

Research Article

The Effect of Demographic, Socio-economic and Other Characteristics on Donations

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Abstract: The study aims to find the effect of demographic, socio-economic and other characteristics on donations. Secondly, the relationship of fundraising campaigns and trust of an individual on an organization is explored. The objectives of the study are to find out the characteristics that can effect donations and to verify which characteristics have strong influence on donations. Data is collected from the donors of a non-profit organization (Shaukat Khanum Memorial Trust) and classify into two categories on the basis of an amount of donation given in last 6 months. The sample size is 600 donors. Factor analysis and logistic regression is employed to measure the results. Independent sample t-test is used to make comparison between the means of donors and non-donors. Results show insignificant impact of age and gender compared to other factors such as income, education, religion, individual attitude, perceived generosity, perceived financial security, fundraising campaigns and trust have significant impact on the amount of donations. The implication for practitioners suggests that non-profit organization should focus on advertising on television to let people know about its existence. It not only helps to increase awareness but to boost trust of an organization as well. Future study might test the theoretical model in other cultures, in different industry with different sample size. The inclusion of variables such as volunteering and motivation of an individual can better describe the relationship with organization and hence increases the amount of donations.

Keywords: Demographics, donations, Pakistan, psychographics, socio economics, welfare

INTRODUCTION

Background: Generally, it is said that earning profit is not a top priority of the non-profit organizations in our society. The central desire of a non-profit organization is to provide services to the people who are needy, to work for the betterment of the society and to improve indigent condition of the people. There are different challenges which are faced by the non-profit organizations in order to generate finances and donations. Finance is the major problem, besides this, making reputation of the organization, building trust and running organization smoothly is prime concern of the organization. For raising finance, different fundraising activities are conducted by non-profit organizations from time to time. Every individual has different perception towards a non-profit organization (Meijer, 2009; Lee and Chang, 2007) thus; building perception is crucial and decisive. Earlier literature points out the effect of different characteristics on the individuals that prompt individuals to donate and it is very important to identify the characteristics that are associated with the tendency to donate. During the last many years, there have been a number of studies that

modeled the determinants of charitable giving. The common variables were age, gender, income and education. The results/impact of the variables on the amount of donations and on the individuals varies from study to study.

In addition to these variables, the study has checked the effect of different characteristics such as demographic, socio-economic and other characteristics on donations. The present study is an attempt to check the proposed theoretical model in Pakistani context because it is important to check model in different cultures and settings in order to generalize the results. Although, some studies are conducted in Pakistan but with different sample size and in different industries. Previous literature measured the effect of different characteristics on the amount of donations but the current study extends the body of literature by exploring two new characteristics that are fundraising campaigns and trust of an individual on charitable organization and their effect on donations. Moreover, the study will make a comparison between donors and non donors and will evaluate the factors that impact individuals to donate more. In Pakistan, it is difficult to find out non-donors who never have donated anything

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to anyone so for this purpose, the study considered individuals from the database of SKMT who have donated less than Rs. 4000 in last 6 months as non-donors and have donated more than Rs. 4000 in last 6 months as donors for the sake of categorization.

Donations are considered to be an important humanistic phenomenon that is not only encouraged in societies but play an important role in raising the standard of living among the individuals. Several charitable organizations are actively involved in identifying the opportunities through which donations can be arranged and distributed effectively and efficiently among the needy and deserving segment. All the major religions of the world, including Islam, Christianity and Judaism, encourage people for giving donations and philanthropy is primarily encouraged by all religions of the world (Queen, 1996). Donations are the essence of non-profit organizations and this fact cannot be left unnoticed that without donations, none of the non-profit organization can sustain in the society. The prime concern of non-profit organizations is to encourage donors, to donate more and influence via positive word of mouth communication.

The non-profit sector is the nontrivial part of any country's economy; receive amounts in shape of charity, private donations and government grants considered imperative for running such organizations. Donations are presumed act of an individual's for helping needy people and are considered important for non-profit organizations. The keyword charitable giving on Google Scholar yields thousand of results. Thus shows the literature is enormous and spread over different disciplines. The non-profit organizations raise awareness about the issue and serves as a channel to facilitate disadvantaged people. Besides individual donors, organizations as a whole are the contributors towards charity for the deprived people.

Marketing plays a very important role in the lives of non-profit organizations and it is believed that all organizations undertake marketing either for profit or not for profit (Kotler and Levy, 1969). Marketing is the way of making people informed about the organization and its workings. The grants and the charities are not only the expression of marketing but also amplify the donors-organization relationship. In the previous years, non-profit organizations were not focusing on marketing but as time passed, intense competition in the today's world has forced these organizations to introduce marketing to actively pursue the organization's mission and objectives (Bendapaudi *et al.*, 1996). At the present time, the non-profit organizations have developed databases that are used to target the existing donors for future concerns. These databases help to find out the significant donors that plays crucial role in running non-profit organizations. The non-profit organizations work in different environments and in different cultures. Therefore, in an Islamic state, donation to charitable organization and

for charitable causes is considered as a fair idea. In Pakistan, many trusts and welfare organizations work for the welfare and betterment of the society. As an individual, living in an Islamic state, religion is considered an important reason for giving donations to the nonprofit organization to help the needy people (Raganathan, 2007) and people often donate for the sake of religion. Basically teachings of religion influence giving to nonprofit organizations.

Donating behavior in Pakistan: The behavior of individuals towards donations is worth mentioning. In Pakistan, approximately 162 non-government organizations have been certified so far and the amounts contributed toward philanthropic in Pakistan has almost doubled over the past decade. (Said by Anjum R Haque, Executive Director of Pakistan Centre for Philanthropy, June 3rd, 2010 (PCP), an Islamabad-based organization focused on streamlining social development.)¹ The aim of the PCP is to create awareness and sensitize society about the current issues that affect growth in the social sector. Till 2010, the amount reached to Rs. 140 billion. In Pakistan population below poverty line is 22.3% (CIA World Fact book, January 1, 2012)². In Pakistan, the charity contribution makes up 1% GDP declared by Pakistan Center of Philanthropy and Bain and Company. These donations help different organizations to help the needy people and used for noble cause. In South Asia, Pakistan is a distant second to Sri Lanka's 51% participation rate. Pakistan's participation rate of 42% ranks it at 27th, the same as Israel. The contribution toward charitable causes could be in two shapes either monetary or volunteering. Therefore, 51% of Pakistanis contributed money and 27% volunteered time.³

The different catastrophes like earthquake in 2005, flood in 2008 are basically the reason of increasing charitable donations. The number of non-profit organizations is also increasing who are working for the welfare of society. Tremendously, competitive pressure has grown in this sector and the major problem is donor acquisition. The government support has declined due to world economic recession and private organizations took its place therefore, substantially increasing the importance of charitable donations from individuals. In this regard, there is great pressure on non-profit organizations to attract more and more donors and increase the volume of donations (Naskrent and Siebelt, 2011).

Objectives: The objectives of the study are to contribute towards a contemporary issue of giving donations to charitable non-profit organizations in Pakistan. The study will analyze the impact of different characteristics on donations as how these characteristics play an important role in persuading individuals to donate:

- To find out the characteristics that can affect donations
- To verify which characteristics have a strong influence on donations (via donors/non donors)
- To make a distinction between donors and non donors on the basis of different characteristics

Significance of the study: The non-profit organizations work for the betterment of society. Therefore, many pressures and challenges are faced by these organizations in order to provide benefits to the people. In these days, non-profit organizations run with the finances that are provided by the people and for this purpose, they strive hard to get more and more donations to cope up with the changing environment and to help the needy and deserving people. Currently, the non-profit organizations have databases about the donors that can help in targeting them in future for collecting donations for positive causes. There are different characteristics that can affect the individual perception about the donations. This study is particularly focuses on these characteristics and would try to find a relationship between an individual and different characteristics that prompt an individual to donate. A cause and effect relationship if establish would have practical implications for non-profit organizations and this study will be useful for all non-profit charitable organizations to influence donors/individuals. Besides this, the study contributes to the body of knowledge by exploring two new variables such as fundraising campaigns and trust of an individual on an organization and their impact on donations:

- The study will make the upper management of non-profit organization to understand about the different characteristics that can affect donations.
- This study will help to find out the characteristics that have positive impact on donations as well as on individuals.
- The study provides a basis for making comparison between donors and non donors on the basis of different characteristics.

Problem statement: The study intends to access the effects of characteristics such as demographics, socio-economic and other characteristics on donations. The study wanted to explore whether donors and non donors can be distinguished on the basis of these characteristics. As it is an Islamic state, so people consider their duty to help the poor people, what are actually the characteristics that can persuade individuals to give donations. The importance of donations leads us to the basic problem that is analyzed in the study, stated as follows:

“The effects of demographic, socio-economic and other characteristics on donation”.

LITERATURE REVIEW

In the following pages, there are some studies conducted in the area of non-profit sector (charitable organizations) besides different variables such as: demographic, socio economic and other characteristic. The additional variables such as: fundraising campaign and trust of an individual on charitable organization is also discussed. In the later part of the literature, gap has been identified and these studies serve as a foundation for the development of theoretical framework.

Schlegelmilch *et al.* (1997) examined the characteristics affecting the charitable donations. The study investigated donors and non donors, whether these can be distinguished on the basis of demographic, psychographic, socio-economic and situational characteristics. The analysis was based on nation-wide survey of donating behavior and Charity Aid Foundation was the major organization of charitable sector in Britain who developed instrument. The results explained that, individuals with higher income, higher education, volunteers, who perceived themselves as generous and for whom religion is important are donors. Beside this, robust finding is, older people are identified as non donors.

