



CENTRE FOR  
**Social Impact  
and Philanthropy**

# How India Gives

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Centre for Social Impact & Philanthropy | 2025-2026

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# Section I

CONTEXT

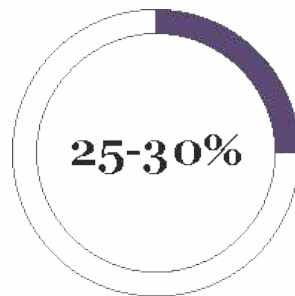


# Why it is critical to tap into **Everyday Giving** now?



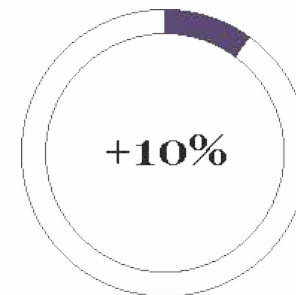
## Wealthy and everyday givers are rising:

Income tax filers with **₹1 crore+** income nearly tripled (2018–2024), while less wealthy donors contribute steadily through informal channels.



## Retail giving is becoming central:

Retail giving is already **25–30%** of private domestic giving. It is projected to grow by **10%** between 2023–28, though fundraising remains concentrated in a few organisations focused on tangible causes.



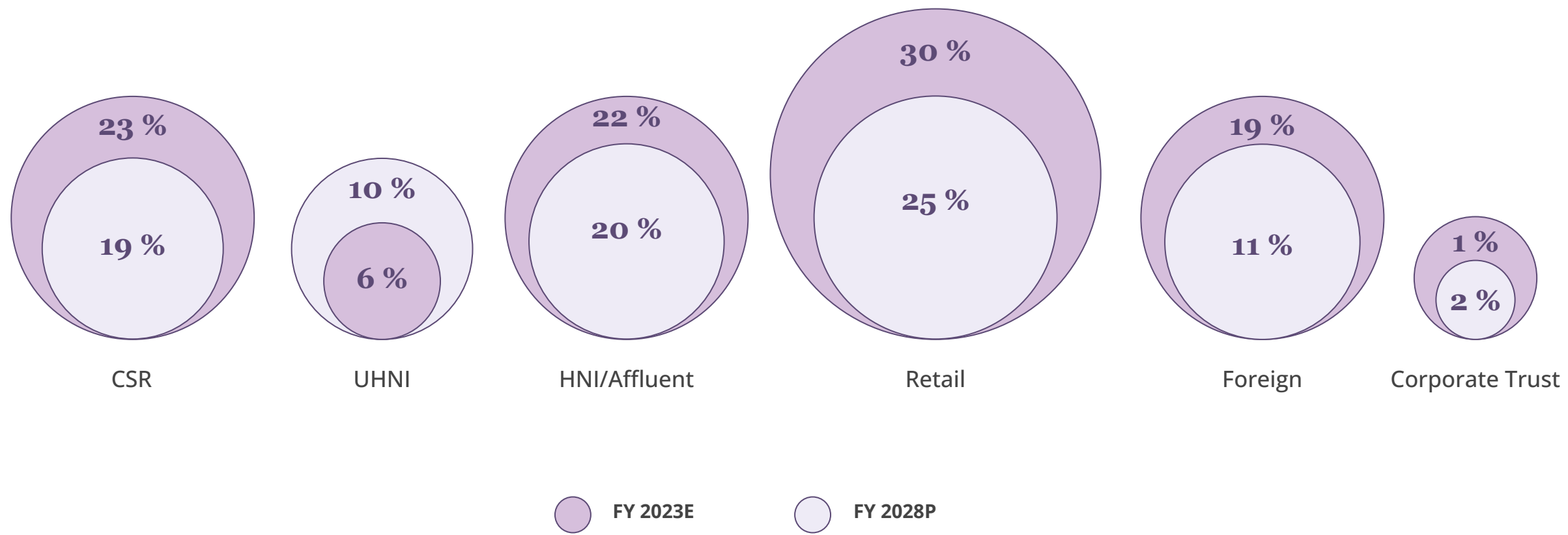
## Traditional sources are under strain:

Foreign inflows are shrinking (e.g., USAID cuts, stricter FCRA), social spending is only **8.3%** of GDP vs. **13%** needed for SDGs, and UHNI giving lags global peers.

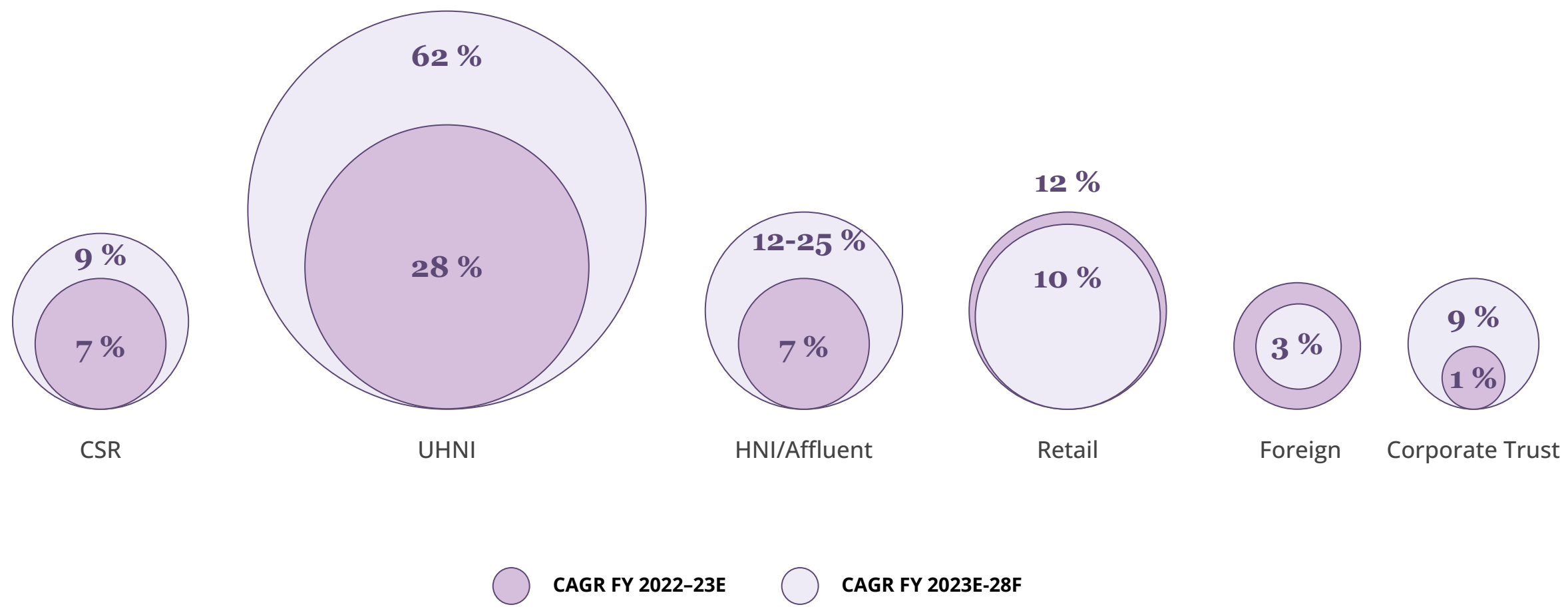
With limited foreign and UHNI contributions, everyday givers, particularly those with growing affluence, are poised to become the backbone of India's philanthropic future.

This space is **big, growing, and full of opportunity**

Projected Growth of India's Private Funding by Segment (₹ 1000 Cr)



This space is **big, growing, and full of opportunity**



Source: [India Philanthropy Report](#) (Bain, 2024)

In **mature markets** \*, everyday giving constitutes a large share of NGO funding. In India, it is inadequately leveraged, as a sizeable proportion remains Informal





# The numbers show just how much potential remains **untapped**



Despite the progress, there remains significant potential to convert informal, everyday giving into formalised donations directed to NGOs.

Source: *Everyday Giving Report* (2019)

Note: *Everyday giving* and *retail giving* overlap, as both include formal and informal contributions. Retail giving is generally used from a fundraising lens, highlighting the potential to draw small donations systematically.

# Unlocking everyday giving can diversify funding and strengthen philanthropy, but **data gaps** limit its potential.



## Limited Visibility Into Household Giving

- **Limited Research:** Most research focuses on big donors, leaving ordinary households' giving underexplored.
- **Lack Of Understanding of Actors And Preferences:** Limited insights on donor segments, preferences, and means of giving.
- **Central Questions Remain Unanswered:**
  1. How much do Indian households typically give?
  2. To whom?
  3. What drives and limits everyday giving
  4. Which channels work the best?



## Why Should we Care?

This data gap limits action for key stakeholders

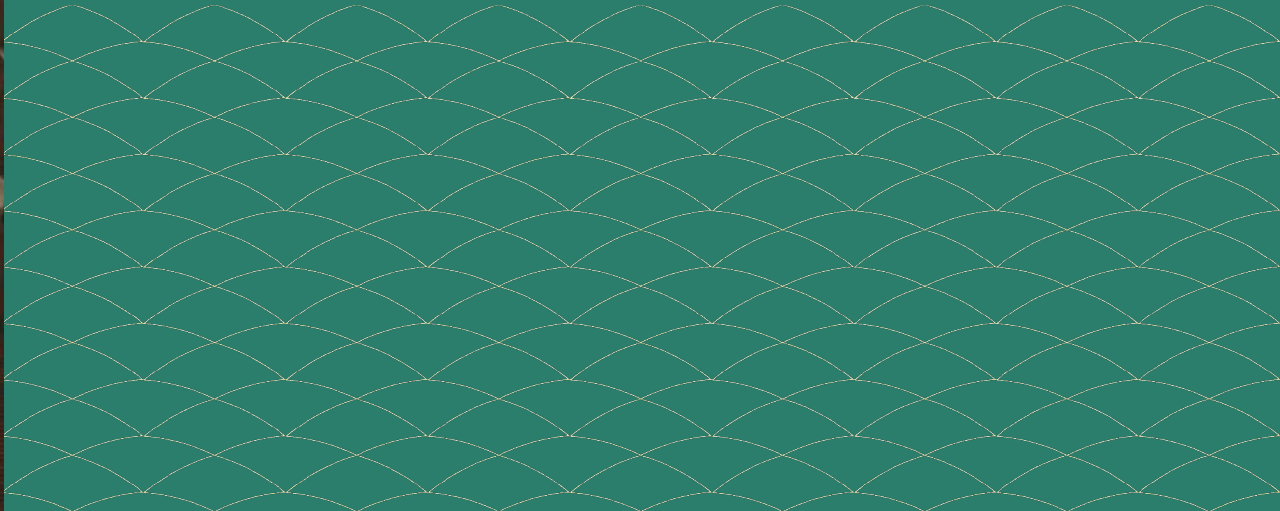
- **Influencers:** Dependence on CSR and HNIs, coupled with limited visibility into resonant campaigns, hinders targeted engagement.
- **Funders:** Difficulty identifying projects or donors hampers resource allocation.
- **Policy and regulatory actors:** Limited donor segmentation reduces transparency, the ability to design targeted incentives, and effective resource allocation.

How India Gives' is a longitudinal study tracking everyday giving patterns in India. With two previous editions, this third edition offers updated insights and trends.



# Section II

CURRENT EDITION OF  
HOW INDIA GIVES SURVEY



# Our Approach

<b>Approach</b>	Quantitative and qualitative insights using computer assisted telephone surveys.
<b>Sample Size</b>	7225 quantitative surveys and 20 qualitative interviews.
<b>Sampling Method</b>	Random Digit Dialing (RDD), drawing phone numbers from a directory in a manner designed to ensure balanced representation.
<b>Geographic Coverage</b>	Survey conducted in 11 languages across urban and rural areas in 20 states, Proportional to Population Size (PPS), using adult population figures from Census 2011. For a detailed break up of the sample by states covered refer Appendix.
<b>Detailed Analysis</b>	By anchoring our analysis to NSS consumption data, we move giving behaviours across socio-economic groups.

# Our Analytical Approach

## Step 1: Survey Responses

HIG survey data was weighted for representativeness, with both weighted and unweighted results presented.

We examined giving prevalence, popular recipients, and learning channels across area, gender, and other dimensions

## Step 2: Linking Hig Survey Data With NSS HCES Survey (2023-24)

We applied Multilevel Regression and Poststratification (MRP) to the HIG dataset to estimate subgroup responses and matched these with NSS 2023–24 data to calculate Household Consumption Expenditure.

## Step 3: Creation of Donor Archetypes

Using consumption estimates and household education levels, we created four donor archetypes: Grassroot, Practical, Aspirational, and Well-off Givers.

Consumption estimates largely drive giving quantum, while education shapes causes, preferences, and channels.

## Step 4: Draw Archetype-Level Insights

Using these archetypes, we analyzed HIG survey data on giving quantum, form, recipients, and channels to generate actionable insights for social sector organizations.

We also revisited NSS data for key variables like household size and occupation, offering a nuanced view of each donor group.





# Section III

## KEY FINDINGS



# Findings: A snapshot

Quantum of Giving
<b>68%</b> of all respondents report giving in some form

Forms of Giving
<b>48%</b> In-kind donations
<b>44%</b> cash donations
<b>30%</b> of respondents volunteer, marking a notable increase compared to previous surveys

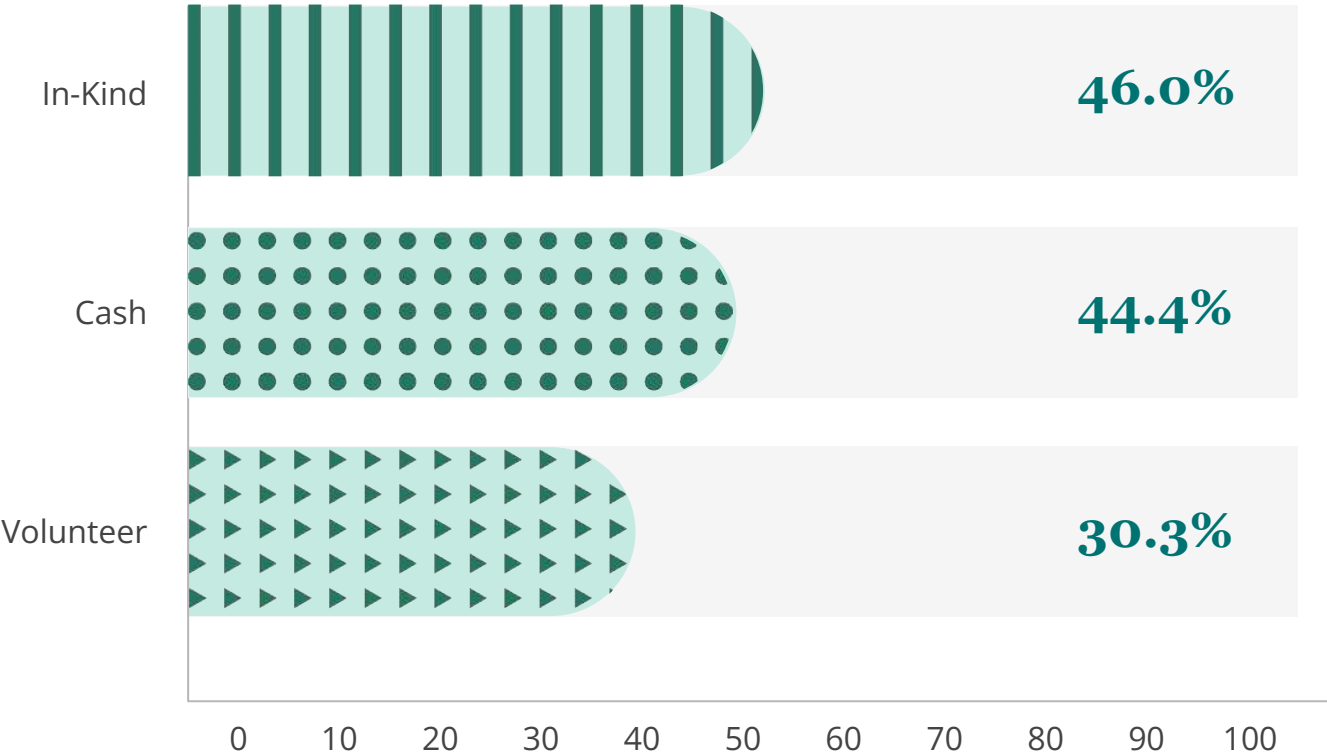
Popular Recipients of Giving
<b>46%</b> Individual giving is directed primarily to religious organisations
<b>42%</b> Beggars
<b>15%</b> of respondents support non-religious organisations
<b>09%</b> family, friends or relatives.

Channels of Learning
<b>23%</b> of respondents learn about giving opportunities through in-person canvassing
<b>15%</b> learn via social media
<b>11%</b> through TV/Radio

Total Giving Market Size:  
**₹540 billion\*** (approximate, based on segment-wise median annual giving × population)

# 68% of Respondents report giving in some form; in-kind and cash donations are the most popular forms of giving

Forms of Giving - Weighted



**Note:** In our survey, **68%** of respondents reported giving, compared to **91%** in the **2021-22 HIG report**. Three factors help explain this difference:

- Recall period:**  
Our survey captures only 3 months of giving vs. a full year in the earlier HIG report.
- Pandemic effect as 2021-22 was an exceptional year:**  
CAF found **85%** gave directly in response to COVID-19, and average donations rose **43%**.
- Festival timing:**  
Our survey was conducted outside major festivals, which usually boost giving levels.

# 68% of Respondents report giving in some form; in-kind and cash donations are the most popular forms of giving

**Giving in all forms rises with education,** increasing notably beyond grade 10 and peaking among graduates and higher-degree holders.

Level of Education

Area Type  
(urban-rural)

**Cash and in-kind donations are the most common ways of giving.** Although, the proportion of those giving cash is slightly higher in urban areas, the share of those giving in-kind exceeds cash givers by a small margin in rural areas.

Region

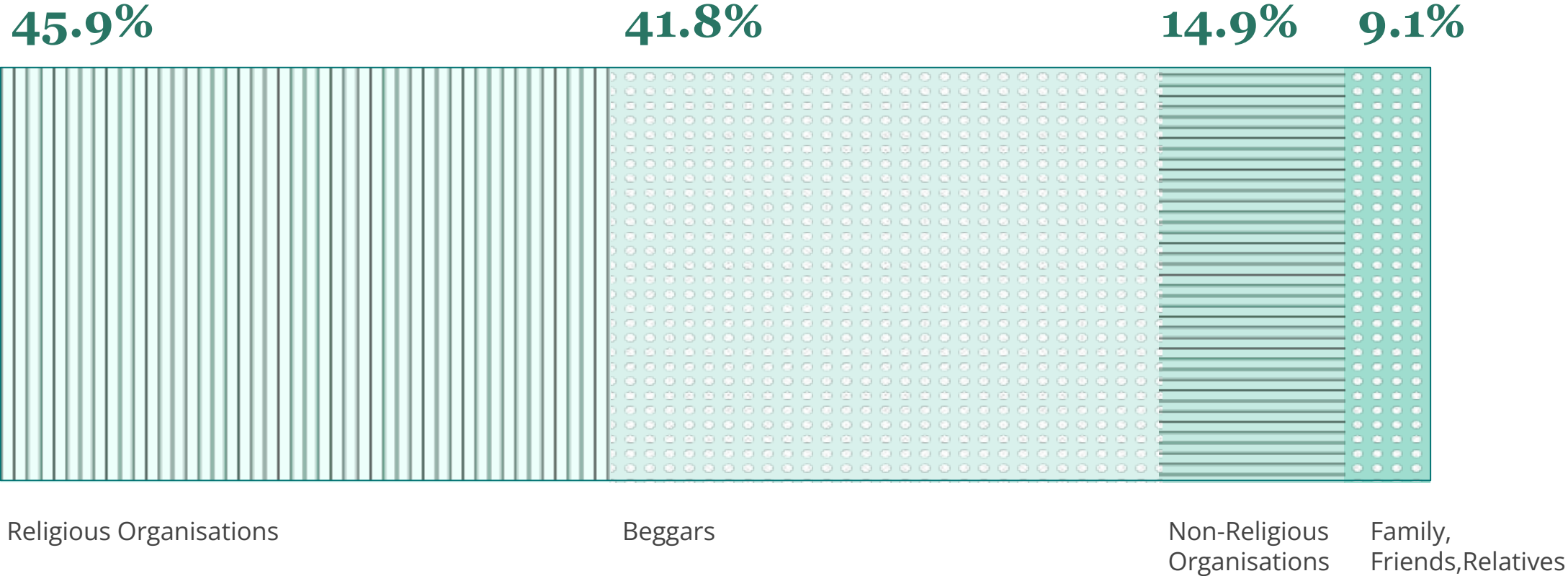
Gender

**In the north, south, and west, in-kind giving exceeds cash donations.** Volunteering is highest in the north, with **55%** participation, compared with **32.5%** in the south (about half the share of those giving in cash or in-kind in this region).

While cash and in-kind giving are similar across genders, **male-headed households are significantly more engaged in volunteering** - suggesting greater time-based community participation among them.

Individual donations are concentrated, with **religious organizations (46%)** and **beggars (42%)** receiving the largest shares.

Giving across Recipient group - Unweighted



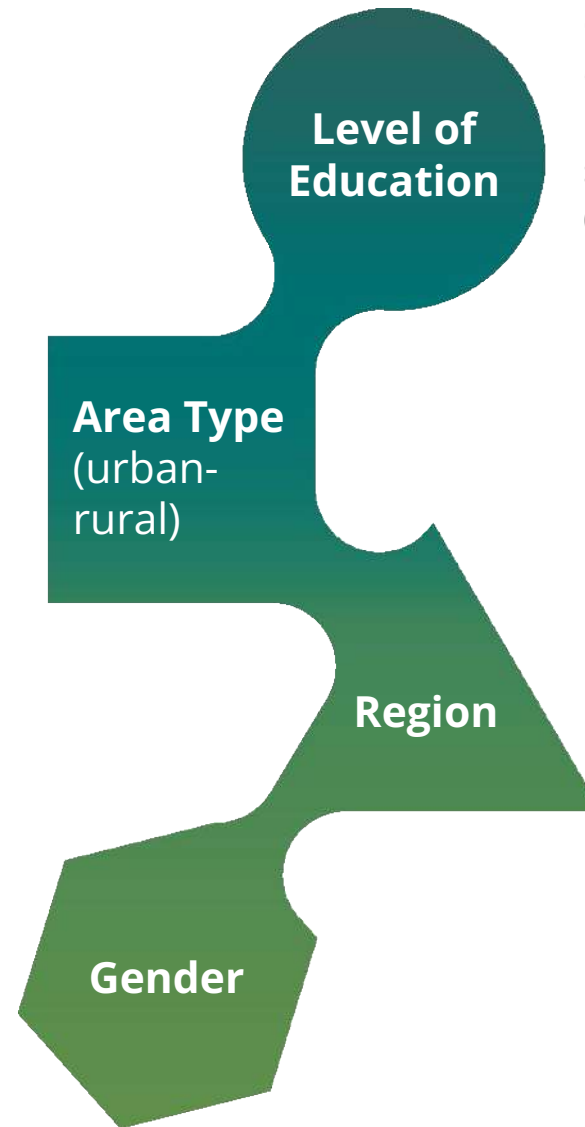
Sample size: 4896

Please refer to slides 80, 81 and 82 for charts showing overall giving by education, region, area type and gender.

Individual donations are concentrated, with **religious organizations (46%)** and **beggars (42%)** receiving the largest shares.

In urban areas, **beggars and destitute individuals are the most common recipients of giving (41%)**, followed by religious organisations (32%). In contrast, in rural areas, religious organisations take the lead (41%), with beggars receiving relatively less (35%).

