

# How India Gives | 2020-21



# Authors

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## Centre for Social Impact and Philanthropy

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## About the Study

The study was conducted by the Worldpanel Division of Kantar and the WPP foundation for the Centre for Social Impact and Philanthropy at Ashoka University supported by the Citi foundation. Telephonic and face-to-face surveys were conducted in April and October 2021, covering giving patterns in a panel of approximately 81,000 households over a one-year span between October 2020 and September 2021. The sample covers a representative population of urban and rural areas and higher-income, middle-income, and lower-income socio-economic groups in all states of India other than Jammu and Kashmir, offshore islands, and Northeast India (Guwahati, however, was included).

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# Foreword

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India's rich traditions of altruism across faiths, ethnicities and geographies need little reiteration. Yet, perhaps due to its sheer scale and diversity, estimating the volume and value of this generosity has been difficult. The Centre for Social Impact and Philanthropy at Ashoka University (CSIP) is therefore both pleased and proud to present this report. It is the first to assess giving across the length and breadth of India covering a truly representative sample of households from rural and urban contexts, spanning the range of socio-economic categories, forms of contribution and kinds of causes and recipients.

Why is this significant? Beyond academic interests, the data will finally establish a baseline against which we can measure changes in volume, value and composition over time, informing strategies and policies to grow, develop and attract contributions as well as the capacity to relate altruism in India with comparable data from other countries. The data also provide a robust assessment of the vast potential for support to all manner of causes and organisations from 'ordinary' Indians, especially for those organisations and causes which aren't always popular with institutional funders.

This research has only been possible thanks to the generosity of our funders who exemplify the most progressive values of commitment, flexibility and trust and the value of investing in building our collective knowledge of Indian philanthropy. The partnership with Kantar's Worldpanel permits the scale, spread and repeatability that such a study must have at relatively modest investments of money, time and effort. Their diligence, and the dedicated effort of CSIP's research team, through the challenges of the pandemic have been inspiring.

We hope you will take the time to delve into the findings and glean insights that inform your own understanding of How India Gives.

**Ingrid Srinath**

Director

Centre for Social Impact and Philanthropy  
Ashoka University





# 87%

Of households surveyed donated between Oct'20 - Sept '21



# 56%

Donations were made only in cash



# 7%

Donations were made only in-kind

# 37%

Of the donations were made in both cash and kind

## Forms Of Donation



# ₹ 2,37,00,00,00,000

(23.7 thousand crores)

Is the total quantum of monetary donations by households in India between Oct' 20 and Sep' 21

## How India Gives At A Glance

### Major Recipients of Household Donations



Religious Organisations



Non-Religious Organisations



Extended Friends And Family



Beggars

Religious beliefs

Need and desire to support those in financial distress

Family traditions

1

2

3

Motivations for Giving



Why Didn't the Households Give?

37%

Did not have enough resources

31%

Nobody approached for support



Extended Friends And Family



Non-Religious Organisations

Urban

### Urban-Rural Distribution of Giving in India

Overall percentage of household giving to 'Religious organisations' and to 'Beggars' is higher in rural households, while giving to Non-religious organisations' and 'extended family and friends' is higher in urban households.

Rural

Religious Organisations



Beggars



Religious Organisations

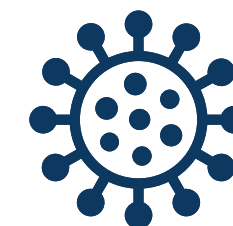
Non- Religious Organisations



### Channels of Information on Giving

Both religious as well as non-religious organisations relied majorly on in-person outreach by volunteers or agents

### COVID-19 related Giving



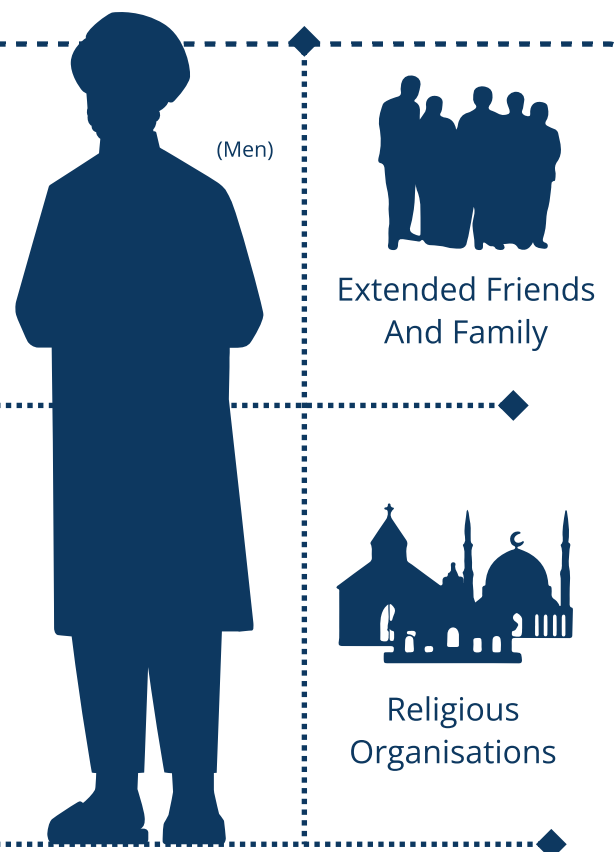
Households that donated to ' Non-religious organisations' in phase 2 cited COVID-19 as a key motivation for giving to these organisations.

### Cash Donations

'Cash' donations were mostly made through currency notes across recipient groups. Digital wallets were used much more than cheques or cards



\*For the study, 'cash' payments include payments made via currency notes, cheques, digital wallets, credit/debit cards – both through offline and online modes.



## Who Made The Donation?



## Regional Trends In Giving

While the incidence of giving was highest in eastern and northern India, where nearly **9 out of 10 households recalled** an act of giving in a year, the average quantum of household giving in 'cash' was found to be the largest in south India followed by the west.



## Key Takeaways

1. Overall, 87% households reported donating between October 2020 and September 2021. The total quantum of monetary donations by households in India is estimated to be INR 23.7 thousand crores for the study period.

2. Of the five recipient groups ('religious organisations', 'non-religious organisations', 'household staff', 'extended family and friends', and 'beggars') covered in the study, 'religious organisations' and 'beggars' are the preferred recipients of household giving.

3. Trends in urban and rural India do not differ significantly. However, the overall percentage of household giving to 'religious organisations' and to 'beggars' is higher in rural households, while giving to 'non-religious organisations' and 'extended family and friends' is higher in urban households.

4. While the incidence of giving was highest in eastern and northern India, where nearly 9 out of 10 households recalled an act of giving in a year, the average quantum of household giving in 'cash' was found to be the largest in south India followed by the west.

5. Households that donated to 'non-religious organisations' in phase 2 cited COVID as a key motivation for giving to these organisations.

6. Religious beliefs, the need and desire to support those in financial distress, and family traditions of giving were reported as the top three motivations for giving.

7. For 'religious organisations', 'in-person outreach by volunteers or agents' emerged as critical to soliciting donations. 'Face-to-face interaction through volunteers' (in urban areas) remains the primary source of information for 'non-religious organisations' as well.

8. Women primarily took decisions pertaining to giving to 'household staff' and 'beggars', while men were the key decision-makers for giving to 'extended family and friends' and 'religious organisations'. Both men and women appeared to have been equally responsible for donations to 'non-religious organisations'.

9. It was predominantly men who donated to 'religious organisations' and 'extended family and friends', while women donated to 'household staff' and 'beggars'.

10. Households cited two main reasons for not giving. About 37% households who did not donate in phase 2 cited 'not having enough resources to give' as a reason for not giving, while 31% said that 'nobody approached their household' for support. About 35% from the higher-income categories reported that 'nobody approached' them for donation.

***Both men and Women appeared to have been equally responsible for donations to 'Non-religious organisations.'***





# 1 *Introduction*

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# 1.1 Why the Study: The Context

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Giving is not a new phenomenon for Indians and it has been a part of their everyday lives for ages. Both structured and informal ways of giving in India have received attention from researchers who have indicated an overall high incidence of giving in the country. Recently, the 'India Giving Report 2021' by Charities Aid Foundation (CAF) recorded an increase in individual giving during the COVID-19 pandemic.<sup>1</sup>

Existing estimates of the total volume of giving in India range between INR 12-21.5 thousand crore. The 'Everyday Giving in India Report 2019' by Sattva valued the market for giving by Indian residents to be approximately INR 21.5 thousand crore.<sup>2</sup> The report also estimated the worth of informal giving towards religious and spiritual causes to be INR 8.8 thousand crore. The 'India Philanthropy Report 2021' by Bain & Company and Dasra assessed the donation by family philanthropy to be INR 12 thousand crore in 2020.<sup>3</sup> The 'India Philanthropy Report 2022' further predicts that family philanthropy is expected to grow at 13% per year until 2026.<sup>4</sup>

While these studies are foundational and presented an overview of giving trends, they predominantly represented English-speaking urban Indians who could access the Internet. For instance, the 'India Giving Report 2021' reached out to approximately 2,000 urban respondents through an online survey.<sup>5</sup> Sattva's 'Everyday Giving in India Report 2019' was the first in-depth study to map giving in India; however, it estimated giving in rural India only through secondary research.<sup>6</sup>

To offer a more representative view of giving in India, the Centre for Social Impact and Philanthropy (CSIP) at Ashoka University conducted this research on 'How India Gives' in collaboration with the Worldpanel Division of Kantar. This study is the first attempt to understand household-giving patterns across geographies, socio-economic groups, demographics, and forms of giving using **household surveys**.

<sup>1</sup>India Giving 2021: An Overview of Charitable Giving in India, Charities Aid Foundation India. Available at [https://www.cafindia.org/images/CAF\\_IndiaGiving2021\\_PROOF\\_130921.pdf](https://www.cafindia.org/images/CAF_IndiaGiving2021_PROOF_130921.pdf). Accessed on 15 February 2022.

<sup>2</sup>Everyday Giving in India Report: Harnessing the Potential of a Billion Givers for Social Impact, 2019, Sattva. Available at <https://www.sattva.co.in/publication/research-everyday-giving-in-india-report/>, accessed on 15 February 2022.

<sup>3</sup>Family philanthropy includes contributions given either in a personal capacity or through self-identified 'family foundations'. Available at [https://www.bain.com/insights/india-philanthropy-report-2021/#https://www.dasra.org/assets/uploads/resources/Bain\\_Dasra\\_India\\_Philanthropy\\_Report.pdf](https://www.bain.com/insights/india-philanthropy-report-2021/#https://www.dasra.org/assets/uploads/resources/Bain_Dasra_India_Philanthropy_Report.pdf). Accessed on 15 February 2022.

<sup>4</sup>India Philanthropy Report 2022, Bain & Company and Dasra. Available at <https://www.dasra.org/assets/uploads/resources/Dasra-Bain%20India%20Philanthropy%20Report%202022.pdf>. Accessed on 8 August 2022.

<sup>5</sup>India Giving 2021: An Overview of Charitable Giving in India, Charities Aid Foundation India. Available at [https://www.cafindia.org/images/CAF\\_IndiaGiving2021\\_PROOF\\_130921.pdf](https://www.cafindia.org/images/CAF_IndiaGiving2021_PROOF_130921.pdf). Accessed on 15 February 2022.

<sup>6</sup>Conducted between 2018 and 2019, the study surveyed 700 urban and English-speaking givers online and analysed 106 qualitative interviews with leadership at 30 Social Purpose Organisations, 29 giving channels and 20 ecosystem enablers to provide insights.

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## 1.2 What Does the Report Offer?

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The report 'How India Gives' presents the key findings from the study and draws from a survey of households represented by a panel comprising ~81,000 households. It provides a comprehensive, national-level picture of the volume, value and composition of household giving in India.

The report enables a wider understanding of the market landscape of household giving; it highlights the extent, quantum, and nature of giving. It also provides detailed information on the range of beneficiaries, motivations for giving, and the various forms and modes of giving. The report also explores variations in giving across recipient groups, urban-rural landscapes, regions, and income groups.

The insights from the report point towards the potential for household giving within the overall scope of private philanthropy in India. The findings of the report will help specific stakeholders identify the key

focal points of future interventions to enhance household giving in India. For example, the patterns and motivations of giving to 'non-religious organisations' will be important for the non-profit fundraising community.

This report is structured as follows: the first chapter details the overall **approach and methodology** of the study. Chapter 2 explains the key terms used. Chapter 3 discusses the insights from the report: the **market landscape** of household giving in India, an **overview of giving** across recipient groups, regions, income groups, and during COVID-19, the patterns of **decision-making and who makes the final payment**, motivations for giving, **information channels** that facilitate giving and the **patterns** of giving in 'cash' giving, 'in-kind', and 'voluntary services', which is followed by a discussion on the **profiles of 'high-givers'**. The report ends with the discussion on the **deterrents** to making donations, **limitations** of the study, and **conclusions**.





## 2

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# *Our Approach and Methodology*

**P**anel studies on philanthropy have served as an important resource for determining charitable and volunteering trends at the household level.<sup>7</sup> The current study used the Worldpanel Division of Kantar's existing panel of households to collect data from empanelled respondents across socio-economic categories in urban and rural India.<sup>8</sup>

The study defined households as a group of related persons co-inhabiting a house and sharing a kitchen. Information presented in the report is based on surveys conducted in two phases. The survey reached out to **~81,000 households** nationally across 18 states in India.<sup>9</sup> The responses for the first phase were collected in April 2021 for the donations made in the period between October 2020 and March 2021. For the second phase,

the responses were collected in October 2021 for the donations made in the period between April 2021 and September 2021.<sup>10</sup> Overall, **1,40,000 responses** related to household giving patterns were recorded in this one-year period captured in two phases.<sup>11</sup> The responses were collected both telephonically and in-person.

The panel used the National Consumer Classification System (NCCS) developed by the Market Research Society of India (MRSI). It provided a standardised household classification, representing a diverse socio-economic population that includes both urban and rural households.<sup>12</sup> The NCCS is based on the education of the household's chief wage earner and number of consumer durables owned by the household.

<sup>7</sup>The longest running longitudinal household survey in the world is the Philanthropy Panel Study conducted by the Lilly Family School of Philanthropy in the US. Similar studies are ongoing in the Netherlands.

<sup>8</sup>A more detailed note on sampling and panel construction has been provided in Annexure 1.

<sup>9</sup>The study covers 18 states across urban and rural areas. Punjab and Haryana, and Andhra Pradesh and Telangana are reported together respectively. The study covered only Guwahati in Assam as representing the North-East and excludes J&K and Goa. A more detailed note on the geographical coverage is provided in Annexure 1.

<sup>10</sup>Given that this time-period also coincided with the pandemic, we expect the findings to be influenced by particular conditions created by the pandemic.

<sup>11</sup>The questionnaire is available as Annexure 3 of this report.

<sup>12</sup>The NCCS, previously 'Socio-economic Classification' (SEC), was created by the Market Research Society of India (MRSI) and was recently revised to be more representative of rural households, while being renamed 'NCCS'. The previous Socio-economic Classification (SEC) methodology was created in 1988 for consumer stratification classified income groups across urban and rural households. According to the previous methodology, rural households were primarily divided into four groups basis the construction of households. See <https://mruc.net/assets/frontend/new-consumer-classification-system.html>. Accessed on 15 February 2022.

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## 2.1 Key Terms Used

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### Understanding ‘Giving’

‘Giving’ or charitable contribution in the study is defined as the voluntary contribution/s made by households in the form of ‘cash’ or financial donations (physical cash, cheque, digital wallets credit/debit card - offline and online), ‘in-kind’ donations (any material such as food, clothes, furniture etc.) or ‘volunteering services’ (providing

service without any charge) to an individual, group of individuals or organisation/s.<sup>13</sup>

The study sought information across four major categories: recipient groups, urban-rural landscape, regions, and SECs (income groups).

### Recipient Groups

The key recipients of donations were divided into the following groups: ‘religious organisations’, ‘non-religious organisations’, ‘household staff’, ‘extended family and friends’, and ‘beggars’.<sup>14</sup>

Religious organisations here refer to institutions for religious worship including temples, mosques,

gurudwaras, churches, and other similar institutions. Non-religious organisations encompass NGOs, agencies such as UNICEF, relief funds like PM CARES, etc.<sup>15</sup> For the purpose of this study, household staff were organised into separate categories like drivers, domestic workers, cooks, and others.

<sup>13</sup>In-kind donations refer to donations of any material such as food, clothes, and furniture, while ‘volunteering service’ is broadly defined as providing a service without any charge to an individual or organisation. In the study, ‘giving’ and ‘donations’ are used interchangeably.

<sup>14</sup>The report will use ‘family and friends’ to describe ‘extended and family and friends’.

<sup>15</sup>NGOs are non-profit groups that function independently of any government to serve a humanitarian cause or the environment. For example, CRY (Child Rights and You), Childline India, Goonj, Help Age India, Hope Foundation etc.

## Urban–Rural Landscape and Regions

India's geographical area was divided into two categories: 1) urban and rural India, and 2) four regions: north India,

south India, east India, and west India. A more detailed note on constitution of zones is provided in Annexure 1.

## SECs/Income Groups

The sample for the study was derived using Marketing Research Society of India (MRSI) principles to cover respondents across Socio-Economic Classification (SEC) on the basis of the education of chief wage earners and number of durables owned per household. For rural areas, agricultural land owned was also considered as a part of household durables for NCCS classification. The sample was representative of geographies and urban and rural consumers across socio-economic categories in India; it

comprised a randomly selected panel of respondents by Worldpanel Division Kantar. A more detailed explanation of panel composition is provided in Annexure 1 of this report.

Based on the SEC classification GRID, this study used five broad income categories: SEC A, SEC B, SEC C, SEC D/E. On the scale, SEC A represents higher-income groups and SEC D/E represents lower-income groups.



Surveys were conducted across a panel comprising **~81000 households**, representing different socio-economic categories

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## 2.2 Probe Areas of the Study

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

- 1.** Household incidence of different types of donations or charity
- 2.** Reported value of the total giving by households
- 3.** Different recipients of the donations being made by the households
- 4.** Source of information about the recipient organisation
- 5.** Age group and gender of the primary decision-maker and final payer with regard to donation
- 6.** Mode of contribution – ‘cash’, ‘in-kind’, or ‘volunteering’ service
- 7.** Mode of making donations for ‘cash’ contributions
- 8.** Value and frequency of each contribution (money, materials, and time)
- 9.** Motivations and reasons for making or not making a contribution (only for phase 2)



3

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## *Findings of the Study*

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## 3.1 The Market Landscape of Household Giving in India

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While the study covered three forms of giving – ‘cash’, ‘in-kind’, and ‘volunteering services’ – the market landscape present estimates for in ‘cash’ giving only as ‘in-kind’ donations cannot be quantified.<sup>16</sup> The total market size of ‘cash’ donations in India was estimated to be **INR 23.7 thousand**

**crores for one year.**<sup>17</sup> Donations in ‘cash’ included giving by cash (currency notes), cheque, digital wallets (e.g., Paytm, GooglePay, Phone pe, Amazon Pay, etc.), credit/debit card (offline – through POS), and credit/debit card (online – through payment gateways).

### Recipient Groups

‘Religious organisations’ and ‘beggars’ were the preferred recipients of household giving. The amount of total ‘cash’ donations towards **‘religious organisations’** was estimated to be INR 16.6 thousand crore, which constituted **70% share of the market.** This was followed by ‘beggars’, with estimated share of 12% (INR 2.9 thousand crore), ‘family and friends’ at 9% (INR 2 thousand crore), ‘non-religious organisations’ at 5% (INR 1.1

thousand crore), and ‘household staff’ at 4% (INR 1 thousand crore).

Of the total incidence of household giving, more households contribute to ‘religious organisations’ (64%), followed by ‘beggars’ (61%), ‘family and friends’ (9%), ‘non-religious organisations’ (5%), and ‘household staff’ (4%). (Figure 1)

### Quantum of Giving

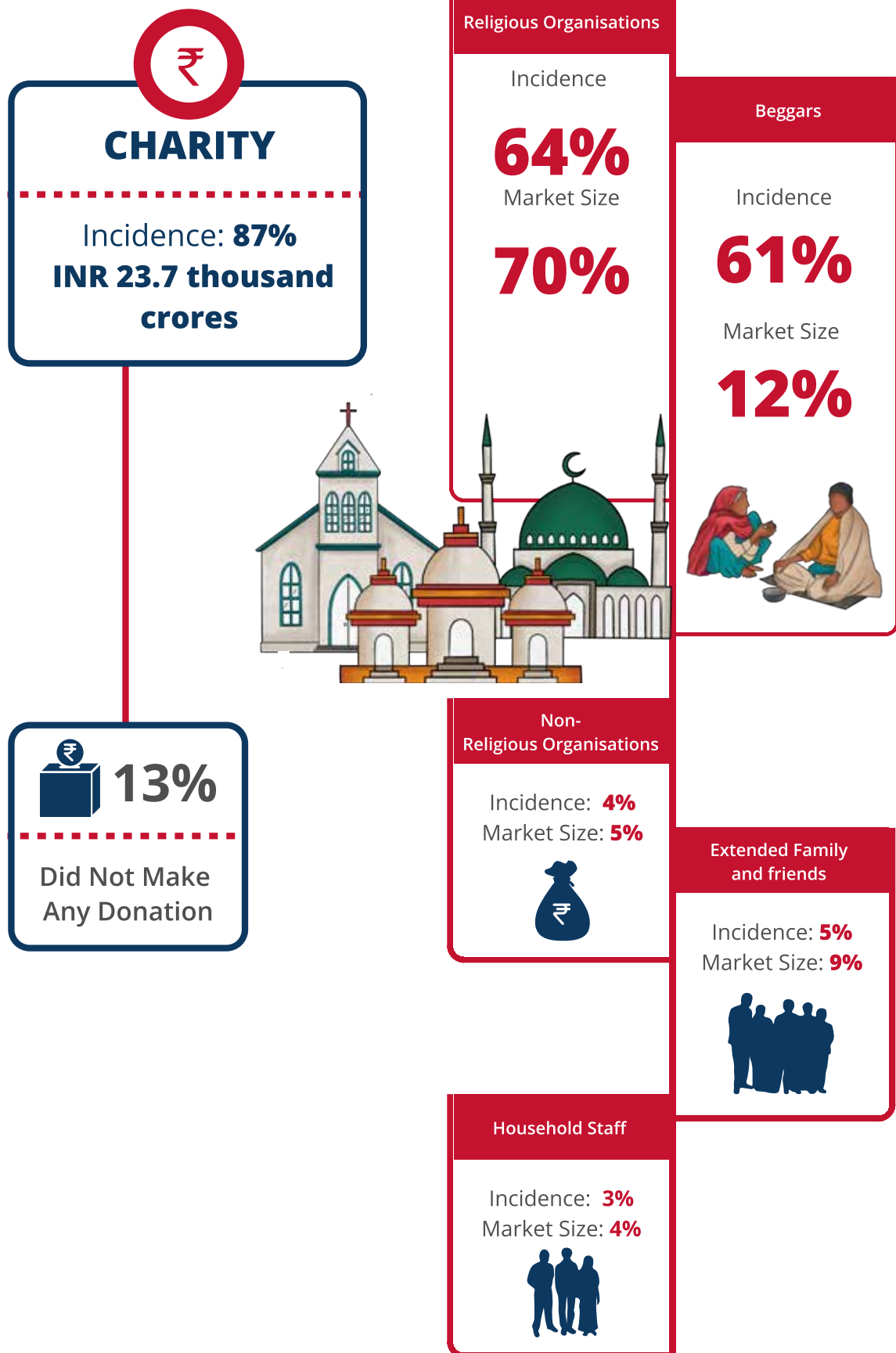
In each of the two phases, high value donations (above INR 10,000; between INR 5,000 and INR 10,000; and between INR 1,001 and INR 5,000) were mainly made to **‘family and friends’** and to **‘household staff’**. The lowest value ‘cash’ donations (under INR 100) were

made mainly to ‘beggars’, while slightly larger amounts (between INR 101 and INR 300, and between INR 301 and INR 500) were given to ‘religious organisations’ and ‘non-religious organisations’. (Figure 2)

<sup>16</sup>The details of the forms of giving are given in section 3.6.

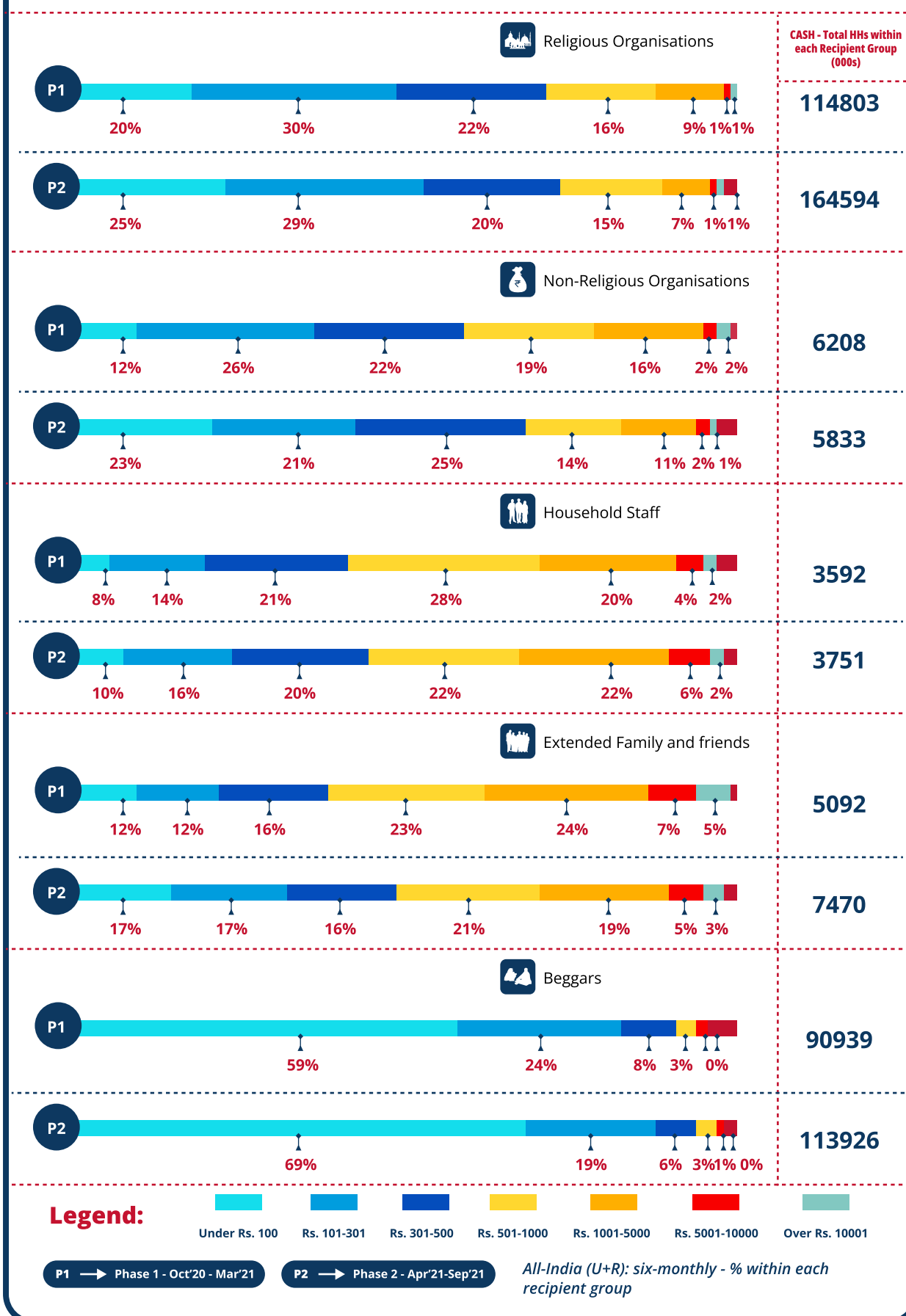
<sup>17</sup>The methodology for market size estimation has been provided in Annexure 1.