Piper and Schnepf (2008) examined the charitable differences in charitable giving patterns. The study focused on difference of the distribution of amount given by males and females and probability of their giving. The study was conducted for two groups, single group of people and married group of people. Beside this, the study explored the impact of age, education and other factors on gender giving behavior. The findings of the study showed that, women are more inclined towards giving than men without difference in age and income. Moreover, for single group of people, 90% of female donors donate more than male donors. For married people, gender is not significant for the amount giving. Thus, both genders have different preferences and opinion, women support for educational purposes, animal welfare where as men supports for religious organizations.

Lee and Chang (2008) have examined the determinants affecting the donation behavior of individuals. The study made distinction between donors and non-donors through extrinsic and intrinsic determinants on the basis of time and money (volunteering and monetary), considered as two major forms of giving charity. The findings of the study showed that young people, females and people with high income are more likely to donate. Moreover, married people donate more as compared to unmarried people. Thus, age, gender and income are the most important determinants. The monetary donations are determined by extrinsic variables and the volunteering is not a replacement for the monetary donations, but it is actually complementary to the donation of money.

Wiepking and Bekkers (2011) is about the comprehensive review of literature about predictors of charity giving. Age, religion, education and socialization are the key predictors of donations. The study showed relationship of every predictor with the giving behavior. Fundraisers, in fact, use this information to target campaigns and to make different policies. Furthermore, extensive literature showed positive and negative relationship of each predictor with the charity giving.

Carroll *et al.* (2005) was about the econometric analysis of charitable donations. The study explored different variables that can affect the probability of donations to charitable organizations as well as affect the amount of donations. The results suggested that there were many variables and household characteristics that can affect donations. Higher income level, education and age have a high probability of donating whereas gender has no effect. For town size, people residing in capital and main area are more likely to donate and furthermore, the upper middle class are more likely to donate to charitable causes.

Schervish and Havens (1997) provided the base for answering charity related theoretical questions by means of employing statistical methods and techniques. According to the results, the variables which apparently seem to be insignificant had significant relationship. The relationship among charities and perceived generosity of a person was less significant. However, consumer attitude covering the dimensions of willingness or obligations were the critical factors.

Yurchisin *et al.* (2009) compared the personal characteristics and purchasing behavior of buyers of rubber charity bracelets and non buyers. The findings of the study showed that the success of rubber charity bracelets depends upon the fashion trends and its association with celebrities. Moreover, the attitude toward purchasing a cause-related fashion product is not a good indicator of behavior. The study also found negative relationship between the purchase of rubber bracelet and involvement with cause related activity.

Wong *et al.* (1998) examined about contributions to charitable organization. The findings showed donation to charitable organization is sensitive to price of giving. Moreover, it is also sensitive to the size of organization and age of organization. It is also found that, government expenditure on social services was crowding out effect on private donations.

Scheepers and Grotenhuis (2005) determined the level of people's motivation towards charity activities for the alleviation of poverty. Among the variables, religion and economic situations turns out to be those having significant relationship with the dependent variable. In addition to this, it was also identified that the people who are highly educated are more likely to be involved in charitable activities.

Helms and Thornton (2011) examined the effect of religiosity on charitable giving. The study explored the

charitable giving behavior by investigating the impact of exogenous changes in tax policies on diverse types of charitable giving. The results showed that religious preference of donation matters a lot in decision of giving. The religious giving patterns are less sensitive to the price changes whereas secular giving are more responsive to price changes of taxes.

Eckel and Grossman (2004) explained about the responsiveness of giving to secular causes by religious and non religious people. The results indicate no much difference between the responses of religious and non religious people in pattern of giving. Moreover, the findings showed that giving by religious people are considered as more responsive to income changes than giving by non religious participants.

Andreoni *et al.* (2011) has scrutinized the effects of religious diversity and local ethnicity on the individual donations to private nonprofit organizations. The findings showed that among non-minorities, the ethnic diversity effect is most prominent in high income and low education sector while religious diversity effect is most prominent in high income and high education areas. The increase in diversity has significant negative impact on the charitable giving. In 10 years, ethnic diversity increased by 6% and religious diversity increased by 4% points. So, due to negative effect of increase in diversity, 12% less charity has been received. Thus, results showed that as the area becomes more diverse, the demographic factors have significant impact on donations given by the individuals.

Reitsma *et al.* (2006) examined the dimensions of individual religiosity and charity. The findings showed that people who are church visitors, dogmatic conviction and people who are serious about religious activities are more willing to donate. The religiosity effect of one's network also has positive impact on donations. Moreover, the result suggested positive effect of church attendance on donations. But, results are different for different countries. These characteristics are affected by the attitude and background characteristics.

Skarmeas and Shabbir (2011) explained to which extent the donor religiosity and self construal support the progress of intention to give and donor perceived relationship. The results suggested that self construal and religiosity are significant contributors of relationship quality while religiosity has direct effect on intention to give. The religiosity and self contractual perform vital role in shaping and defining the nature of charitable giving.

Bekkers (2001) constructed the study based upon the research report inquiring the charitable behavior in Netherland. Demographic characteristics, religious affiliations and individual differences on the basis of value orientation were the important variables of the study. Multivariate analysis was used in order to control the major variables and the results revealed that individual willingness contributes positively towards the charitable behavior.

Carabain and Bekkers (2012) further expanded the study conducted in Netherland for explaining the differences in behavior between people belonging to three major religions. These are Islam, Christianity and Hinduism. The researchers tested the theory provided by Durkheim. According to the results, philanthropic behavior varies depending upon the religion. However, the researchers were unable to identify the link between the charities and the religious differences. They find that Muslims have relatively high religious philanthropic activities where as Hindus have low level of religious philanthropic activities.

Hoge and Yang (1994) collected the data with the help of two surveys conducted nationwide and identified different patterns that are related to charities. According to the results, unmarried and educated people with medium income level are more likely to give charities as compared to the other groups. The relationship among the dependent and independent variable among these variables was comparatively weaker. Another major result of the survey was the people who attend the religious institutes frequently are more involved in the charitable activities.

Hill *et al.* (2011) identified the religion as an important factor for determining the success of fundraising campaigns and charities. According to the researchers, the political factors contribute effectively for the charities and religious and civic practices play mediating role. Panel study method on American Ethnicity and Religion was the tool utilized to explain ethnic and religious diversity within the region. Political ideology, religious traditions and religious ideology were some of the important contributing variables and according to the results, significant level of association was identified between charities and independent variables.

Handy and Katz (2008) explained about the individual behavior; individual both donate and volunteer. The basic reason of individual giving is to maximize the effect of his/her donation. The study essentially wanted to examine, individual should donate either time or money but not both. Mostly people donate and volunteer simultaneously. The study examined this relationship and offered a solution for that. The study gave preliminary look at Canadian survey and this data showed that individuals who volunteer in the particular sector do not gave money in that sector.

Bryant *et al.* (2003) talked about the individual's participation in philanthropic activities. The study examined that individuals donate time, money or property to philanthropic causes. The findings showed people with high income, old age, highly educated, white and married have high probability of donating and volunteering than others. It showed people with more human and social capital are more likely to donate and volunteer. These characteristics play an important role to get an idea that which individuals will donate and volunteer.

Carman (2004) investigated the social factors that influence individual attitude and decision to make voluntary contributions. The results showed the individual behavior is affected by the participation of peers. Social influences does not have an impact by age group whereas has positive impact on group defined by an income.

List and Lucking-Reiley (2002) investigated the effects of speed money and refunds on charitable giving. The results were important for fundraiser practitioners, showed, the increasing seed money from 10 to 67% a campaign goal actually produce a six percent increase in contribution whereas a refund increased contribution by 20%.

Okten and Weisbrod (2000) examined difference of donations in private nonprofit markets. In the study, fundraising expenditures was used to examine two effects on donations, the direct effect and the indirect effect. It is found that the direct effect boost donations whereas indirect effect has negative effect on price of donations. Besides this, the revenue from government does not crowd out donations but in some industries it has positive impact.

Liu and Aaker (2008) examined time and money, that leads to two distinct mindsets and it effect consumer willingness to donate. One mind set consider feelings and emotions that are derived from the actions of an individual whereas other consider economic utility. These mindsets affect charitable giving in different ways. The study attempted to check either nonprofit organizations nurture charitable contributions. Three experiments were conducted in the field and in the lab to test this effect. The results showed that asking individuals that how much they donate for charitable causes affect positively the amount of donations. It is also found that different mindsets are affected differently.

Yoruk (2009a) has examined that people often donate charities more, when they are asked to donate. These are actually fundraisers who ask people and prompt to give charities. The findings of the study showed that the request for donation increases the probability to give by nine percentage points. The unusual finding of the paper was, if people do not give small amounts each year, they save large amounts to give on an interval that is longer than a year.

Andreoni and Payne (2011) explained about the grants given by government and by individuals. The results of the study suggested that at 75% crowding out is significant. The effect of crowding out is depends upon the type of organization. The classic crowding out ranges from 30% whereas fundraising crowding out ranges from 70 to 100%.

Naskrent and Siebelt (2011) examined donor behavior. With the advancement in the fundraising business, it is necessary to analyze donor behavior theoretically as well as empirically. The results of the

study showed involvement and satisfaction effect donor retention indirectly, satisfaction do not affect donor retention directly but influence via commitment. Moreover, satisfaction of donor does not have much impact on donor retention.

Yoruk (2009b) explained about the fundraising campaigns that affect the charitable behavior of individuals. The fundraising campaigns are mostly advertised through mass media. The study investigated the effect of national fundraising campaign "Give Five" on charitable giving behavior and volunteering pattern. The findings of the study showed people who have heard about the campaign, gives 0.4 percentage points more and voluntary activity more than half an hour and this effect is not different if people are informed from other than media source. Moreover, people who have heard about the campaign increased their voluntary activity but it has insignificant impact on giving behavior.

