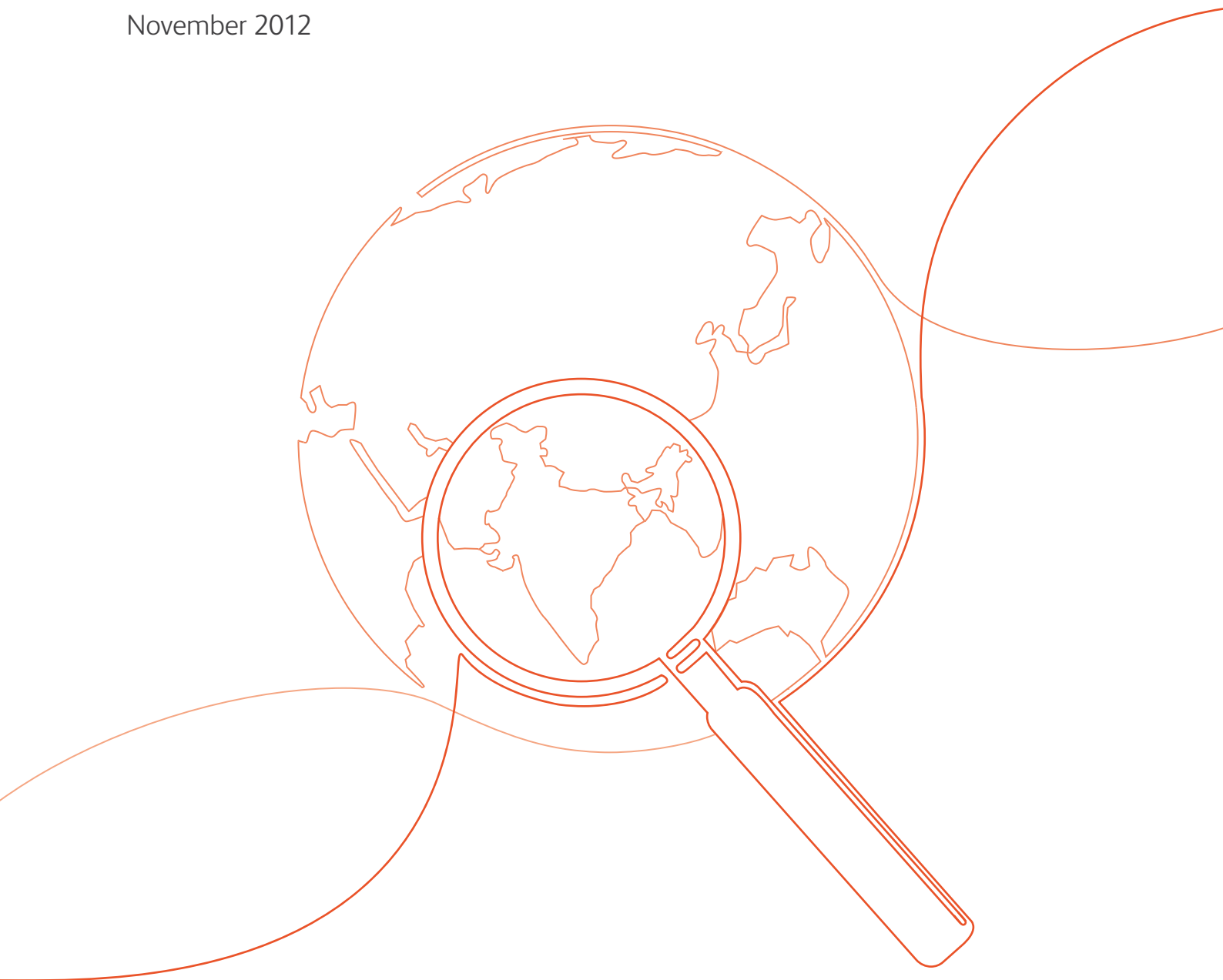


# INDIA GIVING

*Insights into the nature of giving across India*

November 2012



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## Foreword

Giving in India is as ancient as the country itself. The instinct to give is part of the ebb and flow of our daily lives, permeating our religions, our culture and our history. Looking to the future, my firm belief is that philanthropy in India is destined to soar over the next decade. I believe this for two key reasons.

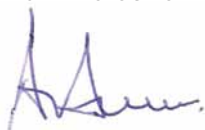
The first is the sheer depth of social need in India. While the future promises much, the reality today remains that tens of millions across India need food, shelter and medicine on a daily basis. We know from India's 2011 census that by the time children being born today are teenagers, India will likely be the most populous nation in the world. For this growth to be sustainable, the change that philanthropy can bring will be vital.

The second reason is the groundswell of evidence. A belief that philanthropy is on the rise in India is widely held, yet in truth, not enough is known about the size, scope, and impact of our generosity. Though there have been a few attempts to research and quantify individual giving, most of these studies have focussed on 'High Net Worth Individuals', rather than the general public. In order to nurture and expand charitable giving effectively, we must work with evidence that describes the broad context, such as the burgeoning middle class. With a reliable view of the dynamics of individual giving across the different socio-economic settings, we will be able to unlock knowledge that will encourage those who can afford to give, to give as much as they can.

In view of this gap in the understanding of giving in India, CAF India, as part of its commitment to promote effective giving, commissioned this research. This survey of almost 9,000 Indians provides a robust and insightful view of the current giving landscape. In particular, the report shows how little of our generosity is channelled through the charities and not-for-profits that are best placed to work towards India's overarching poverty alleviation priorities.

We expect that this study will be of value to the broad spectrum of civil society organisations in India. I urge all those involved in philanthropy to work together to achieve the acceleration in giving that is so needed by the hungry, sick and elderly across our country.

Arun Bharat Ram



Chairman  
CAF India Board of Trustees

## Conclusions

### **Giving is very widespread in India. Giving to charities, however, is not**

Of nearly 9,000 Indians interviewed, a clear majority (84%) had given money to a good cause at least once in the previous year. Although this is positive at the broader social level, for charities specifically, clear challenges present themselves. Only 27% of donors had given specifically to a charitable organisation. Giving directly to individuals, and giving in the course of following one's faith, were the more common ways to contribute to society. Indeed, 70% of donors said they prefer 'to donate directly to the beneficiary'. This invites debate around whether or not there should be more of a shift towards giving to charities. Moreover, the amount given in India each year is relatively small – ₹50bn (equivalent to £588 million) in donations given specifically to charitable organisations. For the Indian charitable sector then, one fundamental long-term challenge will be to create an environment in which donors will be able to give through formal organisations and feel comfortable doing so.

### **Giving and religion go hand in hand in India**

For more than seven out of 10 Indians, their giving is linked to their faith. Across demographics, Indians were more likely to give for 'religious' than 'charitable' purposes. When asked, religion was also the cause that most Indians said they would be willing to support in the future; no other cause achieved 20% of people's interest. Moreover, the report explains how various faiths display equally positive, yet differing, 'giving behaviours'.

### **The geographic complexity of India is echoed in its giving behaviour**

The four regions of India demonstrate substantially different giving behaviours. Driven by religious giving, in the north, 100% of those interviewed had 'given', in the broadest cultural sense, at some point in the past year. The equivalent figure in other regions was between 73% and 85%. Those in the south were the most likely to give to 'charitable' causes (61%), more than any other region. Those in the west could afford to give far higher amounts, and those in the east were the most likely to give using means other than cash.

### **There is much to be celebrated about the long-term potential for giving in India**

Various findings in this research paint a positive picture of the long-term future for giving in India. Demographically speaking, involvement in giving was even across the two sexes and youth are shown by this report to be relatively engaged and generous. Furthermore, there is obvious positivity in the attitudes of Indian donors. For example, 86% of donors agreed 'people should come together to help marginalised sections of society'. The fact that four-fifths of the population gave in some way of course bodes well, as does the finding that those who earn more give to charities more (29% of those earning ₹10,000–₹19,999 a month gave to charitable organisations; this figure rose to 42% of those earning ₹20,000 a month and over). As India continues to demonstrate positive economic growth, there is every reason to believe that more higher earners will be able to afford to move into giving.

### **However certain short-term aspects of donor outlook suggest a need for action**

A number of findings around donor psychology indicate opportunities for the various stakeholders in the charity sector to work together to enhance the perception of charities in general. Almost a quarter of donors (24%) believed that 'other people' are motivated to give because of tax benefits, and the same figure believed that other people are motivated by money laundering. In addition, nearly four out of 10 donors said they felt their donations 'may not make a difference in peoples' lives'. Even more donors (52%) believed that a 'lack of transparency hinders donations to NGOs [non-governmental organisations]'. Also, the

most common reason for not giving in metro cities was ‘not feeling responsible’ rather than ‘not being able to afford it’, which was the case elsewhere.

#### **When it comes to giving, ‘cash is king’**

Of the 2,600 people who had given to organisations for charitable purposes, over 80% had given in cash; only 5% had given online, by cheque or via their salary<sup>1</sup>. This overwhelming dominance of cash is even more pronounced for religious-giving scenarios. Although those on higher monthly incomes do show more sign of giving in alternative ways, the figures are still tiny. Just 7% of those in the highest earning bracket of ₹20,000 a month and over claimed to have given using a cheque (versus 4% for those earning ₹10,000– to ₹19,999 a month) and just 1% said they had given online (0% for everybody else). Charities operating, or seriously considering establishing themselves, in India will be well aware of the need to work within the confines of cash giving. This may represent a strong opportunity for the third sector to work together to build a strategy for the likely eventual rise in donations through non-cash methods.

#### **It may be too soon to talk of ‘strategic’ giving, but there are glimpses of ‘planned’ giving**

There are clear signs that many of those who give money are very engaged. Over a third (38%) who had donated money to organisations claimed to undertake research into organisations before donating. In addition, 65% of donors said they ‘want to know where/ how the funds are spent’. These and other themes emerging from the report point to the same desire that has been documented in other philanthropy research reports around the world – for a greater clarity around the impact of a donation.

#### **Consistencies and surprises in equal measure**

On the one hand, key findings echo research carried out in other countries about the nature of giving, such as greater donations on average by males, and a greater inclination for those on higher incomes and with more education to give to charities. On the other hand, the report contains genuine surprises. One such surprise is the similarity of the average donations across males throughout life stages. A second still related to donation values is the extent to which the most generous females are young. The fact that Muslims stand alone as the only faith to prefer to give to a secular cause (homelessness) rather than to ‘religion’, is an intriguing finding that is deserving of further analysis.

#### **Support and finance to encourage the expansion of the fundraising community is a priority**

This report portrays a challenging environment for fundraisers. The dominance of cash giving, the very low awareness levels of charities among donors, and the tendency to give to individuals combine to make the fundraising challenge all the harder. Moreover, almost three quarters (73%) of donors said that ‘charities must improve their communications’. Of course, the depth of social need in India and the promise of continued economic success mean that charity will almost inevitably play an increasingly important role in the future of India. However, these insights may also suggest a need for firmer infrastructural and/or government support for the NGO environment.

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<sup>1</sup>A small proportion of organisational donors did not specify their donation method.

# Section 1

## *Background and methodology*

### 1.1 Background

India has a rich tradition of giving that spans the faith-based practices among various religions, through to the engagement in charitable activities by the merchant communities from which the Indian business class has emerged.

Over recent decades, there have been many changes in the giving landscape. There is an increased capacity and potential to give, as evidenced by: the growing middle class and the growth rate in high net worth Indians; large donations by corporate leaders and the setting up of corporate foundations; and an increase in the number of philanthropic institutions and the range of their activities.

However, there have been very few attempts to study the history and practice of philanthropy in India.

In 2010 the Charities Aid Foundation in India commissioned a study of charitable giving among urban Indians. This is the first time in approximately a decade that research of this scale has been conducted specifically to understand giving in India. Interviews were conducted in 20 cities across the country, with a total sample size of 8,985 people. The fieldwork for the research was completed in 2011.

The methodology was designed to capture giving to individuals and organisations for charitable and religious purposes. In order to maintain a sense of clarity when discussing these differing, but sometimes overlapping, perspectives, the text of the report is explicit in identifying the groups or behaviours referred to at each stage; the reader is reminded to refer to the methodology section to understand the different perspectives embedded in the writing and charts.

### 1.2 Methodology

In order to understand the complexity of giving behaviour in India it was necessary to carry out a large survey in two stages. Firstly, it was important to conduct exploratory qualitative research to gain an initial understanding of the giving landscape. Secondly, a large-scale quantitative survey was undertaken in two phases. This involved screening the target audience to identify donors, followed by detailed interviews with these donors to fully capture giving behaviour. This is described in more detail below.

#### Stage 1: Qualitative/exploratory research

Focus groups were carried out with males and females aged 18 years and above. Secondary research was carried out in the form of a literature review, which provided a thorough understanding of the work that has already been done in the field, and contributed to ensuring the design of the research was valid and relevant.

## Stage 2: Quantitative research

### Screening

Screening was carried out in order to generate a sample frame and to establish the incidence of donors and volunteers in the population. Demographic data was collected at this stage to facilitate profiling both donors and non-donors. Random sampling of adults (aged 18 years and above) was carried out, and nearly 9,000 short interviews were conducted – almost 2,250 within each of the four broad geographical zones. The survey measures the giving behaviour of the general public; it does not explore the attitudes and behaviours of the more wealthy 'High Net Worth' who also form an important part of the giving mosaic in India.

### Main interviews

Longer interviews were carried out with individuals who were identified during the screening phase as having donated money within the previous 12 months. The questionnaire that was used captured a detailed understanding of the behaviours, attitudes and perceptions of donors in India with regard to giving for charitable and religious purposes.

### Sampling and geographical coverage

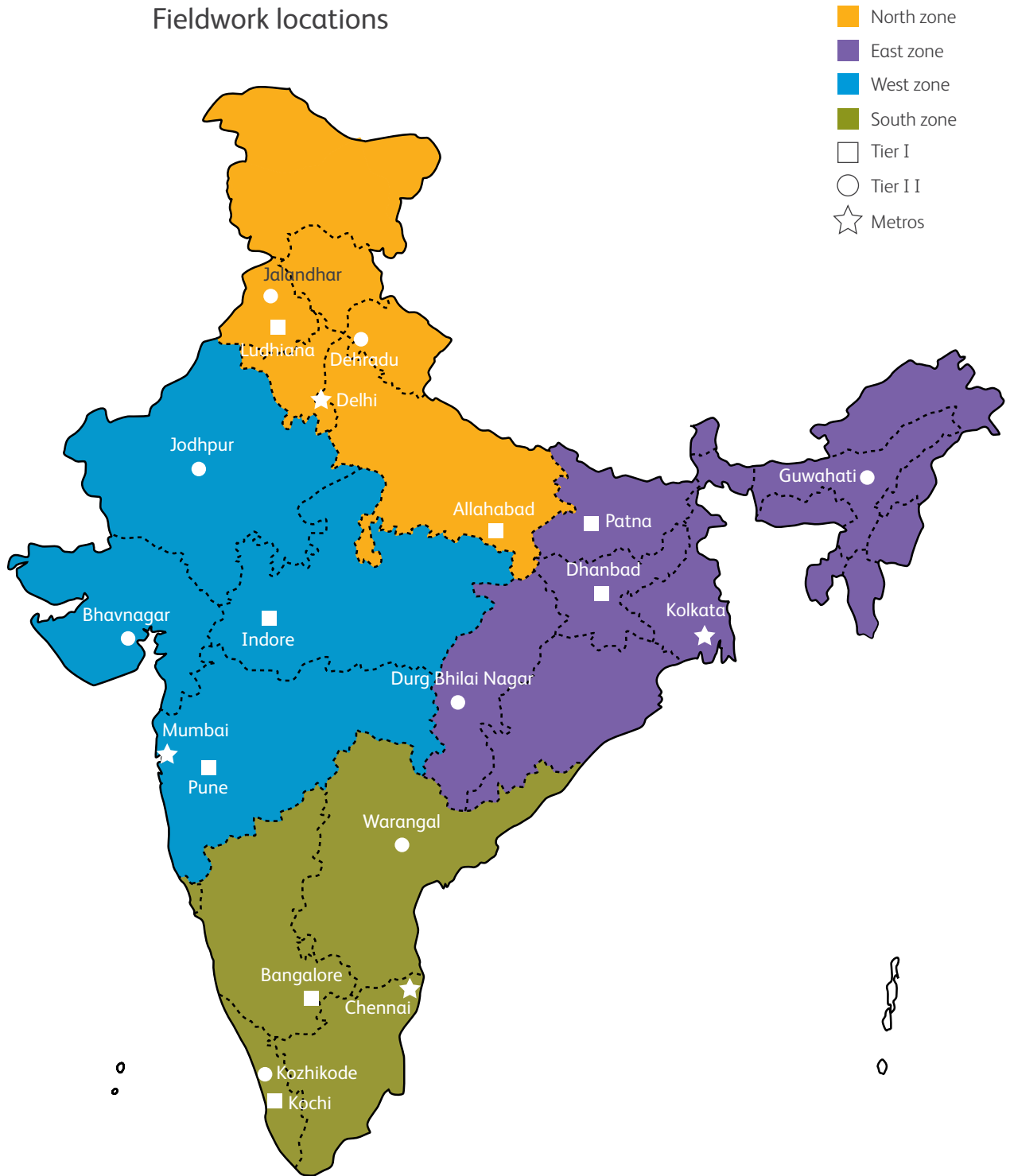
The sample was spread across a reliable representation of India's urban centres, covering metro, tier I and tier II cities; it does not cover, however, rural India. On the map opposite, metros are represented as stars, while tier I cities are shown as squares and tier II cities as circles.

