

**DIGITAL FOR GOOD:**  
A Global Study on  
Emerging Ways of Giving

India



FEBRUARY 2023

## About the Global Study on Emerging Ways of Giving

The Indiana University Lilly Family School of Philanthropy (school) conducted the *Digital for Good: A Global Study on Emerging Ways of Giving* to explore the emerging vehicles of philanthropy, such as crowdfunding, online giving, mobile giving, workplace giving, online volunteering, and social impact initiatives.

Eight countries with significantly diverse cultures participated in this global study: Brazil, China, India, Kenya, Singapore, South Africa, South Korea, and the United Kingdom. For the study, the school worked closely with partner organizations and experts in these countries, from identifying relevant ways of giving and determining approaches of data collection to co-developing the tools for data collection and finalizing country reports to disseminating research findings locally as well as globally.

Findings from this global study are shared in a series of reports, including eight country reports and one global report. Seven reports in the series have been published, discussing the emerging ways of giving in Brazil, China, Kenya, South Africa, Singapore, South Korea, and United Kingdom, respectively.<sup>1</sup> The current report shares data and insights into the emerging ways of giving in India.

With the *Digital for Good: A Global Study on Emerging Ways of Giving*, the school aims to promote the practice of philanthropy globally by enhancing the accessible information and public knowledge on the emerging forms of giving across the globe. These reports provide a deeper understanding of the concept and practice of new ways of philanthropic engagement in the eight participating countries, and offer new insights and tools for civil society leaders, philanthropists, industry regulators, scholars, and the public to understand and shape the development of philanthropy in the years to come.

<sup>1</sup>All reports published in this series can be downloaded at <https://globalindices.iupui.edu/additional-research/index.html>.

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## INTRODUCTION

The world recently endured the Covid-19 pandemic and India was no exception to the uncertainty and negative impacts that followed. Born out of this global crisis, the Covid-19 pandemic encouraged a giving revolution. According to the World Giving Index 2021 (CAF, 2021), India claimed a spot amongst the top 20 most generous countries, up from its earlier rank of 82. Indians have gone beyond their call of duty to help their fellow citizens. This suggests that the pandemic has not deterred but instead fuelled giving, even in the private sector. However, one major question remains: “Is the increased giving incidence the result of the pandemic or were there other drivers supplementing it?”

The year 2022 unfolded as the first year of recovery for societies around the world. The innovations in businesses and newly launched start-ups during the pandemic are spearheading the much-needed revival of the local economy and community. In May 2022, India became home to 100 unicorns (i.e., privately held companies with a valuation of USD 1 billion or more) at a collective total valuation of USD 332.7 billion.<sup>2</sup> This boost in India’s economic and corporate sector is also supporting the number of young people with disposable income in the country, who have seen the impact of their philanthropic work on the community and country. The assumption here is that their experiences related to helping each other during the two years of the pandemic is likely to encourage charitable activities in their society.

Digital forms of giving are also encouraging donors to give more and more frequently with the rise in ease of giving through newer giving technologies and methods. The comfort of a click of a button and the security provided by online giving platforms has significantly increased the number of people donating online. The increased exposure of online transactions during the pandemic played a critical role in facilitating digital interactions. People are digitally connected now like never before.

To explore this further, the Indiana University Lilly Family School of Philanthropy and Charities Aid Foundation (CAF) India partnered on a survey of over 1,000 individuals in October 2022 to understand the emerging trends of giving in India with a special focus on digital giving. This study looks at young Indian donors—how they are different from donors from older generations, and how they are changing charitable giving in India.

<sup>2</sup> Dilipkumar, B. (2022). Indian startups continue to create value, wealth despite pandemic: PM Modi. *The Economic Times*. Retrieved from <https://economictimes.indiatimes.com/tech/technology/indian-startups-continued-to-create-value-wealth-even-during-the-pandemic-pm/articleshow/91866661.cms>

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## KEY FINDINGS

1. Overall, 65 percent of survey respondents had donated regularly or occasionally at the time of the survey in October 2022. Digital giving was the preferred method of giving for 70 percent of the 1,061 survey respondents during the pandemic and after. However, 64 percent, across all age groups, mentioned cash as a regular mode of donation they used.
  2. More than 50 percent of respondents, who either gave regularly, occasionally, or had just started giving, have not used any crowdfunding platforms ever.
  3. The primary motivation for giving is 'compassion for those who are less fortunate'. However, the second most likely reason for giving differed between men and women: Men were more influenced by tax benefits, whereas women were driven by a 'sense of power' they felt after helping others.
  4. Among the givers, 70 percent agreed that a monthly or periodic giving plan would be helpful to streamline their donations. Millennials and Baby Boomers were especially in agreement with the idea of giving regularly.
  5. Online advertisements worked slightly better for men than women. When solicited or prompted by online advertisements to donate, 52 percent of women did not give or seldom gave, whereas only 46 percent of men did not give or seldom gave.
  6. Across all age groups, nearly half (45 percent) of respondents only donated occasionally, such as on special days or during events. However, Baby Boomers were the generation with the most donors who gave regularly (29 percent).
  7. More than 50 percent of respondents claimed they added the Covid-19 pandemic as a cause for donations, in addition to the existing causes for which they already donated. Millennials led the way for donations to Covid-19 causes with 67 percent factoring Covid-19 in their giving areas, or solely giving to Covid-19 related causes.
  8. However, as donation fatigue from the overwhelming number of Covid-19 related causes and areas were setting, 47 percent of donors noted either reducing or stopping their donations completely at the time of the survey in October 2022.
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# OVERVIEW OF CHARITABLE GIVING IN INDIA

## Giving Culture and Trends

Philanthropy has existed since the beginning of human civilization when humans first started living in close communities and societies. Generally, philanthropy is driven by the impulse to care about the problems of others. But philanthropic practices also have their roots in cultural beliefs and social systems. There is a huge connection between religion and giving as almost all religions have some component of philanthropy ingrained in them. In India, Hindus consider '*Daan*' or giving as one of the greatest virtues and provider of '*Moksh*' (liberation). They primarily donate to temples and help the poor. Similarly, in Sikhism, there is a concept of '*Dasvandh*' which directs one to donate one tenth (or 10%) of their income, both financially and directly in the form of '*Seva*' (act of assistance or service). Indian Muslims follow the philosophy of '*Zakat*' which is an obligatory annual donation to help those in need. There is also the '*Sadaqa*', an optional invitation to give the amount of one's choice. Christians in India mostly donate to schools and hospitals. Along with religious giving, the concept of giving back is also followed. The old industrial families and business houses recognize the role and contribution of people around them in building their wealth and give back by supporting better infrastructure and facilities for communities. For example, Jamsedji Tata (1839-1904) was actually the biggest global philanthropist in modern times through his cumulative donations of USD 102 billion (NDTV, 2021). Another living example is Azim Premji of Wipro, who has already given USD 22 billion for philanthropic causes (NDTV, 2021). Business tycoons and houses have been contributing to Indian social welfare long before changes in Indian law.

In the diverse culture of India, anonymous and informal giving is celebrated by some. However, most big donors like to be acknowledged for their contributions. People also contribute for construction of religious and educational institutions along with health facilities in the memory of their loved ones. Still, giving in India has mostly been informal historically.

Things are now changing with the advent of modern philanthropy, which attempts to 'imaginatively, constructively, and systematically attack the fundamental problems of humankind' as highlighted by John Gardner.<sup>3</sup> Philanthropists have demonstrated the power of giving in creating powerful, meaningful, and long-term changes. This awareness about the power of thoughtful giving is making people give more consciously and in a structured way, and in turn, increasing the overall amount of formal charitable contributions made. Similar trends in India can be

<sup>3</sup> <https://www.historyofgiving.org/>

examined; as per the India Philanthropy report, private-sector funding totalled about INR 64,000 crore (equivalent to USD \$8.766 billion, adjusted for inflation) in fiscal year 2020—close to 23 percent more than in fiscal year 2019 which is ~INR 52,000 crore, or equivalent to USD \$7.384 billion, adjusted for inflation (Ayilavarapu et al., 2021). Similar patterns are also visible in individual giving. According to a CAF India study conducted during the pandemic, the average donation amount increased from INR 10,941 (equivalent to USD \$155, adjusted for inflation) in 2019 to INR 15,628 (equivalent to USD \$214, adjusted for inflation) in 2020 (Sanjay, 2021). These changes were also reflected in the World Giving Index 2021, where India's ranking increased from the 10-year average of 82 to 14 in 2020 (CAF, 2021).