Toyasaki and Wakolbinger (2011) examined the impacts of allocated (earmarked) private donations for disaster fundraising. The findings showed, policy makers, donors and aid agencies do not prefer the same fundraising mode. It depends upon the different parameters like fundraising goals and costs. The study indicated that well known organization should carefully analyze the benefits and disadvantage of earmarked donations prior to establish earmarked funds. Moreover, it requires careful planning of fundraising activities and requires knowledge of donor behavior. It is also found that for emergencies, with strong media attention, earmarked donations reduce fundraising activities of an organization whereas encourage fundraising activities among an organizations.

Huck and Rasul (2008) explained charitable fundraising schemes. The findings showed linear matching scheme are not profitable whereas non linear matching schemes can be profitable, leverage matching schemes are ineffective and presence of large lead gifts acts as a signal of large quality. Thus, variation defines a broad spectrum to understand the role of quality signals for charitable giving.

Marudas and Jacobs (2004) scrutinized determinants of charitable donations. The study examined the effect of fundraising, government support program, revenue of higher education, health and nonprofit organization on donations. The results for fundraising showed that, it does not have positive impact on any industry. Besides this, the total effect of fundraising on private donations is not significant showed that all industries are budget maximizers and fundraise to the point where marginal fundraising brings in zero dollar of donations and results are not sensitive to specification of price.

Bekkers (2003) examined trust, philanthropy and accreditation. The study showed that trust is an important factor for giving donations. Donors who are aware about the system of accreditation that particular organization really works for the cause have more trust than those who are unaware. It is also found that

general social trust increases the amount of donation giving for charitable causes.

List and Price (2009) explored the role of social connections that is considered an important in charitable fundraising. The enhanced social connection can increase the trust of the people that ultimately lead to more efficient outcomes, influence and pursue individuals to give charity. The study has showed the effect of trust on an economic outcomes, the correlation between trust and social connection. The study is a field experiment that provides evidence regarding the social connection whether it is considered an important in giving charity to fundraisers. The study made comparison between different groups. Data was collected from 2000 households in actual door to door fundraising campaign. The findings of the study showed that trust rises with social connection. It is also found that age and gender are the factors considered significant in deciding about giving charity.

Sargeant and Lee (2004) investigated the relationship between donor trust and donor relationship commitment and their impact on giving behavior. Trust is considered an important and it is a base for giving charity. The findings of the study showed that, the relationship commitment could be maximized, if trust is present and relationship commitment is confirmed as mediator in explaining the effect of trust on giving behavior.

Sargeant *et al.* (2006) enlightens the determinants of a nonprofit giving behavior. The findings showed that the trust has no effect on factors affecting donations during direct effects whereas commitment and trust both affect perceived benefits supplied to recipient and the way an impact of these benefits communicated back to donors. Furthermore, trust is not playing part as a mediator in the study and demographic variables has an important impact on how much individual is willing to donate.

The study is particularly focused on determining the effects of demographic, socio-economic and other characteristics on charitable donations. There are many variables that can affect the donations and from the extensive literature it is concluded that religion has positive impact on donations. In different studies, different authors encountered the impact of different variables that play pivotal role in defining the concept of donations. From the literature it is concluded that, most of the studies, studied the impact of socio-economic, demographic, psychographic and different characteristics on donations. Mostly studies showed positive relationship among these variables. Literature provides evidence that religion and trust are considered important while giving donations. All of the above mentioned studies provide a solid base and an idea that can help to understand the association between demographic, socio-economic and other characteristics on charitable donations. Moreover, these studies provide results and conclusions which are conducted in same area in different countries and in different culture.

MATERIALS AND METHODS

The research design is based on primary data and it is collected through questionnaire. The study is hypothesis testing in which different hypotheses between different variables are developed and subsequently tested with the help of primary data. It is a causal study because researcher is interested to know the cause and effect relationship between different variables of interest. The researcher identified different characteristics that have an impact on individuals and subsequently on donations. It is a cross sectional study because the data is collected once in order to achieve the research objectives and respondents are not bound to answer again. The study is conducted in non-contrived environment (natural environment) without changing anything and it is a field study. The unit of analysis is individuals from the data base of Shaukat Khanum Memorial Trust (SKMT). As the primary data is collected through questionnaire therefore, questionnaire has been adapted from Charity Aid Foundation, UK with permission to use and modify. There are total of thirty one questions that measure all variables of researcher’s interest. The response scale of the study is 5 point scale.

Sample and sampling technique: The non-profit organization, Shaukat Khanum Memorial Trust (SKMT) is divided into six regions and has a complete database of its donors. The total number of donors of

SKMT for Islamabad and Rawalpindi till mid 2012 was 7832 individuals. The sample size of the study was 650. It is drawn via online sample size calculator⁴. It comes out as 612 but in the study researcher has taken 650 in total. This sample size is enough for this type of analysis (Lee and Chang, 2008). Stratified sampling is used because via this more efficient sample could be drawn on the basis of simple random sampling. In Pakistan, it is difficult to find out non-donors who never have donated anything to anyone so that is why researcher considered individuals from the database of SKMT who have donated less than Rs. 4000 in the last six months as non-donors and who have donated more than Rs. 4000 in the last six months as donors (Yoruk, 2009a; Lee and Chang, 2008; Schlegelmilch *et al.*, 1997). This is the basic categorization of individuals in donors and non-donors for the sake of study but in fact all were donors, big and small. For this purpose from the total population, two strata’s were drawn, one who have donated more than 4000 in last six months and one who have donated less than 4000 in last six months then by simple random sampling 325 individuals were selected from each strata. The populations of individuals who have donated more than 4000 were 4280 and who have donated less than 4000 were 3552. Total 611 useable questionnaires were found to analyze the results: 304 from donors and 307 from non-donors. For further analysis, researcher has selected 300 useable questionnaires from each strata.

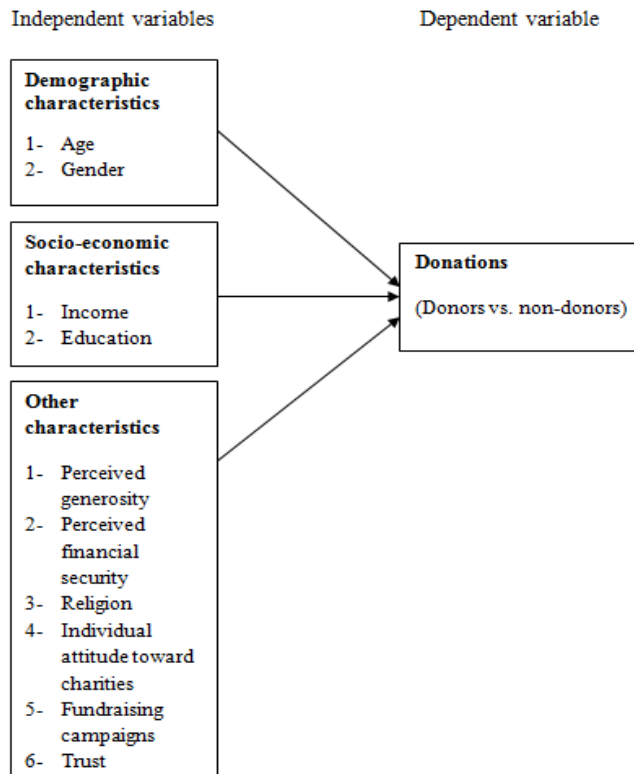


Fig. 1: Relationship diagram (theoretical model)

Theoretical framework: The theoretical model shows all the relationships between different variables of interest. The donations are dependent variable whereas age, gender, income, education, perceived generosity, perceived financial security, religion, individual attitude, fundraising campaign and trust are independent variables. The study wanted to examine the impact of different characteristics on donations via donors and non-donors either the study can make distinction between them via these characteristics or not.

As the study has adapted instrument from Charity Aid Foundation, by examining the study of Schlegelmilch *et al.* (1997). So that is why same variables are used to measure the impact on donations. The Charity Aid Foundation sent foundation instrument regarding different variables and out of that some were used in above mentioned study that coated in current study as it is, but extended the body of literature by examining the effect of fundraising campaign and trust variables beside other mentioned variables (Fig. 1).

Variables and hypotheses:

Dependent variable: The dependent variable is the major variable of interest. It is the one, which is affected by the independent variables. The variation in the dependent variable can be explained by the variation in the independent variables. The dependent variable in the study is donations (to make distinction between donors and non-donors via different characteristics).

Donations: Donations are the amount of money donated to a specific organization and group of people for the welfare of individuals. It is considered as a fascinating behavior of humans. The literature showed donations are a fluctuating event and it is predicted by different set of variables. Sometimes it is measured as intermediary variables that may mediate the relationship between individual or household characteristics. Previous literature proposed an array of variables that can affect individuals to donate money ranges from individual's mood to gender, age and perception. Typically it is for charitable purpose and to benefit a cause, it has various forms starting with a money leads to services, clothing, toys, vehicles and many more. Below are mentioned some variables which are used to check the effect on donations, actually what are the characteristics that have positive an impact on donations.