Male-headed households are more likely to give to religious organisations, while female-headed households lean slightly toward giving to destitutes or beggars. **Giving to family or friends and non-religious organisations remains comparable across genders.**

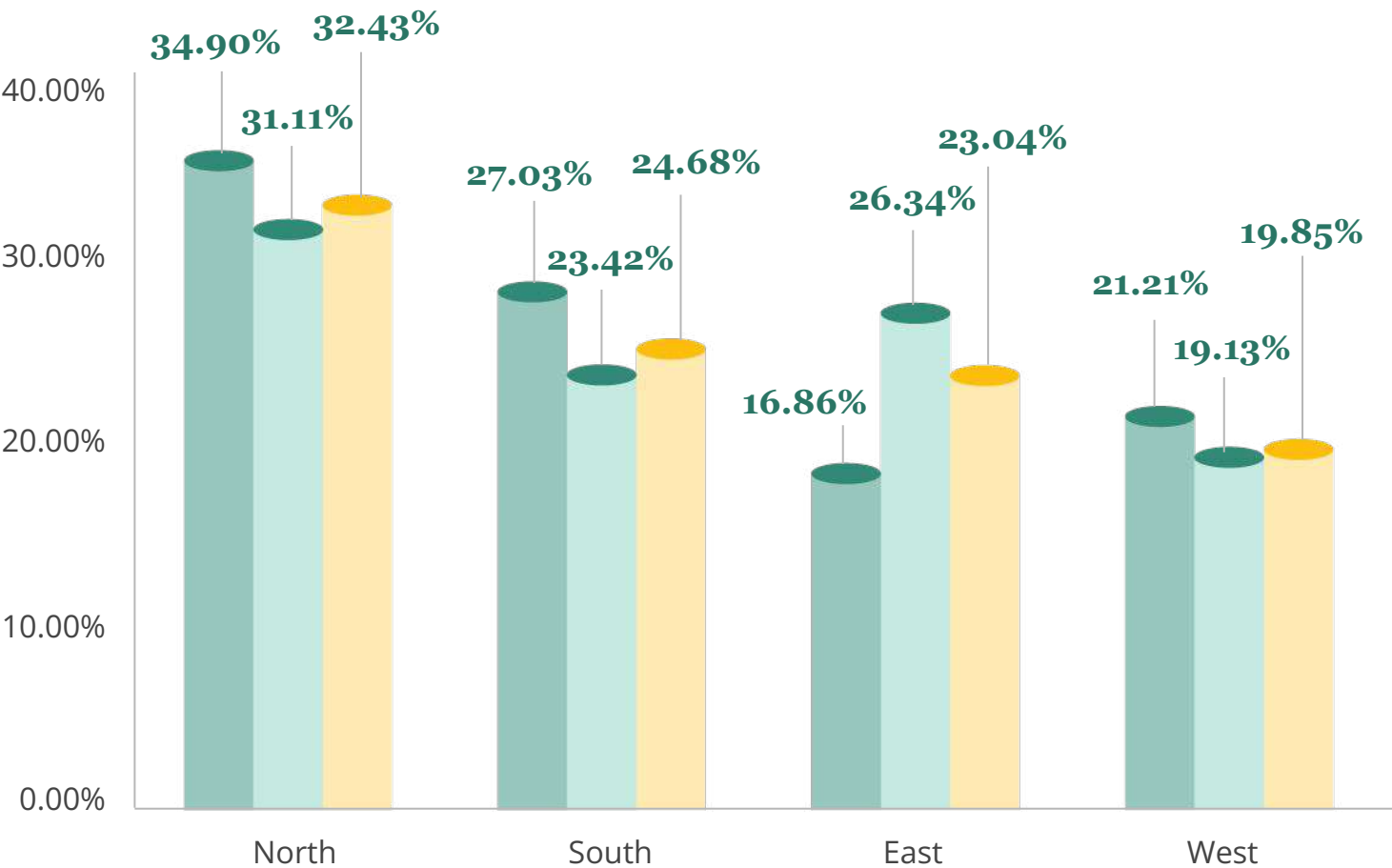


Over 35% of respondents from each group, except those who are illiterate or only literate, **report donating to religious organisations**. A significant share of those who hold a **diploma (11%)** and a **doctoral degree (13%)** give to **non-religious organisations**.

Respondents who primarily **give to beggars and destitute individuals is higher in the north and south (41%)**, compared to the east (33%) and west (31%). Donations to **religious organisations** are significantly more common in the **east (43.8%)**, **west (41%)** and **north (40%)** with a noticeably lower share in the south (30%).

# Key Findings 1/2

## Prevalence of giving based on region and area type - Unweighted



Sample size: 7225

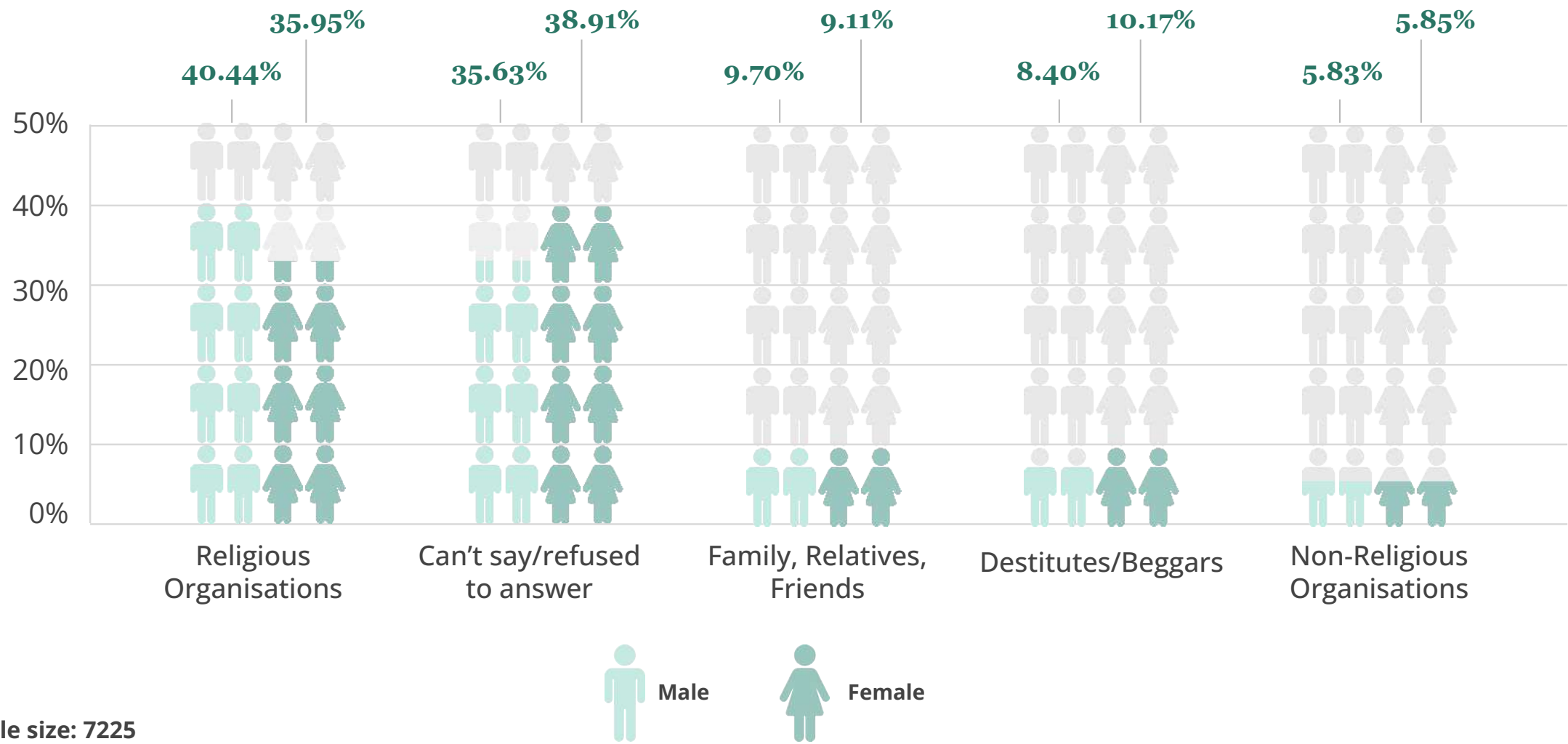
- At **16.5%**, East India has the smallest urban share in our sample - reflecting the pattern seen in the 2011 Census
- States such as Bihar (**11.6%**), Assam (**14.1%**), and Odisha (**16.7%**) reflect relatively low levels of urbanisation, in contrast to Delhi (**97.5%**), Maharashtra (**45.3%**), and Tamil Nadu (**48.4%**), for instance, where major metropolitan centres have driven urban growth
- We may not be capturing the seasonal effect (missing major festivals in the east)

Urban Rural Overall



# Key Findings 2/2

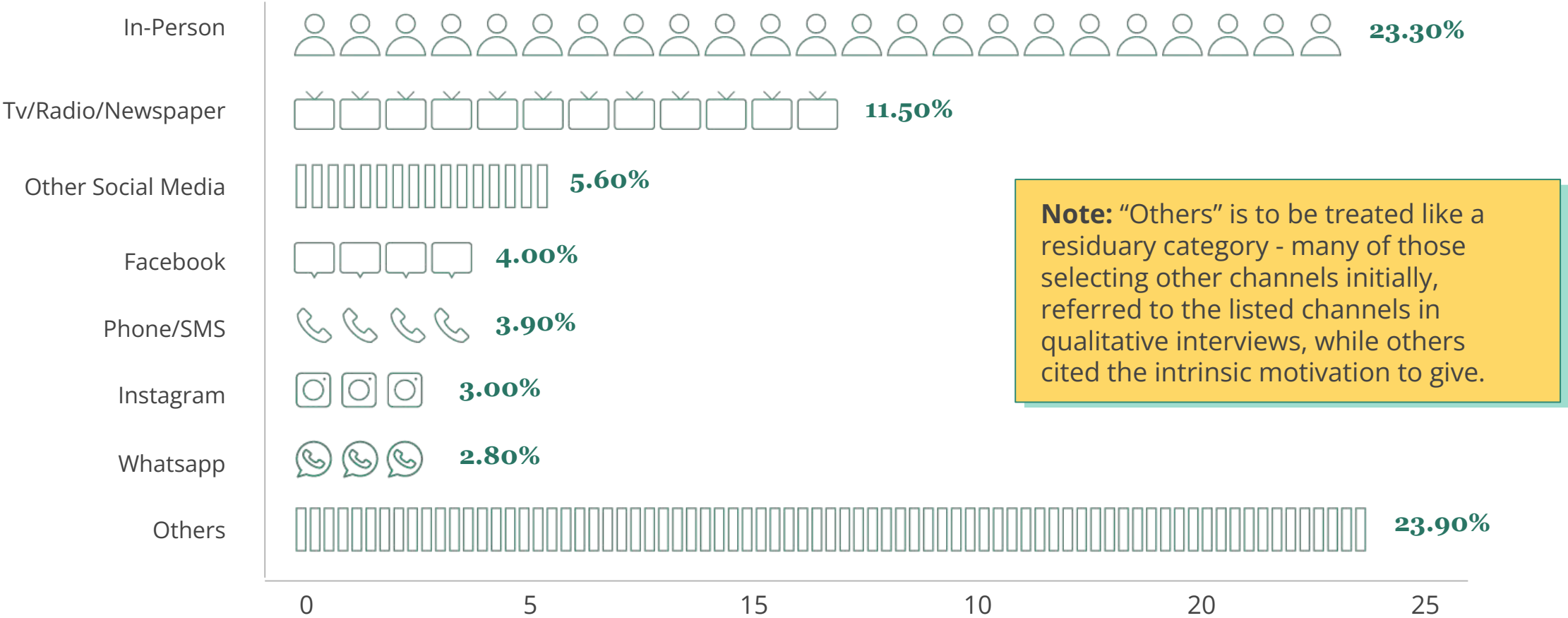
## Primary recipient of giving by gender- Unweighted



Sample size: 7225

# In-Person Canvassing considered most effective 25% with social media at around 15% across regions

## Popular learning channels - Weighted

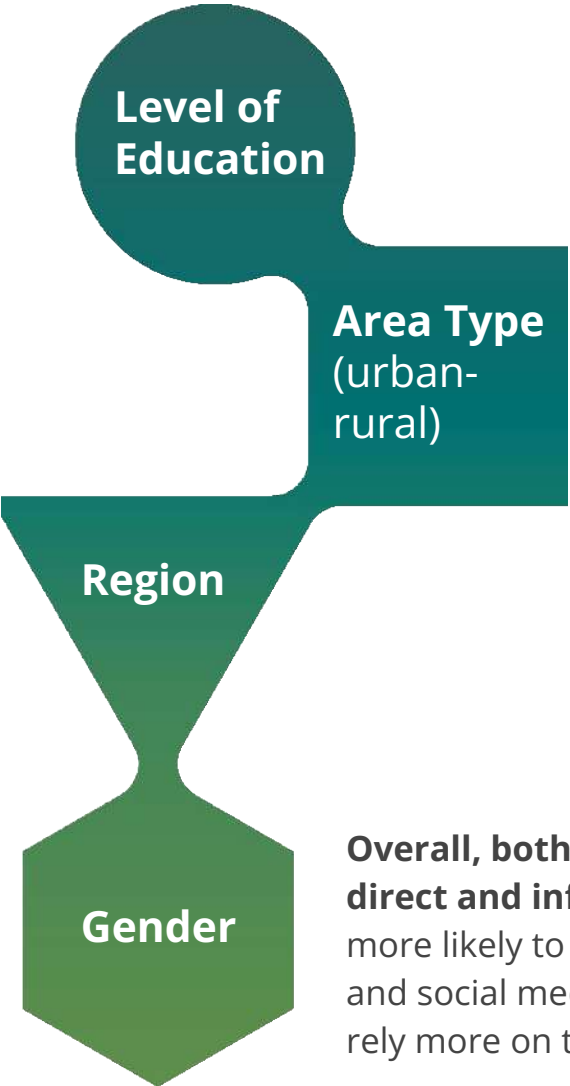


Sample size: 7225

# In-Person Canvassing considered most effective **25%** with social media at around **15%** across regions

“Other” channels of learning and in-person canvassing remains the key source of information on giving opportunities, across levels of education.

Apart from “other” channels, **in-person canvassing is the most preferred channel of learning across urban (25%) and rural areas (23%)** areas. Although the share selecting the listed social media platforms is slightly higher in urban areas, the share selecting other social media is higher in rural areas.



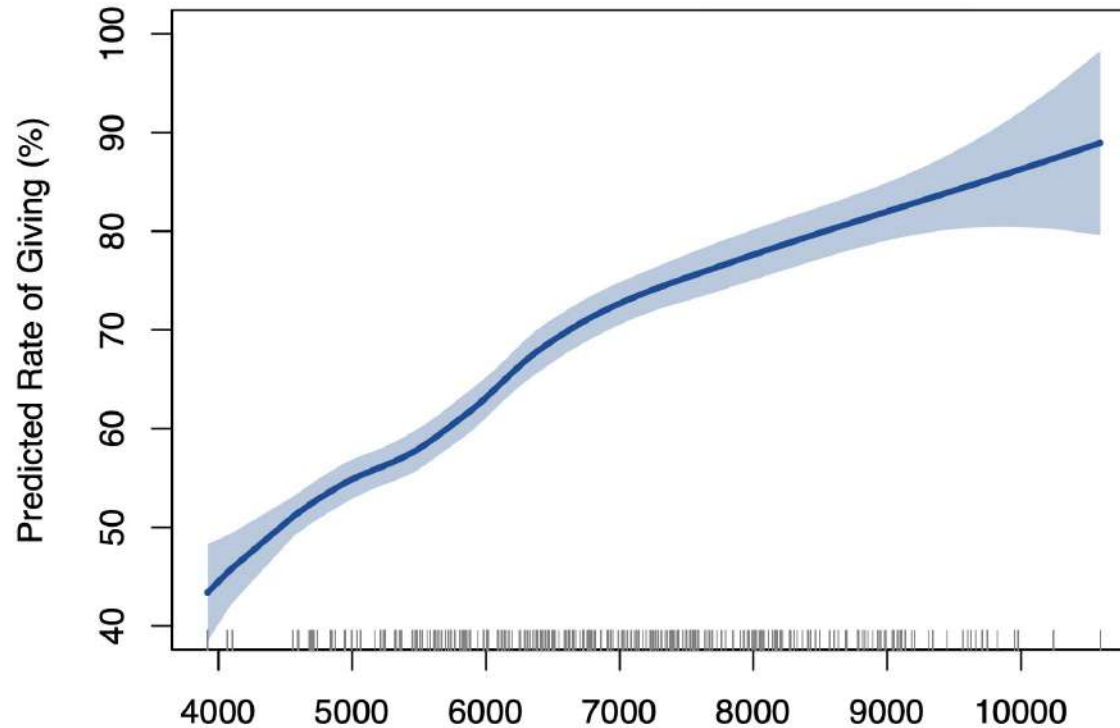
In-person canvassing is most preferred— by **24%** in the west, **27%** in the south, **22%** in the north, and **18%** in the east. The share primarily relying on any social media exceeds **25%** in the east and south; is **18%** in the west and **16%** in the north.

**Overall, both groups show similar engagement through direct and informal channels.** Male-headed households are more likely to learn about giving through in-person canvassing and social media platforms, while female-headed households rely more on traditional media like TV, radio, and newspapers.

While we know who gives, what, and how, not all households give equally. As the **Monthly Consumption Expenditure** of the household increases, we see a simultaneous increase in probability and amount of giving

Linking monthly consumption expenditure (NSS HCES survey) and amount of giving (HIG survey)

### Probability of giving by monthly consumption



Sample size : 4518

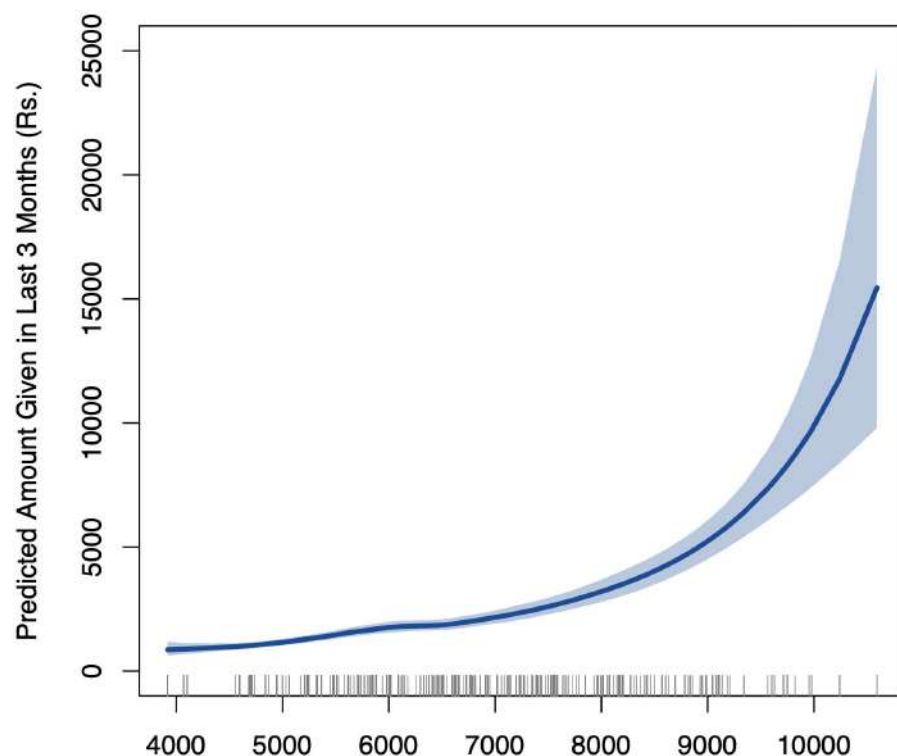
Even at lower consumption levels (between ₹4,000–₹5,000/month), about 50% of households already give.

As consumption increases, the probability crosses 70–80%, showing that giving is a widespread habit across income levels, but more prevalent among better-off households.

# As The Monthly Consumption Expenditure of the House of the household increases, we see a simultaneous increase in probability and amount of giving

Linking monthly consumption expenditure (NSS HCES survey) and amount of giving (HIG survey)

## Probability of giving by monthly consumption



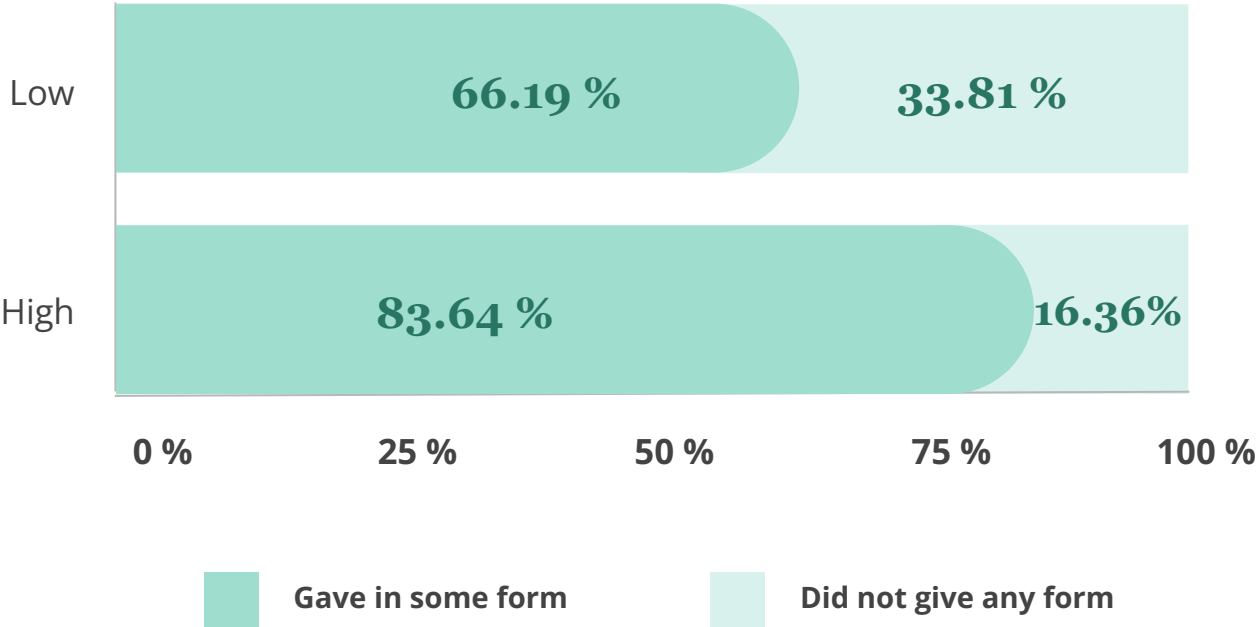
Sample size : 4518

Up to ~₹7,000/month, the amount given increases slowly. Beyond that, giving rises steeply, indicating generosity among higher-consuming households. This clearly shows that amount of giving is linked to higher spending capacity.

We have considered a threshold of ₹8000 & above for classifying households as high consumption as it roughly represents top 10% households.

# Consumption Expenditure shapes giving patterns and donor engagement

## Overall giving patterns



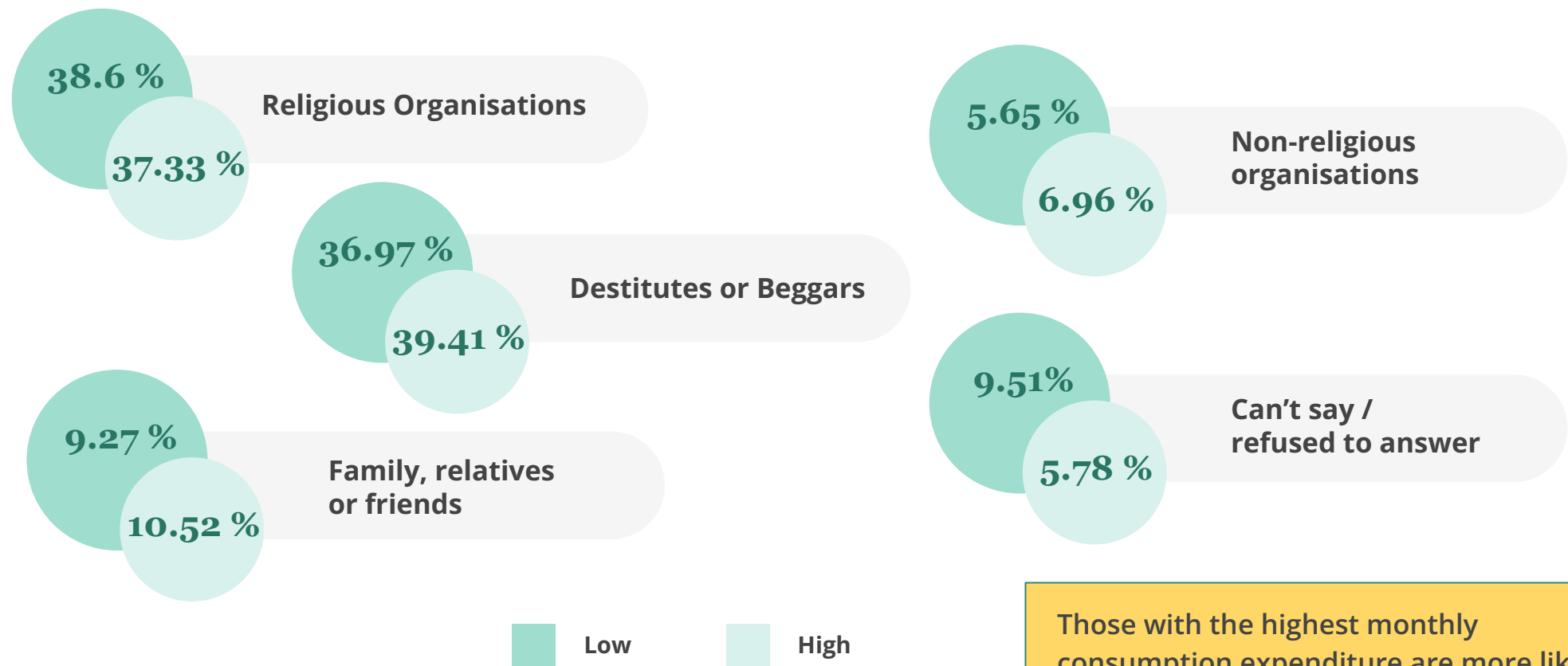
As we move from poorer households (monthly consumption expenditure under Rs. 8000 per month) to more affluent households, giving (in any form) increases.