## Digital Giving

The world has been changing and rapidly adopting digitalization. Transactions and interactions are shifting online, whether it is meeting people or transferring information or monetary funds. The recent global pandemic has triggered the expedited shift towards a more digital world in an unprecedented way. Global internet penetration has increased multi-fold, with about 63 percent of the world's population using the internet.<sup>4</sup> There has been an increase of almost 17 percent since 2019 with almost 800 million additional people coming online till 2021 (International Telecommunication Union, 2022), and the number of users is expected to keep growing to 5.3 billion by 2023.<sup>5</sup>

In India, the internet penetration rate increased to 47 percent in 2021, up from just about four percent in 2007<sup>6</sup>. This increase in internet usage combined with the ease of digital technology has facilitated online spending for the public. A total of 7.42 billion digital payment transactions were recorded during FY 2021-22 by the Ministry of Electronics and IT (Livemint, 2022). The number of annual online shoppers has increased from 135 million in 2019 to 150 million in just a year.<sup>7</sup> This increase in online transactions has also pushed for a surge in online giving (Handy & Shier, 2012). Technology has made it easier for people to give more effectively and conveniently. Digital channels have also increased the number of ways to reach out to people in need. Most importantly, it has enabled voice and autonomy for the very people who are suffering, as many funding platforms let people create their own fundraisers. It is also beneficial for charities as it has increased their outreach and reduced fundraising and marketing costs so they are able to focus more on service delivery.

<sup>4</sup> Statista. (2022). Number of internet and social media users worldwide as of July 2022. <https://www.statista.com/statistics/617136/digital-population-worldwide/>

<sup>5</sup> Statista. (2022). Internet user growth worldwide from 2018 to 2023. <https://www.statista.com/statistics/1190263/internet-users-worldwide/>

<sup>6</sup> Statista. (2022). Internet penetration rate in India from 2007 to 2021. <https://www.statista.com/statistics/792074/india-internet-penetration-rate/>

<sup>7</sup> Statista. (2022). Number of annual online shoppers in India from 2018 to 2021. <https://www.statista.com/statistics/1191958/india-number-of-annual-online-shoppers/>





## Drivers of Digital Giving

Several factors drive people to donate. People are usually motivated to give because of their personal experiences, upbringing, family values, or to mark special occasions (CAF India, 2015). This often leads to people giving in a hyperlocal fashion or to a small geographical community. Given the cultural and traditional context of the country, these gifts are mostly informal. However, systematic, thoughtful, and recognizable giving requires charitable donations to be formalized and well accounted for (Habershon, 2019). The advent of digital giving has changed the scenario with increased outreach of formal giving. This has also changed the basic drivers of generosity. Some of them are highlighted below.

- Informal donations make it difficult to measure or track charitable giving. Thus, any tax benefit under Section 80G of the Income Tax Act in India<sup>8</sup>, other than the satisfaction or prestige of giving, is difficult to derive. Digital tools allow us to measure the aggregate value of giving much more easily and help donors to claim tax benefits.
- Convenience is another driver for people to give digitally<sup>9</sup>. Thus, the ease of giving needs to be catered through a user-friendly interface and a shorter loading time of the webpage. It is extremely important as there are no disincentives for not giving and the donor can change their minds any time and finally decide not to give.
- Transparency and concerns about corruption are major deterrents for people to donate. So, donating through a digital platform is considered more transparent to some extent (ISB, 2021).
- Online giving provides greater outreach, so donors have more choices in terms of beneficiaries, geographies, and thematic areas.
- Online fundraisers proactively reach out to donors on various platforms, i.e., social media and other websites visited by donors. It helps facilitate connections that otherwise wouldn't be possible<sup>10</sup>. These regular connections create familiarity and trust which is important for giving behavior.

In addition, people are also driven by several other factors, especially when it comes to online giving. Data safety and privacy issues are an important and valid concern for donors when it comes to donating online. The perceived reputation of a charity is also a key influencer.

## Types of Donors

The donor base in India can be grouped in a diverse set of entities based on the variety of causes they support, the different means and tools they employ to donate, and the diverse demographics of the population. Amongst these donor

<sup>8</sup> <https://incometaxindia.gov.in/Pages/utilities/Notified-Place-of-Worship.aspx>

<sup>9</sup> Wagisha, J. (2022). A Guide to Different Types of Fundraising: Pros and Cons. <https://donorbox.org/nonprofit-blog/different-types-of-fundraising>

<sup>10</sup> 8 Methods to Engage with Your Online Fundraising Community. Retrieved from <https://globalowls.com/engage-with-online-fundraising-community/>



groups, corporations and individuals represent together the largest sections of donors online (CAF India, 2015). These two prominent types of givers adopt different rationales and methods to give. Corporations donate for strategic reasons, such as to fulfill their Corporate Social Responsibility (CSR) programs to enhance their reputation and public image. They are legally required to give back to the community and environment as well, especially after regulations were put in place in 2013. According to the Indian Companies Act (2013), corporations meeting certain conditions must spend at least two percent of their average net profits made during the three previous financial years towards Corporate Social Responsibility (CSR) initiatives in the current financial year.<sup>11</sup>

Corporations are mostly driven by immediate results. The CEO of EdelGive Foundation, Naghma Mulla, says that it is all about what can be solved immediately and at scale. “It is easy to invest in education or enable 100,000 cataract operations. It is scalable and looks good on the report card.” Corporate donors mostly focus on giving to causes in the fields of education, health, and sometimes the environment due to the immediate visible impacts. Therefore, other thematic areas are rarely featured in CSR portfolios.

On the other hand, individual donors are mostly influenced by their personal connections and impulses. For individuals who are everyday givers, cause areas such as food, education, and helping people with disabilities and the elderly are easily relatable and understandable (Irani, 2021). Due to the pandemic, donations to diverse social concerns are partially substituted by donations to the Covid-19 fund (Baier *et al.*, 2021). Still, individuals tend to have lower levels of giving when it comes to supporting livelihoods and skill development related to employment. The choice of thematic areas for donations varies significantly between generations as their exposure and personalities differ (Brandt *et al.*, 2022). For example, American Millennials and Gen Z are more concerned than other generations about climate change, water quality, and renewable energy (Funk *et al.*, 2021).

In India, generational differences based on behavioral patterns are stark as Millennials and Gen Z make up the highest proportion of the population, with 400 million Millennials (Morgan Stanley, 2017) and 472 million Gen Z, and still growing (Hameed & Mathur, 2020). Both generational groups are fast becoming the driving force behind India’s evolving mobile economic revolution. In fact, Indian Millennials and Gen Z are the largest population groups in the entire world (Morgan Stanley, 2017); the sheer number of India’s younger population doubtlessly holds significance in the modern digital world. Thus, when looking at the philanthropic paradigm in India, it is important to look at the different generational thought processes and patterns in behavior.

<sup>11</sup> CSR Amendment Rules 2021. (2022). <https://cleartax.in/s/csr-amendment-rules-2021>



Similarly, gender roles have also evolved in recent times and have influenced giving behavior in the public. Women with disposable income or economic freedom have been on the rise in India and have created a new segment of donors. Per the 2017 *Global Trends in Giving Report*, 73 percent of charitable donors in the world are women and nearly 60 percent of them prefer to give online (Di Mento, 2017). At first, this trend seems to be different in India as the evidence suggests women contribute to philanthropy less than men (Amstrup & Venkatachalam, 2019), especially if only monetary contributions are considered. One of the main reasons for this deviation could be the lower rate of Indian women's participation in economic or income-related activities, thus suggesting lesser control over the household's finances.<sup>12</sup> However, if we examine Indian's history, women's philanthropy has deep roots in India, and women have made significant contributions to social progress, beyond profit structures (Amstrup & Venkatachalam, 2019). Still, female philanthropists have not received adequate attention. Now with the rise in earnings and exposure, Indian women have started taking decisions independently. This may have implications for their giving behavior. Therefore, this study also attempts to look at giving from the lens of gender, along with other demographic variables for digital giving.

