



Research undertaken by Asian Foundation for Philanthropy

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EXECUTIVE SUMMARY

This paper was written primarily to better understand the giving patterns of the Asian Diaspora in Britain.

Approach Taken

- Historic context of the Asian Diaspora was researched
- Literature in the general area of philanthropy was reviewed
- Some 123 individuals from the Asian Diaspora participated in a brief survey, the results of which were analysed and patterns noted
- A smaller sample of 8 people from the survey were interviewed further

The Diasporic Context

The following summarises the nature and background of the Asian Diaspora in Britain:

- Mainly originates from the Post World War II fragmentation of the British Empire, most notably the Independence of India in 1947 and several African nations during the 1960's.
- Per the 2001 UK census there are some 2.3 million people of Asian ethnicity in the UK
- This group is continually becoming a part of the fabric of British society and culture

Philanthropy in the UK

- There has been a significant redistribution of wealth in this period of entrepreneurship, mergers and acquisitions and Initial Public Offerings.
- This new money has also given rise to a new philanthropist: one that is more involved in the process of giving to charity and takes a 'higher touch' approach to giving.
- This new philanthropist requires much more engagement from the charities they support both in the form of advice, and in the form of feedback.

UK Asian Philanthropy

Literary research revealed the following two unique aspects of giving by the Asian Diaspora:

- Religion plays a role in the giving patterns of the Asian Diaspora. This community is more religious and participates more in the act of giving at places of worship.
- Remittances of money sent back to countries in the Indian sub-continent represent a significant contribution to aid in these countries. This method of 'giving back' is not easily measured and serves to enlarge the charitable role taken by the Asian Diaspora beyond statistical figures on charitable donations.

Philanthropy survey of the Asian Diaspora

The key findings of our survey were:

- More than 50% of our respondents gave to charity quarterly or more often.

- Only 50% of our respondents were influenced by tax benefits when giving. However, those who gave more frequently were more tax aware.
- There was no significant relationship observed between giving and gender
- Causes that addressed the needs of children were the most popular
- Overseas causes were more popular than those in the UK with India being the most preferred country stated.
- The most frequently quoted deterrent to giving was that of suspected corruption and lack of trust in charities.

Telephone Interviews

The key findings of the interviews conducted were:

- Most people preferred to be thought of as British Asian as opposed to just Asian.
- There was general surprise at the relative inexpensive cost of 'making a difference' in India
- Lack of take up of payroll giving
- Lack of trust and fear of corruption was a commonly discussed concern.
- More transparency and trust in the charity was seen as very important.

Conclusion

The way forward for charities is clear. If charities can clearly communicate their good work to the Asian Diaspora and build trust, they will find this group more than willing to contribute. Without doubt, this group already is very active in its endeavours to help, be it through financial initiatives or otherwise.

INTRODUCTION

This paper has been written by the Asian Foundation for Philanthropy (AFP). This UK based charity works closely with the British Asian Diaspora in supporting grassroots charitable initiatives in India¹. The research itself has been approached as a learning study that is in no way meant to be complete, but rather a start in our attempts to understand this area.

Purpose of the Study

The broad aims of this paper can be summarised as follows:

- To understand better the giving patterns of the Asian Diaspora in the UK to overseas charitable initiatives
- To draw attention to this area of research and its relevance on the Asian development landscape
- Act as a primer for further work in the area

There is currently very little research available on this topic specifically. The UK Asian Diaspora does have significant numbers in the UK to raise interest and awareness as an ethnic group, but further research focussing solely on this unique group's giving patterns is very lacking. This group can often appear in surveys and censuses as a separate division of the population, but the analysis often stops there. As this community continues to grow and contribute more to the fabric of British life and its economy, such research will undoubtedly prove more relevant.

The Approach Taken

In conducting this study, different approaches were taken. Due to the lack of prior work in this area specifically, research around the topic of philanthropy in general was reviewed and the implications for our group considered. This review was then followed up by the gathering of data firsthand from AFP's network of contacts within the Diaspora by means of a survey. This survey was developed further by telephone interview with a smaller group of respondents.

Limitations of the Study

Although every effort was made to make this work as thorough as possible, certain factors undoubtedly made this more challenging. The dearth of other works in this area meant that the literary review could only be considered around basic concepts. In an attempt to overcome this, the survey tried to capture data points itself and engage the population directly. The survey could only be conducted over a small sample (c.100 respondents). Despite the size of this sample when compared to more academic surveys, nonetheless this exercise gave good insight upon which much can be built.