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





**Figure 2: 'Cash' contribution by recipient groups**



## Urban–Rural Landscape

While the average donation amount is higher in urban India (for more details, refer to (forms of donations), it accounts for only 33% of total share of households who donated as

against 67% in rural India. The share, by value, of the total market from rural India is 59% compared to the 41% from urban India.

## Regions

About 22% share of the total households who donated are from the south, which constitutes 30% of the market share. While share of

households who donated is slightly higher in north India at 29%, their estimated market share is lower at 23%.

## Income Categories

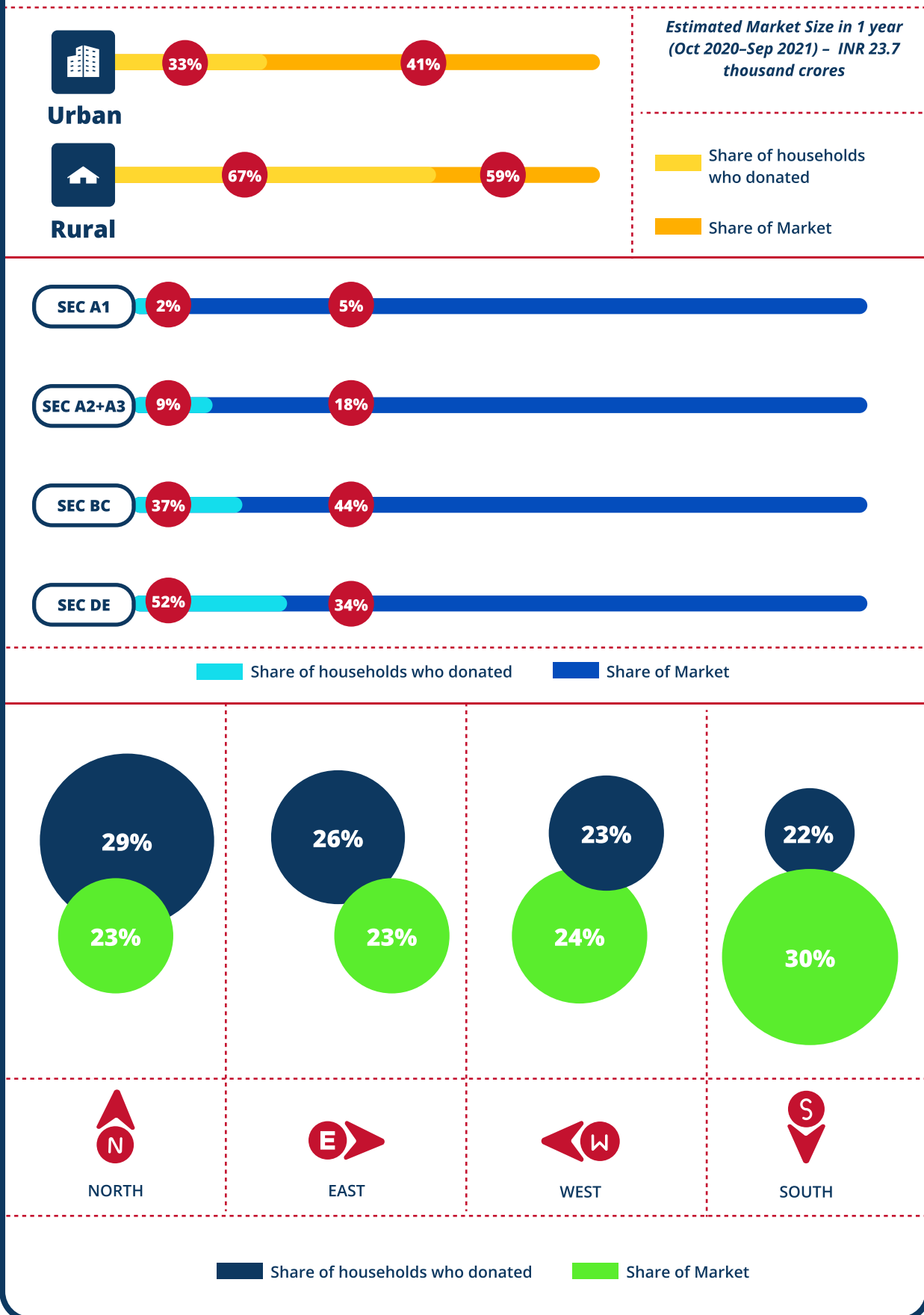
About 37% of the total households who donated belong to middle-income category (SEC B/C) and had the highest share of the market at 44%. Approximately, 52% of total

households who donated are in the lower-income category (SEC D/E) whose contribution was 34% of the estimated market share. (*Figure 3*)



- » ‘Religious organisations’ and ‘beggars’ emerged as the preferred recipients.
- » The incidences of giving were starkly higher for ‘religious organisations’ (64%) and ‘beggars’ (61%) than other recipient categories (which ranged between 3% and 5%).

**Figure 3: Estimated share of households and market size: Income groups, regions, urban-rural (Oct'20-Sep'21)**



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## 3.2 Understanding ‘Giving’ across Recipient Groups, Regions, and Income Groups, during COVID-19

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### Incidence of Giving

Overall, 87% households reported having made a donation to one or more of the recipient categories during the study period. **Of these households, a slightly higher incidence of charity was observed in rural India (88%) as compared to urban India (83%).** Among regions, eastern India (96%)

and northern India (94%) reported higher incidence of donation. **In other words, 9 out of 10 households were involved in giving in these regions.** Findings across income categories varied between 83% and 89%. (Figure 4)

### Recipient Groups

Of the 87% households who donated during the study period, over 60% donated almost equally to **‘beggars’** and **‘religious organisations’**, forming the bulk of giving incidence at the household level across India. (Figure 5)

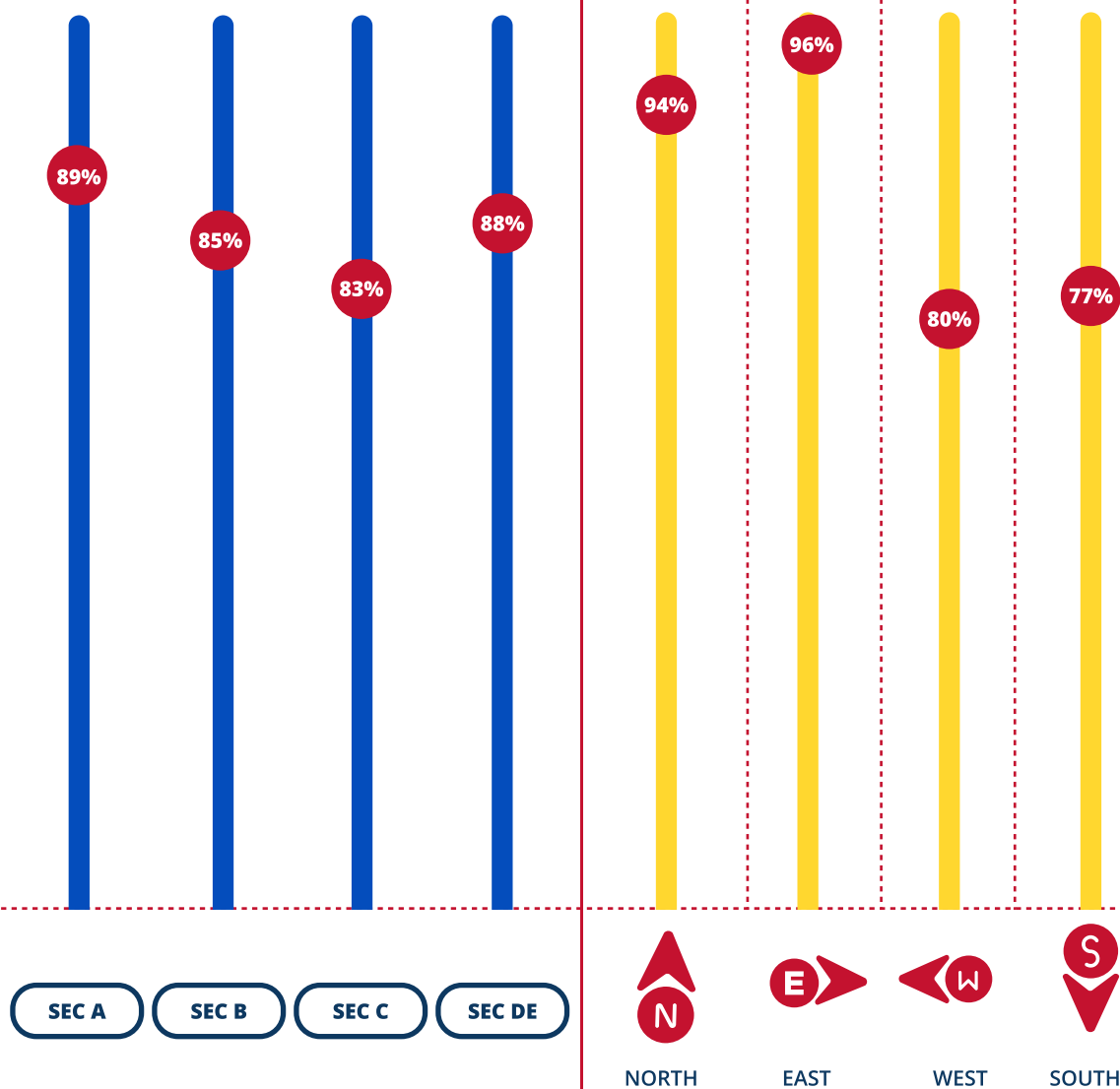
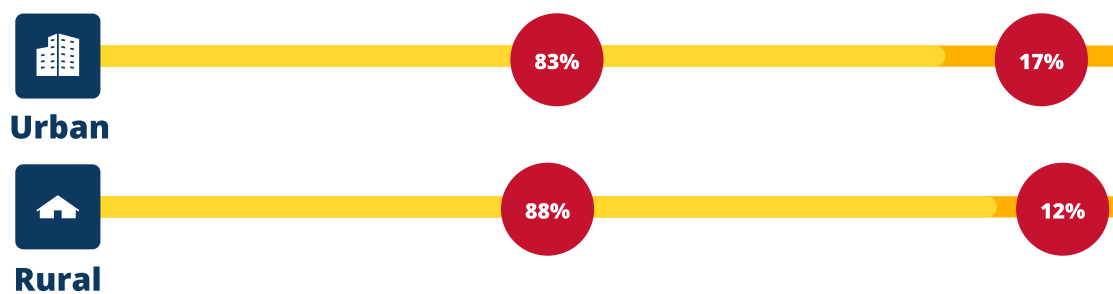
**Preferred Forms of Giving across Recipient Groups:** **‘Cash’** was the most preferred form of giving to **‘religious organisations’** (98%). In the **‘in-kind’** category, **‘beggars’** were the most preferred recipients at **53%**. ‘Volunteering’ was the least preferred form of contribution among households, varying between 1% and 2% for all the recipient groups.

**Open-ended Responses:** Donations to **‘religious organisations’** were driven by occasions and festivals. Such donations were predominant in north and east India, and in rural areas. The responses revealed that prominent

places of worship such as temple, churches, mosques, and gurdwaras were among the highest recipients. The most common motivation behind giving to ‘religious organisations’ was **family traditions** that encouraged giving on special or auspicious occasions and festivals.

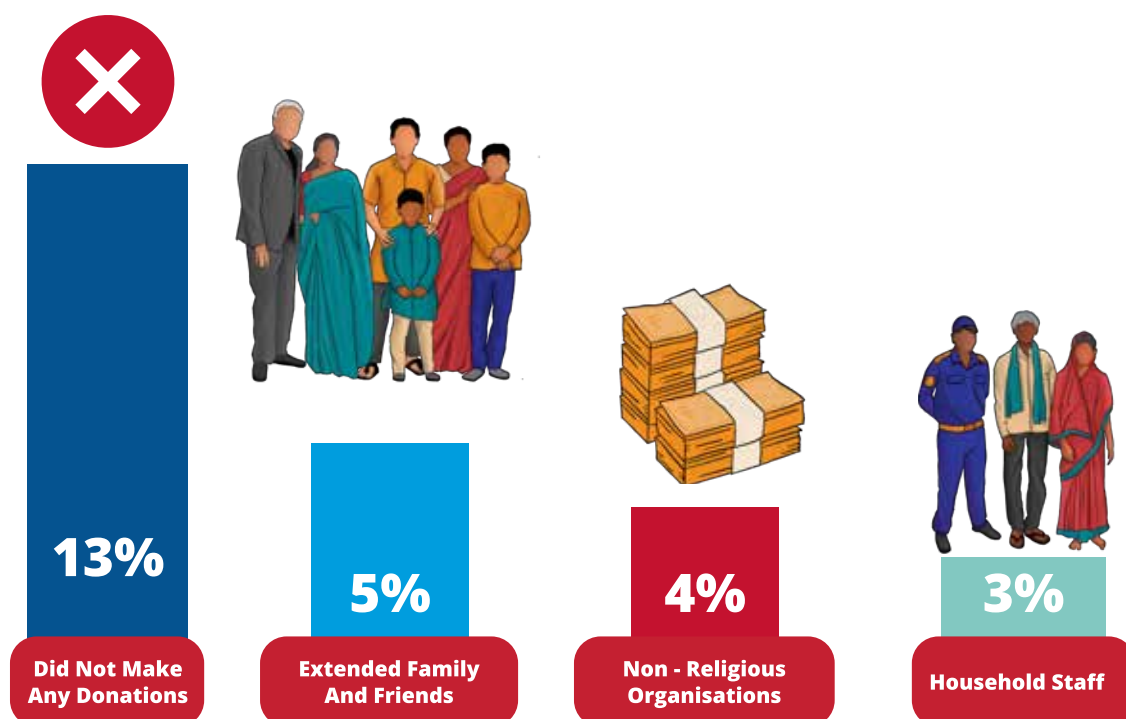
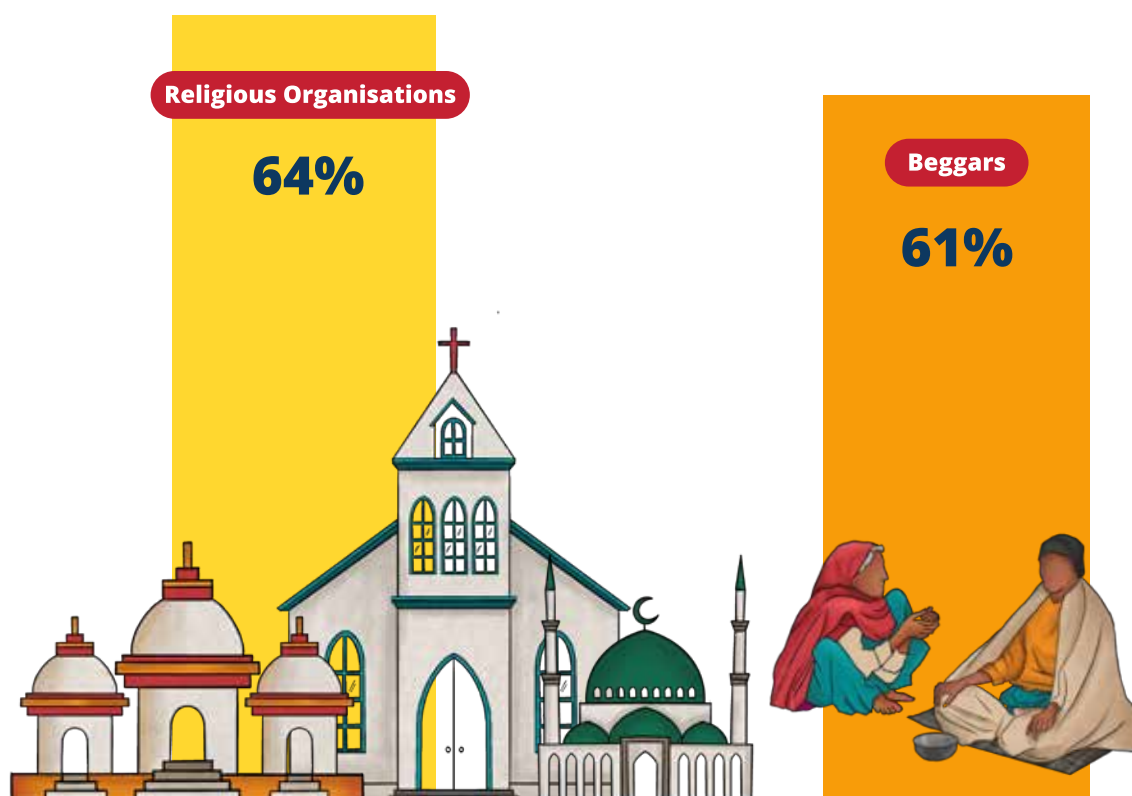
These responses also show that giving to ‘non-religious organisations’ was more prevalent in south and east India and in urban areas. Households in the higher-income groups also donated more to non-religious causes. Overall, 29% of the households who donated to ‘non-religious organisations’ also disclosed the names of the organisations. Of these donations, 51% was received by NGOs, trusts, foundations, and schools; followed by PM CARES/CM CARES/UNICEF at 22. Contributions were also made to essential workers such as frontline health workers and sanitation workers.

Figure 4: Incidence of giving: Income groups, urban-rural, regions (Oct'20-Sep'21)



% of Population making donations in 1 year

Figure 5: Donations across recipient groups (Oct'20-Sep'21)



Universe HHs (000s) - 309 Mn

Donations made to recipient groups in 1 year - % of Universe HHs

## Urban–Rural Landscape

In urban areas, ‘religious organisations’ received donations from 60% of total households, while ‘beggars’ received donations from 52% of total households. Similar to the findings in urban India, the incidence of donations in rural India is more to ‘religious organisations’ and ‘beggars’ than to other recipient groups. Fewer than 5% of households in both urban and rural areas contributed to the other recipient categories. (Figure 6)

**Preferred Forms of Giving in Urban–Rural India:** During the study period, giving in ‘cash’ was preferred in both urban and rural areas, with more than 90% of households contributing in ‘cash’. The incidence of ‘in-kind’ donations was higher in rural households (50%) as compared to urban households (30%). About 2% of the respondents reported having ‘volunteered’ services in urban areas as opposed to just 1% in rural areas.

## Regions

Compared to the national trends, the incidence of giving to ‘beggars’ (85%) and ‘religious organisations’ (73%) is higher in the east. This is followed by giving in the north to ‘beggars’ (77%) and ‘religious organisations’ (66%). The incidence of giving to ‘non-religious organisations’ and ‘household staff’ was lowest in the north at 2%. (Figure 7)

**Preferred Forms of Giving across Regions:** During the one-year study period, **96%** households in the **south** and the **east**, reported ‘**cash**’ giving. ‘**In-kind**’ donations were highest in **north India** at **62%**, followed by **52%** in the **east**. Households in the **north** and **west** reported higher ‘**volunteering**’ at **2%** when compared to the east and south at 1%.

## Income Categories

The incidence of giving by **higher-income groups** to ‘**non-religious organisations**’ was higher than national average. About 8% households from SEC A and 5% households from SEC B income groups donated to ‘non-religious organisations’, against an all-India incidence of 4%.

Incidence of giving in **lower-income category** (SEC D/E) was highest for ‘**beggars**’. About 68% of the lower-income groups made donations to ‘beggars’ as compared to 61% of giving

to ‘beggars’ nationally. (Figure 8)

**Preferred Forms of Giving across Income Groups:** Higher-income households (SEC A/B) (95%) showed a higher preference for ‘cash’ donations as compared to middle- and lower-income households (92%). About 2% of the respondents reported ‘volunteering’ in the higher-income category and 1% in the middle-income and lower-income groups reported the same.

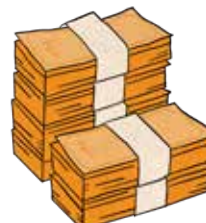
**Figure 6: Donations made to Recipient Groups in Rural India and Urban India (Oct'20-Sep'21)**

### Religious Organisations



ALL INDIA	URBAN	RURAL
<b>64%</b>	<b>60%</b>	<b>66%</b>

### Non - Religious Organisations



ALL INDIA	URBAN	RURAL
<b>4%</b>	<b>5%</b>	<b>4%</b>

### Extended Family and friends



ALL INDIA	URBAN	RURAL
<b>5%</b>	<b>7%</b>	<b>3%</b>

### Household Staff



ALL INDIA	URBAN	RURAL
<b>3%</b>	<b>6%</b>	<b>1%</b>

### Beggars



ALL INDIA	URBAN	RURAL
<b>61%</b>	<b>52%</b>	<b>66%</b>

### Did not make any donations



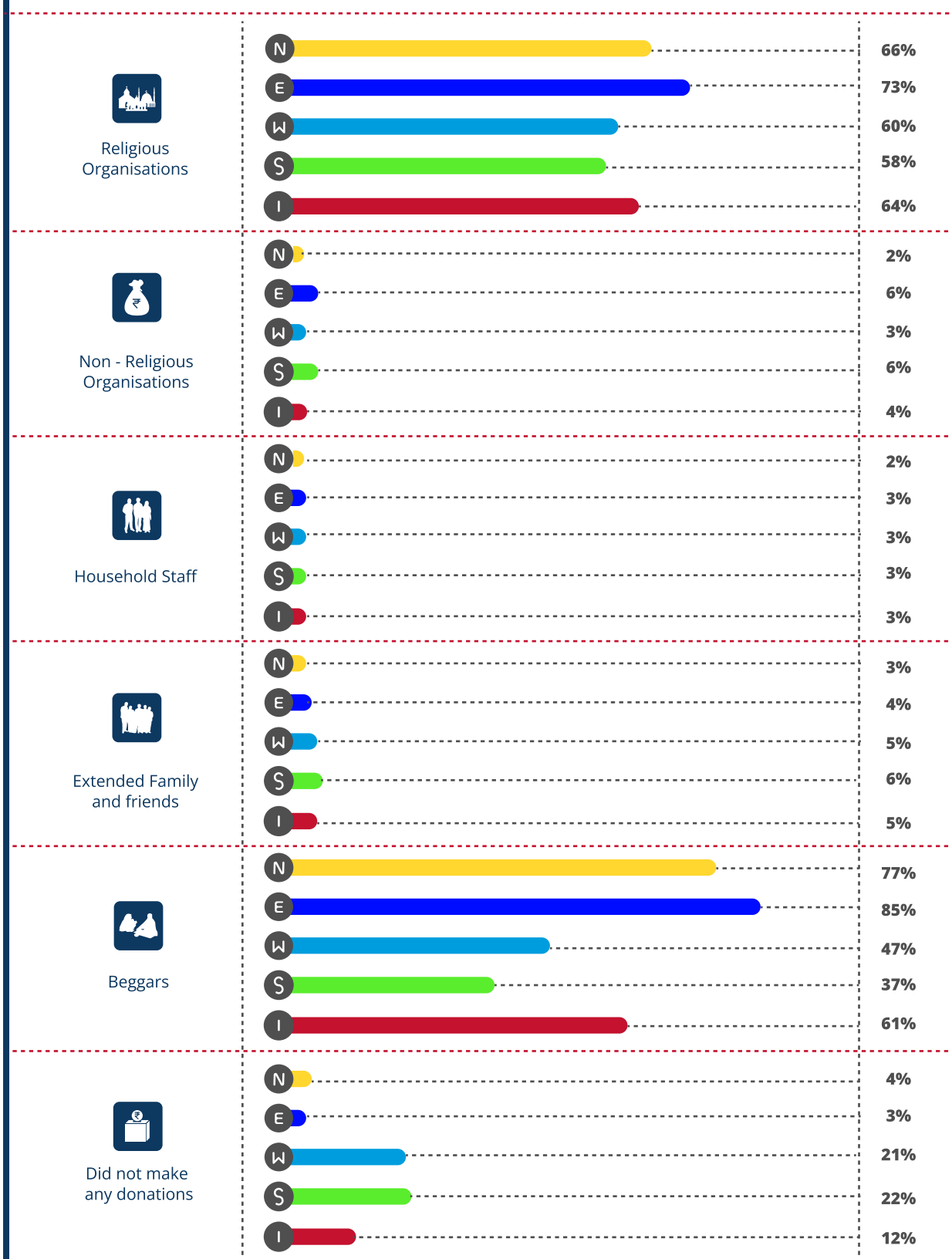
ALL INDIA	URBAN	RURAL
<b>13%</b>	<b>17%</b>	<b>12%</b>