### Sampling was carried out in four stages:

- 1) The country was divided into the four zones (north, south, east, west) illustrated on the map.
- 2) Five cities were selected within each zone via a probability-proportional-to-size (PPS) methodology. Of the five cities, one was a metro, two were tier I, and two were tier II. The 2001 census was used as a sampling frame.
- 3) Systematic random sampling was carried out in each city with 30 starting addresses selected in metros, and 15 in other cities. Electoral rolls were used as sampling frames.
- 4) Using each starting address, 20 households were selected from which 20 individuals were screened.



## Fieldwork locations



## 1.3 Definitions of terms used in the report

### Terms used in explanations given to respondents during interviews

Donations to organisations	Giving money to a charity or religious organisation in the past year
Donations to individuals	Giving money to an individual for charitable or religious reasons in the past year
Donations for religious purposes	Giving money to an organisation or individual for religious reasons in the past year
Donations for charitable purposes	Giving money to an organisation or individual for charitable reasons in the past year
Donations to individuals for charitable reasons	Giving money to an individual for charitable reasons in the past year. This includes donations to: friends, neighbours and colleagues; maids or servants working in households; and strangers asking for monetary help
Donations to individuals for religious reasons	Giving money to an individual for religious reasons in the past year. This includes donations to people that go door to door collecting money for religious causes and individuals sitting outside places of worship
Donations to charitable organisations	Giving money to an organisation for charitable reasons in the past year. This includes donations in response to appeals for help through the media or by email, and donations directly to social/development organisations or NGOs
Donations to religious organisations	Giving money to an organisation for religious reasons in the past year. This includes donations made: when visiting a place of worship; to committees and trusts of religious institutions; and to spiritual organisations such as Satsangs or missionaries

### Definitions and sample sizes of key groups referred to in the report

General public	The people who took part in the survey. The sample size for this group was 8,985
Donor	A person who has given money to organisations or individuals for religious or charitable purposes within the past year. The sample size for this group was 3,993
Donors to charitable organisations	Those who donated money to an organisation for charitable purposes (to charities) within the past year. The sample size for this group was 1,195

### Other key terms and phrases used in the report

Average gift	Amount given, on average, each time money was given over the past year
Metro city	A city with a population of 4 million and over
Tier I city	A city with a population of 1 million to 4 million
Tier II city	A city with a population of 500,000 to 1 million
Non-donor	A person who had not donated money within the past year

## Section 2

# *How widespread is giving in India?*

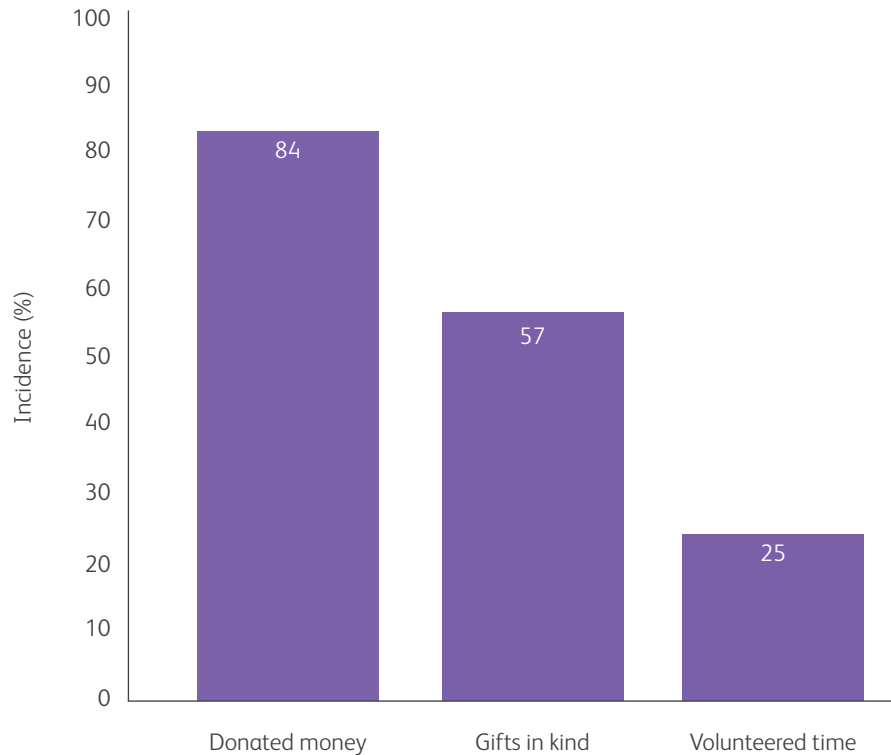
### Key findings

- Over four-fifths of the public had donated money in some form in the previous one year.
- The majority of the public had given money to both organisations and individuals but giving to individuals was more common than giving to charities.
- Most donors gave for both religious and charitable reasons.
- The smaller the city, the more chance there was of people giving gifts in kind, but the less chance there was of finding volunteers.
- There were significant differences in how the public donated money across the four regions.

### 2.1 What is the incidence of the different ‘forms’ of giving?

In total, 8,985 members of the public were recruited to answer the survey. One of the key early sections in the questionnaire related to whether interviewees had donated money,<sup>2</sup> gifts in kind or volunteered in the past year. Figure 1 shows that over four-fifths of the Indian public had donated money in the year before the interview, over half gave a gift and a quarter had volunteered their time.

Figure 1: Incidence of donating money, gifts in kind and volunteering time in the past year



Base = 8,985 (all respondents)

<sup>2</sup>Donating money includes donating to individuals and organisations for charitable and religious purposes.

Similarity was observed across the four regions with some exceptions in the north. People in this region were found to be considerably more likely to give gifts in kind, and to volunteer than those in other regions; this was particularly true in the case of volunteering. The percentage volunteering in the north (33%) was more than double the proportion doing so in the west (13%).

More difference was seen by size of city. The smaller the city, the more chance there was of people giving gifts in kind, but there was less chance of finding volunteers. Some 63% of people living in tier I cities gave gifts in kind in the previous one year, compared with 55% of those in metro cities. The opposite can be observed for volunteering where tier I cities saw lower rates (21%) of volunteering than metro cities (30%).

Volunteering time was also closely linked to education. People educated to a tertiary level (31%) were almost twice as likely to volunteer their time than those with no education (16%).

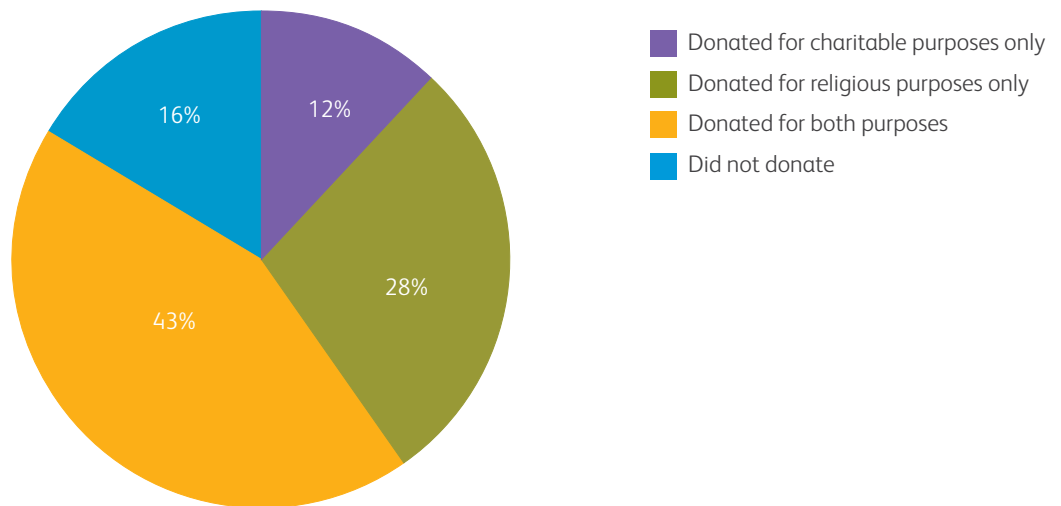
The findings indicate that income is associated with giving behaviour. The more money people earn, the greater the likelihood of volunteering their time. However, those in the highest income band were less likely to donate money (79%) than people in the lowest income group (84%). A final observation was that those who follow the Sikh faith were particularly likely to volunteer and to give gifts in kind (Section 8 looks at this in more detail in relation to the giving of money). A total of 48% of Sikhs had volunteered in the previous year; by comparison, no more than 25% of those following other religions claimed to have volunteered. Equally, whereas around half of the followers of the other religions claimed to have given a gift in the previous one year (between 48% and 57%), 85% of Sikhs had done so.

From Section 2.2 onwards the report focuses on the charitable act of donating money.

## 2.2 Do people give money for religious or charitable reasons?

Figure 2 assesses the extent to which charitable giving is associated with religious or non-religious (charitable) motivation. Almost half of those asked had given in the past year to both religious and charitable causes. Given that this chart includes the 16% of the public who did not give, it is true to say that most donors gave for both religious and charitable reasons. The idea of a religion-oriented giving environment in India is further evidenced by the relative size of the other two 'slices' of the pie chart relating to donors. The proportion of the public that donated money solely for religious reasons was more than double (28%) the proportion that gave solely for charitable purposes (12%).

Figure 2: Incidence of donating money for religious and charitable purposes in the past year

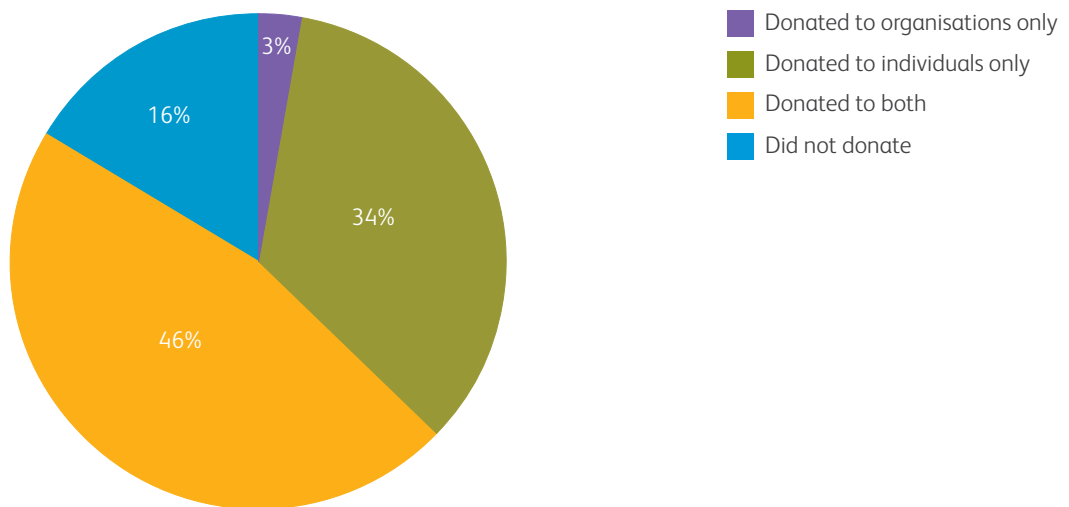


Base = 8,985 (all respondents)

## 2.3 Do people give money to organisations or individuals?

Figure 3 provides insight into the extent to which the general public tended to give to individuals and to organisations. Although 46% of the public had given money to both organisations and individuals in the previous year, the other two slices of the pie relating to those who did donate show clearly that giving to individuals was more common than giving to charities. For every individual who donated only to organisations (3%), there were more than 10 (34%) who gave only to individuals.

**Figure 3:** Incidence of donating money to organisations<sup>3</sup> and to individuals in the past year



Base = 8,985 (all respondents)

<sup>3</sup>Giving to organisations includes religious and charitable donations.

Donors were asked about the specific scenarios in which they had donated money in the past year; Table 1 details the combined responses. Multiple responses were possible when answering this question. Echoing Figures 2 and 3, the more common scenarios of donating money related more to giving to individuals and to giving where religion is a key driver.

The three most common scenarios relate to individuals. The most common act of donating was to give to ‘strangers’ for charitable reasons (63%), followed by ‘door-to-door collections’ for religious purposes (51%) and to ‘individuals outside places of worship’ (42%).

In contrast, all the scenarios relating to organisations were measured at below 30%. The types of organisation that were most likely to receive donations from the public were ‘charitable organisations and NGOs’ (28%). Exactly a fifth of those surveyed had given money to ‘committees and trusts of religious institutions’ and 21% had given to ‘religious institutions when visiting’.

The north was the only region where giving money to strangers for charitable reasons (61%) was not the most common form of donation. Instead, people were most likely to donate to individuals who had gone from door to door collecting money for religious reasons (84%) and to people outside places of worship (70%).

Those living in metro cities mostly gave money to door-to-door collections for religious purposes (48%) and to charitable organisations (40%).

**Table 1:** Incidence of donating money to organisations and to individuals for charitable and religious purposes in the past year

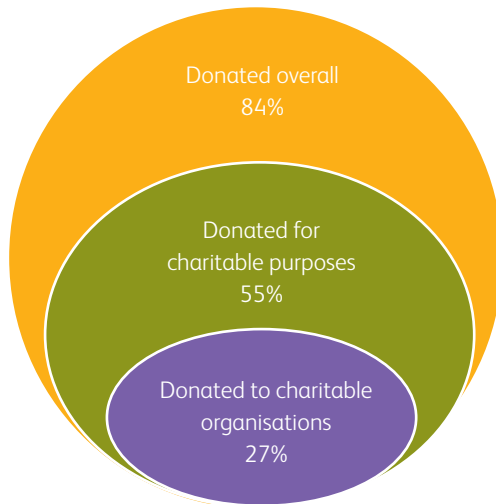
			Incidence of donating money (%)
Individuals	Charitable purposes	Strangers	63
		Friends, neighbours, colleagues	24
		Maids or servants	11
	Religious purposes	Door to door collections	51
		Individuals outside places of worship	42
Organisations	Charitable purposes	Charitable organisations and NGOs	28
		Appeals through TV, radio, newspaper, emails	4
	Religious purposes	Committees and trusts of religious institutions	21
		Temples, churches and gurdwara when visiting	20
		Spiritual organisations	5

Base = 3,993 (all donors)

## 2.4 How much support is there for charitable organisations?

Figure 4 provides a recap of data from across Section 2 of this report in a way that will be useful for those wanting to put giving to charitable organisations into context with other forms of giving.

