%
Wish to keep name anonymous	69%	50%	42%	19%	27%	9%	5%
Prominent temple /mosque /church etc. /other religious body	38%	50%	50%	21%	11%	33%	3%

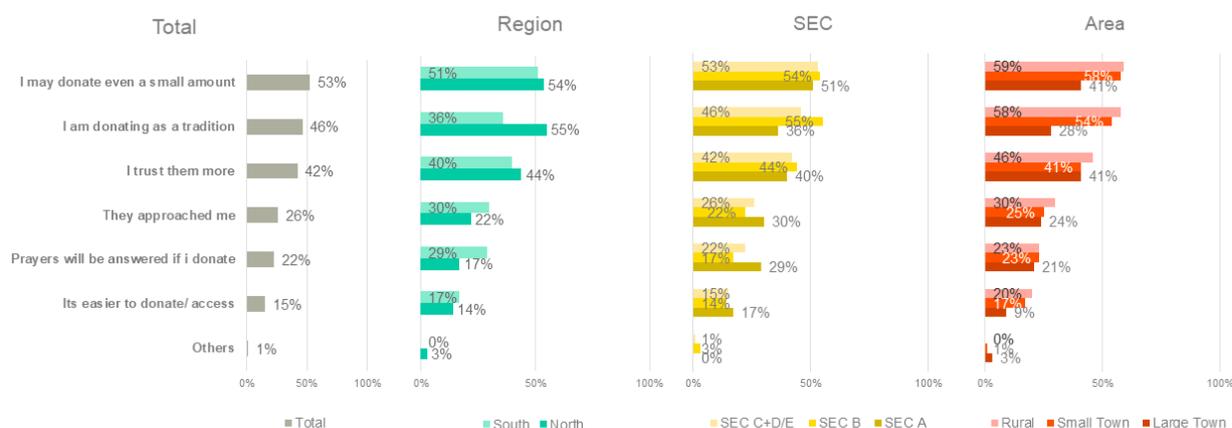
All HHS who donated to a religious organization

Local religious body	Religious Charitables	Wish to keep anonymous	Prominent religious bodies
380	87	72	31

**Table 20: Base for Table 19**

## Reasons for Making Donations to ‘Religious Organisations’

Figure 13: Reason for donating to ‘religious organisations’



All HHs who donated to a religious organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
451	215	236	130	117	204	106	196	149

Table 21: Base for Figure 13

A deeper understanding of the overarching reasons for households donating to ‘religious organisations’ reveal that the ‘ease or convenience of making small-sized donations’ (53%) played a central role in driving donations to ‘religious organisations’. This was supported by the ‘tradition of making such donations’ (46%) in the family and the ‘trust in the religious organisations’ (42%), as presented in Figure 13.

### Regional analysis

The north (55%) was more driven by ‘family traditions’ than the south (36%). ‘Family traditions’ also motivated donations to ‘religious organisations’ in SEC B (55%), SEC C/D/E (46%), ‘small towns (54%) and rural landscapes (58%).

Again, the southern region was either more responsive to outreach efforts by ‘religious organisations’ or overall there was more outreach activity in the south than in the north, as 30% households in the south, compared to 22% in the north, quoted ‘they approached me’ as the reason for making donations to ‘religious organisation’s. The households in the south expect to be blessed, as 29% households in the region said that they believed that their ‘prayers will be answered if they donate’

### Socio-economic analysis

SEC A cited 'organisational outreach' (30%) and the 'hope of prayers being answered' (29%) as the reasons for making donations to 'religious organisations'. SEC B seemed to be relatively more driven by 'family traditions' than other socio-economic categories (SECs).

### Rural–urban analysis

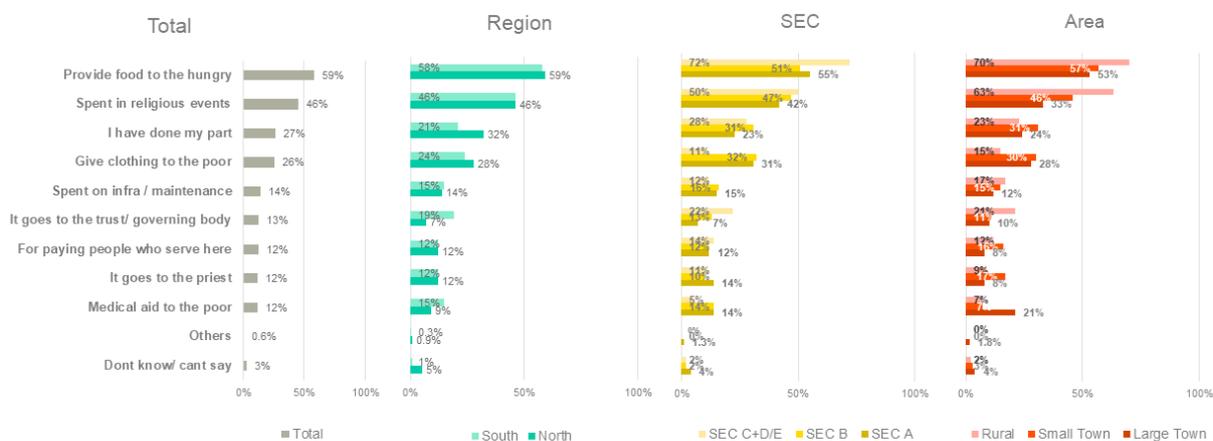
Rural–urban analysis indicates that rural areas and small towns reported 'family traditions' and 'ease of making small sized donations' as primary reasons for making donations to 'religious organisations'.

## Use of Donations Made to 'Religious Organisations'

### Households' Perception of Use of Donations by 'Religious Organisations'

The majority of the households making donations to 'religious organisations' believed that 'religious organisations' use the donation money to 'provide food to the hungry' (59%). Nearly half of them believed that the religious organisations use the donation money on 'religious events'. A little over one-fourth of the households believed that they '[had] done their part' by making a donation to a 'religious organisation' and thus did not care about how the donation money would be used. The other ways in which the households believed that the 'religious organisations' use their money was for 'giving clothing to the poor', spending on 'infrastructure/maintenance', or that their money '[went] to the trust/governing body'.

Figure 14: Households' Perception of Use of Money



All HHs who donated to a religious organization

Others includes:  
Cow shelter / other

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
451	215	236	130	117	204	106	196	149

Table 22: Base for Figure 14

### Regional analysis

As illustrated in Figure 14, the belief that the donation money is used to 'provide food to the hungry' is common across regions. More households in the northern region (32%) than in Southern region (21%) felt that they '[had] done their part' by donating to 'religious organisations'. A relatively higher percentage of households in the south (19%) believed that the donation money from 'religious organisations' 'goes towards the trust/governing body' than in the north (7%).

### Socio-economic analysis

A very high percentage (72%) of households in the middle and lower-socio-economic groups believed that the donation money from 'religious organisations' goes to 'provide food to the hungry'. As compared to SEC A and SEC B, a **relatively lower percentage of SEC C/D/E households believed that donations go for giving 'clothing to the poor' and 'medical aid'**.

### Rural–urban analysis

Across rural–urban geographies, households believed that the donation money goes towards 'providing food to the hungry' or is 'spent on religious events'. **A high percentage (21%) of households in large towns believed that donation money is used to extend 'medical aid to the poor' by 'religious organisations'**. Further, nearly one-fourth households in small towns believed that they '[had]done their part' by making the donation and thus they need not bother about the end use.

### Visibility into How 'Religious Organisations' Use Donations

In line with their perception of use of donation money, a majority of the households reported that they actually saw the money being used to 'provide food to the hungry' (59%) or being 'spent on religious events' (51%) or for 'giving clothing to the poor' (27%).

### Regional analysis

There was not much regional variation in the way the households viewed the donation money being utilised by 'religious organisations', except for use for 'trust/governing body'. More households in the south (17%) than in the north (3%) saw the donation money from 'religious organisations' going towards payment to 'trust/ governing body'.

## Socio-economic analysis

Likewise, there weren't many differences in the way different socio-economic groups viewed the donation money being utilised by 'religious organisations', except for the donation money being used for 'giving clothing to the poor' and for providing 'medical aid to the poor'. A higher percentage of higher socio-economic group (SEC A) saw their donation money going towards 'giving clothing to the poor', being 'spent on infrastructure/ maintenance', or 'going towards governing body'. More middle- and lower-socio-economic households (19%) than higher-socio-economic groups saw the money donation being used for 'payment to the priest'.

Figure 15: Perceived visibility on use of donation money

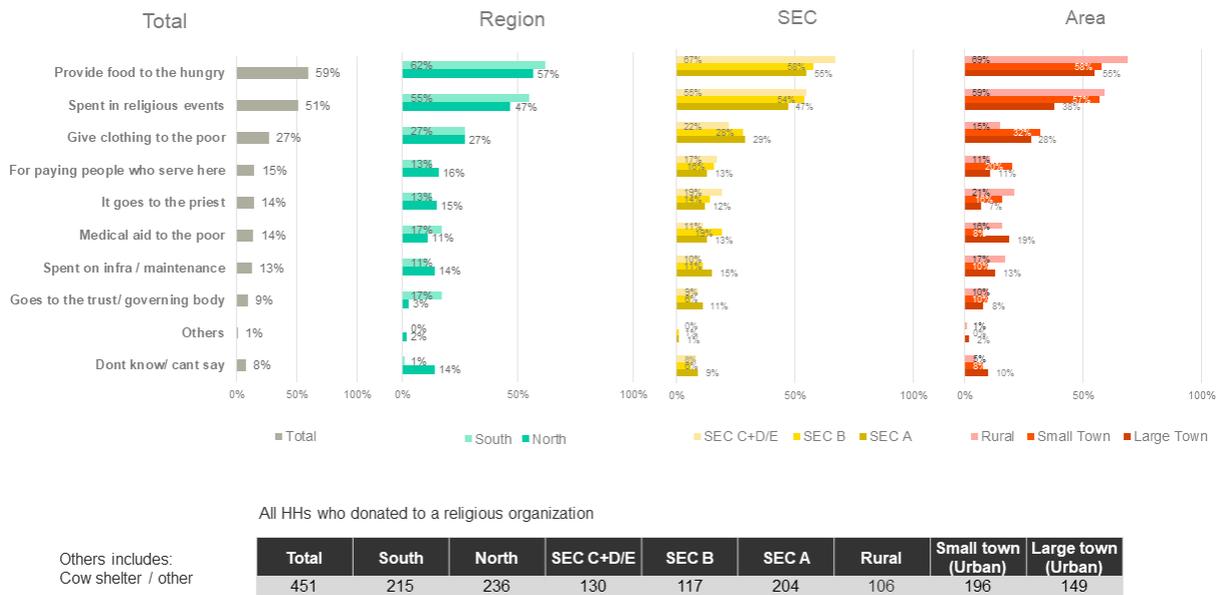


Table 23: Base for Figure 15

## Rural-urban analysis

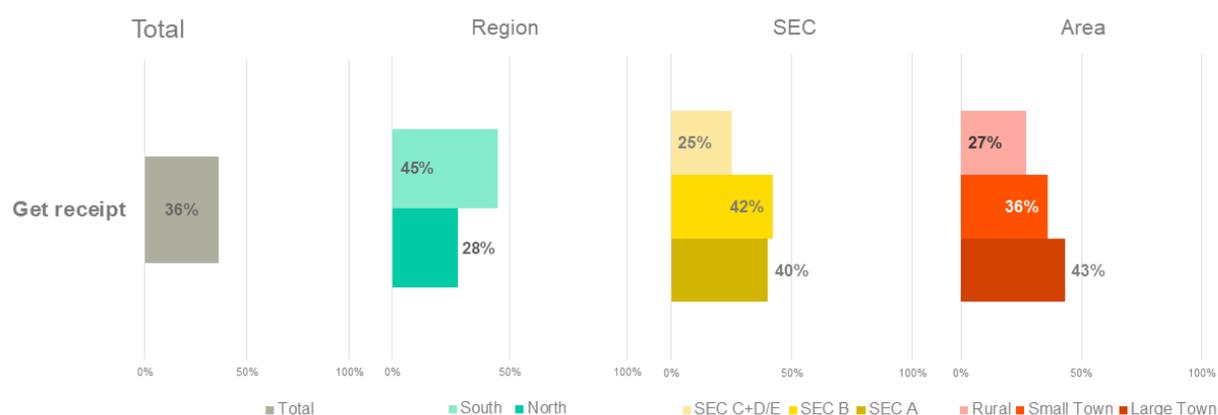
Across the rural-urban landscape, a majority of the households saw the donation money from 'religious organisations' going towards 'providing food to the hungry' and being 'spent on religious events'. A relatively higher percentage of large- and small-town households, when compared to rural households, saw the donation money being used to 'give clothing to the poor'. More rural households than others thought that the donation money 'goes to the priest'. Interestingly, a higher percentage of households in rural areas and large towns than in small towns saw the donation money from 'religious organisations' going towards 'medical aid to the poor' and for 'maintenance of infrastructure'.