## METHODOLOGY

The research was designed to understand the emerging trends in the space of philanthropy. The initial desk research suggested that digital giving is the most promising area for the evolution of giving in India. Similarly, all kinds of individual giving or retail giving, especially in the digital giving space, demonstrate potential for higher giving rates in the future. These factors were motivations to conduct a trend analysis of digital giving with respect to individual givers. The study was designed with the following objectives in mind:

- To identify the relevant methods of giving in India with special reference to new and emerging methods in the digital space; and
- To identify the relationship between demographic factors and the drivers of online giving.

The quantitative data that informed study results were primarily collected through a structured questionnaire. The study was also complimented qualitatively through insights from a few in-depth interviews. The pivotal research question asked, 'Does age or gender influence the giving behavior of people in India?'

<sup>12</sup> Sachitanand, R. (2012). Why women consumers matter and what companies are doing about it. *The Economic Times*, <https://economictimes.indiatimes.com/news/company/corporate-trends/why-women-consumers-matter-and-what-companies-are-doing-about-it/articleshow/12422353.cms?from=mdr>

## Survey Sample

The survey used a stratified sampling plan for the quantitative data collection. It was conducted in October 2022 with 1,061 respondents from four age groups: Boomers, Generation X, Millennials, and Generation Z, in 10 cities covering all regions of India (Central, East, North, South, and West). These five regions spanning across India represent different cultures and philanthropic behaviors found in the country. According to a study, although the concentration of the business community is largely present in the West, the South consists of the largest donor population.<sup>13</sup>

The qualitative interviews were conducted in October 2022 with different online platforms such as 'Ketto' and 'Milaap' to understand their operations and experiences related to the change in giving patterns.

## Profiles of Respondents

The total sample size of respondents was 1,061 and controlled for keeping the gender ratio equal for both men and women. Women made up 50.4 percent of the total sample size, while men comprised of 49.6 percent of the sample.

Across the four generations, millennials represented the largest share of respondents (48.2 percent), followed by Generation X (27.0 percent), then Baby Boomers (13.1 percent), and finally Generation Z (11.7 percent) [see Appendix: Table 1 for a detailed breakdown of sample size according to generation].

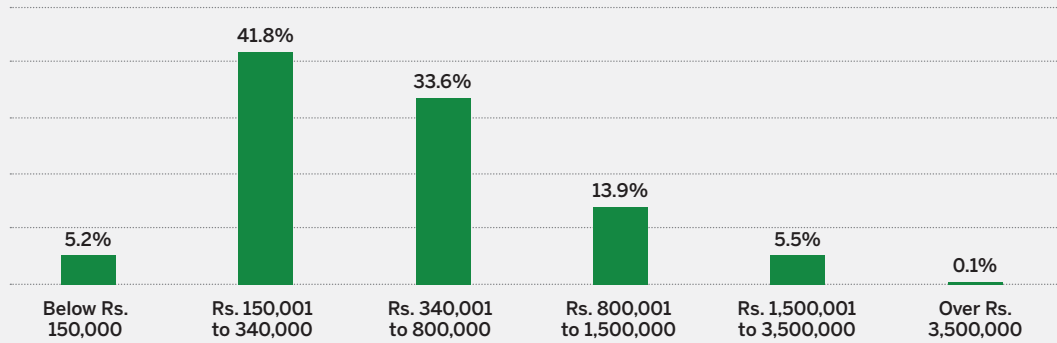
Respondents included individuals from different parts of the country, ensuring a representative geographic sample. For the study, the country was segmented into five different parts with respondents hailing from: the Central (9.4 percent), Eastern (20 percent), Northern (11.8 percent), Southern (30.1 percent), and Western (28.7 percent) regions.

The next demographic component recorded was the annual household income. This also facilitated the analysis of the relationship between disposable income and the intention to give. As the data in Figure 1 suggests, the majority of respondents were from lower and moderate-income households of the country with 75 percent being within the annual income bracket of INR 1.5 lakh (equivalent to USD \$2,108 in 2020, adjusted for inflation) to INR 8 lakh (equivalent to USD \$11,243 in 2020, adjusted for inflation).

<sup>13</sup> Singh, N. (2013). At 37%, Maharashtra tops donations in country. *Times of India*. <http://timesofindia.indiatimes.com/articleshow/19266239.cms>



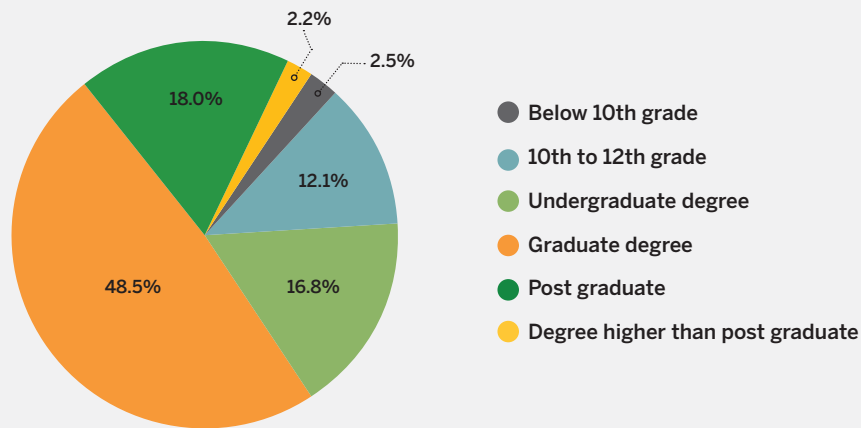
**FIGURE 1.** Distribution of respondents by annual household income



Source: CAF India, 2022

Educational background has also been documented as a predictor of exposure to technology. The majority of the respondents (68 percent) possessed a degree at the graduate level or higher as depicted in Figure 2.

**FIGURE 2.** Distribution of respondents based on their level of education



Source: CAF India, 2022

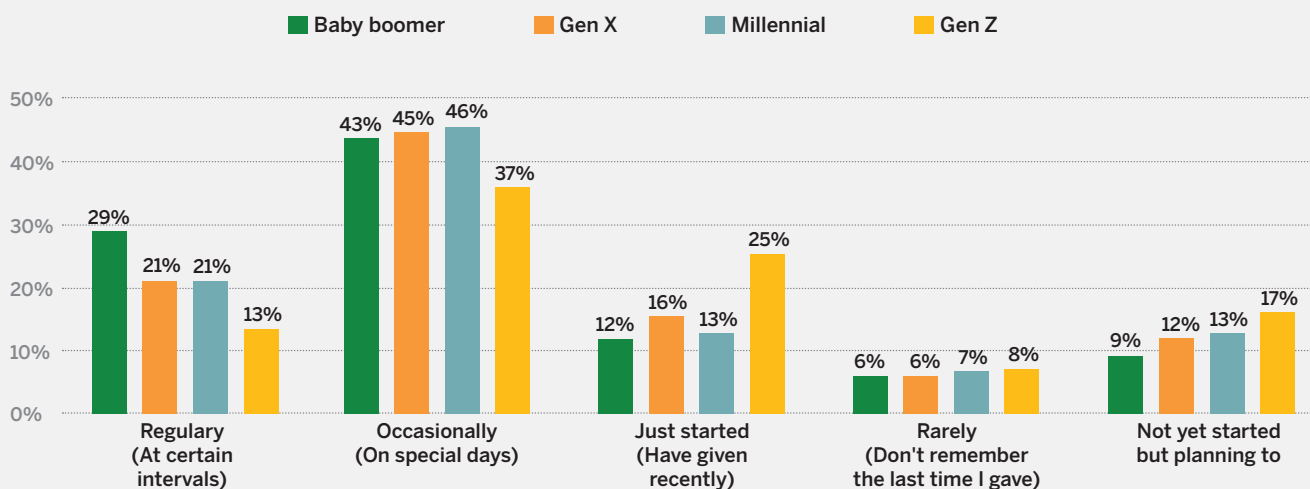
## BEHAVIORAL PATTERNS OF GIVING

The results go beyond the respondents' profiles and delve deeper into the behavioral and psycho-social responses. Along with the overall behavior, the study also compares the giving behavior of respondents from the perspectives of gender and generation to understand the effect of these demographic variables.