Sample size: 7027



# Consumption Expenditure shapes giving patterns and donor engagement

## Popular Recipients of Giving



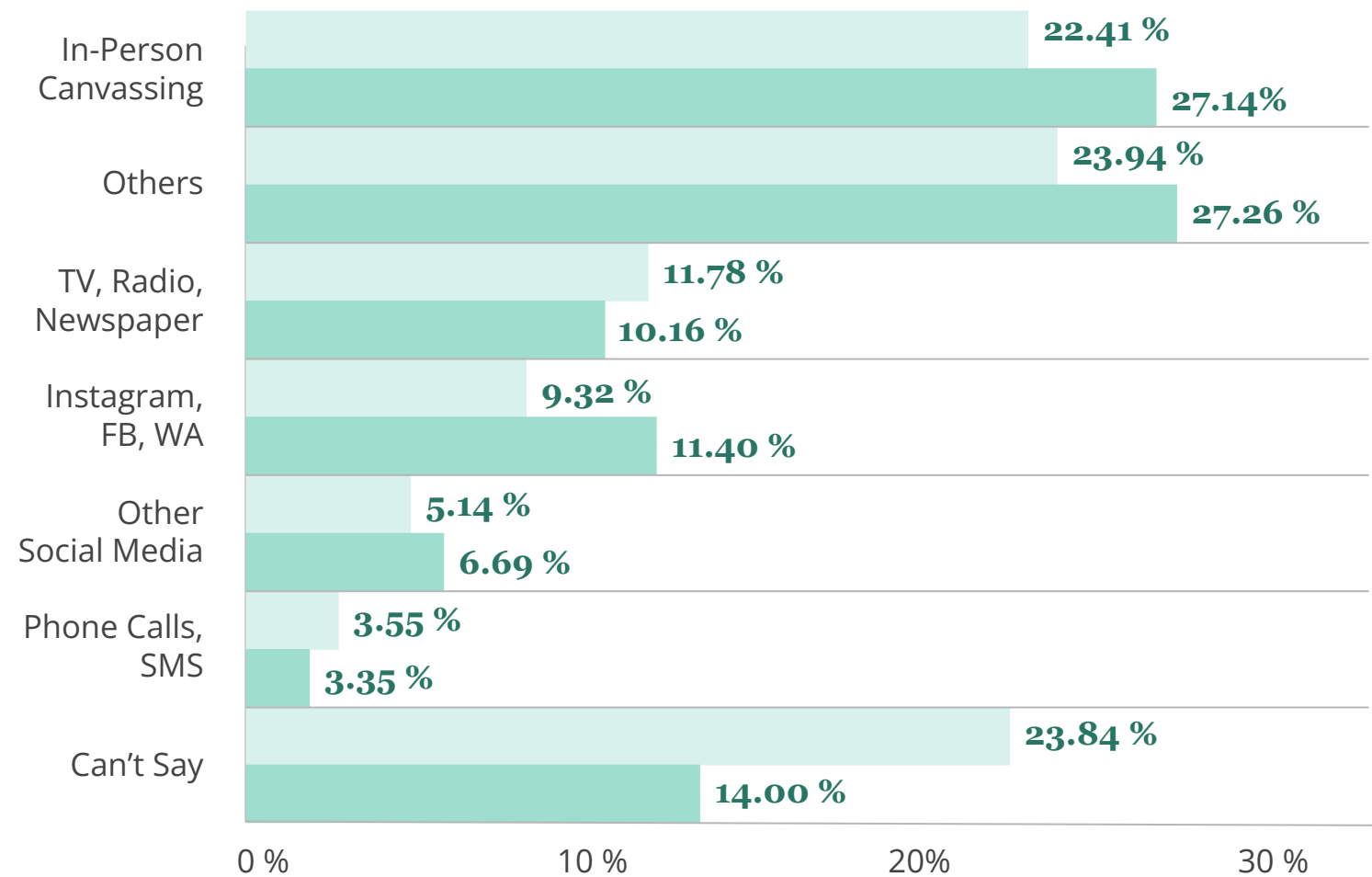
Sample size: 4797

Those with the highest monthly consumption expenditure are more likely to give to non-religious organisations, when compared to those with lower consumption expenditure.

Please refer to slide 86 & 87 to see forms of giving by consumption expenditure

# Consumption Expenditure shapes giving patterns and donor engagement

## Primary channels of learning



Overall, “other” channels and in-person canvassing are chosen most across economic groups. However, households with higher monthly consumption are more likely to rely on in-person canvassing.

Low High

Sample size: 7027



# Section IV

DONOR ARCHETYPE

# Defining the Donor Archetypes

Donors were segmented using two major determinants of giving behaviour - educational attainment and monthly household consumption expenditure (derived from NSS HCES data).



Monthly consumption expenditure determines the quantum of giving

High Consumption  
equal or over

**8000**

Low Consumption  
under

**8000**



Education shapes who people give to and the channels they engage with

High Consumption  
Studied beyond class

**12**

Low Consumption  
Studied beyond class or below

**8000**

# Households Consumption And Expenditure Survey

data to estimate market size of various donor archetypes

TOTAL ANNUAL MARKET SIZE - RS. 540 BILLION

<div><b>Grassroot Givers</b>  <b>55%</b> Of Population  Consumption: Low Education: Low  <b>Rs. 1,000</b> Median Giving (per 3 months)  <b>Rs. 220 Billion</b> Annual Market Size</div>	<div><b>Practical Givers</b>  <b>14%</b> Of Population  Consumption: High Education: Low  <b>Rs. 5,000</b> Median Giving (per 3 months)  <b>Rs. 100 Billion</b> Annual Market Size</div>	<div><b>Aspirational Givers</b>  <b>25%</b> Of Population  Consumption: Low Education: High  <b>Rs. 1,000</b> Median Giving (per 3 months)  <b>Rs. 100 Billion</b> Annual Market Size</div>	<div><b>Well-off Givers</b>  <b>06%</b> Of Population  Consumption: High Education: High  <b>Rs. 5,000</b> Median Giving (per 3 months)  <b>Rs. 120 Billion</b> Annual Market Size</div>
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*\*Note: Our market size estimates are indicative, based on median giving levels. They represent an annualised scenario, assuming steady giving at the median rate. Actual totals may be higher or lower due to distributional differences and seasonality (festivals, disasters, campaigns). These figures should therefore be read as directional rather than precise. Further, our giving figure is higher than other estimates as it includes monetary value of in-kind contributions as well as giving in rural areas (which are unevenly captured in other studies). The median value of giving is the same across consumption groups as income largely drives the quantum of giving, while education influences the causes and channels of engagement.*





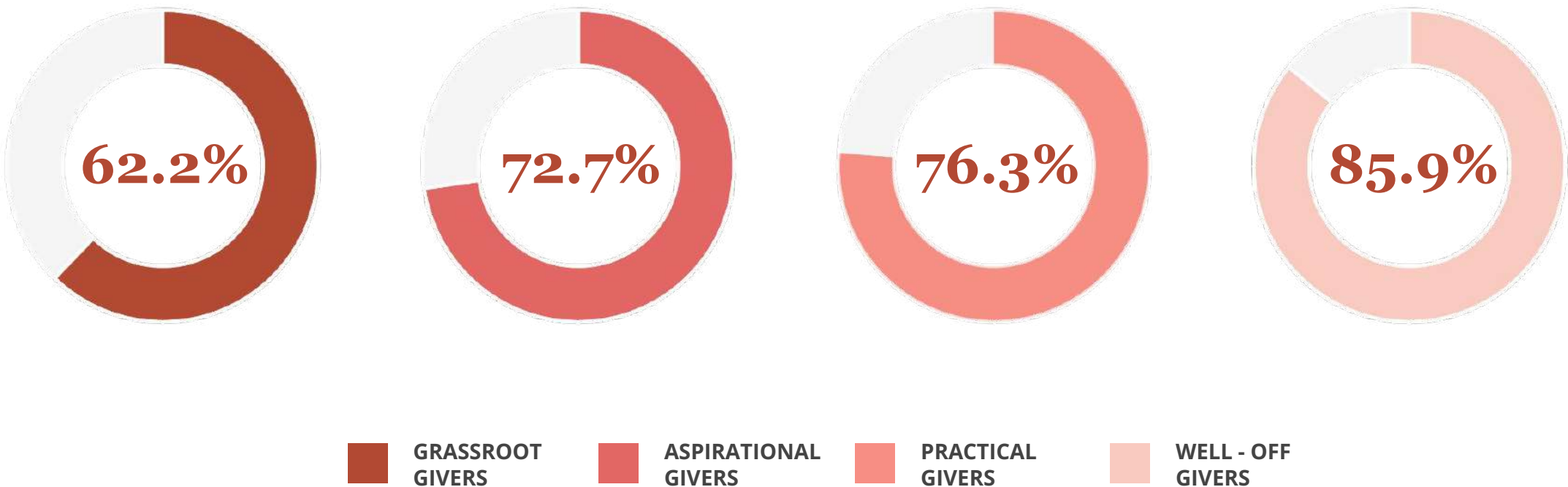
# Section V

FINDINGS BY  
DONOR ARCHETYPES



# Well-Off Givers most likely to give in any form, through cash and in-kind donations

Overall Givings Across Archetypes - Unweighted

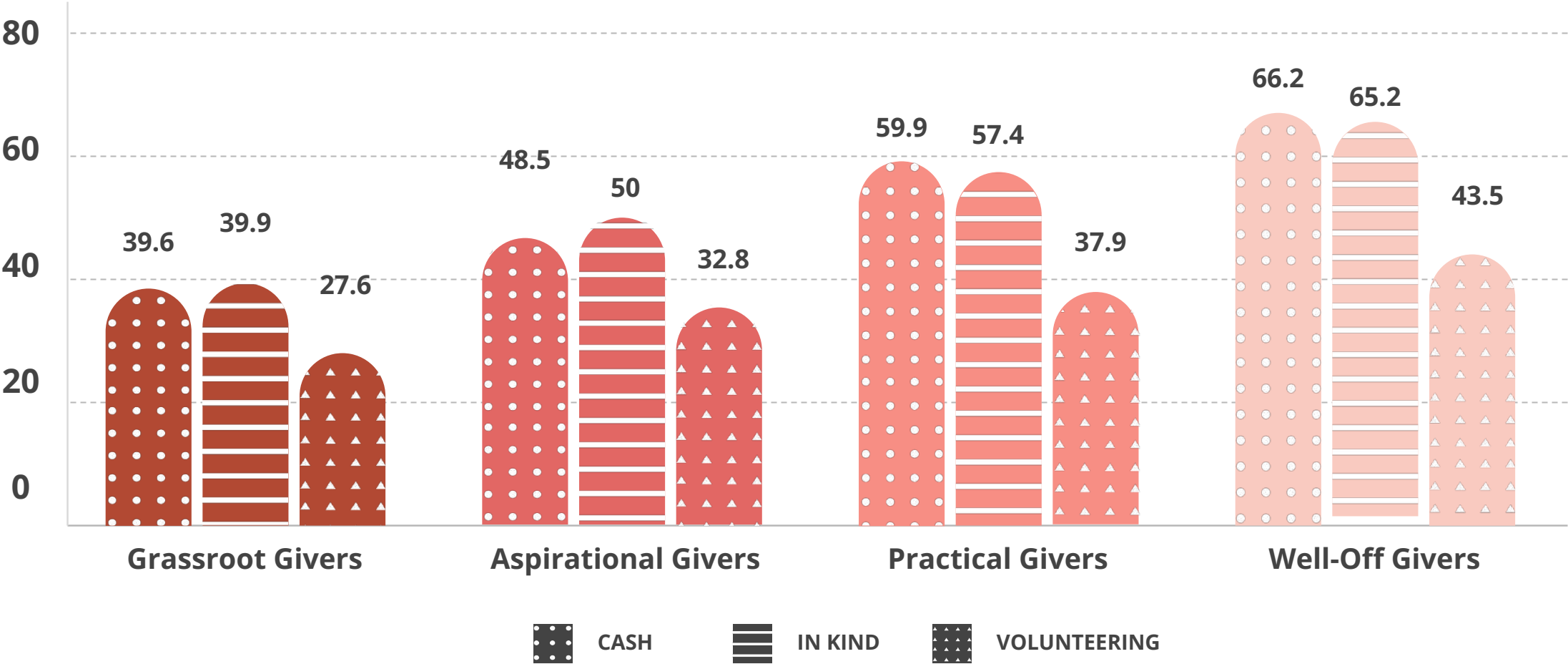


Sample size: 6923

Please refer to slide 86 in the appendix to see the sample distribution across archetypes.

# Well-Off Givers most likely to give in any form, through cash and in-kind donations

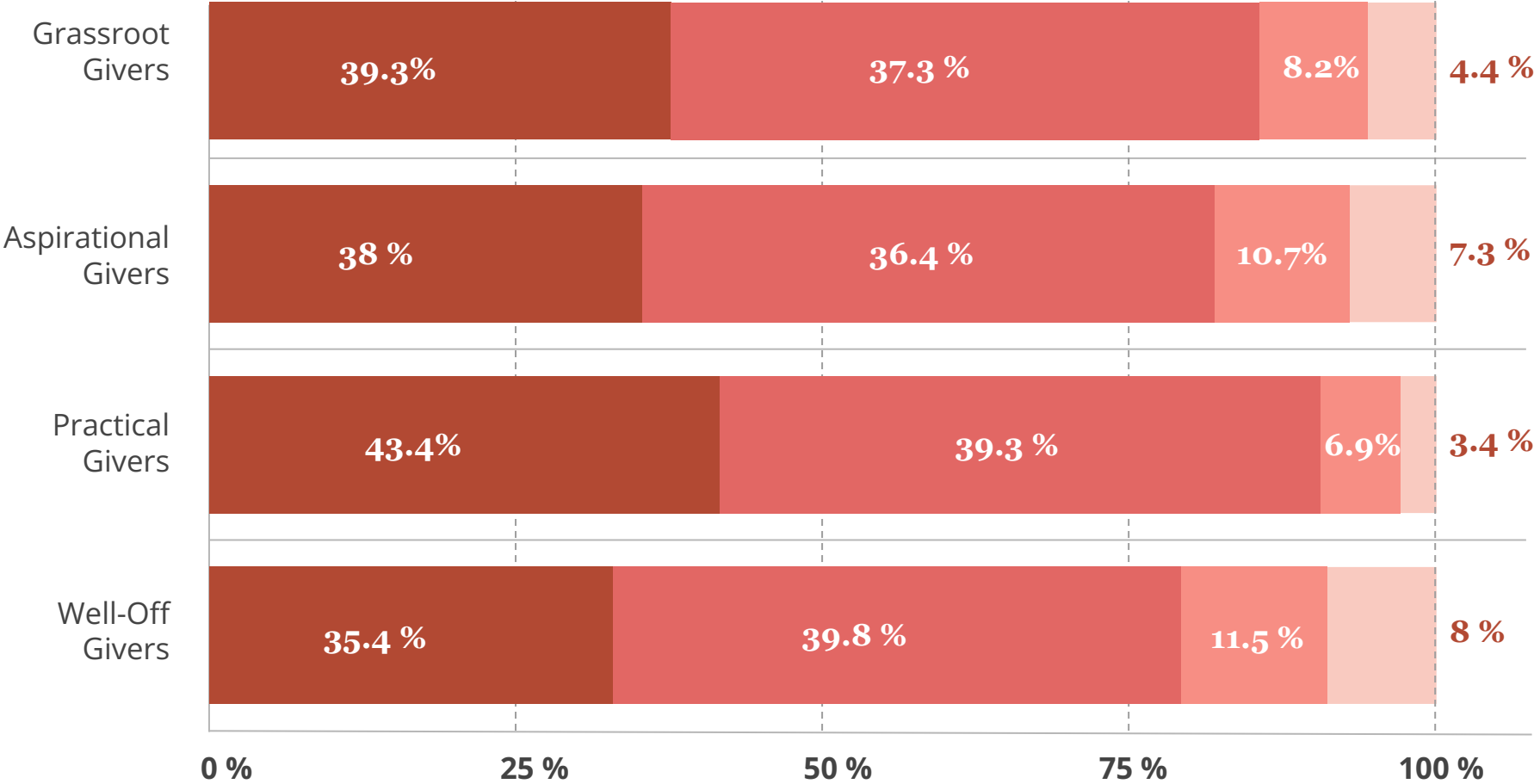
Forms of Givings Across Archetypes - Unweighted



Sample size: 4737

# While **In-Person Channels** remain most popular, social media is increasingly popular, especially among well-off givers

Forms of Givings Across Archetypes - Unweighted

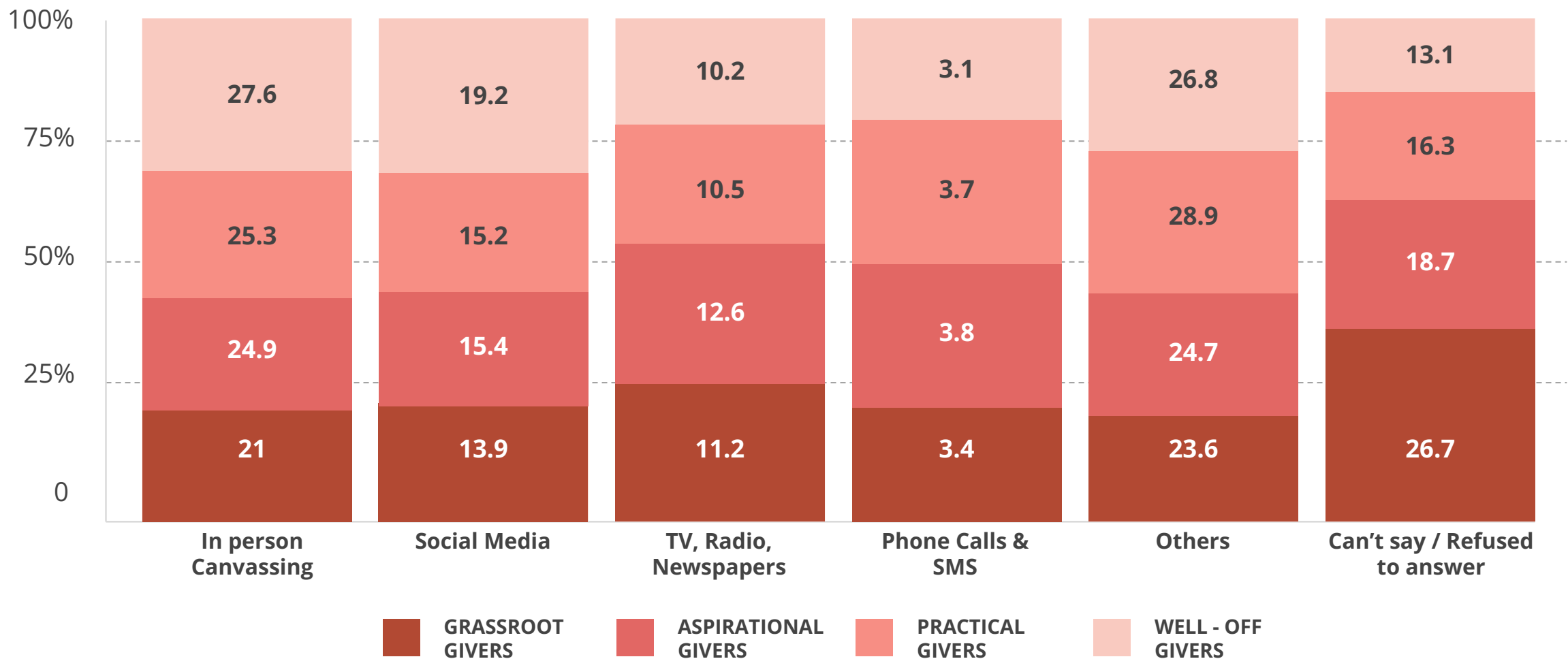


Those with higher levels of education - aspirational givers and well-off givers are most likely to give to non-religious organisations.

Sample size: 4741

# While **In-Person Channels** remain most popular, social media is increasingly popular, especially among well-off givers

Learning Channels Across Archetypes - Unweighted



Sample size: 6923

# GRASSROOT GIVERS

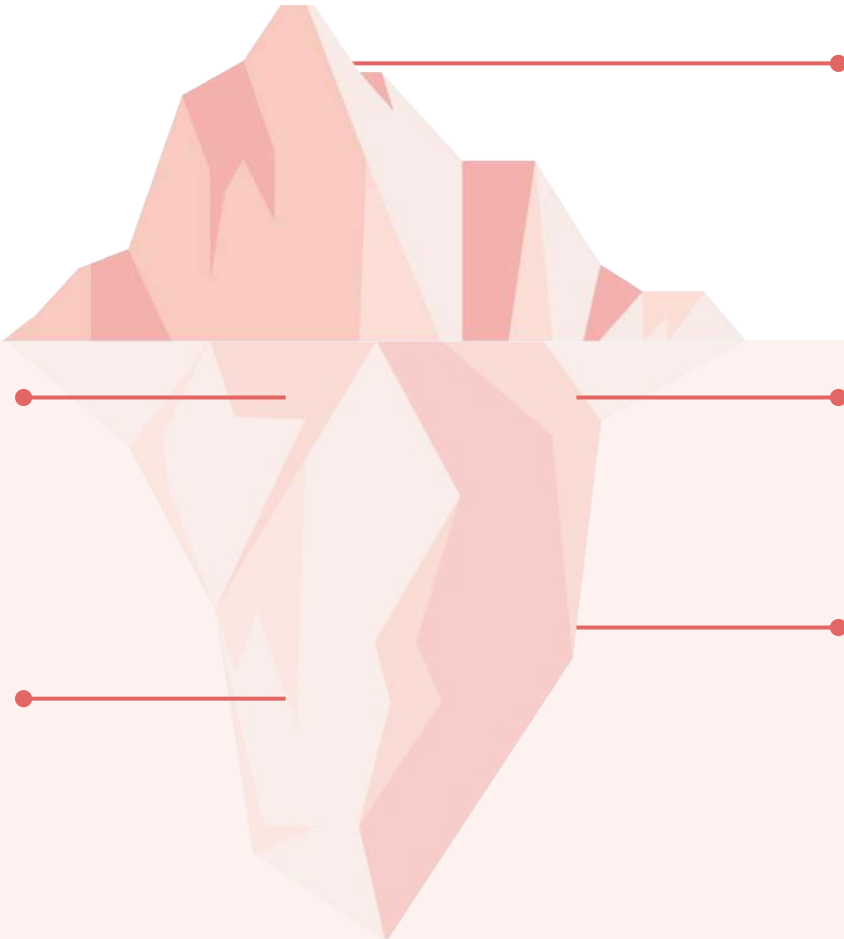
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The Low Consumption,  
Low Education Category



# Grassroot Givers

Social connections & personal commitment are main forces behind giving



## Grassroot Givers

55% of population;  
Median giving of  
Rs. 5,000 over 3 months.

Annual  
Market Size:  
**220 Billion**

### Geographic Distribution (HIG Survey)

26% in urban areas,  
74% in rural areas.

### Giving Trends (HIG Survey)

About 32% of this group  
giving in some form.

Cash (60%) and in-kind  
(40% each) are most  
popular, followed by  
volunteering (28%).

### Average HH Size (Based on NSS Data )

4.2 members.

### Employment Patterns (Based on NSS Data)

#### Rural:

33.5% Self-employment  
23.6% Casual labour in non-agri,  
16.8% Casual labour in agri.

#### Urban:

29.5% Self-employed,  
28.2% Regular,  
27% Casual labour.

# Grassroot Givers   Social connections & personal commitment are main forces behind giving

## Qualitative Insights

Despite modest means and limited education (weighted MPCE of Rs. 5,817), Grassroot Givers make up around 55% of the population and are pivotal in sustaining community-focused, need-based giving.

### Discovering Giving Opportunities

Grassroot givers most often discover giving opportunities through in-person canvassing (21%).

### Giving Experience

Giving is largely perceived as frictionless; respondents from this group did not report any barriers.