Independent variables: The independent variable is a variable that can affect the dependent variable in positive as well as in negative way. The independent variables for the study are:

Demographic characteristics: Demographics are statistical characteristics of a population that include age and gender which are considered imperative for the evaluation of impact on donations rather used to develop marketing plans and marketing strategies. Gender is an effective variable and key predictor of the charitable donation intentions in South India and important variable to measure the effect on donations (Raganathan, 2012; Schlegelmilch *et al.*, 1997). Age and gender are important determinants of donating behavior and show high probability of donating (Lee and Chang, 2007; Carroll *et al.*, 2005). The demographic factors such as age and gender serve as an appropriate criterion for segmentation. The motivation of existing donors also varies with age and on the basis of gender (Shelley and Polonsky, 2006). It is also found that women are more likely to donate as compared to men because the gender pattern varies significantly and depends upon the marital status of the individuals. There is a significant difference between the giving behavior of men and women, single and married people and older and younger people. The study focused on difference of the distribution of amount given by males and females and probability of their giving. (Piper and Schnepf, 2008; Steinberg *et al.*, 2006). The growing body of literature considered as witness of progressive role of women as donors (Taylor and Shaw-Hardy, 2005), both genders have different preferences and opinion, women supports for educational purposes, animal welfare whereas men supports for religious organizations (Piper and Schnepf, 2008). Moreover, age and gender are the most important determinants and monetary donations are determined by extrinsic variables. They are the key predictors, thus showed positive relationship with giving behavior (Lee and Chang, 2008; Wiepking and Bekkers, 2011). Previous researches have showed positive and significant relationship among these variables and on the basis of the literature, following hypotheses are stated as:

H1: Gender has significant effect on donations.

H2: Age has significant effect on donations.

Socio-economic characteristics: Socio-economic characteristics refer to economic and social position in relation to others based on income and education. Previous researches have used the socio-economic variables to find out the impact on donating behavior. The individuals with higher income and higher education are more likely to donate. The higher education influences individuals for international donation rather than domestic one. Both income and education are considered very important in determining the amount of donation (Rajan *et al.*, 2009; Lee and Chang, 2008). The other study found, income and education are the key predictors of donations (Wiepking and Bekkers, 2011). The distinction of

donors and non donors on the basis of extrinsic variables are the prime concern of the researchers and showed significant relationship, as the income and education increases, they tend to donate more (Lee and Chang, 2008; Schlegelmilch *et al.*, 1997). Moreover, the individuals with high income and old age have high probability of donating (Bryant *et al.*, 2003). Based on the above mentioned literature, following hypotheses are proposed as:

H3: Income has significant effect on donations.

H4: Education has significant effect on donations.

Other characteristics: Perceived generosity can be defined as individual's willingness to donate, the people who consider themselves as generous, considered more inclined towards donating for charitable causes. The relationship among charities and perceived generosity of a person is less significant, however consumer attitude covering the dimensions of willingness or obligations are the critical factors (Schervish and Havens, 1997). It is suggested by the Bolton and Katok (1994) that there are actually no gender differences in generosity. The individuals who perceive themselves generous are more likely to donate irrespective of the gender difference. Based on the above mentioned literature, following hypothesis is proposed as:

H5: Perceived generosity has significant effect on donations:

Perceived financial security can be described as individuals perceiving themselves as financially secure, have enough amounts to donate for charitable causes and for running day to day operations. The individuals with higher income and higher education are more likely to donate. It shows individuals who are financially secure are more likely to be donors. The higher education influences individuals for international donation rather than domestic one. Income is considered crucial in determining the amount of donation (Rajan *et al.*, 2009; Lee and Chang, 2007). Based on the above mentioned literature, following hypothesis is proposed as:

H6: Perceived financial security has significant effect on donations.

Religion is considered as the basis for giving donations around the globe. People consider a sacred act and they help people who are poor and deserving. It is found that, religion is important factor to influence people and targeting those individuals who are religious would be more beneficial (Raganathan, 2007). The religious diversity has positive impact on giving donations and people who are more religious are more likely to donate (Andreoni *et al.*, 2011). Religious activities are predictor of charitable behavior (Helms

and Thornton, 2011). Religious persons are often more generous in giving donations than non-religious persons (Grossman *et al.*, 2004). Based on the above mentioned literature, following hypothesis is proposed as:

H7: Religion has significant effect on donations.

Individual attitude represents the personal evaluation to which extent, it is affected by peers. The individuals are more certain when they have similar opinion. The individual attitude toward charity and charity efficiency is very important in giving donations. Reputation of charity is considered important in the decision of making donations (Lee and Chang, 2007; Meijer, 2009). It is found that money and time are most valuable assets of any person and the willingness of the individual towards giving charities could either be the result of religious teachings or the fundraising campaigns. The individual willingness contributes positively towards the charitable behavior (Beekers, 2001). Furthermore, the social factors influence individual attitude and decision to make voluntary contributions and the individual behavior is affected by the participation of peers. Social influences do not have an impact by age group whereas it has positive impact on groups defined by income (Carman, 2004). Based on the above mentioned literature, following hypothesis is proposed as:

H8: Individual attitude toward charities has significant effect on donations.

The fundraising background around the globe is turbulent, unpredictable and chaotic. The major reason is economic recession prevailing globally. Fundraising campaigns prompt people to give charities and people often donate more when they are asked to donate (Yoruk, 2009b). Fundraising campaigns can affect the perception of an individual and modify it. It gives positive and negative impact of a particular organization and the fundraising campaigns are more able to attract individuals (List and Price, 2009). To analyze donor behavior empirically and theoretically is imperative. The fundraising campaigns are mostly advertised through mass media that create impact on individual's behavior. The people, who have heard about the campaign and have knowledge about it, donate more as compared to others and have significant impact on donating behavior (Yoruk, 2009b). The fundraising schemes are important for fundraisers and explained giving behavior of individuals, scrutinized as important determinant of giving behavior, thus showed positive impact on donating behavior and donations (Okten and Weisbrod, 2000; Marudas and Jacobs, 2004). Based on the above mentioned literature, following hypothesis is proposed as:

H9: Fundraising campaigns has significant effect on donations.

Trust is crucial for predicting any type of relationship and when individuals have trust on one another than organizations function more effectively and efficiently. Previous literature showed the relationship between trust and economic outcome at individual as well as at macro level, thus it reveals the importance of trustworthiness and trust. Trust behavior generally rises with the social connection (Andreoni and Petrie, 2004). Public trust is crucial for nonprofit sector and trust is considered an important factor for giving donations. Donors, who are aware about the system of accreditation that particular organization really works for the cause, thus have more trust than those who are unaware. It is also found that general social trust increase the amount of donation giving for charitable causes (Bekkers, 2003). The role of social connections is considered important in charitable fundraising and enhanced social connection can increase the trust of the people that ultimately lead to more efficient outcomes and influence and pursue individuals to give charity (List and Price, 2009). Moreover, the study found the relationship between donor trust, donor relationship commitment and their impact on giving behavior. Trust is considered very important and it is a base for giving charity. The study explored the relationship between trust, commitment and behavior, either trust directly affects giving behavior or it is mediated by relationship commitment. The relationship commitment could be maximized, if trust is present and relationship commitment is confirmed as mediator in explaining the effect of trust on giving behavior (Sargeant and Lee, 2004). Trust is the predictor that plays important role in explaining the behavior of individual donations and act as mediating variable (Sargeant *et al.*, 2006). In addition, contemporary studies pointed out the crucial role of trust in defining the legitimacy and credibility of the charity sector (Tonkiss and Passey, 1999). It is significantly important that public trust and confidence in charitable and not-for-profit sector should be maintained and possibly increased (Cabinet Office Strategy Unit, 2002). It has been argued that trust-based relationships are more enduring and free, lead to long term relationships. Similarly, Barney and Hansen (1994) argued that trust in relationships enables companies to reduce the transaction costs associated with activities such as bargaining and monitoring (Sohn, 1994). Donors rely on the nonprofit organizations, if they perceive it as trustworthy and benevolent. The donors thus, exclude the possibility that the NPO acts opportunistically (Morgan and Hunt, 1994). The definition of trust can be derived from these two dimensions: Trust of the donor is a mental attitude, which is based on the ability and the willingness regarding the NPO that, despite the donor's lack of

control, it fulfills their future-related expectations (Morgan and Hunt, 1994). Based on the above mentioned literature, following hypothesis is proposed as:

H10: Trust of an individual on charitable organization has significant effect on donations.

Estimation technique: All data collected from the respondents is entered in statistical software program SPSS-16 and it is a tool used, to execute the procedure of data analysis. Correlation analysis is used to gauge the direction and strength of linear relationship between two variables. Logistic regression technique is used in the study to evaluate the results (Lee and Chang, 2008; Schlegelmilch *et al.*, 1997). It is used in the study to analyze the relationship between variables because dependent variable is categorical. It is useful when categorical variable is predicted with a set of variables. Binary logistic is used in this case because dependent variable is dichotomous. Independent sample t-test is used to compare group's with the intension to compare the mean scores of two different groups of individuals (donors vs. non-donors) on the basis of different characteristics such as: age, gender, income, education, perceived financial security, perceived generosity, religion, individual attitude, fundraising campaign and trust.

RESULT ANALYSIS

Data sample information: Table 1 shows data sample information. The data sample consists of 650 respondents of non-profit organization. The total number of respondents is 650 and useable responses are 600.

Normality statistics: Prior to analysis, normality of data is mandatory. There are many ways to check normality of data. One method to test normality is Kolmogorov-Smirnov and Shapiro-Wilk test. Basically, it access the normality of distribution of data and the non significant result (Significant value of more than 0.05) indicates normality. In particular case significant value is 0.000 for each group, thus violates the assumption of normality. This is quite common in large samples. Due to this, the Skewness and Kurtosis values are used to access the normality of data. (Gravetter and Wallnau, 2000; Tabachnick and Fidell, 2001a). It tells either data is positively skewed or negatively skewed. Its value should be between -1 and +1. The other process to check normality of data is through graphs (Histogram); it gives graph with normal curve, if data is normally distributed and Normal Q-Q plots, data on the diagonal line represents normality.