This section presents the key findings from the survey. These findings provide insights into the patterns of giving adopted by different age groups, income groups, gender, and can improve our understanding of the emerging trends in giving.

The data in Figure 3 suggests that the respondent groups are overall inclined towards giving, as majority of the respondents (65 percent) are either giving occasionally or regularly. Baby Boomers form the most consistent donor group as 29 percent give regularly. Gen X and Millennials are more likely to be occasional donors. The group which just started donating has the highest representation of Gen Z donors (25 percent).

**FIGURE 3.** Frequency of donations across different generations

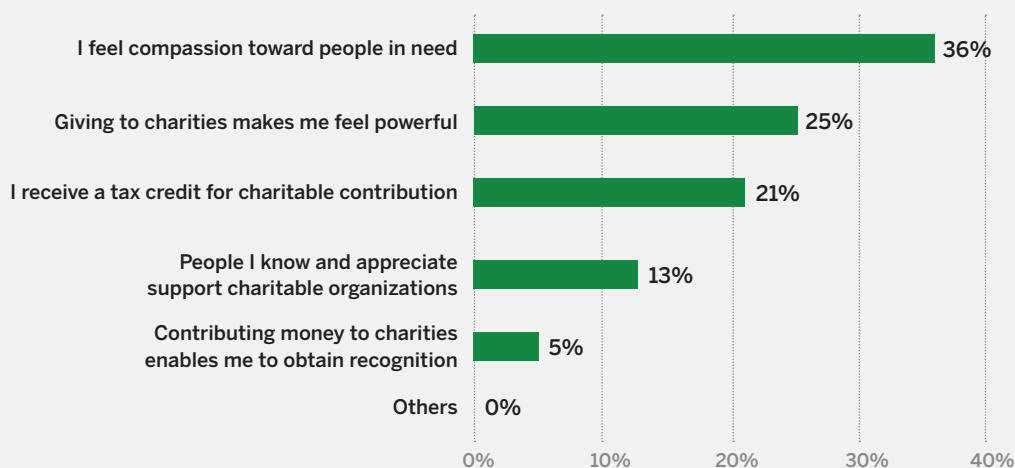


Source: CAF India, 2022



The findings presented in Figure 4 suggest that people are mostly driven by a sense of compassion for people in need. The second most relatable factor for them to give is a sense of self-worth as it makes them feel powerful. This feeling is most predominant in Baby Boomers. They are mostly driven by this sense of power (35 percent) rather than other factors like compassion or tax benefits. Women were mostly driven by compassion and a sense of power, rather than by tax benefits, which was the primary motivation for men (see Appendix: Table 2 for full breakdown).

**FIGURE 4. Reasons donors were motivated to give**

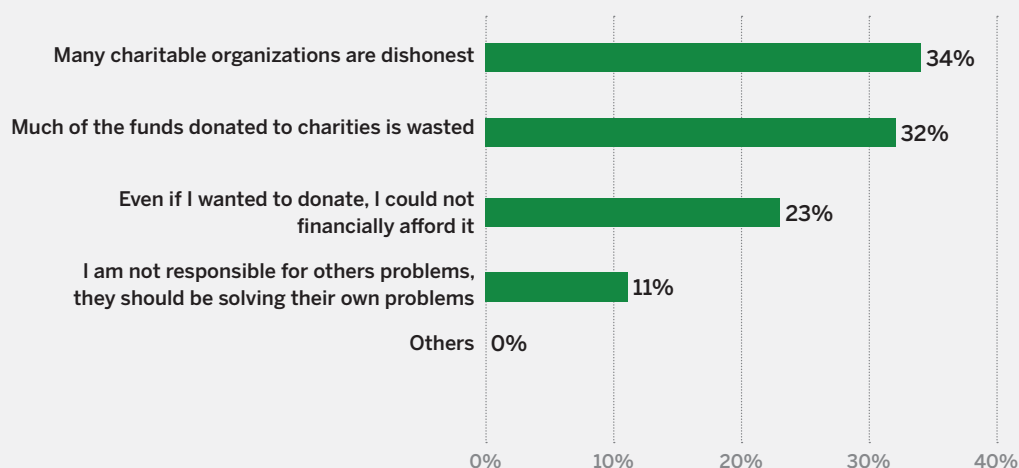


Source: CAF India, 2022

The respondents also shared factors that hindered their desire to donate. As shown on Figure 5, the biggest deterrent for donating is the lack of trust in charities, as 34 percent of respondents believed that many charities are dishonest. Instilled by sentiment such as ‘Lack of understanding of how the NGOs work’ or ‘Political rhetoric of anti-India activities by NGOs’, this lack of trust has multiple factors propelling it forward to the public. NGOs also have a part in being perceived as corrupt. According to the Supreme Court, there are 3.29 million registered NGOs and voluntary organizations in India, but only less than 10 percent of them, or 307,000, filed their audited accounts.<sup>14</sup> A significant number of them only exist in abstract files, websites, and documents without a physical or concrete existence in infrastructure or impacts (Qazi, 2017). They are known to be a facade or cover-up to cloak illegal activities that pertain to personal gains, such as embezzlement, tax evasion, money laundering, among others.

<sup>14</sup> Nair, H. (2015). 90 percent of NGOs do not file annual statement: CBI to SC. *India Today*. <https://www.indiatoday.in/india/story/90-per-cent-of-ngos-do-not-file-annual-statement-cbi-to-sc-263703-2015-09-19>

**FIGURE 5. Factors hindering respondents from donating**



Source: CAF India, 2022

The perception that charities are inefficient is prevalent, as many respondents (32 percent) believed that much of the donated money is wasted. It is presumed that charities spend more money on administrative issues, such as staff's travel, stay, unnecessary infrastructure, etc., than spending on people's welfare. Also, a common lack of measurement mechanisms makes impact hard to measure and mostly anecdotal. The lack of evidence fuels this perception that is common across all generations.

The third most identified reason is unaffordability. More women (25 percent) in comparison to men (21 percent) reported that they cannot afford to donate. This is generally the case in India due to women participating less in the workforce relative to men. Gen Z also reported this reason more than others, since many of them are still students or have a lower-income job.

## DIGITAL GIVING DECODED

In India, the most popular channels to give online are through internet banking (including card transactions online), Unified Payments Interface (UPI)<sup>15</sup>, and mobile wallet. Despite the variability in channels for donating, more than half (57 percent) of the respondents preferred giving by cash. However, other methods like debit cards, internet banking, and Unified Payment Interface (UPI) through mobile are catching up in India. Additionally, 12 percent of respondents indicated that they

<sup>15</sup> Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank) for real-time bank-to-bank payments using a mobile number or virtual payment address. Information retrieved from <https://cleartax.in/s/upi-unified-payments-interface>

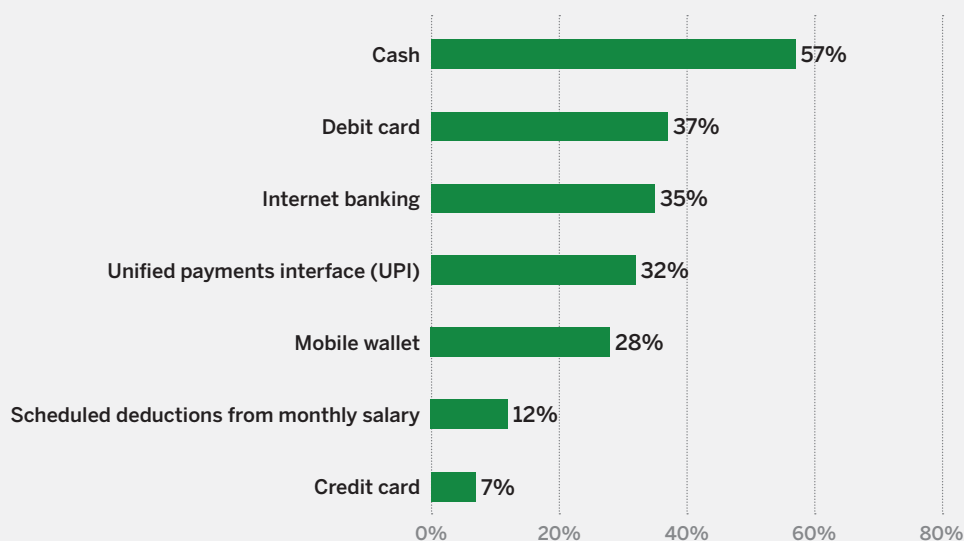




donated through payroll deduction. When examined through a gender lens, there was no difference in the adoption of debit cards, internet banking, and UPI. Figure 6 presents the complete breakdown of donation channels that were used by donors at the time of the survey.