¹ www.affp.org.uk

THE DIASPORIC CONTEXT

diásporā: (n) people settled far from their ancestral homelands

- Merriam-Webster Online Dictionary

The Asian Diaspora in Britain is alive and well. Over the years, the communities that make up this group have grown in numbers and become a well established segment within British society. This community has a steadily increasing influence on mainstream British culture which can only increase in strength over time. Today, members of the Asian Diaspora include prominent business leaders, television presenters, sports stars, and even members of parliament.

In this section, we will try and elaborate on the context of the Asian Diaspora from its history through to its position in Britain today.

The History of the Asian Diaspora in Britain²

The connection between the Indian sub-continent and Britain dates back centuries to colonial times when it was part of the British Empire. Later to be known as the Jewel in the Crown of the Empire, the subcontinent was a crucial trade asset to Britain.

Despite being a colony, the phenomena of the Asian Diaspora in Britain gathered its real momentum after India had gained its independence in 1947. Due to its former colonial status, former commonwealth subjects were allowed entry into the UK, and so began the migration from India to Britain. This pattern of migration continued its steady flow long after India was partitioned into a new India, Pakistan and Bangladesh. This migration was in large allowed to flourish until the 1960's, when the British government started to manage the numbers of immigrants coming to its shores by way of new legislation.

Although the steady flow of immigrants from the Indian subcontinent continued as people sought new lives and opportunity in Britain, there were particular distinctive surges of migration that went on to shape the British Asian Diaspora.

In the 1960's there were particularly large waves of Indians arriving in the UK from East Africa. During the colonial era, many Asians had moved to East Africa and prospered. In large, this community was from the Indian state of Gujarat. For these communities, the post-colonial era however proved very unwelcoming, and put their allegiances and commitment to Africa under severe duress. Those in Kenya and Tanzania found themselves excluded from employment and commercial opportunities by unfavourable laws and policies encouraged by post-colonial Africanisation. Those in Uganda faced even more extreme pressure in the form of force that was amplified by the arrival in power of Idi Amin. Many Asians in Uganda faced the threat of expulsion and arrived in the UK as refugees after the then Conservative government relaxed its immigration policies to make this possible. Many of these migrants left Uganda with

² Judith M. Brown, "Global South Asians – Introducing the Modern Diaspora", Cambridge University Press (2006)

little or no money despite their former wealth in Africa. Such was the urgent nature of their departure. For both of these groups, a new start in the UK was difficult to resist.

Following the creation of Pakistan from the newly independent India, the state of Punjab was separated between the two new territories. As a result of this, many Punjabis left their homes in the new Pakistani-controlled Punjab to cross over to the Indian section of this state. The struggle for land amidst a now overcrowded smaller Punjab in India put much economic pressure on this community. This then fuelled a wave of immigration to the UK as many sought new opportunity and a new start.

The state of Kashmir too was controversially separated into two between India and Pakistan. In 1966, some 100,000 people were displaced by the building of the Mangla dam which submerged in the region of 250 villages. Many used their compensation from this to fund migration to the UK.

The newly created country of Bangladesh had also contributed significant numbers of migrants to the UK. Many from the Sylhet region worked as sailors and used to work for short periods in the UK. When legislation around immigration tightened in the 1960s, many from this community chose to simply stay and make the UK their home.

Although migration from Asia to the UK undoubtedly continues today, the migrants from these earlier decades has formed the base of the British Asian Diaspora today.

The Asian Diaspora Today – The Facts

The 2001 UK census provides a lot of statistical information on the Asian Diaspora in the UK³. The key metrics recorded in the 2001 census are as follows:

- From a total population of c.57 million, the Asian Diaspora represented the following numbers:

Indian	1,051,844
Pakistani	746,619
Bangladeshi	282,811
Other Asian	247,740
Total Asian	2,329,014

- From within the Indian, Pakistani and Bangladeshi communities, the following percentages were born in the UK:

Indian	45.9%
Pakistani	55.0%

³ This was taken from the Office of National Statistics publication: “Focus on Ethnicity and Religion 2006 edition”. Editors: Joy Dobbs, Hazel Green, Linda Zealey. Available online at: <http://www.statistics.gov.uk/statbase/product.asp?vlnk=14629>

Bangladeshi	46.4%
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- The Indian population is younger than the White British, White Irish and Black Caribbean populations but older than the Pakistani and Bangladeshi populations.