## Tax Benefits on Donation to 'Religious Organisations'

### Issuance of Donation Receipts

As observed in the section on 'Motivations for Giving', 'tax benefit' did not emerge as an important motivation for donations by households. The same was reflected when the households were asked if they had received any receipt for their donations to 'religious organisations'. About 36% of the households that donated to a 'religious organisation' received a receipt for their donation. Over half of the donation receipts were issued by prominent temples/mosques/church/gurudwara or other religious committees/associations.

Figure 16: Whether received receipt for donations to 'religious organisations' or not



All HHs who donated to a religious organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
451	215	236	130	117	204	106	196	149

Table 24: Base for Figure 16

### Regional, socio-economic, and rural–urban analysis

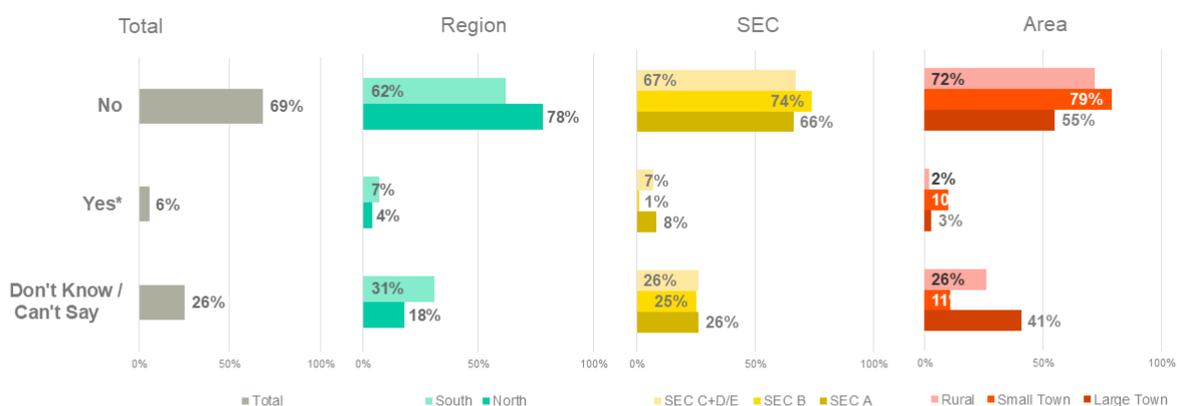
There is a considerable regional difference as the issuance of receipt of donation seems to be more common in the southern region (45%) than in the northern region (28%). The percentage of households receiving donation receipts was higher in the higher socio-economic groups (SEC A and B) than in the middle and lower socio-economic groups. Likewise, the issuance of donation receipts was relatively more common in large towns and small towns than in rural areas.

<sup>12</sup>Section 80G of the Income Tax Act, 1961, allows taxpayers to save tax by donating money to eligible charitable institutions. By donating to eligible institutions and organisations, taxpayers can claim deductions ranging from 50% to 100% of the amount donated.

## Awareness about Tax Benefits on Donations to ‘Religious Organisations’

The households that received receipts for their donations to religious organisations were asked if they knew about income tax benefits. **Only 6% of the households said they knew they could avail income tax benefits on the basis of their donation receipts.** Over two-thirds (69%) of the households did not think that they could avail income tax benefits on the basis of their donation receipts, and one in every fourth household was unaware/unsure that such a provision existed.

**Figure 17: Awareness about tax benefit on donations to ‘religious organisations’**



All HHS who donated to a religious organization, and got a receipt for the donation made

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
163	96	67	32	49	82	29	71	63

**Table 25: Base for Figure 17**

### Regional analysis

A regional difference was noted in the awareness of tax benefits, with a higher level of awareness in the south (7%) than in the north (4%).

### Socio-economic analysis

Only 1% of the higher socio-economic group (SEC B) believed that they could claim income tax benefit, which was the lowest level of awareness across different socio-economic categories.

### Rural–urban analysis

The small towns had the highest level of awareness (10%) across the rural–urban landscapes, with one in every ten households knowing that they could avail income tax benefits on their donations. A high percentage of households (41%) in large towns were unsure if such a provision existed.

Only half of those who were aware about the income tax benefits claimed the tax benefit and they were mostly from the southern region, SEC A and SEC C/D/E, and small towns.

## Intention to Donate to ‘Non-religious Organisations’ among those Households That also Gave to ‘Religious Organisations’

Category	Giving to ‘Religious Organisations’	Giving to ‘Non-religious Organisations’	Giving to ‘Both’	Total
Donors	296	96	156	548

### Understanding Intention to Donate to ‘Non-religious Organisations’

Figure 18: Intention to donate to non-religious organisations among those who donated to religious organisations

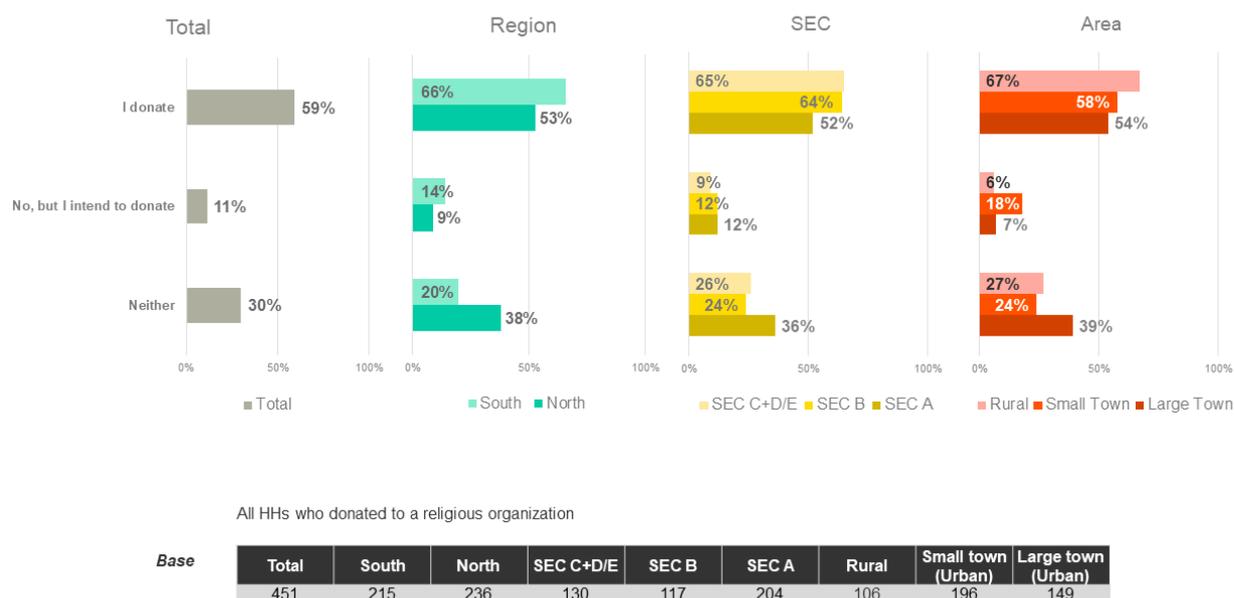


Table 26: Base for Figure 18

To understand the barriers to donate to ‘non-religious organisations’, households that donated to ‘religious organisations’ were asked if they donated to ‘non-religious organisations’ as well, and if they do not, would they be willing to donate in the future.

It was interesting to note that as high as **59% households were already making donations to ‘non-religious organisations’** and another **11% had plans or intention to donate**. But **30% households** stated that they have no intention or willingness to donate to ‘non-religious organisations’.

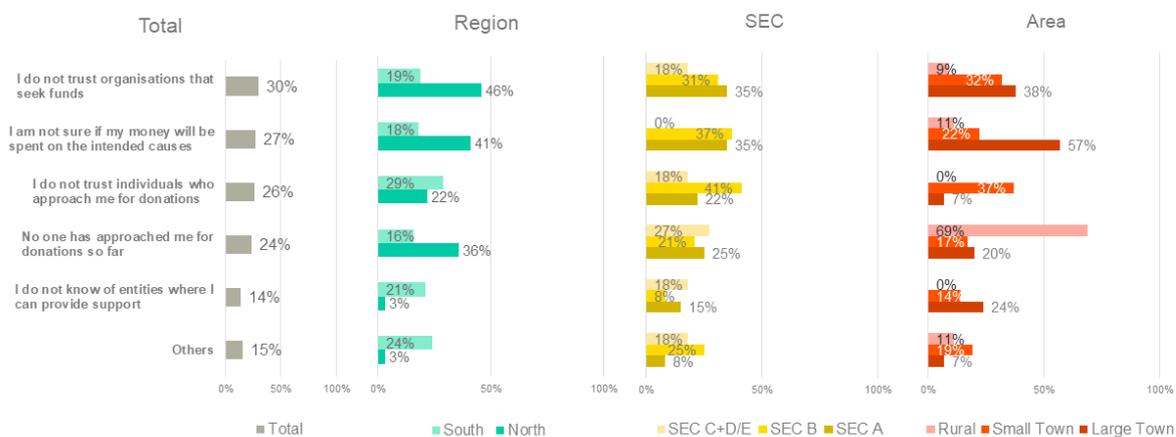
## Regional, socio-economic, and rural–urban analysis

**About 38% of the households in the northern region expressed no willingness in making donations to 'non-religious organisations'.** Similar percentages were reported from SEC A (36%) and large towns (39%). Households in the south seemed relatively more open to making donations to 'non-religious organisations', **with 66% households already donating to 'non-religious organisations' and another 14% intending to donate in the future.**

Three groups of households emerged from this categorisation: in the first group are those households which already donated to 'non-religious organisations', in the second group are those households which were willing to donate to 'non-religious organisations' but have not donated thus far, and in the third group were households that neither donated and nor do they intend to donate to 'non-religious organisations'. The first group of households are covered in the section on giving to 'non-religious organisations' and the other two groups have been discussed in detail in the ensuing sections.