### Drivers Of Giving

Giving is predominantly driven by immediate social environments and intrinsic motivation. Urgency can also drive giving.

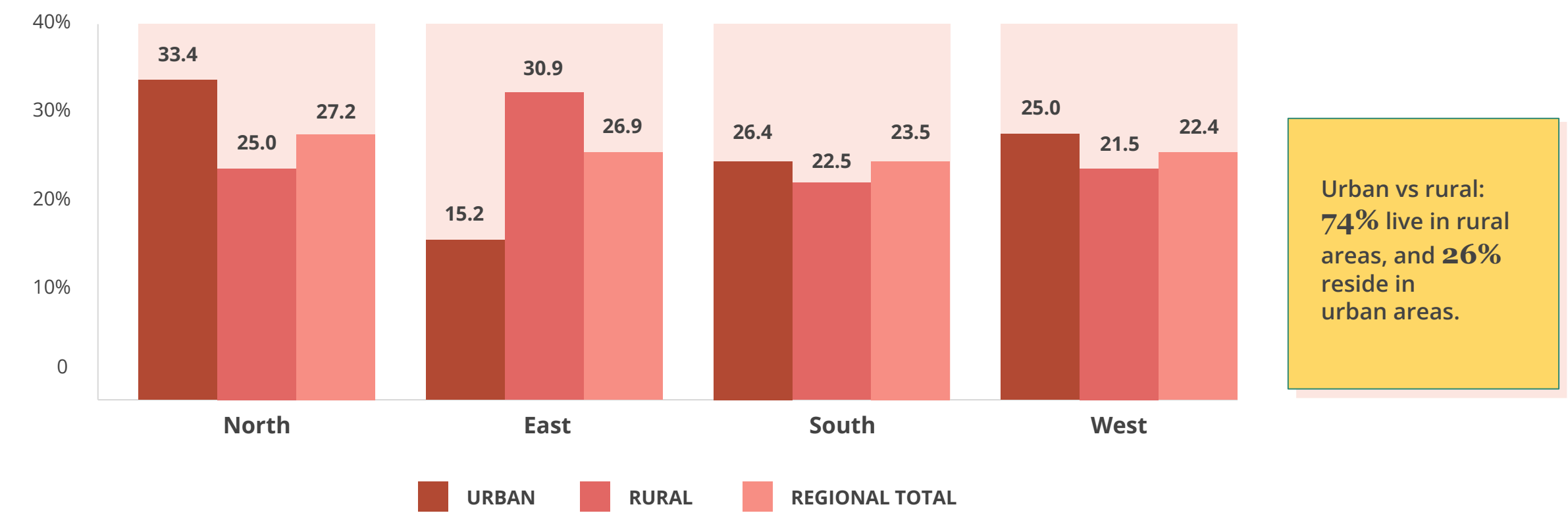
### Recognition For Giving

Some grassroot givers seek acknowledgment from others, others prefer to give quietly. For instance, one of the religious grassroot givers sees charity as a private moral duty that only God needs to witness.

# Grassroot Givers Rural majority driving faith and community-led giving

These donors, concentrated in rural areas, consistently support religious and community causes through small ticket donations. They are most responsive to appeals delivered by those in need or preferred religious organisations.

Regional Distribution - Unweighted

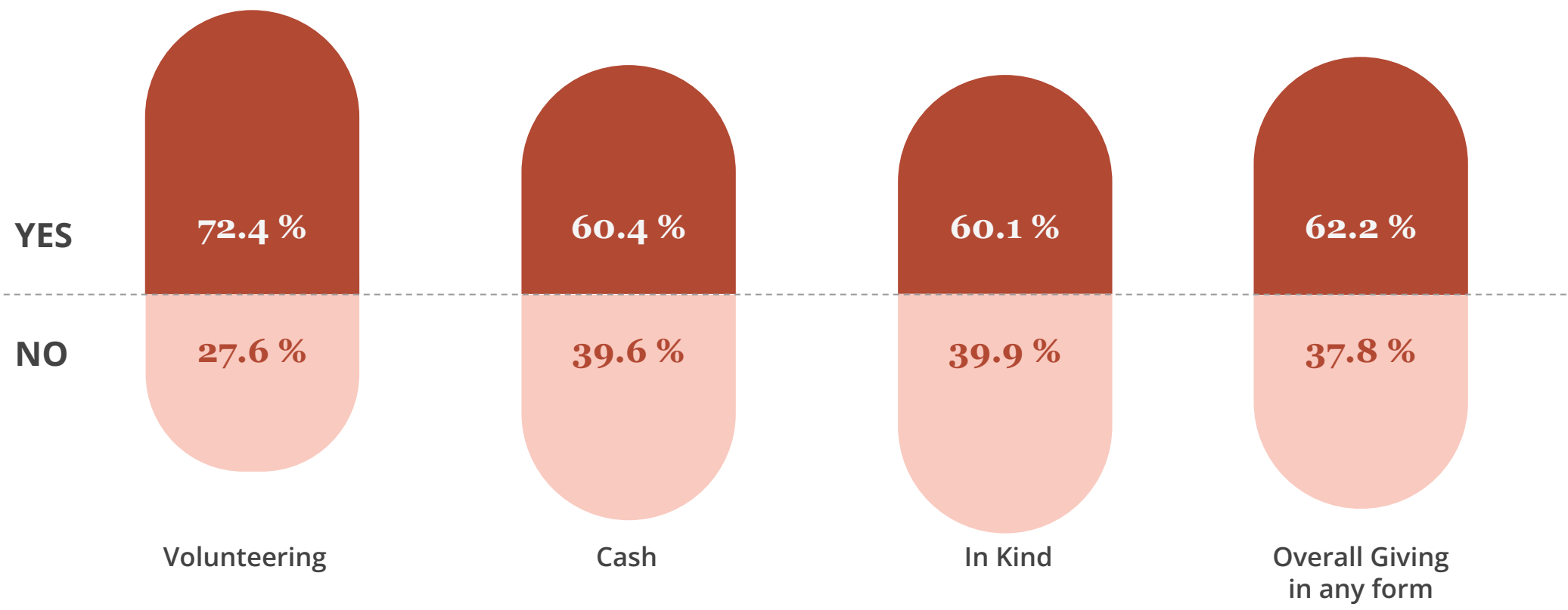




# Grassroot Givers Rural majority driving faith and community-led giving

These donors, concentrated in rural areas, consistently support religious and community causes through small ticket donations. They are most responsive to appeals delivered by those in need or preferred religious organisations.

## Overall giving patterns - Unweighted

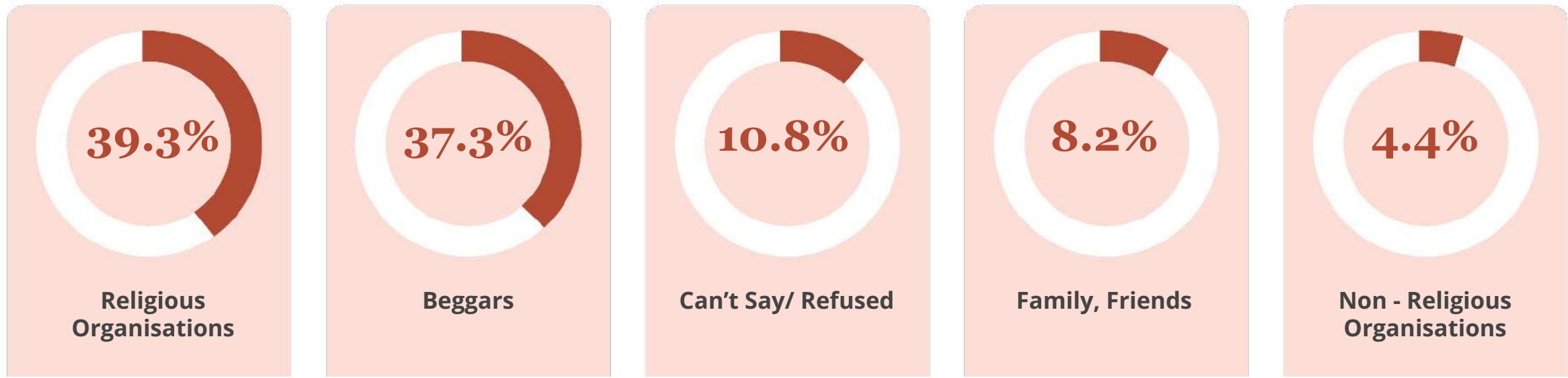


Median Amount of Giving Is ₹1,000

# Grassroot Givers Rural majority driving faith and community-led giving

These donors, concentrated in rural areas, consistently support religious and community causes through small ticket donations. They are most responsive to appeals delivered by those in need or preferred religious organisations.

## Regional Distribution - Unweighted



Primary Channels: "Other" Channels (24%), In-Person Canvassing (21%) And Tv, Radio And Newspapers (11%)

# **Grassroot Givers** Social connections & personal commitment are main forces behind giving

These donors, concentrated in rural areas, consistently support religious and community causes through small ticket donations. They are most responsive to appeals delivered by those in need or preferred religious organisations.

**When asked about how they discover the opportunity to give,**

One respondent said:

*"If there is a religious event going on, and someone asks, then I donate. Sometimes people (in need) come and ask me directly"*

**When asked about what finally drove giving,**

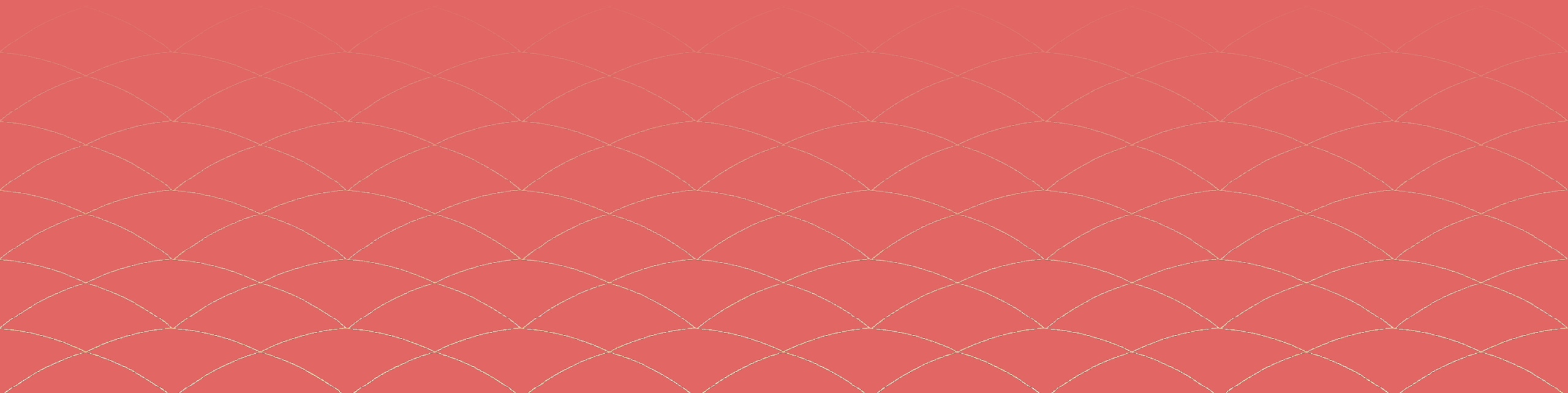
One respondent said:

*"There was a video of someone in urgent need of help. It was illness, lack of money for medicine..."*

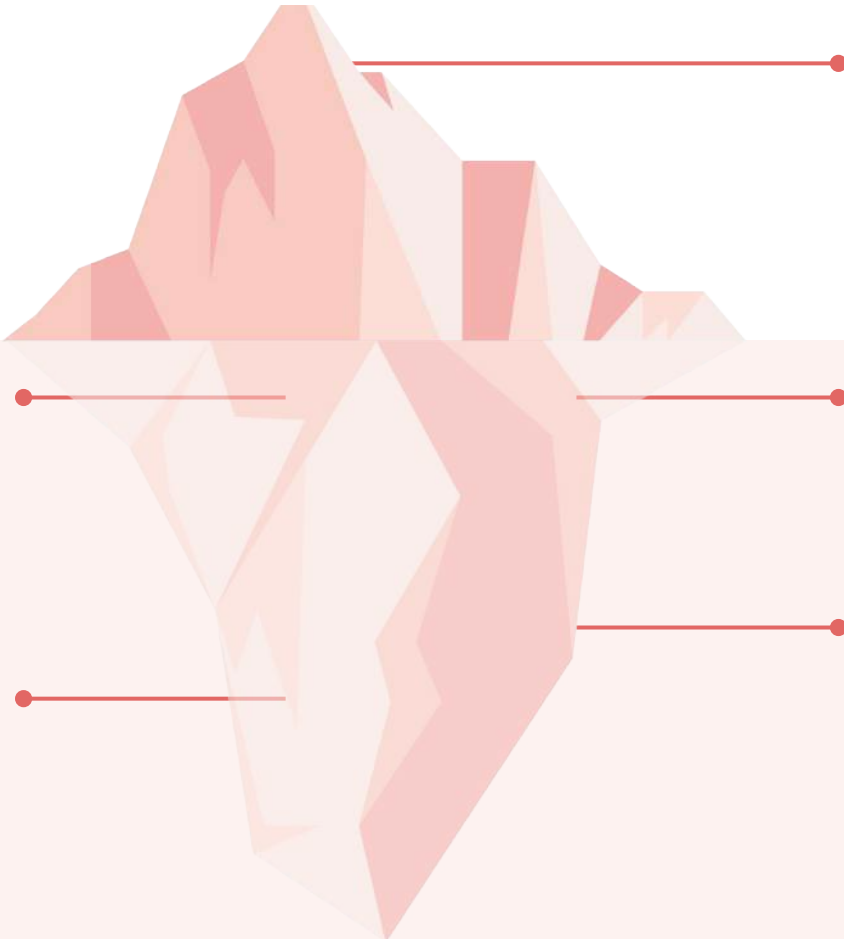
# PRACTICAL GIVERS

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The High Consumption,  
Low Education Category



# Practical Givers intrinsically motivated, but also inspired by spiritual or moral duty



## Practical Givers

14% of population;  
Median giving of  
Rs. 5,000 over 3 months.

Annual  
Market Size:  
**100 Billion**

### Geographic Distribution ( HIG Survey )

53% in urban areas,  
47% in rural areas.

### Giving Trends ( HIG Survey )

About 76% of this group  
giving in some form.

Cash (60%) and in-kind  
(57% each) are most  
popular, followed by  
volunteering (38%).

### Average HH Size (Based on NSS Data )

5.6 members.

### Employment Patterns (Based on NSS Data )

Rural:  
35.7% Self-employed in agri  
18.8% Casual labour in non-agri  
16.5% Self-employment in non-agri.

Urban:  
39.9% Self-employed  
38.6% Regular wage  
15.4% Casual labour

# Practical Givers    intrinsically motivated, but also inspired by spiritual or moral duty

## Qualitative Insights

Despite low levels of formal education, this group, given better means (weighted MPCE of Rs. 14760) are well-placed to support the less privileged in their communities.

Qualitative insights reveal their incentives, experiences and preferences:

### Discovering Giving Opportunities

Practical givers respond to direct in-person requests (21%) or social media prompts, similar to grassroots givers.

### Giving Experience

They report no barriers to giving, suggesting contributions are driven by ease.

### Drivers Of Giving

While intrinsic motivation or personal values drive giving, a sense of spiritual duty or moral obligation can also play a role.

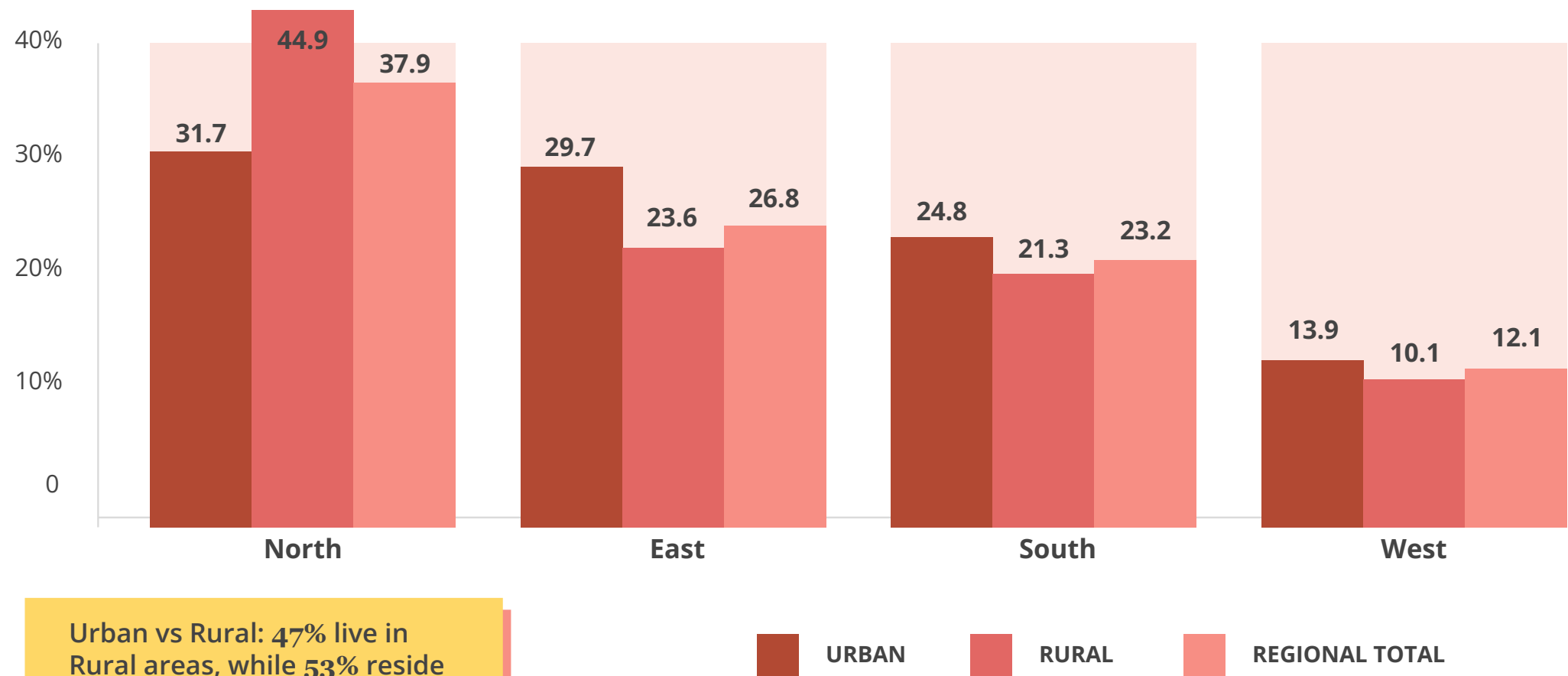
### Recognition For Giving

While social recognition plays a role, some from this group are inclined to give anonymously.

# Practical Givers intrinsically motivated, but also inspired by spiritual or moral duty

This segment, concentrated in urban areas, contributes a median of ₹5,000 and responds most to direct, in-person appeals for religious causes (43%) and from beggars (39%).

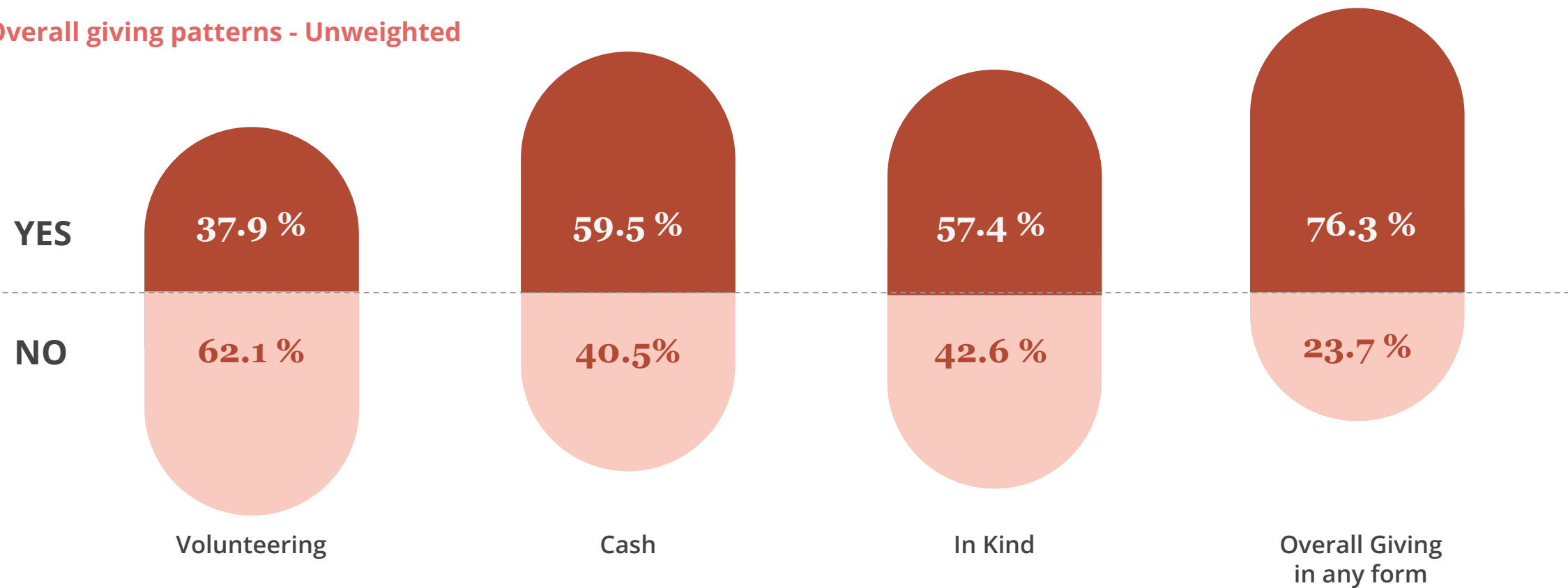
## Regional Distribution - Unweighted



# Practical Givers intrinsically motivated, but also inspired by spiritual or moral duty

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## Overall giving patterns - Unweighted



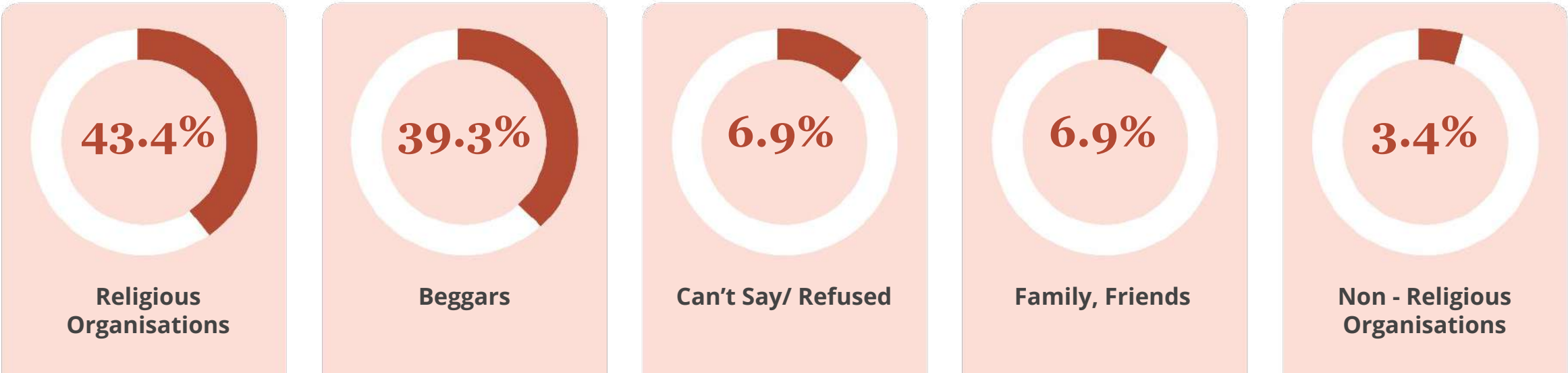
Median Amount of Giving Is ₹5,000



# Practical Givers intrinsically motivated, but also inspired by spiritual or moral duty

This segment, concentrated in urban areas, contributes a median of ₹5,000 and responds most to direct, in-person appeals for religious causes (43%) and from beggars (39%).

## Primary Recipient and Channels- Unweighted



Primary Channels: “Other” Channels (29%), In-Person Canvassing (25%) And Tv, Radio And Newspapers (10.5%)

## **Practical Givers** intrinsically motivated, but also inspired by spiritual or moral duty

This segment, concentrated in urban areas, contributes a median of ₹5,000 and responds most to direct, in-person appeals for religious causes (43%) and from beggars (39%).