Choices differ when compared across different generations. We found that Millennials use mobile wallets (31 percent) more than Gen X (27 percent), Baby Boomers (24 percent), and Gen Z (22 percent) which makes giving at the spur of the moment convenient. Through mobile wallets, donors also receive regular reminders to donate to different causes while completing their routine transactions. Surprisingly, Baby Boomers who are expected to be less tech-savvy, are using lesser cash (47 percent) in comparison to Gen X (58 percent), Millennials (60 percent), and Gen Z (54 percent). Baby Boomers are also increasingly utilizing internet banking (42 percent) than their younger counterparts with Millennials (37 percent), Gen Z (33 percent), and Gen X (29 percent) coming behind the oldest generation.

**FIGURE 6.** Channels of donation most widely used by respondents

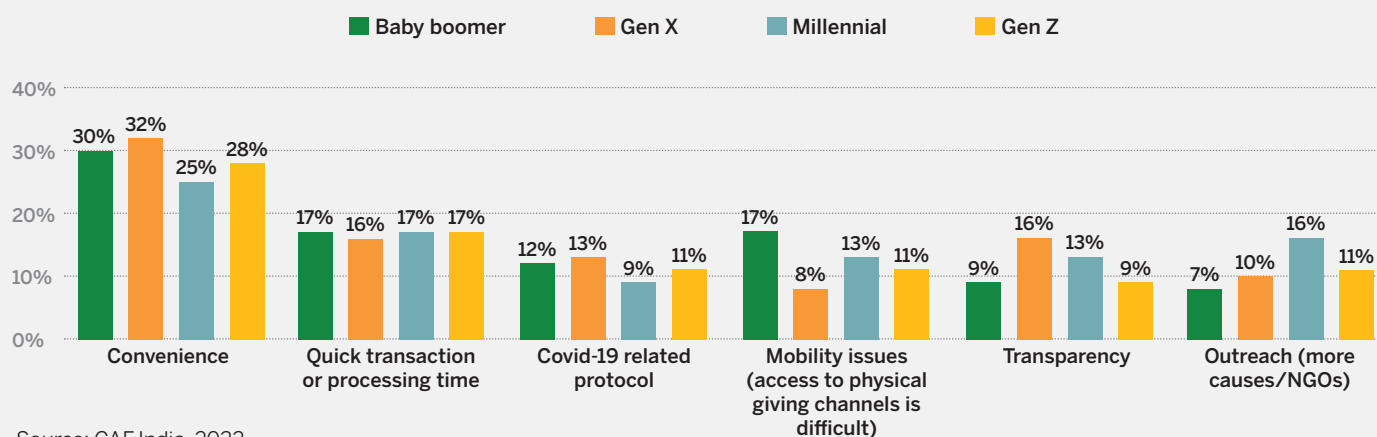


Source: CAF India, 2022

The most preferred reason for donating online is the convenience of it, followed by time-saving transactions (see Figure 7). This is in line with CAF India's earlier survey in 2020 (Sanjay & Indiaspend, 2021), which states that "trust in how their money is spent" and "more transparency in the charitable sector" were top priorities for respondents.

From the perspective of online donations, convenience outpace all the other reasons. Among the respondents, 61 percent had donated online before the Covid-19 pandemic. Now, 76 percent of respondents have adopted online donation methods.

**FIGURE 7. Most popular reasons to donate online for respondents**



The most motivating factor to give online is 'Convenience', followed by 'Quick Transaction time'. These are important for every age group when choosing the online donation option. However, for 17 percent of Baby Boomers, mobility is a challenge, and 16 percent of Gen X look for more transparency. Millennials are mostly driven by 'wider outreach' (16 percent).

### Platforms to Encourage Giving

Crowdfunding platforms are emerging as recent additions to channels of giving in India. Crowdfunding collects small amounts of donations from a large group of people online, and presents new ways to directly approach beneficiaries. Thus, crowdfunding platforms are also raising significantly higher funds as people are more likely to donate if they know the beneficiary.

Among these platforms, 'Milaap' ([www.milaap.org](http://www.milaap.org)) has raised more than INR 10 billion (equivalent to USD \$140.5 million in 2020, adjusted for inflation) and has hosted 100,000 campaigns since its launch in 2010. Similarly, ImpactGuru ([www.impactguru.com](http://www.impactguru.com)) has raised INR 15 billion (equivalent to USD \$210.8 million in 2020, adjusted for inflation) since its launch in 2014 and has helped more than 100,000 individuals. These numbers are not much different for Ketto ([www.ketto.org](http://www.ketto.org)), as it has raised INR 11 billion (equivalent to USD 154.6 million in 2020, adjusted for inflation), hosted 200,000 campaigns, and helped more than 10,000 NGOs achieve their goals, since its inception in 2012.<sup>16</sup>

<sup>16</sup> Muthukumar, R. Top 5 Crowdfunding Platforms for NGOs in India. [https://csrbox.org/Impact/description/Article\\_full\\_Top-5-Crowdfunding-Platforms-for-NGOs-In-India\\_3](https://csrbox.org/Impact/description/Article_full_Top-5-Crowdfunding-Platforms-for-NGOs-In-India_3). Accessed on January 9, 2023.

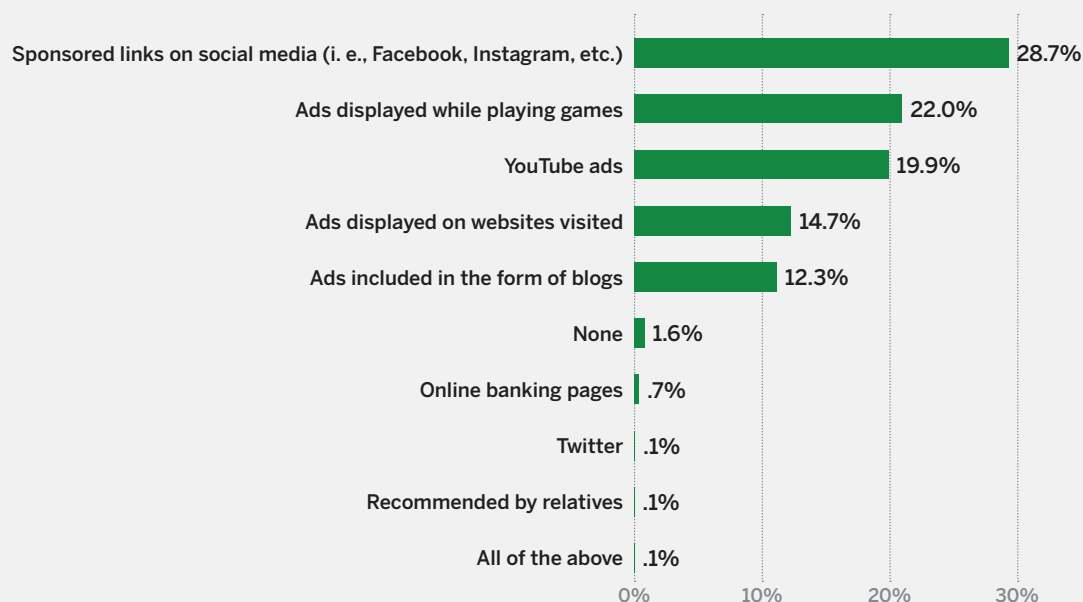


Crowdfunding platforms are quickly becoming a popular way to donate in India. Just the top three crowdfunding platforms in India, aforementioned, have collectively raised INR 36 billion (equivalent to USD \$505.9 million in 2020, adjusted for inflation) since their respective inceptions till 2021.<sup>17</sup>