## Understanding Deterrents for Giving to ‘Non-Religious Organisations’ among Households That Are Willing but Have Not Donated Thus Far

Figure 19: Reason for choosing not to donate among those who are willing but have not donated thus far



All HHs who donated to a religious organization, and intend to donate to a non-religious cause

* small base	Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
	52	31	21*	12*	15*	25	7*	35	10*

Table 27: Base for Figure 19

Bases with \* are small base sizes and any inference on small base sizes would not be valid.

The households which otherwise donated to ‘religious organisations’ and were willing to donate to ‘non-religious organisations’ but had not made any donations thus far were asked what had deterred them from making a donation. Though the sample for this group was small, ‘**lack of trust in non-religious organisations**’ (30%) stood out as the primary deterrent to donations, followed by ‘**uncertainty around proper utilisation of funds**’ (27%) by ‘**non-religious organisations**’.

### Regional, socio-economic, and rural–urban analysis

Given the small base size of certain categories, a comprehensive regional and socio-economic analysis was not feasible. However, concerns such as ‘**lack of trust in organisations**’ and perception that ‘**funds may not be utilised for the intended use**’ were reported by households in SEC A. For the southern region and small towns, ‘**lack of trust in specific individuals**’ seeking donations emerged as a limiting force.

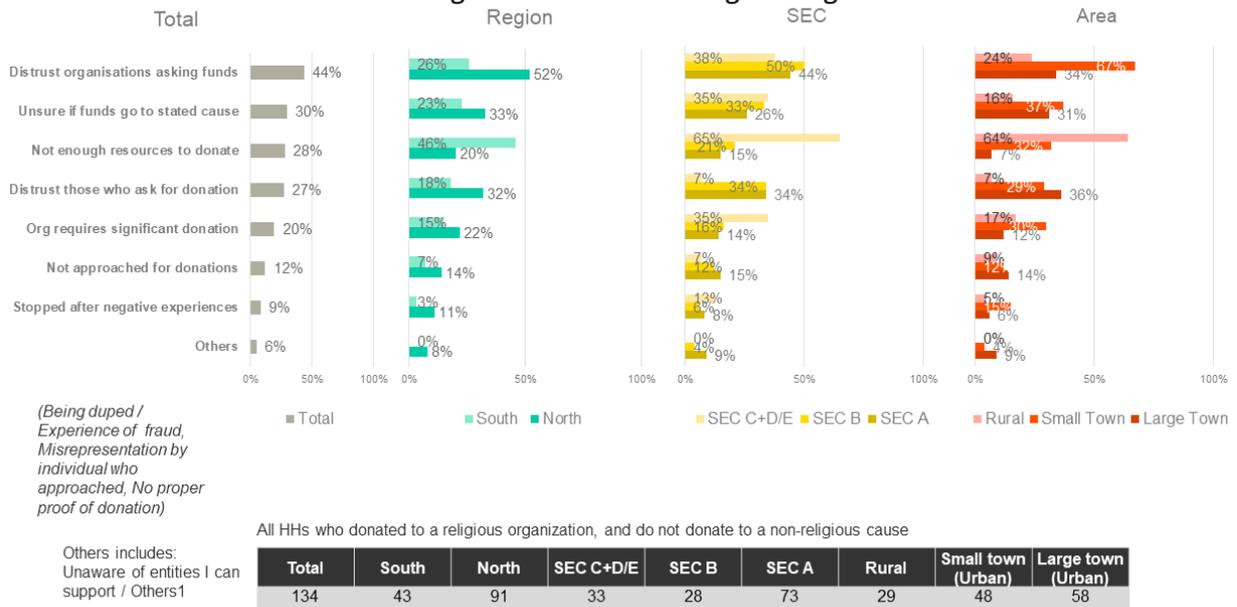
About 21% households in the south pointed towards ‘**limited awareness about organisations**’ that they could support.

### Causes These Households Would Like to Support

‘Elderly care’ and ‘welfare of the disabled’ were the top reported causes that this particular category of households would like to support (n=52). Slicing of data for regional and socio-economic analysis was not feasible as the base size was very small.

## Understanding Barriers to Donating to ‘Non-religious Organisations’ among Those Households That Do Not Wish to Make Donations

**Figure 20: Barriers to donation to 'non-religious organisations' among those who were not willing to donate to non-religious organisations**



**Table 28: Base for Figure 20**

*Bases with \* are small base sizes and any inference on small base sizes would not be valid.*

The donors to ‘religious organisations’ who did not wish to donate to ‘non-religious organisations’ were asked reasons why they did not want to make any donations. In addition to ‘**distrust in organisations and individuals**’, ‘**lack of enough resources to donate**’ and the perception that ‘**non-religious organisations require a significant amount of donation**’ were the limiting factors against donations to ‘non-religious organisations’.

## Regional, socio-economic, and rural–urban analysis

Of the total givers to ‘religious organisations’ who made it clear that they did not wish to donate to ‘non-religious organisations’, **more households in the north (52%) than the south (26%) cited ‘distrust in organisations and individuals asking for donations’**. Likewise, SEC B (50%) and small towns (67%) expressed apprehensions about ‘non-religious organisations’ asking for donations.

Close to half of the households in the south (46%) shared that they did not have enough resources to donate to ‘non-religious organisations’. This concern was felt even more strongly by households in lower- and middle-socio-economic groups (65%) and rural areas (64%). The households also held a perception that ‘non-religious organisations’ require a significant amount of donation. About 22% households in the north, 35% in lower- and middle-socio-economic SECs and 30% households in small towns did not make donations due to this reason.

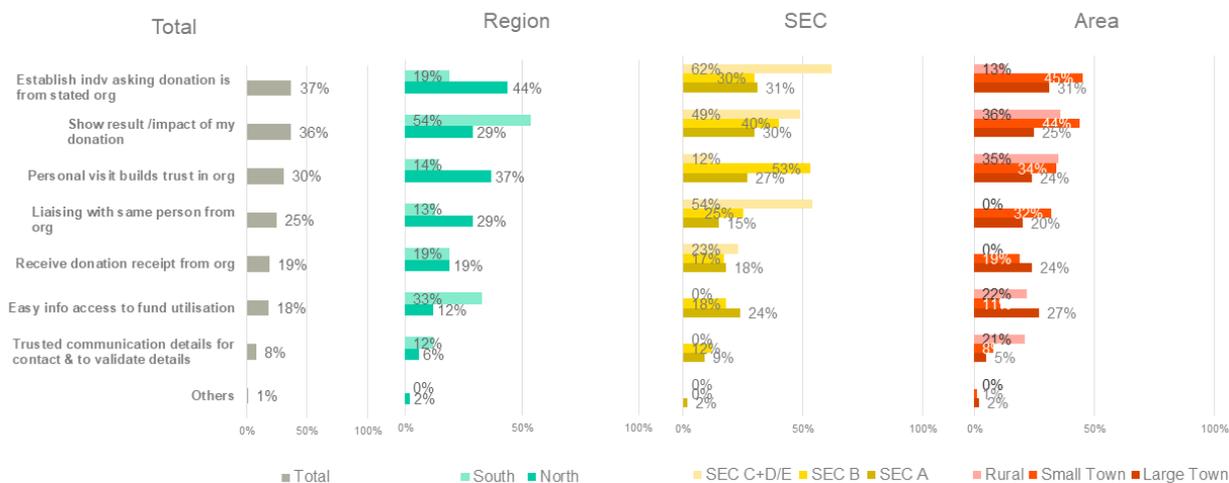
The lack of outreach by ‘non-religious organisations’ (12%) also featured as one of the reasons for not donating, but it did not appear to be a primary reason. One of the other reasons, although less cited, was negative experiences with previous donations. **About 11% households in the north shared negative experience with donations to ‘non-religious organisations’ as a reason for not donating.**

## Ways to Build Trust in ‘Non-religious Organisations’ among Those Households Which Are Not Willing to Donate to ‘Non-religious Organisations’ due to Trust Deficit

As explained in the previous section, ‘trust deficit’ was a major hurdle when it came to donations to ‘non-religious organisations’. The households that cited lack of trust in ‘non-religious organisations’ and individuals as a barrier to donations were asked what would help them build trust in the organisations/individuals.

Figure 21 illustrates that **‘establishing the credentials of the individuals seeking donations’** (37%) and **‘displaying impact or result of household donation’** (36%) could help build trust. Other ways in which they thought trust could be built were **‘personal visits by the fundraising individual’** (30%), **‘liaison with the same individual’** (25%) and **‘easy access to information about fund utilisation’** (18%).

**Figure 21: Ways to foster trust among those who do not wish to donate to non-religious organisations on account of trust deficit**



All HHs who donated to a religious organization, and do not / don't intend to donate to a non-religious cause because of trust issues with either the organisation or individual

* small base	Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
	105	31	74	19*	26	59	10*	56	39

**Table 29: Base for Figure 21**

*Bases with \* are small base sizes and any inference on small base sizes would not be valid.*

### Regional analysis

For the households in the north, building a personal relationship with the households was important. This could be achieved through ‘establishing credentials of the fundraising individual’ (44%), ‘making personal visits’ (37%), and ‘liaising with the same person’. In the south, households cared more about ‘seeing the impact of their donations’ (54%) and ‘easy access to information on fund utilisation’ (33%).

### Socio-economic analysis

For the higher socio-economic households (SEC A and B), ‘having a personal connection with the organisation and fundraising individual’ was as important as the ability to ‘see the impact of their donation’. SEC B, in particular, cared more about ‘personal visits from the fundraising individual’ (53%) and SEC A would be keen to have ‘easy access to information on fund utilisation’ (24%). The sample base for the middle and lower SEC (SEC C +D/E) households was very small hence any inference from this sample would be invalid.

## Rural–urban analysis

The households in large towns would find it easier to trust 'non-religious organisations' if the credentials of the fundraising individuals were well established (31%) and if they had 'easy access to information on fund utilisation' (27%). Small-town households followed suit but they also cared about 'seeing the result/impact of their donations' (44%). The sample base for the rural households was very small hence any inference from this sample would be invalid.

## Comprehensive Exploration of Trends in Household Giving to Non-religious Organisation

The second category of households covered in the study were the households that also gave to 'non-religious organisations'. This category of households included all those who had either only donated to 'non-religious organisations' or had also donated to a 'non-religious organisation' apart from other types of charitable organisations like 'religious organisations'.

Category	Giving Religious Organisations	to	Giving to Non-religious Organisations	Giving to Both	Total
Donors	296		96	156	548

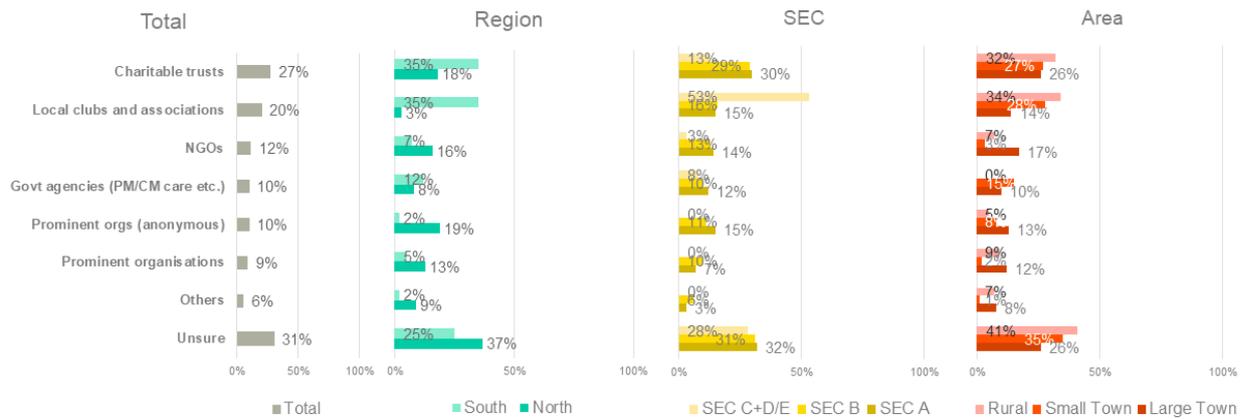
### Types of 'Non-religious Organisations' Households Donated To

Interestingly, about one-third of the households (31%) that made donations to 'non-religious organisations' were 'unsure or unaware about the type of organisations' they donated to. The level of awareness about the type of 'non-religious organisation' was lower for households in the north (37%), higher socio-economic categories (SEC A and B), and rural areas. Among those who were aware, a majority of them made donations to 'charitable trusts'<sup>13</sup> (27%) and 'local clubs and associations'<sup>14</sup> (20%).