The Center for Social Markets also analysed the Diaspora in its paper: British Asians Today: A Statistical Overview⁴. Key points of interest include:

- A survey commissioned by Barclays Bank in 1996 of 400 small businesses found the following:
 - More Asians (13%) are educated to degree level than any other group.
 - Asians are twice as likely to spend any excess business profits on their family, perhaps to support a child through further education, than either Black or White entrepreneurs.
- Self-employment is most common among South Asian people when compared to other groups. (Labour Market trends, 2000:506)
- Indians tend to be the most likely to stay on at school or college and are among the most successful academically at the GCSE level. (ONS, 1996:8)

The figures above provide much insight into the Asian Diaspora in Britain. Its numbers are clearly significant in size and place of birth information suggests that there are still many 1st generation migrants in the community. The Diaspora however is still on average young in age and the 1st generation migrants of the 1960's are now ageing.

⁴ "British Asians Today: A Statistical Overview", Center for Social Markets (July 2001). Available online at: www.csmworld.org/PUBLIC/pdf/stat_overview.pdf

PHILANTHROPY IN THE UK

“...a new type of donor is emerging – young, self-made and socially conscious – who is giving rise to new ways of giving.”

- ‘A Guide to Giving’ by Philanthropy UK

The rise of the entrepreneur within society cannot be questioned as a phenomena of the post World War II era. With the opening of trade globally, bull markets, IPO booms, the technology start-up, globalization, private equity financing, mergers and acquisitions, and city bonuses, many peoples lives have been changed by the sudden dispersion of capital throughout the First World.

With the arrival of this new entrepreneur have also come new approaches to giving. As Charles Handy states in his recent book ‘The New Philanthropists’⁵, “Entrepreneurial Britain has been born again and is becoming generous”. “Philanthropy has become the new status symbol”. Handy also draws attention to the disparity between giving levels in America (£600 per head per annum) compared to Britain (just £226 per head per annum). He does however qualify this by writing that “There are now, however, some signs of change in Britain”.

The book ‘Why Rich People Give’ by Theresa Lloyd is a highly regarded study in the area. Based on interviews with 100 wealthy people, the work provides great insight into the giving patterns of the wealthy in the UK. From reading the summary of the book’s findings⁶, the following points were of particular relevance to this paper:

- The main motivations for giving that arose from the group were:
 - 1) **Belief in the cause** (This was the strongest motivator)
 - 2) **Being a catalyst for change**
 - 3) **Self actualization:** “This covers the satisfaction of personal development – applying expertise in a different sector, learning new skills, directing money which might otherwise go to the government, addressing causes with a personal connection and defining place in history.”
 - 4) **Duty and responsibility**
 - 5) **Relationships:** This concerns the fun, enjoyment and personal fulfillment of relationships with a range of people. These may include the senior staff of the charity, beneficiaries and other donors. Donor networks feature strongly in some sectors and communities. A desire to join such networks may influence some.
- “After the initial gift, reinforcement comes from donors knowing that they are **making a difference, being properly thanked, and meeting like-minded people**”.

⁵ Charles Handy “The New Philanthropists”, William Heineman (2007)

⁶ This summary can be obtained from the Philanthropy UK website at: <http://www.philanthropyuk.org/Resources/WhyRichPeopleGive>. It refers to the publication: Theresa Lloyd “Why Rich People Give”, Philanthropy UK (1st edition 2004)

- “Donors want to feel that they are valued and recognized for the interest, concern and passion which motivates them and that they are appreciated for more than their money.
- “Most people wanted some kind of appreciation or recognition for their support”.
- “A reluctance to fund core costs, for small as well as large organizations, was mentioned frequently”.
- “For many donors the caliber of the individual leaders of the organization is also crucial”.

The Charities Aid Foundation (CAF) in association with The National Council for Voluntary Organisations (NCVO) periodically produces a joint report called UK Giving. This work seeks to analyse data from the Individual Giving Survey, a module in the Office for National Statistics Omnibus Survey. Interestingly, UK Giving 2007⁷ provides us with the following insights:

- “The three groups most likely to donate to charity are women, people aged 45-64 years, and managers / professionals.”
- “High level donors disproportionately contribute more to religious causes.”
- “There is evidence that charities would benefit more from appealing to other charities’ donors than to the population as a whole.”
- “Payroll giving, which allows employees to donate directly and tax efficiently from their gross salary, saw a 39% increase between 2005/06 and 2006/07 in the number of employers contracted to this scheme.”
- Giving to overseas causes was the fourth most popular cause behind medical research, children, and hospitals.