Among crowdfunding platforms in India, 'Give India' ([www.giveindia.org](http://www.giveindia.org)) is most known since it was launched in 2000 as a giving platform. Since then, Give India has amassed a community of more than 2.6 million donors and supported over 2,800 nonprofits. 'Ketto' and 'Milaap' are catching up when it comes to public recognition and use of crowdfunding platforms in India. However, crowdfunding has yet to become widespread in the nation as more than 50 percent of respondents had not yet used any crowdfunding platforms at the time of the survey. This mere glimpse into the crowdfunding use in India indicates that there is still a lot of potential left to tap for crowdfunding utilization.

The data presented in Figure 8 shows the effectiveness of the display advertisements on various pages and social media channels. It highlights how and where people notice online advertisements that solicit donations. As expected, social media platforms are the most noticeable for display advertisements at 29 percent visibility, closely followed by online game sites. These sites display digital banners or advertisements between social media feeds or levels of games to motivate people to donate as they cannot avoid noticing them.

**FIGURE 8.** Online ads soliciting donations noticed by donors

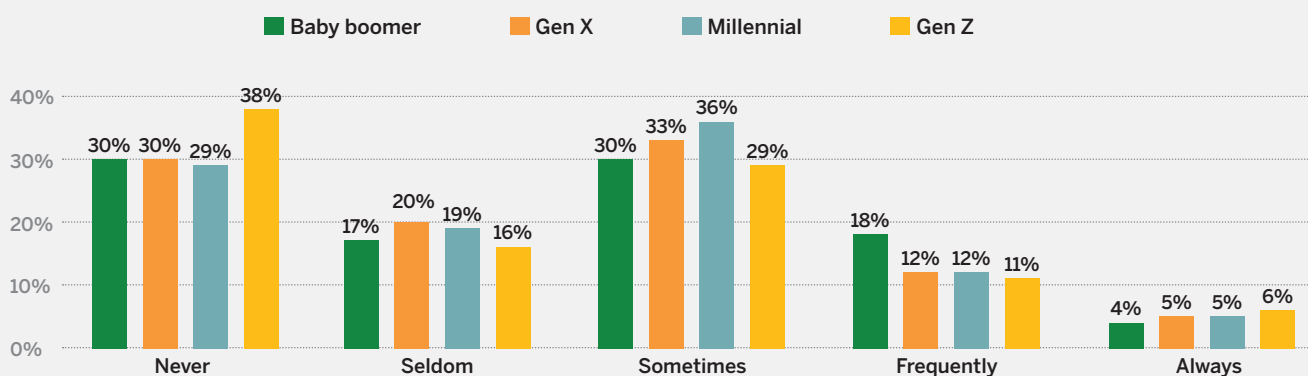


Source: CAF India, 2022

<sup>17</sup> Ibid.

The survey further asked about how effective displaying advertisements was. Results suggested that these methods were effective in converting notice to transaction, as approximately 70 percent of donors shared that they have donated at least once (seldom, sometimes, frequently, always) after seeing the ads, while approximately 50 percent have donated more than once (sometimes, frequently, always) upon seeing the ads as depicted in Figure 9.

**FIGURE 9.** Proportion of respondents, across different generations, that donated online after seeing ads



Source: CAF India, 2022

Online advertisements are a new way to induce donations. However, they influence age groups differently. Baby Boomers are the most likely to give as 18 percent gave regularly based on online advertisements. Our study found that 38 percent of Gen Z respondents never donated after seeing online ads or were not influenced by online advertisements. Women seem to be less responsive when it comes to donating because of online ads, as 52 percent of women either do not give or seldom give, whereas only 46 percent of men fall into this category.

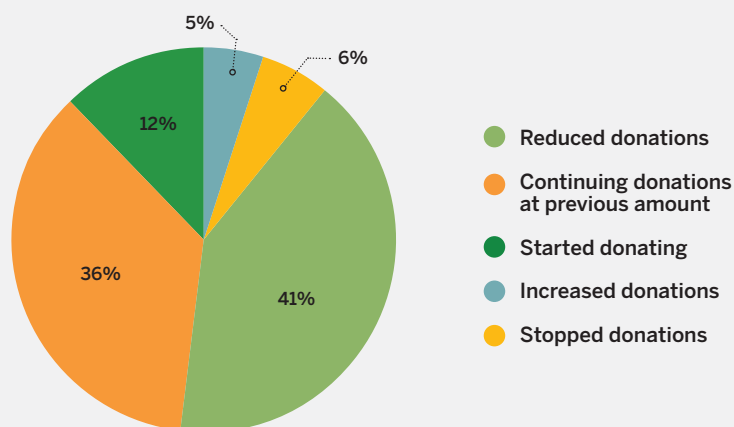


## EFFECTS OF THE COVID-19 PANDEMIC ON PHILANTHROPY IN INDIA

The Covid-19 pandemic has pushed more than 200 million Indians into poverty (Dastoor *et al.*, 2022). Although social sector funding in India has grown by approximately 12 percent annually, from around INR 10 lakh Cr. (equivalent to \$158.7 billion in 2020, adjusted for inflation) to about INR 17.5 lakh Cr. (equivalent to USD \$245.9 billion in 2020, adjusted for inflation) over the past five years (Dastoor *et al.*, 2022), mainly fuelled by government funding and Corporate Social Responsibility (CSR) programs. The gaps that remain are filled by individual giving. However, philanthropic activities and practices were influenced significantly due to the pandemic. Across all four generations, donors added Covid-19 relief as an additional cause to mobilize money and efforts for, with 51.2 percent of surveyed donors now actively thinking about Covid-19 related needs when they give. Some donors (14.1 percent) opted to only give to Covid-19 relief at the time of the survey, while 34.7 percent of donors gave to cause(s) other than Covid-19 relief. (For the generational breakdown of the adoption of the different thematic area(s) of donation since the onset of the pandemic, see Appendix: Table 3).

The effect of the Covid-19 pandemic is visible on people's ability to earn disposable income, and subsequently the amount and number of their donations. Since the onset of the global pandemic, 47 percent of respondents have either reduced their donation amounts or stopped giving.

**FIGURE 10.** Change in respondent's donation amounts since the start of the Covid-19 pandemic

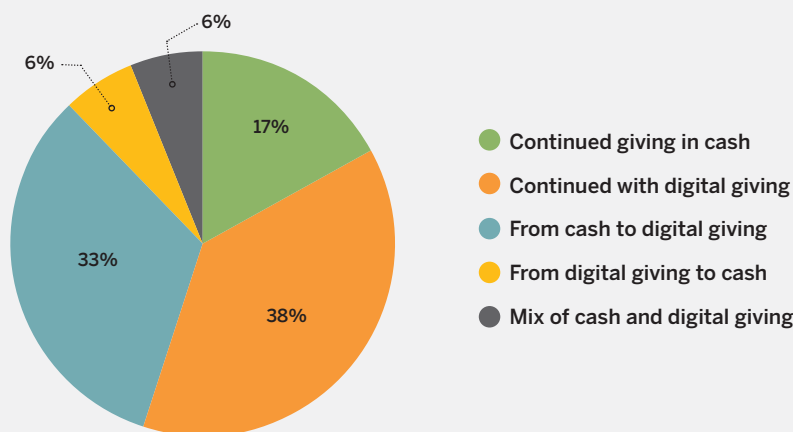


Source: CAF India, 2022

This change in donation amounts and frequency has also been explored among different generations. The findings mirror the initial assumption that during the Covid-19 pandemic many people lost their jobs or had their salaries reduced. As a result of instability in employment markets, respondents' donations plummeted as well. Millennials and Gen X had to reduce their donations the most (by 45.9 percent and 40.6 percent respectively) and are also currently in the working age bracket. Meanwhile, 41.7 percent of Baby Boomers are continuing their donation unperturbed, which is higher than any other group. (For the complete breakdown of the change in donations amounts since the onset of the pandemic across the four generations, see Appendix: Table 4).