**When asked about how they discover the opportunity to give?**

One respondent said: *"I didn't use any platforms. I give to the people who come to me on their own. People from orphanages, shelters etc. approached me directly."*

Another said: *"I don't get it (information) from anywhere - it just happens on its own, that's all..."*

**When asked about what finally drove giving?**

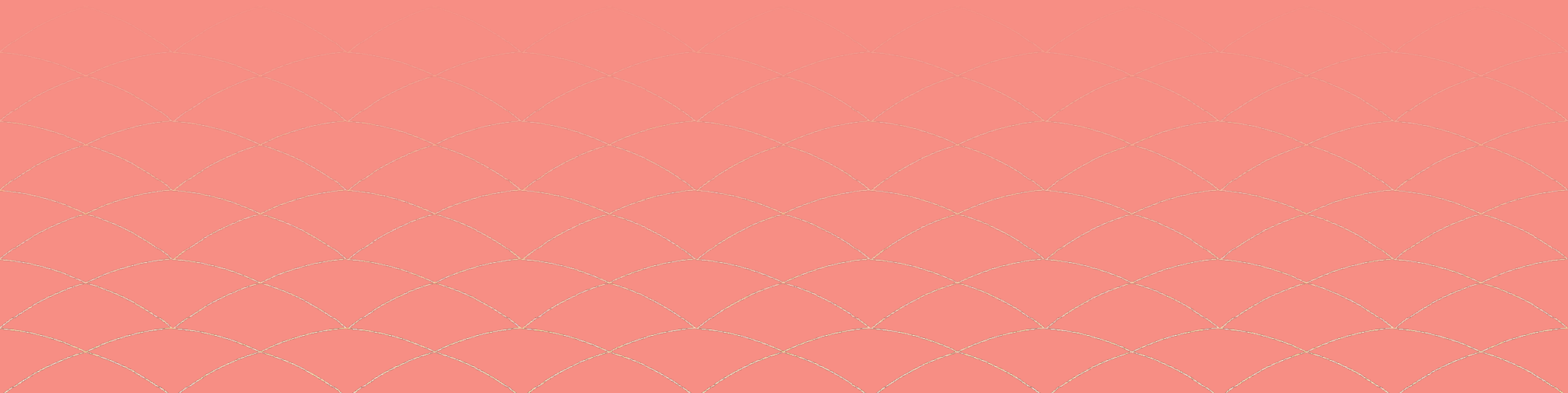
One respondent from this category said: *"Fear of god. If do good, good things will happen to me".*

Another said: *"I simply felt like I should donate, the thought came on its own"*

# ASPIRATIONAL GIVERS

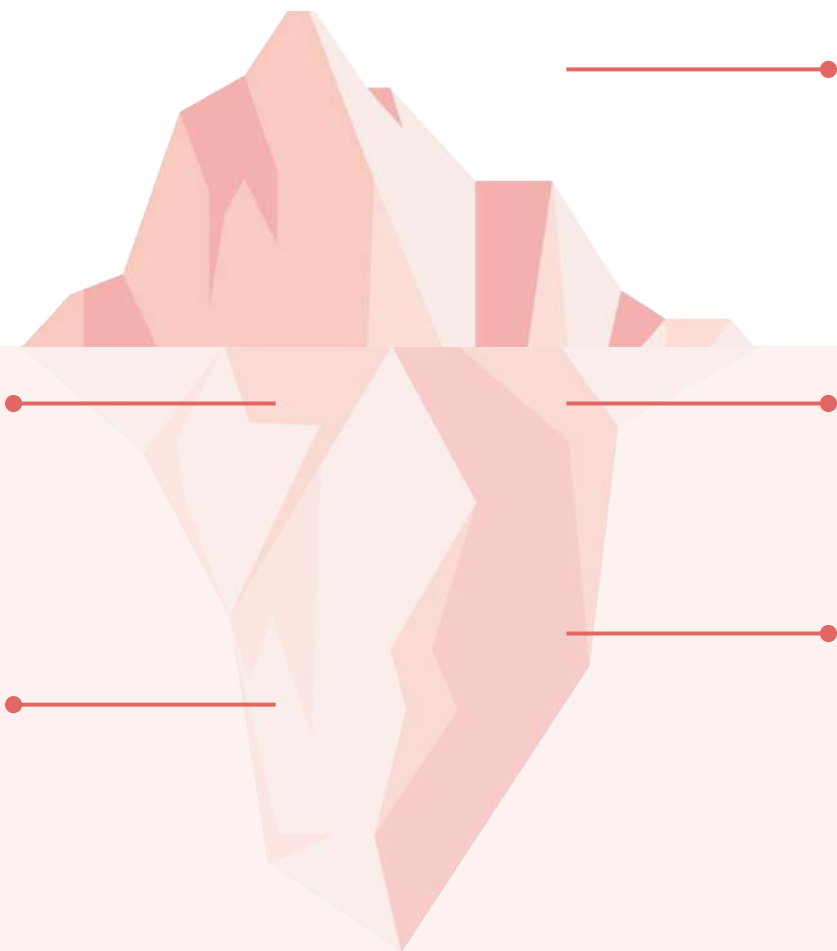
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The Low Consumption,  
High Education Category



# Aspirational Givers

social conditioning & intrinsic motivation largely drive giving



## Aspirational Givers

25% of population;  
Median giving of  
Rs. 1,000 over 3 months.

Annual  
Market Size:

**120 Billion**

### Geographic Distribution ( HIG Survey )

**64%** in urban areas,  
**36%** in rural areas.

### Giving Trends ( HIG Survey )

About **73%** of this group  
giving in some form.

In-Kind (**50%**) and Cash  
(**49%** each) are most  
popular, followed by  
volunteering (**33%**).

### Average HH Size (Based on NSS Data )

**3.8** members.

### Employment Patterns (Based on NSS Data )

Rural:  
**44.2%** Self-employed in agri  
**39.6%** Regular wage in non-agri  
**12.3%** Self-employment in non-agri.

Urban:  
**29.9%** Self-employed  
**29.6%** Regular wage

# Aspirational Givers    social conditioning & intrinsic motivation largely drive giving

## Qualitative Insights

Though living on modest means (weighted MPCE of Rs. 5,929), their awareness and education drive them to support those in need, contributing to broader community well-being.

Qualitative interviews reveal:

### Discovering Giving Opportunities

Aspirational Givers also tend to respond to in-person appeals (25%), especially during religious gatherings.

Some said they found giving opportunities through social media, with reels becoming popular.

### Giving Experience

No respondent from this group reported major hurdles. However, one mentioned difficulty in giving when recipients requested higher amounts.

### Drivers Of Giving

Social conditioning strongly shapes giving, alongside intrinsic motivation and empathy. For some donors, a deep concern for the recipient drives their giving.

### Recognition For Giving

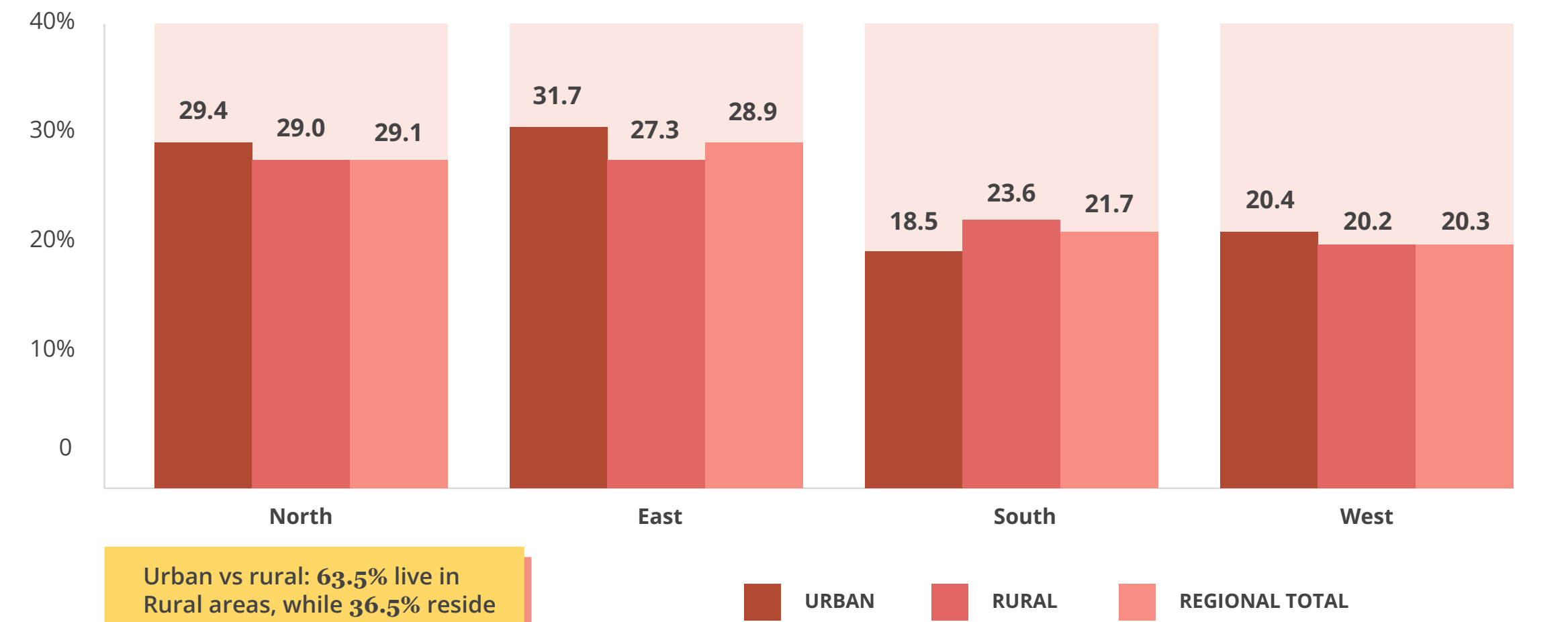
While a fair share of those from this category mentioned receiving and needing no recognition, others sees charity as a private moral duty that only God needs to witness.



# Aspirational Givers    social conditioning & intrinsic motivation largely drive giving

This group is concentrated in rural India, give a median of ₹1,000, direct most contributions to religious organisations and beggars, and can be effectively engaged through in-person and community-based channels.

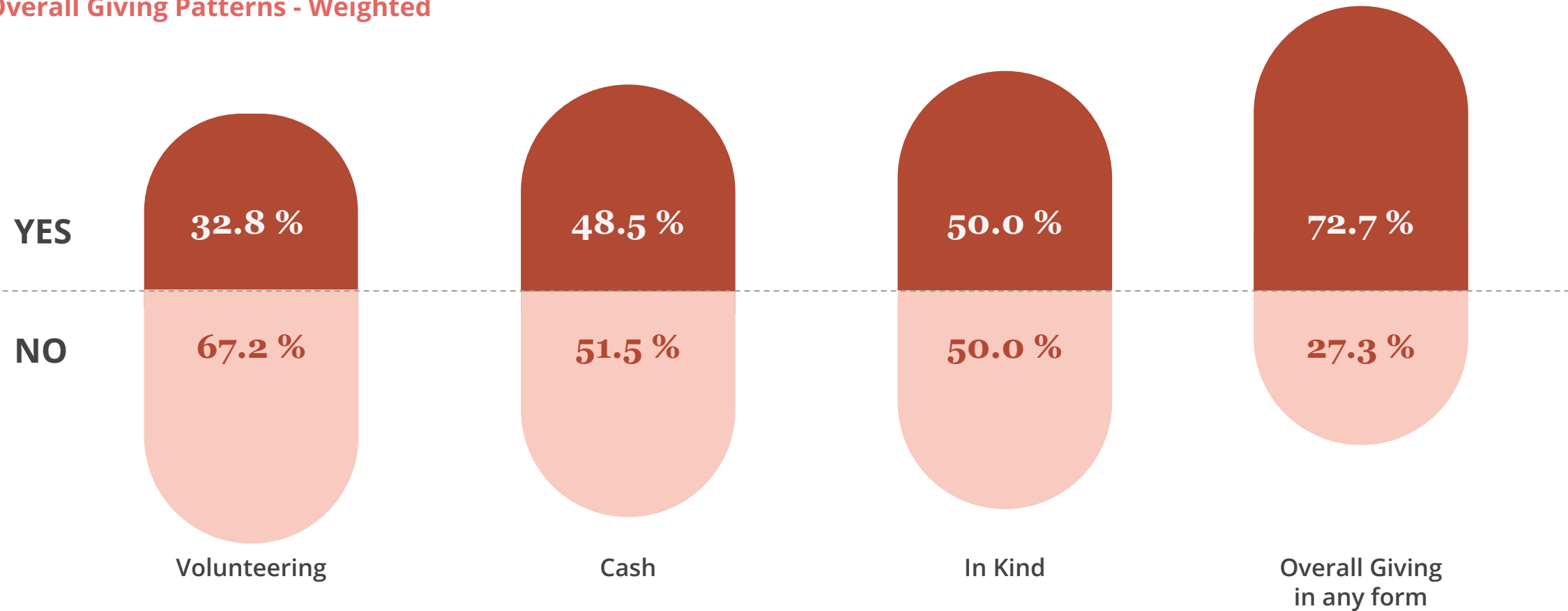
## Regional Distribution - Unweighted



# Aspirational Givers    social conditioning & intrinsic motivation largely drive giving

This group is concentrated in rural India, give a median of ₹1,000, direct most contributions to religious organisations and beggars, and can be effectively engaged through in-person and community-based channels.

## Overall Giving Patterns - Weighted



Median Amount of Giving Is ₹1,000

## Aspirational Givers social conditioning & intrinsic motivation largely drive giving

This group is concentrated in rural India, give a median of ₹1,000, direct most contributions to religious organisations and beggars, and can be effectively engaged through in-person and community-based channels.

### Primary Recipient and Channels- Unweighted



Primary Channels: "Other" Channels (25%), In-Person Canvassing (25%) And Tv, Radio And Newspapers (13%)

# Aspirational Givers social conditioning & intrinsic motivation largely drive giving

This group is concentrated in rural India, give a median of ₹1,000, direct most contributions to religious organisations and beggars, and can be effectively engaged through in-person and community-based channels.

When asked about how they discover the opportunity to give,

One respondent from this category said: *"No one inspired me. I was (also) in a difficult financial situation once. I regularly visited temples. I did seva (volunteer work), and if someone was hungry, I would offer roti or food."*

Another respondent indicate urgency: *"Just by seeing the state of the person asking for donation"*

When asked about what finally drove giving,

One respondent said: *"There's a regular event or program held here, which my neighbours and acquaintances go to."*

Another said: *"they learnt through reels"*

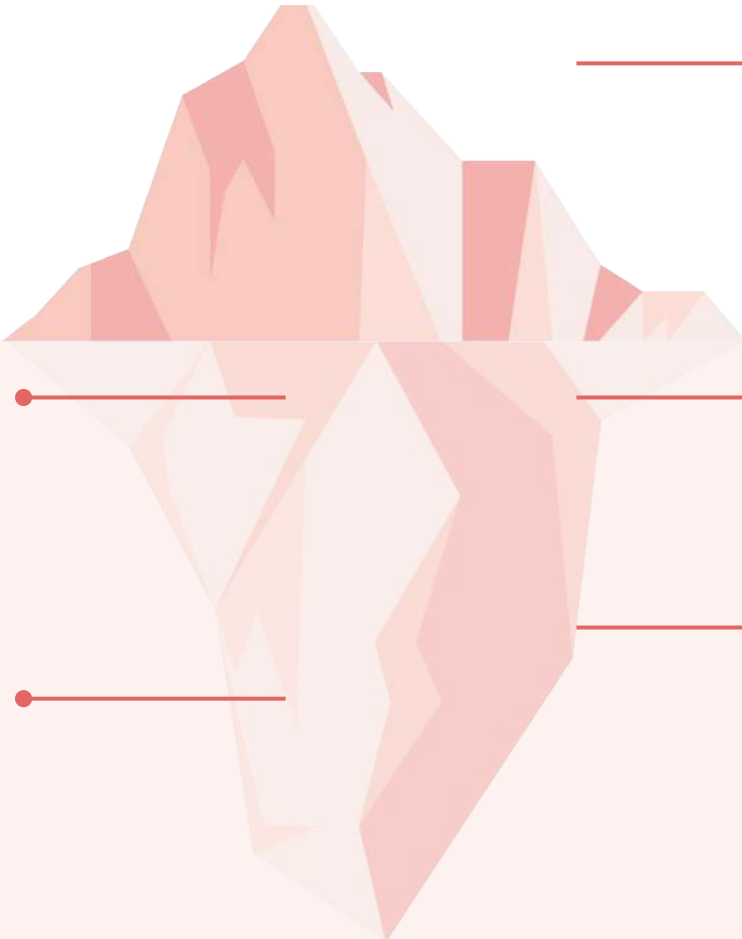
# WELL-OFF GIVERS

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The High Consumption,  
High Education Category



# Well-Off Givers learn through community gatherings; driven by the warm glow of giving



## Well-off Givers

6% of population;  
Median giving of  
Rs. 5,000 over 3 months.

Annual  
Market Size:  
**120 Billion**

### Geographic Distribution ( HIG Survey )

62% in urban areas,  
38% in rural areas.

### Giving Trends ( HIG Survey )

About 86% of this group  
giving in some form.

Cash (66%) and in-kind  
(65% each) are most  
popular, followed by  
volunteering (44%).

### Average HH Size (Based on NSS Data )

4.8 members.

### Employment Patterns (Based on NSS Data )

Rural:  
38.3% Self-employed in agri  
27.5% Regular wage in non-agri

Urban:  
53.0% Regular wage  
33.8% Self-employment

# Well-Off Givers learn through community gatherings; driven by the warm glow of giving

## Qualitative Insights

Though only 6% of the population, this group is well placed to support vulnerable communities systematically, thanks to their higher consumption (weighted MPCE of Rs. 19,466) and formal education.

Qualitative interviews revealed that:

### Discovering Giving Opportunities

Those in this group often learn about giving opportunities through information exchange in community gatherings.

### Giving Experience

No respondents in this category reported any difficulties; some even described experiencing a warm glow from giving.

### Drivers Of Giving

Intrinsic motivation and social conditioning are major drivers of giving for this group as well.

Warm glow likely plays a key role.

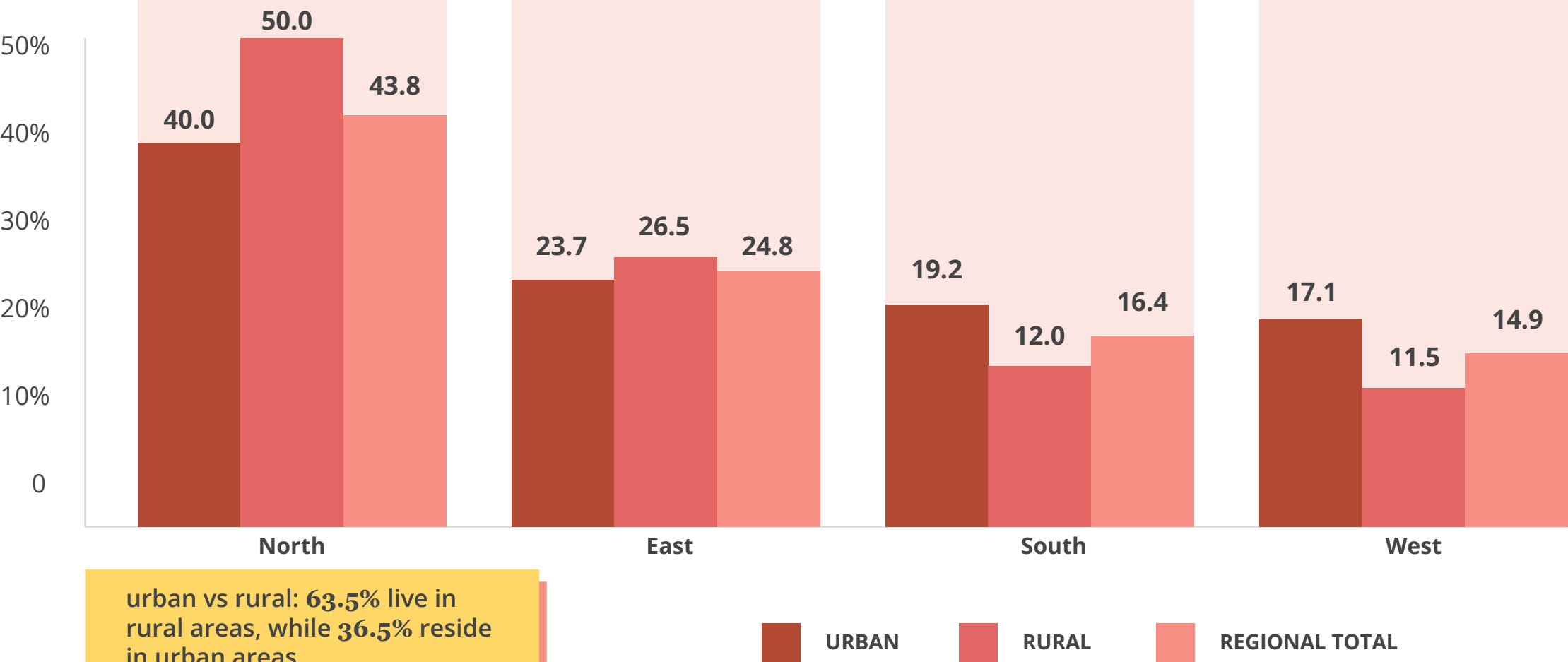
### Recognition For Giving

While some are likely to receive and value social recognition, others said they did not.

# Well-Off Givers learn through community gatherings; driven by the warm glow of giving

62% of the givers are in urban areas, give a median ₹5,000, and direct most of their cash gifts to beggars (40%) and religious organisations (35%) via informal, in-person appeals.

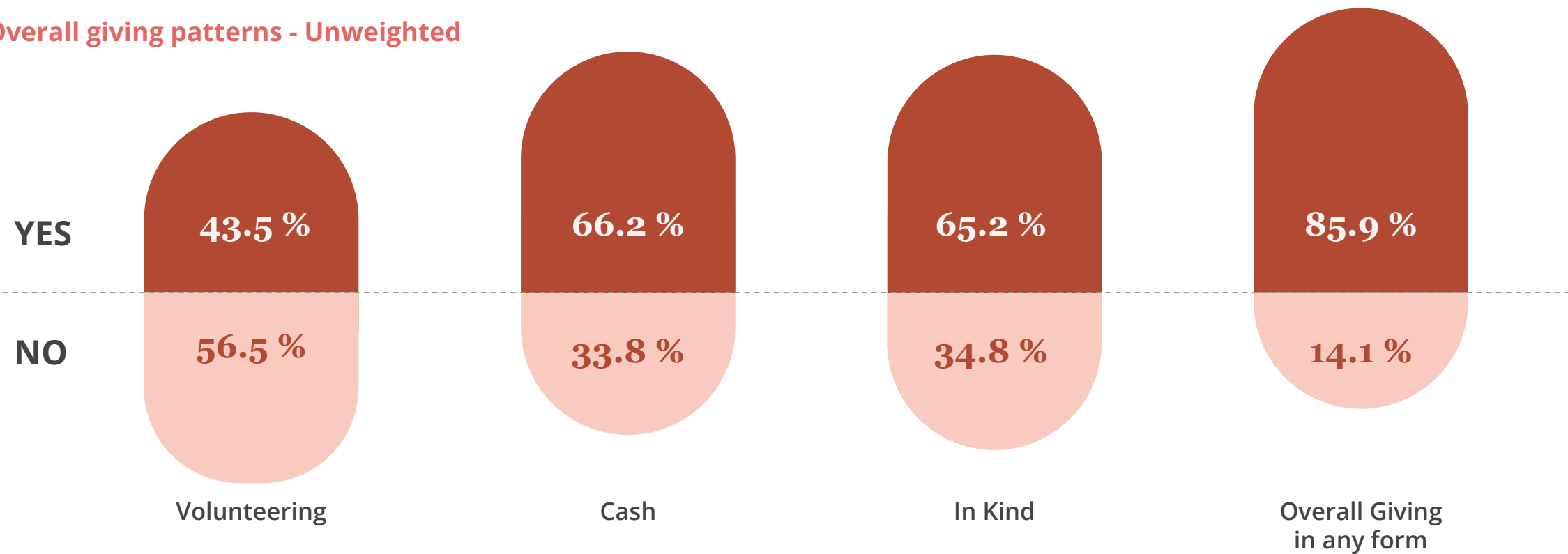
Regional Distribution - Unweighted



# Well-Off Givers learn through community gatherings; driven by the warm glow of giving

62% of the givers are in urban areas, give a median ₹5,000, and direct most of their cash gifts to beggars (40%) and religious organisations (35%) via informal, in-person appeals.