All-India U+R Universe: 309 Mn  
All-India Urban Universe: 107 Mn  
All-India Rural Universe: 202 Mn

*The graph represents household incidences of donation on the base of individual demographic groups.*



**Figure 7: Donations to Recipient Groups made by Regions (Oct'20-Sep'21)**



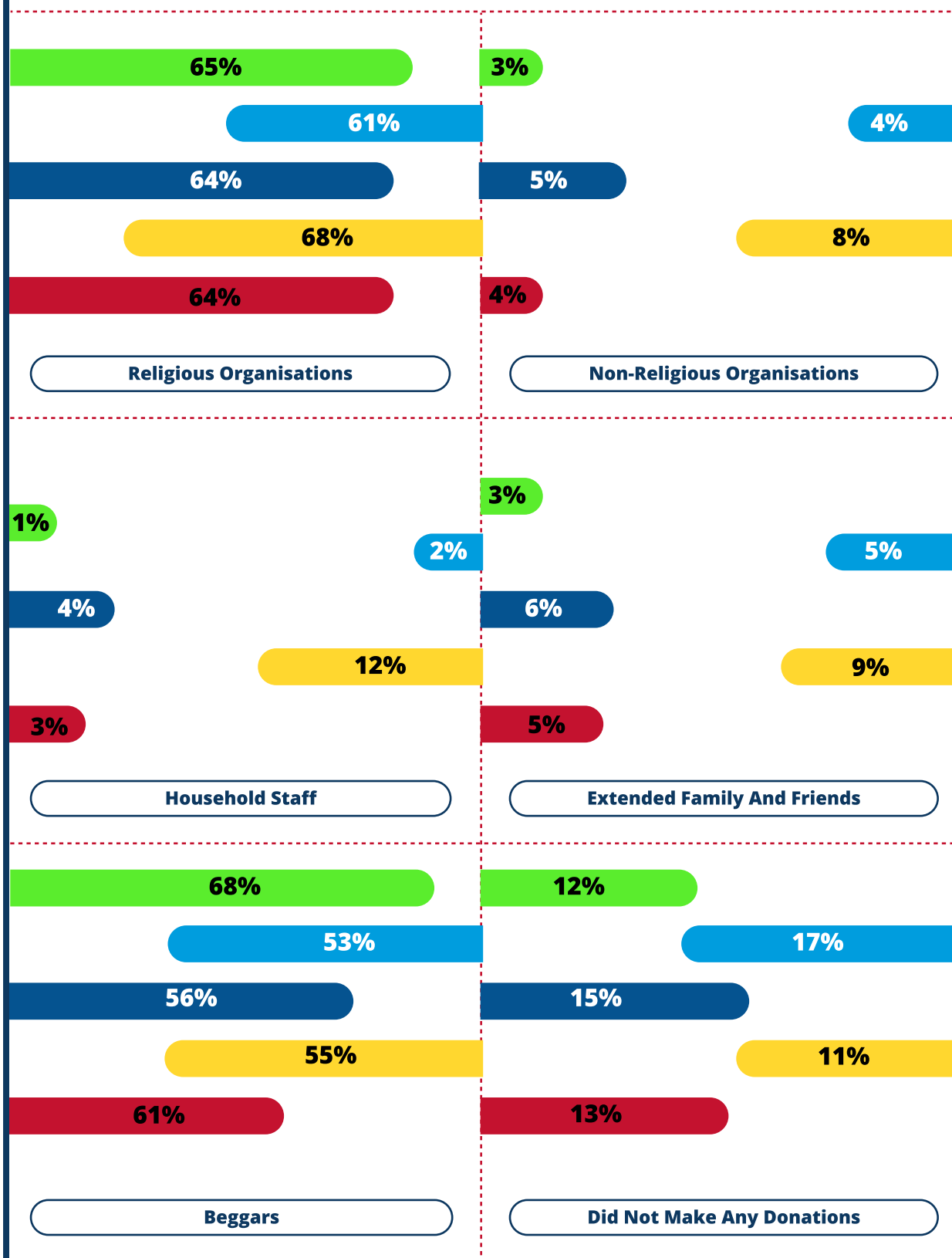
**All-India U+R Universe: 309 Mn**  
**All-India Urban Universe: 107 Mn**  
**All-India Rural Universe: 202 Mn**

**Legend:**

■ NORTH 
 ■ EAST 
 ■ WEST 
 ■ SOUTH 
 ■ ALL INDIA

*The graph represents household incidences of donation on the base of individual demographic groups.*

**Figure 8: Donations to Recipient Groups made by Income Categories (Oct'20-Sep'21)**



All-India U+R Universe: 309 Mn  
 All-India Urban Universe: 107 Mn  
 All-India Rural Universe: 202 Mn

**Legend:**  
 SEC A SEC B SEC C SEC D/E ALL INDIA  
 The graph represents household incidences of donation on the base of individual demographic groups.

## COVID-19 Related Giving

During the one-year study period, only 15% of the total 4% households that gave to 'non-religious organisations', cited COVID-19 as a motivation.

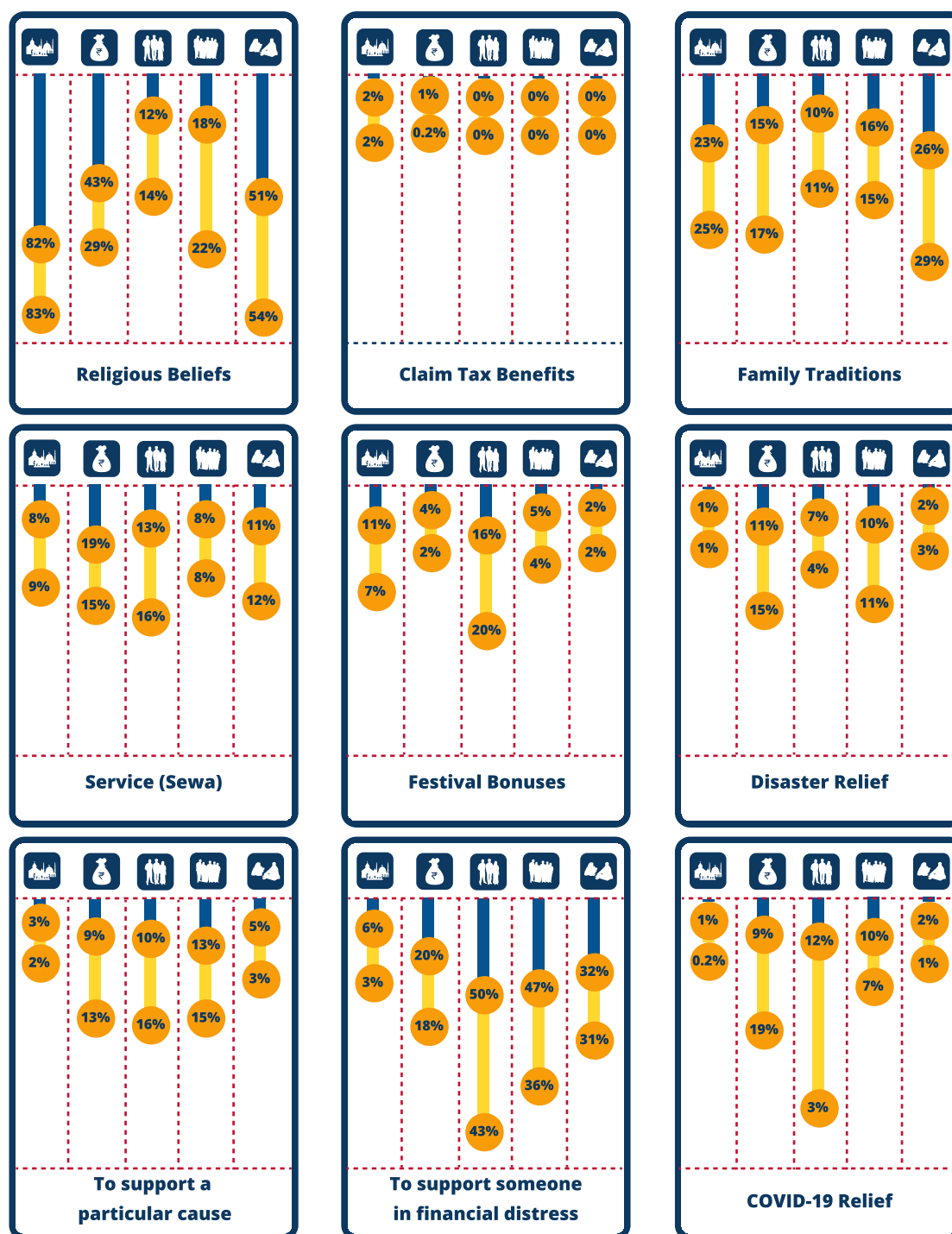
Of the total 2% households who gave to 'non-religious organisations' in both phases of the study, 19% households in phase 2 cited COVID-19 as a motivation for giving as compared to 9% in phase 1. (Figure 9)

**Reasons behind COVID-19 related Donations:** In phase 2, the study tried to capture the impact of the COVID-19 pandemic on giving patterns in India. Of the households who donated to 'non-religious organisations' in phase 2 and cited COVID-19 as a reason, 87% perceived it as the most relevant issue. (Figure 10)



- » About 87% of households reported giving during the study period.
- » 'Religious organisations' and 'beggars' were the preferred recipients of donations.
- » 'Cash' was the preferred form of donation to 'religious organisations', while 'in-kind' donations were preferred for 'beggars'.
- » Households from higher-income categories were more likely to give to 'non-religious organisations' than those in lower income categories.

**Figure 9: Reasons for making a Donation/Charitable Contribution**



Total HHs Within Each Recipient Group (000s)

Phase 1 - Oct'20 - Mar'21

Phase 2 - Apr'21-Sep'21



Religious Organisations

**P1 = 118362**

**P2 = 167968**



Non-Religious Organisations

**P1 = 7157**

**P2 = 6876**



Household Staff

**P1 = 4690**

**P2 = 4727**



Extended Family And Friends

**P1 = 6728**

**P2 = 8695**



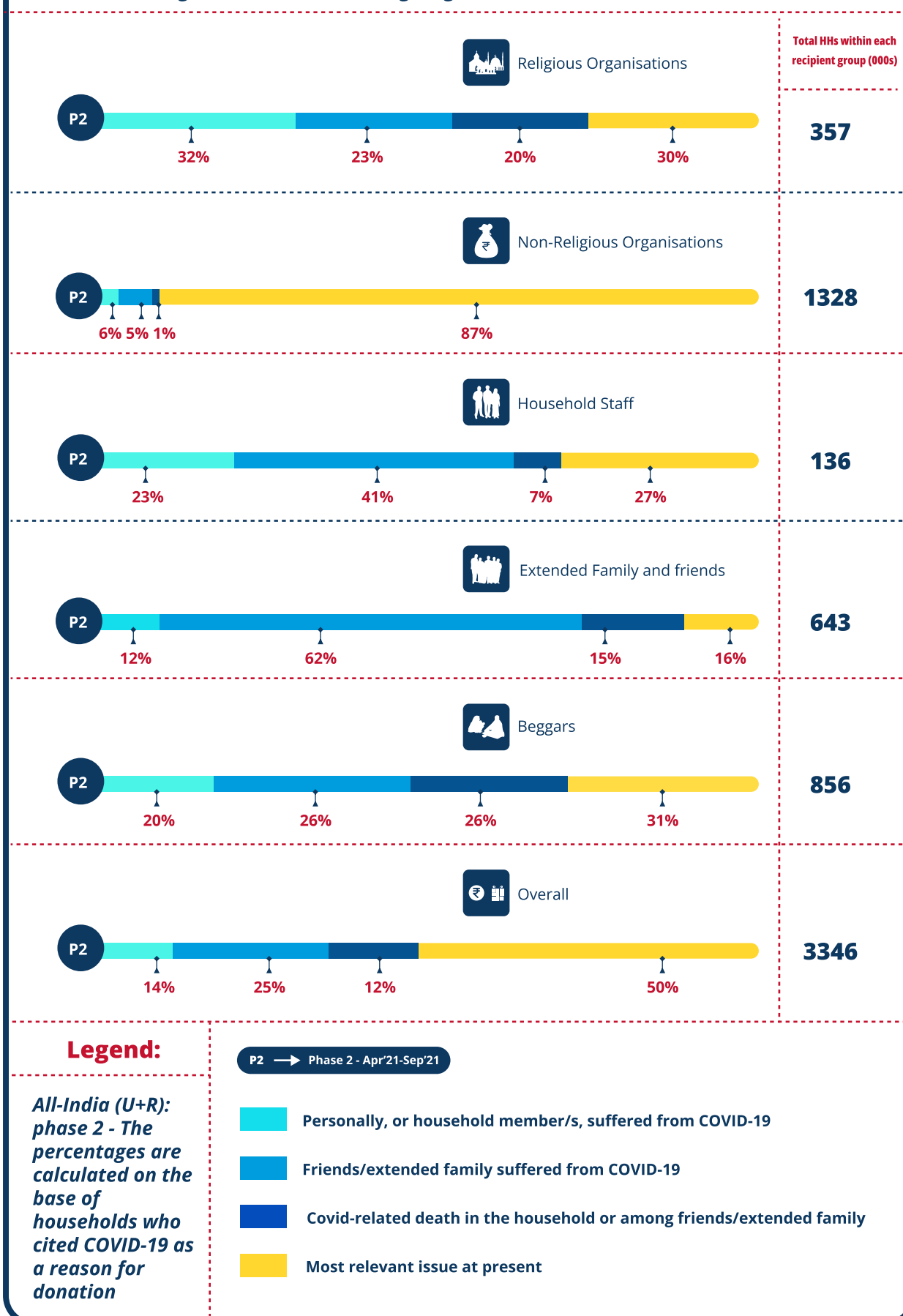
Beggars

**P1 = 127602**

**P2 = 161268**

All-India (U+R): six-monthly - The percentages are calculated on the base of total incidences of household donation for each recipient group

**Figure 10: Motivations for giving towards COVID-19 related causes**



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## 3.3 Who Decides and Who Gives?

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### Decision Maker

Household members in the age group **46–60** years emerged as the primary decision-makers for all categories of recipients, with the exception of 'beggars' where primary decision makers were men between the age-group of 25-45 years. The survey revealed that **women** primarily took decisions regarding giving to '**household staff**' and '**beggars**'. **Men** were the key decision-makers for

giving to '**family and friends**' and '**religious organisations**'.

Both men and women appeared to have been equal decision-makers involved in donating to 'non-religious organisations'. Women between 46 and 60 years, have slightly greater influence in decision making at 33%, compared to the 31% for men in the same age-group. (Figure 11)

### Donation Giver

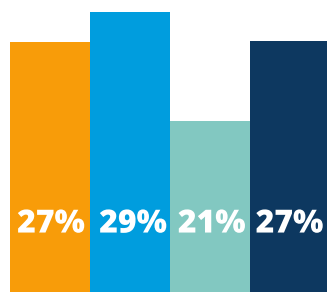
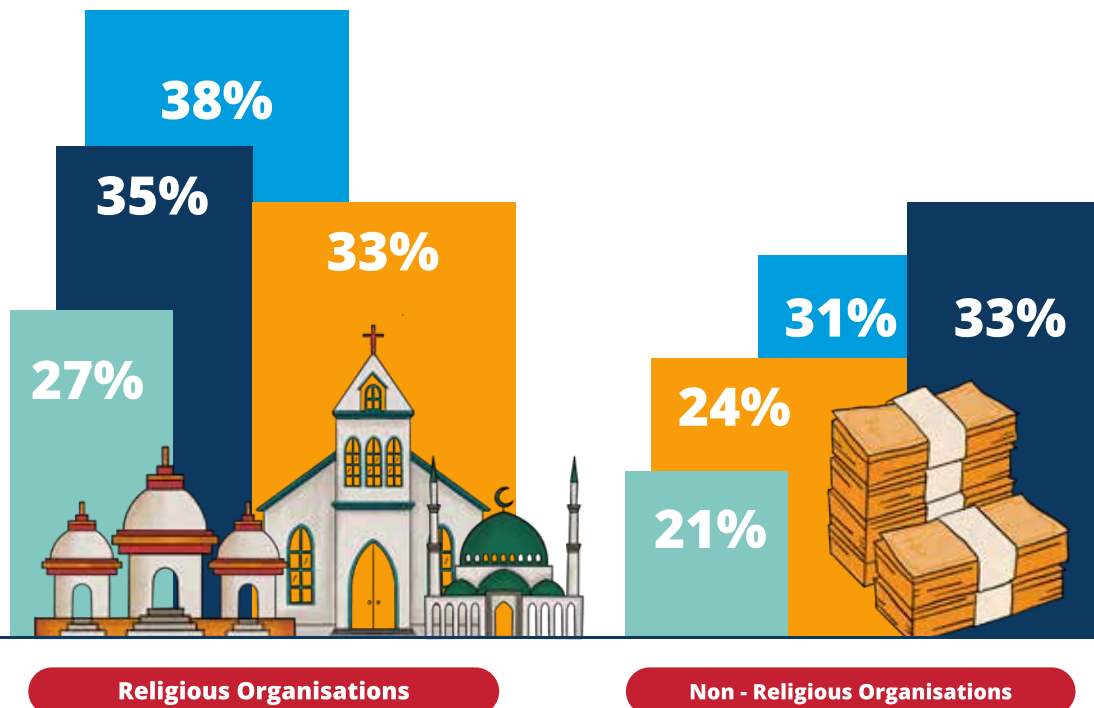
**Men** predominantly made the donations to '**religious organisations**' and '**family and friends**', while **women** donated to '**household staff**'

and '**beggars**'. The **age group 46–60** emerged as the primary actors making the donation. (Figure 12)

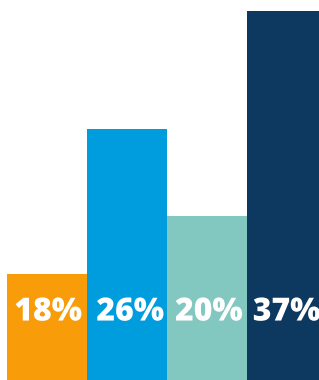


- » Men emerged as key decision-makers and were also the group who made the final payments to 'family and friends' and 'religious organisations'.
- » Women were responsible for decision-making and giving to 'household staff' and 'beggars'.
- » The age-group between 46 and 60 years has emerged as primary decision-makers who make the final payment.

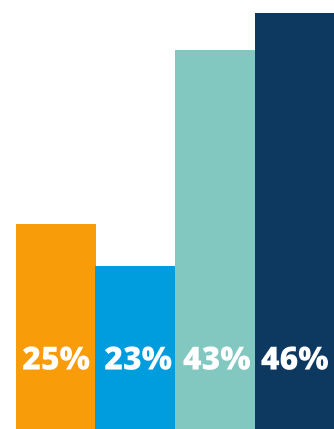
**Figure 11: Decision-making for giving at the household level (Oct'20-Sep'21)**



**Extended Family And Friends**



**Household Staff**



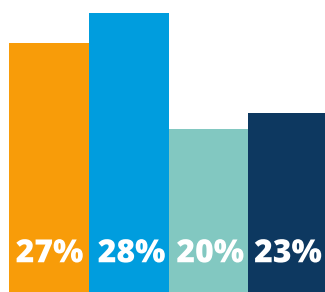
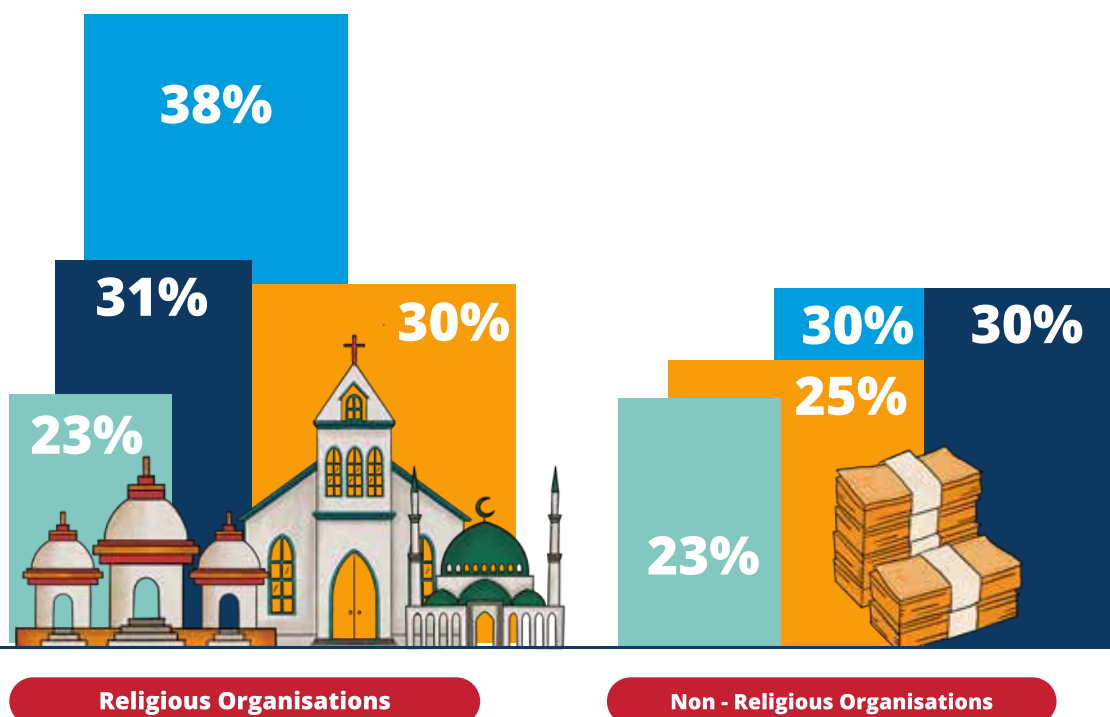
**Beggars**

**Legend:**

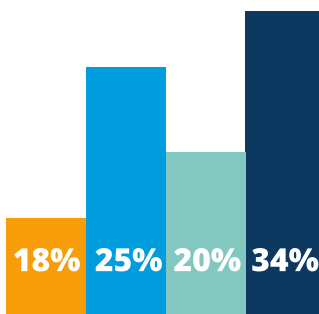
Male (25-45Y) Male (46-60Y) Female (25-45Y) Female (46-60Y)

*The percentages are calculated on the base of total incidences of household donation for each recipient group*

**Figure 12: Final donation-maker at the household level (Oct'20-Sep'21)**



**Extended Family And Friends**



**Household Staff**



**Beggars**

**Legend:**

Male (25-45Y) Male (46-60Y) Female (25-45Y) Female (46-60Y)

The percentages are calculated on the base of total incidences of household donation for each recipient group



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## 3.4 Motivations for Giving

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The 'How India Gives' study sought to understand the motivations behind giving to two specific categories of recipients - organisations and individuals. Donations to 'beggars', 'religious organisations', and 'non-religious organisations' were mainly driven by **family traditions** of giving

and by **religious beliefs**. On the other hand, donations to 'household staff' and 'family and friends' were more **cause-driven**, for instance, the givers wanted to provide support to people in financial distress or for disaster relief. The top three reported motivations for giving were the following:

### Religious Beliefs

Religious beliefs guided 86% of incidence of giving to 'religious organisations', 58% of giving to

'beggars', and 38% of giving to 'non-religious organisations'.

### Supporting Someone in Financial Distress

The desire to support someone in financial distress was instrumental in driving 49% of the incidence of giving

to 'household staff', 41% to 'family and friends', and 36% to 'beggars'.

### Family Traditions

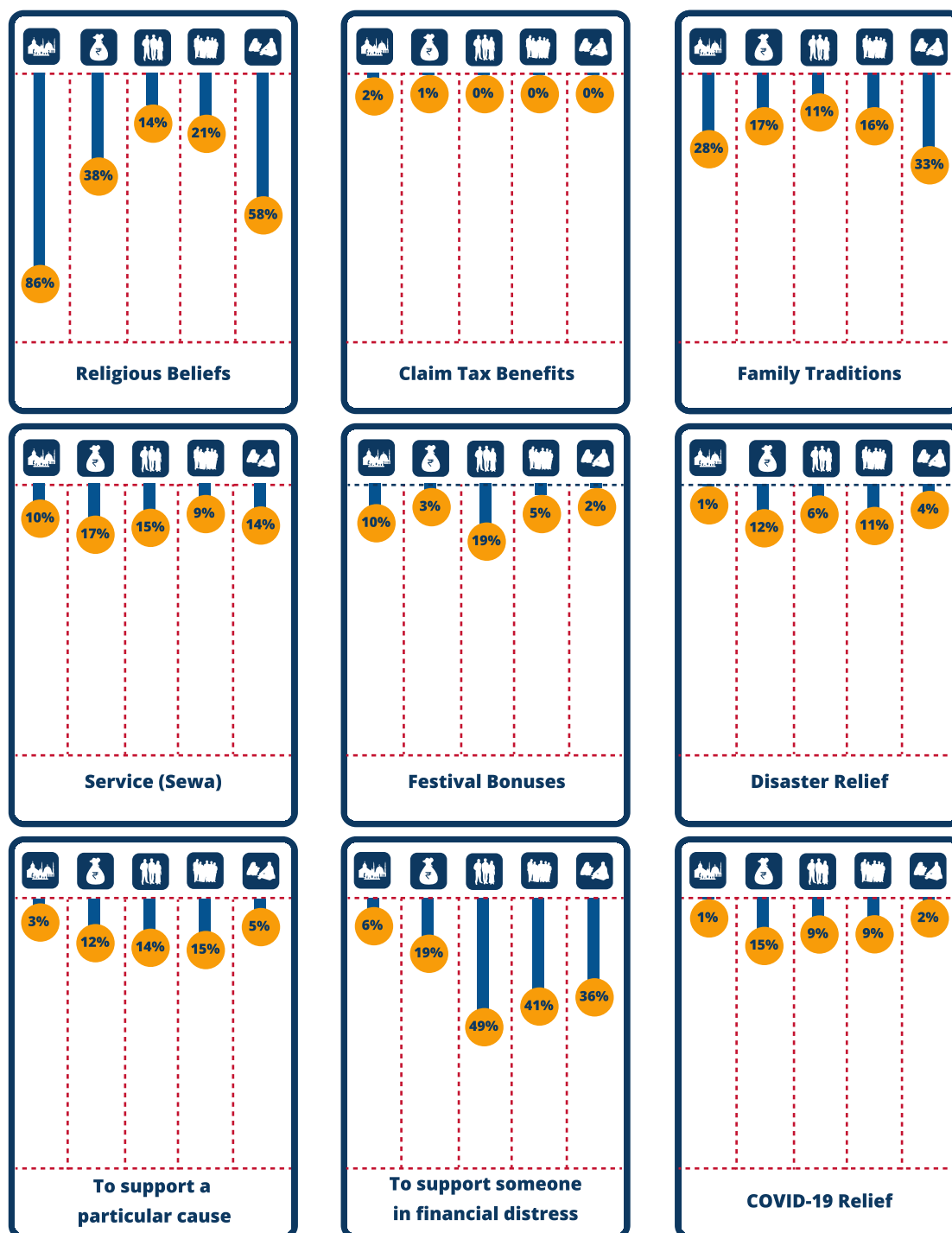
Family traditions also emerged as an important motivation for giving. It was a motivator for 33% of incidences of

giving to 'beggars', 28% to 'religious organisations', and 17% to 'non-religious organisations'. (Figure 13)



- » Religious beliefs were the primary motivation for giving, followed by the desire to support someone in financial distress and the desire to follow family traditions.