<sup>13</sup>Charitable trust: As per definition under law.

<sup>14</sup>Local clubs and associations: Those entities that recognise themselves as clubs or associations or are legally registered as clubs/association and are of Indian origin. They are located near to respondent's HH (in the area, surroundings). No specific distance from HH.

Figure 22: Types of non-religious organisations donated to



Others includes: Religious Organization, Old Age Home, Cow Shelter / Cow welfare, Orphanage, Others

All HHs who donated to a non-religious charitable organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

Table 30: Base for Figure 22

### Regional analysis

There was a regional difference in the trend. Households in the north gave to ‘prominent organisations’<sup>15</sup> (19%), ‘charitable trusts’ (18%), and ‘NGOs’<sup>16</sup> (16%) while in the south, households gave more, and equally, to ‘charitable trusts’ and ‘local clubs and associations’ (35%).

### Socio-economic analysis

A difference in trend was observed between the socio-economic categories too. There was a clear preference to give to ‘local clubs and associations’ among the middle- and lower-socio-economic category households (SEC C/D/E), while the higher-socio-economic households preferred to give to ‘charitable trusts’ and ‘prominent organisations’.

### Rural–urban analysis

A higher percentage of households (41%) in the rural areas were ‘unsure about the category of organisations’ they donated to. Among those who were aware, most households gave to ‘charitable trusts’ (32%) and ‘local clubs and associations’ (34%). Small towns followed the same trend as rural areas. The giving by households in large towns was more diverse, as they also gave to ‘NGOs’ (13%) and ‘prominent organisations’ (13%), which were not so popular in the small town or rural areas. Government agencies such as PM Cares/ CM Cares were more popular in small towns than elsewhere.

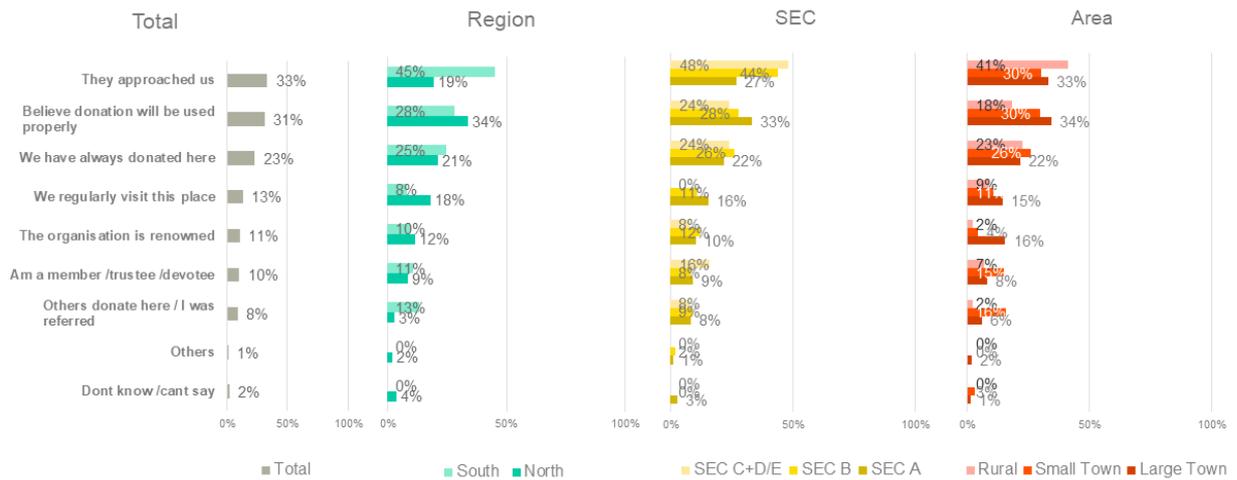
<sup>15</sup>Prominent Organisations: A well-known organisation by name. Those who gave response as prominent NGO/charitable trusts were marked as prominent organisations.

<sup>16</sup>NGOs: A non-governmental organisation is a group that functions independently of any government. It is usually a non-profit organisation.

## Reason for Choosing ‘Non-religious Organisations’ for Donations

The most common reasons for choosing ‘non-religious organisations’ for donations were ‘organisations reaching out to households’ (33%), the belief that ‘donations will be used properly’ (31%), and the ‘tradition of making donations at the same place’ (23%).

Figure 23: Reason for donation to ‘non-religious organisations’



All HHHs who donated to a non-religious charitable organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

Table 31: Base for Figure 23

### Regional analysis

Similar to the findings about ‘religious organisations’, ‘organisational outreach’ in the south (45%) was better than that in the north (19%) by ‘non-religious organisations’. Households in the north were more driven by the belief that their ‘donation will be used properly’, as 34% households in the north cited this as a reason as compared to 26% in the south. Familiarity or regular visits encouraged more donations in the north (18%) than in the south (8%). Community pressure or referrals were seen to be more effective in the south (13%), as compared to the north (3%).

## Socio-economic analysis

The most cited reasons for donations to ‘non-religious organisations’ were common across socio-economic categories. Nearly half of the SEC B and SE C+D/E households donated in response to ‘outreach efforts by non-religious organisations’. However, the donations by households in SEC A were driven by the belief that the ‘donations will be used properly’ (33%).

## Rural–urban analysis

The primary reason for donations by rural households was ‘outreach by non-religious organisations’ (41%). For urban households (large and small towns), ‘outreach by non-religious organisations’ (30–33%) and the perception that ‘donations will be used properly’ (30–34%) were equally important. The ‘reputation of the organisations’ was also an influencing factor for households in large towns (16%).

## Reason for Choosing a Specific Type of Non-religious Organisation for Donation

A cross-tabulation to understand the reasons for choosing a specific type of ‘non-religious organisation’ was undertaken. The results revealed that ‘charitable trusts’ (58%), ‘local clubs and associations’ (56%), and ‘NGOs’ (49%) were chosen because these organisations had ‘reached out to the households’. For government agencies such as PM Cares, CM Cares (67%), ‘NGOs’ (53%) and prominent organisations’ (47%), the perception that the ‘donations will be used properly’ worked well in driving household donations towards them. ‘Word of mouth or referrals’ (39%) was also found to be effective in driving donations towards government agencies. For prominent organisations, it was the ‘association of the households with the organisation’s (40%) and the ‘perception that the donations will be used properly’ (47%) which drove donations in their favour.

Figure 24: Reason for choosing a specific type of ‘non-religious organisation’

CROSS TABULATION: Type of non-religious organisation donated to vs. Reason for choosing non-religious organisation to donate to	They approached us	Believe donation will be used properly	We have always donated here	We regularly visit this place	Others also donate here / I was referred	Am a member / trustee / devotee	The organisation is renowned	Others	Don't Know / Can't Say
	Charitable trusts	58%	42%	31%	16%	8%	8%	17%	0%
Local clubs & associations	56%	36%	38%	14%	15%	29%	11%	0%	0%
NGO	49%	53%	34%	21%	11%	7%	9%	5%	2%
Govt agencies (PM/CM Care etc.)	28%	67%	41%	27%	39%	15%	13%	0%	3%
Prominent organisations	19%	47%	29%	40%	3%	14%	11%	0%	11%

All HHHs who donated to a non-religious charitable organization

Charitable trusts	Local clubs & associations	NGO	Govt agencies	Prominent organisations
69	51	29	26	25

Table 32: Base for Figure 24

## Use of Donations Made to 'Non-religious Organisations'

### Households' Perception of the Use of Donations by Non-religious Organisations

The households that donated to 'non-religious organisations' were asked what, according to them, happened to the money donated to such organisations. **About 40% households said that they were not interested in knowing how the donations were being used as they thought 'they [had] done their part' by making the donation.** Of those who believed they knew, 27% reported that the donation money 'goes towards the intended cause'. The others believed that the money 'goes to help specific individuals' (24%) or 'for the betterment of the society' (23%).

#### Regional analysis

Most of the households in the south thought that donations 'go towards specific causes' (35%) the organisations work on or in 'helping specific beneficiaries' (33%). About 28% households in the north believed that the donations go towards the 'betterment of the society'.

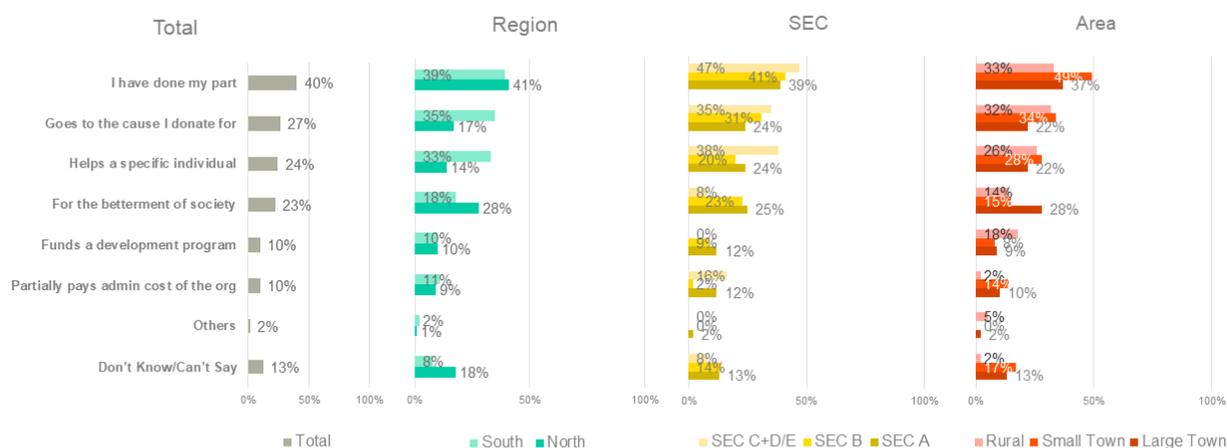
#### Socio-economic analysis

The findings were similar across SECs. The middle- and lower-SECs believed that donations to 'non-religious organisations' were going 'towards specific causes' (35%) or to 'help specific individuals' (38%). The **higher SECs** seemed to think that donations 'go towards specific causes' (24%), 'help a specific individual' (24%), as well as 'for the betterment of the society' (25%).

#### Rural–urban analysis

Almost half of the households in small towns did not seem to care about the end use of the donation money. **Many households in rural and small towns also seemed to think that donations were being 'used for specific causes' and individuals,** whereas the households in large towns believed that donations were being used mostly for the 'betterment of the society'. Of those who shared a perception about the use of their money, almost one in every five rural households believed that the donation money was being 'used for a development programme'. This perception was unique to the rural households.