## Overall giving patterns - Unweighted

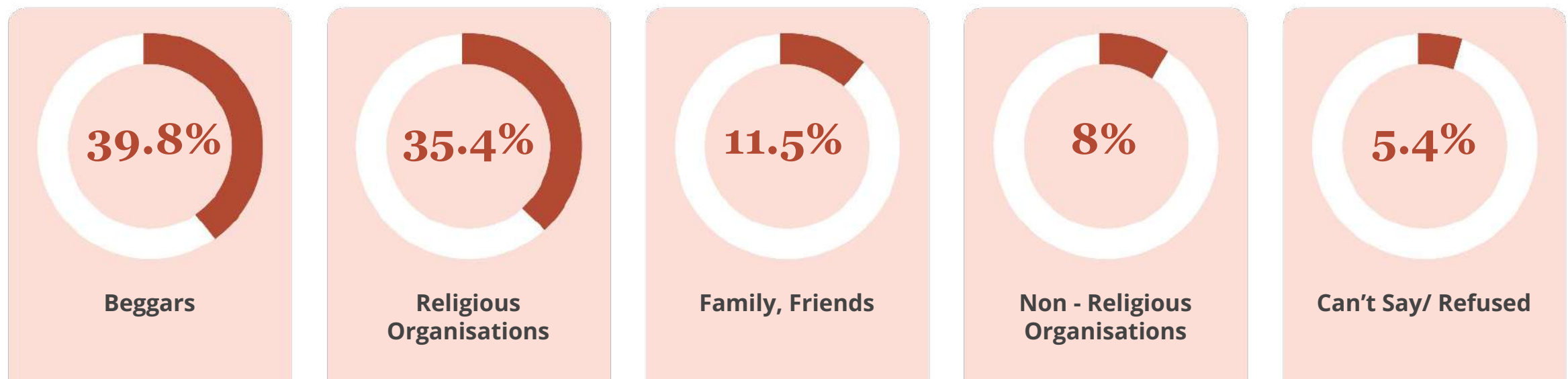


Median Amount of Giving Is ₹5,000

# Well-Off Givers learn through community gatherings; driven by the warm glow of giving

62% of the givers are in urban areas, give a median ₹5,000, and direct most of their cash gifts to beggars (40%) and religious organisations (35%) via informal, in-person appeals.

## Primary Recipient and Channels- Unweighted



Primary Channels: “Other” Channels (25%), In-Person Canvassing (25%) And Tv, Radio And Newspapers (13%)

## **Well-Off Givers** learn through community gatherings; driven by the warm glow of giving

62% of the givers are in urban areas, give a median ₹5,000, and direct most of their cash gifts to beggars (40%) and religious organisations (35%) via informal, in-person appeals.

**When asked about  
how they discover the  
opportunity to give,**

One respondent said:

*"I just talk about whatever generally happens. If I come to know in the locality that somewhere there is a need, or there are some poor people nearby, then I help there..."*

**When asked about  
what finally  
drove giving,**

One respondent said:

*"Sometimes you see something, or hear something somewhere, and it strikes your mind—you feel like you can help. It's normal. In a particular case, "the condition of the person" drove her to give"*

# Reaching The Right Donors, affluent, with a high potential to give across causes

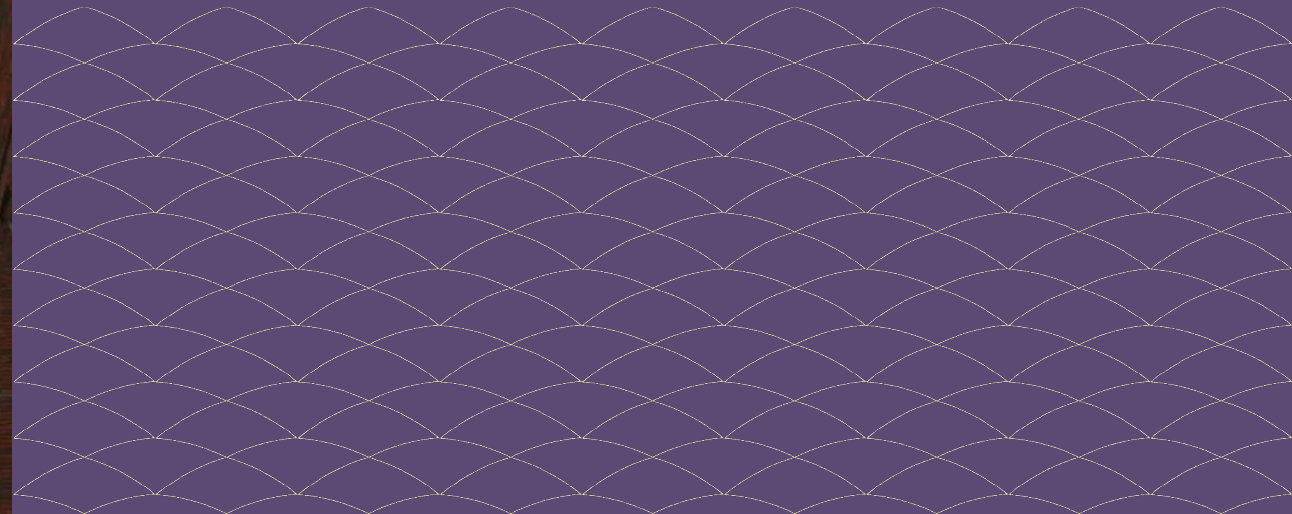
Grassroot Givers	Practical Givers	Aspirational Givers	Well-off Givers
<p>Rooted in rural India, grassroot givers contribute significantly through in-kind support and volunteering, reflecting a strong culture of community-based giving outside formal networks</p> <p><b>Insight for relevant fundraisers:</b> Promote volunteering and in-kind giving through targeted in-person outreach at places of worship and community events, especially in rural areas.</p>	<p>This group, predominantly in urban India, may have limited education but has the means to support the broader community. Giving initially declines with rising income but increases beyond a threshold (U-shaped curve); while they may not give frequently, the donations they make are substantial.</p> <p><b>Insight for relevant fundraisers:</b> Utilise in-person outreach at places of worship and community events; and leverage social media platforms (e.g., YouTube) to showcase how the NGO supports those in need.</p>	<p>Despite limited means, this group concentrated in rural India, shows a strong sense of community giving, often stepping up in times of need. Education and personal values influence how they give, encouraging them to improve broader outcomes.</p> <p><b>Insight for relevant fundraisers:</b> Encourage participation in formal giving networks by showing the tangible impact they could have, for example, on improving educational outcomes.</p>	<p>This group, with high consumption expenditure and high levels of education, is likely to be located in affluent urban communities. This group is best positioned to bring about systemic changes, beyond their immediate communities.</p> <p><b>Insight for relevant fundraisers:</b> Forge credible partnerships and create forums to engage funders on strategy, learnings, and long-term vision. Share transparent details on values, governance, and fund utilisation. Recognising givers' contributions and their role in driving lasting impact could be useful.</p>





# Section VI

THE ROAD AHEAD



# Road Ahead

## Scope for Further Research

- Explore intra-household giving dynamics — who gives, how, and whether motivations and behaviours differ within families.
- Understand the value of cash donations given specifically to religious organisations.
- Deep-dive into particular donor archetypes of interest for further insights.

## Foster Cross-sector Partnerships

Strengthen long-term partnerships across NGOs, community networks, and government to strengthen outreach and trust.

## Build Trust in Systems

Invest in transparent, accountable systems that increase confidence among regular donors, particularly those invested in seeing sustained outcomes.

## Support Data-sharing

Develop more data-sharing mechanisms and behavioural insights to help NGOs better engage everyday givers.

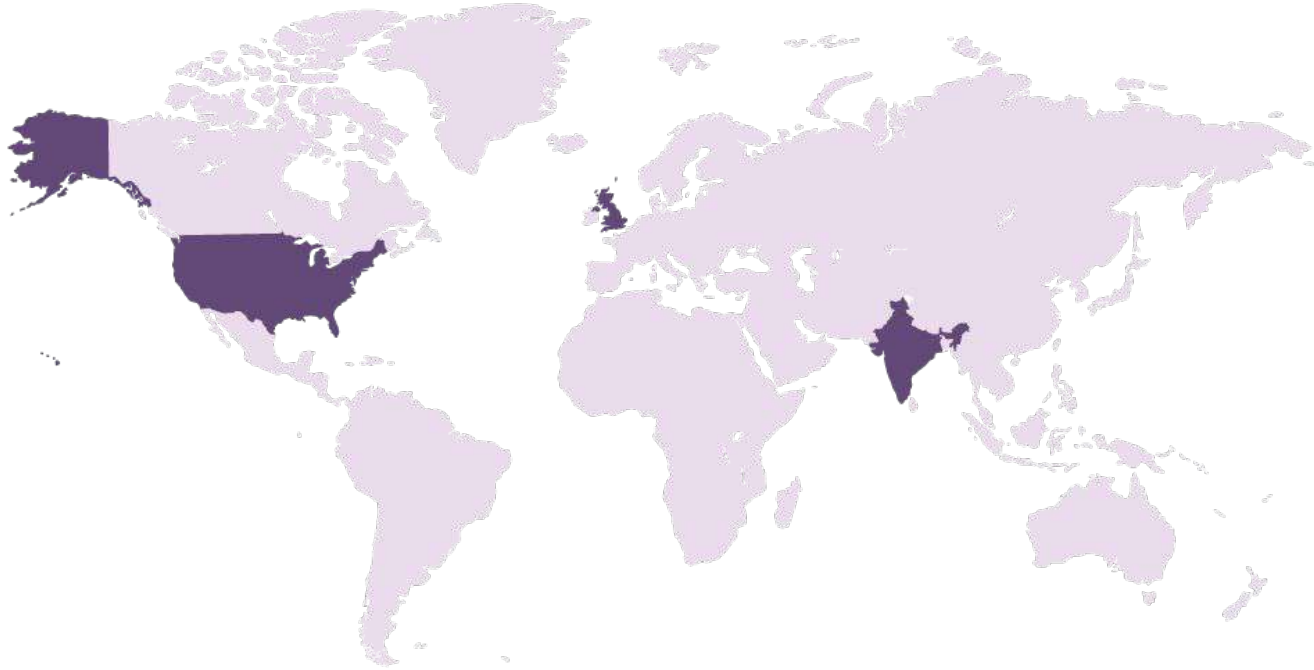




# Section VII

## APPENDIX

## MATURE MARKETS utilise formal channels to harness everyday giving



### Individual Giving in the United States

In 2024, individuals contributed **\$392.45 billion**, forming 66% of total charitable giving.

Everyday donors constitute a major pillar of American philanthropy.

### Trends in United Kingdom

Public donations reached **£15.4 billion (\$20.74 billion)** in 2024, with legacies and individual giving accounting for roughly 30% of charitable income, according to the **Charity Commission for England and Wales**.

In 2024, fewer donors are giving in the UK, but the amount contributed per donor has increased, signaling deeper engagement among active supporters.

### Key Insights and Takeaways for India

In mature markets, everyday giving by individuals constitutes a large share of NGO funding. Whereas, in India, individual giving is largely informal and hard to track.

Strengthening formal channels could help NGOs draw, measure, and scale these contributions, building a more diversified and sustainable philanthropic ecosystem.

# Appendix: Sampling strategy and frame

The sample was stratified by State/UT, with urban–rural quotas applied within each stratum to ensure balanced representation across regions and area types. The adjacent table covers the urban–rural population proportions from Census 2011 that informed this stratification.

**The regional distribution, based on the last HIG study:**

- **North:** Delhi, Uttar Pradesh, Rajasthan, Punjab, Haryana
- **East:** West Bengal, Assam, Bihar, Jharkhand, Odisha
- **West:** Gujarat, Maharashtra, Madhya Pradesh, Chattisgarh
- **South:** Telangana, Tamil Nadu, Andhra Pradesh, Karnataka, Kerala

**Table 1: Intended distribution with urban-rural quotas**

States	Census	Urban	Rural	Urban	Rural	Total
Uttar Pradesh	16.5	22.3%	77.7%	229	798	1027
Maharashtra	9.8	45.3%	54.7%	276	334	610
West Bengal	7.7	31.9%	68.1%	153	326	479
Bihar	7.6	11.3%	88.7%	53	420	473
Tamil Nadu	6.6	48.4%	51.6%	199	212	411
Madhya Pradesh	5.7	27.6%	72.4%	98	257	355
Karnataka	5.5	38.7%	61.3%	132	210	342
Rajasthan	5.2	38.7%	61.3%	125	198	324
Gujarat	4.3	42.6%	57.4%	114	154	268
Andhra Pradesh	4.3	33.4%	66.6%	89	178	268
Orissa	3.5	16.7%	83.3%	36	182	218
Telangana	3.3	33.4%	66.6%	69	137	205
Kerala	2.9	47.7%	52.3%	86	94	180
Jharkhand	2.4	24.1%	76.0%	36	113	149
Punjab	2.4	37.5%	62.5%	56	93	149
Assam	2.3	14.1%	85.9%	20	123	143
Chhattisgarh	2.2	23.2%	76.8%	32	105	137
Haryana	1.9	34.9%	65.1%	41	77	118
Delhi	1.5	97.5%	2.5%	91	2	93
Uttarakhand	0.8	30.3%	69.8%	15	35	50
Total	96.4	35.0%	65.0%	2098	3902	6000

# Appendix : Achieved sample distribution

We initially aimed to survey 6,000 respondents across the selected states, with allocations proportionate to the adult population in each state, based on Census 2011 estimates. This target was exceeded while still maintaining the intended distribution.

**Overall, 33% of respondents in our sample reside in urban areas and 67% in rural areas, broadly mirroring India’s population distribution. Based on region, 30% of respondents are from the north, 25% from the south, 24% from the east, and 22% from the west.**

Table 2: Final sample size and the intended sample size

State	Final sample size	Sample size requested
Andhra Pradesh	302	268
Assam	174	143
Bihar	535	473
Chhattisgarh	166	137
Delhi	116	93
Gujarat	284	268
Haryana	222	118
Jharkhand	157	149
Karnataka	419	342
Kerala	270	180
Madhya Pradesh	375	355
Maharashtra	764	610
Odisha	246	218
Punjab	169	149
Rajasthan	373	324
Tamil Nadu	572	411
Telangana	235	205
Uttar Pradesh	1206	1027
Uttarakhand	54	50
West Bengal	586	479
Total	7225	6000

# Appendix : Achieved sample distribution

Past Studies	Methodology	Key Numbers	How each study differs
India Giving report by Charities Aid Foundation (CAF) - 2019	<ul style="list-style-type: none"> <li>Sample: 1,057 online interviews completed between 2 and 31 August 2018.</li> <li>Focus: Urban population</li> </ul>	<ul style="list-style-type: none"> <li>Between Aug 2017-2018, 72% of Indian adults gave money to a good cause.</li> <li>Helping the poor (55%), supporting religious organisations (53%) and supporting ill and disadvantaged children (52%)</li> </ul>	<ul style="list-style-type: none"> <li>Individual survey</li> <li>Urban focused</li> <li>One year recall</li> </ul>
How India Gives by CSIP - 2020-21	<ul style="list-style-type: none"> <li>Sample: 81,000 households based on telephonic and in-person surveys on conducted in two phases of the year.</li> <li>Focus: 80% were urban</li> </ul>	<ul style="list-style-type: none"> <li>In 2020-2021, 87% of households gave in some form.</li> <li>Giving to religious causes (64%) and beggars (61%) was the most common.</li> </ul>	<ul style="list-style-type: none"> <li>Household survey - phone and in-person</li> <li>80% urban</li> <li>One year recall</li> <li>Consumer panel focused on understanding giving behaviour</li> <li>Data collected during COVID-19</li> </ul>
How India Gives by CSIP - 2021-22	<ul style="list-style-type: none"> <li>Sample: 81,000 households based on telephonic and in-person surveys on conducted in two phases of the year.</li> <li>Focus: 80% were urban</li> </ul>	<ul style="list-style-type: none"> <li>In 2021-2022, 91% of households reported either giving in cash, in-kind, or through volunteering. Giving to religious organisations (73%) and beggars (60%) was the most common - with only 2% HH giving to non-religious causes.</li> </ul>	<ul style="list-style-type: none"> <li>Household survey - phone and in-person</li> <li>80% urban</li> <li>One year recall</li> <li>Consumer panel focused on understanding giving behaviour</li> <li>Data collected during COVID-19</li> </ul>
How India Gives by CSIP - 2025	<ul style="list-style-type: none"> <li>Sample: 7,225 households based on telephonic surveys</li> <li>35% urban and 65% rural based on 2011 Census</li> </ul>	<ul style="list-style-type: none"> <li>In 2025, 68% of respondents report giving in either giving in cash, in-kind, or through volunteering.</li> <li>Religious organisations (46%) and beggars (42%) receive the largest share of individual giving</li> </ul>	<ul style="list-style-type: none"> <li>Household survey - phone survey</li> <li>35% urban and 65% rural based on 2011 Census</li> <li>3 months recall</li> <li>Population level estimate</li> </ul>



# Appendix : Weighted and unweighted giving

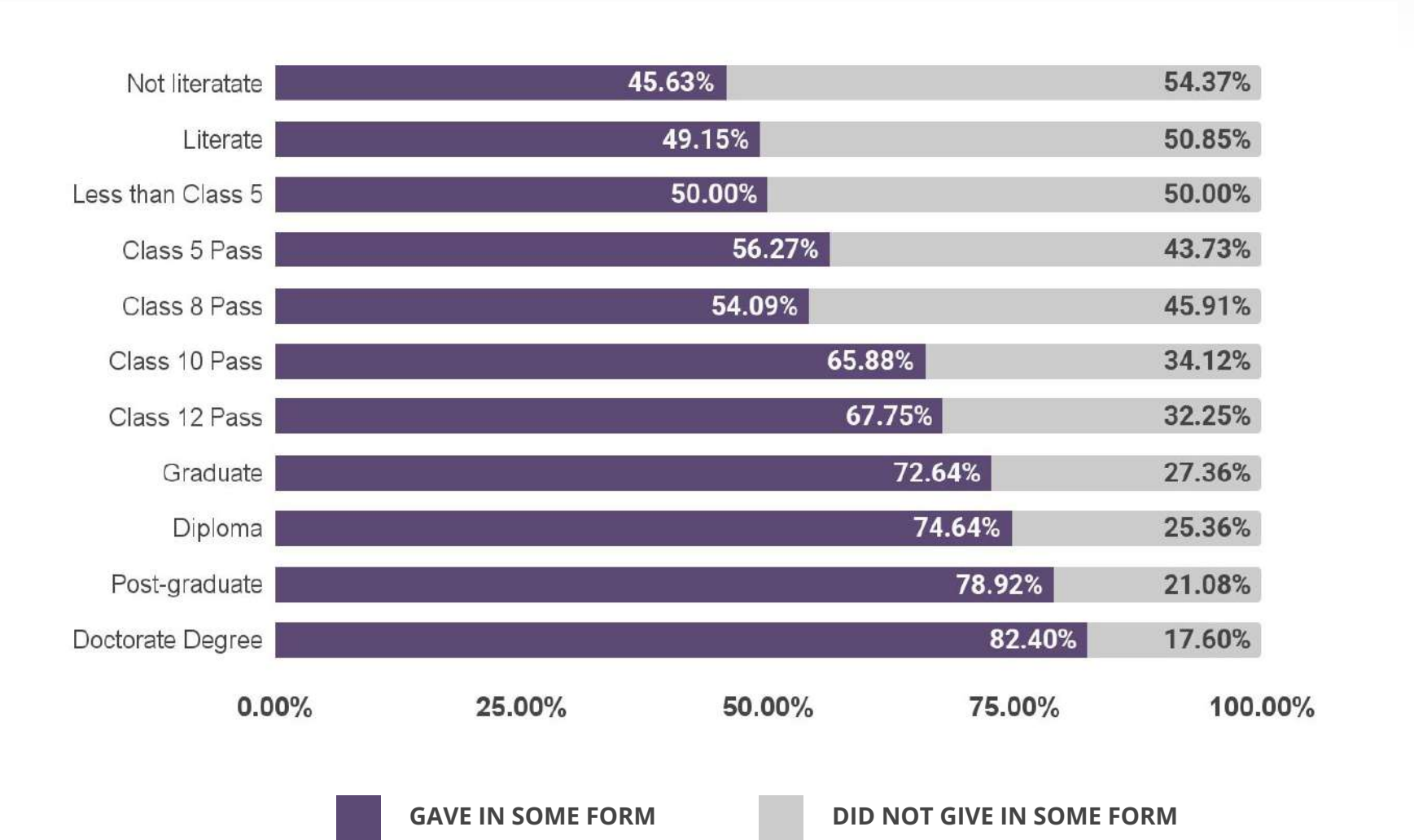
Overall Giving (cash, in-kind, volunteering)	
Unweighted	Weighted
67.7	68.3

Form of Giving		
	Unweighted	Weighted
Cash	46	45.6
In-Kind	44.4	44.9
Volunteering	30.3	30.8

Recipients of Giving (all forms)		
	Unweighted	Weighted
Family & Friends	9.4	9.1
Beggars	41.7	41.8
Religious	46.6	45.9
Non-Religious	14	14.9
Sample		4891

Recipients of Giving (all forms)		
Learning Channel	Unweighted(%)	Weighted(%)
TV, radio or newspapers	11.5	11.5
Instagram	2.9	3
Facebook	4.1	4
Whatsapp	2.5	2.8
Other Soacial Media	5.4	5.6
Phone Calls and SMS	3.6	3.9
In-person Canvassing/Announcement	22.7	23.3
Others	24.1	23.9
Total		7225

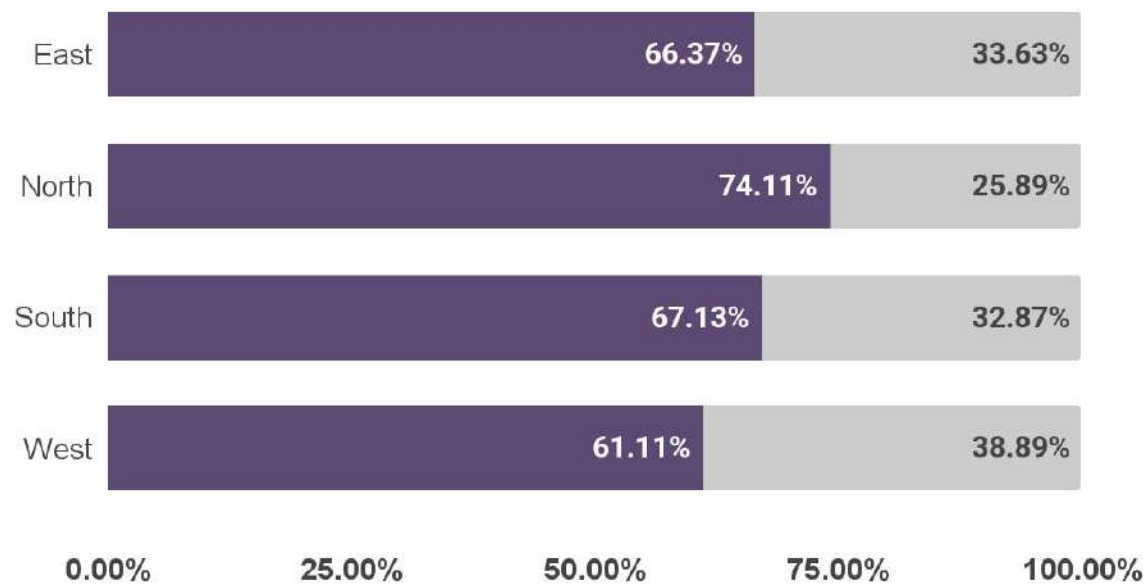
# Appendix : Overall giving by education



Sample size: 7225

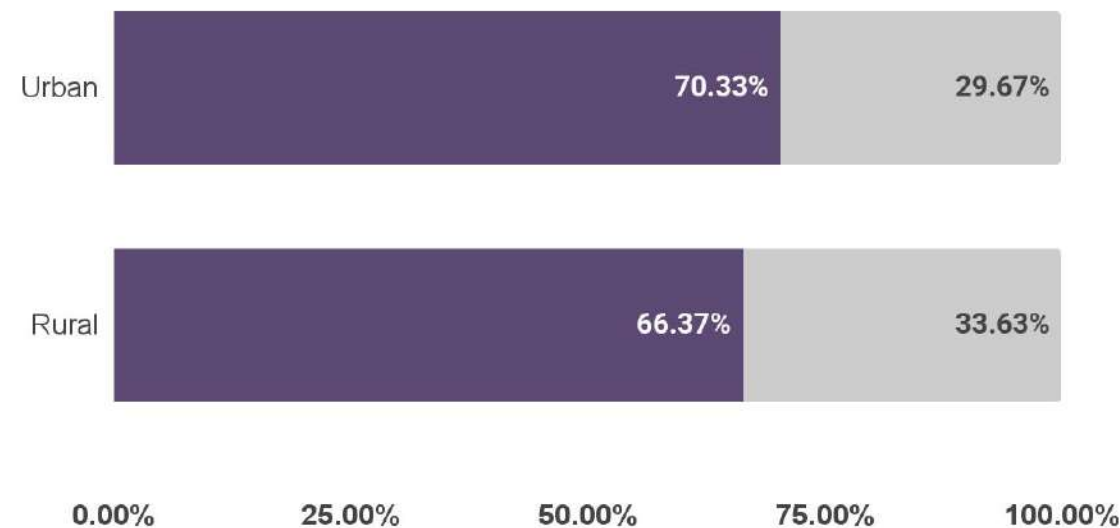
# Appendix : Overall giving by region and area type