Table 1: Data sample information

Non-profit organization (SKMT)	No. of respondents
Donors	325
Non-donors	325
Total no. of respondents	650
Usable responses	600

Table 2: Normality statistics (values of skewness and kurtosis)

Variables	Value of skewness	Value of kurtosis
Perceived generosity	0.095	-0.77
Perceived financial security	0.028	0.24
Religion	-0.170	-0.80
Individual attitude	0.330	-0.54
Fundraising campaign	0.360	0.40
Trust	-0.260	-0.48

Table 3: Reliability statistics

Constructs	Cronbach's alpha	No. of items
Perceived generosity	0.990	3
Perceived financial security	0.790	3
Religion	0.800	3
Individual attitude	0.760	4
Fundraising campaign	0.779	11
Trust	0.770	2
Cronbach's alpha (overall scale)	No. of construct	
0.711	6	

Table 2 shows the values of Skewness and Kurtosis. The values of Skewness and Kurtosis, histogram and Normal Q-Q plot showed the normality of data. It is clearly shown that all values lie between

+1 and -1. The negative value of Skewness actually indicate that the scores are cluster at the right side of the graph, whereas positive Kurtosis value indicate the distribution is peaked with long and thin tail.

Reliability statistics: Assurance of reliability of scale is far most important for the study where as main issue lies with the internal consistency, it describes the items of the scale is measuring the same construct or not. Reliability of data is checked with the help to Cronbach's alpha value. Its value should be above 0.7. It is an estimation of internal consistency associated with the scores that can be derived from a scale or composite score. Reliability is very important before to make any other analysis on the data because in its absence, it is impossible to have validity of a scale. Reliability of the scale also depends upon the number of items and sample size. Table 3 shows the reliability statistics. The value of Cronbach's alpha for composite scale is 0.711 in this case. It means 71% variability in composite score. 71% of variance is considered as true score variance or reliable or inter consistent reliability. Besides this, the table is also showing reliability of separate construct.

Descriptive statistics: Table 4 indicates the calculated mean and standard deviation for all variables of donors and non donors separately as well as combined. The

Table 4: Descriptive statistics

Variables	Mean		Standard deviation		Overall scale	
	Donors (n = 300)	Non donors (n = 300)	Donors (n = 300)	Non donors (n = 300)	Mean (n = 600)	S.D. (n = 600)
Perceived generosity	3.6611	3.1408	0.80148	0.73885	3.40	0.812
Perceived financial security	3.1800	2.8719	0.40712	0.51969	3.02	0.491
Religion	2.1078	1.9118	0.54032	0.46965	2.00	0.515
Individual attitude	2.9433	2.2459	0.80089	0.80718	2.59	0.875
Fundraising campaign	2.6820	2.4736	0.55624	0.65576	2.57	0.616
Trust	3.3633	3.0817	0.73128	0.89918	3.22	0.830

Table 5: Demographic statistics

Variables		Frequency donors (n = 300)		Frequency non donors (n = 300)		Overall (n = 600)	
		(n)	(%)	(n)	(%)	(n)	(%)
Gender	Male	173	57.7	157	52.3	330	55.0
	Female	127	42.3	143	47.7	270	45.0
Age	21-35 years	63	21.0	115	38.3	178	29.7
	36-50 years	180	60.0	136	45.3	316	52.7
	51-65 years	42	14.0	43	14.3	85	14.2
	66 years and above	15	5.0	6	2.0	21	3.5
Income	Less than 25000	5	1.7	63	21.0	68	11.3
	25001-50000	36	12.0	118	39.3	154	25.7
	50001-75000	97	32.3	67	22.3	164	27.3
	75001-100000	67	22.3	22	7.3	89	14.8
	100001-200000	55	18.3	20	6.7	75	12.5
Education	200001 and above	40	13.3	10	3.3	50	8.3
	Less than matriculation	1	0.3	1	0.3	2	0.3
	Matriculation	0	0.0	2	0.7	2	0.3
	Intermediate	2	0.7	56	18.7	58	9.7
	Graduation	102	34.0	117	39.0	219	36.5
	Masters	181	60.3	119	39.7	300	50.0
PhD	14	4.7	5	1.7	19	3.2	

Table 6: Correlation statistics

Variable	Don	Gen	Age	Inco	Edu	PG	PFS	Rel	IA	FC	Tru
Don	1										
Gen	0.054	1									
Age	0.152**	-0.005	1								
Inco	0.466**	-0.245**	0.378**	1							
Edu	0.306**	-0.069	-0.018	0.225**	1						
PG	0.320**	0.016	0.083*	0.144**	0.127**	1					
PFS	0.314**	0.027	0.089*	0.140**	0.135**	0.837**	1				
Rel	0.190**	0.146**	0.143**	0.140**	0.048	0.018	0.038	1			
IA	0.398**	-0.007	0.055	0.156**	0.126**	0.122**	0.218**	0.099*	1		
FC	0.169**	0.011	0.090*	0.105**	0.055	-0.291**	0.003	0.054	0.325**	1	
Tru	0.170**	-0.043	-0.020	0.027	0.059	0.292**	0.062	0.011	-0.048	0.326**	1

** : Correlation is significant at 0.01 level (2-tailed); * : Correlation is significant at 0.05 level (2-tailed); Don: Donations; Inco: Income; Gen: Gender; Edu: Education; PG: Perceived generosity; PFS: Perceived financial security; Rel: Religion; IA: Individual attitude; FC: Fundraising campaign; Tru: Trust

mean of data for donors ranges from 2.10 to 3.66 and for non donors it ranges from 1.91 to 3.14 and overall mean of the data ranges from 2.00 to 3.40. Thus, it shows the majority of people are agreed with the statements asked. The standard deviation of the data is not much high and the basic reason is that the majority of respondents have somehow same view regarding the questions asked except income and opinion varies on the basis of income and attitude also differs on its basis.

Demographic statistics: Table 5 shows the demographic statistics. On gender, it shows that out of donors 173 respondents were male and 127 respondents were female whereas out of non donors 157 respondents were male and 143 respondents were female. Thus, taken as a whole 330 respondents were male and 270 were female respondents. On participant's age, out of donors 63 respondents lies in age group of 21 to 35 years, 180 respondents in age group of 36 to 50 years, 42 respondents in age group of 51 to 65 years and 15 respondents in age group of 66 years and above. The data of non donors shows 115 respondents lies in age group of 21 to 35 years, 136 respondents in age group of 36 to 50 years, 43 respondents in age group of 51 to 65 years and 6 respondents in age group of 66 years and above. Thus, taken as a whole 178 respondents lies in age group of 21 to 35 years, 316 respondents in age group of 36 to 50 years, 85 respondents in age group of 51 to 65 years and 21 respondents in age group of 66 years and above. On income level, out of donors 5 respondents lies in category of less than 25000, 36 respondents in income level of 25001-50000, 97 in income level of 50001-75000, 67 in income level of 50001-75000, 55 in income level of 75001-100000 and 40 respondents in income level of 200001 and above. The data of non donors shows 63 respondents lies in income level of less than 25000, 118 in income level of 25001-50000, 67 in income level of 50001-75000, 22 in income level of 50001-75000, 20 in income level of 75001-100000 and 10 respondents in income level of 200001 and above. Thus, taken as a whole, 68 respondents lies in category of less than 25000, 154 in income level of 25001-50000, 164 in income level of 50001-75000, 89

in income level of 50001-75000, 75 in income level of 75001-100000 and 50 respondents in income level of 200001 and above. On respondents education, out of donors, 1 respondent had education less than matriculation, 2 had intermediate, 102 were graduate, 181 were masters and 14 had education till PhD. The data of non donor's shows, 1 respondent had education less than matriculation, 2 had till matriculation, 56 were intermediate, 117 were graduates, 119 were masters and 5 had education till PhD. Thus, taken as a whole, 2 respondents had education less than metric, 2 respondents had education till matriculation, 58 were intermediate, 219 were graduates, 300 were masters and 19 respondents had education till PhD.

Correlation statistics: Correlation illustrates the direction and strength of linear relationship between two variables. Table 6 shows the correlation between the dependent variable donations and independent variables such as gender, age, income, education, perceived generosity, perceived financial security, religion, individual attitude, fundraising campaign and trust. The value of correlation should be between +1 and -1, the positive value shows significant strong relationship whereas negative value shows inverse relationship. The outcome or the correlations shows donation exhibit positive and significant correlation with all independent variables except the gender. For gender, it exhibit inverse small/weak correlation. The age, religion, fundraising campaign and trust has small correlation with donations ($r = 0.152$, $r = 0.190$, $r = 0.169$ and $r = 0.170$). The income, education, perceived generosity, perceived financial security and individual attitude exhibit medium significant correlation ($r = 0.46$, $r = 0.30$, $r = 0.32$, $r = 0.31$ and $r = 0.39$).

Beside this, it also shows the correlation among independent variables. From the table it can be seen that there are some variables like education and age, fundraising campaign and religion, trust and income, age and education are not statistically significant. It is because in general, these variables do not exhibit any relationship with each other that's why the values are insignificant.