In September 2007, the National Centre for Social Research and the Institute for Volunteering Research published the study: ‘Helping Out: A national survey of volunteering and charitable giving’⁸. This work was prepared for the Cabinet Office (Office of the Third Sector). This study found the following with regards to factors likely to encourage charitable giving:

- Providing people with more information emerged as an important way to encourage donations. This includes receiving information about how specific donations were spent.
- Assurance that money was spent effectively was of great significance.
- The promotion of tax-efficient giving would likely encourage donations.

⁷ Charities Aid Foundation / The National Council for Voluntary Organisations, “UK Giving 2007” (2007). Available online at: <http://www.cafonline.org/default.aspx?Page=12182>

⁸ Natalie Low, Sarah Butt, Angela Ellis Paine, Justin Davis Smith “Helping Out – A National Survey of Volunteering and Charitable Giving” Cabinet Office (Office of the Third Sector). Available online at: http://www.cabinetoffice.gov.uk/third_sector/Research_and_statistics/third_sector_research/helping_out.aspx

In September 2007, Barclays Wealth issued a white paper titled: ‘The changing face of Philanthropy: today, tomorrow, and beyond’⁹. In preparing this research, Barclays Wealth interviewed 504 high net worth (HNW) individuals (people who hold over £100,000 in investable assets) and 15 ultra high net worth (UHNW) individuals (over £3 million in investable assets). As well as these donors, they also interviewed a panel of 5 thought leaders in the area. Their findings have been summarized in the following tables which have been excerpted from the paper:

1. The Profile of the UK Giver

	Today	Tomorrow	Potential Impact
Source of Wealth	Many become wealthy by saving or through family legacies which often results in constrained or limited donations.	New wealth, increasingly funded by ‘liquidity events’ and entrepreneurship, will trigger more major donations coupled with increased donor involvement.	We will see greater philanthropic activity and a more strategic approach adopted by philanthropists, charities and advisors.
The Impact of Family Values	The historical values of parents and older family members currently influence philanthropic giving.	We are seeing the situation reversed. Philanthropy will increasingly be used by parents as a framework for instilling values and skills in younger generations.	Philanthropy will be used increasingly as an ‘educational tool’ within HNW families instilling business skills via trusts as well as equipping offspring with effective strategies for responsibly ‘coping’ with wealth.
Private v. Public giving	Tendency to shy from public recognition and a clear desire for privacy characterizes givers in the UK while the lack of public role models has an impact.	An increased importance is likely to be placed on the influence of peers and relevant role models to set an example to others.	More ‘US style’ role models could be needed to encourage philanthropic activity in a way that appeals to UK philanthropists encouraging giving itself rather than publicizing personal donations.

2. How they give

	Today	Tomorrow	Potential Impact
Time vs. Money	Most philanthropists currently offer financial donations or ‘generalist’ skills.	A shift in the profile of the giver is seeing a move to the provision of ‘professional expertise’	Greater donor involvement ‘on the ground’ means greater charity accountability will

⁹ Barclays Wealth “Barclays Wealth Insights White Paper” (September 2007). Available online at http://www.barclayswealth.com/research-insight/insight/insight_changing-face-philanthropy.htm

		through the workplace and outside it in addition to traditional donations.	be required. It also necessitates mutual understanding between donors and charities, whose method and ethos may differ.
Proximity	Currently, geographic and personal proximity to issues and subjects is a key driver in cause selection.	Growing '24 hour' news environment, social networking and breakdown of barriers in international business are ensuring 'proximity' is a less impactful driver.	A new challenge for charities is signaled as a breakdown of international 'barriers' continues to widen breadth of causes.
Taking Advice	Philanthropists today are reluctant to take advice from outside help for the tax implications of their giving. This is partly as they are unaware of the advice available, and partly as they are unwilling to receive advice on what is such a personal decision.	The continued explosion of causes and options available to the growing pool of Philanthropists necessitates a greater role for the 'cause neutral' adviser.	A greater emphasis will be placed on advisers to prove neutrality, plus there will be a step change in the type of advice sought – from 'who to give to' to 'how to give'.