Figure 25: Households' perception of use of donations made to non-religious organisations



All HHs who donated to a non-religious charitable organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

Table 33: Base for Figure 25

## Visibility on the Use of Household Donation Made to Non-religious Organisations

Nearly one in every four households 'was not sure or was unaware' about the end use of the donation money. For those who said that they could see the end use of the donation money, there was congruency in what households believed the donations were being used for and how they saw it actually being used.

### Regional analysis

The households in the south said they could see the money being used 'for the causes the donations are made for' (38%) and in 'helping specific individuals' (33%). More households in the north said they could see the money being used 'for the betterment of the society' (34%). More households in the north (34%) were 'unsure/ unaware' about the end use of the donation money than in the south (14%).

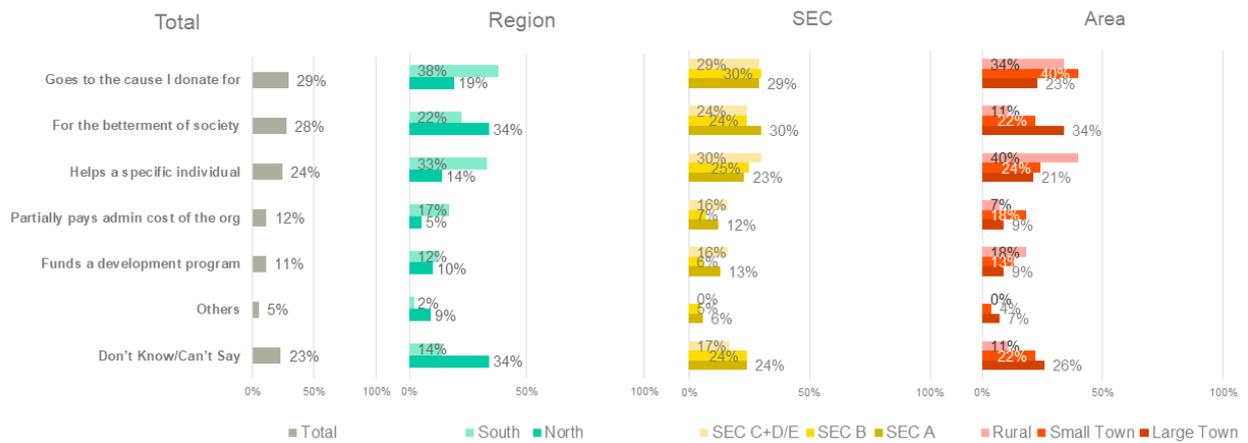
### Socio-economic analysis

More households in the lower- and middle-income categories reported to have seen the money being 'used for specific causes' and for 'helping specific individuals' (30%). A higher proportion of the higher SECs than middle and lower SECs saw donation money being 'used for betterment of the society' (30%). One in every four households in the higher SECs were either 'unable to see or [were] unsure' about the end use of the donations.

## Rural-urban analysis

The households in rural areas and small towns saw the money being ‘used for specific causes’ and in ‘helping specific individuals’, while households in the large towns saw the money being used ‘for the betterment of the society’ (34%). A higher proportion of households in rural areas, than in other landscapes, reported to have seen money being ‘used for development programmes’ (18%). More households in large towns (26%) were either ‘not interested to know or [were] unaware’ about the end use of donation money (26%).

Figure 26: Perceived visibility on use of donations made to non-religious organisations



All HHs who donated to a non-religious charitable organization

Others includes: I have done my part / other

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

Table 34: Base for Figure 26

## Visibility on Use of Donation vs. Type of Non-religious Organisation

The study also tried to explore the pattern between the type of recipient and information on end use of donations. A cross tabulation between type of 'non-religious organisation' and visible end use of donation was done.

The results indicate that according to respondent households, 'government agencies', 'charitable trusts' and 'NGOs' could be seen using the money for the 'intended causes' and 'for the betterment of the society'. 'Local clubs and associations' stood out as they were seen supporting specific individuals (46%). It was noteworthy that 22% households did not know what happened to the money being donated to NGOs. Among prominent organisations (anonymous), 30% households did not know about the end use of the money.

Figure 27: Visibility on use of donation vs. type of non-religious organisation

CROSS TABULATION: Type of non-religious organisation donated to vs. Where donation can be seen being utilized	Goes to the cause donated for	For the betterment of society	Helps a specific individual	Partially pays the admin cost of the organisation	Funds a development program	Others	Don't Know / Can't Say
	Charitable trusts	46%	31%	23%	16%	15%	5%
Local clubs & associations	27%	31%	46%	14%	20%	0%	8%
NGO	25%	35%	30%	18%	14%	5%	22%
Govt agencies (PM/CM Care etc.)	50%	48%	27%	35%	28%	0%	5%
Prominent organisations (anonymous)	25%	29%	11%	2%	16%	0%	30%
Unsure	20%	18%	22%	7%	5%	8%	38%

All HHs who donated to a non-religious charitable organization

NGO	Charitable trusts	Govt agencies	Local clubs & associations	Prominent org (anonymous)	Unsure
29	69	26	51	25	76

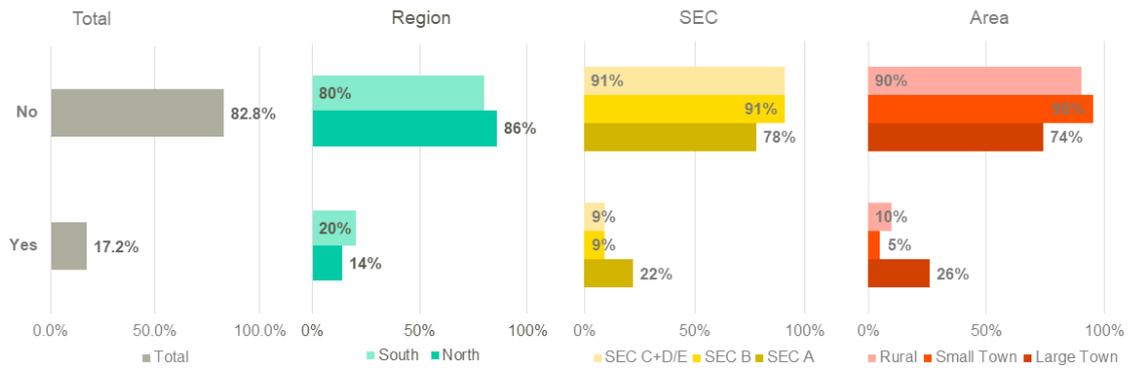
Others includes: I have done my part / other

Table 35: Base for Figure 27

<sup>17</sup>Prominent Organisation (Anonymous): Identified as a prominent organisation but did not name it.



Figure 29: Households' willingness to know about the use of donation money



All HHS who donated to a non-religious charitable organization, and have not got to see what happens to their donated money

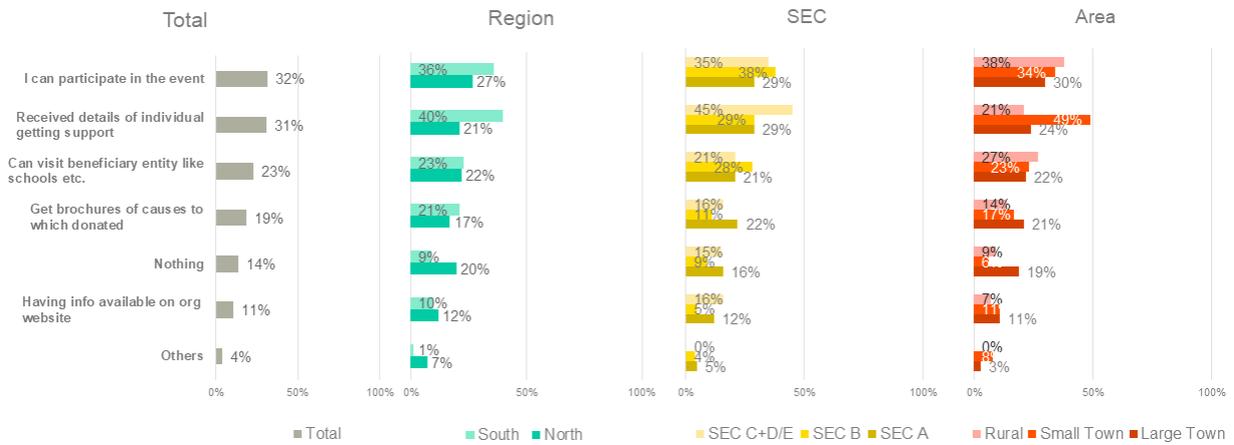
\* small base

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
171	92	80	24*	43	105	22*	54	95

Table 37: Base for Figure 29

Households in the south (20%) seemed interested in knowing about the use of donation money more than those in the north (14%). Further, 22% households in the higher-socio-economic group, SEC A, and 20% in large towns (26%) expressed interest in knowing about the utilisation of the donation money.

**Figure 30: Households preferred ways of gaining transparency on fund utilisation**



All HHs who donated to a non-religious charitable organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

**Table 38: Base for Figure 30**

Responding to question on ways to build transparency on fund utilisation by ‘non-religious organisations’, households shared that they would prefer to ‘participate in organisations’ events’ (32%) and ‘receive details of individuals getting support though the organisation’ (31%).

Among households currently donating to ‘non-religious organisations’, about **20% in the north**, **16% in SEC A**, and **19% in large towns** said they ‘would not want to receive any information on the fund utilisation’.

## Causes Supported by Households Which Donate to ‘Non-religious Organisations’

‘Elderly care’ stood out as the most preferred cause, with 42% households making donations to support this cause. This was followed by ‘medical aid and assistance’ (25%), ‘disaster relief’ (23%), and ‘child development’ (21%).

### Regional analysis

Half of the households in the south donated towards ‘elderly care’. The other causes that the households in the south supported were ‘medical aid and assistance’ (37%) and ‘child development’ (20%). For the households in the north, apart from ‘elderly care’ (34%), there was support for causes like ‘animal welfare’ (28%) and ‘disaster relief’ (28%).

About 13% households in the north donated to ‘non-religious organisations’ ‘without any specific cause’.

### Socio-economic analysis

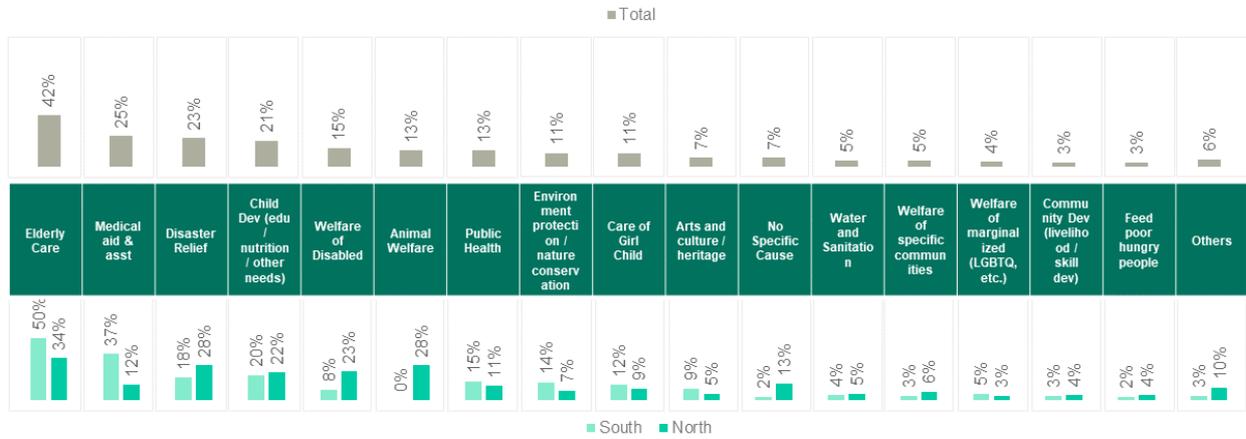
Higher-socio-economic categories (SEC A and B) preferred to give to ‘elderly care’ (45%). The middle and lower-socio-economic categories supported ‘medical aid and assistance’ (37%) and ‘public health’ (31%) more than ‘elderly care’ (24%).