Overall Giving, by Region



Sample size: 7225

Overall Giving, by Area Type

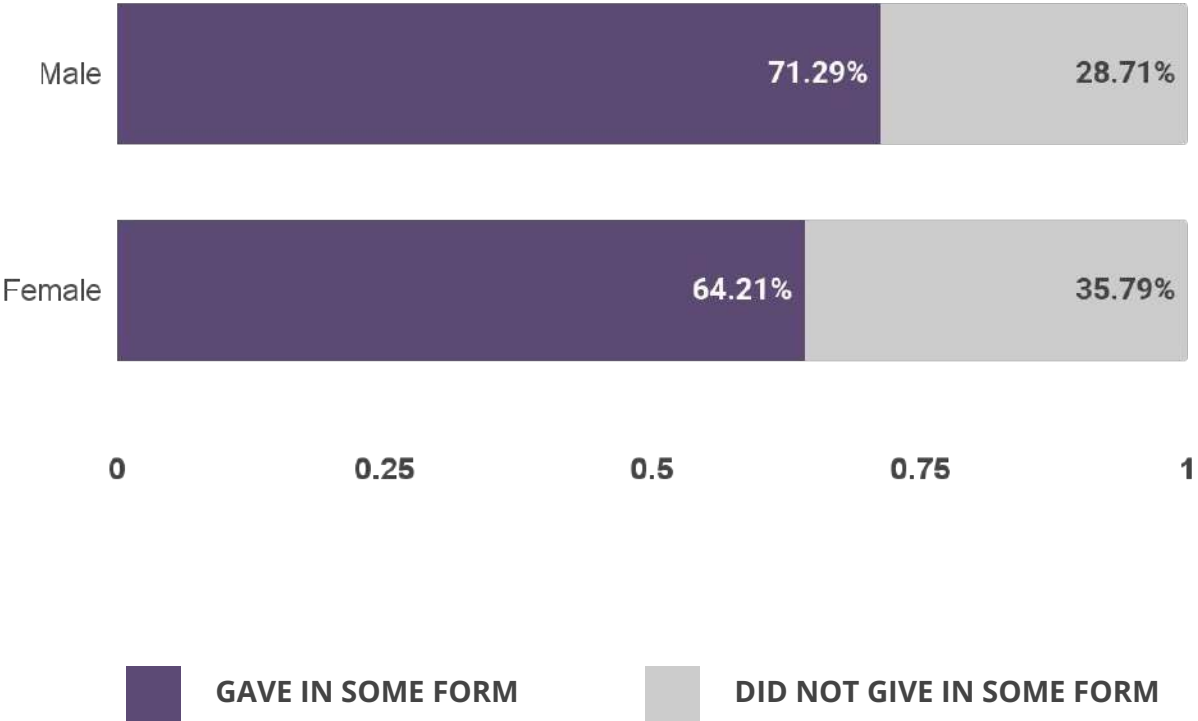


Sample size: 7225

GAVE IN SOME FORM       DID NOT GIVE IN SOME FORM

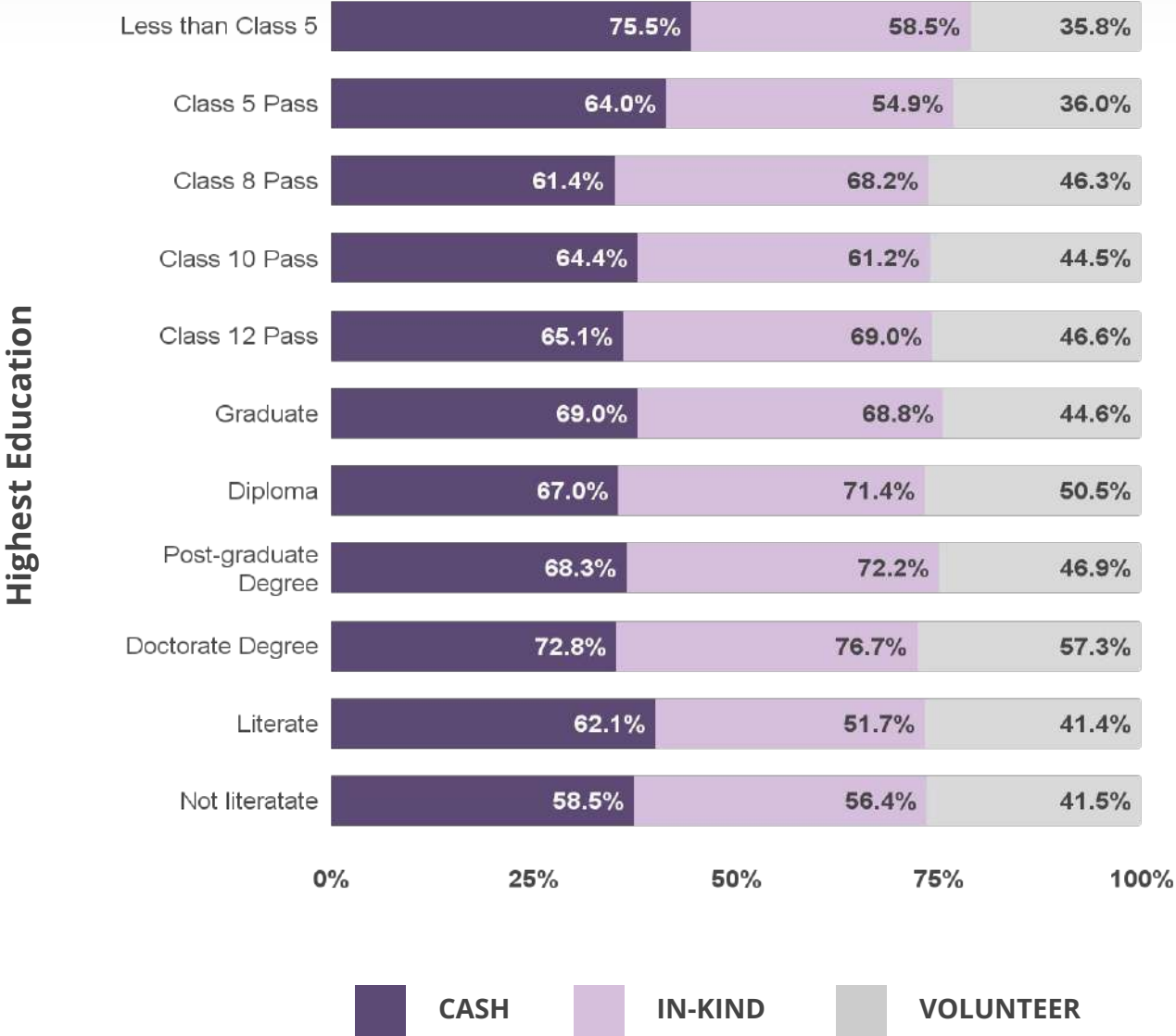
# Appendix : Overall giving by gender

Overall Giving, by Gender



Sample size: 7225

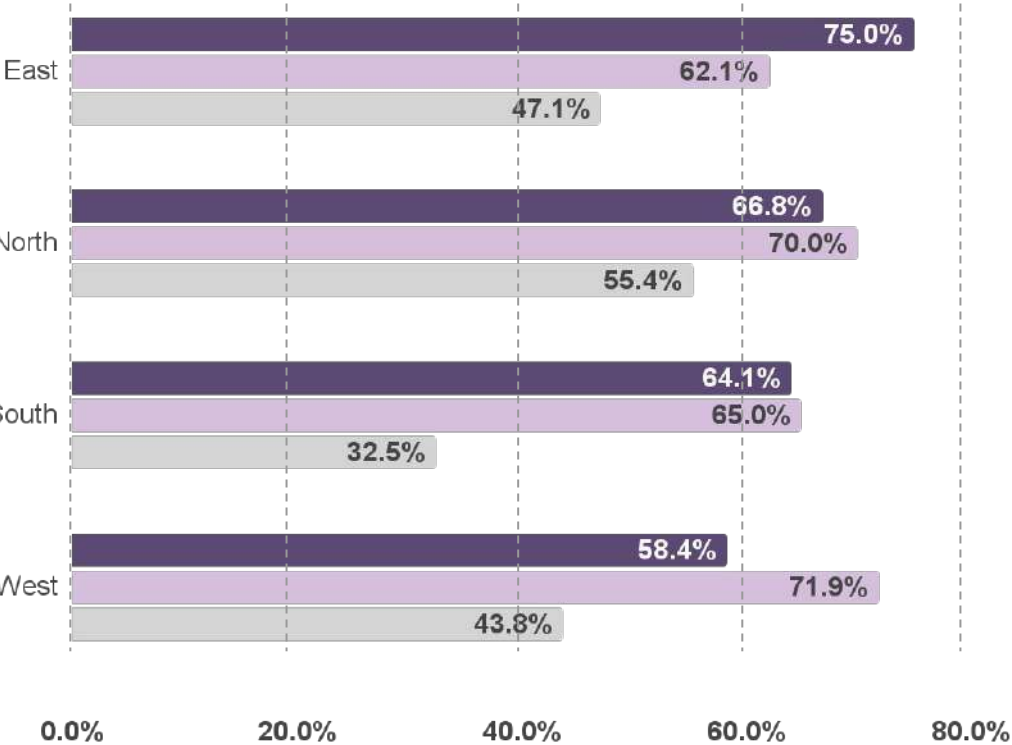
# Appendix : Forms of giving by education



Sample size: 4891

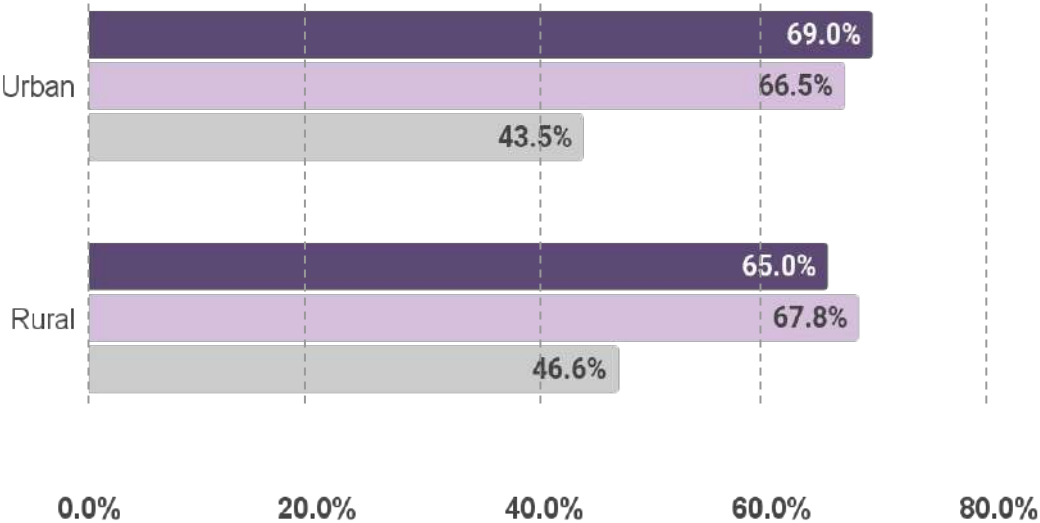
# Appendix : Forms of giving by region and area type