3. Charities – Taking a strategic approach

	Today	Tomorrow	Potential Impact
Assessing the impact	Today's Philanthropist requests little or no formal assessment of their donation, other than visible evidence of development.	We will see a shift in focus to address the root cause of the problem, plus emphasis on a long term strategic approach to philanthropy.	Charities will be required to demonstrate long term impact assessment and formal reporting.
Charities as Professionals	Currently, we are seeing donor unease around financial accountability within charitable organizations: factors range from organization size, the amount spent on professional staff and other overheads.	Charities will be encouraged to take a more strategic approach to business and to donors – attracting talent and clear customer service are key to this.	A change in skill and recruitment policies within charities may be required.

UK ASIAN DIASPORA PHILANTHROPY

“those from Asian and Jewish backgrounds...were linked to strong social networks which reinforce the values and sense of identity underpinning their philanthropy”

- ‘Why Rich People Give’ by Theresa Lloyd

Having considered the UK Asian diaspora and the trends in British philanthropy today, we now turn our attention towards philanthropy within the UK Asian Diaspora specifically.

Although the trends in philanthropy generally are sure to be relevant to the giving patterns of the British Asian Diaspora, the group undoubtedly has its own unique characteristics that need to be considered. In particular, the influence of religion and the remittance nature of giving are worth further discussion.

1. The Role of Religion

In her paper¹⁰, Theresa Lloyd mentions that “for some, the role of religion was seen as central to the family values that had been formative in attitudes to giving”. This really is of no great surprise given that the act of charity relates so closely to one’s core beliefs which for many are moulded by their religion. This point is reinforced further by the ‘Helping Out’ report¹¹ that states that “those respondents actively practicing a religion were significantly more likely to have given”. The report does however then link this to the fact that this group is more likely to have given to charity via donations at their place of worship. The 2001 UK census shows that higher percentages of respondents among the Asian Diaspora stated a religious denomination than were evident in White British ethnic group. The ‘Helping Out’ report also notes that the Asian community is close to twice as likely to donate money at their place of worship than the White community (28% vs. 15%).

Reflecting on the above findings, one has to take the role of religion in the giving patterns of the Asian Diaspora seriously. What makes the analysis difficult is the lack of detailed data around the area of money collected at places of worship. This form of giving is often more informal and the information harder to gain access to.

2. Remittances

“Remittances, the portion of migrant workers’ earnings sent home to their families, have been a critical means of financial support for generations.”

¹⁰ This summary can be obtained from the Philanthropy UK website at: <http://www.philanthropyuk.org/Resources/WhyRichPeopleGive>. It refers to the publication: Theresa Lloyd “Why Rich People Give”, Philanthropy UK (1st edition 2004)

¹¹ Natalie Low, Sarah Butt, Angela Ellis Paine, Justin Davis Smith - “Helping Out – A National Survey of Volunteering and Charitable Giving” Cabinet Office (Office of the Third Sector). Available online at: http://www.cabinetoffice.gov.uk/third_sector/Research_and_statistics/third_sector_research/helping_out.aspx

- *'Sending Money Home' (A study by IFAD)*

According to the 'Sending Money Home' report by the International Fund for Agricultural Development (IFAD)¹², there are an estimated 150 million migrants worldwide that sent some US\$300 billion to their families in developing countries during 2006. It goes on to state that "the vast majority of these flows are spent on basic needs of recipient families", which "combined with investment in health care and education, constitutes 80-90 per cent of remittance spending". Figures quoted in the report estimate some US\$46 billion in total remittances to Southern Asia of which India received more than half. Unfortunately the report does not then break down these figures by country of origin. It would be hard however to ignore this in the context of giving patterns of the Asian Diaspora in the UK.

This method of 'giving back' cannot be ignored yet it is very difficult to quantify and categorize. Although the monies sent by this method can contribute greatly to development, it is also very inefficient. Money sent by this very direct method fails to take advantage of tax benefits largely in the form of Gift Aid. Understandably, there is the satisfaction from the knowledge that money has gone to the specific individuals intended. However, the communities in the recipient countries are undoubtedly the losers as less money overall is sent. Furthermore, by sending money on such an individual basis, there is an opportunity cost of not having funded 'community projects' which are often more beneficial and long term in nature.