**Figure 4:** Incidence of donating money overall, for charitable purposes and to charitable organisations in the past year



Base = 8,985 (all respondents)

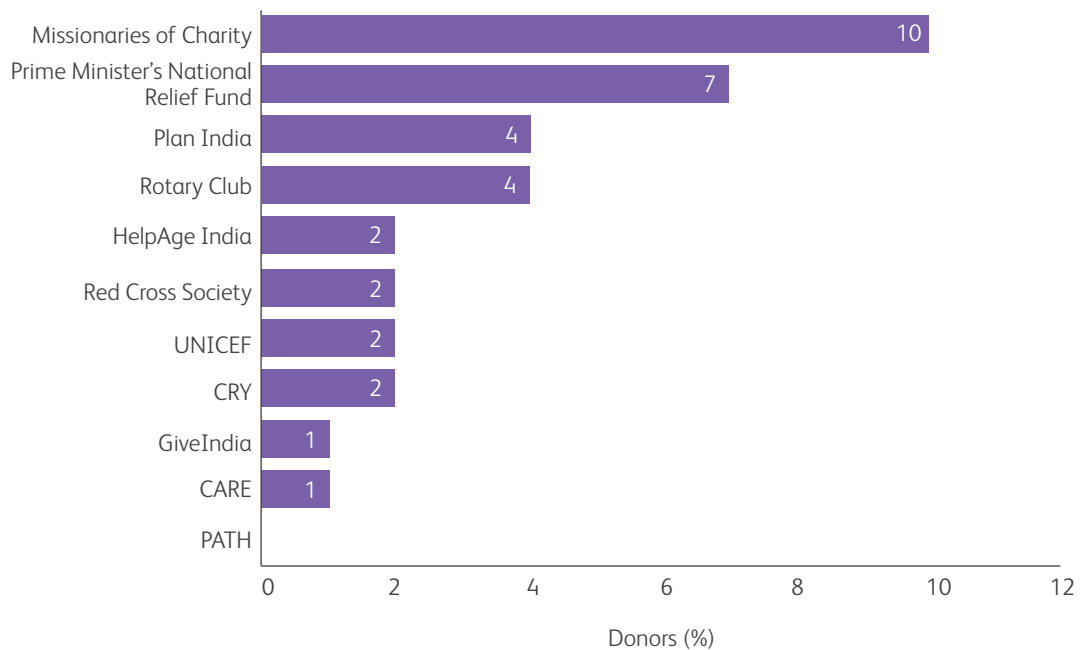
Although the vast majority of Indians had given 'at all' (84%), only just over half (55%) of the general public donated money in the previous year for 'charitable purposes' and only just over a quarter had donated money to actual charitable organisations (27%).



Donors were asked to indicate which charitable organisations they gave money to in the past year from a list of 11 charities. Figure 5 details the results.

Missionaries of Charity was the most popular beneficiary, with one in 10 donors giving money to this organisation. The Prime Minister’s National Relief Fund was the second most likely charity to be recalled as having received a donation, at 7%.

**Figure 5:** Proportion of donors donating money to specific charitable organisations in the past year



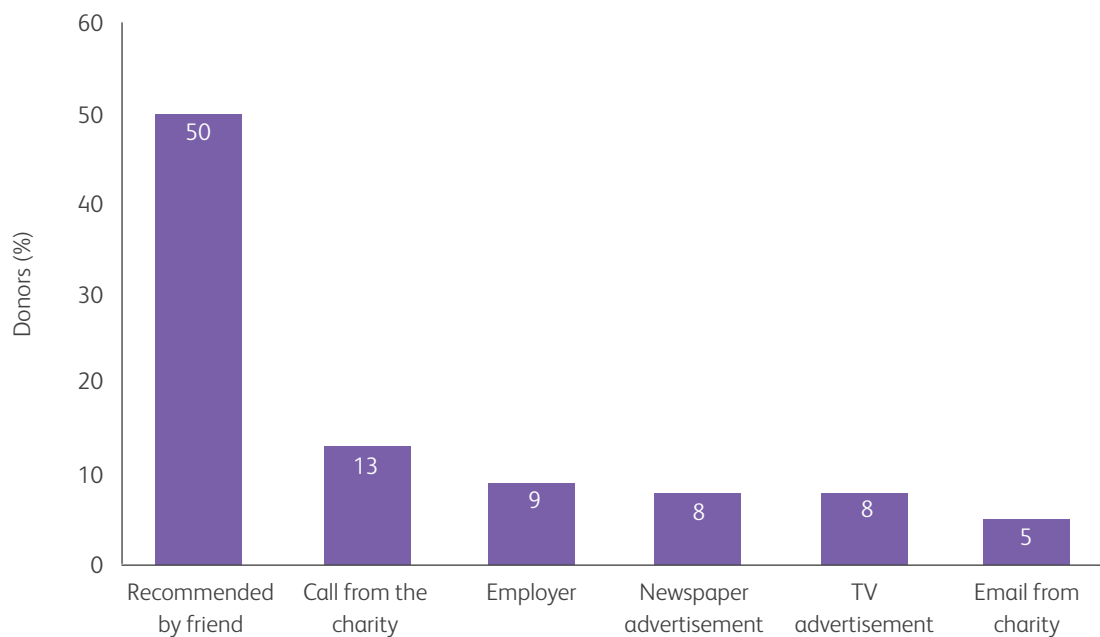
Base = 1,195 (all donors who donated money to organisations for charitable purposes)

Interesting demographic differences are seen in terms of who gave to these two charities. Women were more likely than men to give to the Missionaries of Charity, while men were more likely than women to donate money to the Prime Minister’s National Relief Fund. Missionaries of Charity was the most common choice for all age groups, except donors aged 56–65 years. This age group was three times more likely to give money to the Prime Minister’s National Relief Fund.

Plan India and the Rotary Club were the only two other organisations to achieve donation recall of more than 2%.

Donors were asked to state how they heard about the organisations to which they gave money the last time they donated. Figure 6 shows that half of donors became aware of the organisation through a recommendation from a friend. This was by far the most common method and was cited almost four times more often than the method that rated second – a call from a charity, at 13%. Although the other sources shown in Figure 6 have been mentioned by less than 10% of all donors, this does not mean they are not impactful or a good investment for charities.

**Figure 6:** Means by which the donors donating money to specific charitable organisations came to know about the organisation



Base = 1,195 (all donors who donated money to organisations for charitable purposes)

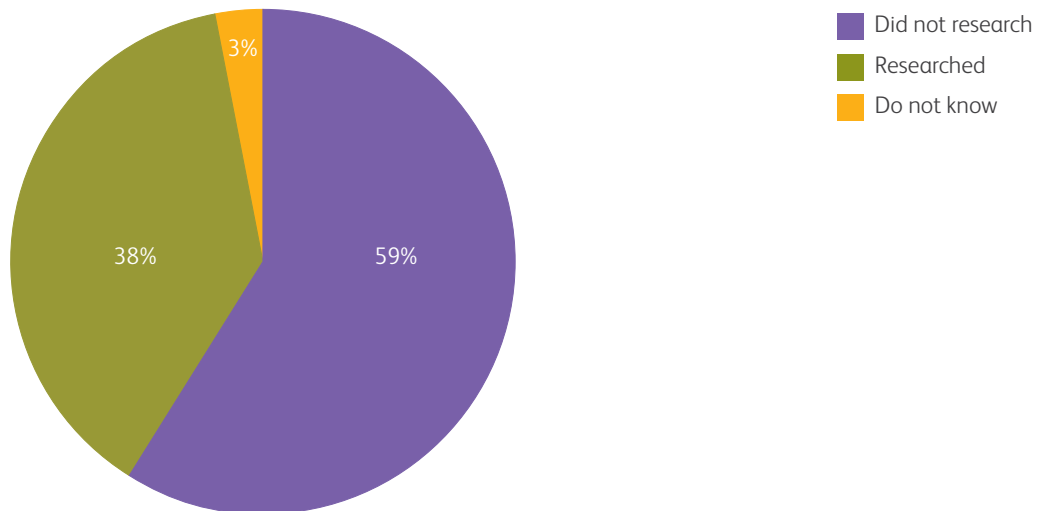
In the west, the number of donors who received a recommendation through a friend (39%) was significantly lower than in the other three regions, by at least twelve percentage points. However, the west saw a higher proportion of donors, by at least eight percentage points, who came to know about organisations after receiving an email from them (13%). Advertisements in newspapers or on the television created noticeably more awareness in the north of India than in any other region.

Employers did not generate as much awareness in the business professionals occupation group (5%) as they did in the groups of service professionals (14%) and labourers (15%).

In order to have an understanding of how 'engaged' the modern Indian donor is, a question was asked about whether or not donors tend to research their donations.

The majority (59%) of donors did not invest time in researching the organisation to which they gave money prior to their donation, as shown in Figure 7.

Figure 7: Proportion of donors who researched the organisation to which they donated money



Base = 1,982 (all donors who donated money to organisations for religious or charitable purposes)

Researching the organisation was less common in the north (21%) compared with any other region (versus 48% in the east, 41% in the south and 40% in the west). People living in metro cities were considerably less likely to engage in research than those in other types of city. Men (43%) had a notably greater tendency than women (32%) to study organisations prior to donation. Compared with the other faith groups, Sikhs were evidently less likely to engage in research.

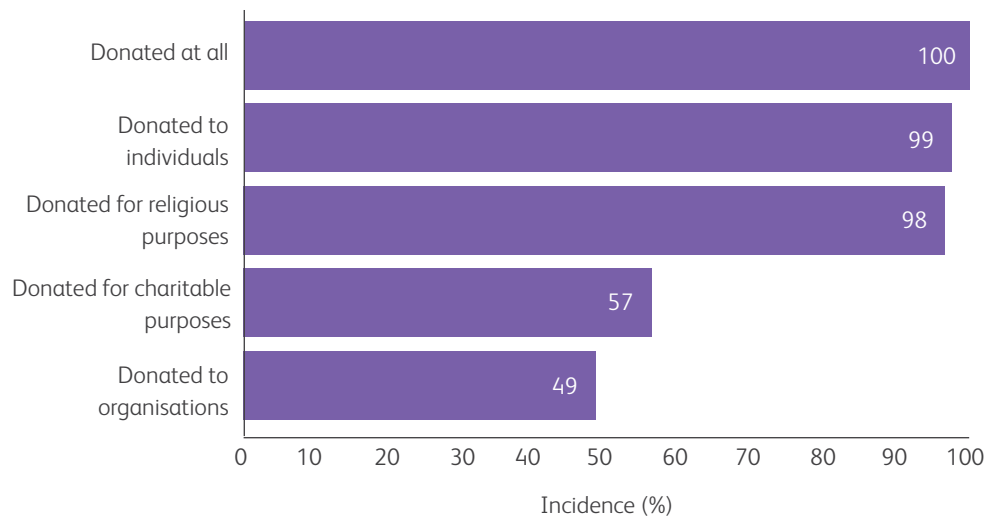
## 2.5 Are there regional variations in donating money?

Figures 8 to 11 demonstrate that although giving is a commonplace behaviour across India, there are significant differences in how the public donates money across the four regions.

The north was unique compared with the other three regions. Here, virtually everybody donated at least once in the year prior to interview. This high degree of giving was driven very much by donating to individuals (99%) and for religious reasons (98%). Later in the report in Section 3.2, Figure 18 shows that Sikhs were particularly likely to donate money (99%); their prevalence in the north<sup>4</sup> may drive the high numbers in this region. Donating money 'at all' across the other three regions ranged from between 73% and 85% as shown in Figures 9 to 11.

The western region echoed the north more closely in that the ranking of the four types of giving was identical. The south was the only region where donating for charitable purposes surpassed 60%, and was also the only region where giving money for religious purposes fell below 60%. The east was the region most likely to give to organisations (57%).

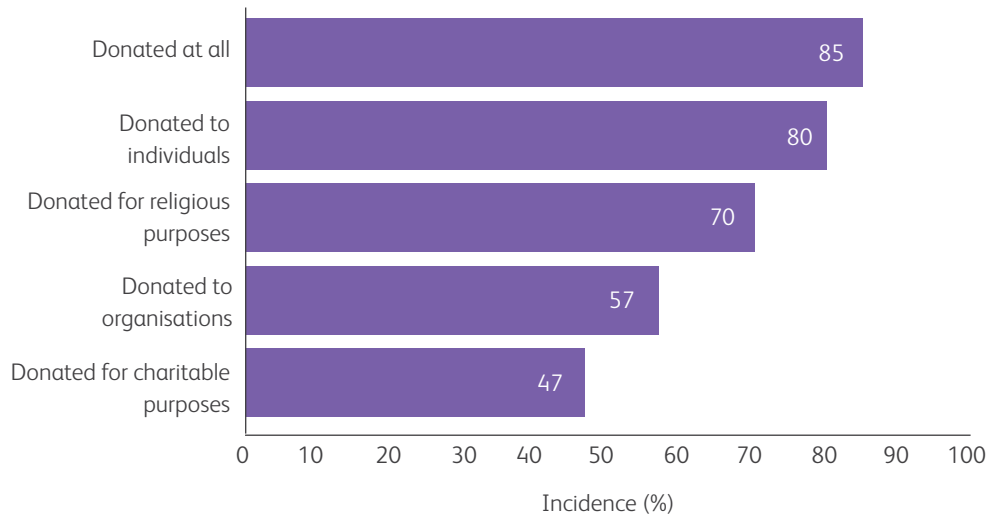
Figure 8: Incidence of donating money in the north zone in the past year



Base = 2,250 (all respondents in the north zone of India)

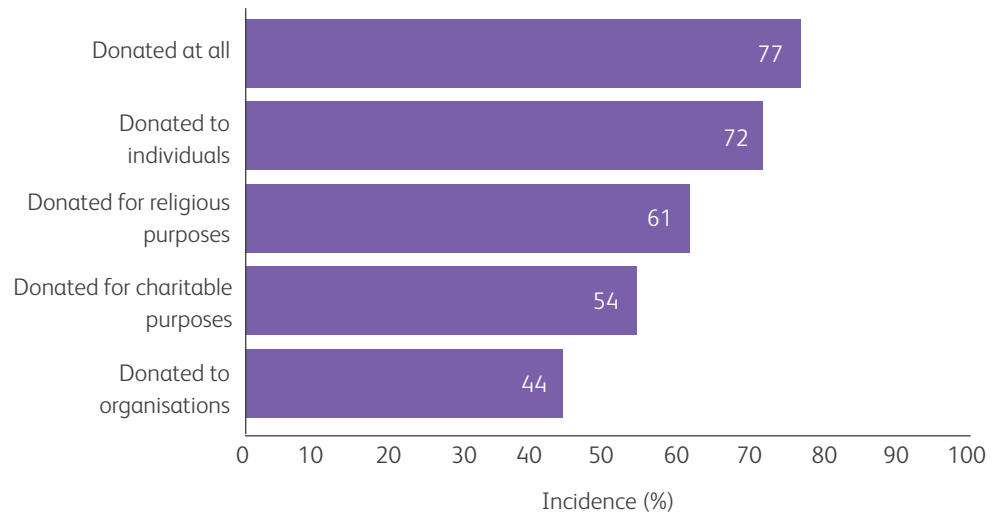
<sup>4</sup>[www.censusindia.gov.in/Census\\_And\\_You/religion.aspx](http://www.censusindia.gov.in/Census_And_You/religion.aspx)

Figure 9: Incidence of donating money in the east zone in the past year



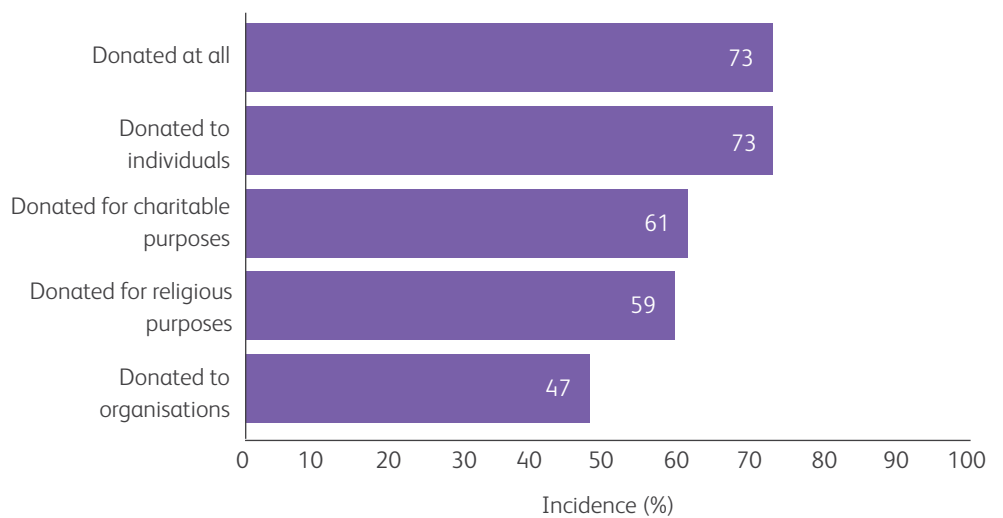
Base = 2,250 (all respondents in the east zone of India)

Figure 10: Incidence of donating money in the west zone in the past year



Base = 2,225 (all respondents in the west zone of India)

Figure 11: Incidence of donating money in the south zone in the past year



Base = 2,260 (all respondents in the south zone of India)

## Section 3

# *Who donates money to charitable organisations?*

### Key findings

- Income, education, geography and religion are the demographic perspectives that demonstrate key differences around giving behaviour in India:
  - Those on higher monthly incomes are far more likely to give to formal charitable organisations.
  - Those with no education are particularly unlikely to have given to a formal charity.
  - There was a marked contrast in the extent to which people were able to give money across the regions. Those in the west and south were twice as likely to donate to charitable organisations than people in the north.
  - Sikhs demonstrate the highest propensity to give 'at all', but those of the Christian faith are most likely to give to formal charitable organisations.
- Otherwise, the likelihood of donating money, whether to a formal charity or not, is fairly consistent across both genders and all age groups.