Along with the donation amount, the pandemic also had a noticeable impact on the method that people use for donating, as shown in Figure 11.

**FIGURE 11.** Change in giving methods among respondents since the start of the pandemic



Source: CAF India, 2022

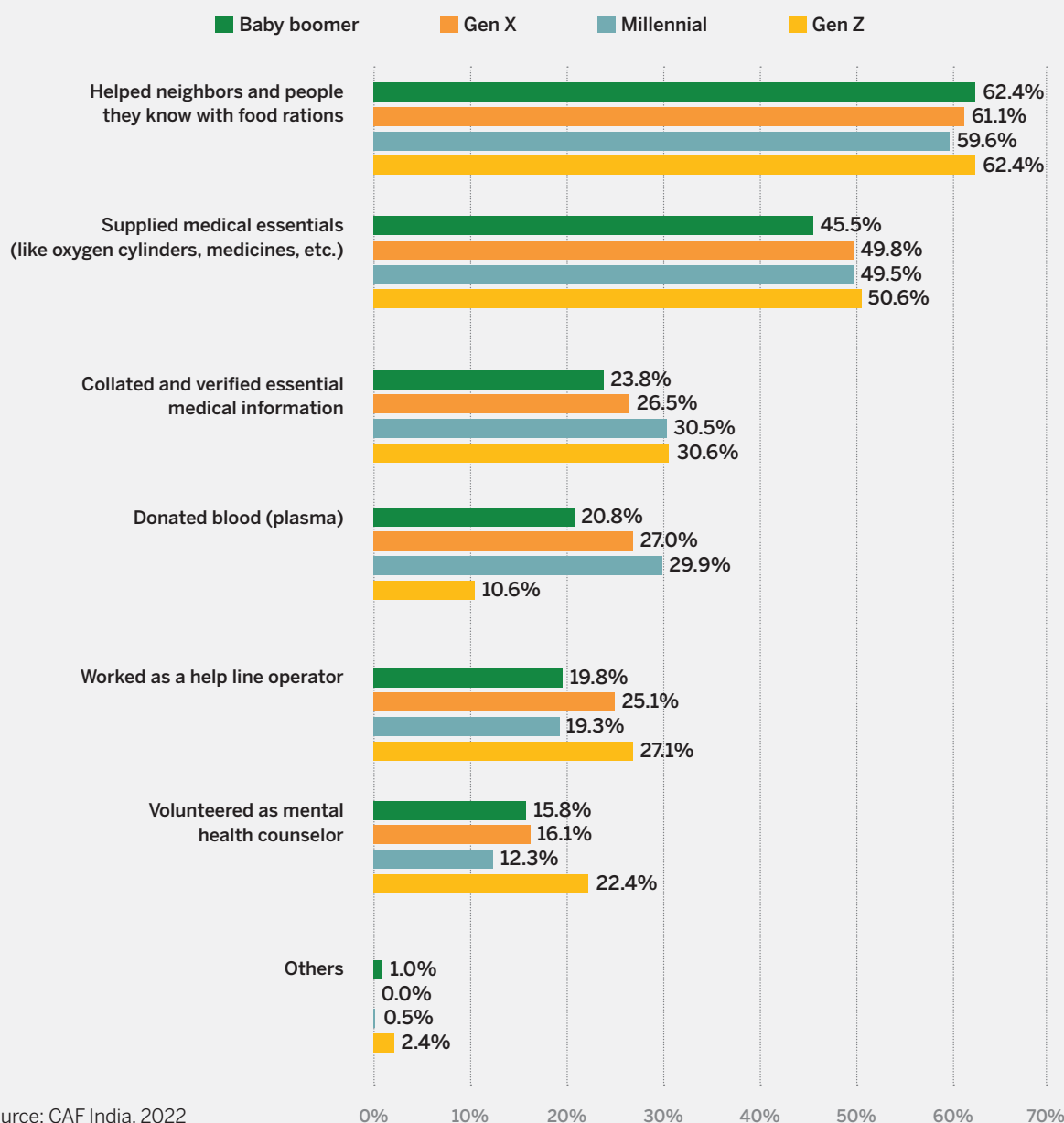
A deeper analysis of the shift in the method of giving offered interesting findings. Baby Boomers have shifted from cash as their primary method of giving to digital channels such as mobile wallets, UPI, and internet banking. Interestingly, they are also the largest group (76 percent) who give online through digital methods. (For the complete breakdown of the change in the donation methods across different generations since the start of the pandemic, see Appendix: Table 5).

Volunteering was also another noteworthy way for people to give. Respondents supported their neighbors and people they know with food rations (61 percent),



supplied medical essentials to those in need (49 percent), collated and verified information about medical essentials (29 percent), donated blood (26 percent), worked as helpline operators (22 percent), and volunteered as counselors (15 percent) to reduce the mental trauma caused by the impacts of the Covid-19 pandemic. These volunteering related acts were amongst the most essential services required by beneficiaries, especially given the context of the pandemic. Figure 12 exhibits how different generations were involved in different acts of volunteering.

**FIGURE 12.** How respondents chose to volunteer during and after the Covid-19 pandemic





Unsurprisingly, groups other than Baby Boomers were less involved in supplying medical essentials, as Baby Boomers were supposedly at higher risk of Covid-19. The tech-savvy nature of Millennials (30.5 percent) and Gen Z (30.6 percent) allowed them to lead efforts to collate and verify information about medical services and resources.

## TAKEAWAYS AND RECOMMENDATIONS

### Generation and Gender as Influencers to Give

- » Crowdfunding platforms are an upcoming way to give. However, more than 50 percent of the respondents have not yet used any of these platforms. The reason could be a lack of awareness or understanding. Thus, by increasing the awareness and ease of navigation on crowdfunding platforms, their adoption can be increased. This adoption is especially crucial to India because of the plethora of local problems which may not be of interest to big donors. Additionally, the size of the population, and growth of a middle class and their increasing disposable income makes their contribution significant in solving problems (Fitch Solutions, 2022). However, there could be other reasons for less uptake and impact of these platforms which may benefit from further investigation. This yields a knowledge gap to be filled by exploring factors related to the performance of crowdfunding platforms.
- » The increasing internet penetration has offered another method of giving and soliciting through online advertisements. However, these ads have not shown the same influence on everyone. Every second man (54 percent) has given at least once or given regularly. Conversely, the online ads have failed to motivate more than half (52 percent) of women, as they either do not give or give very seldom. But women have shown more compassion or emotional connection with beneficiaries. Thus, when targeting women through online advertisements, fundraising teams should portray deeper engagement with the beneficiaries and their background.
- » Across the age groups, about 45 percent of respondents have talked about donating occasionally (i.e., on special days or events). This number can increase with target outreach as special occasions in India are often marked with informal giving. For example, on death anniversaries people feed priests or Brahmins; on birthdays Indians visit religious sites and donate there. With increased awareness, people can get involved in more structured and thoughtful modes of giving.



» In terms of regularity of giving, Baby boomers were the most regular donors in comparison to others: 30 percent donated consistently. The reason could be their retired lifestyle, lesser active responsibilities, and a higher disposable income. They also have time to explore social media. The study also shows baby boomers are open to using digital mediums, and relatively are more influenced by online advertisements. Thus, they can be enlisted and involved as champions for a cause.

» Among people who give, 70 percent agreed that a monthly or periodic giving plan is beneficial. Millennials, closely followed by baby boomers, are leading this thought. This presents an opportunity to engage these givers into long-term strategic givers. To summarize, baby boomers have the most potential for long-term philanthropic engagement. This group also is a recent convert and advocate of digital technologies so there is a high chance involving them with user-friendly interfaces and consultative giving programs.