Once we take into account the role of remittances, the true opportunity for charitable donations enlarges greatly. The intention of these migrants is to give money to those more needy, but simply in the form of remittances directly rather than by giving to charity. The individual may not consider this transfer of money in this fashion an 'act of charity', but in actual fact it really is. The implication of this is that charities seeking to raise funds for charitable causes abroad need not necessarily attempt to change the donors' propensity to give. Rather, it has to educate the Asian Diaspora as to how best to affect change. If the members of the community gave collectively through registered charities, the size of aid given can be enlarged through Gift Aid, and the scope of development undertaken can be widened beyond raising consumption in the local economies.

¹² International Fund for Agricultural Development (IFAD) "Sending Money Home" (2007). Available online at: www.ifad.org/events/remittances/maps/brochure.pdf

PHILANTHROPY SURVEY OF ASIAN COMMUNITY

“Not everything that counts can be counted, and not everything that can be counted counts.”

- Sign hanging in Albert Einstein’s office at Princeton

Given the lack of prior research focusing particularly on the area of Asian Diaspora giving, an attempt was made at gathering some data firsthand by way of a survey. Although not definitive, it was hoped that the data gathered would give us a start in understanding this area.

Survey Methodology

The survey was managed using an online survey service¹³. This method was very cost effective and a relatively easy way to reach many people quickly. The survey invite was sent out by e-mail to the 2000+ contacts on AFP’s database. The contacts on the database are largely Asian and so fit our target audience well.

The survey was limited to 10 questions in an attempt to make the experience as simple as possible for the respondent. The questions asked can be found in Appendix 1 of this paper.

Sample Size and Background Information

In total 123 respondents participated in our survey. 114 of these participated through the website. In an attempt to open up the survey to those not online, we offered a paper version of the survey to be filled out at AFP events that were running for the duration of the survey. 9 responses were gathered this way and the results consolidated on Excel with the original online sample. Excel then formed the main medium in which the data was analysed.

The first three questions of our survey were very much contextual and provided background information on our respondents. It is after all important to appreciate just how diverse or focused our sample population was. The results of this section were:

Characteristic	Qty	%
Male	45	37%
Female	78	63%
TOTAL	123	100%
0 – 19 years	2	2%
20 – 29 years	47	38%
30 – 39 years	30	24%
40 – 49 years	21	17%

¹³ www.surveymonkey.com

50 – 59 years	13	11%
60+	8	7%
Not reported	2	2%
TOTAL	123	100%
Student	14	11%
Seeking Employment	4	3%
Currently Employed	87	71%
Retired	5	4%
Other (please specify)	13	11%
TOTAL	123	100%

Table 1: Sample Characteristics

As is clear from Table 1 the majority of our sample were women between the ages of 20 and 40 who are currently employed. Ideally it would be preferable if the group was more evenly spread or at least proportioned in a way consistent with the Asian Diaspora population. However, it was difficult in such a simple exercise to achieve this. We could not preselect according to these characteristics but rather had to rely on the responses that we received. There is also no reason to believe that the AFP database is in any way weighted towards working women in this age group, but it would be difficult to hypothesise further on the implications of such demographic responses to the survey.

One thing that we can say is that as the bulk of responses were collected electronically, the sample was biased towards those that have online access. For many, online access is still limited to the place of work. This could be responsible for the weighting in our sample towards those currently in employment.

Results of Survey

a. Frequency of Giving

In this section we shall explore the results to the more objective questions of the survey. Our first such question was question 4 regarding frequency of charitable giving. The results were as summarized in Table 2 below:

4. In general how often do you give to charity?	Qty	%
Monthly or more often	57	46%
Quarterly	20	16%
Twice a year	32	26%
Once a year	12	10%
Rarely or never	2	2%
TOTAL	123	100%

Table 2: Frequency of charitable giving

It is encouraging to see that the majority of our sample gave to charity at least quarterly. Although we cannot assume the level of donation, at least we can be assured

that there is at least an existing charitable interest in our sample. In fact just under half of the group gave to charity monthly or more often.

b. Tax Awareness

Another area of investigation was on the area of taxation. In the UK, there are favourable tax incentives on charitable donations, namely through Gift Aid. Despite this, many people are not aware of the impact that this can have on their donation. When asked if tax incentives are considered when giving to charity, the responses collected were as follows:

5. Do you consider tax benefits when making donations to charity?	Qty	%
Yes	62	50%
No	61	50%
TOTAL	123	100%

Table 3: Influence of tax benefits on charitable giving

As we can see from Table 3, the sample was split in half as to the effect of tax benefits on giving. Further reflection on this question brings a couple of interesting inferences from these results. One could imply from this that 50% of our sample know of the tax benefits. Alternatively however, one could argue that perhaps more than 50% know of the tax benefits, but only 50% of the sample actually are influenced by these. In fact in an interview with one of the survey respondents, this was exactly the case. They were aware of the tax benefits of charitable donations, but this had no influence on their giving. It seems safest to say that at least 50% of our sample know of the tax benefits when making donations to charity, but no more than 50% are influenced by these. Regardless, the current tax regime is clearly favourable towards charities when donations are considered. There must clearly be an opportunity in educating the 50% that do not consider tax benefits to at least educate them as to the benefits of Gift Aid and its effect on their donation.

c. The Relationship between Gender and Frequency of Giving

We then considered the relationships between gender and tax to look for any patterns. It was suggested earlier in this paper that women are more likely to give to charity than men. This was investigated further using the results of our survey and the results were:

Combination	Qty	%
Female / monthly or more often	35	45%
Female / quarterly	15	19%
Female / twice a year	19	24%
Female / once a year	9	12%
Female / rarely or never	0	0%
TOTAL FEMALE	78	100%
Male / monthly or more often	22	49%
Male / quarterly	5	11%

Male / twice a year	13	29%
Male / once a year	3	7%
Male / rarely or never	2	4%
TOTAL MALE	45	100%

Table 4: Relationship between gender and frequency of giving

From the survey results in Table 4 above, there does not seem to be a strong relationship between gender and giving frequency.

d. the Relationship between Frequency of Giving and Tax

The next combination considered was that between tax awareness and frequency of giving. The results noted were as follows:

Combination	Qty	%
Monthly or more often / tax	36	63%
Monthly or more often / no tax	21	37%
TOTAL MONTHLY	57	100%
Quarterly / tax	10	50%
Quarterly / no tax	10	50%
TOTAL QUARTERLY	20	100%
Twice a year / tax	12	38%
Twice a year / no tax	20	63%
TOTAL TWICE A YEAR	32	100%
Once a year / tax	3	25%
Once a year / no tax	9	75%
TOTAL ONCE A YEAR	12	100%
Rarely or never / tax	1	50%
Rarely or never / no tax	1	50%
TOTAL RARELY OR NEVER	2	100%

Table 5: Relationship between frequency of giving and tax influence

Table 5 demonstrates quite clearly that the frequency of giving and the influence of tax benefits are positively correlated. It is difficult to establish which is the leading variable and which is the dependant one, but the relationship seems unquestionable. Regardless it does seem to suggest that it is worth the effort to try and educate current and potential donors on the effects of tax incentives. Given our results in Table 3, there seems to be a potential to influence close to 50% of our population.

e. Types of Causes

Our survey also enquired as to the type of causes that interest our sample. To help collate the information, the respondent was given 9 options with a tenth of their own choice. From these causes, the three top choices were asked for. The results are summarized below in Table 6:

Cause	1 st Choice	2 nd Choice	3 rd Choice	TOTAL
Religious	4	5	5	14
Disaster (e.g. earthquake, tsunami)	24	15	21	60
Gender-based causes	3	1	4	8
Animal welfare charities	0	1	6	7
Poverty	23	31	16	70
Children	40	25	17	82
Health	11	14	15	40
Education	8	22	21	51
Disability	5	6	16	27
Other	4	2	1	7
None specified	1	1	1	3
TOTAL	123	123	123	369

Table 6: Preferred Causes

Table 6 shows clearly that children are at the top of the list when our sample considers which causes to support. 40 people placed children as their number one cause and overall 82 people had this type of cause listed as among their top three. The second cause was the more general one of poverty (food, clothing, housing etc), followed by Disaster. Education was chosen by just over 40% of respondents amongst their top 3 choices. This again focuses on the area of children although not exclusively. These results could be of interest when charities like AFP are looking to add new partner charities in Asia.