Table 7: KMO and Bartlett's test

Kaiser-meyer-olkin measure of sampling adequacy	0.760
Bartlett's test of approx. chi-square sphericity	1328
df	325
Sig.	0.000

Table 8: Communalities

Factors	Initial	Extraction
PG1	1.000	0.967
PG2	1.000	0.981
PG3	1.000	0.975
Rel1	1.000	0.574
Rel2	1.000	0.314
Rel3	1.000	0.384
PFS1	1.000	0.846
PFS2	1.000	0.749
PFS3	1.000	0.864
IA1	1.000	0.840
IA2	1.000	0.918
IA3	1.000	0.826
IA4	1.000	0.919
FC1	1.000	0.682
FC2	1.000	0.680
FC3	1.000	0.893
FC4	1.000	0.821
FC5	1.000	0.399
FC6	1.000	0.784
FC7	1.000	0.374
FC8	1.000	0.601
FC9	1.000	0.578
FC10	1.000	0.804
FC11	1.000	0.720
Tru1	1.000	0.675
Tru2	1.000	0.521

PG: Perceived generosity; PFS: Perceived financial security; Rel: Religion; IA: Individual attitude; FC: Fundraising campaign; Tru: Trust

Factor analysis: Factor analysis is used in the development and evaluation of test and scale. The factors are estimated with the help of percentage variance. Here the test is conducted via Principal component analysis (component/factors are assigned by the researcher) with Varimax rotation (minimize the number of variables that have high loading on each factor), that actually derive small no. of variables to use to convey as much of the information in the observed variables as possible. It is directed towards enabling one to use fewer variables to provide the same information that one would obtain from a large set of variables.

Table 7 shows KMO and Bartlett's test. The KMO and Bartlett's test is a test of assumptions. The KMO index is a measure of sampling adequacy whether the correlation among variable are too low for the factor model to be appropriate. It tells one whether or not enough items are predicted by each factor. The value of Kaiser-Meyer Measure is 0.760; it should be above than 0.6. It indicates sufficient item for each factor and the value greater than 0.05 is acceptable (Kaiser, 1970, 1974). Value close to 1 indicates that pattern of correlation are relatively compact and so factor analysis should yield distinct and reliable factors.

The Bartlett's test value should be significant, that it should be 0.05 or less than 0.05 (Bartlett, 1954). It

indicates the correlation matrix is significantly different from an identity matrix in which correlation between variables are all zero. In this case the Bartlett's test is significant at $p = 0.000$. Therefore, factor analysis is appropriate. It provides reason that variables are correlated highly enough to provide a reasonable basis for factor analysis.

Table 8 shows communalities. It explains the actual proportion of variance accounted for by the factors. A communality is a measure of that item's relation to all other items (usually a squared multiple correlation between the item and all other variables). Principal component analysis work on the initial assumption that all variances are common, therefore before extraction the communalities are all at 1. The values in extraction column shows total shared variance of each component.

Table 9 shows total variance explained. It shows how the variance is dividing among the 26 possible factors. Eight factors have Eigenvalues (a measure of explained variance) greater than 1.0, which is a common criterion for a factor to be useful. When the eigenvalue is less than 1.0, this means that the factor explains less information than a single item would have explained.

The sum of the squared loadings of the variables on the factor is known as Eigenvalue. It represents the variance explained and accounted for. The percentage of variance represents the percent of variance for each component before and after rotation.

The rotation sum of square loadings shows, half of the variance is accounted for by the first eight factors. The table shows initial eigenvalue and proportion of variance explained by each factor. The first eight factors have eigenvalue greater than 1 as greater than 1 was the criterion for retention of factor that tells only first eight factors to be extracted are in factor solution.

SPSS extracts all factors with eigenvalue greater than 1, there are total eight factors but as while performing test it is assigned six factors so six factors are displayed again with percentage of variance. The purpose of rotation is explained as before rotation some factors have high value (20.48, 14.8 and 11.0, respectively) but after rotation they are evenly distributed to all factors (14.222, 13.243, 11.027, 10.147, 8.870 and 5.707, respectively).

As, Principal component factor analysis with Varimax rotation was conducted to assess the underlying structure for the 26 items of the donation Questionnaire. Six factors were requested, based on the fact that the items were designed to index six constructs: perceived generosity, financial security, religion, individual attitude, fundraising campaign and trust. After rotation, the first factor accounted for 14.2% of the variance, the second factor accounted for 13.2%, the third factor accounted for 11.0%, fourth factor accounted for 10.1%, fifth factor accounted for 8.8% and sixth factor accounted for 5.7% of the variance (Leech *et al.*, 2005).

Table 9: Total variance explained

Component	Initial eigen values			Extraction S.S. loadings			Rotation S.S. loadings		
	Total	% of variance	Cumulative (%)	Total	% of variance	Cumulative (%)	Total	% of variance	Cumulative (%)
1	5.327	20.488	20.488	5.327	20.488	20.488	3.698	14.222	14.222
2	3.857	14.834	35.321	3.857	14.834	35.321	3.443	13.243	27.465
3	2.882	11.085	46.406	2.882	11.085	46.406	2.867	11.027	38.492
4	1.627	6.259	52.665	1.627	6.259	52.665	2.638	10.147	48.639
5	1.453	5.589	58.254	1.453	5.589	58.254	2.306	8.870	57.509
6	1.290	4.962	63.215	1.290	4.962	63.215	1.484	5.707	63.215
7	1.224	4.709	67.924						
8	1.027	3.949	71.873						
9	1.000	3.845	75.719						
10	0.948	3.646	79.365						
11	0.857	3.295	82.660						
12	0.772	2.970	85.630						
13	0.713	2.743	88.373						
14	0.612	2.352	90.725						
15	0.470	1.807	92.533						
16	0.407	1.565	94.098						
17	0.339	1.304	95.402						
18	0.312	1.199	96.601						
19	0.244	0.939	97.540						
20	0.224	0.863	98.403						
21	0.207	0.795	99.197						
22	0.117	0.450	99.647						
23	0.047	0.179	99.826						
24	0.024	0.093	99.920						
25	0.015	0.058	99.978						
26	0.006	0.022	100.000						

S.S.: Sum of squared

Table 10: Rotated component matrix

Component	Component					
	1	2	3	4	5	6
PG1		0.965				
PG2		0.971				
PG3		0.968				
Rel1						
Rel2						
Rel3						
PFS1	0.787					
PFS2	-0.749					
PFS3	0.798					
IA1					0.475	0.512
IA2					0.800	0.435
IA3					0.801	0.424
IA4				0.439	0.797	0.615
FC1			5.120	0.703		
FC2			0.468	0.767		
FC3	-0.786		0.559			0.586
FC4			0.486			
FC5			0.427			
FC6			0.860			
FC7			0.426			
FC8			0.512	0.635		
FC9			0.638			
FC10			0.496	0.468		0.473
FC11			0.808			
Tru1	0.770					
Tru2	0.658					

PG: Perceived generosity; PFS: Perceived financial security; Rel: Religion; IA: Individual attitude; FC: Fundraising campaign; Tru: Trust

Table 10 shows rotated component matrix. It displays the items and factor loadings for the rotated factors, with loadings less than 0.40 omitted to improve clarity. The item clusters into six groups represent highest loadings. As a result, it can assume that the

information explained by one factor is independent of the information in the other factors. The factors are rotated because it gives easier interpretation. Rotation makes it, as much as possible, different items are explained or predicted by different underlying factors and each factor explains more than one item. This is a condition called simple structure.

Although this is the purpose of rotation, in reality, this is not always achieved. One thing to look for in the Rotated Matrix of factor loadings is the extent to which simple structure is achieved. Each component which has a loading of |0.30| or higher |0.30| means the absolute value, or value without considering the sign, is greater than 0.30. Actually, every item has some loading from every factor, but there are blanks in the matrix where weights were less than |0.30|. Within each factor (to the extent possible), the items are sorted from the one with the highest factor weight or loading for that factor to the one with the lowest loading on that first factor. Loadings resulting from a Varimax rotation are correlation coefficients of each item with the factor, so they range from -1.0 through 0 to +1.0. A negative loading just means that the question needs to be interpreted in the opposite direction from the way it is written for that factor. Usually, factor loadings lower than |0.30| are considered low that is why SPSS suppressed loadings less than |0.30|.

Moreover, loadings of |0.40| or greater are typically considered high. Every item has a weight or loading from every factor, but in Rotated Factor Matrix loadings less than 0.30 are omitted. Rotation maximizes the loading of each variable on one of the extracted

Table 11: Omnibus tests of model coefficients

	Chi square	df	Sig.
	329.060	10	0.000
	329.060	10	0.000
Model	329.060	10	0.000

Table 12: Model summary

-2 log likelihood	Cox and Snell R ²	Nagelkerke R ²
502.717	0.422	0.563

Table 13: Classification table

Observed	Donations		(%)
	<4000	>4000	
Donations <4000	247	53	82.3
>4000	56	244	81.3
Overall %			81.8

Table 14: Logistic regression results (theoretical model)

Variables	B	S.E.	Wald statistics	Hypotheses
Gender	0.133	0.235	Not significant	Rejected
Age	-0.231	0.168	Not significant	Rejected
Income	0.786	0.100	61.215*	Accepted
Education	0.631	0.159	15.685**	Accepted
PG	1.047	0.320	10.679*	Accepted
PFS	0.237	0.480	0.244*	Accepted
Rel	0.615	0.224	7.570*	Accepted
IA	0.925	0.144	41.007**	Accepted
FC	0.935	0.229	16.675**	Accepted
Tru	0.592	0.157	14.218*	Accepted

*: p<0.05; **: p<0.01; PG: Perceived generosity; PFS: Perceived financial security; Rel: Religion; IA: Individual attitude; FC: Fundraising campaign; Tru: Trust

factor with minimizing the loadings on all other factors (Tabachnick and Fidell, 2001b).

Table 10 displays the items and factor loadings for the rotated factors, with loadings less than 0.30 omitted to improve clarity. The factor loading for all factors are quite good in this case ranges from 0.30 to 0.971.