Figure 13: Motivations for giving at the household level in India (Oct'20-Sep'21)



Total HHs Within Each Recipient Group (000s)



Religious Organisations  
198362



Non-Religious Organisations  
12944



Household Staff  
8131



Extended Family And Friends  
14033



Beggars  
189353

The percentages are calculated on the base of total incidences of household donation for each recipient group

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## 3.5 Channels of Information On Giving

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Responses from households were sought for two categories of recipients - 'religious' and 'non-religious organisations'.

### Religious Organisations

For 'religious organisations', 'direct interaction with the beneficiary' (57%), 'in-person outreach by volunteers or agents' (33%), and 'word of mouth from family and friends' (27%) emerged as important methods of soliciting donations.

**Urban-Rural Landscape:** Data shows that most households receive information from '**direct interaction with beneficiary**' in both rural and urban areas. This is followed by 'volunteer interaction' and information through 'word from family and friends', 'volunteer interaction' and information

through 'word from family and friends'. (Figure 14)

**Regions:** About **50%** of households in all the regions received information through the '**direct beneficiary**'. Around 30% and above households received information through 'volunteers' across all regions. Finally, 34% of households in west India, 28% in the north, 27% in the east and 20% in the south received information from 'family and friends'.

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

### Non-Religious Organisations

Similar to the findings for 'religious organisations', 'face-to-face interaction with the beneficiary' (45%), 'in-person outreach by volunteers or agents' (37%), and 'word from family and friends' (20%) remain the critical sources of information for giving to 'non-religious organisations'. 'Television' (18%) also emerged as an important source of information for 'non-religious organisations'.

**Urban-Rural Landscape:** Amongst various channels of information, '**television**' emerged as an important source of information in rural areas

at **26%** as compared to **8%** in urban areas. On the other hand, '**face-to-face interaction with volunteers and agents**' was higher in **urban areas** (47%) when compared to rural areas (30%). Another important source of information was 'interaction with beneficiaries', and 'family and friends'.

**Regions:** Regional patterns show that the most important information channel was '**direct interaction with beneficiary**' in **all regions** except in the **south** where '**direct interaction with volunteers**' (35%) was the most prominent. (Figure 15)

**Figure 14: Sources of information for giving to 'religious organisations' (Oct'20-Sep'21)**

**TV**

Urban

 5%

Rural

 7%



**Print**

Urban

 2%

Rural

 3%



**Radio**

Urban

 1%

Rural

 0%



**Cinema**

Urban

 1%

Rural

 1%



**Outdoor**

Urban

 1%

Rural

 3%



**Event**

Urban

 7%

Rural

 4%



**Face To Face (Volunteering)**

Urban

 30%

Rural

 35%



**Face To Face (Beneficiary)**

Urban

 57%

Rural

 57%



**Social Media**

Urban

 1%

Rural

 1%



**Whatsapp**

Urban

 1%

Rural

 1%



**Flyer (Pamphlet)**

Urban

 1%

Rural

 1%



**Word from family and friends**

Urban

 30%

Rural

 27%



**Legend:**

Total HHs (000s) -



Urban = 64476



Rural = 133886

The percentages are calculated on the base of total incidences of household donation for each recipient group

‘Interaction with volunteers’ was the second most important source of information in west India (42%), east (27%) and north India (59%). In north India, ‘family and friends’ also played an equally important role as a source

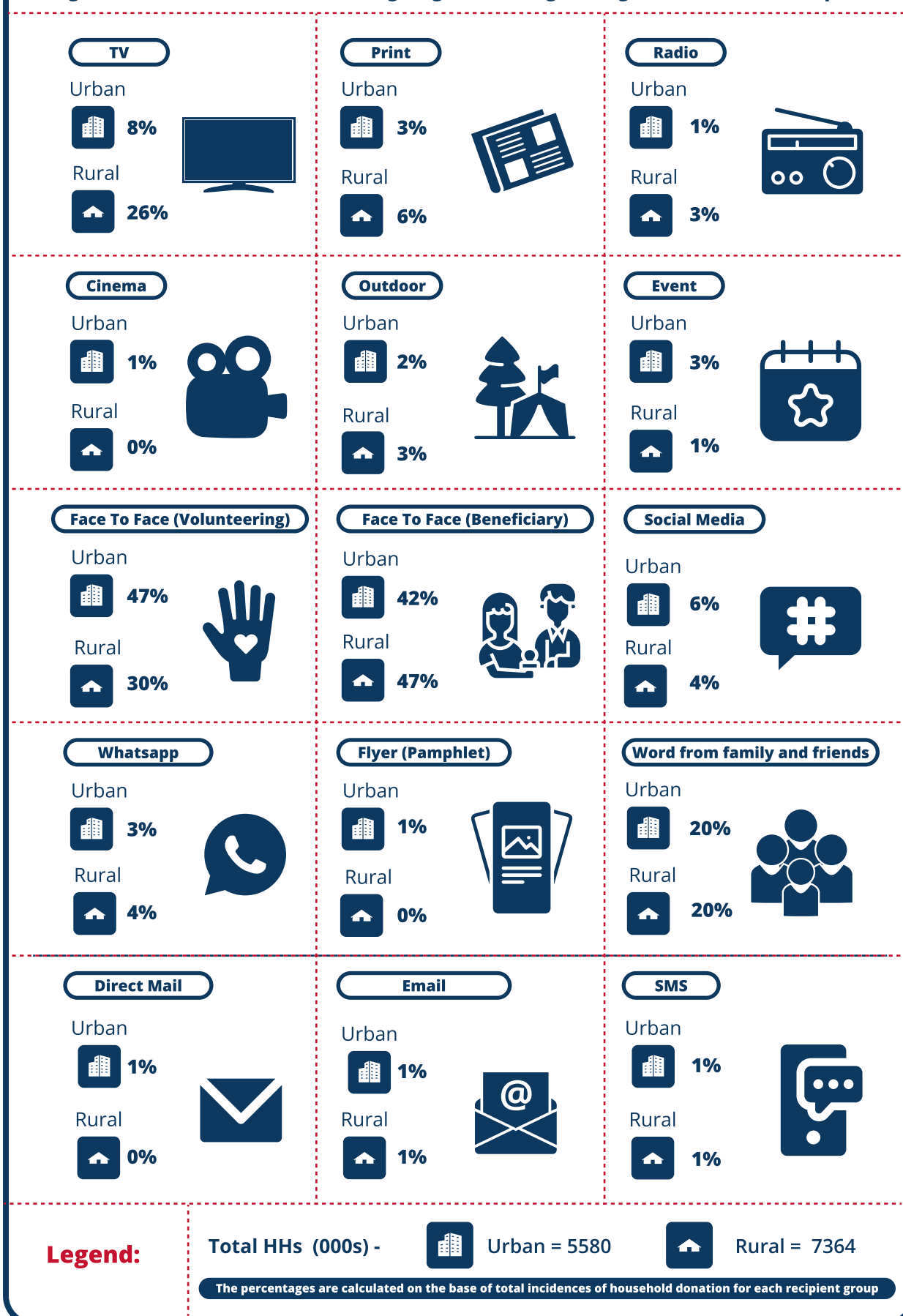
of information at 59%. ‘Television’ (31%) spread more information in the south than ‘volunteers’ (27%).

*Tables 2.3 and 2.4 in Annexure 2 give a complete breakup of numbers.*



- » For both ‘religious organisations’ and ‘non-religious organisations’, ‘in-person outreach by volunteers or agents’, ‘face-to-face interaction from the beneficiary’, and ‘word from family and friends’ emerged as critical sources of information.
- » ‘Television’ also emerged as a significant medium for soliciting donations for ‘non-religious organisations.’
- » The channels of information emerged as critical in influencing household giving to specific recipient groups.

**Figure 15: Sources of information for giving to 'non-religious organisations' (Oct'20-Sep'21)**



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## 3.6 Forms of Donations: ‘Cash’, ‘In-kind’, and ‘Volunteering’

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Nationally, out of the 87% of incidences of household donations, **93%** donated in ‘**cash**’, **44%** donated ‘**in-kind**’, and 1% reported to have ‘**volunteered**’. (Figure 16)

### Patterns of ‘Cash Giving’

The average donation amount for households saw a small decrease in phase 2, from INR 524 to INR 507. Although phase 2 saw a decline in the average donation amount, the frequency of giving donations in ‘cash’ increased by 11%.

**Recipient Groups:** ‘Cash’ was the most preferred form of giving across recipient groups. Nationally, ‘cash’ donations across recipient groups were over 75%. Relative to other recipient groups, more households preferred to give in the form of ‘**cash**’ to ‘**religious organisations**’ (98% of the total households that donated).

The average ‘cash’ donation to ‘household staff’ was INR 1,332 in phase 1 which increased to INR 1,467 in phase 2. On the other hand, contribution to ‘family and friends’ fell from an average of INR 1,872 in phase 1 to INR 1,434 in phase 2. (Figure 17)

**Urban–Rural Landscape:** Overall, the amount of ‘cash’ donated was higher in urban households. The average ‘cash’ amount donated by urban households in phase 1 was INR 703, which dropped to INR 617 in phase 2.

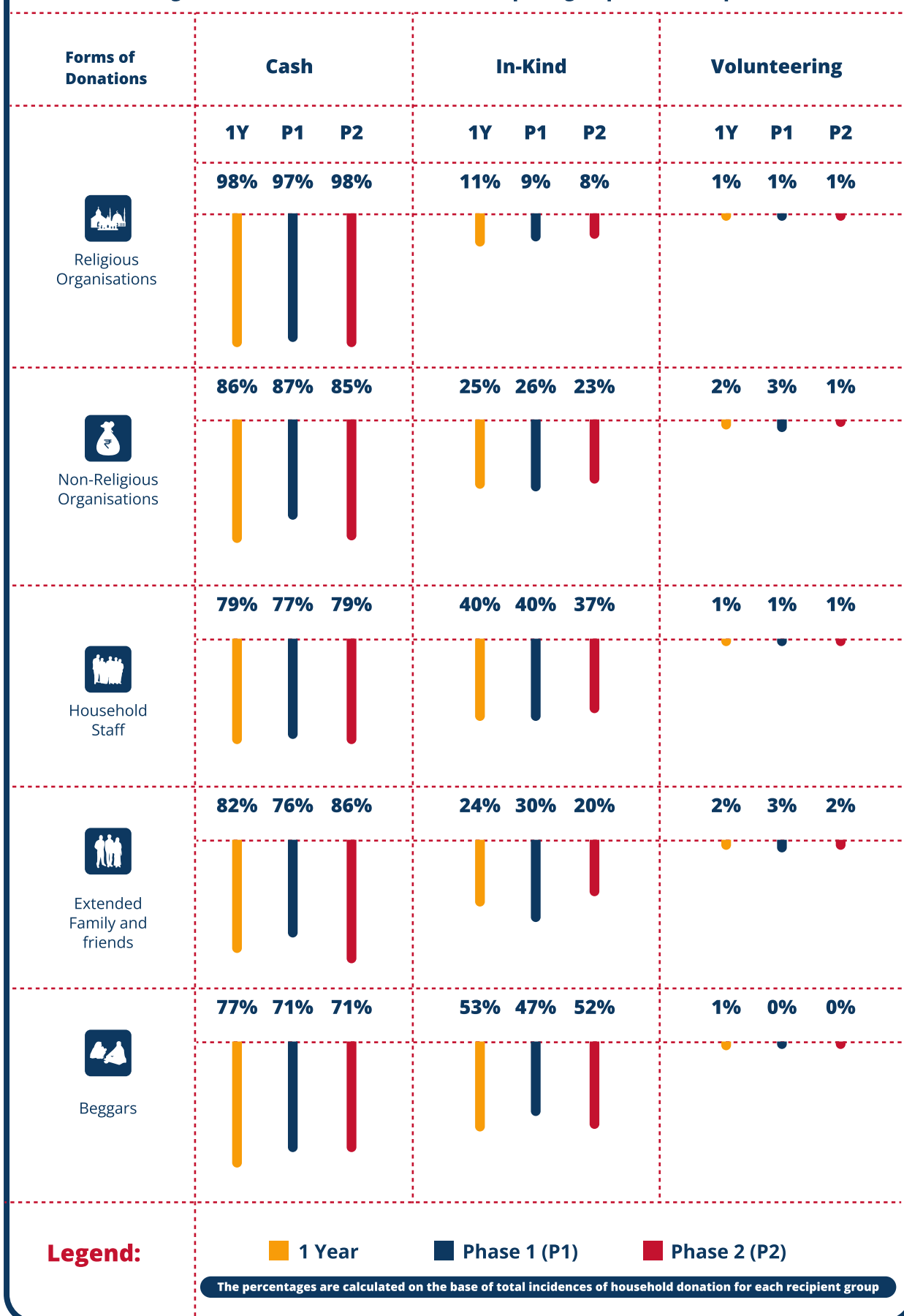
About 98% households who donated both in urban and rural India made contributions in the form of ‘cash’ to ‘religious organisations’. (Figure 18)

**Regions:** South India donated the highest average amount, this being INR 823 per household in phase 1 and INR 667 in phase 2; this was followed by west India. The lowest averages were reported from east India at INR 390 for phase 1 and from north India at INR 395 in phase 2.

About 96% of the total incidence of household donations across regions were made in ‘cash’ and these were made to ‘religious organisations’. The second highest incidence of giving in ‘cash’ was towards ‘non-governmental organisations’ across regions. The lowest average amount donated by households in form of ‘cash’ went to ‘beggars’ in all the regions except the south. (Figure 19)




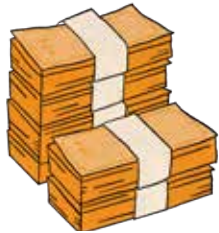








**Income Groups:** The highest average amounts were donated by higher-income-group households, with the average amount of donation made decreasing with income. Phase 2 saw a slight decrease in donations by all income groups. This decrease was higher in SEC A/B categories where average ‘cash’ contributions fell from INR 865 in phase 1 to INR 846 in phase 2. (Figure 20)

**Figure 16: Forms of donation across recipient groups (Oct'20–Sep'21)**



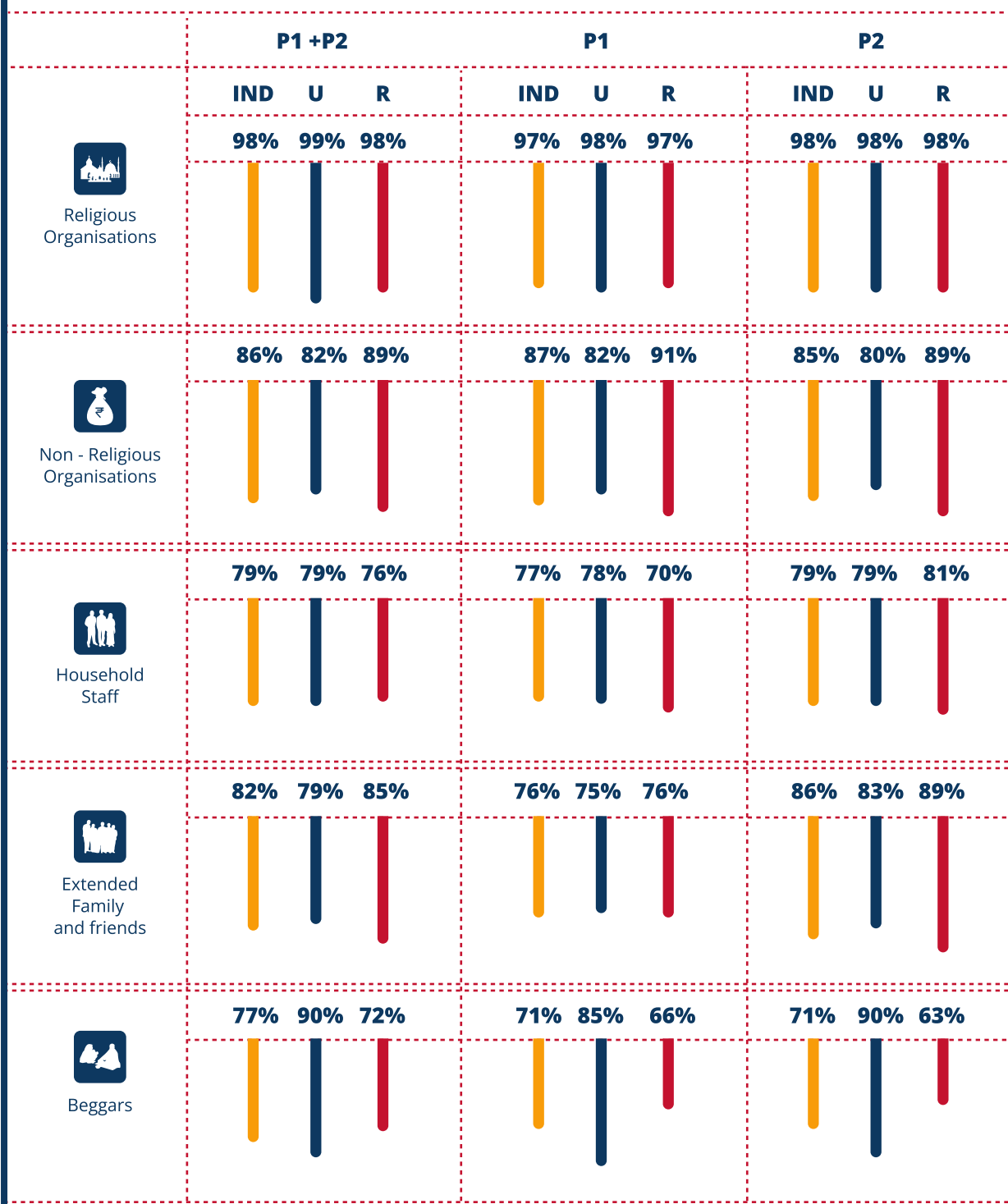


**Figure 17: Average 'cash' payment across recipient groups**

 <b>Religious Organisations</b>	<b>Phase 1 - 630</b> <b>Phase 2 - 571</b>	
 <b>Non - Religious Organisations</b>	<b>Phase 1 - 997</b> <b>Phase 2 - 803</b>	
 <b>Household Staff</b>	<b>Phase 1 - 1332</b> <b>Phase 2 - 1467</b>	
 <b>Extended Family and friends</b>	<b>Phase 1 - 1872</b> <b>Phase 2 - 1434</b>	
 <b>Beggars</b>	<b>Phase 1 - 146</b> <b>Phase 2 - 141</b>	
 <b>All India</b>	<b>Phase 1 - 524</b> <b>Phase 2 - 507</b>	

*Average Cash Payment per HH (INR): 6 Monthly by each recipient group*

**Figure 18: Incidence of 'Cash' donation by type of recipients: All-India, rural India, urban India**



■ All India (IND) 
 ■ Urban (U) 
 ■ Rural (R)

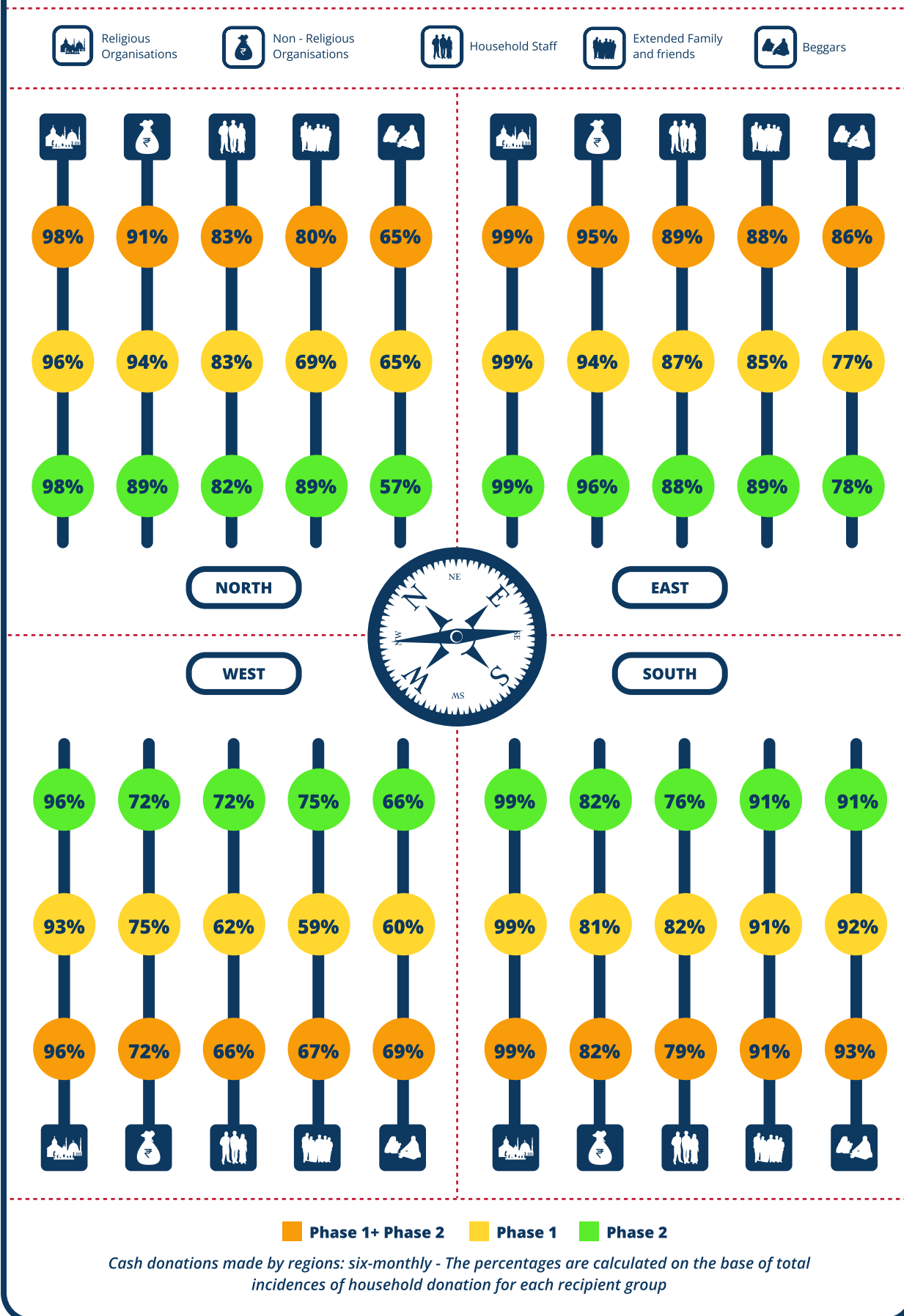
*The percentages are calculated on the base of total incidences of household donation for each recipient group*

**P1 (Phase 1)** = Estimated 'cash' contribution % by type of recipient group in Phase1 (Oct'20 - Mar'21)

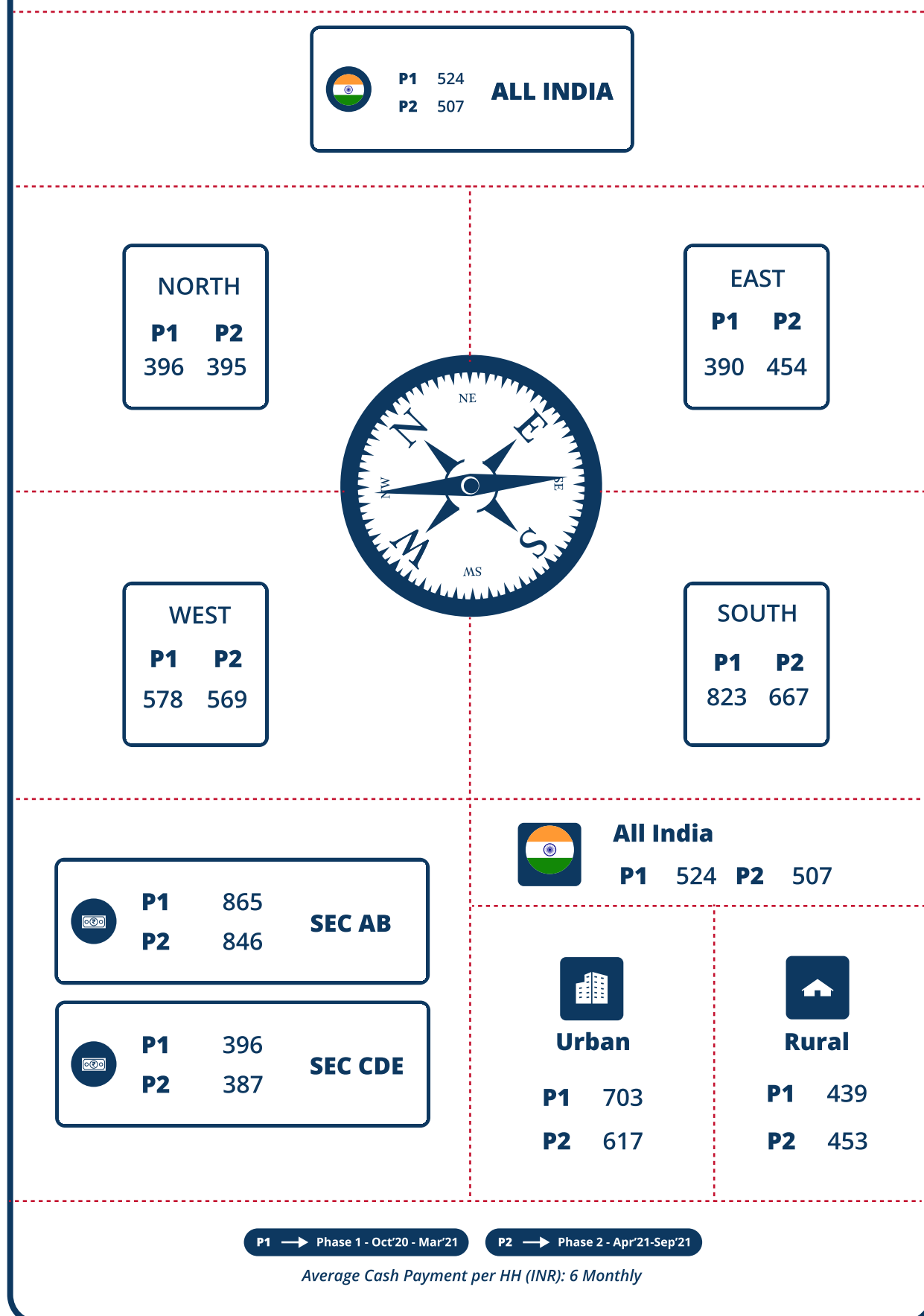
**P2 (Phase 2)** = Estimated 'cash' contribution % by type of recipient group in Phase 2 (Apr'20 - Sep'21)

**P1 + P2** = Estimated 'cash' contribution % by type of recipient group in both Phases (Oct'20 - Sep'21)

**Figure 19: 'Cash' donations across regions**



**Figure 20: Trends in average 'cash' donation per household across urban-rural, regions, and income categories**



About 98% of the total incidence of household donations across income groups were made in 'cash' and these were made to 'religious organisations', followed by 84% to 'non-religious organisations'. A higher proportion of the incidence of 'cash' donations to 'beggars' was reported among the higher income category (84% vs. 75% among low-income group). (Figure 21)

**Medium of 'Cash' Contribution:** "Cash" donations were primarily made in **currency notes** across recipient categories. Another important mode of payment was through **digital wallets**. The share of payments made via digital wallets is larger than the share made by cheque or debit/credit card primarily to 'non-religious organisations'.