The lower- and middle-socio-economic groups showed a stronger preference to give to causes such as ‘environment protection’ (24%) and ‘arts and culture heritage’ (16%) than higher socio-economic groups did.

### Rural–urban analysis

Across rural–urban landscapes, ‘elderly care’ (41–52%) was the most preferred cause for which the households donated to ‘non-religious organisations’. ‘Medical aid and assistance’ (22–30%) and ‘disaster relief’ (15–27%) also received support across areas. **There was greater support for ‘child development’ in large towns (27%) than in other areas. Small towns supported ‘arts and culture’ (20%) and ‘environment protection’ (18%) more than the other areas did.** Rural areas were reported to have cared more about ‘animal welfare’ (26%) than others.

**Figure 31: Causes supported by households donating to 'non-religious organisations'—overall and regional**



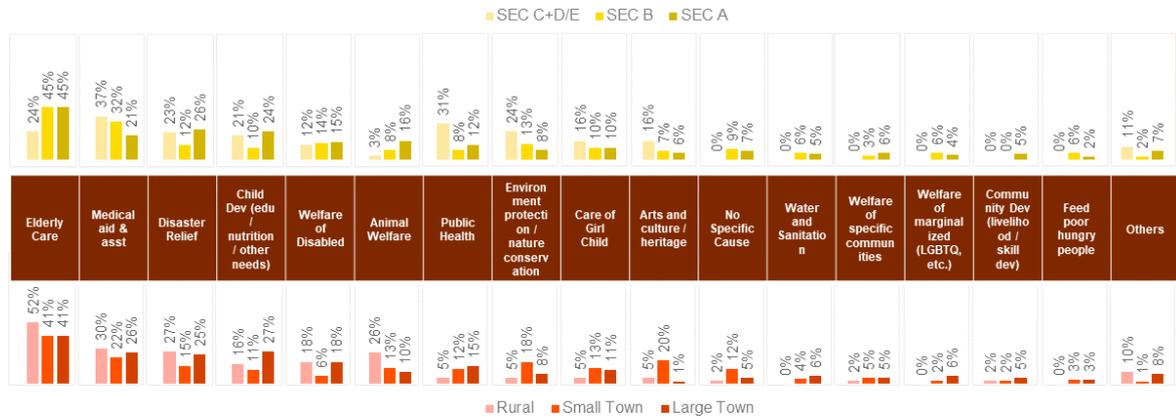
All HHs who donated to a non-religious charitable organization

Total	South	North
252	135	117

Others includes: Gender Issues (Women Development / Protection), Sports, Reproductive / Maternal Health, Other

**Table 39: Base for Figure 31**

**Figure 32: Causes supported by households donating to non-religious organisations**



All HHs who donated to a non-religious charitable organization

SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
28	59	165	31	74	147

Others includes: Gender Issues (Women Development / Protection), Sports, Reproductive / Maternal Health, Other

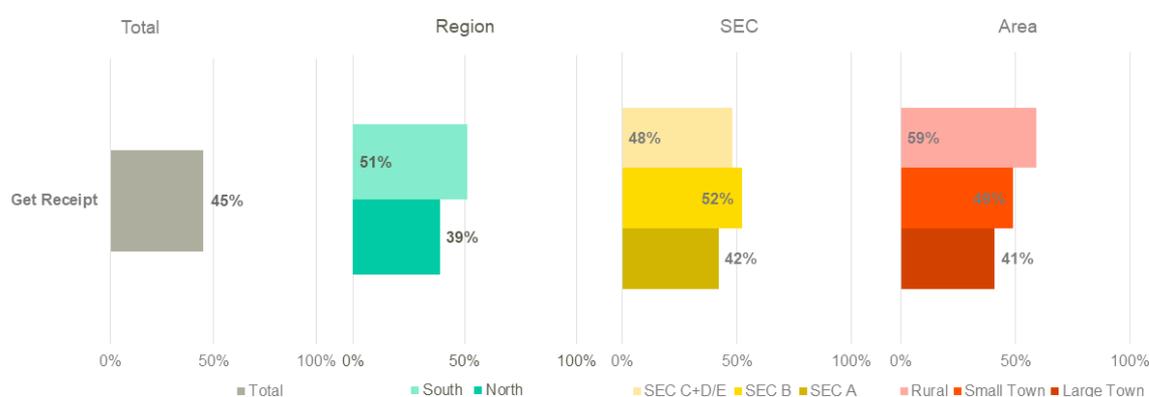
**Table 40: Base for Figure 32**

## Tax Benefits on Donation to ‘Non-religious Organisations’

### Issuance of Donation Receipts

Similar to the findings on the issuance of donation receipts by ‘religious organisations’, **there is a low level of issuance of receipts by ‘non-religious organisations’**. About 45% of the total households that donated to ‘non-religious organisations’ received a receipt against their donations.

*Figure 33: Whether received receipts on donation to non-religious organisations or not*



All HHS who donated to a non-religious charitable organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

*Table 41: Base for Figure 33*

### Regional, socio-economic, and rural–urban analysis

Every second household (51%) in the southern region received a receipt against their donation to ‘non-religious organisations’. The practice was relatively low in the northern region (39%). Across socio-economic categories, a higher percentage of SEC B households (52%) than other categories received donation receipts.

The issuance of donation receipts against donations to ‘non-religious organisations’ was much more common in the rural areas (59%) than in large towns (41%) or small towns (49%).

Over half of the donation receipts from ‘non-religious organisations’ were issued by ‘charitable trusts’ and ‘local clubs and associations’.

## Awareness about Tax Benefits on Donations to ‘Non-religious Organisations’

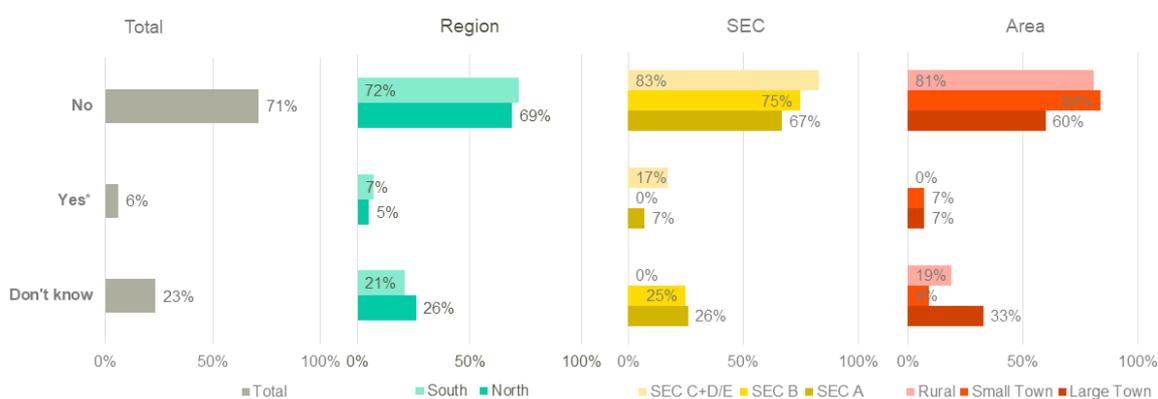
The awareness about tax benefits on donations to ‘non-religious organisations’ was also limited with a majority (71%) of the households thinking that they could not claim any tax benefit against their donations. Nearly one-fourth of the households were unsure/unaware if such a provision exists.

### Regional, socio-economic, and rural–urban analysis

The awareness level was similar across the two regions. Analysis at the level of socio-economic categories revealed that **not even a single household in SEC B was aware that they could avail income tax benefit** against their donation to ‘non-religious organisations’.

One-third households in large towns were unsure/unaware about the provision of such tax benefits. All households that were aware of the tax benefits on donations to ‘non-religious organisations’ claimed the tax benefits and most of them belonged to the southern region and small towns.

Figure 34: Awareness about tax benefits on donations made to ‘non-religious organisations’



All HHs who donated to a non-religious charitable organization, and got a receipt for their donation

* small base	Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
	114	69	46	14*	31	69	19*	36	60

Table 42: Base for Figure 34

## Ways to Boost Household Giving to ‘Non-religious Organisations’

Households were asked what could help build trust in ‘non-religious organisations’. A **‘demonstration of the impact of donations’** (34%) stood out as the most commonly reported way to increase trust in ‘non-religious organisations’. Other commonly reported ways to increase trust are **‘establishing credentials of the fundraising individual’** (27%) and **‘issuance of donation receipts’** (26%).

### Regional analysis

Regional analysis indicates that a relationship between the households and the organisation/individual seeking donation was critical for trust-building in the north. These households valued **‘understanding credentials of the fundraising individuals’** (30%) and **‘liaison with the same individual’** (28%) as much as they valued **‘seeing the result/impact of donations’** (30%).

For the households in the south, **transparency of fund utilisation was critical for building trust**. These households valued **‘seeing the result/impact of donation’** (37%) and **‘receiving receipts of donations’** (35%). **‘Communication details for the organisation seeking donations’** (21%) also helped in building credibility of the ‘non-religious organisations’ in the south.

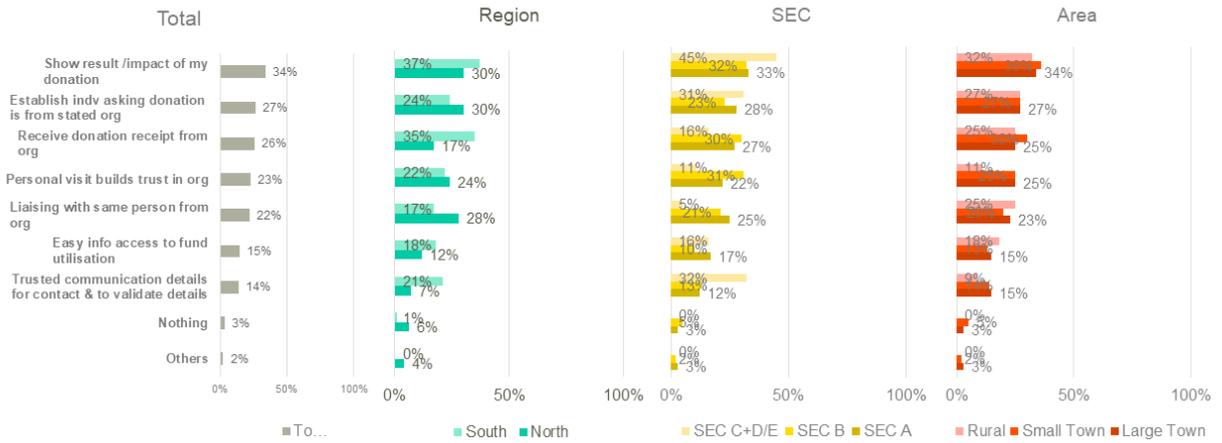
### Socio-economic analysis

Higher socio-economic groups felt that **‘transparency of fund utilisation’** was as important as **building a relationship** with the households. The middle- and lower-socio-economic groups, however, cared more about **‘seeing the impact/result of their donations’** (45%) and gaining **‘trusted communication details** about the organisation seeking donations’ (32%).