### 3.1 Do charitable organisation donors differ to other types of donors?

The aim of Sections 3.1 and 3.2 is to explore and describe which parts of Indian society are currently more able or inclined to give. The two sections take different approaches; both will appeal to different types of reader and are necessary to reach firm conclusions.

In this section, Table 2 contrasts those people who donated money specifically to charitable organisations (the middle column), against those who gave money, but not to charities (the right-hand column). The reader should compare these two columns row by row to develop a sense of the key themes.

The most telling difference between the two types of donors is shown in the second row. Here it is shown that those with no education were relatively unlikely to have given to a formal charity (only 4%). In comparison, 11% of those with no education had given money, but not to a charitable organisation. The contrast here is particularly high and such clear imbalance is not seen across other demographics. Having said that, it was also found that service professionals were more likely to give to formal charitable organisations than other types of employees.

Table 2: Incidence of donating money in the past year, by the profiles of donors and non-donors to charitable organisations

		All respondents (%)	Donated to charitable organisations (%)	Those who did not give to charitable organisations (%)
Mean age		37	38	37
Education	None	9	4	11
	Primary	24	23	24
	Secondary	40	43	39
	Tertiary	26	29	25
Occupation	Labourers	15	14	16
	Business professionals	16	17	16
	Service professionals	14	18	12
	Unemployed	55	51	57
Gender	Male	53	56	52
	Female	47	44	48
Monthly Income	Under ₹10,000	13	13	12
	₹10,000 – ₹19,999	13	15	12
	₹20,000 – ₹49,999	7	11	6
	₹50,000 and over	1	1	1

Base =

8,985

2,335

6,650

All respondents.

All donors who donated money to organisations for charitable purposes.

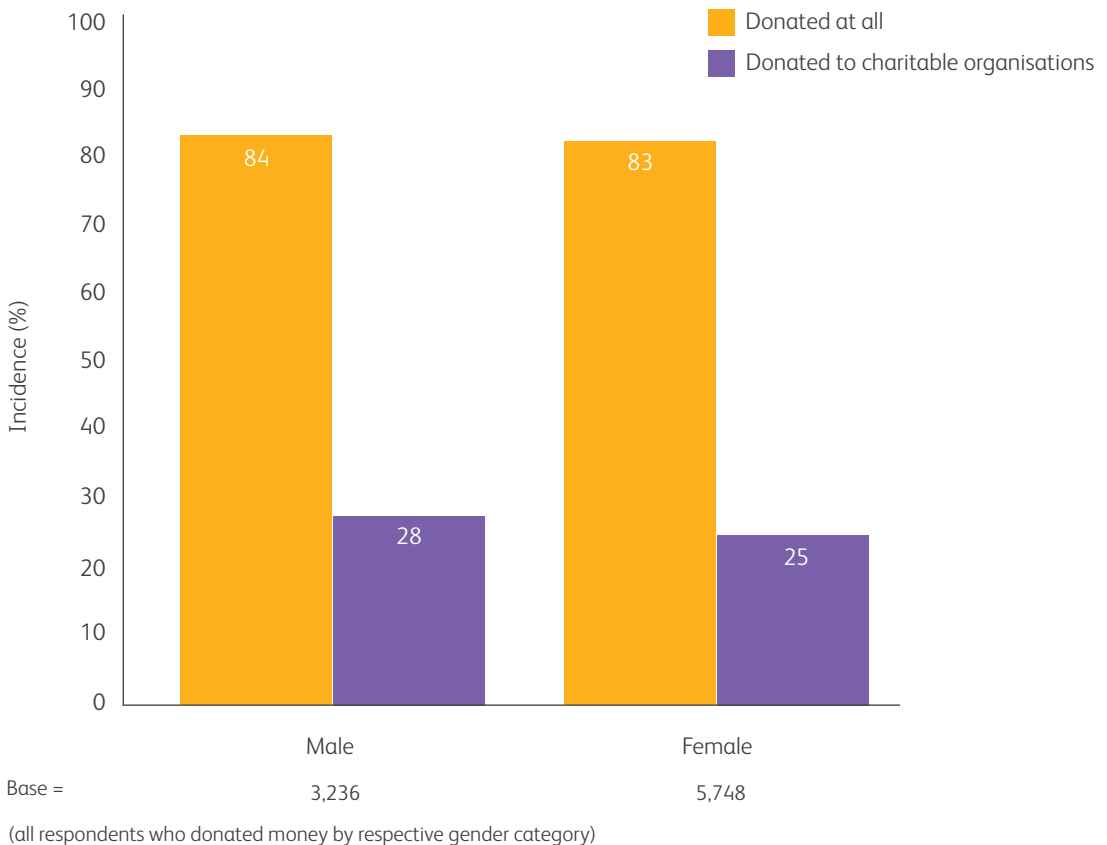
All donors who donated money but not to organisations for charitable purposes.

### 3.2 Are there demographic differences in giving behaviour?

In Section 3.2, the focus is on comparing the percentage of the public that had given 'at all' against the percentage that had given to formal 'charitable organisations'. Each chart looks at one demographic perspective.

Men and women were found to be equally likely to donate money. Figure 12 shows only negligible differences in the proportion of men and women who had donated money 'at all' or who had donated money to a charitable organisation, in the previous year. The proportions giving 'at all' are within one percentage point but there was no statistically significant difference between the 28% of men and the 25% of women giving to charitable organisations in the previous year.

**Figure 12:** Incidence of donating money in the past year, by gender





The likelihood of donating money also remained fairly consistent across all age groups, as shown in Figure 13, especially for donating money 'at all'. Those aged 25 years and under were less likely to donate money to charitable organisations than the older age groups.

Figure 13: Incidence of donating money in the past year, by age

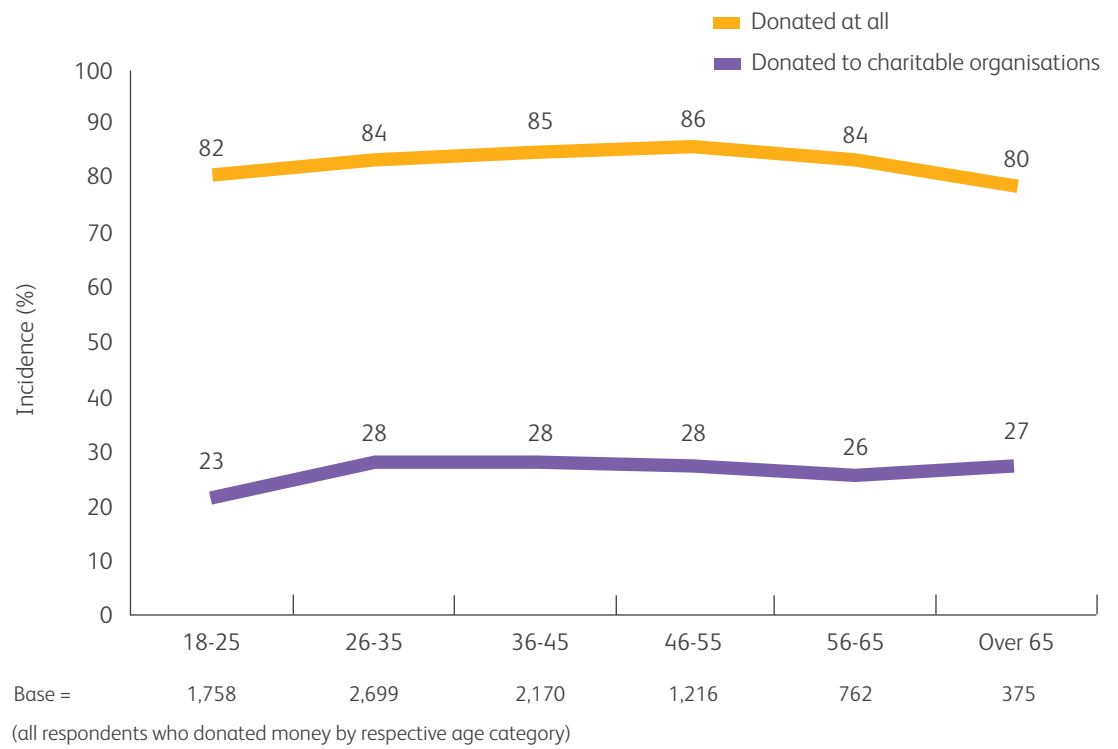
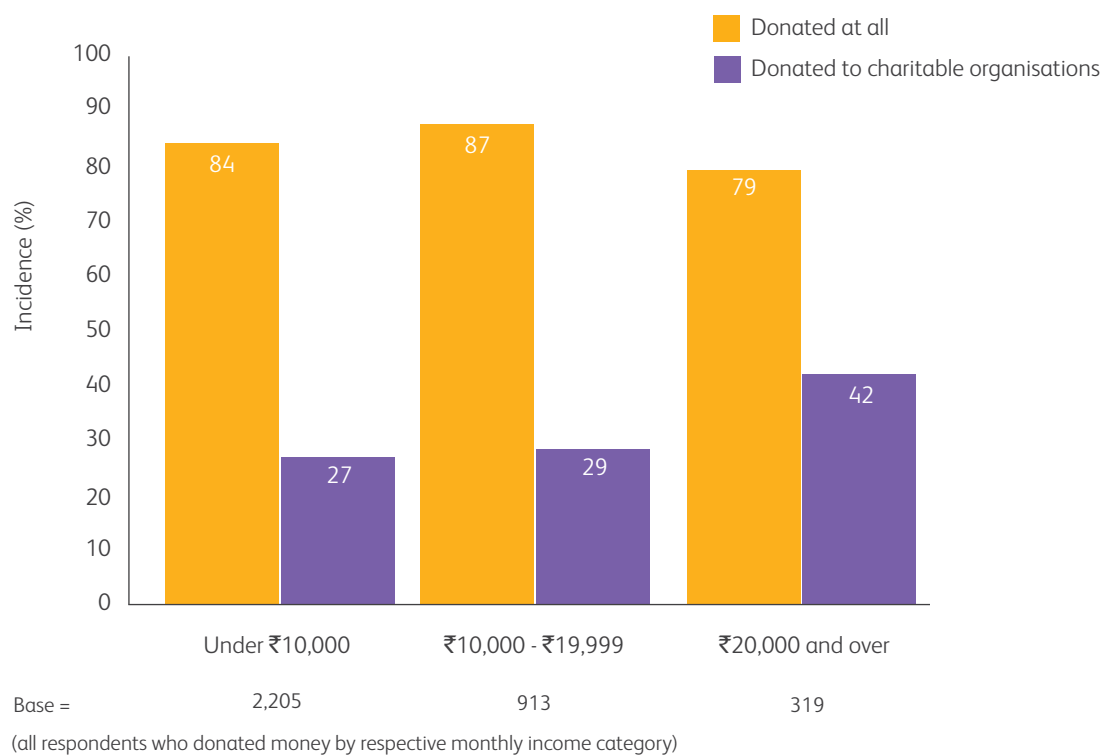


Figure 14 explores the extent to which people of different monthly income levels varied in their likelihood to donate money. Although all three income groups were relatively equal in their likelihood to donate money 'at all', differences are apparent in the number of people who gave specifically to charitable organisations.

Under a third of those in both the lower and middle income bands (27% and 29% respectively) had given money to charitable organisations in the year before being interviewed. However, among those earning ₹20,000 per month and over, this figure rose to almost half (42%).

**Figure 14:** Incidence of donating money in the past year, by monthly income



Analysis of the likelihood of donating money across different levels of education is shown in Figure 15. Again, the propensity to donate money 'at all' was constant across the four perspectives. However, in this case it is clear that those who had not had an education were significantly less likely to donate money to charitable organisations.

A total of 12% of those who had not had any education gave to a charitable organisation in the previous one year, compared with 26% of those educated to a primary level. In other words, if an individual in India had been educated, they were more than twice as likely to donate money to a charity.

Figure 15: Incidence of donating money in the past year, by education

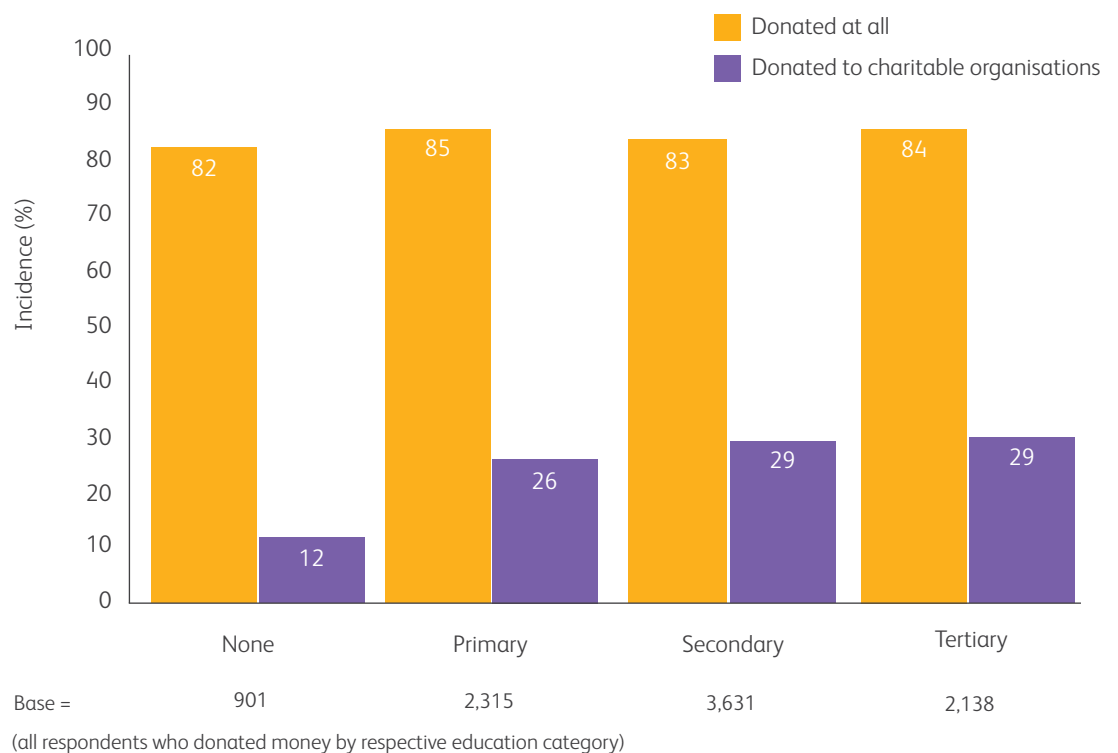
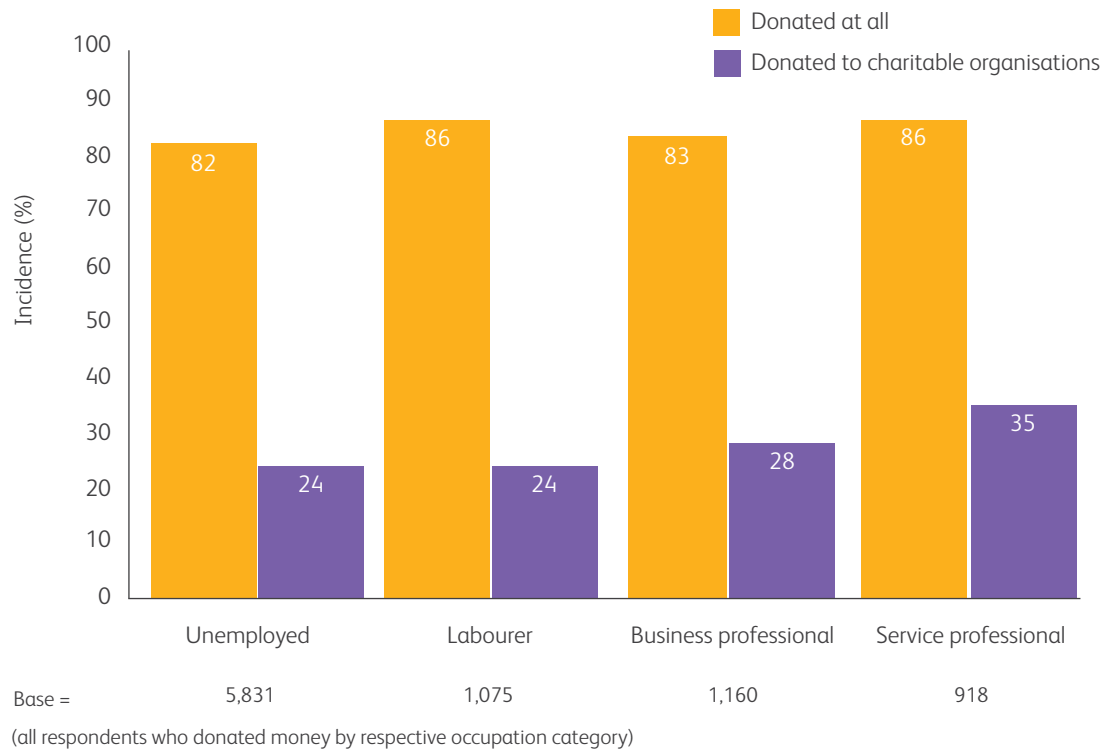