Approximately 4% households used digital wallets to donate to 'non-

religious organisations'. Credit and debit cards were marginally preferred over cheques to donate to 'non-religious organisations'. (Figure 22)

**Frequency:** Respondents were asked to report on the frequency of their donations: 'once in six months', 'once in three months', and 'once a month' were the options for 'cash' donations. They were also asked if they have donated on specific occasions.

Most households made donations 'once in six months' to all categories of recipients except 'beggars'. Giving to 'beggars' was more frequent, with around 40% households who donated to 'beggars' donating more than 'once a month' on an average for a six-month period. (Figure 23)

## Patterns of 'In-kind' Giving

'In-kind' donations included groceries (dry rations, packaged food items, fruits and vegetables); clothing and blankets; food in the form of cooked meals; and household items (kitchenware, toys, and personal items); and construction, farming, and hardware equipment.

**Recipient Groups:** In both phases, **groceries** remain the main form of 'in-kind' donations. Out of 'in-kind' donations made to 'beggars' and 'religious organisations', 87% and 85% respectively was in the form of groceries. This was followed by clothing and blankets, and food items such as cooked food and sweets.

In phase 2, **food** was preferred over clothing when giving to '**religious organisations**'. (Figure 24)

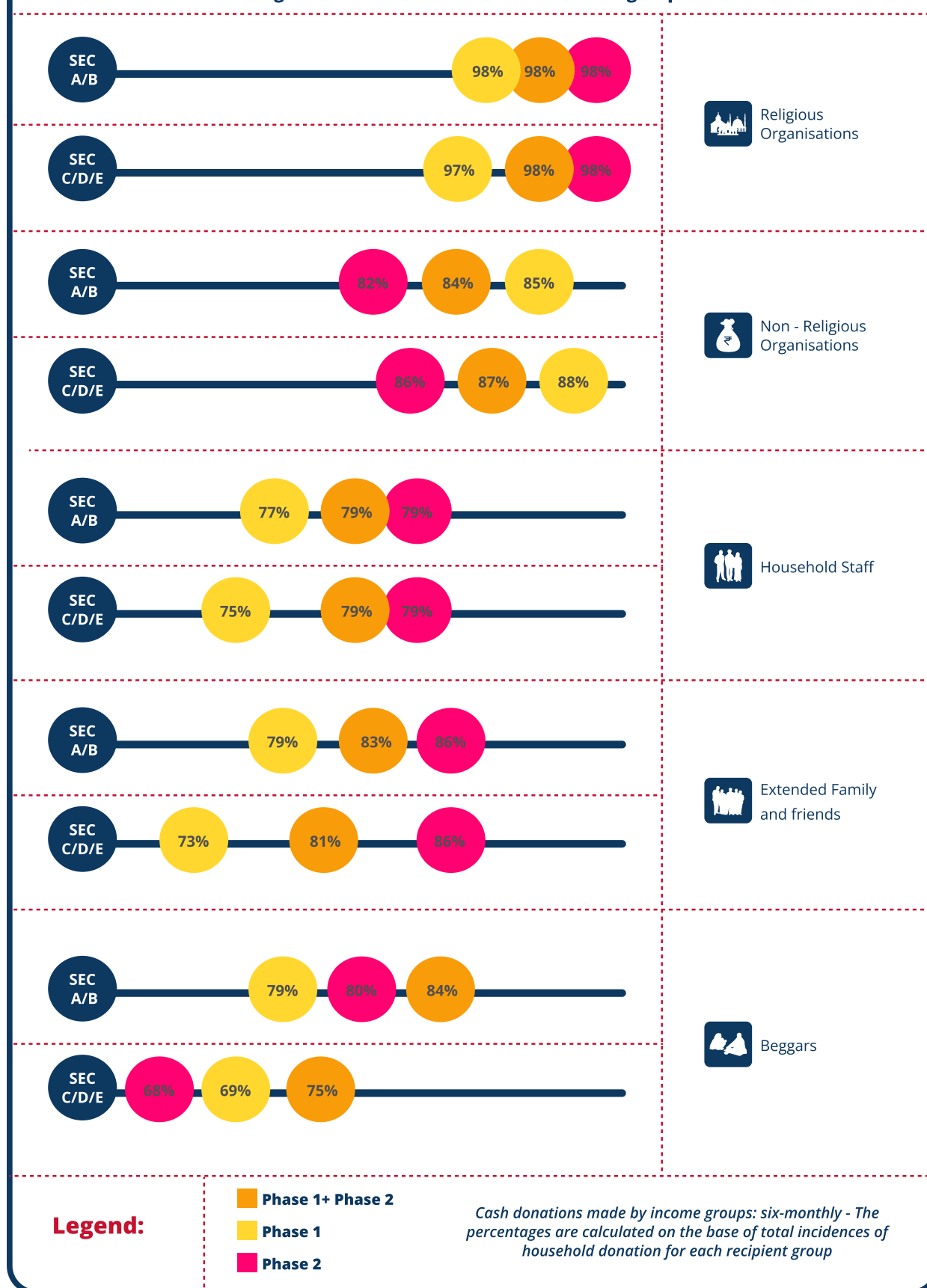
**Urban-Rural Landscape:** Households in rural India gave more 'in-kind' to 'beggars'. Among the households

who gave in urban areas, a higher proportion of giving incidence was in 'in kind' to 'household staff' (43% vs. 40% donated at an all-India level) and to 'non-government organisation' (29% vs. 25% donated at an all-India level). (Figure 25)

**Regions:** 'In-kind' donations were more prevalent in **east and north India**. Among the households who gave in north India, a higher proportion of giving incidence was in 'in kind' to 'beggars' (69% vs. 53% who donated at an all-India level). (Figure 26)

**Income Groups:** The highest incidence of 'in-kind' donations across income groups was to 'beggars'. This was followed by 'household staff', 'family and friends' and 'religious organisations' respectively. (Figure 27)

**Figure 21: 'Cash' donations across income groups**



**Figure 22: Mode of 'cash' contribution (Oct'20-Sep'21)**



### Religious Organisations



### Non - Religious Organisations



### Household Staff



### Extended Family and friends



### Beggars



**Legend:** Mode of Contribution in 1 Year - The percentages are calculated on the base of 'cash' incidence of household donation for each recipient group



Cash



Cheque



Digital



Credit/Debit Card  
(Offline - through  
POS)



Credit/Debit Card  
(Online - through  
payment gateway)

**Figure 23: Trends in frequency of giving in 'cash' across recipient groups**











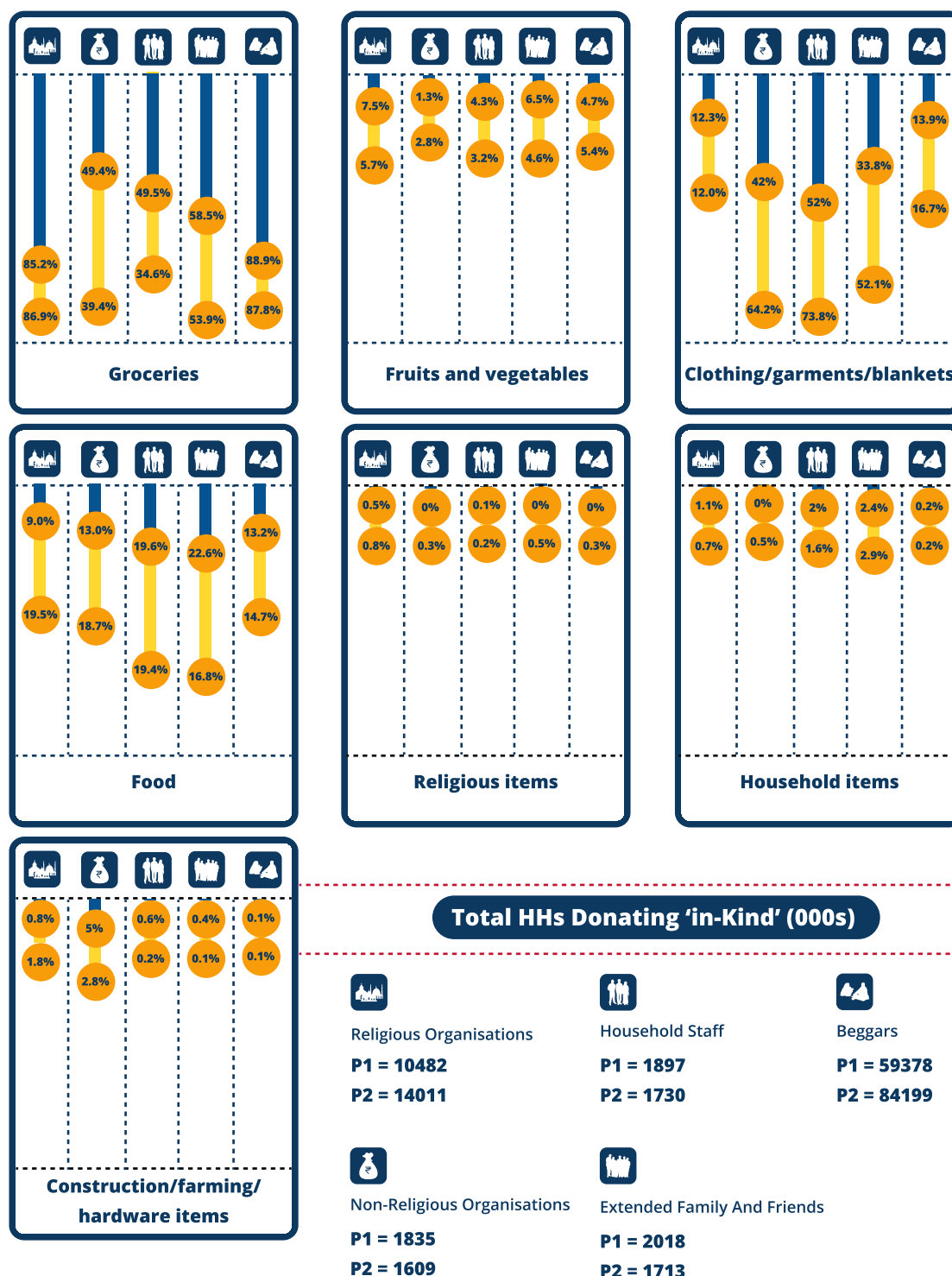
		P1	P2	
 Religious Organisations	Once in 6 months	40%	25%	
	Once a month	11%	21%	
	More than once a month	10%	11%	
	Once in 3 months	8%	12%	
	More than once in 3 months	5%	4%	
	More than once in 6 months	5%	11%	
	Occasion/Festival-based	21%	16%	
 Non - Religious Organisations	Once in 6 months	40%	36%	
	Once a month	8%	15%	
	More than once a month	6%	6%	
	Once in 3 months	24%	19%	
	More than once in 3 months	9%	9%	
	More than once in 6 months	5%	5%	
	Occasion/Festival-based	8%	10%	
 Household Staff	Once in 6 months	39%	32%	
	Once a month	14%	13%	
	More than once a month	6%	5%	
	Once in 3 months	17%	11%	
	More than once in 3 months	5%	7%	
	More than once in 6 months	5%	8%	
	Occasion/Festival-based	14%	23%	
 Extended Family and friends	Once in 6 months	52%	32%	
	Once a month	10%	23%	
	More than once a month	8%	7%	
	Once in 3 months	10%	12%	
	More than once in 3 months	3%	6%	
	More than once in 6 months	6%	6%	
	Occasion/Festival-based	10%	14%	
 Beggars	Once in 6 months	17%	7%	
	Once a month	18%	26%	
	More than once a month	45%	40%	
	Once in 3 months	6%	11%	
	More than once in 3 months	2%	6%	
	More than once in 6 months	5%	6%	
	Occasion/Festival-based	6%	4%	
Total HHs Within Each Recipient Group (000s)		P1 → Phase 1 - Oct'20 - Mar'21	P2 → Phase 2 - Apr'21-Sep'21	
 Religious Organisations	 Non-Religious Organisations	 Household Staff	 Extended Family And Friends	 Beggars
P1 = 114803	P1 = 6208	P1 = 3592	P1 = 5092	P1 = 90939
P2 = 164594	P2 = 5833	P2 = 3751	P2 = 7470	P2 = 113926
The percentages are calculated on the base of 'cash' incidence of household donation for each recipient group				



Figure 24: 'In-kind' donations across recipient groups



All India (U+R): six-monthly - The percentages are calculated on the base of 'in-kind' incidence of household donation for each recipient group

Figure 25: 'In-kind' donations: All-India, rural India, urban India

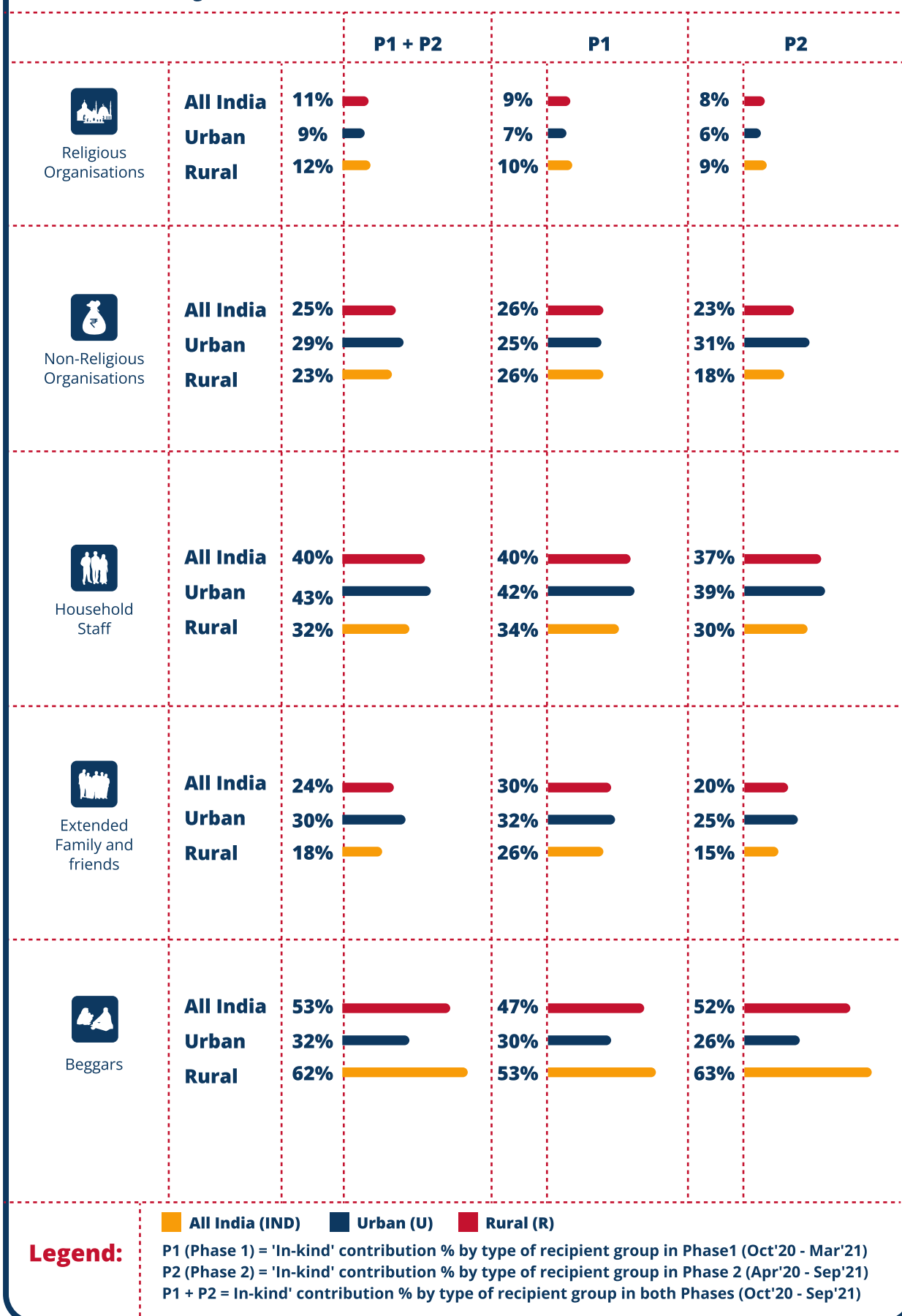
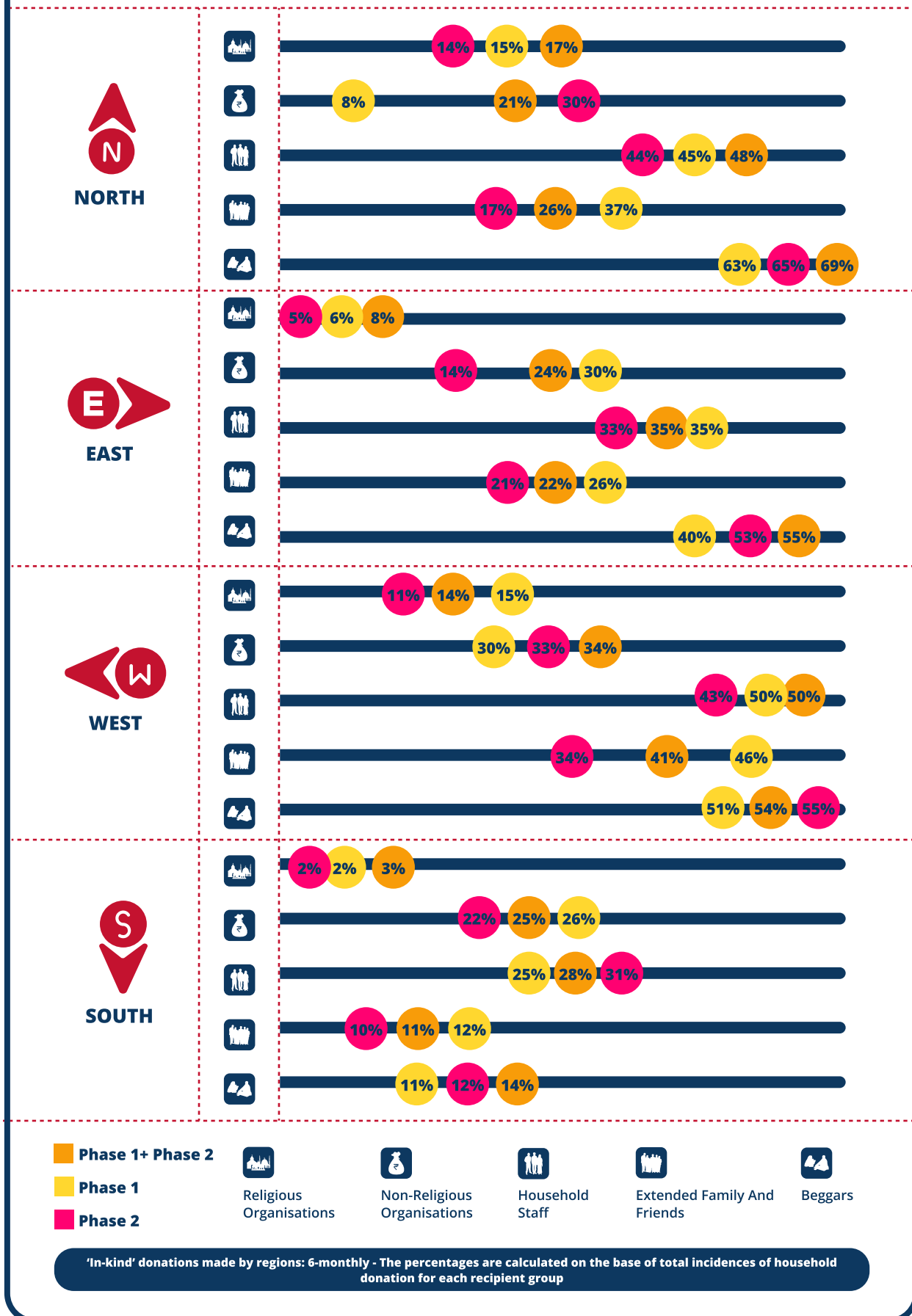
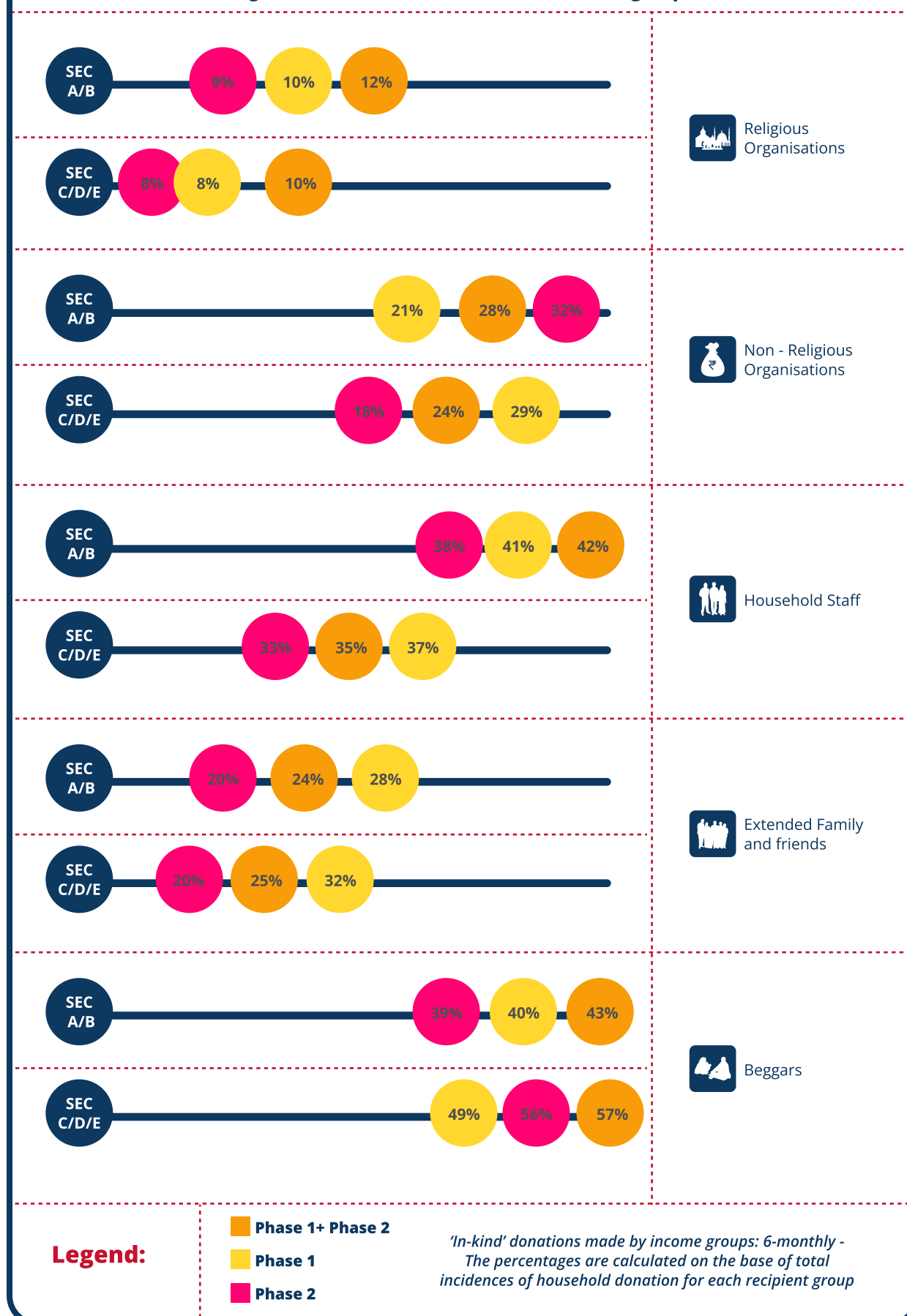


Figure 26: 'In-kind' donations across regions



**Figure 27: 'In-kind' donations across income groups**



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

more frequent (more than 'once a month') than to other recipient groups. Most households made donations 'once in six months' to all other recipient categories. (Figure 28)

'In-kind' donations to 'beggars' were

## Patterns of 'Volunteering'

This survey did not reveal a high incidence of 'volunteering'. As compared to 'cash' and 'in-kind', 'volunteering' emerged as a less preferred form of giving with only 1% households reporting to have volunteered 'in the last one-year period'.<sup>18</sup>

**Recipient Groups:** Among the households who volunteered, the highest incidence of 'volunteering' was towards '**family and friends**' and 'non-religious organisations'

phases) with each of the recipients: 'religious organisations', 'household staff', 'family and friends', and 'beggars'. About 52% reported 'volunteering' over 20 hours towards 'non-religious organisations' in phase 1 and 27% in phase 2.<sup>19</sup>(Figure 29)

**Urban-Rural Landscape:** The incidence of 'volunteering services' were low in both urban and rural India. Among the households who donated in both urban and rural areas, 2% respondents reported 'volunteering' to 'non-religious organisations' and 'family and friends'. (Figure 30)

Most households volunteered under 5 hours in 6 months (for each of the



- » 'Cash' emerged as the main form of donation across recipient categories.
- » Groceries were the main form of 'in-kind' donations towards the highest recipient groups: 'religious organisations' and 'beggars'
- » Among those who reported volunteering, most households volunteered under 5 hours in 6 months (for each of the phases) with all recipient groups, except 'non-religious organisations'

<sup>18</sup>The methodology for market size estimation has been provided in Annexure 1.