## Overall Giving, by Region



Sample size: 4891

## Overall Giving, by Area Type

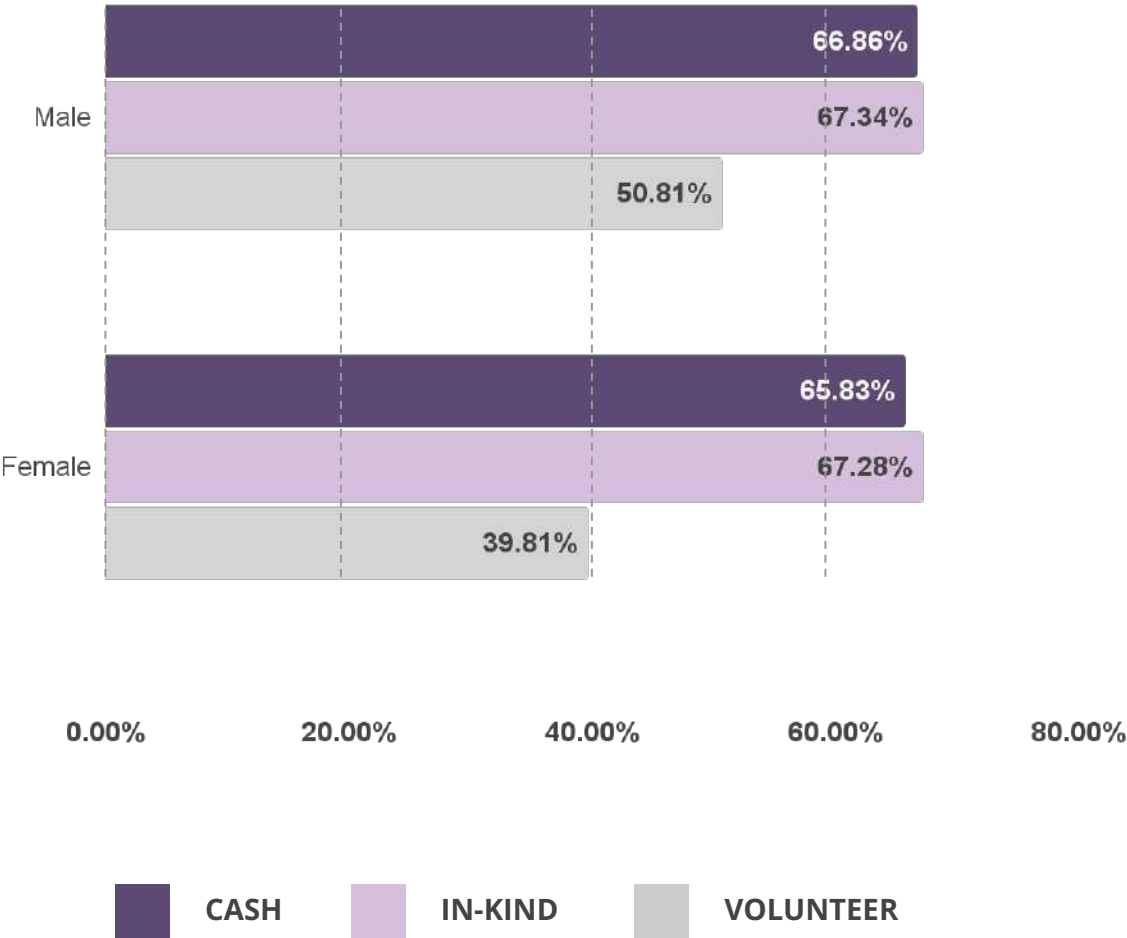


Sample size: 4891

CASH     IN-KIND     VOLUNTEER

# Appendix : Forms of giving by gender

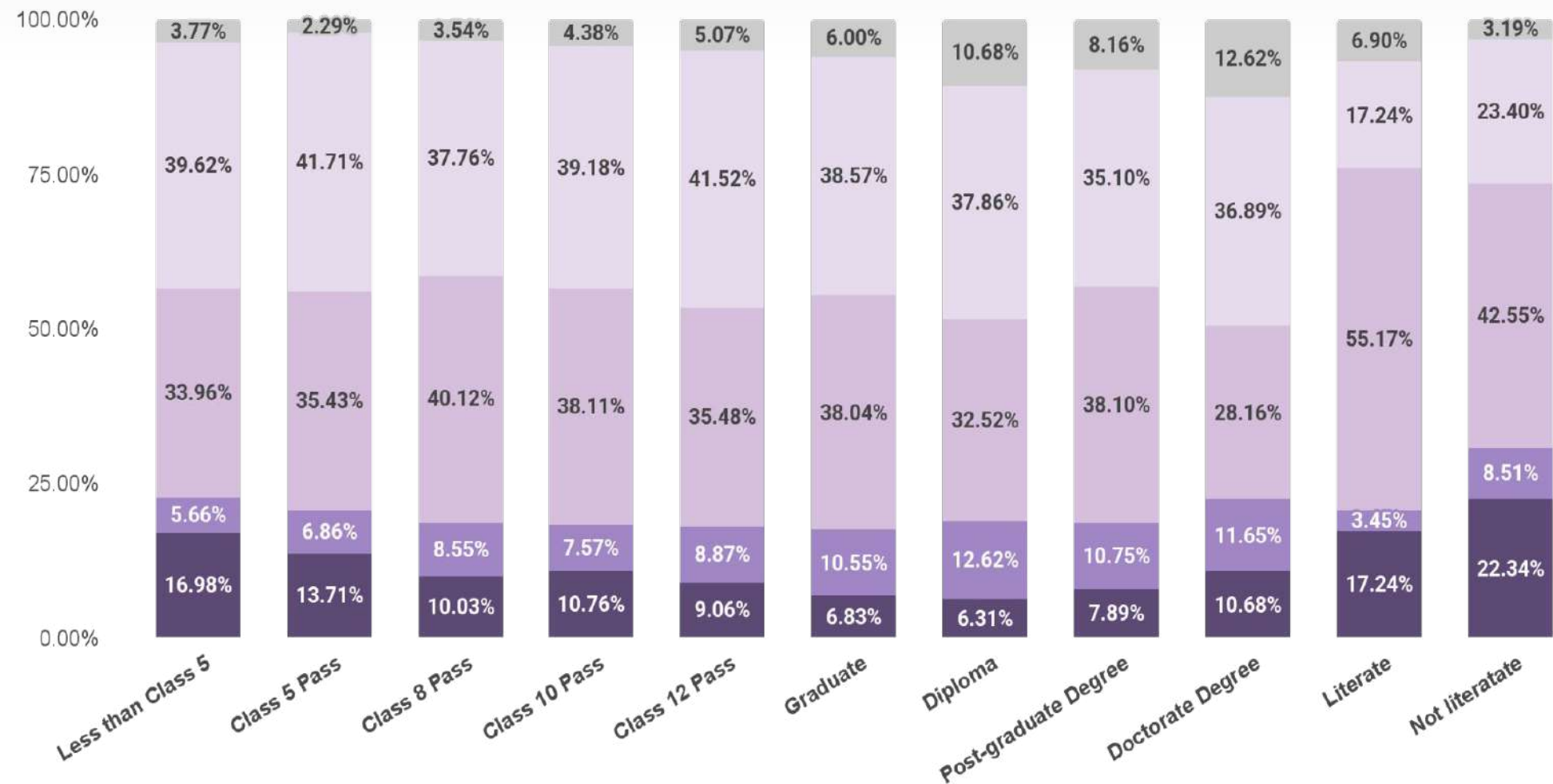
## Overall Giving, by Gender



Sample size: 4891



# Appendix : Primary recipient by education

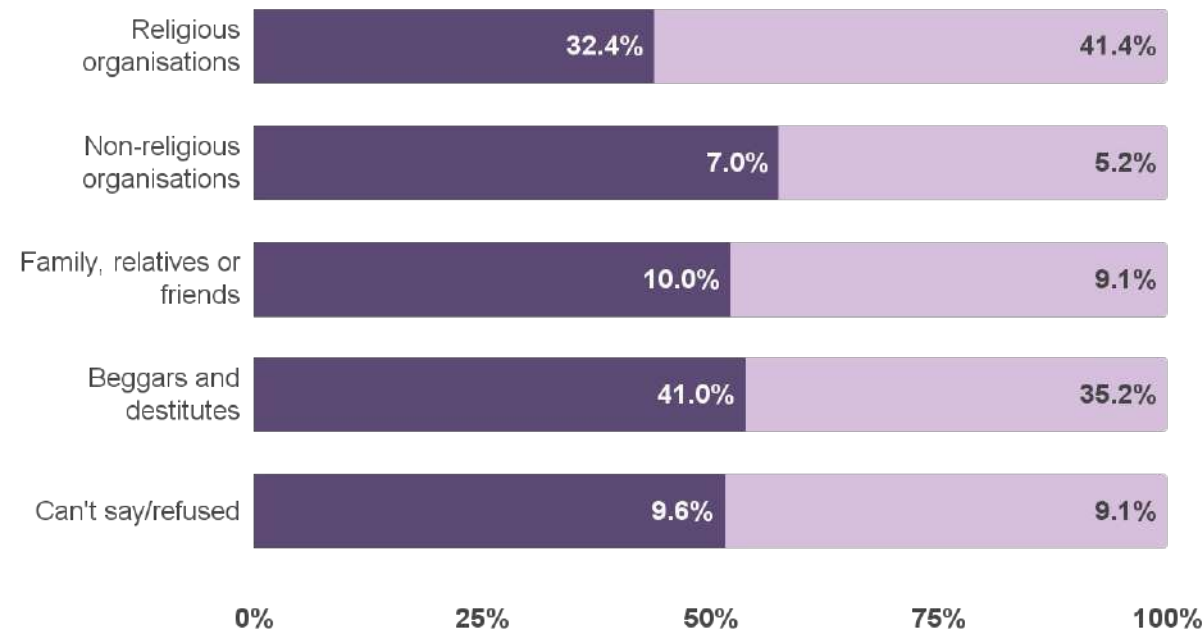


Sample size: 4891



# Appendix : Recipient types

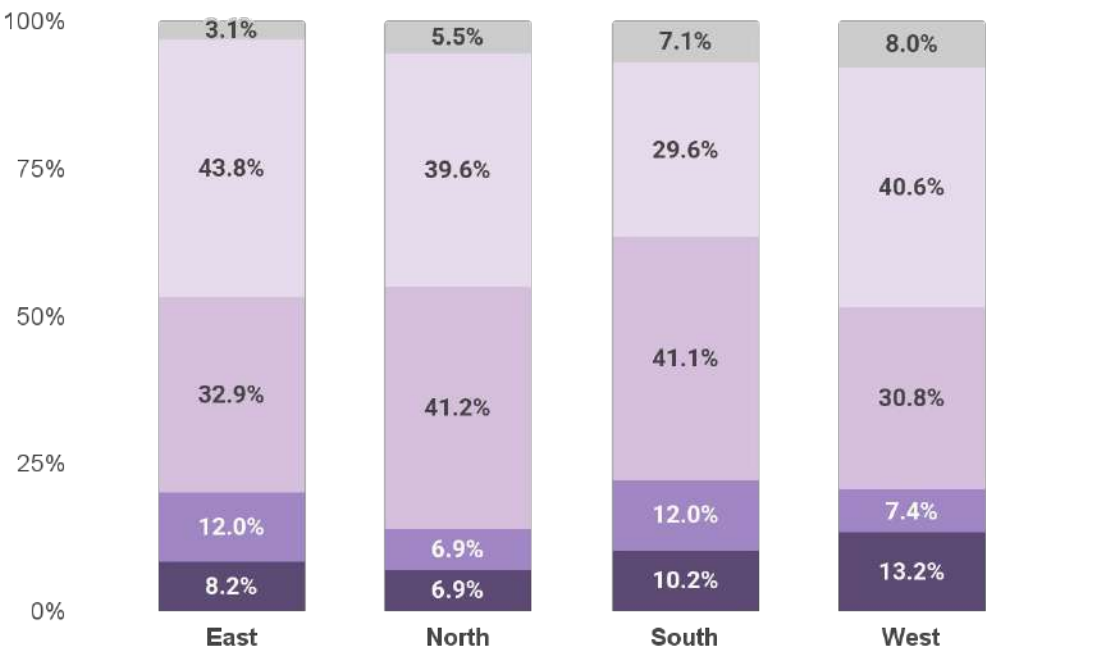
## Overall Giving, by Area Type



Sample size: 4891



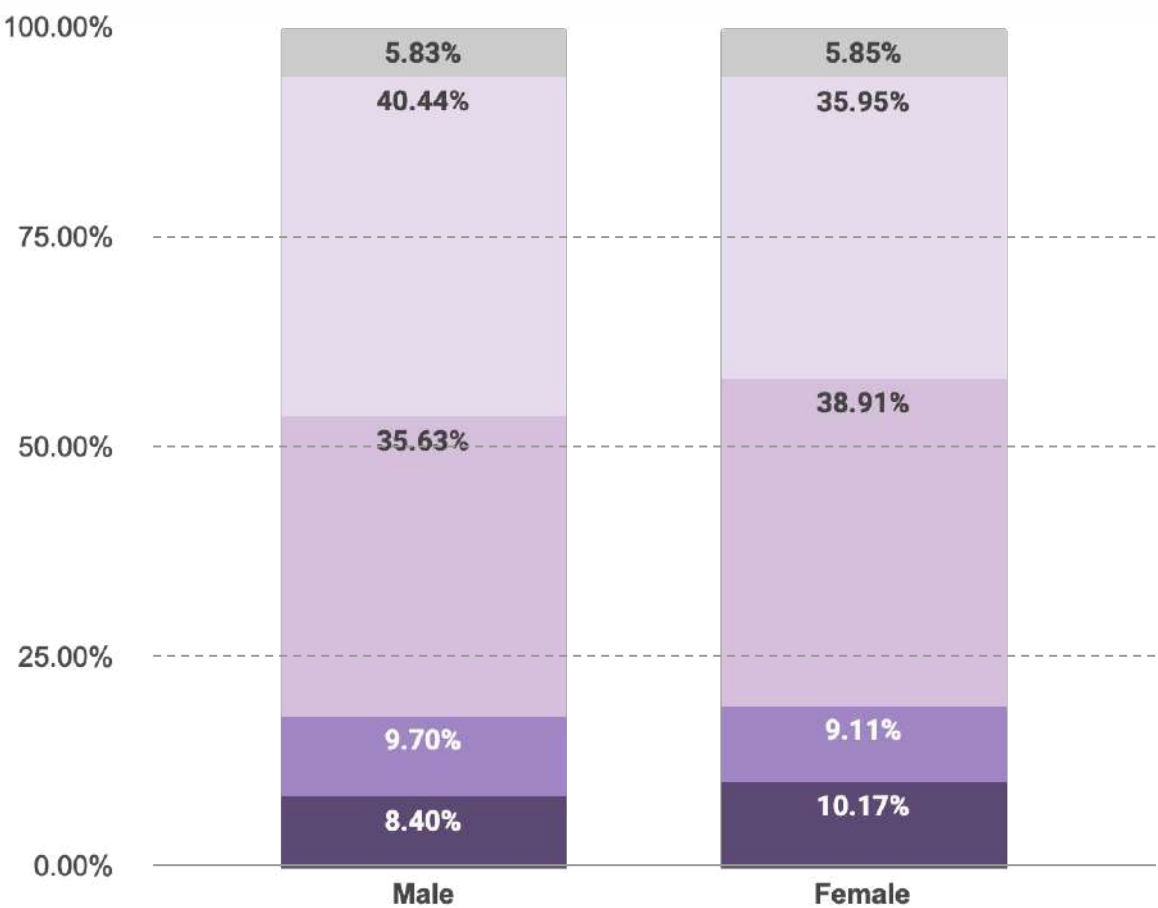
## Overall Giving, by Region



Sample size: 4891



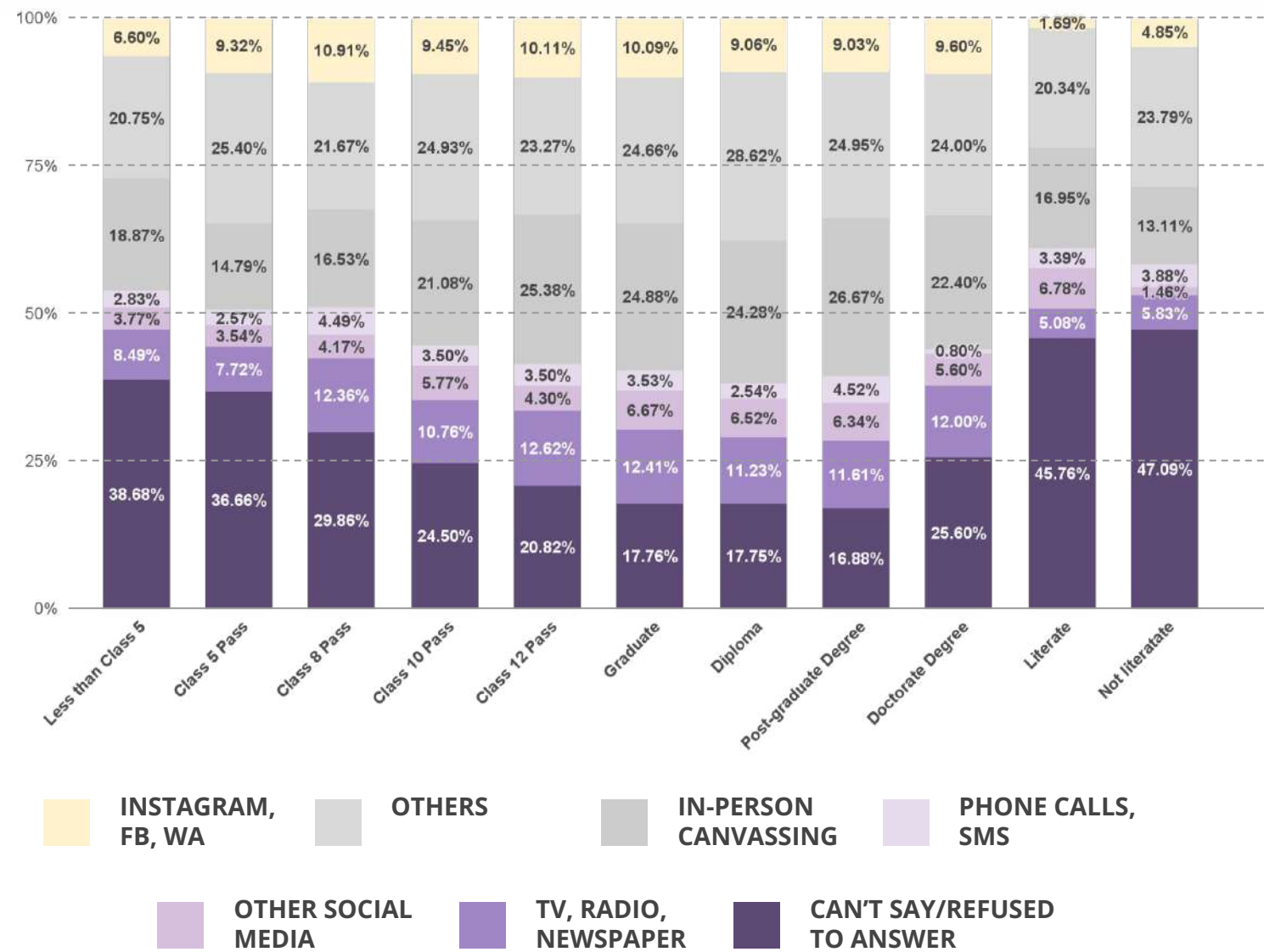
# Appendix : Primary recipient by gender



Sample size: 4891



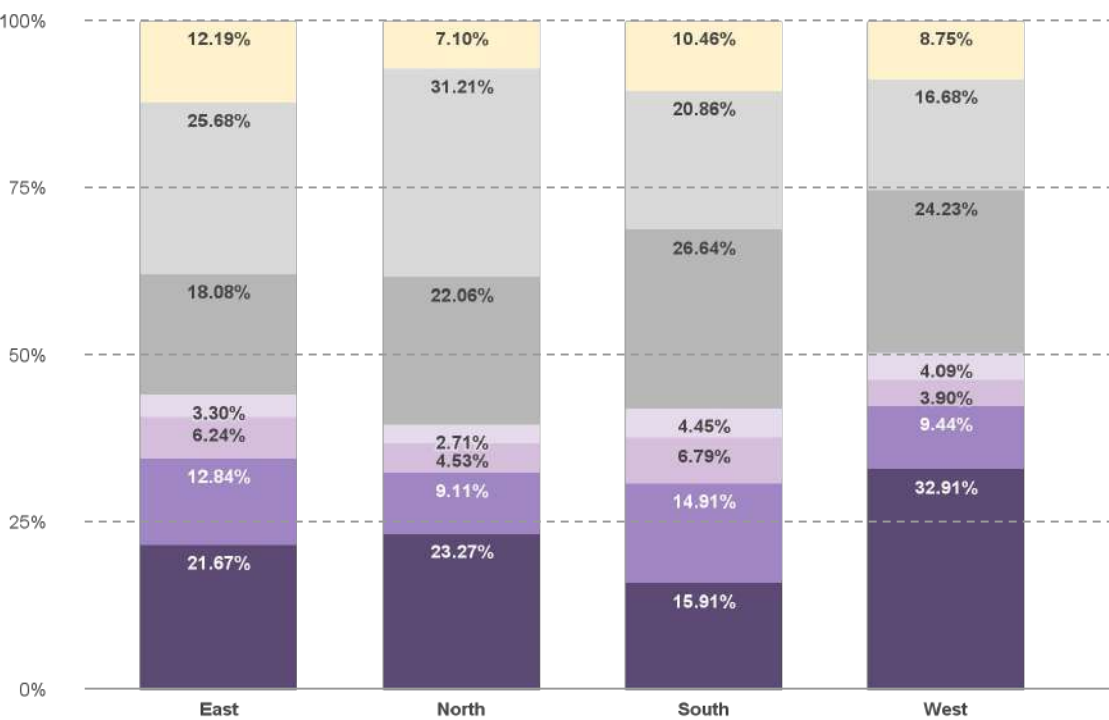
# Appendix : Prominent learning channels by education



Sample size: 7225

# Appendix : Prominent learning channels by region and area type

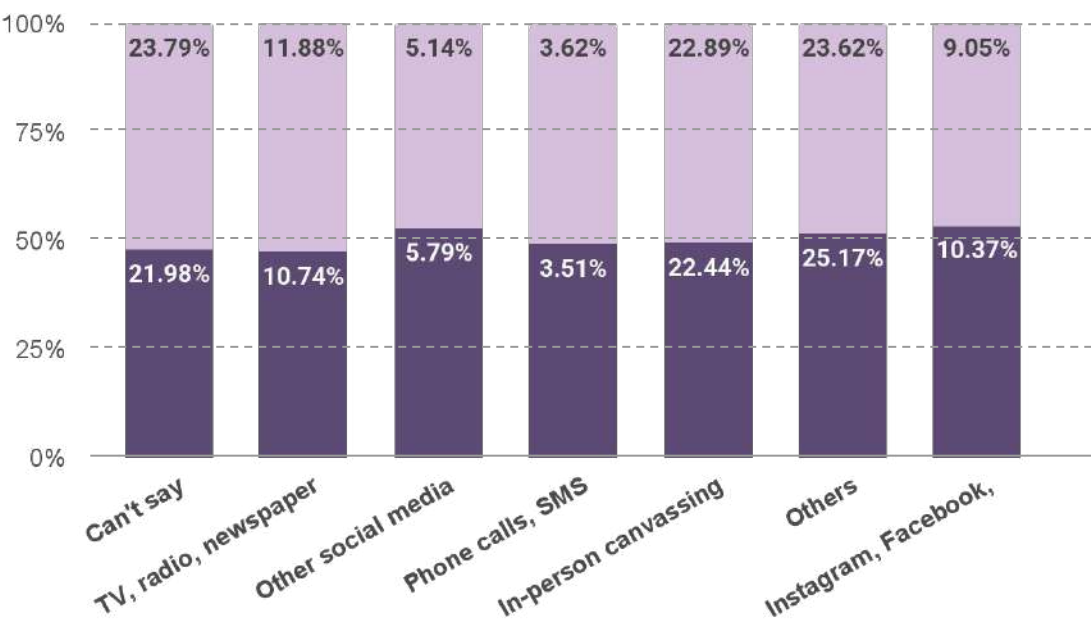
## Prominent Learning Channels by Region



Sample size: 7225



## Prominent Learning Channels by Area Type

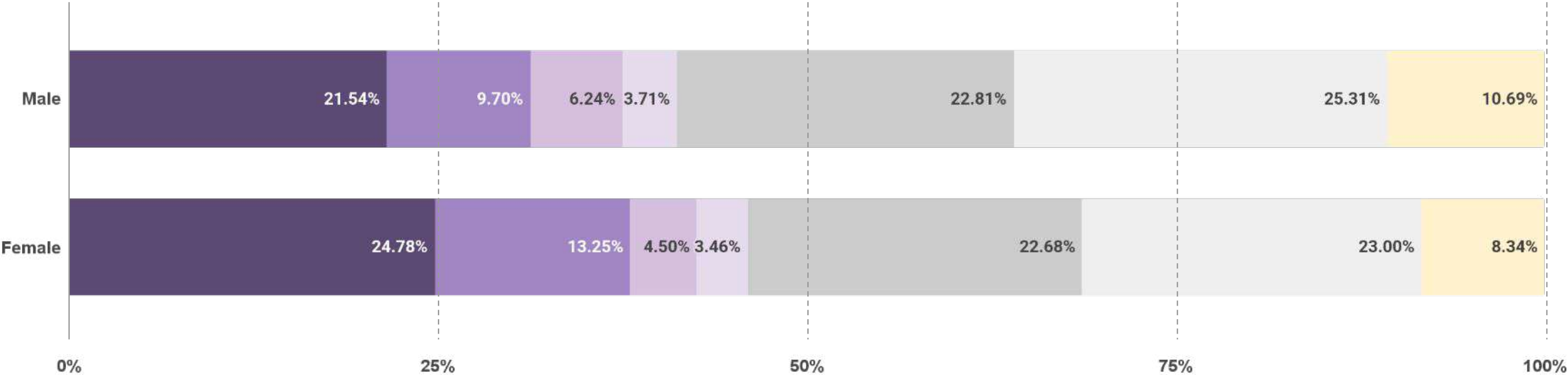


Sample size: 7225

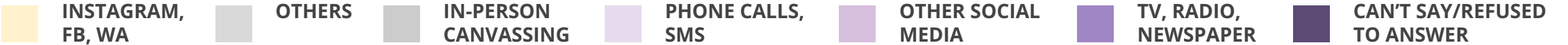


# Appendix : Prominent Learning Channels By Gender

## Prominent Learning Channels, by Gender

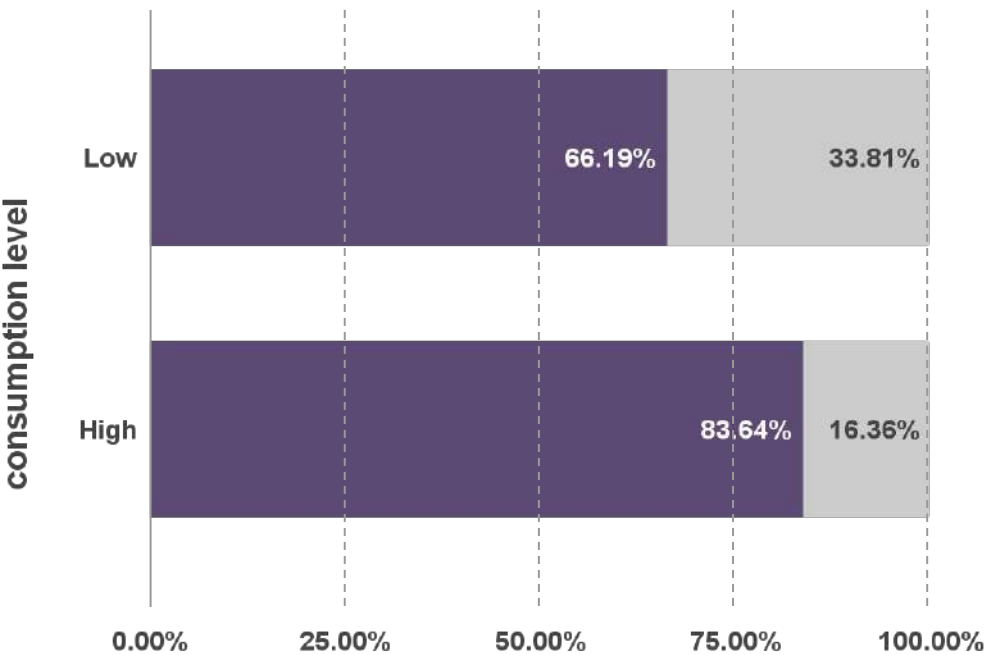


Sample size: 7225



# Appendix : Sample Distribution By Archetypes

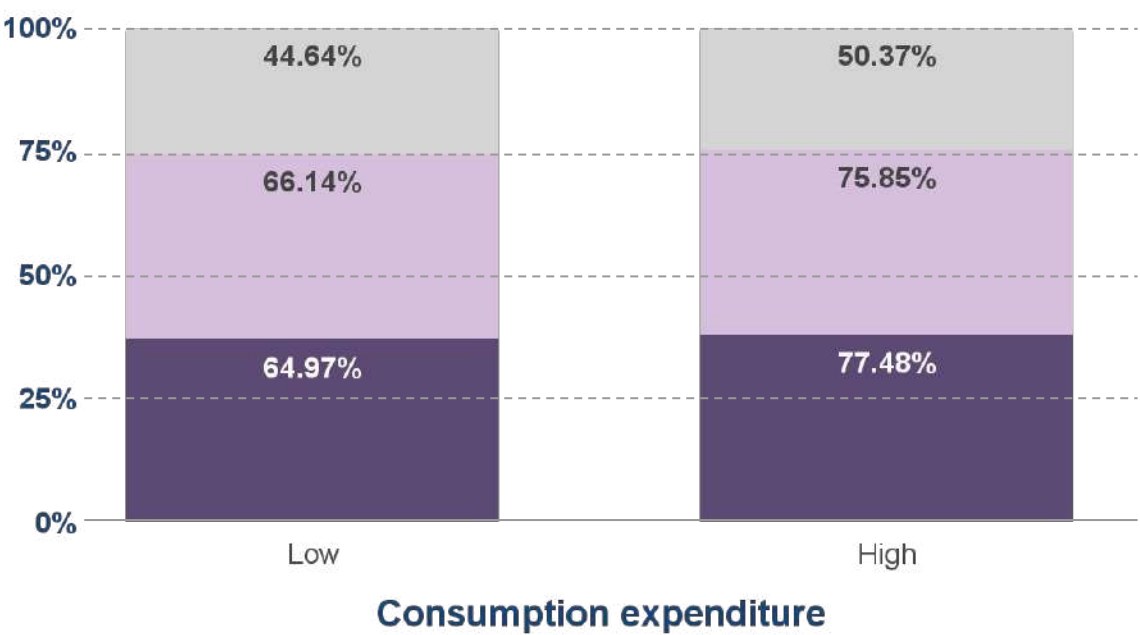
## Overall Giving by Consumption Level



Sample size: 7027

GAVE IN SOME FORM     DID NOT GIVE IN SOME FORM

## Forms of Giving by Consumption Level



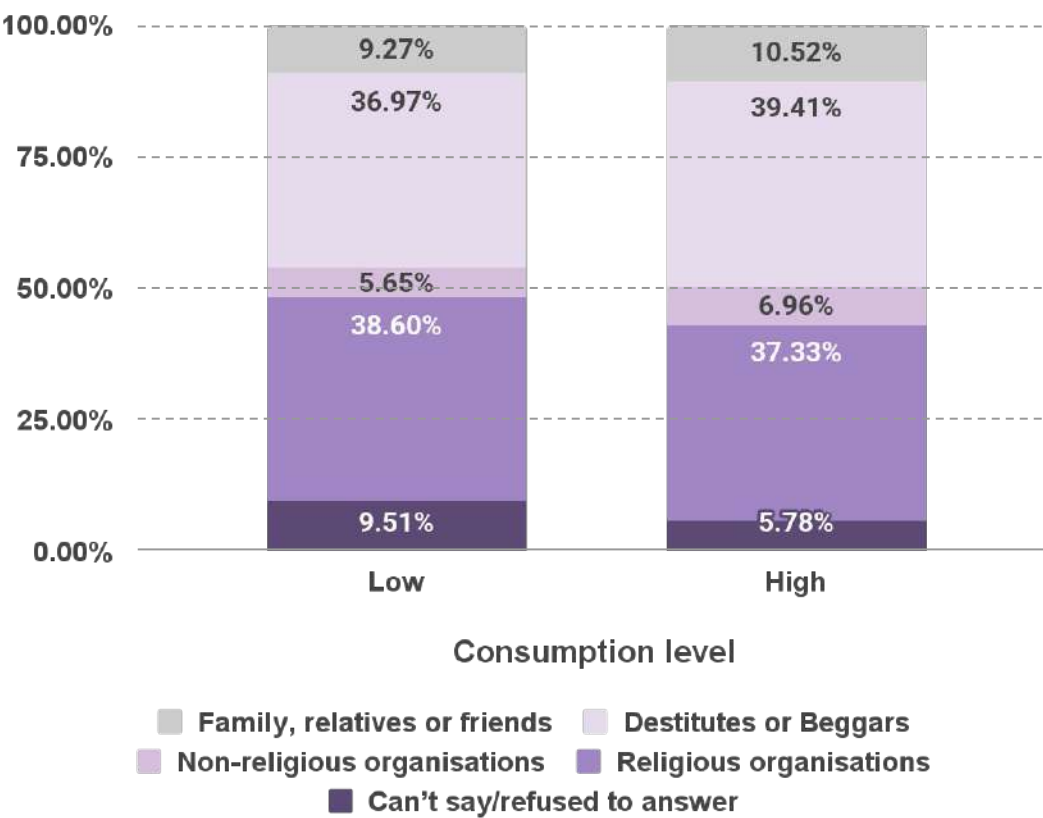
Sample size: 4971

CASH     IN-KIND     VOLUNTEER



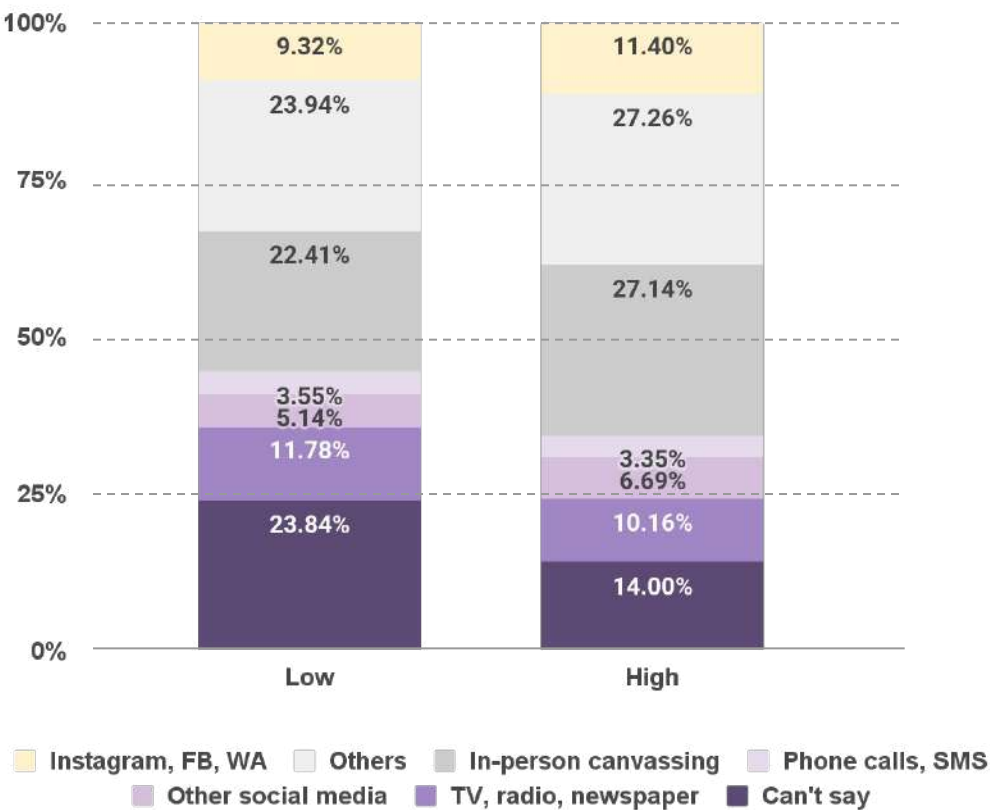
# Appendix : Charts Reflecting Consumption Expenditure

## Channels of Reflecting by Consumption Level



Sample size: 4797

## Channels of Reflecting by Consumption Level



Sample size: 7225

# Appendix : Sample For Qualitative Interviews

## Matrix for distributing qualitative interviews:

We prioritised greater representation of high-asset groups (more likely to give to non-religious organisations) and cash givers (the most prominent mode of giving in our quantitative analysis).

At the same time, we wanted to maintain balanced coverage across the different recipient groups and channels of learning.

Mode of Giving	Distribution based on asset index	
	High asset index	Low asset index
Cash	9	1
In-Kind	3	1
Volunteering	3	1

### Example Prompts:

How did you come across the opportunity To give?

How was your experience in making the donation?

Through which platform did you hear about the giving opportunity?

Do you get any form of recognition in return?



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# Thank You