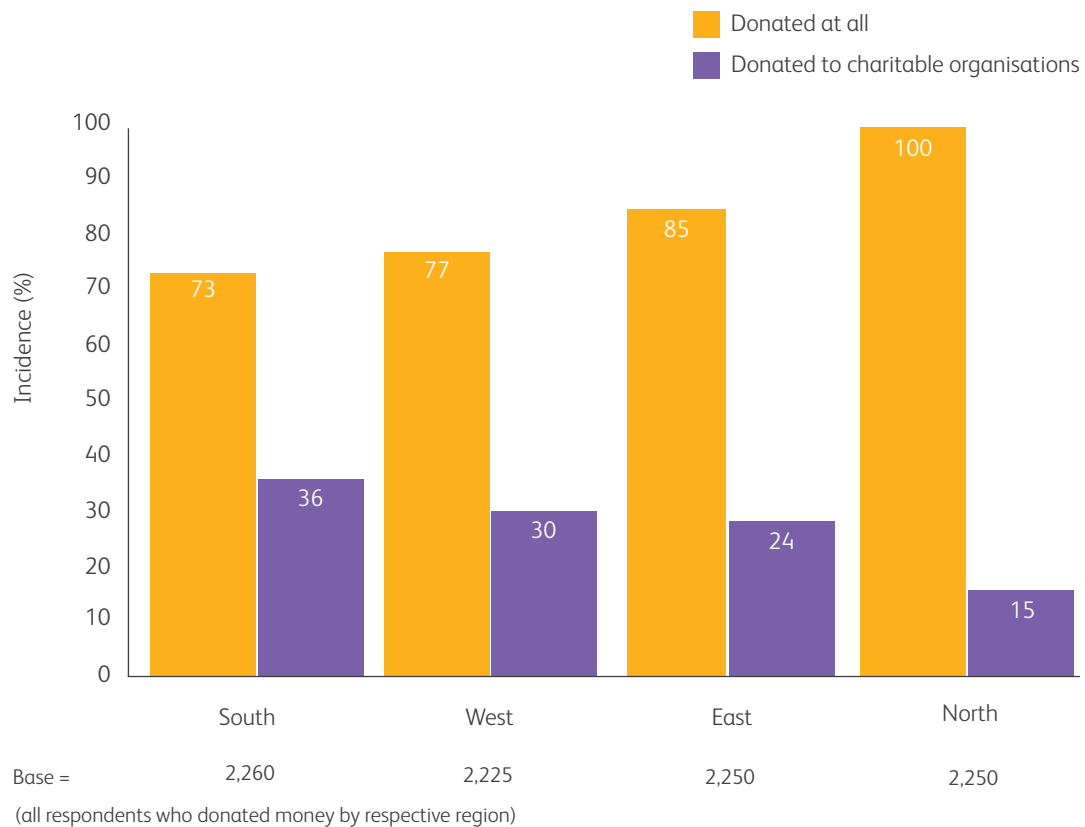
Figure 16 provides insight into the extent to which the four occupation categories donated 'at all' and to charitable organisations. Again, the tendency to donate money 'at all' was relatively consistent across the four groups. Service professionals were noticeably more likely to give to charities than the other three employment groups (35% versus 24%, 24% and 28%).

**Figure 16:** Incidence of donating money in the past year, by occupation



Further analysis of the data has been carried out to look at how donors in each region tended to donate money to charity. As Figure 17 shows, there was a marked contrast in the extent to which people were able, or inclined, to donate money to charitable organisations across the regions.

Figure 17: Incidence of donating money in the past year, by region

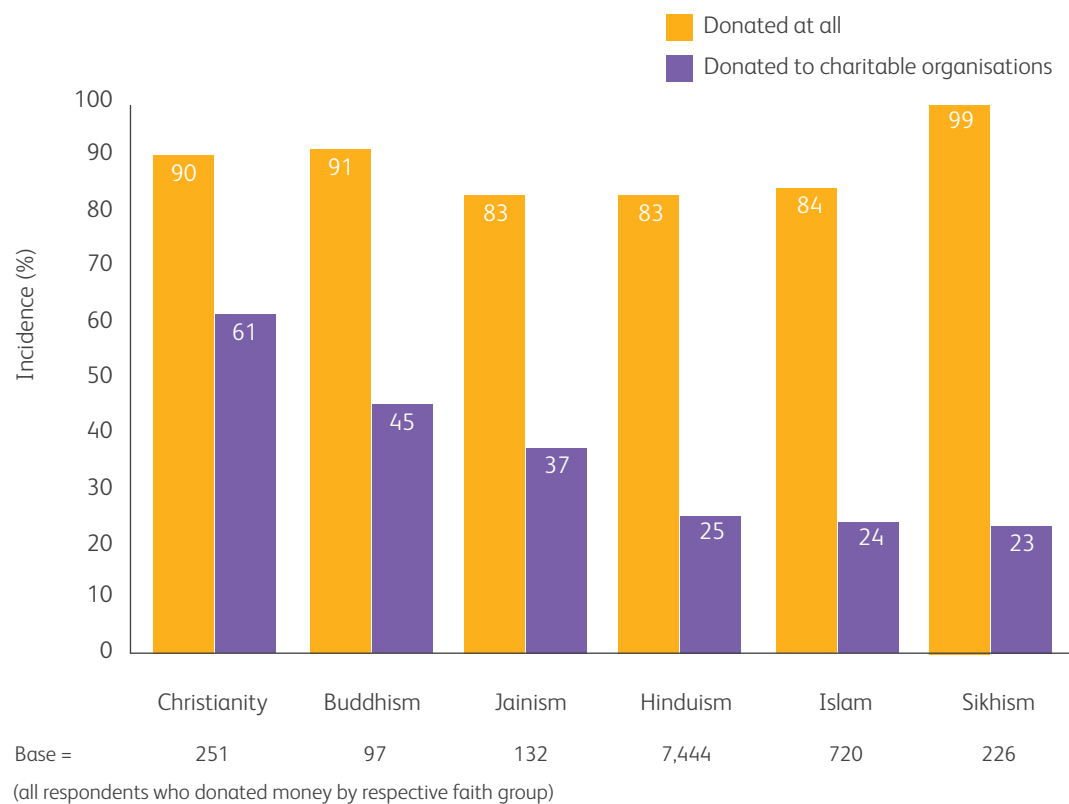


In the north, almost everybody (indeed, the figure is rounded to 100%) donated money to some extent, but relatively few people (15%) donated money to charitable organisations. In the south, by contrast, these two numbers are far closer together: almost three-quarters (73%) had donated money in the year prior to interview and 36% had donated money to charitable organisations, making donations to charities more than twice as likely in the south than in the north. The east and west nestle between these two.

India is known as a country with a rich representation of people of different faiths. Naturally, different faith groups will contribute to society in many different ways, of which donating money is only one element. Not all of the ways that different faith groups contribute will have been captured by this survey.

Figure 18 explores the extent to which Indians of different faith groups are engaged with donating money. For each of the six main faith groups, the percentage that had donated money 'at all' and to charitable organisations are shown.

**Figure 18:** Incidence of donating money in the past year, by religion



Clear differences are shown in terms of the extent to which different faith groups donated money. Sikhs were the most likely to give 'at all'; 99% of them had donated money in the previous year. At the same time, however, Sikhs were also the least likely to donate money to a charitable organisation. A quarter (25%) of Hindus, the most prevalent of all faith groups in India according to the 2001 census<sup>5</sup>, had donated money to a charity in the past year. The only faith group for which a majority had donated money to a charitable organisation in the past year was the Christian faith (61%).

<sup>5</sup>[www.censusindia.gov.in/Census\\_Data\\_2001/Census\\_data\\_finder/C\\_Series/Population\\_by\\_religious\\_communities.htm](http://www.censusindia.gov.in/Census_Data_2001/Census_data_finder/C_Series/Population_by_religious_communities.htm)

## Section 4

### *How much is given?*

#### Key findings

- The estimate of the total amount given to charitable organisations by adults in 2011 was ₹50bn (equivalent to £588 million), a relatively small amount when compared with other countries for which data is available.
- Those who live in the western region tended to donate far larger amounts to charitable organisations than those in other regions, ₹410 on average per donation in comparison, with less than ₹100 in every other region.
- The average donation to charitable organisations in the previous year was significantly higher in metro cities than in other city types.
- Males aged between 26 and 55 years donated the most amounts of money.
- Younger females (aged 18–25 years) gave a higher annual amount of money than any other female age group.

#### 4.1 How much money is donated to charitable organisations by individuals?

CAF's estimate of the total amount given to charity by adults living in urban areas in 2011 is ₹50bn. It is important to note that this figure does not include the amounts given to individuals, but only relates to the amount given to formal charitable organisations.

The total amount given to charity is calculated by multiplying the total number of donors in this survey by the mean amount donated in the year. This is then grossed up to reflect the urban population<sup>6</sup>. This is explained in Table 3.

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<sup>6</sup>To calculate the total number of donors, CAF multiplied the proportion of donors by the estimated number of adults in the Indian population, using UNICEF population estimates. Latest estimates were published in 2010.

**Table 3:** Calculating the total amount donated to charitable organisations by adults in the past year

Element	Data	Comments
Total population of India	1,210,000,000	Source: Census Of India 2011 (www.censusindia.gov.in)
Total urban population of India	377,000,000	
Total adult urban population of India	239,018,000	Source: UNICEF
Charitable giving participation rate	27%	CAF India Giving survey (see Figure 4)
Number of urban adults involved in giving	64,534,860	
<b>Average amount given in past year</b>		
Mean	₹768.4	
Median	₹96	For reference: not used for calculation
Subsequent total amount given	₹49,588,586,424	
Equivalent to	£588,239,459	Source: www.oanda.com (*Rate: £1 = ₹84.3)
	\$974,235,490	Source: www.oanda.com (*Rate: \$1 = ₹50.9)
	€731,395,080	Source: www.oanda.com (*Rate: €1 = ₹67.8)

\* Average rate for the period July 8th 2011 to July 2nd 2012

The reader will note that the mean is used to complete the calculation. Although this is a necessary step, CAF would like to point out that the median is a better indication of typical donation amounts as it is less influenced by outliers. It is, therefore, more correct to say that a 'typical' amount given by a member of the public in India is ₹96 per year.

Surveys exist in a small number of other countries that seek to measure the amount donated by their populations. Although no two methodologies are directly comparable, it is worth at least putting this new figure for India into context with other robust data that is available. Giving USA 2011<sup>7</sup> measures individual giving in the United States at over US\$200bn, while UK Giving 2011 estimates giving at over £10bn<sup>8</sup>. By any standard, these figures confirm that the amount of money given to formal charities in India is extremely small, no doubt underlining the nascent nature of the charitable-giving environment in India and the need for charitable funds to come into India to support the social need there.

<sup>7</sup>www.givingusareports.org/products/GivingUSA\_2011\_ExecSummary\_Print.pdf

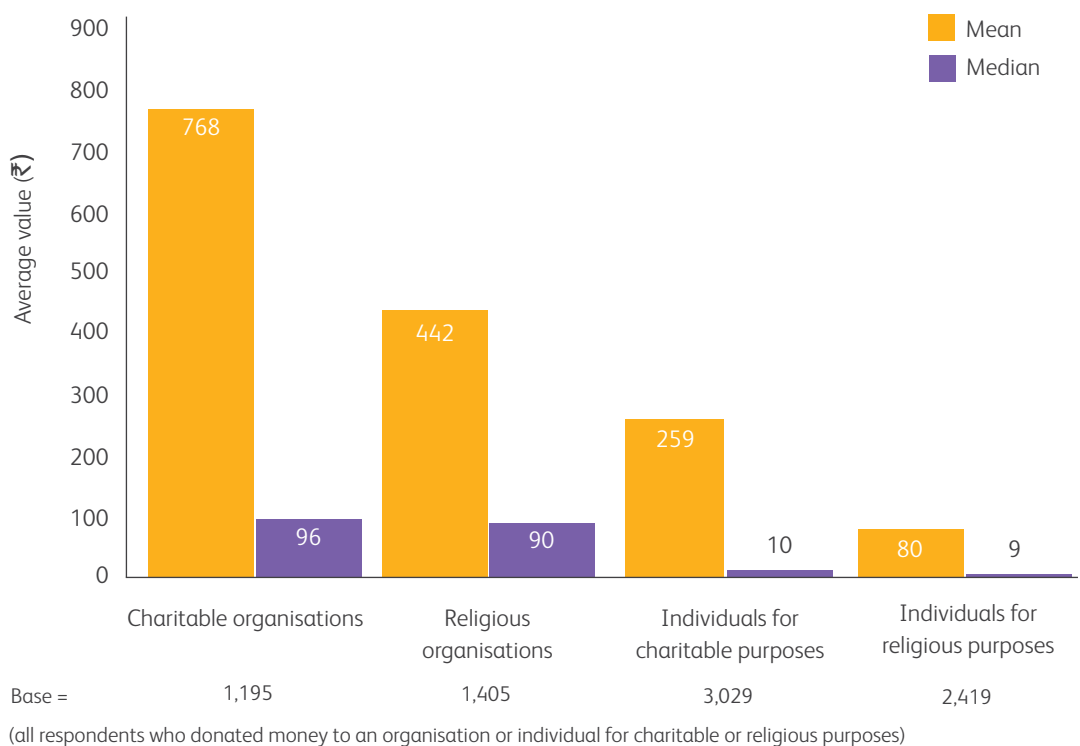
<sup>8</sup>www.cafonline.org/publications/2011-publications/uk-giving-2011.aspx



## 4.2 What is the average donation value?

Given the importance of religion to Indian society, the questionnaire was designed in such a way as to be able to identify the average amounts that were given to religious and non-religious causes. In addition, it is possible to split both these further into individuals and organisations. Figure 19 shows the different averages for these four groups; two key averages are shown, the mean and median.