<sup>19</sup>Grey highlighted cells denote low unweighted base, hence please read with caution.

Figure 28: Trends in frequency of giving 'in-kind' across recipient groups

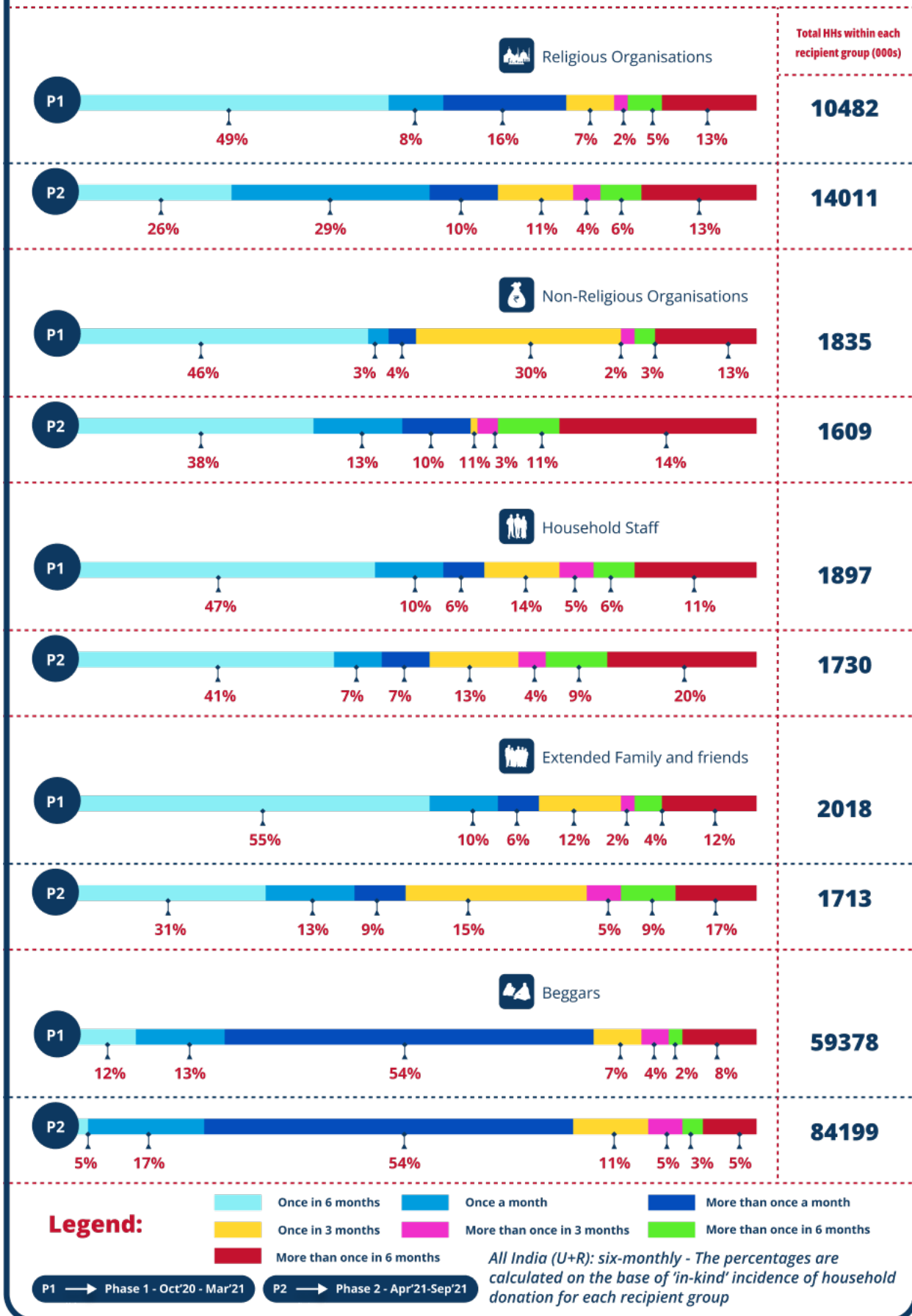
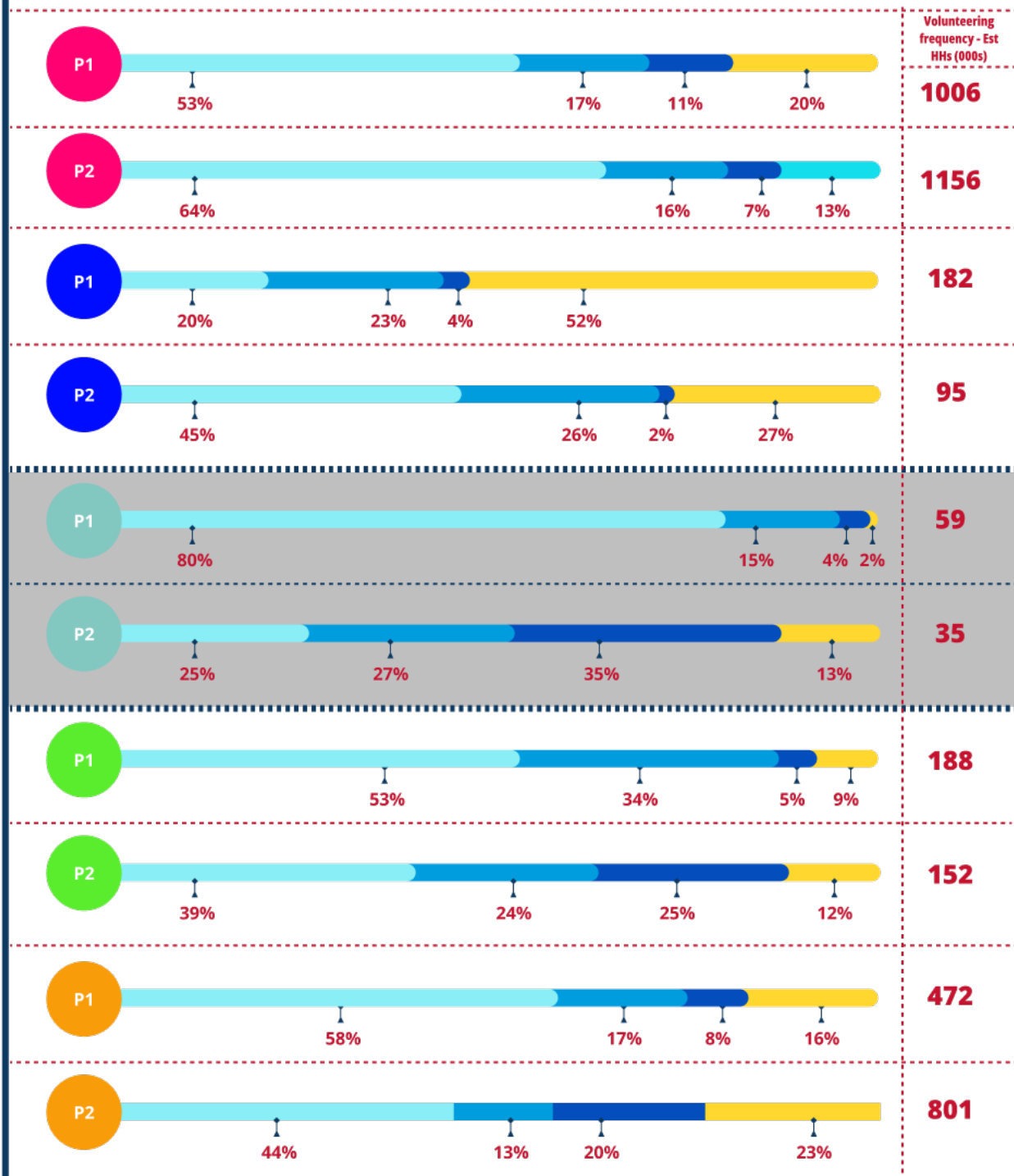


Figure 29: Frequency of 'volunteering services' across recipient groups



Note: Grey highlighted cells denote low unweighted base, hence please read with caution

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21



Religious Organisations



Non-Religious Organisations



Household Staff



Extended Family And Friends



Beggars

Under 5 hours

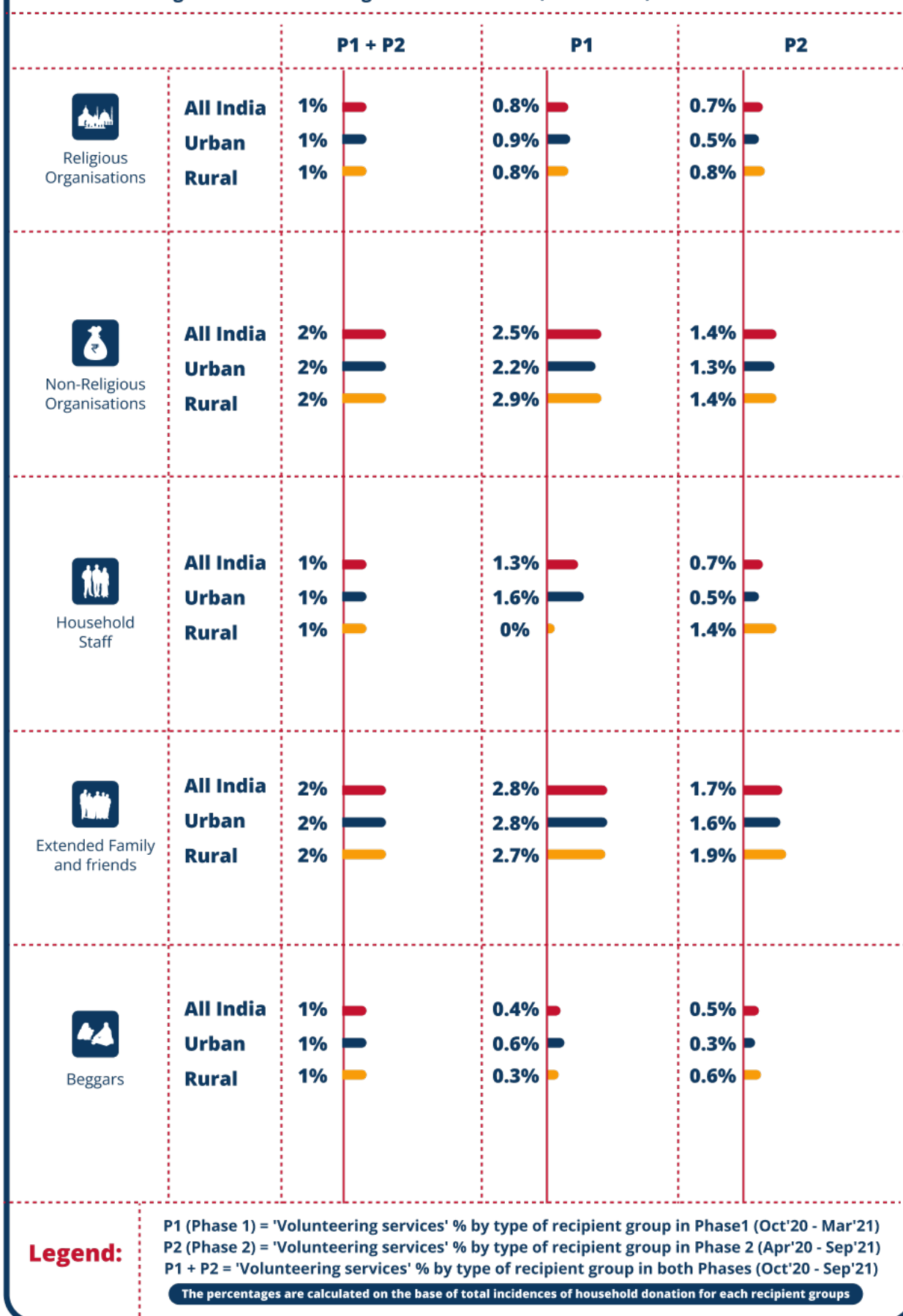
6-10 hours

11-20 hours

Over 20 hours

The percentages are calculated on the base of 'volunteering' incidence of household donation for each recipient group

Figure 30: 'Volunteering services': All-India, rural India, urban India





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## 3.7 Trends of Donation among ‘High-Givers’

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In order to gain a comprehensive understanding of household giving, ‘high giving’ profiles were categorised on the basis of the following parameters: a) households giving in both ‘cash’ and ‘in-kind’, b) households

that were frequent givers, and finally the c) quantum of giving. The significant findings are mainly reported at the level of urban-rural India, regions, and household income.

### Households Giving in Both ‘Cash’ and ‘Kind’

About 37% households donated in both ‘cash’ and ‘kind’ during the study period.

**‘Beggars’** are the most preferred beneficiaries of giving by households who give both in ‘cash’ and ‘in-kind’.

**Urban-Rural Landscape:** Incidence of giving in both ‘cash’ and ‘kind’ (to ‘religious organisations’, ‘non-religious organisations’, and ‘beggars’) was noted to be particularly higher in rural areas. In urban areas, a higher proportion of this form of giving went towards ‘household staff’ (23% vs. 9% in rural areas) and ‘family and friends’ (11% vs. 5% in rural areas).

in both ‘cash’ and ‘in-kind’ was higher in the north (52%) and in the east (47%). Incidence of giving across regions was highest towards ‘beggars’ in all regions except the south.

**Income Categories:** Among income categories, a higher proportion of low-income households (38%) gave both in ‘cash’ and ‘in-kind’ than higher-income groups (33%). The incidence of giving was highest towards ‘beggars’ across income groups, followed by ‘household staff’, ‘non-religious organisations’, ‘religious organisations’, and ‘family and friends’. (Figure 31)

*Detailed phase-wise findings are in Annexure 2, Tables 2.5, 2.6, and 2.7.*

**Regions:** Regionally, incidence of giving

### Frequent Givers

To identify the frequency of giving, three criteria were used: 1) ‘least frequent -givers’ who donated ‘once or more than once in 6 months’ or gave occasionally, 2) ‘less frequent givers’ who donated ‘once or more than once in 3 months’, and 3) ‘frequent givers’ who gave ‘once or more than once a month’.

The proportion of households donating ‘once or more than once a month’ was highest among those who gave towards ‘beggars’. More than **60%** of households who gave to ‘**beggars**’ donated ‘**once or more than once a month**’ in both phases.

**Figure 31: Donation in both 'cash' and 'in-kind'**

Forms of Donations	All India P1 + P2	Urban P1 + P2	Rural P1 + P2	N(U+R) P1 + P2	E(U+R) P1 + P2	W (U+R) P1 + P2	S (U+R) P1 + P2	SEC AB P1 + P2	SEC CDE P1 + P2
<b>Religious Organisations</b>									
Est HHs (000s)	198362	64476	133886	54071	53239	46154	44898	53676	144686
HHs giving both Cash & Kind	9%	7%	10%	15%	7%	10%	2%	10%	8%
<b>Non-Religious Organisations</b>									
Est HHs (000s)	12944	5580	7364	1994	4190	1978	4782	5207	7737
HHs giving both Cash & Kind	12%	12%	13%	14%	20%	6%	8%	13%	12%
<b>Household Staff</b>									
Est HHs (000s)	8131	6181	1950	1767	1895	2323	2145	5793	2338
HHs giving both Cash & Kind	19%	23%	9%	32%	24%	16%	8%	22%	14%
<b>Extended Family and friends</b>									
Est HHs (000s)	14033	7394	6639	2125	3244	4063	4600	6003	8030
HHs giving both Cash & Kind	8%	11%	5%	11%	10%	10%	3%	9%	7%
<b>Beggars</b>									
Est HHs (000s)	189353	55508	133844	63123	62047	35876	28307	45565	143787
HHs giving both Cash & Kind	31%	23%	34%	35%	41%	24%	7%	27%	32%
<b>Overall</b>									
Est HHs (000s)	267923	89172	178751	76731	70328	61482	59382	71233	196690
HHs giving both Cash & Kind	37%	26%	42%	52%	47%	32%	10%	33%	38%

The percentages are calculated on the base of total incidences of household donation for each recipient group

**Urban-Rural Landscape:** Comparing to the national average, households in urban India gave more frequently ('once or more than once a month') to 'religious organisations' (35% vs. 32% national average) and to 'non-religious organisations' (26% vs. 21% national average). Rural India in phase 2 gave more frequently ('once or more than once a month') to 'family and friends' (35% vs. 30% national average) and 'household staff' (25% vs. 18% national

average) (refer to Table 2.8 in Annexure 2).

**Regions:** Across regions, the 'frequent givers' donated to 'beggars' (refer to Table 2.9 in Annexure 2).

**Income Categories:** Households across income groups emerged as 'frequent givers' to 'beggars' followed by 'religious organisations' (refer to Table 2.10 in Annexure 2).

## Quantum of Giving

The 'high value donations' (above INR 1,000) made by households in a six-month period were made to '**household staff**' and '**family and friends**'. Smaller 'cash' donations of under INR 100 were made to 'beggars'. (Figure 32)

**Regions:** Among regions, households in north India gave INR 1,000+ to 'non-religious organisations', while the east and south made 'high value donations' to 'family and friends' (refer to Tables 2.2 and 2.12 in Annexure 2)

**Urban-Rural Landscape:** Rural India made contributions of higher 'cash' value (over INR 1,000) to '**household staff**' than urban households in both phases.<sup>20</sup> These findings correlate with the findings that rural households gave more frequently to 'household staff' (refer to Table 2.11 in Annexure 2)

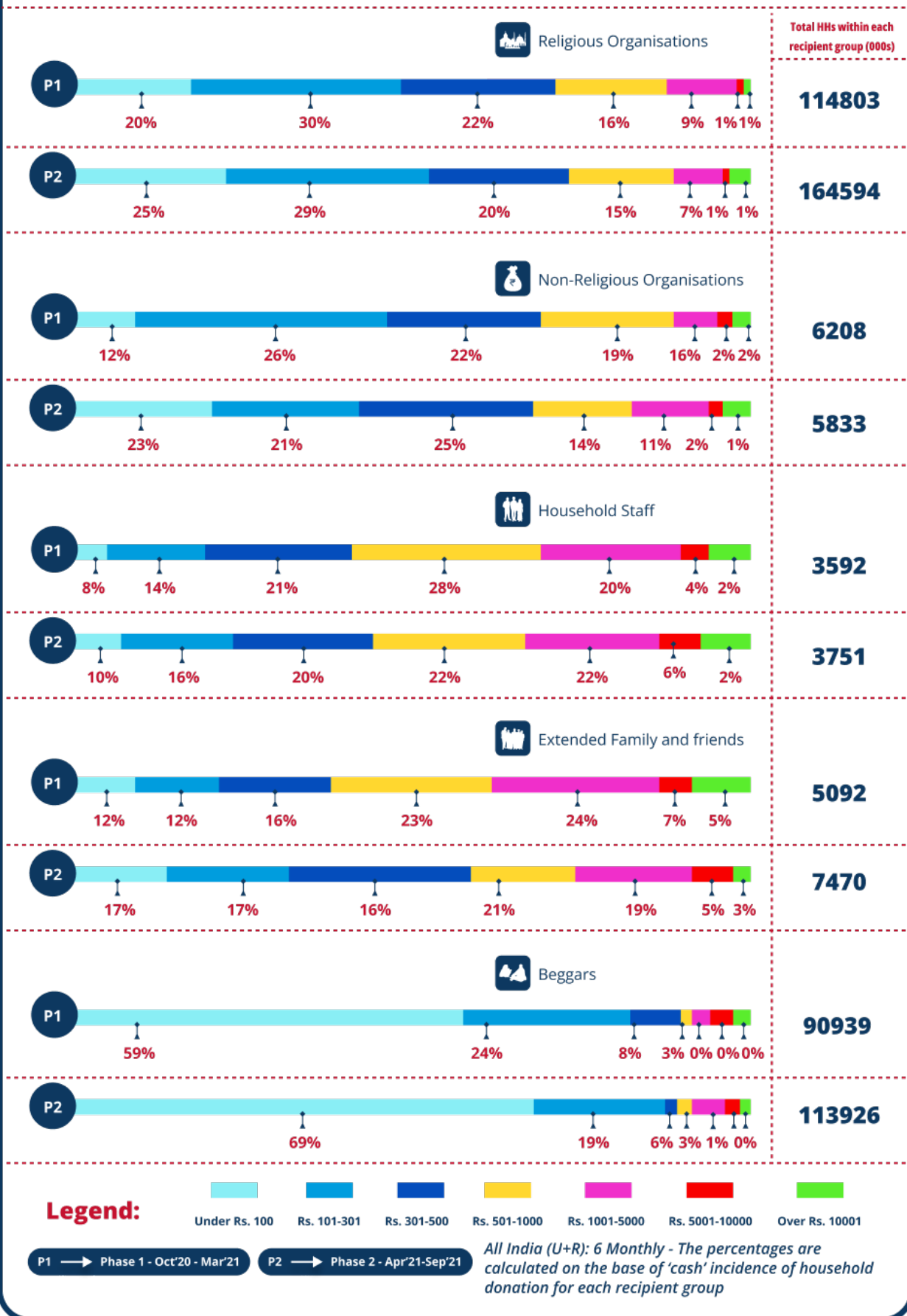
**Income Categories:** Higher-income groups donated higher amounts to 'family and friends'. In middle-income and lower-income groups, the higher amount was given to 'family and friends' in phase 1 and to 'household staff' in phase 2 (refer to Tables 2.3 and 2.13 in Annexure 2)



» Giving incidences were higher in urban areas in north and east regions, and among low-income category groups.

<sup>20</sup>Low Givers (INR 0 - 300), Mid Givers (INR 301-1000) and High-givers (INR 1000+)

Figure 32: 'Cash' contribution - Quantum of giving



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## 3.8 Deterrents to Making Donations

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In the second phase, households were also asked to report reasons for not donating. About 17% of the total respondents in phase 2 did not make any contributions. Of this **37%** each reported **'lack of resources'** and **'nobody had approached'** as a reasons for not donating. Further, **11%** of the households cited **'previous negative experiences'** as the reason for not making donations.

**Urban-Rural Landscape:** About 22% urban households and 15% rural households did not donate. Of the households which did not donate in urban India, **34%** reported that **'nobody had approached them for support'**. About **40%** of the households who did not donate in **rural India** responded that they **'lacked resources'** for any form of donation.

**Regions:** The most frequently cited reason for not donating in all the regions, except the west, was **'lack of resources'**. This was followed by **'nobody had approached'** and 'previous negative experience'.

**Income Categories:** About 40% of the middle- and lower-income households (SEC C/D/E) who did not donate reported that they 'lacked resources' to give and **35% from the higher-income households (SEC A/B) who did not donate reported that 'nobody had approached' them for donation.**

Almost one in every 10 higher-income households cited **'lack of trust'** in both organisations (9%) and individuals (11%) as deterrents to making donations. (Figure 33)



- » The most important reason cited by the households who did not donate was the 'lack of resources'.
- » Among the higher-income category, most households mentioned that 'nobody had approached' them for donations.

**Figure 33: Reasons for not making donations (Phase 2 of the study)**

Forms of Donations	All India P2	Urban P2	Rural P2	N (U+R) P2	E (U+R) P2	W (U+R) P2	S (U+R) P2	SEC AB P2	SEC CDE P2
Do not trust organisations who seek fund	8%	8%	7%	10%	1%	13%	4%	9%	7%
Do not trust individuals who seek funds	8%	10%	6%	12%	0%	9%	7%	11%	7%
Nobody approached our household for support	31%	34%	28%	33%	29%	31%	30%	35%	29%
Unaware of opportunities where we can provide support	5%	6%	4%	2%	2%	5%	6%	6%	5%
Do not have resources for any form of donation	37%	32%	40%	33%	63%	20%	46%	28%	40%
Previous negative experience due to which we do not do charity anymore	10%	9%	11%	8%	2%	20%	5%	11%	10%
Total HHs within each recipient group (000s)	53118	23425	29693	5941	4339	18699	24141	14958	38161

N (U+R)  
P2

**North**

W (U+R)  
P2

**West**

E (U+R)  
P2

**East**

S (U+R)  
P2

**South**

P2 → Phase 2 - Apr'21-Sep'21

*The percentages are calculated on the base of total households who have not made any donation in phase 2*



# 4

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## *Limitations of the Study*

**T**he present study intended to explore the extent and broad trends of household giving in India. Repeat giving patterns across the same household have not been analysed at this stage. Only a broad overview of giving across two phases has been presented.