### **Giving Behavior: Motivations and Patterns**

Respondents have shared that the major motivational factors for them to give are:

- a) Their compassion towards people in need (36 percent),
- b) Giving towards a charitable cause makes them feel empowered (25 percent), and
- c) The tax credit they receive for charitable contributions (21 percent).

Thus, communications to encourage individual givers can be designed to embed these motivating elements. Also, details about potential beneficiaries can also be included in donation appeals as over 50 percent of respondents strongly feel the need to see details of beneficiaries on the donation webpage.

» The trust deficit faced by charities in India is not new. The study also shows that the top three factors deterring givers from donating are: lack of trust, transparency, and clarity on the spending of donations received by charitable institutions. All these factors suggest that donor relationship and brand credibility is extremely important for charities. Regular updates about program activities, and concrete evidence of the impact created by donations can help restore donor trust.

» People tend to donate small amounts when giving informally. When formal giving is considered, around 23 percent of respondents have reported that they are not able to spare their disposable income for donations. This perception is based on the idea that formal donations have to be a big amount. Thus, regular contributions of small amount through payroll or subscription giving can be encouraged to support a giving culture.

» The general perception is that motivation to give emerges from the condition of the beneficiaries. This study confirms that belief, but also goes beyond to establish that giving is also initiated by the givers' own sense of empowerment, along with a compulsion to give for tax benefits. At the same time, the demotivating factors for giving triangulate with previous studies. Thus, the positioning of charities needs to exhibit transparency and trust. Additionally, investing in lower-income donors may have long term benefits as they have the potential to become future donors and return the support they once received. It is more important to encourage and support the behavior and culture of giving, even if the donation amount is low.

### **Online Donations: Features and Effectiveness**

» While digital giving is quickly gaining preference, 64 percent of respondents across all age groups still opted for cash donations. The reasons stated for adhering to cash are related to digital security as 46 percent of digital givers are concerned about data leaks of sensitive information and banking/financial details. There is also some resistance to online giving due to privacy concerns—64 percent of respondents strongly disapprove of organizations sharing contact details without their consent. They feel that many organizations share their personal information without their consent for marketing purposes which often leads to them being targeted by various spam messages and potential fraudulent schemes.

» As a result of concerns related to data security, donors of every generation in India expect and value robust data security systems from online giving platforms.

» Respondents also reported that user-friendly navigation, clear, visible donation links, and quick transactions are important when making decisions about online donations. This also correlates with the fact that complicated websites are regarded by donors as one of the biggest problems with digital giving. Respondents namely mentioned that websites that are difficult to navigate, with poorly designed user interfaces, can reduce the motivation to donate.

Online donation sites have increased the ease of donation. As a result, the outreach for both donors and beneficiaries has grown, as more people can give to more individuals and causes. However, this has its own share of problems. “Heavy” or slow websites are considered a big nuisance when giving online, as previous research studies have established that 40 percent of people do not wait more than three seconds for a site to open.<sup>18</sup> This vastly reduces the window for donations.

<sup>18</sup> Website Load Time Statistics: Why Speed Matters in 2022. <https://www.websitebuilderexpert.com/building-websites/website-load-time-statistics/>



## The Covid-19 Pandemic: Influence and Opportunities

- » The pandemic encouraged philanthropy by motivating people to add it as one of the causes to support or start afresh for supporting people who suffered because of it. More than 50 percent of respondents claimed they added Covid-19 relief as a cause for donations along with the existing causes for which they already donate. People had more compassion for others as they could relate to challenges linked to the pandemic. Millennials have led the way when it comes to donations for Covid-19 related needs and relief.
- » Since the start of the Covid-19 pandemic, giving modes have shifted from predominant cash donations to digitalized payment channels. Cash transactions are slowly returning but the sudden and massive introduction to the ease and convenience of online transactions have expedited the adoption of online giving. This presents an opportunity to engage more donors to give via online methods.
- » Additionally, the study found that giving has seen a decline across all generations. This could be due to donor fatigue induced during the pandemic, and a return to normalcy after the vaccine availability and widespread inoculation. Recent regulations that restrict foreign donations have also impacted the overall availability of funds for civil society organizations. In times like these, local donors have been paramount in keeping Indian charities afloat and surviving (CAP, 2021).
- » The Covid-19 pandemic created many opportunities for people to engage in online philanthropic endeavors. Thus, one-time givers during the Covid-19 pandemic could be easily motivated to make giving a regular practice as they have a newly acquired taste for the satisfaction associated with giving.

## APPENDIX

**TABLE 1.** Total sample size sorted by generation

### SAMPLING PLAN

Generations	Years to be included	Age	Sample size	Actual Sample
<b>Baby Boomer</b>	1955 – 1964	58 – 67	150	139
<b>Gen X</b>	1965 – 1980	42 – 57	250	286
<b>Millennial</b>	1981 – 1996	26 – 41	500	512
<b>Gen Z</b>	1997 – 2012	10 – 25	100	124
<b>Total</b>			1,000	1,061

Source: CAF India, 2022

**TABLE 2.** Motivational factor(s) to donate that influenced the giving decisions of different generations

Motivational factor(s) to donate	Baby Boomer	GENERATION			GENDER		Total
		Gen X	Millennial	Gen Z	Male	Female	
<b>I feel compassion toward people in need</b>	32.4%	36.4%	36.5%	37.1%	34.8%	37.2%	36.0%
<b>I receive a tax credit for charitable contribution</b>	17.3%	19.6%	22.5%	22.6%	23.0%	19.1%	21.0%
<b>Giving to charities makes me feel powerful</b>	35.3%	22.4%	25.2%	21.0%	23.2%	27.3%	25.3%
<b>People I know and appreciate, support charitable organizations</b>	8.6%	15.4%	12.1%	15.3%	13.7%	12.1%	12.9%
<b>Contributing money to charities enables me to obtain recognition</b>	5.8%	5.9%	3.7%	4.0%	5.3%	3.9%	4.6%
<b>Others</b>	0.7%	0.3%				0.4%	0.2%
<b>Total</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: CAF India, 2022

Source: CAF India, 2022



**TABLE 3.** The change in thematic area(s) of donations across generations at the time of the survey

Change in the thematic area(s) of donation	Baby Boomer	GENERATION			Total
		Gen X	Millennial	Gen Z	
Donating to cause(s) other than Covid-19 related needs	38.1%	36.0%	33.4%	33.1%	34.7%
Added Covid-19 related needs along with previous cause(s)	47.5%	49.7%	53.7%	48.4%	51.2%
Only giving for Covid-19 related needs now	14.4%	14.3%	12.9%	18.5%	14.1%

Source: CAF India, 2022

**TABLE 4.** Breakdown of the change in donation amounts across generations, since the onset of the Covid-19 pandemic

Change in donation amounts since the start of the pandemic	Baby Boomer	Gen X	GENERATION		Total
			Millennial	Gen Z	
Stopped donations	5.0%	5.2%	7.2%	7.3%	6.2%
Reduced donations	34.5%	40.6%	45.9%	29.0%	37.5%
Continuing donations at previous amounts	41.7%	36.4%	33.8%	37.1%	37.3%
Started donating	15.1%	12.2%	9.0%	18.5%	13.7%
Increased donations	3.6%	5.6%	4.1%	8.1%	5.4%

Source: CAF India, 2022

**TABLE 5.** Breakdown of the change in donation methods of different generations, since the onset of the Covid-19 pandemic

Change in donation methods since the start of the pandemic	Baby Boomer	Gen X	GENERATION		Total
			Millennial	Gen Z	
Continued giving in cash	13.7%	16.4%	16.6%	21.8%	17.1%
Continued with digital giving	40.3%	35.3%	38.9%	36.3%	37.7%
Moving from cash to digital giving	35.3%	33.2%	33.2%	27.4%	32.3%
Moving from digital giving to cash	5.0%	6.6%	6.3%	7.3%	6.3%
Using mix of cash and digital giving	5.8%	8.4%	5.1%	7.3%	6.7%

Source: CAF India, 2022

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