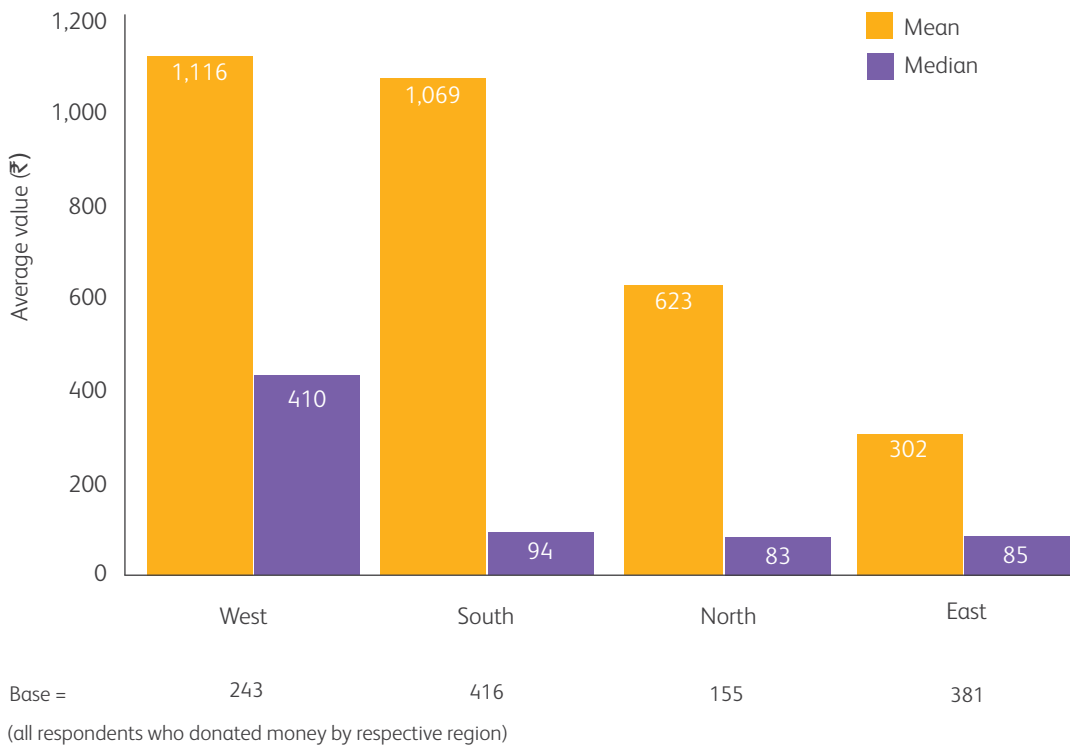
Figure 19: Average value of each donation in the past year



Regardless of the type of average chosen; the key finding is clear, individuals receive small amounts compared with organisations. Focusing on the median average, a generally more stable perspective, a typical donation to an individual tended to be close to ₹10. However, a typical donation to an organisation was more likely to be 10 times greater, approaching ₹100.

Analysis has also been carried out into the typical amounts given by region to charitable organisations. Figure 20 shows that those who live in the western region tended to donate larger amounts to charitable organisations than those in other regions. Figure 20 again makes use of different types of average, both the mean and median.

Figure 20: Average value of each donation to charitable organisations in the past year, by region

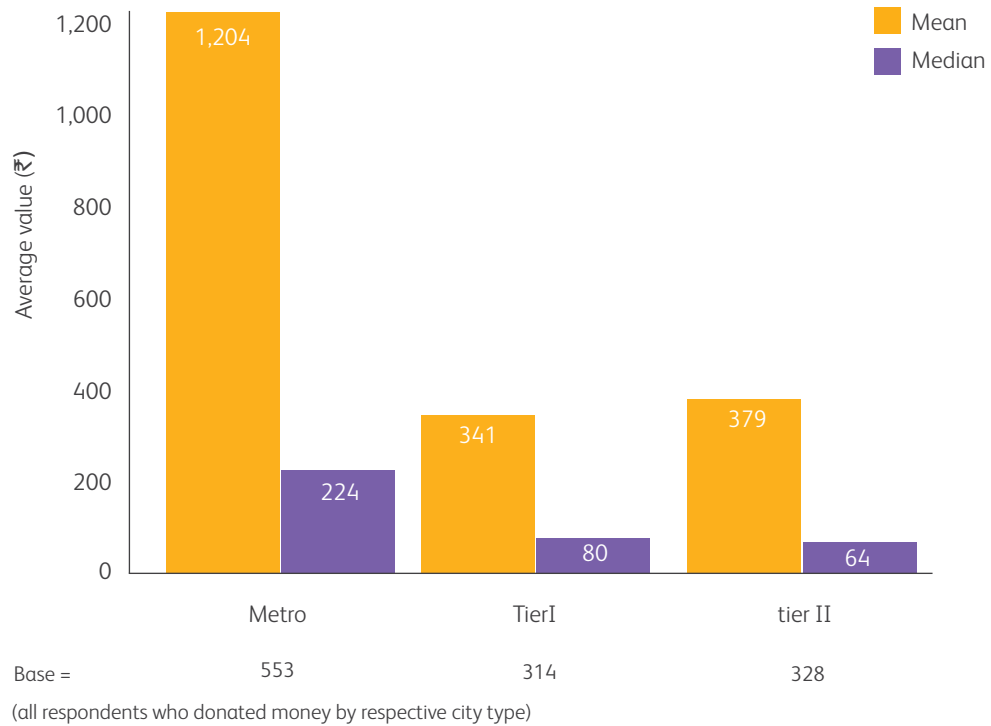


Focusing again on the median, donors in the west gave as much as ₹410 on average per donation. By comparison, those in the north, east and south all gave a median average of under ₹100.

The median average donation values to charitable organisations were fairly similar across the south, north and east regions, as shown in Figure 20, with differences of just ₹11 or less. However, the west's donations were more than four times greater than those of people in the other regions. This may well be a reflection of Mumbai's economic influence.

From Figure 21 it can be seen that the average donation to charitable organisations in the previous year was significantly higher in metro cities than in other city types. In fact, at ₹224, the median donation in metro cities was nearly triple the median donation of tier I cities, and nearly four times as large as the same donation in tier II cities.

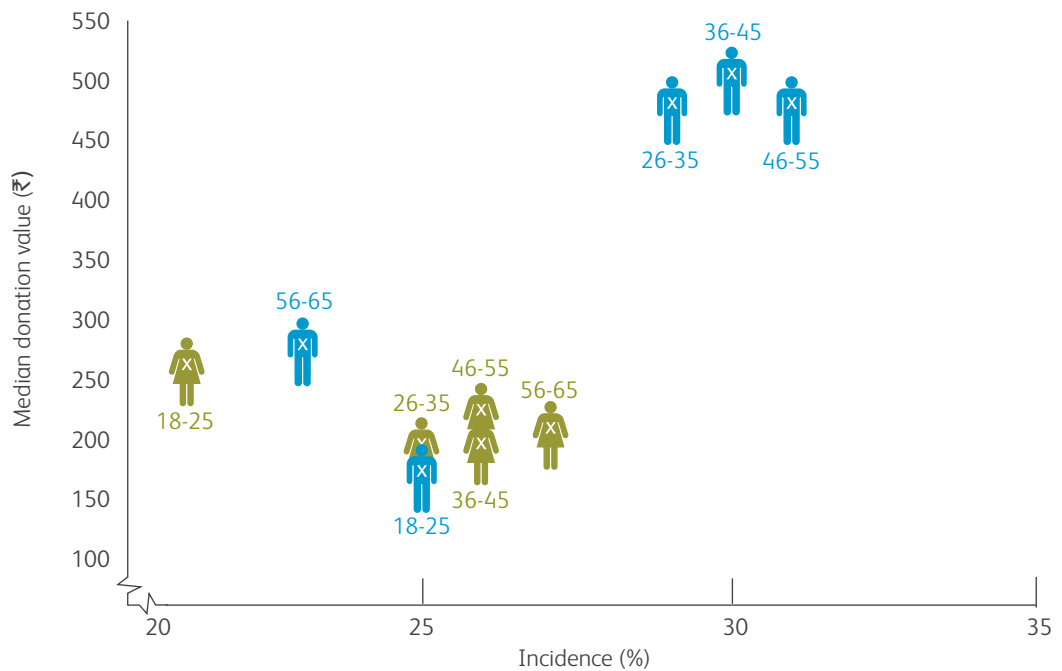
**Figure 21:** Average value of each donation to charitable organisations in the past year, by city type



### 4.3 How does donation size vary with age and gender?

The average donation size varied with age and gender, as demonstrated in Figure 22. Broadly speaking, males gave more than females. Between the ages of 26 and 55 years, males tended to give strikingly similar median annual amounts (between ₹490 and ₹507 across the three age groups shown). What is compelling about the value of giving through the female life stages is that the youngest adult women were the most generous; this is a finding that will undoubtedly merit further research. In addition, females aged 18–25 years donated ₹262 compared with an average donation of ₹182 for men of the same age.

Figure 22: Incidence of donating money and median donation to charitable organisations in the past year, by age and gender



Base = 8,605 (all respondents aged 65 years and under)

## Section 5

### *How do people give?*

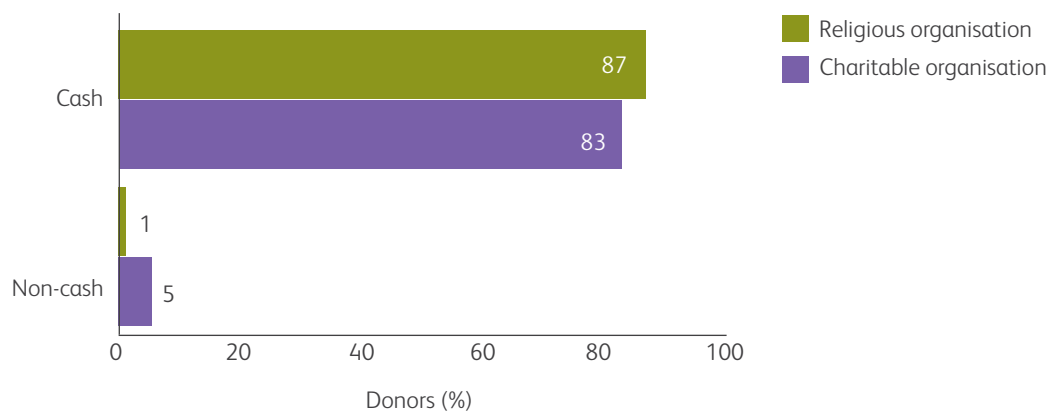
#### Key findings

- The vast majority of donors used cash rather than non-cash methods, such as cheques and online payments, when giving to organisations.
- As income increased, the likelihood of donors using non-cash methods increased.
- Those earning ₹20,000 a month and over were five times more likely to donate through their salary<sup>9</sup> than individuals earning less than ₹10,000.
- Indians in the highest income band were the only group to utilise online giving.
- There was a higher incidence of non-cash giving in metro cities and in the eastern region.

#### 5.1 Do people use cash or other methods to donate?

Figure 23 shows that the vast majority of donors used cash rather than non-cash methods, such as cheques and online payments, when giving to organisations. One in 20 donors opted to give to charities through non-cash methods, whereas more than four in five chose to use cash. Donors were more likely to make non-cash donations to charitable organisations (5%) than to religious organisations (1%).

Figure 23: Donation methods to charitable and religious organisations in the past year



Base = 2,600 (all respondents who donated to organisations for religious and charitable purposes)  
Non-cash methods include: online, salary and cheque only.  
A small percentage of organisational donors did not specify their donation method.

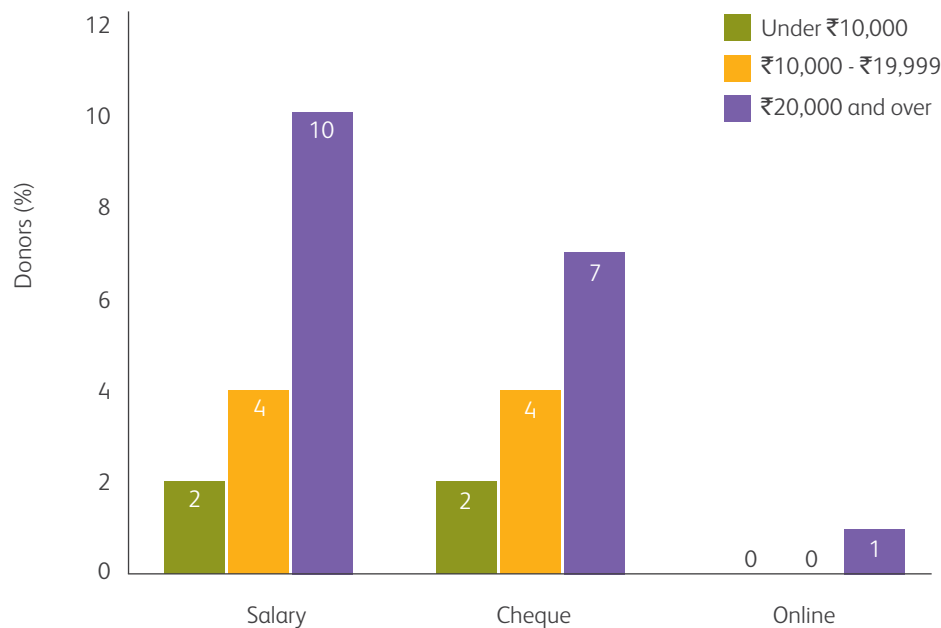
<sup>9</sup>Salary account giving is a tax-effective method of donating money to charity. It is a service offered by CAF India, GiveIndia and United Way, whereby donations are made directly from a person's payroll.

## 5.2 Who gives using non-cash methods?

Section 5.1 underlines the extent to which cash dominates the giving environment in India. Further analysis shows that the likelihood of donating money through means other than cash was strongly linked to income. Figure 24 shows the extent to which, as income increased, the likelihood of donors using non-cash methods also increased.

Those earning ₹20,000 and over were five times more likely to donate through their salary than individuals earning less than ₹10,000. Indians in the highest income band were the only group to utilise online giving. They were also significantly more likely to donate money by cheque than those in the lowest income group. The most common non-cash method used to donate to charitable organisations was by salary.

**Figure 24:** Proportion of donors giving non-cash donations to charitable organisations in the past year, by monthly income



Base = 1,195 (all respondents who donated to organisations for charitable purposes)

In terms of geography, those in the east of India were the most likely to use non-cash methods to donate to charitable organisations. At 7%, they were twice as likely to use non-cash methods than those in the west, who were the least likely to do so. Indeed, donations to charitable organisations in the west were made almost exclusively in cash. The survey captured some evidence on uptake of Payroll Giving in the east, south and northern regions, but not in the west of India. There was a much higher incidence of non-cash giving in metro cities (9%) compared with smaller city types.

## Section 6

# *What motivates people to give and prevents them from doing so?*

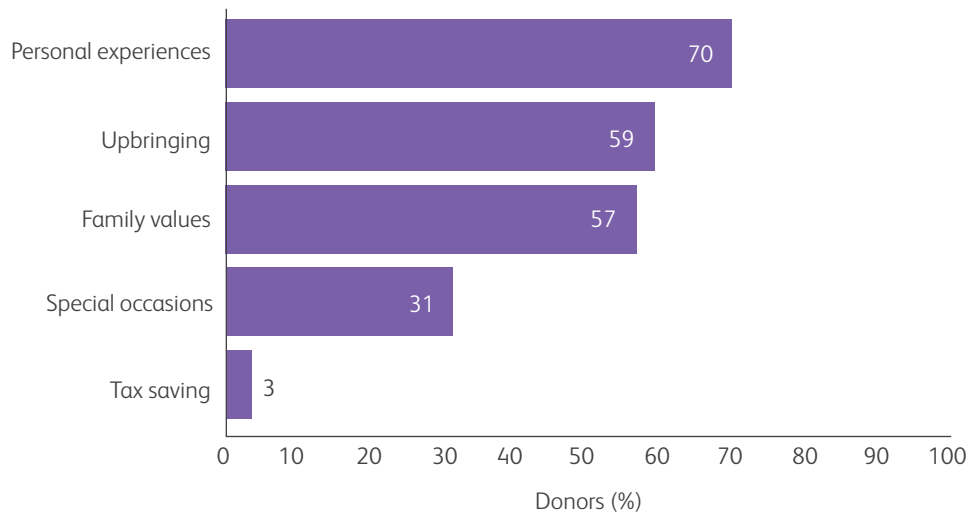
### Key findings

- The key driver to giving in India was said to be ‘personal experience’.
- More people were inclined to give to ‘religious’ causes than to any other charitable cause.
- The biggest barrier to giving was an inability to afford it. However, this was not the case for those on higher monthly incomes who were more likely to believe that giving was ‘not their responsibility’.
- Just under a quarter of non-donors said they did not donate because they were not asked to do so.
- There was evidence of concern around ‘money laundering’ and ‘tax benefits’ serving as motivations to donate money to charity.

### 6.1 What motivates people to give?

Donors were asked about their motivations for giving. Five key influences are shown in Figure 25. Of these, the most important to donors was personal experiences; seven out of 10 donors mentioned this as a reason for giving. ‘Upbringing’ and ‘family values’ came a close second and third respectively, both being mentioned by nearly six out of 10 respondents. More than one in three cited ‘special occasions’ as a reason to give.