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





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## *Conclusion*

**T**he study estimates the market size of household giving in India as **INR 23.7 thousand crore**. The most predominant form of giving was **'cash'** at **93%** of the total household giving. The survey revealed that **'religious organisations'** captured the biggest market share of donations in India at **70%.** **'In-person outreach'** by 'volunteers or agents' of 'religious organisations' emerged as critical to soliciting donations. At the same time, higher- and middle-income groups reported that they did not any make donations because they were **'not approached by anyone'**. This suggests that there is potential for increasing household giving through

effective outreach and communication.

The study also revealed that **religious beliefs** were the primary motivation for giving followed by the desire to **support someone in financial distress**, along with **family traditions**.

Another important finding of the survey was information on gendered forms of giving. **Women** were the primary decision-makers in giving to **'household staff'** and **'beggars'**, while men were the key decision-makers in giving to **'family and friends'** and **'religious organisations'**.



6

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## *Annexure 1: Methodology for Panel Creation and Survey*

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## 6.1 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 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

In Phase 1 of the methodology, 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 80:20 ratio of urban and rural households, respectively, which was projected to the Indian census data. It covered 17 states,<sup>21</sup> 135 urban towns, and 705 villages. 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 and were formally onboarded as part of the Worldpanel Division of Kantar panel. The existing Worldpanel Division of Kantar panel was updated using the same specifications as per the mentioned variables to replace any defunct respondent households.

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

homogeneity and heterogeneity of households of sample groups.

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

For towns and villages, the sampling was done based on size; the broad categorisation of towns and villages surveyed were done as per average population size. From a socio-economic perspective, the SEC classification was calculated based on the standard New Consumer Classification System (NCCS). Based on the education of the chief wage earner and the number of durables owned<sup>22</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. (*Image 1.1*)

Based on the SEC classification GRID, broad SEC categories included SEC A1, A2/A3, SEC B, SEC C, and SEC D/E for this study. 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>21</sup>Excluding Jammu & Kashmir, Goa, the Northeast (except Guwahati), and offshore Islands.

<sup>22</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.

**Table 1.1: States covered in the survey**



















<div data-bbox="268 293 488 589">  <p><b>Delhi</b></p> </div> <div data-bbox="549 293 769 589">  <p><b>Uttar Pradesh</b></p> </div> <div data-bbox="268 658 488 954">  <p><b>Rajasthan</b></p> </div> <div data-bbox="549 658 769 954">  <p><b>Punjab</b></p> </div> <div data-bbox="411 1014 576 1077"> <p><b>NORTH</b></p> </div>	<div data-bbox="906 282 1121 499">  <p><b>West Bengal</b></p> </div> <div data-bbox="1153 282 1369 499">  <p><b>Guwahati</b></p> </div> <div data-bbox="906 524 1121 741">  <p><b>Bihar</b></p> </div> <div data-bbox="1153 524 1369 741">  <p><b>Jharkhand</b></p> </div> <div data-bbox="1034 766 1254 983">  <p><b>Odisha</b></p> </div> <div data-bbox="1034 1014 1198 1077"> <p><b>EAST</b></p> </div>
<div data-bbox="411 1144 576 1207"> <p><b>WEST</b></p> </div> <div data-bbox="236 1274 472 1592">  <p><b>Gujarat</b></p> </div> <div data-bbox="523 1274 759 1592">  <p><b>Maharashtra</b></p> </div> <div data-bbox="236 1644 472 1962">  <p><b>Madhya Pradesh</b></p> </div> <div data-bbox="523 1644 759 1962">  <p><b>Chhattisgarh</b></p> </div>	<div data-bbox="1034 1144 1198 1207"> <p><b>SOUTH</b></p> </div> <div data-bbox="858 1238 1094 1469">  <p><b>Telengana</b></p> </div> <div data-bbox="1129 1238 1366 1469">  <p><b>Tamil Nadu</b></p> </div> <div data-bbox="858 1503 1094 1733">  <p><b>Andhra Pradesh</b></p> </div> <div data-bbox="1129 1503 1366 1733">  <p><b>Karnataka</b></p> </div> <div data-bbox="1002 1767 1238 2002">  <p><b>Kerela</b></p> </div>

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](#)

## 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)

## Methodology for Market Estimation

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

For the purpose of this study, 'market size' was broadly defined as a projected value, based on Worldpanel Division of Kantar panel survey results, that was indicative of the amount of 'cash' available in the country for individual household giving and philanthropy. The current estimate of 23.7 thousand crore was determined based on the donations made in 'cash' in one year that is, between October 2020 and September 2021.

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

Further, a product of total HH incidence (A) of each 'cash' amount range for a particular donation type

and an average value (B) taken of that amount range has been used to arrive at the 'cash' amount donated (C) for that specific amount range within one type of donation.

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

Compared to existing estimates of the market size for giving, that is, the CAF study on giving in India, we find that urban giving trends are similar.<sup>23</sup>

Table 1.4 provides a summary of key parameters.

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

<sup>23</sup>CAF (2020) 'India Giving 2020' report, Charities Aid Foundation [https://cafindiaweb.s3.ap-south-1.amazonaws.com/cafindiawebsite/india\\_giving\\_report\\_2020-393.PDF](https://cafindiaweb.s3.ap-south-1.amazonaws.com/cafindiawebsite/india_giving_report_2020-393.PDF). Accessed on 15 February 2022.



**Image 1.2: Stepwise illustration of data collection and cleaning**

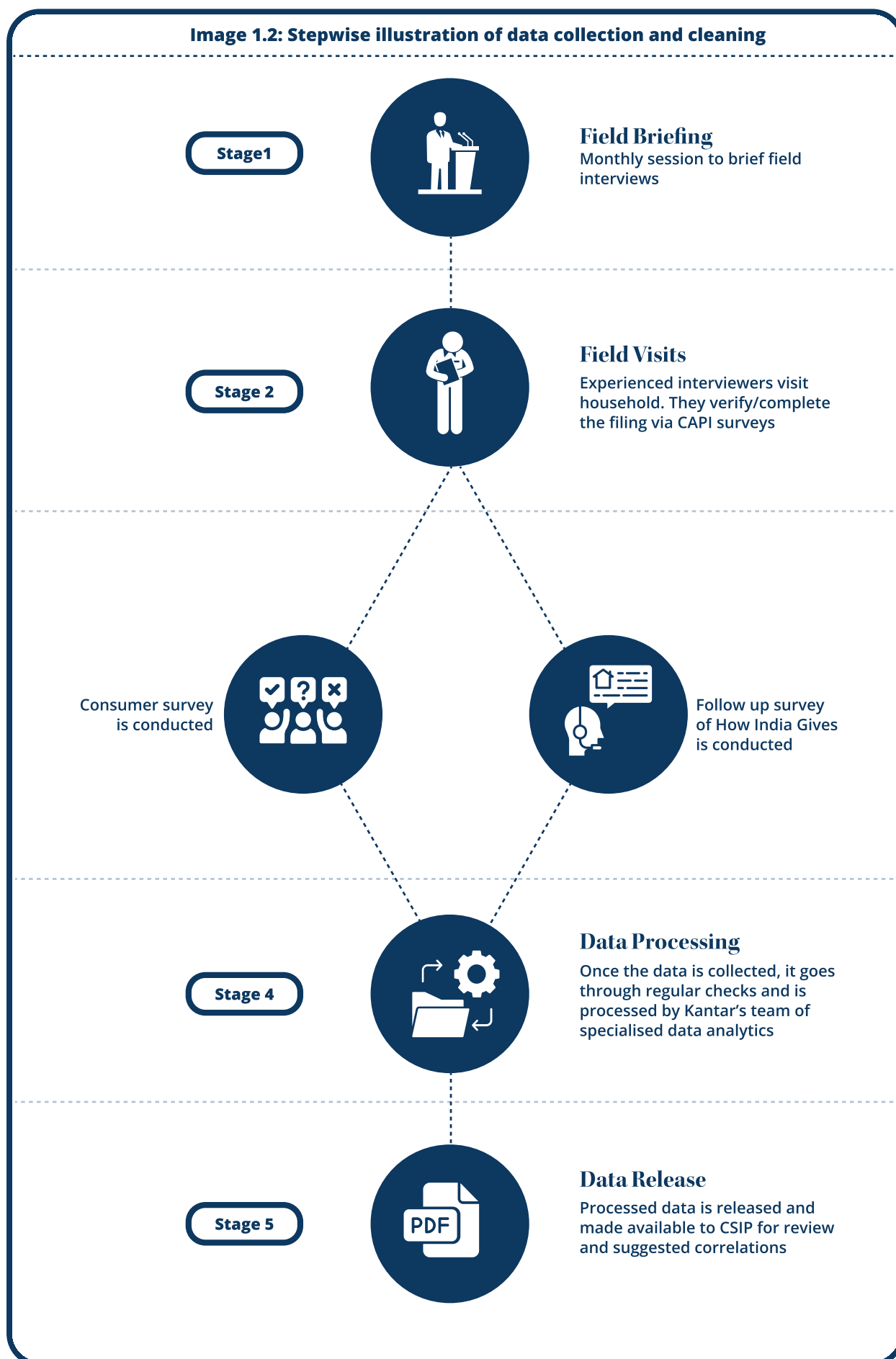


Table 1.2: Illustrative example of market estimation data

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

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

For example - Captured data for P2 for religious groups (INR)			
Households that made religious donations	Absolutes - HHs (000s) 164594	Average Value - B	Donated Amount (C = A* B)
Under INR 100	40458	50	2022891
INR 101-300	48154	200	9630755
INR 301-500	33650	400	13459983
INR 501-1000	24313	750	18234592
INR 1001-5000	12137	2500	30342142
INR 5001-10000	1516	7500	11368170
Over INR 10001	900	10001	9001834
<b>Total cash Amount</b>	<b>94060368</b>		<b>94060368</b>
<b>Average</b>	<b>571</b>		<b>571</b>

**Table 1.3: Market estimation calculation based on responses from phase 1 and phase 2 (INR)**

**Phase 1**

**Phase 2**



**Religious Organisations**

<b>Total HHs (000s)</b>	<b>114803</b>	<b>164594</b>
<b>Total Cash Amount</b>	<b>72356366</b>	<b>94060368</b>
<b>Average Cash Amount</b>	<b>630</b>	<b>571</b>



**Non-Religious Organisations**

<b>Total HHs (000s)</b>	<b>6208</b>	<b>5833</b>
<b>Total Cash Amount</b>	<b>6191473</b>	<b>4684327</b>
<b>Average Cash Amount</b>	<b>997</b>	<b>803</b>



**Household Staff**

<b>Total HHs (000s)</b>	<b>3592</b>	<b>3751</b>
<b>Total Cash Amount</b>	<b>4783152</b>	<b>5505124</b>
<b>Average Cash Amount</b>	<b>1332</b>	<b>1467</b>



**Extended Family and friends**

<b>Total HHs (000s)</b>	<b>5092</b>	<b>7470</b>
<b>Total Cash Amount</b>	<b>9535160</b>	<b>10708804</b>
<b>Average Cash Amount</b>	<b>1872</b>	<b>1434</b>



**Beggars**

<b>Total HHs (000s)</b>	<b>90939</b>	<b>113926</b>
<b>Total Cash Amount</b>	<b>13293975</b>	<b>16070377</b>
<b>Average Cash Amount</b>	<b>146</b>	<b>141</b>



**Overall (For any kind of donations)**

<b>Total HHs doing any donations (000s)</b>	<b>202691</b>	<b>258363</b>
<b>Total Cash Amount (Crores)</b>	<b>10616</b>	<b>13103</b>
<b>Average Cash Amount</b>	<b>524</b>	<b>507</b>

Annual donation  
market size - India




**Total HHs who have donated**

**Total Cash Amount**

**267923**

**23719**

Table 1.4: Comparison Of How India Gives And Giving In India 2020

Parameter	How India Gives (12-Month Period, October 2020– September 21)	CAF's Giving In India (12-Months Period, 2020)
<b>Percentage Of Individuals Who Made A Charitable Contribution</b> 	All India (U)	All India (U)
	<b>83%</b>	<b>84%</b>
<b>Donations Made To Religious Organisations</b> 	<b>60%</b>	<b>67%</b>
<b>Donations Made To Beggars Or People In Need</b> 	<b>52%</b>	<b>63%</b>



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## *Annexure 2: Tables*

**Table 2.1: Channels of Information for  
'Religious Organisation' : All-India,  
Urban India, and Rural India**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

P1 + P2 → Phase 1 + Phase 2 - Oct'20 - Sep'21


 Religious Organisations	All India			Urban			Rural		
	P1+P2	P1	P2	P1+P2	P1	P2	P1+P2	P1	P2
TV	6%	6%	4%	5%	4%	3%	7%	7%	5%
Print	3%	4%	1%	2%	2%	2%	3%	4%	1%
Radio	0%	0%	0%	1%	1%	0%	0%	0%	0%
Cinema	1%	1%	0%	1%	0%	0%	1%	1%	0%
Outdoor	3%	3%	1%	1%	1%	1%	3%	4%	1%
Event	5%	6%	4%	7%	8%	5%	4%	4%	3%
Face To Face (Volunteering)	33%	28%	27%	30%	21%	25%	35%	32%	28%
Face To Face (Beneficiary)	57%	50%	52%	57%	48%	49%	57%	51%	54%
Telemarketing	0%	0%	0%	0%	0%	0%	0%	0%	0%
Direct Mail	0%	0%	0%	0%	0%	0%	0%	0%	0%
Email	0%	0%	0%	0%	0%	0%	0%	-	0%
Social Media	1%	1%	0%	1%	1%	1%	1%	2%	0%
SMS	0%	0%	0%	0%	0%	0%	0%	0%	0%
Whatsapp	1%	1%	0%	1%	1%	1%	1%	1%	0%
Flyer (Pamphlet)	1%	1%	1%	1%	1%	1%	1%	1%	1%
Word from family & friends	27%	26%	22%	30%	25%	25%	27%	27%	20%
Est HHs (000s)	198362	118362	167968	64476	4337	54891	133886	78025	113077

**Table 2.2: Channels of Information for 'Religious Organisation by Regions**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

P1 + P2 → Phase 1 + Phase 2 - Oct'20 - Sep'21


 Religious Organisations	North (U+R)			East (U+R)			West (U+R)			South (U+R)		
	P1+P2	P1	P2	P1+P2	P1	P2	P1+P2	P1	P2	P1+P2	P1	P2
TV	15%	13%	12%	2%	3%	1%	2%	3%	1%	4%	6%	1%
Print	4%	8%	1%	1%	1%	1%	1%	2%	1%	4%	4%	2%
Radio	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Cinema	0%	0%	0%	1%	2%	0%	0%	0%	0%	0%	0%	0%
Outdoor	4%	5%	2%	1%	1%	0%	1%	1%	0%	5%	5%	2%
Event	2%	3%	1%	11%	11%	8%	3%	2%	2%	5%	6%	4%
Face To Face (Volunteering)	31%	25%	28%	38%	32%	29%	29%	27%	23%	34%	28%	26%
Face To Face (Beneficiary)	60%	57%	57%	56%	48%	48%	53%	44%	48%	60%	50%	56%
Telemarketing	0%	0%	0%	0%	-	0%	0%	-	0%	0%	0%	0%
Direct Mail	0%	0%	0%	0%	-	0%	0%	0%	0%	0%	0%	0%
Email	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Social Media	3%	5%	1%	0%	0%	0%	1%	1%	0%	0%	0%	0%
SMS	1%	0%	1%	0%	0%	0%	1%	1%	0%	0%	0%	0%
Whatsapp	2%	2%	1%	0%	0%	0%	1%	1%	1%	1%	1%	0%
Flyer (Pamphlet)	0%	0%	0%	1%	0%	0%	1%	1%	0%	3%	2%	3%
Word from family & friends	28%	40%	18%	27%	24%	23%	34%	29%	30%	20%	16%	16%
Est HHs (000s)	54071	26752	48675	53239	34718	44785	46154	23680	41396	44898	33213	33112

**Table 2.3: Channels of Information for  
'Non-religious Organisations': All-India,  
Urban India, and Rural India**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

P1 + P2 → Phase 1 + Phase 2 - Oct'20 - Sep'21

 Non-Religious Organisations	All India			Urban			Rural		
	P1+W2	P1	P2	P1+P2	P1	P2	P1+P2	P1	P2
TV	18%	9%	25%	8%	10%	4%	26%	7%	41%
Print	5%	5%	4%	3%	4%	2%	6%	6%	6%
Radio	2%	1%	3%	1%	1%	0%	3%	-	5%
Cinema	0%	0%	0%	1%	1%	0%	0%	-	0%
Outdoor	2%	2%	2%	2%	2%	1%	3%	3%	3%
Event	2%	1%	3%	3%	1%	4%	1%	1%	1%
Face To Face (Volunteering)	37%	32%	43%	47%	44%	47%	30%	20%	39%
Face To Face (Beneficiary)	45%	53%	34%	42%	40%	38%	47%	65%	30%
Telemarketing	0%	1%	0%	0%	1%	0%	0%	1%	-
Direct Mail	1%	1%	0%	1%	1%	1%	0%	1%	0%
Email	1%	1%	1%	1%	1%	1%	1%	2%	1%
Social Media	5%	5%	4%	6%	7%	4%	4%	4%	4%
SMS	1%	1%	1%	1%	1%	1%	1%	1%	0%
Whatsapp	3%	3%	3%	3%	3%	3%	4%	3%	4%
Flyer (Pamphlet)	1%	1%	1%	1%	1%	1%	0%	0%	0%
Word from family & friends	20%	16%	22%	20%	20%	18%	20%	12%	25%
Est HHs (000s)	12944	7157	6876	5580	3475	2875	7364	3682	4001




**Table 2.4: Channels of Information for  
'Non-religious Organisations' by Regions**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

P1 + P2 → Phase 1 + Phase 2 - Oct'20 - Sep'21

 Non-Religious Organisations	North (U+R)			East (U+R)			West (U+R)			South (U+R)		
	P1+P2	P1	P2	P1+P2	P1	P2	P1+P2	P1	P2	P1+P2	P1	P2
<b>TV</b>	25%	22%	25%	8%	2%	16%	4%	6%	2%	31%	12%	42%
<b>Print</b>	16%	18%	12%	4%	2%	7%	3%	4%	2%	2%	4%	1%
<b>Radio</b>	1%	1%	-	2%	-	6%	0%	0%	0%	3%	1%	3%
<b>Cinema</b>	0%	0%	0%	1%	1%	-	0%	0%	0%	1%	1%	1%
<b>Outdoor</b>	9%	6%	11%	0%	0%	-	1%	0%	1%	2%	4%	0%
<b>Event</b>	1%	0%	1%	5%	2%	9%	0%	0%	0%	1%	1%	0%
<b>Face To Face (Volunteering)</b>	59%	37%	72%	27%	17%	44%	42%	45%	40%	35%	41%	30%
<b>Face To Face (Beneficiary)</b>	66%	51%	77%	55%	71%	23%	44%	40%	46%	27%	38%	16%
<b>Telemarketing</b>	0%	0%	-	0%	0%	-	0%	0%	-	1%	1%	0%
<b>Direct Mail</b>	0%	0%	0%	1%	1%	0%	0%	0%	0%	0%	0%	0%
<b>Email</b>	1%	2%	0%	2%	2%	2%	0%	1%	0%	0%	0%	1%
<b>Social Media</b>	17%	16%	17%	1%	2%	0%	3%	4%	2%	3%	6%	2%
<b>SMS</b>	3%	4%	2%	0%	0%	0%	1%	1%	1%	0%	0%	1%
<b>Whatsapp</b>	14%	13%	13%	0%	0%	1%	3%	3%	3%	1%	2%	1%
<b>Flyer (Pamphlet)</b>	-	-	-	-	-	-	1%	1%	1%	1%	1%	2%
<b>Word from family &amp; friends</b>	59%	46%	64%	12%	6%	21%	16%	14%	16%	12%	16%	8%
<b>Est HHs (000s)</b>	1994	956	1167	4190	2770	1693	1978	950	1276	4782	2481	2740

**Table 2.5: Forms of Donation (Phase-wise): All-India, Urban India, and Rural India**

	All India		Urban		Rural	
	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2
Est HHs(000s)	202691	258363	64746	84633	137946	173730
Cash	86.4%	90%	91.3%	95%	84.0%	87%
In-Kind	35.8%	37%	25.1%	22%	40.8%	45%
Volunteering Service	1.0%	1%	1.4%	1%	0.9%	1%
HHs giving both Cash & Kind	23%	27%	17%	17%	25%	32%
Among Kind, also giving Cash	63%	73%	68%	76%	62%	72%
Among Cash, also Giving In-Kind	26%	30%	19%	18%	30%	37%
Est HHs(000s)	118362	167968	40337	54891	78025	113077
Cash	97%	98%	98%	98%	97%	98%
In-Kind	9%	8%	7%	6%	10%	9%
Volunteering Service	0.8%	0.7%	0.9%	0.5%	0.8%	0.8%
HHs giving both Cash & Kind	6%	6%	5%	5%	7%	7%
Among Kind, also giving Cash	70%	77%	71%	78%	69%	77%
Among Cash, also Giving In-Kind	6%	7%	5%	5%	7%	7%
Est HHs(000s)	7157	6876	3475	2875	3682	4001
Cash	87%	85%	82%	80%	91%	89%
In-Kind	26%	23%	25%	31%	26%	18%
Volunteering Service	2.5%	1.4%	2.2%	1.3%	2.9%	1.4%
HHs giving both Cash & Kind	14%	9%	9%	11%	18%	7%
Among Kind, also giving Cash	53%	37%	35%	36%	70%	39%
Among Cash, also Giving In-Kind	16%	10%	11%	14%	20%	8%
Est HHs(000s)	4690	4727	3696	3655	993	1072
Cash	77%	79%	78%	79%	70%	81%
In-Kind	40%	37%	42%	39%	34%	30%
Volunteering Service	1.3%	0.7%	1.6%	0.5%	0%	1.4%
HHs giving both Cash & Kind	18%	17%	21%	18%	4%	12%
Among Kind, also giving Cash	43%	45%	50%	46%	11%	42%
Among Cash, also Giving In-Kind	23%	21%	27%	23%	6%	15%
Est HHs(000s)	6728	8695	4382	3981	2345	4715
Cash	76%	86%	75%	83%	76%	89%
In-Kind	30%	20%	32%	25%	26%	15%
Volunteering Service	2.8%	1.7%	2.8%	1.6%	2.7%	1.9%
HHs giving both Cash & Kind	8%	7%	10%	9%	5%	5%
Among Kind, also giving Cash	27%	35%	30%	35%	20%	35%
Among Cash, also Giving in In-Kind	11%	8%	13%	11%	7%	6%
Est HHs(000s)	127602	161268	34586	47053	93016	114215
Cash	71%	71%	85%	90%	66.3%	63%
In-Kind	47%	52%	30%	26%	52.6%	63%
Volunteering Service	0.4%	0.5%	0.6%	0.3%	0.3%	0.6%
HHs giving both Cash & Kind	18%	23%	15%	16%	19%	26%
Among Kind, also giving Cash	39%	44%	51%	61%	36%	41%
Among Cash, also Giving In-Kind	25%	33%	18%	18%	29%	41%



Overall - Any  
Form Of Donation



Religious  
Organisations



Non-Religious  
Organisations



Household  
Staff



Extended Family And  
Friends



Beggars

**Table 2.6: Forms Of Donation  
(Phase-Wise) By Regions**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

	North (U+R)		East (U+R)		West (U+R)		South (U+R)	
	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2
Est HHs(000s)	59902	76208	57410	69466	41692	59113	43687	53576
Cash	77.5%	86%	93.3%	91%	80.8%	88%	94.6%	95%
In-Kind	54.9%	51%	33.2%	48%	39.5%	52%	9.3%	9%
Volunteering Service	1.1%	1%	0.9%	1%	1.3%	2%	0.8%	1%
HHs giving both Cash & Kind	33%	37%	27%	39%	21%	20%	4%	4%
Among Kind, also giving Cash	60%	73%	81%	82%	52%	63%	47%	48%
Among Cash, also Giving In-Kind	43%	44%	29%	43%	26%	23%	5%	5%
Est HHs(000s)	26752	48675	34718	44785	23680	41396	33213	33112
Cash	96%	98%	99%	99%	93%	96%	99%	99%
In-Kind	15%	14%	6%	5%	15%	11%	2%	2%
Volunteering Service	1%	1%	1%	0%	1%	1%	1%	0%
HHs giving both Cash & Kind	12%	12%	6%	4%	8%	7%	1%	1%
Among Kind, also giving Cash	77%	86%	88%	86%	52%	64%	57%	56%
Among Cash, also Giving In-Kind	12%	12%	6%	4%	8%	7%	1%	1%
Est HHs(000s)	956	1167	2770	1693	950	1276	2481	2740
Cash	94%	89%	94%	96%	75%	72%	81%	82%
In-Kind	8%	30%	30%	14%	30%	33%	26%	22%
Volunteering Service	3%	0%	4%	3%	2%	1%	1%	1%
HHs giving both Cash & Kind	4%	19%	25%	10%	5%	6%	8%	5%
Among Kind, also giving Cash	48%	64%	83%	70%	17%	17%	30%	24%
Among Cash, also Giving In-Kind	4%	22%	27%	10%	7%	8%	10%	6%
Est HHs(000s)	1312	844	807	1395	1555	1086	1016	1403
Cash	83%	82%	87%	88%	62%	72%	82%	76%
In-Kind	45%	44%	35%	33%	50%	43%	25%	31%
Volunteering Service	1%	1%	1%	1%	2%	0%	1%	0%
HHs giving both Cash & Kind	28%	27%	22%	22%	13%	15%	7%	6%
Among Kind, also giving Cash	64%	62%	63%	65%	26%	35%	28%	21%
Among Cash, also Giving In-Kind	34%	33%	25%	25%	21%	21%	8%	8%
Est HHs(000s)	1083	1236	1140	2284	2288	2187	2217	2988
Cash	69%	89%	85%	89%	59%	75%	91%	91%
In-Kind	37%	17%	26%	21%	46%	34%	12%	10%
Volunteering Service	7%	3%	1%	0%	4%	2%	1%	2%
HHs giving both Cash & Kind	14%	9%	12%	10%	9%	9%	3%	2%
Among Kind, also giving Cash	37%	51%	45%	47%	18%	27%	28%	25%
Among Cash, also Giving In-Kind	20%	10%	14%	11%	14%	12%	4%	3%
Est HHs(000s)	45142	55029	43124	59137	23695	26405	15642	20696
Cash	65%	57%	77%	78%	60%	66%	92%	91%
In-Kind	63%	65%	40%	53%	51%	55%	11%	12%
Volunteering Service	0%	1%	0%	0%	0%	1%	1%	1%
HHs giving both Cash & Kind	29%	23%	17%	31%	10%	22%	3%	3%
Among Kind, also giving Cash	45%	35%	42%	58%	20%	40%	27%	27%
Among Cash, also Giving In-Kind	44%	40%	22%	40%	17%	33%	3%	3%