Factor analysis basically performed to check the validity of the instrument. The results of the factor analysis showed that all items are retained in the study means particular instrument are valid in Pakistan.

Logistic regression: Logistic regression is used to analyze the relationship between variables. It is basically used when dependent variable is categorical. It is useful when categorical variable is predicted with a set of variables. Binary logistic is used in this case because dependent variable is dichotomous. In this study it has two categories donors versus non-donors and ten independent variables. Logistic regression analysis is adopted for the study to explain likelihood of charitable donations. The logistic regression equation is expressed as:

$$Y = (e^{b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + b_9x_9 + b_{10}x_{10}}) / (1 + e^{b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + b_9x_9 + b_{10}x_{10}})$$

Y = Amount of donations (given by donors and non donors in last six months: 0 = less than 4000 and 1= more than 4000)

x1 = Age

x2 = Gender

x3 = Income

x4 = Education

x5 = Perceived generosity

x6 = Perceived financial security

x7 = Religion

x8 = individual attitude

x9 = Fundraising campaign

x10 = Trust

e = The regression residual

Table 11 shows the values of Omnibus test of model coefficients. It shows that overall model is significant when all independent variables are entered. The Omnibus Tests of Model Coefficients gives an overall indication of how well the model performs. This is referred to as a “goodness of fit” test. For this set of results, highly significant value is observed (the Sig.value should be less than 0.05). In this case the value is 0.000 (which really means p<0.0005). The chi-square value is which 329.060 with 10 degrees of freedom. (Chi-square = 329.060, df = 10, N = 600, p<0.05). It referred as model is fit with the data (Tabachnick and Fidell, 2001b).

Table 12 explains the model summary. These are similar to R square and give a rough estimate of the variance that can be predicted from the combination of the ten variables. It gives another piece of information about the usefulness of the model. The Cox and Snell R Square and the Nagelkerke R square values provide an indication of the amount of variation in the dependent variable explained by the model (from a minimum value of 0 to a maximum of approximately 1). These are described as pseudo R square statistics, rather than the true R square values that are provided in the multiple regression output. In this case, the two values are 0.422 and 0.563, suggesting that between 42.2 and 56.3% of the variability is explained by this set of variables (Tabachnick and Fidell, 2001b).

Table 13 shows classification table. It provides an indication of how well the model is able to predict the correct category (donors/non donors) for each case. The model correctly classified 81.8% of cases in overall (Tabachnick and Fidell, 2001b; Wright, 1995).

Table 14 explains logistic regression results. It provides information about the contribution or importance of each predictor variables. The test that is used is known as the Wald test and the value of the statistic for each predictor in the column labeled Wald and the significance value for that statistics. The Wald test is used to test the true value of the parameter based on the sample estimate. This statistics is a test of significance of the regression co-efficient based on the normality property of maximum likelihood estimates.

The B values provided in the second column are equivalent to the B values obtained in a multiple regression analysis. These are the values that would be used in an equation to calculate the probability of a case falling into a specific category. The positive and negative value of Beta tells about the direction of the relationship. Beside this, it also explains the standard error for each variable (Lee and Chang, 2008; Leech *et al.*, 2005).

Hypothesis testing: Logistic regression analysis is adopted for the study to explain likelihood of charitable donations. The ten hypotheses proposed in the study, tested statistically and the results are discussed below. Table 14 shows the structural coefficients of theoretical model.

Demographic characteristics:

H1: Gender has significant effect on donations: H1 stated that gender has significant effect on donations. The structural coefficient showed insignificant relationship ($\beta = 0.13, p > 0.05$). It means gender has insignificant impact on donations. Hence H1 is rejected. The reason could be that male and female, one or both are inclined towards giving donations but due to financial insecurities are unable to donate. The basic reason could be the economic recession prevailing around the globe. Besides this, male and female both are donating somehow equally and in Pakistan its religious encouragement to donate on both genders so that's why there is no effect of gender on donations.

H2: Age has significant effect on donations: H2 proposed that age has significant impact on donations. The structural coefficient showed insignificant relationship ($\beta = -0.23, p > 0.05$). It means age has insignificant effect on donations, hence, rejected H2. As giving donation increases inner satisfactions of individuals, so persons belongs to any age group can donate for the sake of inner satisfaction so that's why there is no effect of age on donations.

Socio-economic characteristics:

H3: Income has significant effect on donations: H3 stated that income has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.786, p < 0.05$). Thus, accepts H3. As the people have more money, they are more inclined towards giving donations.

H4: Education has significant effect on donations: H4 stated that education has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.631, p < 0.01$). Therefore accepts H4. It is because as the people are more literate they are more be inclined towards giving donations, as taught in the Islamic religion that it is the duty of individuals to

help other so this information and education basically pursue individuals to donate more.

Other characteristics:

H5: Perceived generosity has significant effect on donations: H5 proposed that perceived generosity has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 1.047, p < 0.05$). Consequently accepts H5. It confirms that people who consider themselves more generous give/donate more. The individual's generosity pushes individuals to donate more for charitable causes.

H6: Perceived financial security has significant effect on donations: H6 stated that perceived financial security has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.237, p < 0.05$). Therefore accepts H6. It means as the individuals are more financially secured they are more inclined towards giving donations.

H7: Religion has significant effect on donations: H7 stated that religion has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.615, p < 0.05$). As a result accepts H7. It confirms that religion plays very important role in donating behavior. As the study is conducted in an Islamic state so, Islam always emphasizes on helping the poor and the needy people and individuals consider their duty to assist and support others.

H8: Individual attitude toward charities has significant effect on donations: H8 proposed that individuals attitude toward charities has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.925, p < 0.01$). Consequently accepts H8. It confirms that the people who have positive attitude toward charities and non-profit organizations have high tendency to donate.

H9: Fundraising campaigns has significant effect on donations: H9 stated that fundraising campaigns has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.935, p < 0.01$). Thus, accepts H9. It shows that fundraising campaigns persuade individuals to donate for charitable causes. The organizations that run fundraising campaigns often collect more donations than for those who do not.

H10: Trust of an individual on charitable organization has significant effect on donations: H10 stated that trust of an individual on charitable organization has significant effect on donations. The structural coefficient showed significant relationship ($\beta = 0.592, p < 0.05$). Therefore accepts H10. It confirms that trust is an important factor in collecting donations and people who have trust in an organization tend to

Table 15: Group statistics

Variables	Categories	Sample size (n)	Mean	S.E. mean
Gender	Donors	300	1.42	0.029
	Non-donors	300	1.48	0.029
Age	Donors	300	2.03	0.044
	Non-donors	300	1.80	0.043
Income	Donors	300	3.84	0.074
	Non-donors	300	2.49	0.074
Education	Donors	300	4.68	0.047
	Non-donors	300	4.22	0.035
PFS	Donors	300	3.18	0.030
	Non-donors	300	2.87	0.023
PG	Donors	300	3.66	0.042
	Non-donors	300	3.14	0.046
IA	Donors	300	2.94	0.046
	Non-donors	300	2.24	0.046
FC	Donors	300	2.68	0.037
	Non-donors	300	2.47	0.032
Tru	Donors	300	3.36	0.051
	Non-donors	300	3.08	0.042
Rel	Donors	300	2.10	0.027
	Non-donors	300	1.91	0.031

PG: Perceived generosity; PFS: Perceived financial security; Rel: Religion; IA: Individual attitude; FC: Fundraising campaign; Tru: Trust

donate more as compared to others. Thus, reputation is critical factor in collecting donations and convincing individuals to donate.

Test for comparison: Independent sample t-test:

Independent sample t-test is used in the study with the intension to compare the mean scores of two different groups of individuals (Donors vs. Non-donors) on the basis of different characteristics such as: age, gender, income, education, perceived financial security, perceived generosity, religion, individual attitude,

fundraising campaign and trust. Table 15 shows the group statistics includes: sample size, mean and standard error mean, whereas Table 16 shows independent sample t-test. There are basically two tests, Levene’s test for equality of variance and t-test for equality of means which are used to compare means for two independent samples.

Independent sample t-test gives the results of equality of variances. This test generally explains the variance and variation of score of both groups i.e., donors and non-donors are same or different. If the significant value of Levene’s test is greater than 0.05, equal variance assumed will be used. So, in this case, the significance value is greater than 0.05 for all variables thus, equal variances assumed are considered.