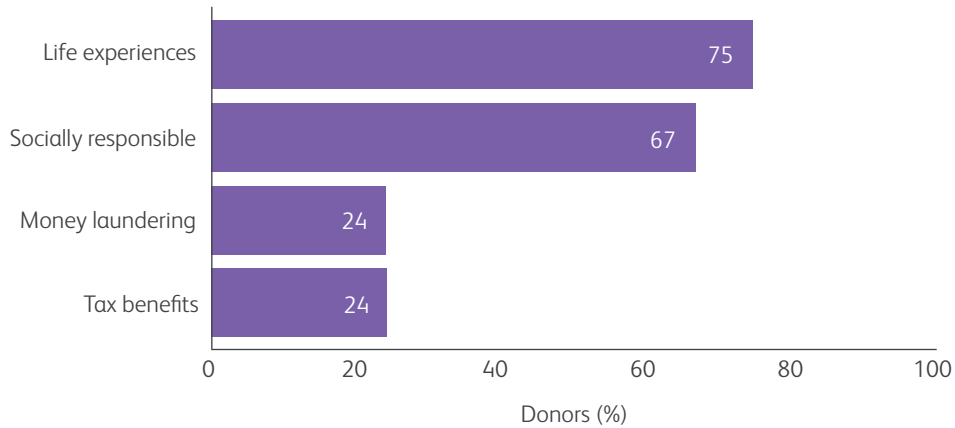
Figure 25: Motivations for giving in the past year



Base = 3,979 (all donors)

Respondents were asked what they believed motivated other people to give. Figure 26 broadly echoes Figure 25, other than the fact that it shows far higher levels indicating that other people may be motivated by ‘money laundering’ or ‘tax benefits’. This suggests a level of scepticism around charitable giving that may require action at the infrastructural level.

Figure 26: Beliefs about what motivated other people to donate in the past year

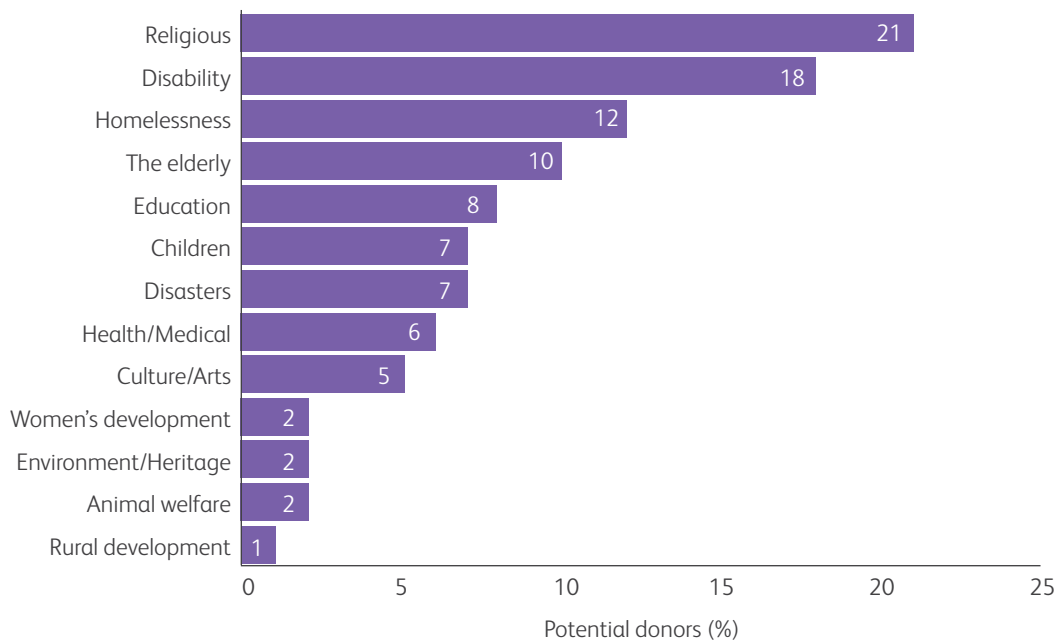


Base = 3,993 (all donors)

## 6.2 To which causes would people like to donate?

Respondents were asked about their interest in giving to a range of causes in the future. Reflecting the fundamentally important role of religion in India, this was the cause to which the greatest number of respondents (21%) said they would be willing to give. This was closely followed by disability, at 18%, as shown in Figure 27.

Figure 27: Types of causes that people would like to donate money to in the next six months



Base = 6,187 (all respondents who are willing to donate money in the next six months)

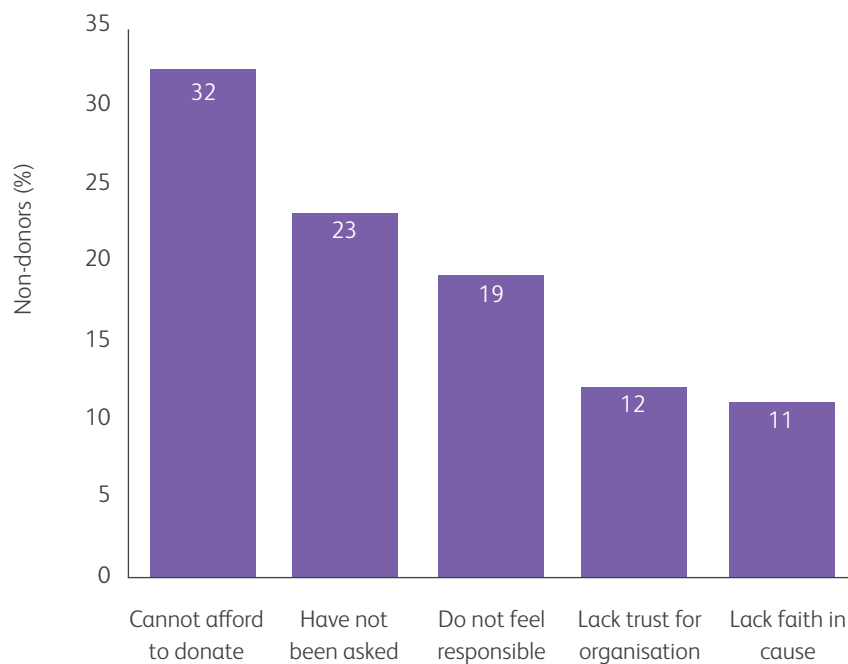
Disability was the preferred cause for those living in tier I cities, and those in the south of India, whereas respondents in metro and tier II cities favoured religious causes. Although for those with a faith, giving to causes related to religion was normally the preferred action. Religion was the third most common cause for those of the Islamic faith, with the highest proportion of Muslims (20%) preferring to donate to the homeless.



## 6.3 What are the barriers to giving?

Donating behaviour was found to be mainly influenced by a person's financial ability to give. Figure 28 shows that nearly a third of those surveyed did not donate money in the previous 12 months because they 'could not afford to'. Respondents living in tier II cities were significantly more likely to cite non-affordability as a reason than those in metros or tier I cities.

Figure 28: Reasons for not donating money in the past year



Base = 1,484 (all respondents who did not donate to any organisation or individual)

Just under a quarter of those asked said they did not donate simply because they were not asked to give. This suggests there is a significant opportunity for fundraisers to reach a large potentially willing, but as yet untapped, audience.

Nearly one in five (19%) respondents felt that giving was not their responsibility. This was the most common reason for not donating in the group with the highest monthly income and among those who lived in metro cities.

## Section 7

# What are people's attitudes to giving?

### Key findings

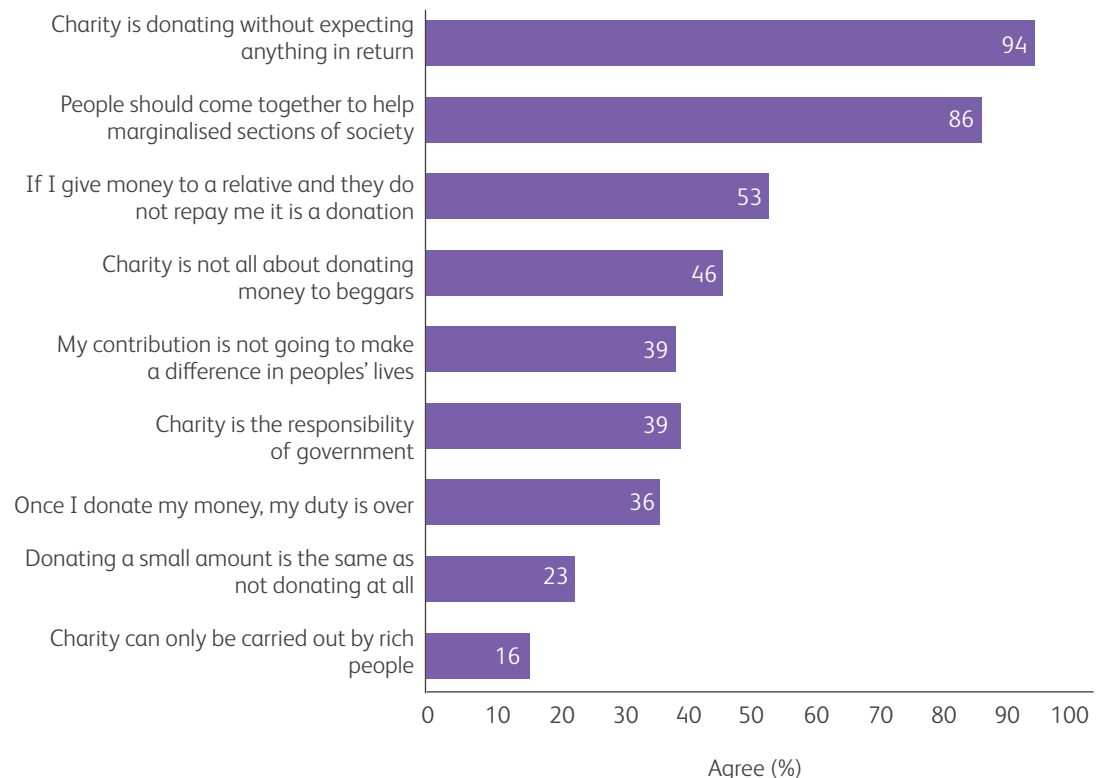
- Around nine out of 10 people believed both that charity was 'donating without expecting anything in return' and that 'people should come together to help marginalised sections of society'.
- Between a half and three-quarters agreed that 'charities must improve their communications', that they 'want to know where and how charitable funds are used', and they 'only give to charities who can demonstrate their impact clearly'.
- Nearly four out of 10 people said their contribution was 'not going to make a difference in people's lives'.
- There were significant differences in the public's attitudes to giving across the four regions. The beliefs of those living in the north varied the most from people living in the other three regions.
- Well-known, charitable organisations were viewed as more trustworthy by just over half of the people who were interviewed.

### 7.1 What are the cultural attitudes to charitable giving?

Members of the public were asked about their attitudes and beliefs towards donating. Figure 29 shows that the vast majority (94%) agreed that 'charity is donating without expecting anything in return', 86% believed that people should come together to help marginalised sections of society, and just under half agreed that 'charity is not all about donating money to beggars'.

One statement that could be cause for some concern was that almost four in 10 people surveyed said they felt their contribution was 'not going to make a difference in people's lives'.

Figure 29: Attitudes and beliefs towards donating in the past year



Base = 3,993 (all donors)

© Charities Aid Foundation

India Giving 2012

## 7.2 Are there regional variations in cultural attitudes to charitable giving?

There were significant differences in the general public's attitudes to giving across the four regions. The beliefs of those living in the north varied the most from those in the other three regions. 32% of respondents in the north believed 'charity is the responsibility of government'; this is not as high as the other regions (44% in the south, 43% in the west and 38% in the east).

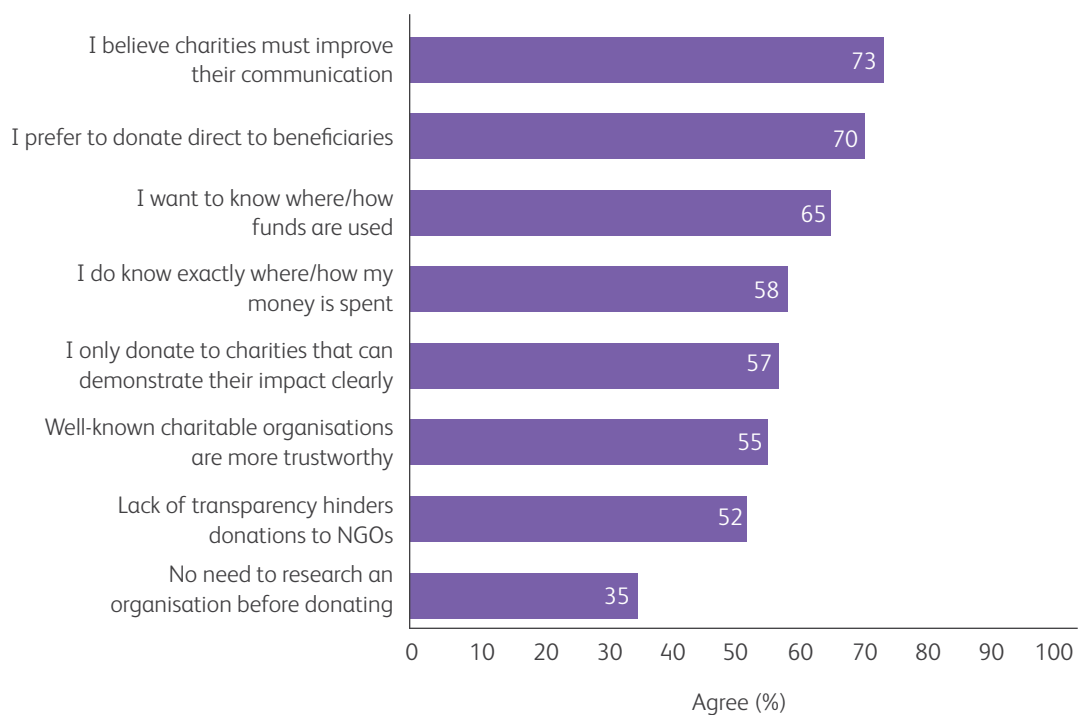
Those surveyed in the north were significantly more likely than those in any other region to believe that 'people should come together to help marginalised sections of society' (94% versus 87% in the east, 83% in the west and 81% in the south). They were also, along with people in the west, more likely than those in the east and south to agree that 'charity can only be carried out by the wealthy'.

Relatively, the north and east demonstrated the similar attitudes towards charitable giving. People in these regions were considerably more likely than those in the other two regions to believe that their contributions were 'not going to make a significant difference to people's lives'.

### 7.3 What are the attitudes towards charitable organisations specifically?

Figure 30 provides insight into the attitudes of the general public towards charitable organisations. Communication, openness and honesty are key. In total, 73% agreed that charities must 'improve their communication' and nearly two-thirds (65%) wanted to 'know where and how charitable funds are used'. More than half (57%) only gave to charities that could 'demonstrate their impact clearly' and just over half (52%) felt that a 'lack of transparency hinders donations to NGOs'. Well-known, charitable organisations were viewed as more trustworthy by half of all respondents. This favouring of trusted charities may have some link with the finding that most people agreed it was not necessary to research an organisation before donating to it.