Overall - Any  
Form Of Donation



Religious  
Organisations



Non-Religious  
Organisations



Household  
Staff



Extended Family And  
Friends



Beggars

**Table 2.7: Forms Of Donation (Phase-Wise) By Income Groups**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

	SEC AB		SEC CDE	
	Phase 1	Phase 2	Phase 1	Phase 2
Est HHs(000s)	55084	67782	147607	190581
Cash	90.3%	93%	84.9%	88%
In-Kind	31.5%	29%	37.4%	40%
Volunteering Service	1.1%	1%	1.0%	1%
HHs giving both Cash & Kind	22%	23%	23%	29%
Among Kind, also giving Cash	71%	78%	61%	71%
Among Cash, also Giving In-Kind	25%	25%	27%	32%
Est HHs(000s)	34706	45632	83657	122336
Cash	98%	98%	97%	98%
In-Kind	10%	9%	8%	8%
Volunteering Service	1%	1%	1%	1%
HHs giving both Cash & Kind	8%	8%	5%	6%
Among Kind, also giving Cash	78%	82%	65%	76%
Among Cash, also Giving In-Kind	8%	8%	6%	6%
Est HHs(000s)	3145	2672	4012	4204
Cash	85%	82%	88%	86%
In-Kind	21%	32%	29%	18%
Volunteering Service	2%	1%	3%	2%
HHs giving both Cash & Kind	8%	15%	18%	5%
Among Kind, also giving Cash	37%	45%	63%	28%
Among Cash, also Giving In-Kind	9%	18%	21%	6%
Est HHs(000s)	3636	3257	1054	1470
Cash	77%	79%	75%	79%
In-Kind	41%	38%	37%	33%
Volunteering Service	1%	0%	2%	2%
HHs giving both Cash & Kind	19%	18%	13%	14%
Among Kind, also giving Cash	46%	47%	35%	42%
Among Cash, also Giving In-Kind	24%	23%	17%	17%
Est HHs(000s)	3234	3470	3494	5226
Cash	79%	86%	73%	86%
In-Kind	28%	20%	32%	20%
Volunteering Service	2%	2%	3%	2%
HHs giving both Cash & Kind	9%	7%	8%	7%
Among Kind, also giving Cash	32%	36%	24%	35%
Among Cash, also Giving In-Kind	11%	8%	11%	8%
Est HHs(000s)	30731	38436	96871	122831
Cash	79%	80%	69%	68%
In-Kind	40%	39%	49%	56%
Volunteering Service	0%	1%	0%	0%
HHs giving both Cash & Kind	20%	20%	17%	24%
Among Kind, also giving Cash	49%	50%	36%	43%
Among Cash, also Giving in Kind	25%	25%	25%	36%



Overall - Any  
Form Of Donation



Religious  
Organisations



Non-Religious  
Organisations



Household  
Staff








Extended Family And  
Friends



Beggars

**Table 2.8: Donation-makers by 'Cash' Frequency: All-India, Urban India, and Rural India**

	All India		Urban		Rural	
	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2
 <b>Religious Organisations</b>						
Est HHs (000s)	114803	164594	39398	54048	75405	110546
Low Givers (INR 0 - 300)	66%	52%	59%	48%	70%	55%
Mid Givers (INR 301-1,000)	13%	16%	14%	17%	12%	15%
High Givers (INR 1,000+)	22%	32%	27%	35%	19%	30%
 <b>Non-Religious Organisations</b>						
Est HHs (000s)	6208	5833	2865	2289	3344	3545
Low Givers (INR 0 - 300)	52%	51%	67%	58%	40%	46%
Mid Givers (INR 301-1,000)	33%	28%	16%	16%	48%	35%
High Givers (INR 1,000+)	14%	21%	17%	26%	12%	18%
 <b>Household Staff</b>						
Est HHs (000s)	3592	3751	2898	2879	694	872
Low Givers (INR 0 - 300)	59%	63%	56%	65%	69%	60%
Mid Givers (INR 301-1,000)	22%	18%	25%	19%	9%	15%
High Givers (INR 1,000+)	20%	18%	19%	16%	22%	25%
 <b>Extended Family and friends</b>						
Est HHs (000s)	5092	7470	3302	3287	1791	4183
Low Givers (INR 0 - 300)	68%	52%	64%	56%	77%	49%
Mid Givers (INR 301-1,000)	14%	17%	18%	19%	6%	16%
High Givers (INR 1,000+)	18%	30%	18%	25%	17%	35%
 <b>Beggars</b>						
Est HHs (000s)	90939	113926	29268	42191	61671	71735
Low Givers (INR 0 - 300)	29%	17%	26%	14%	30%	18%
Mid Givers (INR 301-1,000)	8%	17%	12%	16%	6%	17%
High Givers (INR 1,000+)	63%	66%	62%	69%	64%	64%






P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

**Table 2.9: Donation-Makers By 'Cash' Frequency By Regions**






Table 2.9: Donation-Makers By 'Cash' Frequency By Regions													
<div><div><div><div><div><div></div><div></div></div><div>Religious Organisations</div></div><div><div><div></div><div></div></div><div>Non-Religious Organisations</div></div><div><div><div></div><div></div></div><div>Household Staff</div></div><div><div><div></div><div></div></div><div>Extended Family And Friends</div></div><div><div><div></div><div></div></div><div>Beggars</div></div></div></div></div>													
P1 → Phase 1 - Oct'20 - Mar'21 P2 → Phase 2 - Apr'21-Sep'21		North (U+R)		East (U+R)		West (U+R)		South (U+R)		SEC AB		SEC CDE	
	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2	
Est HHS (000s)	25621	47603	34401	44424	21943	39766	32838	32801	33843	44780	80960	119814	
Low Givers (INR 0 - 300)	64%	39%	55%	44%	70%	65%	76%	68%	65%	51%	66%	53%	
Mid Givers (INR 301-1,000)	10%	14%	15%	22%	13%	12%	12%	16%	13%	16%	12%	16%	
High Givers (INR 1,000+)	27%	47%	30%	34%	18%	23%	12%	16%	70%	65%	22%	33%	
Est HHS (000s)	895	1039	2596	1619	712	917	2006	2259	2677	2197	3532	3637	
Low Givers (INR 0 - 300)	62%	52%	25%	64%	75%	63%	75%	36%	69%	62%	40%	45%	
Mid Givers (INR 301-1,000)	9%	23%	62%	12%	15%	10%	14%	48%	14%	20%	48%	32%	
High Givers (INR 1,000+)	29%	25%	12%	23%	10%	27%	11%	16%	17%	18%	12%	23%	
Est HHS (000s)	1088	692	700	1220	971	777	833	1062	2798	2584	794	1167	
Low Givers (INR 0 - 300)	44%	45%	53%	72%	68%	66%	71%	64%	59%	66%	55%	59%	
Mid Givers (INR 301-1,000)	36%	33%	13%	9%	19%	19%	16%	18%	22%	19%	20%	16%	
High Givers (INR 1,000+)	20%	22%	35%	19%	13%	15%	14%	18%	18%	15%	25%	25%	
Est HHS (000s)	750	1097	974	2029	1355	1630	2012	2714	2548	2991	2544	4479	
Low Givers (INR 0 - 300)	49%	32%	64%	61%	80%	40%	70%	61%	66%	53%	71%	52%	
Mid Givers (INR 301-1,000)	26%	12%	12%	14%	11%	20%	12%	21%	17%	16%	10%	18%	
High Givers (INR 1,000+)	26%	55%	23%	25%	10%	40%	18%	18%	16%	30%	19%	30%	
Est HHS (000s)	29377	31518	33116	46025	14104	17490	14342	18893	24400	30717	66539	83209	
Low Givers (INR 0 - 300)	29%	15%	16%	12%	51%	23%	35%	27%	30%	17%	28%	17%	
Mid Givers (INR 301-1,000)	5%	12%	10%	21%	9%	12%	9%	20%	9%	16%	8%	17%	
High Givers (INR 1,000+)	66%	72%	74%	68%	40%	65%	56%	53%	61%	67%	64%	66%	

**Table 2.10: Donation-makers by 'Cash' Frequency by Income Groups**

	SEC AB		SEC CDE	
	Phase 1	Phase 2	Phase 1	Phase 2
 <b>Religious Organisations</b>				
Est HHs (000s)	33843	44780	80,960	119814
Low Givers (INR 0 - 300)	65%	51%	66%	53%
Mid Givers (INR 301-1000)	13%	16%	12%	16%
High Givers (INR 1000+)	22%	33%	21%	31%
 <b>Non-Religious Organisations</b>				
Est HHs (000s)	2677	2197	3532	3637
Low Givers (INR 0 - 300)	69%	62%	40%	45%
Mid Givers (INR 301-1000)	14%	20%	48%	32%
High Givers (INR 1000+)	17%	18%	12%	23%
 <b>Household Staff</b>				
Est HHs (000s)	2798	2584	794	1167
Low Givers (INR 0 - 300)	59%	66%	55%	59%
Mid Givers (INR 301-1000)	22%	19%	20%	16%
High Givers (INR 1000+)	18%	15%	25%	25%
 <b>Extended Family and friends</b>				
Est HHs (000s)	2548	2991	2544	4479
Low Givers (INR 0 - 300)	66%	53%	71%	52%
Mid Givers (INR 301-1000)	17%	16%	10%	18%
High Givers (INR 1000+)	16%	30%	19%	30%
 <b>Beggars</b>				
Est HHs (000s)	24400	30717	66539	83209
Low Givers (INR 0 - 300)	30%	17%	28%	17%
Mid Givers (INR 301-1000)	9%	16%	8%	17%
High Givers (INR 1000+)	61%	67%	64%	66%



**Table 2.11: Donation-makers by 'Cash' Amount: All-India, Urban India, and Rural India**

	All India		Urban		Rural	
	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2
 <b>Religious Organisations</b>						
Est HHs (000s)	114803	164594	39398	54048	75405	110546
Low Givers (INR 0 - 300)	49%	54%	45%	49%	52%	56%
Mid Givers (INR 301-1000)	38%	35%	39%	38%	38%	34%
High Givers (INR 1000+)	10%	9%	12%	10%	9%	8%
Avg Cash paid in 6 months (INR)	630	571	710	620	589	548
 <b>Non-Religious Organisations</b>						
Est HHs (000s)	6208	5833	2865	2289	3344	3545
Low Givers (INR 0 - 300)	39%	44%	25%	43%	51%	44%
Mid Givers (INR 301-1000)	41%	40%	45%	31%	37%	45%
High Givers (INR 1000+)	19%	14%	29%	21%	11%	10%
Avg Cash paid in 6 months (INR)	997	803	1416	1128	639	593
 <b>Household Staff</b>						
Est HHs (000s)	3592	3751	2898	2879	694	872
Low Givers (INR 0 - 300)	22%	25%	21%	25%	27%	25%
Mid Givers (INR 301-1000)	49%	43%	50%	47%	45%	29%
High Givers (INR 1000+)	26%	30%	26%	26%	26%	44%
Avg Cash paid in 6 months (INR)	1332	1467	1260	1240	1629	2218
 <b>Extended Family and friends</b>						
Est HHs (000s)	5092	7470	3302	3287	1791	4183
Low Givers (INR 0 - 300)	23%	34%	20%	24%	29%	42%
Mid Givers (INR 301-1000)	39%	37%	44%	41%	29%	34%
High Givers (INR 1000+)	36%	27%	33%	32%	41%	23%
Avg Cash paid in 6 months (INR)	1872	1434	1651	1698	2281	1226
 <b>Beggars</b>						
Est HHs (000s)	90939	113926	29268	42191	61671	71735
Low Givers (INR 0 - 300)	82%	87%	82%	83%	83%	90%
Mid Givers (INR 301-1000)	11%	9%	12%	12%	10%	7%
High Givers (INR 1000+)	1%	1%	1%	1%	0%	1%
Avg Cash paid in 6 months (INR)	146	141	151	167	144	126
Overall - Any form of donation	524	507	703	617	439	453



**Table 2.12: Donation-Makers By 'Cash' Amount By Regions**

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21

	North (U+R)		East (U+R)		West (U+R)		South (U+R)	
	P1	P2	P1	P2	P1	P2	P1	P2
Avg Cash paid in 6 months (INR)	396	395	390	454	578	569	823	667
Est HHs (000s)	25621	47603	34401	44424	21943	39766	32838	32801
Low Givers (INR 0 - 300)	49%	60%	61%	65%	49%	48%	37%	37%
Mid Givers (INR 301-1000)	36%	31%	32%	29%	37%	36%	47%	49%
High Givers (INR 1000+)	10%	7%	6%	6%	11%	11%	14%	14%
Avg Cash paid in 6 months (INR)	613	468	429	439	721	675	794	777
Est HHs (000s)	895	1039	2596	1619	712	917	2006	2259
Low Givers (INR 0 - 300)	21%	28%	62%	65%	20%	52%	24%	32%
Mid Givers (INR 301-1000)	44%	42%	34%	19%	37%	29%	51%	57%
High Givers (INR 1000+)	32%	23%	5%	15%	42%	15%	25%	10%
Avg Cash paid in 6 months (INR)	1483	982	468	782	1915	977	1140	665
Est HHs (000s)	1088	692	700	1220	971	777	833	1062
Low Givers (INR 0 - 300)	20%	29%	31%	33%	23%	20%	18%	18%
Mid Givers (INR 301-1000)	60%	44%	46%	34%	45%	45%	43%	49%
High Givers (INR 1000+)	17%	21%	21%	32%	30%	30%	37%	33%
Avg Cash paid in 6 months (INR)	870	977	1277	1694	1710	1460	1540	1532
Est HHs (000s)	750	1097	974	2029	1355	1630	2012	2714
Low Givers (INR 0 - 300)	21%	57%	38%	41%	21%	30%	19%	22%
Mid Givers (INR 301-1000)	49%	27%	29%	29%	38%	45%	40%	42%
High Givers (INR 1000+)	25%	12%	32%	29%	40%	23%	40%	34%
Avg Cash paid in 6 months (INR)	1295	666	1687	1754	2185	1465	1967	1485
Est HHs (000s)	29377	31518	33116	46025	14104	17490	14342	18893
Low Givers (INR 0 - 300)	76%	83%	88%	93%	85%	87%	81%	83%
Mid Givers (INR 301-1000)	13%	12%	6%	5%	12%	9%	15%	14%
High Givers (INR 1000+)	1%	2%	0%	0%	1%	1%	1%	1%
Avg Cash paid in 6 months (INR)	162	171	117	113	163	137	164	163



Religious Organisations



Non-Religious Organisations



Household Staff








Extended Family And Friends



Beggars

**Table 2.13: Donation-makers by 'Cash' Amount by Income Groups**

	SEC AB		SEC CDE	
	Phase 1	Phase 2	Phase 1	Phase 2
 <b>Religious Organisations</b>				
Est HHs (000s)	33843	44780	80,960	119814
Low Givers (INR 0 - 300)	35%	37%	55%	60%
Mid Givers (INR 301-1000)	46%	45%	35%	32%
High Givers (INR 1000+)	16%	15%	8%	6%
Avg Cash paid in 6 months (INR)	896	853	519	466
 <b>Non-Religious Organisations</b>				
Est HHs (000s)	2677	2197	3532	3637
Low Givers (INR 0 - 300)	21%	28%	52%	53%
Mid Givers (INR 301-1000)	46%	36%	37%	42%
High Givers (INR 1000+)	31%	31%	11%	4%
Avg Cash paid in 6 months (INR)	1462	1424	645	428
 <b>Household Staff</b>				
Est HHs (000s)	2798	2584	794	1167
Low Givers (INR 0 - 300)	19%	19%	34%	40%
Mid Givers (INR 301-1000)	51%	49%	45%	30%
High Givers (INR 1000+)	28%	31%	19%	29%
Avg Cash paid in 6 months (INR)	1382	1427	1154	1557
 <b>Extended Family and friends</b>				
Est HHs (000s)	2548	2991	2544	4479
Low Givers (INR 0 - 300)	13%	23%	33%	42%
Mid Givers (INR 301-1000)	42%	38%	35%	36%
High Givers (INR 1000+)	42%	37%	31%	21%
Avg Cash paid in 6 months (INR)	1938	2012	1762	1048
 <b>Beggars</b>				
Est HHs (000s)	24400	30717	66539	83209
Low Givers (INR 0 - 300)	78%	79%	84%	91%
Mid Givers (INR 301-1000)	16%	16%	9%	6%
High Givers (INR 1000+)	1%	2%	0%	0%
Avg Cash paid in 6 months (INR)	184	206	132	117
Overall - Any form of donation <b>Est HHs (000s)</b>	865	846	396	387

P1 → Phase 1 - Oct'20 - Mar'21

P2 → Phase 2 - Apr'21-Sep'21



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## *Annexure 3: Questionnaire*

### **Q001 - Q1: Donations for the past six months (Multi-coded)**

**In the past six months (Oct 2020 to March 2021), which of the following activities did you or any member of your household participate in?**

1. Made a contribution/donation to a religious organisation like a temple /mosque / gurudwara /church
2. Made a contribution/donation to non-religious charitable organisations like NGOs, relief funds, PM Cares Fund, CM Cares Fund (NGO means Non-Governmental Organisation – a non-profit group that functions independently of any government to serve for a humanitarian cause or the environment. For example, CRY (Child Rights and You), Childline India, Goonj, Help Age India, Hope Foundation, etc.)
3. Made a contribution/donation to those dependent on you and in need of your support like your household help/driver/staff
4. Made a contribution/donation to extended family and friends
5. Made a contribution/donation to beggars
6. Any other form of donation/ contribution ... please specify \*Open
7. None of the above

### **Questions administered in both waves of the study**

#### **Q002 - Q2: Decision-maker (Multi-coded)**

Who is/are the decision maker/s? (For the quantum of donation made and to whom)

1. Male member(s) (60 yrs+)
2. Female member(s) (60 yrs+)
3. Male member(s) (25–45 yrs)
4. Female member(s) (25–45 yrs)
5. Male member(s) (46–60 yrs)
6. Female member(s) (46–60 yrs)
7. Young male(s) (15–24 yrs)
8. Young female(s) (15–24 yrs)
9. Others\_\_\_\_ (Please specify gender and age) (Open-e)

### **Q003 – Q3: Member who made the final payment/donated items (Multi coded)**

Which of the following member(s) of your household made the final payment or charitable contributions?

1. Male member(s) (60 yrs+)
2. Female member(s) (60 yrs+)
3. Male member(s) (25–45 yrs)
4. Female member(s) (25–45 yrs)
5. Male member(s) (46–60 yrs)
6. Female member(s) (46–60 yrs)
7. Young male(s) (15–24 yrs)
8. Young female(s) (15–24 yrs)
9. Others \_\_\_\_ (Please specify gender and age) \*Open-ended

### **Q004 – Q4: Source of information for donation (Multi-coded)**

What was your source of information for any donation/charitable contributions made?

1. TV
2. Print (newspaper, magazines, etc.)
3. Radio
4. Cinema
5. Outdoor (hoardings, banners, billboards, etc.)
6. Event
7. Face-to-face (In person – through volunteers or agent of an organization)
8. Face-to-face (In person – directly from the beneficiary/the recipient of the contribution)
9. Telemarketing
10. Direct mail (letters by post or courier)
11. Email
12. Social media (for example, Facebook, Twitter, Instagram, etc.)
13. SMS
14. Whatsapp
15. Flyers or pamphlets
16. Word from family and friends
17. Others ... Please specify \*Open

### **Q005 – Q5: Reason for donation/charitable contribution (Multi-coded)**

What were the reasons for making the donation/charitable contribution?

1. Religious belief
2. To claim tax benefit
3. Family tradition
4. Service (sewa)
5. Festival bonus
6. Disaster relief
7. To support a particular cause
8. To support someone in financial distress
9. COVID-19
10. Any other\_\_\_\_. Please specify \*Open

### **Q006 – Q6: Form of donation/charitable contribution (Multi-coded)**

What was/were the form/s of donation/charitable contributions that you made?

1. Cash
2. Kind (any material like food, clothes, furniture, etc.)
3. Volunteering service

### **Q007 – Q7: Medium of cash donation (Multi-coded)**

You mentioned that you or any member of your household have made donations in CASH. Can you tell us which of the following payment modes did you use to contribute in CASH?

1. Cash
2. Cheque
3. Digital wallets (for example, Paytm, Google Pay, Phonepe, Amazon Pay, etc.)
4. Credit/debit card (offline – through POS)
5. Credit/debit card (online – through payment gateway)
6. Any other\_\_\_\_. Please specify \*Open-ended

### **Q008 – Q8: Cash amount (Single-coded)**

You mentioned that you donated in CASH. Can you tell us what was the total amount of donation/charitable contribution that you made in CASH in the last six months (Oct 2020 to March 2021)?

1. Under INR 100
2. INR 101–300
3. INR 301–500
4. INR 501–1000
5. INR 1,001–5,000
6. INR 5,001–10,000
7. Over INR 10,001
8. Can't say

### **Q009 – Q9: Frequency of donation/charitable contribution – CASH (Single-coded)**

You mentioned that you donated in CASH. Can you tell us the frequency of the donation/s made by you in CASH in the last six months (Oct'20 to March'21)?

1. One time
2. Once a month
3. More than once a month
4. Once in three months
5. More than once in three months
6. Once in six months
7. More than once in six months
8. Occasion/Festival-based

### **Q010 – Q10: FOR KIND (any material like food, clothes, furniture, etc.) (Multi-coded)**

You mentioned that you donated in KIND. Can you tell us what was/were the item/s donated in last six months (Oct 2020 to March 2021) and the number of each item/s?

Specify item & units\_\_\_\_\_ \*Open

### **Q011 – Q11: Frequency of donation/charitable contribution – KIND (Single-coded)**

You mentioned that you have donated in KIND. Can you tell us the frequency of donation made by you in KIND in the last six months (Oct 2020 to March 2021)?

1. One time
2. Once a month
3. More than once a month
4. Once in three months
5. More than once in three months
6. Once in six months
7. More than once in six months
8. Occasion/festival-based

### **Q012 – Q12: VOLUNTEERING SERVICE Hours (Single-coded)**

You mentioned that you have Volunteered. Can you please tell us the number of cumulative hours spent by you in Volunteering Service in the last six months (Oct 2020 to March 2021)?

1. Under 5 hours
2. 6–10 hours
3. 11–20 hours
4. Over 20 hours



**Questions administered only in phase 1**

**Since March'20 from the onset of Covid, did you or anyone in your family make any Covid-related donations?**

1. Yes
2. No

**Q014 – Q14: Form of donation (Covid-related)  
(Multi-coded)**

What was/were the form/s of Covid-related donation/s that you made in last 1 year since March 2020?

1. Cash
2. Kind (any material like food, clothes, furniture, etc.)
3. Volunteering service

**Q015 – Q15: Type of Donation (Covid Related)  
(Multi coded)**

You mentioned that you have made Covid related Donation/Charitable contribution in last 1 year since March'20. Which of the following activities have been done by you, or any member of your household?

1. Made a contribution/donation to a religious organisation like temple /mosque / gurudwara /church
2. Made a contribution/donation to a non-religious charitable organisation like NGOs, relief funds, PM Cares Fund
3. NGO means Non-Governmental Organisation – a non-profit group that functions independently of any government to serve for a humanitarian cause or the environment. E.g – CRY (Child Rights and You), Childline India, Goonj, Help Age India, Hope foundation etc)
4. Made a contribution/donation to those dependent on you and in need of your support like your household help/ Driver/ Staff
5. Made a contribution/donation to extended family & friends
6. Made a contribution/donation to beggars
7. Any other form of donation/ contribution..... Please specify \*Open

### Questions administered in phase 2 of the study

#### Q016 – Q16: Beneficiary organisation (Multi-coded)

##### **Q. 16 Please mention the name/s of the organisation/s where you or any member of your household have contributed**

###### **Religious organisation**

1. Local temple/mosque/church/gurudwara etc. (which are near your house)
2. Prominent temple/mosque/church etc., or other religious committee/associations \_\_\_\_ (Provide Names) \*Open
3. Do not remember
4. Would like to keep the name anonymous

###### **Non-religious organisation**

1. \_\_\_\_ (Provide Name/s of Organisations) \*Open
2. Do not remember
3. Would like to keep the name anonymous

#### Q017 – Q17: Form of donation (Covid-related) Multi-coded

You mentioned Covid as a reason for donation. What was/were the form/s of Covid-related donation that you or any member of your household have made?

1. Cash
2. Kind (any material like food, clothes, furniture, etc.)
3. Volunteering service

#### Q018 – Q18: Reason for Covid-specific donation/charitable contribution (Multi-coded)

What were the specific reasons for donating towards Covid?

1. Personally (or household member/s) suffered from Covid
2. Friends/extended family suffered from COVID
3. Covid --related death in the household or among friends/extended family
4. Most relevant issue at present
5. Any other \_\_\_\_ . Please specify \*Open

### **Q019 – Q19: Reasons for not donating (Multi-coded)**

What are the specific reasons for not making a donation or a charitable contribution in the last 6 months? (Apr 2021 to Sep 2021)

1. Do not trust the organisations who seek funds
2. Do not trust the individuals who seek funds
3. Nobody approached our household for support
4. Unaware of opportunities where we could provide support
5. Do not have the resources for any form of donation
6. Previous negative experience due to which we do not do charity anymore
7. Any other\_\_\_\_. Please specify \*Open



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