To access the difference between the groups whether there is significant difference exists or not, the value of t- test for equality of means is checked. The significant value is given for both either equal variance assumed or equal variance not assumed. The significance value is checked on the basis of significance value obtained by Levene’s test either data show equal variance or unequal variance. In the study, equal variance assumed is used so, the first significance value is taken into account. If the significant value in t-test table is equal and less than 0.05, thus it shows there is a significant difference exists between the mean scores of both groups. In this case, except gender (0.190) all variables have significant difference, whereas gender has not a statistically significant difference in the mean of donors and non-donors, thus shows gender has no impact on donation in case of donors and non-donors. But all other variables have

Table 16: Independent sample t-tests

Variables		Levene's test for equality of variances		t-test for equality of means			
		F	Sig.	t	df	Sig. (2-tailed)	Mean difference
Gender	Equal variances assumed	5.415	0.051	1.313	598	0.190	0.053
	Equal variances not assumed			1.313	597.930	0.190	0.053
Age	Equal variances assumed	12.045	0.056	3.765	598	0.000	0.230
	Equal variances not assumed			3.765	597.852	0.000	0.230
Income	Equal variances assumed	1.043	0.308	12.860	598	0.000	1.343
	Equal variances not assumed			12.860	597.960	0.000	1.343
Edu	Equal variances assumed	28.094	0.052	7.866	598	0.000	0.460
	Equal variances not assumed			7.866	552.339	0.000	0.460
PFS	Equal variances assumed	9.784	0.064	8.082	598	0.000	0.308
	Equal variances not assumed			8.082	565.588	0.000	0.308
PG	Equal variances assumed	2.140	0.144	8.267	598	0.000	0.520
	Equal variances not assumed			8.267	594.084	0.000	0.520
IA	Equal variances assumed	0.370	0.543	10.620	598	0.000	0.697
	Equal variances not assumed			10.620	597.963	0.000	0.697
FC	Equal variances assumed	6.381	0.058	4.198	598	0.000	0.208
	Equal variances not assumed			4.198	582.500	0.000	0.208
Tru	Equal variances assumed	22.553	0.059	4.209	598	0.000	0.281
	Equal variances not assumed			4.209	574.155	0.000	0.281
Rel	Equal variances assumed	13.311	0.060	4.742	598	0.000	0.196
	Equal variances not assumed			4.742	586.621	0.000	0.196

PG: Perceived generosity; PFS: Perceived financial security; Rel: Religion; IA: Individual attitude; FC: Fundraising campaign; Tru: Trust

significant difference; age shows difference of (0.23), income (1.34), education (0.46), perceived generosity (0.52), perceived financial security (0.30), religion (0.19), individual attitude (0.69), fundraising campaign (0.20) and trust (0.28) with p value of (0.000) (Cohen, 1988). It is also found that all variables have more impact on donors as it shows greater means than non-donors except gender that is basically statistically insignificant. It shows that donors are more inclined towards giving donations and all these characteristics influence their donating behavior positively.

DISCUSSION

The rationale of the study was to find the effect of different characteristics on donations via donors and non-donors. The study was particularly designed to measure the impact of different characteristics on amount of donations. The study examined the impact and contributed to the existing body of literature by considering the role of different characteristics and explored two new relationships such as: fundraising campaigns and trust of an individual on an organization. The findings of the study showed number of similarities and differences from the previous studies.

Results showed that gender has insignificant impact on donations. It is because male and female one or both are inclined towards giving donations but due to financial insecurities are unable to donate. The basic reason could be the economic recession prevailing around the globe. Besides this, male and female both are donating somehow equally and in Pakistan its religious encouragement to donate on both genders so that's why there is no effect of gender on donations. It is also found that age has insignificant impact on donations. As giving donation increases inner satisfactions of individuals, so people belongs to any age group can donate for the sake of inner satisfaction so that's why there is no effect of age on donations. In the Islamic state the concept of helping others nourishes since childhood but due to unseen conditions it affects individuals to donate more or less.

Results showed that socio-economic variables such as income and education both significantly impact donations. It shows as the people have more money and they are more literate and educated, they are more inclined towards giving donations. As it is taught in the Islamic religion that it is the duty of individuals to help others so this information and education basically pursue individuals to donate more. Bryant *et al.* (2003) found that individuals with high income and old age have high probability of donating. Rajan *et al.* (2009) and Lee and Chang (2008) found that higher education influences individuals for international donation rather

than domestic one. Wiepking and Bekkers (2011) explained that income and education are the key predictors of donations. The nonprofit sector should focus on individuals who are literate, basically are performing services in different organizations. In this way they can donate more as compared to people who are illiterate.

Moreover, it is observed that perceived generosity and financial security has significant impact on donations. It shows as people are financially secured they are more inclined towards giving donations. The kindness and generosity of an individual impact positively rather pushes individuals to donate for charitable causes. Bolton and Katok (1994) explained that there are actually no gender differences in generosity. The individuals who perceive themselves generous are more likely to donate irrespective of the gender difference. Lee and Chang (2008) found that higher education influences individuals for international donations rather than domestic one. Income is considered crucial in determining the amount of donation. The non-profit organizations should target financially secured people and would try to build relationship with them in order to increase amount of donations.

It is found that individual attitude toward charities has positive impact on donations. As individuals have positive attitude they will give more donations and have high tendency to donate. Beekers (2001) explained that money and time are most valuable assets of any person and the willingness of the individual towards giving charities could either be the result of religious teachings or the fundraising campaigns. The individual willingness contributes positively towards the charitable behavior. Carman (2004) enlightened, the social factors influence individual attitude and decision to make voluntary contributions and the individual behavior is affected by the participation of peers. Social influences do not have an impact by age group whereas it has positive impact on groups defined by income. The non-profit organizations should build positive attitude of individuals by gaining trust and transparency. They should influence and realize individuals that it's a social responsibility to help the poor and the needy people.

Moreover, it is found that the religion has positive impact on donations. It confirms that religion plays very important role in donating behavior. As the study is conducted in Islamic state so, Islam always emphasize on helping the poor and the needy people and individuals consider their duty to assist and support others. Raganathan (2007) found that, religion is important factor to influence people and targeting those individuals who are religious would be more beneficial. Andreoni *et al.* (2011) and Helms and Thornton (2011) explained that religious diversity has positive impact on

giving donations and people who are more religious are more likely to donate and religious activities are predictor of charitable behavior.

In addition to this, fundraising campaign has positive impact on donations. It shows that fundraising campaigns persuade individuals to donate for charitable causes. The organizations that run fundraising campaigns often collect more donations than for those who do not. Yoruk (2009b) found that fundraising campaigns prompt people to give charities and people often donate more when they are asked to donate. List and Price (2009) explained that fundraising campaigns affect the perception of an individual and modify it. It gives positive and negative impact of a particular organization and the fundraising campaigns are more able to attract individuals. Yoruk (2009b) found the fundraising campaigns are mostly advertised through mass media that create impact on individual's behavior. The people, who have heard about the campaign and have knowledge about it, donate more as compared to others and have significant impact on donating behavior. The nonprofit organizations should launch the fundraising campaigns to attract individuals, should target financially secured people through advertising, publicity and promotion. Fundraising campaigns basically prompt individuals that there is need to help the deprived people.

Furthermore, trust of an individual on charitable organization has significant effect on donations. It confirms that trust is an important factor in collecting donations and people who have trust on an organization they tend to donate more as compared to others. Thus, reputation is critical factor in collecting donations and convincing individuals to donate. Tonkiss and Passey (1999) found crucial role of trust in defining the legitimacy and credibility of the charity sector. It is significantly important that public trust and confidence in charitable and not-for-profit sector should be maintained and possibly increased. Bekkers (2003) explained that public trust is crucial for nonprofit sector and trust is considered an important factor for giving donations. Donors who are aware about the system of accreditation that particular organization really works for the cause thus have more trust than those who are unaware. It is also found that general social trust increase the amount of donation giving for charitable causes. The nonprofit organizations should build trust via proper accreditation system, performance and fair means. If organization is able to build trust successfully, then it will be able to attract more number of donors.

Beside this, the results of comparison between donors and non donors yield significant results that except gender all variables such as: age, income, education, perceived generosity, perceived financial security, religion, individual attitude, fundraising

campaigns and trust impacts on donors more as compared to non-donors.

Overall, the findings of the study showed the positive and significant impact of underlying variables on donations. By considering all, one organization can enhance its donor network and can receive large amount of donations.

CONCLUSION

Results showed that gender has insignificant impact on donations. It is because male and female, one or both are inclined towards giving donations but due to financial insecurities are unable to donate. It is also found that socio-economic variables such as income and education both significantly impact donations. Moreover, it is observed that perceived generosity and financial security has significant impact on donations. The individual attitude toward charities has positive impact on donations. Besides, the religion has positive impact on donations. In addition to this, fundraising campaign and trust of an individual on charitable organization has significant effect on donations.

RECOMMENDATIONS

The study opens the door for future research that future studies might enlarge the sample size to find the effect of different characteristics on donations. As the literature identified other variables like, volunteering, motivation, giving behavior of individuals and perception regarding charities etc that can affect the amount of donations, so these variables can incorporate in the study to measure the results effectively and efficiently. The data from more than one non-profit organization could give more accurate results. Future study can concentrate on the comparison between non-profit organizations and results could identify that which organization is getting benefit by incorporating the effect of different variables so that the other organization focuses on particular variable to achieve performance goals.

Managerial implications: The findings of the study offer managerial implications for non-profit organizations through which they can enhance the amount of donations. It is suggested that non-profit organization should focus on advertising on television to let people know about its existence. It not only helps to increase awareness but to boost trust of an organization as well. It is came to know from the study, people prefer to support those projects where they can see where money is utilized so, charitable organizations should be clean and clear in their affairs and prove themselves that they are not for the sake of earning profits but to serve nation.

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End notes:

- 1: PCP is an independent nonprofit support organization registered under the Companies Ordinance, 1984 with a vision “*to link the three sectors of society i.e., government, business and civil society organizations in a synergistic partnership for development*”. *Express Tribune*. (2010). Retrieved July 28, 2012, from <http://tribune.com.pk/story/18318/philanthropy-doubles-tors140b/>
Aizaz Baqir. (2012). *View Point*. Retrieved August 31, 2012, from <http://www.viewpointonline.net/the-140-billion-charity-business.html>
- 2: The World Fact book provides information on the history, people, government, economy, geography, communications, transportation, military and transnational issues for 267 world entities
Index Mundi. (2012). Retrieved September 3, 2012, from <http://www.indexmundi.com/g/r.aspx?c=pk&v=69>
- 3: South Asia Investor Review. (2011). Retrieved September 10, 2012, from <http://southasiainvestor.blogspot.com/2011/02/pakistan-leads-south-asia-in-charitable.html>
- 4: Sample size calculator (n.d.), Retrieved May 18, 2012, from <http://www.raosoft.com/samplesize.html>.