Figure 30: Attitudes towards charitable organisations



Base = 3,993 (all donors)

## Section 8

# *Are there demographic differences in religious giving behaviour?*

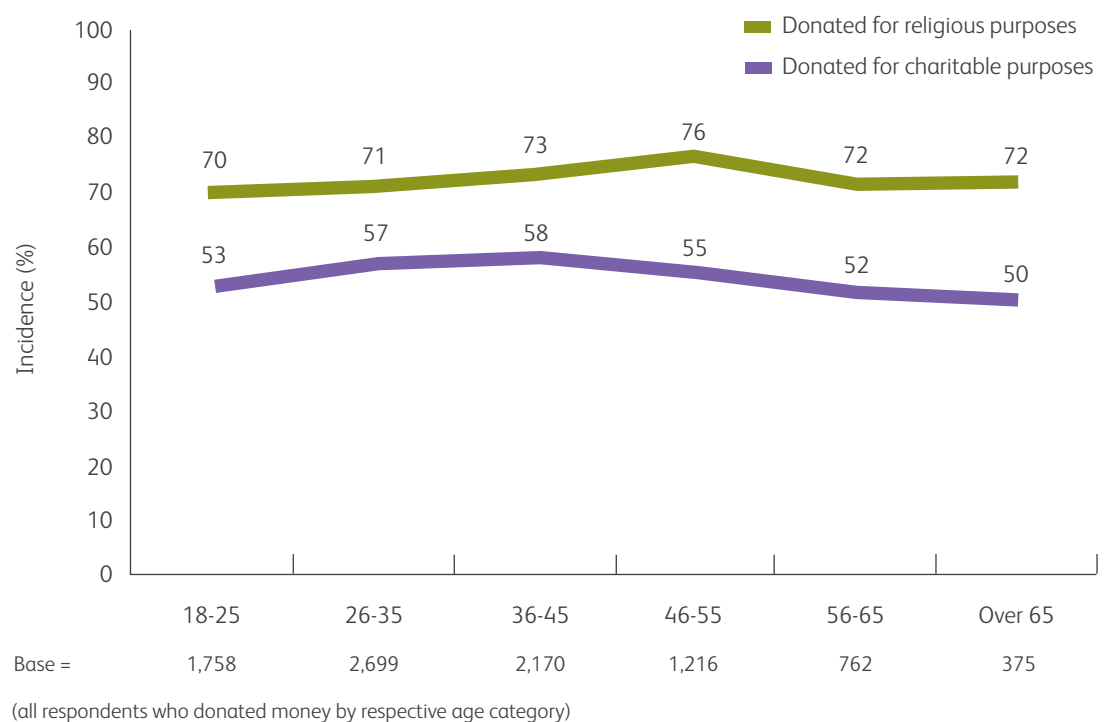
### Key findings

- Across all demographic groups, there was more inclination to give for religious purposes than for charitable purposes.
- Clear variation was shown in terms of how different faith groups engaged in donating money.
- Sikhs were more likely than any other group to donate for religious purposes; Christians were most likely to donate money for charitable purposes.
- Those who had been educated to a greater extent were more likely to give for charitable purposes than those who had had no education.

This section takes a more detailed look into religious giving. This deeper contextualisation begins with Figure 31, which compares the likelihood of giving for religious reasons with the likelihood of giving for charitable reasons. The chart shows that the likelihood of donating money for religious purposes was fairly consistent across all age groups. Moreover, all age groups demonstrated a higher incidence of donating money for religious purposes than for charitable reasons.

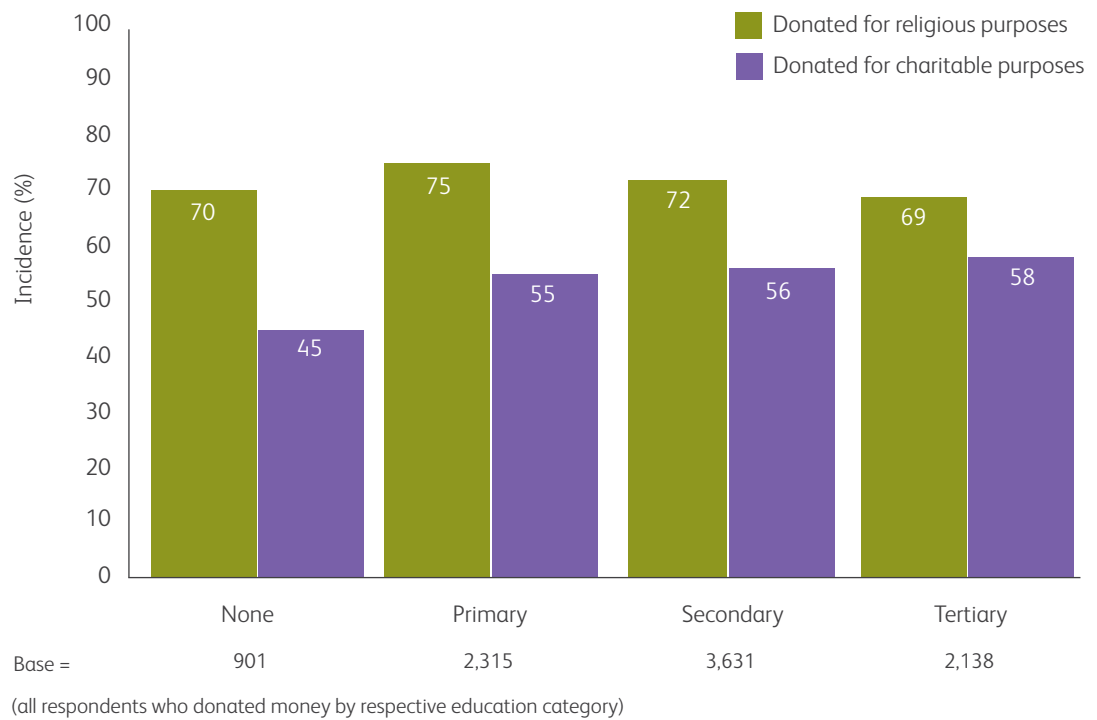
Donating for religious reasons was most common in 46–55 year olds (76%), but the younger age group of 36–45 years (58%) proved to donate for charitable reasons more than any other group. The gap between the two reasons for donating money was largest in those aged 46 years and over.

**Figure 31:** Incidence of donating money for religious and charitable purposes in the past year, by age



An analysis of the likelihood of donating money for religious and charitable purposes across different levels of education is shown in Figure 32. Again, the propensity to donate money for religious reasons was fairly constant across the four perspectives. However, those with no education were much more likely to donate for religious reasons (70%) than for charitable purposes (45%).

**Figure 32:** Incidence of donating money for religious and charitable purposes in the past year, by education



Men and women were equally likely to donate money for religious purposes. Figure 33 shows only negligible differences in the proportion of men and women who had given for religious reasons in the previous year. In addition, both men and women were noticeably more likely to donate money for religious purposes than for charitable reasons.

**Figure 33:** Incidence of donating money for religious and charitable purposes in the past year, by gender

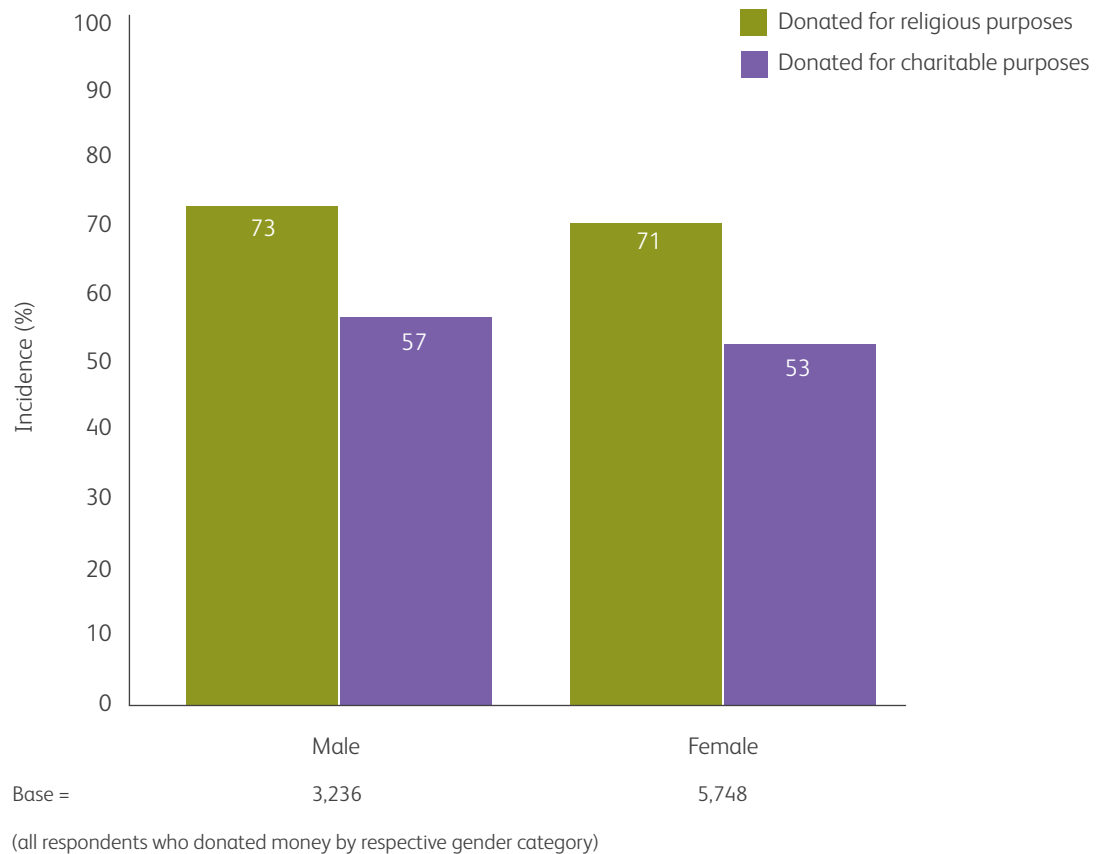


Figure 34 assesses the extent to which occupation was associated with religious or charitable motivations to donate money. The key finding was that service professionals were almost as likely to give for charitable purposes (61%) as they were for religious purposes (67%).

**Figure 34:** Incidence of donating money for religious and charitable purposes in the past year, by occupation

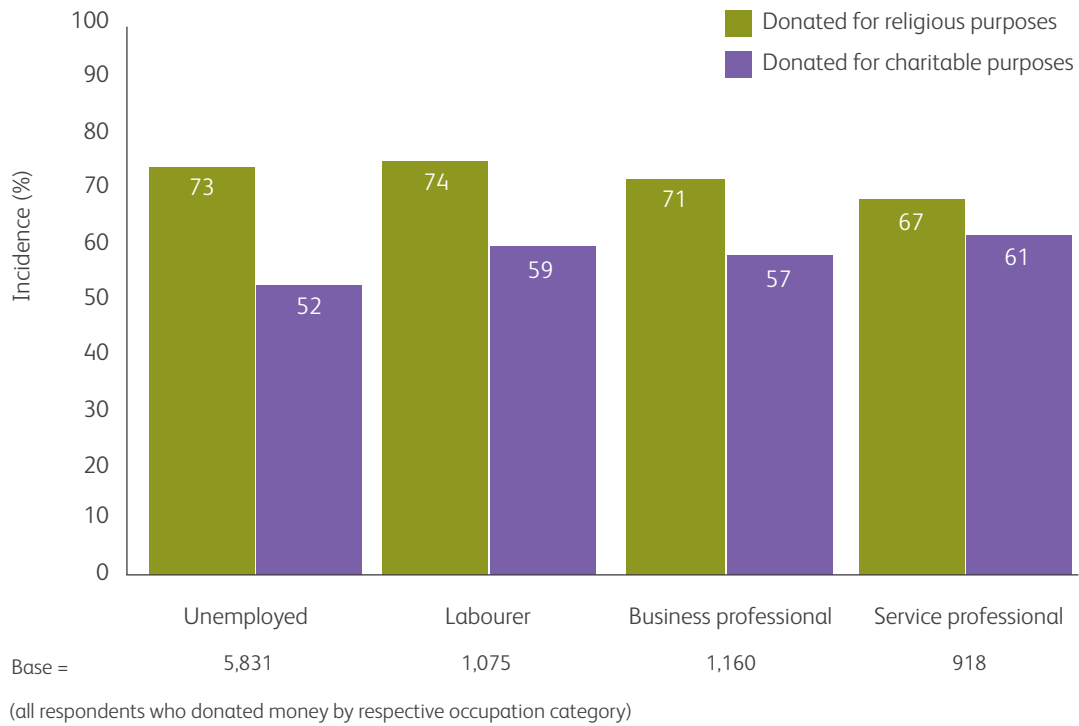




Figure 35 explores the extent to which people of different income levels varied in the likelihood of their donating money for religious or charitable purposes. Those with a monthly income of ₹20,000 and over were almost as likely to give for charitable purposes as they were for religious purposes.

**Figure 35:** Incidence of donating money for religious and charitable purposes in the past year, by monthly income



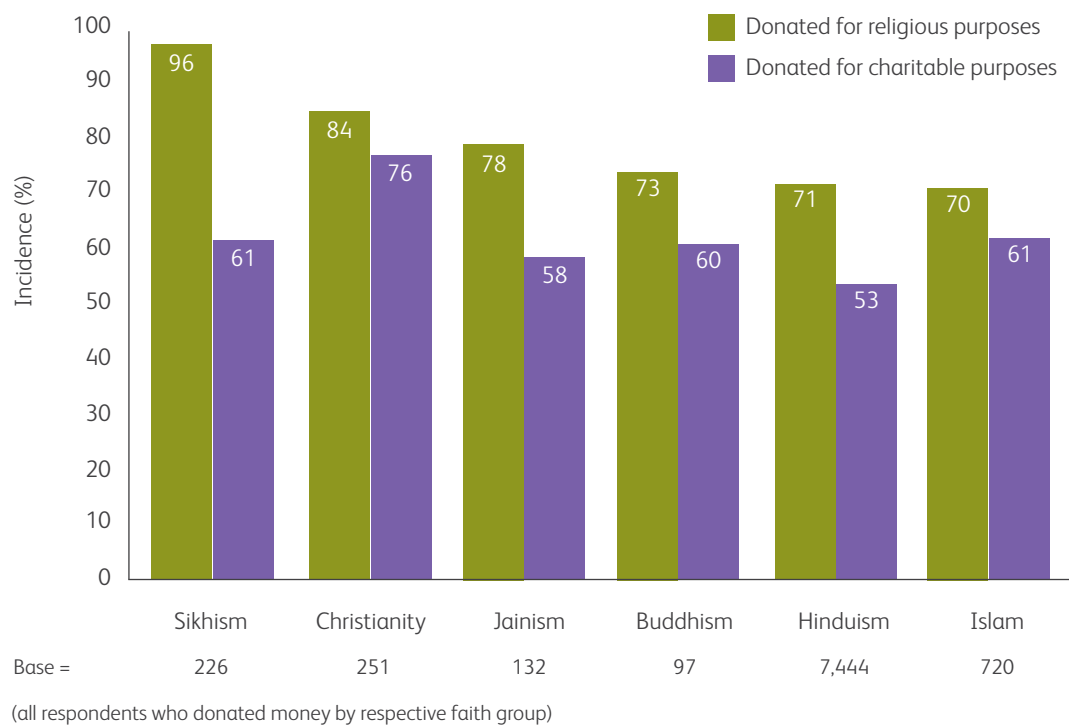
(all respondents who donated money by respective monthly income category)

Figure 36 looks at how different faith groups engage with donating money. The percentage of people who had donated money for religious and charitable purposes are detailed for each of the six main religions.

Clear variation is shown in terms of how different faith groups engage in these two forms of giving. Statistically speaking, Sikhs are significantly more likely to donate for religious purposes (96%) than people from any of the other faiths. This religion also saw the largest percentage gap (thirty-five percentage points) between the two giving behaviours.

Among followers of the Christian faith, on the other hand, there was just an eight percentage point difference found between the two rationales for donating. At 76%, Christians were statistically the faith most likely to donate money for charitable purposes.

**Figure 36:** Incidence of donating money for religious and charitable purposes in the past year, by religion



## About CAF

The Charities Aid Foundation (CAF) has been operating globally for over 30 years, working with individuals, companies and charities to motivate society to give ever more effectively, and to transform lives and communities around the world.

CAF works with regular donors to enable them to give effective support to charities, through CAF charitable trusts and CAF Charity Accounts. CAF supports major donors at every stage of their philanthropy, including offering strategic advice. CAF provides companies with support for the work they do with charities and communities, including helping them engage their employees in charitable activity. CAF works with a wide range of mainly smaller and medium sized charities providing solutions for their funding and finance needs, across banking, investments, fundraising and social investment.

The CAF network has offices in nine countries with headquarters in London. In 2010/11 CAF had almost £1 billion under management. On average, more than £1 million was given through CAF each day. In 2010/11 CAF distributed funds to 44,776 civil society organisations. Services provided across the CAF International network include managing charitable funds along with designing and running giving programmes.

## About CAF India

Charities Aid Foundation (CAF) India is part of the CAF global network and is a registered public charitable trust. Set up in 1998, CAF India is committed to increasing the flow of resources towards the voluntary sector across India. In 2011/12, more than 20,000 donors supported 198 non profit organisations through CAF India, across 18 Indian states.

As a grant making organisation, CAF India develops, implements and manages projects with a network of credible NGOs. CAF India's Social Change Fund, for example, is an initiative designed to develop strategic investment for achieving high and long-term impact from social development projects. CAF India enables foundations to be set up, and provides resource and support for civil society organisations looking to become more effective. CAF India has built particular expertise in conducting independent and in-depth due diligence of NGOs across India, having to date validated more than 1,500 such organisations.

This research was conceived, funded and steered by CAF India.

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