### Rural–urban analysis

The trend is uniform across the rural–urban landscapes, with small towns, large towns, and rural areas valuing **relationship building** as much as gaining **transparency on fund utilisation**.

Figure 35: Ways to boost household donation to non-religious organisations



All HHs who donated to a non-religious charitable organization

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
252	135	117	28	59	165	31	74	147

Table 43: Base for Figure 35

# Understanding ‘No Donation’ Behavior

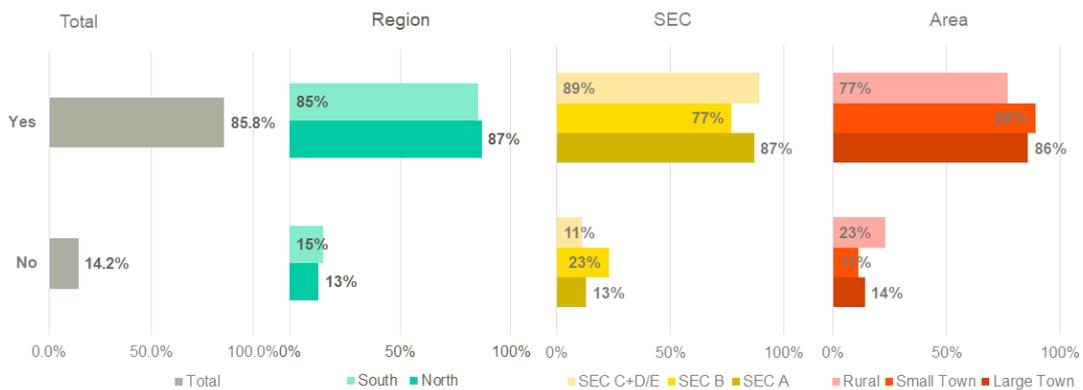
## Ever Made a Donation?

The group of households that did not donate, categorised as ‘non-donors’ in the study, were asked if they had ever made a donation. About 85% of such households had made donations at some point in time. In effect, a majority of the study sample had made a donation at some point in time.

### Regional, socio-economic, and rural–urban analysis

As illustrated in Figure 36, the trend was uniform across regions, socio-economic categories, and rural–urban landscapes, with a minor variation noted in SEC B (23%) and rural areas (23%) where there were slightly higher percentage of households that had never made any donations at all.

**Figure 36: Incidence of Donation among Non-donor Households**



All HHs who did not donate

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
280	133	147	154	62	63	53	144	84

**Table 44: Base for Figure 36**

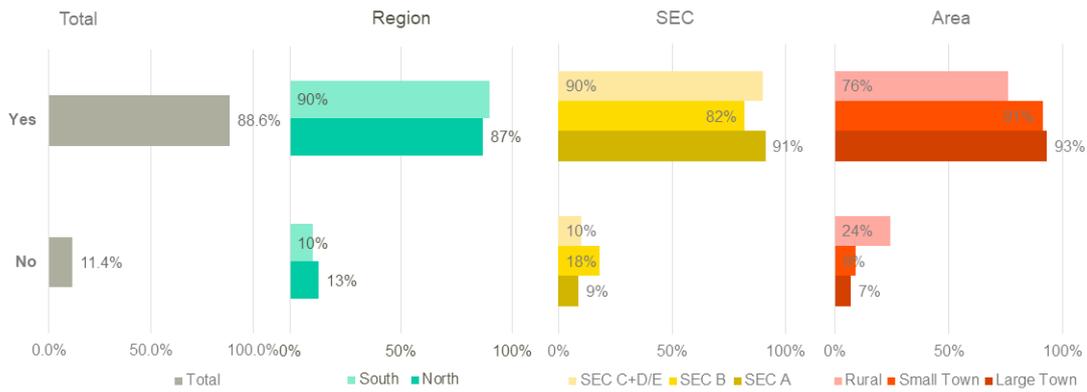
## Willingness to Donate in the Future

The ‘non-donor’ households were asked if they intended to donate. A very high percentage of households (89%), almost 9 in every 10 households, said they did plan to donate.

## Regional, socio-economic, and rural–urban analysis

Across the northern and southern regions, there was high degree of willingness to donate in the future. Within socio-economic groups, SEC B reported a variation, with a higher percentage of households (18%) than other socio-economic categories expressing no intention to make a donation. A similar trend was noted for rural areas (24%), with one in every four households not intending to make a donation.

**Figure 37: Willingness to donate among non-donors**



All HHS who did not donate in the last 12 months

Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
280	133	147	154	62	63	53	144	84

**Table 45: Base for Figure 37**

## Causes That Households Are Willing to Support

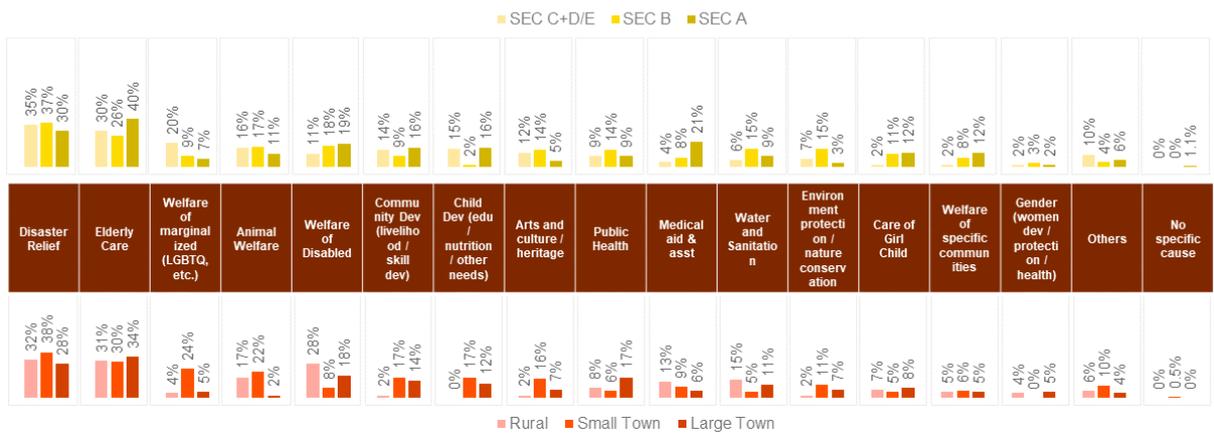
The households that expressed their intention to donate were asked about the causes they would be willing to support. They mentioned 'disaster relief' (34%) and 'elderly care' (32%) as the most preferred causes. Refer to Figure 38 for more details.

Figure 38: Causes that current non-donors are willing to support in the future



All HHs who did not donate, but intend to donate in the future

Total	South	North
248	120	128



All HHs who did not donate, but intend to donate in the future

SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
140	51	58	40	130	78

Table 46: Base for Figure 38

## Regional analysis

Significant regional differences were noted regarding preferred causes. Households in the **south** seemed to be more supportive towards the **'welfare of marginalised groups'** (30%), **'community development'** (21%), and **'arts and culture'** (19%). Households in the **north**, on the other hand, reported to have a preference to support **'animal welfare'** (28%), **'welfare of the disabled'** (19%), **'public health'** (14%), and **'water and sanitation'** (14%).

## Socio-economic analysis

**'Disaster relief'** and **'elderly care'** emerged as the most preferred causes across categories. **The higher socio-economic category** reported caring more about **'medical aid and assistance'** (21%) than did other socio-economic groups. **Middle- and lower-socio-economic groups** expressed more support towards the **'welfare of marginalised groups'** (20%) than did the higher socio-economic groups.

## Rural–urban analysis

There was an overall preference to support **'disaster relief'** and **'elderly care'** across areas. Besides these two, households in rural areas reported caring about the **'welfare of disabled'** (28%). Small town households displayed a preference to support the **'welfare of marginalized communities'** (24%) and **'arts and culture'** (16%) as well. **'Public health'** was relatively more important for households in **large towns** (17%) than in other areas.

# Barriers to Donation among Those Who Do Not Intend to Make Any Donations

A very small percentage of 'non-donor' households that expressed no intention to donate reported 'not enough resources' and the perception that 'organisations require significant donation' as the top barriers to donation. A small percentage of households also pointed to 'distrust in organisations and individuals seeking donations'. Since the base was small, further disaggregation of data for region, socio-economic, or rural-urban analysis was not feasible.

Figure 39: Barriers to donation among non-donors

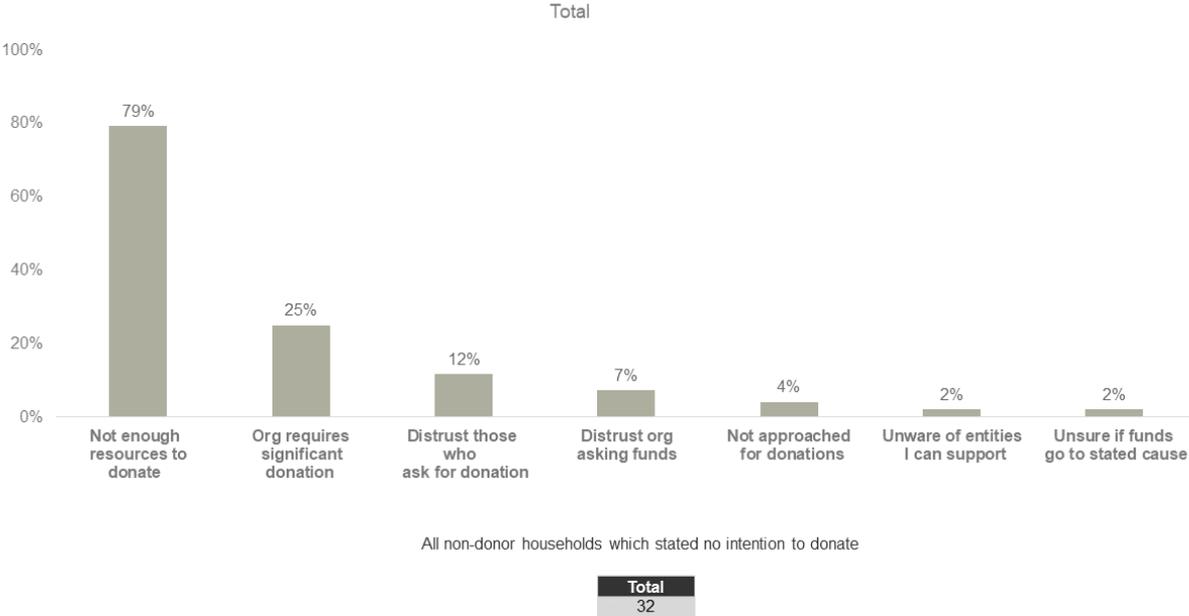


Table 47: Base for Figure 39

## Ways to Enhance Household Giving

This section throws light on various factors and ways which can facilitate household donations.

### Acceptance of Cash<sup>18</sup>

About 43% households selected '**organisations accepting donation in cash**' as a facilitating factor. There was a slight regional variation: 46% in the south and 40% in north selected this option. Nearly half of the households in SEC B and 47% in SEC C +D/E also believed that 'acceptance of cash' could encourage more donations from households. This factor is likely to make a difference in small towns, as over half of the households in small towns said it would facilitate their donation process.

### Clarity in purpose of soliciting donation

The second most reported way in which household donation can be encouraged is by clearly explaining the purpose of soliciting donation. **About 31% households believed that it was important for them to have a clear understanding of the intended use of the donation money.** The households in the south (38%) seemed to be relatively more concerned about knowing the intended use of donation than the northern region (25%). Clarity about the purpose for soliciting donation was considered a significant facilitator across SECs. The households in the large towns (34%) were keener on understanding the intended use of donation than households in other areas were.

### Personal visits building trusts in organisations

Third to follow was the 'relationship-building efforts by the organisations soliciting donations, with **27% households reporting that 'personal visits build trust in organisations'**. The households in the northern region (28%) seemed to be more interested in such efforts by the organisations than the households in the southern region (25%) are. There was not much variation among the SECs. For small-town (29%) and rural households (30%), these efforts gained importance, much more than they did in large towns (21%).

### Liaison with the same person from the organisation:

Much like personal visits, liaising with the same person from the organisation soliciting donation was also believed to help with trust building that could unlock more donations from households as reported by **one in every four households**. A higher percentage of households in the north (27%) than in the south (20%) felt the need for this. Both higher- as well as lower-socio-economic groups expected such efforts from the organisations, as 24% households in SEC A and 27% households in SEC C+D/E reported so. 'Liaising with the same person' was also one of the reported factors in small towns (30%).

<sup>18</sup>This could also imply a preference to being able to make small-sized donation in cash. This is a facilitating factor for giving to 'religious organisations', as shown in CSIP's 'How India Gives: 2021–22' report and the findings of this current report. In this report, households' perception that 'non-religious organisations' expect a significant size of donation has also been noted as a barrier to donations.

## Reputation of the organisation

Overall, 12 % households said that 'how well the organisation is known' had a role to play in facilitating donation. Reputation played a slightly more important role in the south (14%) than in the north (10%). The higher socio-economic group SEC A (16%) also cared more about the reputation of the organisation seeking donation than did other socio-economic groups. The households in large towns (15%) also deemed 'reputation of the organisation' to be important.

## Ease of online donations and verification of activities

The ease of making online donations and verification of the organisations' work on website was important in the south, in SEC A households, and in large towns.

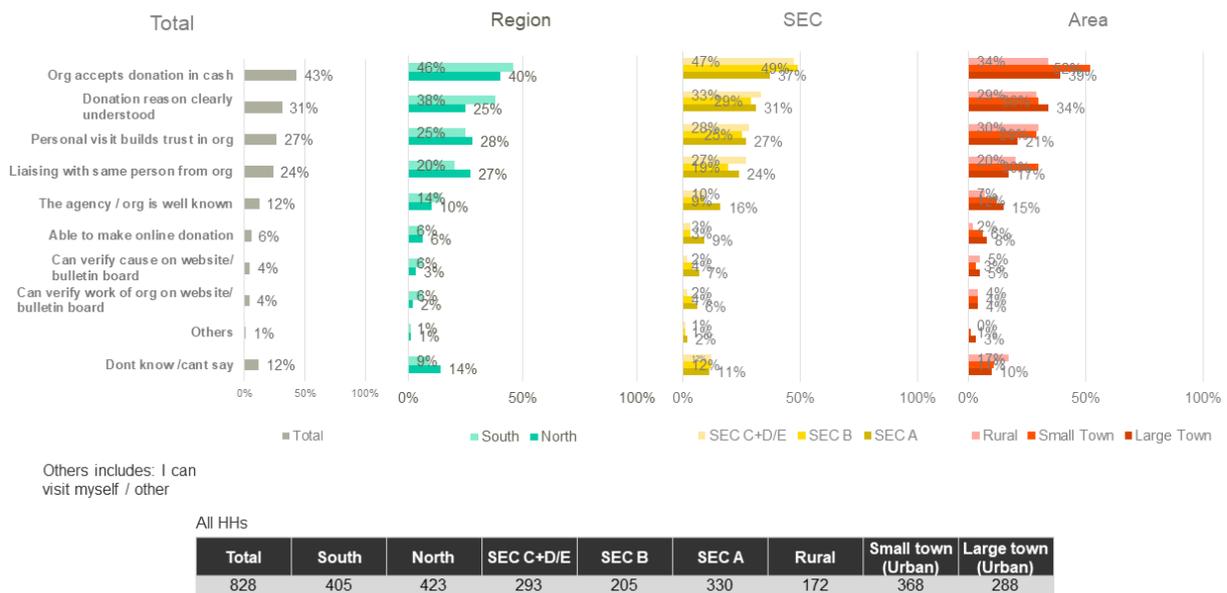
## Regional, socio-economic, and rural–urban analysis

At an overall level, the households in the **south** seemed to care more about ‘knowing the **end-use of donation**’ and ‘**reputation of the organisation**’, whereas the households in the north were more interested in having a **personal connect with the organisation**, be it through personal visits or by liaising with the same individual.

**SEC A** cared about the reputation of the organisation much more than other SECs did.

Among different landscapes, households in **small towns** expressed that would like the organisations to invest in ‘**building relationship with the households**’, whereas households in **large towns** looked out for the ‘**reputation of the organisation**’.

**Figure 40: Ways to elevate household donations**



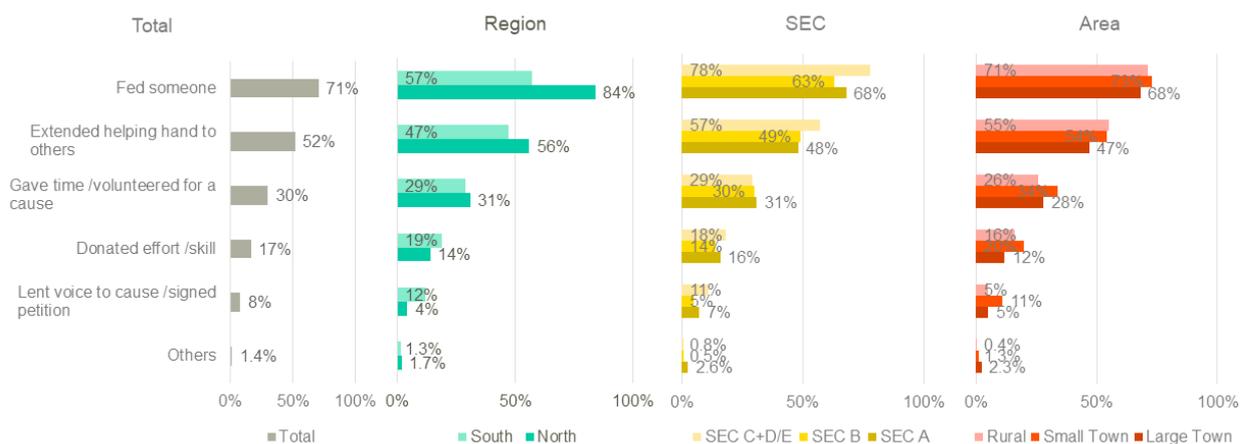
**Table 48: Base for Figure 40**

## ‘Act of Generosity’: Different Faces of ‘Non-cash Giving’

The previous section of the report covered and presented trends for monetary or ‘cash’ donations, be it to ‘religious organisations’ or to ‘non-religious organisations’. This section explores the different forms of ‘non-cash giving’ practices or ‘acts of generosity’ that households have engaged in at some point in time. For the purpose of this study, an ‘act of generosity’ is defined as a voluntary action intended to benefit another without involving cash. Actions such as ‘feeding someone’, ‘extending helping hand to someone’, ‘giving time/volunteering for a cause’, ‘donating effort/skill’, and ‘lending voice to a cause’ are considered as ‘acts of generosity’. Households were asked if they had ever engaged in any of these forms of giving.

The households reported to have been engaged in multiple forms of ‘non-cash giving’. At an overall level, around 71% households reported to have ‘fed someone’ and over half of the households said they had ‘extended a helping hand to others’<sup>19</sup>. Further, around one-third households said they gave their ‘time/volunteered for a cause’, and another 17% ‘donated effort/ skill’. About 8% of the households reported ‘lending voice to a cause’.

Figure 41: Different forms of ‘non-cash giving’ done by households



Others includes: Donated clothes, Donated money / alms, Feed cow / animals, Others

All HHs								
Total	South	North	SEC C+D/E	SEC B	SEC A	Rural	Small town (Urban)	Large town (Urban)
828	405	423	293	205	330	172	368	288

Table 49: Base for Figure 41

<sup>19</sup> Extending helping hand to others: Gave support in form of physical labour e.g.: moving furniture, help in shifting houses, help in planning wedding, help in tutoring (without pay), etc.

### Regional analysis

A higher percentage of households in the north than in the south engaged in more visible forms of giving such as 'feeding someone' (84%) or 'extending helping hand to others' (56%). **When it came to 'lending a voice for a cause', the south (12%) led the way with the region reporting three times the percentage of households as reported in the north (4%).**

### Socio-economic analysis

A higher percentage of middle and lower socio-economic groups (SEC C +D/E) made 'non-cash' donations (feeding someone 78%; helping someone in need—57%) than 'cash-donations' (donations to religious organisations—44% and donations to non-religious organisations—10%). For that matter, a higher percentage of middle and lower SECs (11%) reported 'lending a voice/signing a petition' than did higher SEC (5–7%).

### Rural–urban analysis

Across the rural–urban geographies, **'small towns'** stood out, with a relatively higher percentage of households reportedly **'giving time/volunteering for a cause'** (34%), **'donating effort/ skill'** (20%), and **'lending voice to a cause/signing petition'** (11%) than did other landscapes.



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# *Conclusion*

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# Conclusion

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The study 'Motivations and Barriers to Household Giving' is the first attempt to get a nuanced understanding around the patterns, motivations, and barriers for household giving. This report covered details around particular motivations such as 'religious beliefs', 'religious customs', and 'self-motivation', which drove donations to 'religious organisations' and 'non-religious organisations'. It also explored and described various factors which deterred or hindered donations.

The objective of the report is to inform stakeholders in the philanthropy and social sector about the potential of household giving in the country. By providing evidence around enablers and deterrents 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.

The findings emerging from this research report may be of particular interest and use to fundraising professionals from the non-profit sector for understanding relevant target groups for soliciting donations, and to strategy and communications personnel for crafting communication strategies for effective outreach. 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. The last section of the report also presents an analysis of how households engage in 'non-cash giving' or 'acts of generosity'. These findings may be of particular interest to organisations working with volunteers and online-petition groups.

This study focused on the northern and southern regions of the country and included two categories of recipients—'religious organisations' and 'non-religious organisations'. It paves way for more research and the subsequent chapters of the CSIP's proposed series of research studies on 'Perspectives on Giving in India'.



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*Annexure:  
Methodology for Panel  
Creation and How India  
Gives Survey*

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# Methodology

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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,<sup>34</sup> 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 (urban, rural, 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. 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 owned<sup>35</sup> 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.

<sup>34</sup>Excluding Goa, the Northeast (except Guwahati), and offshore Islands.

<sup>35</sup>Durables 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.

Image 1.1: Socio-economic class classification grid

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](#)

Table 1.1: States covered in the How India Gives 2021-22 survey



Delhi



Uttar Pradesh



Rajasthan



Haryana and Punjab

NORTH



West Bengal



Guwahati



Bihar



Jharkhand



Odisha

EAST

WEST



Gujarat



Maharashtra



Madhya Pradesh



Chhattisgarh

SOUTH



Telangana



Tamil Nadu



Andhra Pradesh



Karnataka



Kerala

## 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.

Image 1.2: Stepwise illustration of data collection and cleaning.