What is more interesting than the causes chosen, are the causes that did not get picked. Religious causes, gender-based causes, and animal welfare charities were not considered as important at all. In a culture so religious, one may have expected a higher religious response. The 'Helping Out' paper referred to earlier in this paper also suggested that Asians are more likely to give money at their place of worship. There are three possible explanations for this anomaly with our above results. Firstly, people may not view donations of money at their place of worship as a donation to charity. Many may view donations of this sort as the cost of frequenting places of worship. Secondly, the role of religion in charitable donations needs to be understood. Just because money is collected at a place of worship does not mean that the donation is for a religious cause. Money could be collected at a place of worship for a children's cause for example. When seen in this way, it is easier to accept that the Asian Diaspora is more likely to make charitable donations at their place of worship, but such donations are not necessarily for religious causes. Religion can act as the facilitator or catalyst for donations amongst this group, but not the end cause itself. Thirdly, one should reflect on the composition of our sample. Table 1 had earlier shown that 64% of our sample were aged under 40. One could argue that this exclusion of the older community has cut out the more religious element from the Asian Diaspora.

f. Comparison of UK causes versus overseas ones

An interesting line of thought was that of whether the Asian Diaspora had a preference to give money to charitable causes in the UK or abroad. Clearly there is a connection between the Asian Diaspora and their ancestral origins abroad, but the question then needs to be asked: “Does this affect their charitable giving?”. This very much links in with this paper’s thoughts on perceptions of one’s home and loyalty towards such place. As the further generations are nurtured by the UK, surely this link to causes in Asia will be challenged. The results of our survey are as presented below in Table 7:

10. Would you rather contribute to a charity that focuses on UK causes or overseas ones?	Qty	%
UK Causes	26	21%
Overseas Causes	97	79%
TOTAL	123	100%

Table 7: UK causes v. overseas causes

From Table 7 it is clear that there is an overwhelming preference within this group to support overseas causes. This question was deliberate in forcing the respondent to choose between the two options. However, there was the option to write a small note next to their response. This note was intended to allow respondents to be more specific about their overseas preferences and detail countries. However, many wrote in this box that they would be indifferent between the two options and would happily give to either causes in the UK or those abroad. When Table 7 is amended to include ‘both’ as an option, the results looked slightly different as presented in Table 8 below:

10. Would you rather contribute to a charity that focuses on UK causes or overseas ones?	Qty	%
UK Causes	18	15%
Overseas Causes	84	68%
No preference	21	17%
TOTAL	123	100%

Table 8: Response to question 10 adjusted for those who were indifferent

Table 8 does not change the initial conclusion that overseas causes far outweigh those in the UK in the donor’s mind. However, we do now see a significant element that is indifferent. One must remember that the responses were limited to UK and overseas. Only those who expressed a preference for both were recorded as such. If in the original survey a third option of “both” was given, the number of responses in this category could only be higher. Regardless, when forced to make a choice, our sample is clearly more inclined to support overseas causes, but perhaps not to the degree originally noted in Table 7.

As mentioned above, there was a field available for respondents to provide more detail, particularly if they had expressed an interest in overseas causes. As mentioned above, some who chose the UK also stated further that they were interested in both. For the sake of simplicity, these UK responses were removed and the remaining overseas responses analysed further. As this field was open ended, the responses were categorised and summarized below in Table 9. Please note that some responses detailed more than one preference (E.g. India and Africa).

Further detail on overseas preference	Qty	% of Overseas Responses
Both UK and overseas	13	15%
India	41	49%
Bangladesh	1	1%
Asia	7	8%
Kenya	2	2%
Uganda	1	1%
Africa	11	13%
Third World	5	6%

Table 9: Further detail on overseas preferences

Table 9 shows a clear interest in India amongst the group. There is also a clear interest in African causes, perhaps stemming from the African connection to the Asian Diaspora in Britain (see ‘The Diasporic Context’ section earlier) Although the data in Table 9 is interesting, it is hard to draw too many conclusions from this as it is very much biased by the make up of the sample. To date AFP’s work has centred around India and it is therefore quite likely that there are a large number of contacts in their database of Indian origin. To understand this bias further, it is interesting that there are not any responses for Sri Lanka or Pakistan.

g. Motivations for Charitable Giving

One of the most important questions asked by the survey was that regarding what motivates people to give to charity. This was an open ended question where the respondent could write whatever they wanted. Given the broad range of possible responses and the importance of the results to this question, doing this allowed the participants to express themselves without being biased by a list of possible answers. In trying to analyse these responses, they were categorized as below in Table 10. Some responses covered more than one category and not all respondents to the survey filled out this question. Therefore the number of data points will not equal the sample size of 123.

6. What are your motivations for giving?	Qty	% of Respondents Sampled
To help others	52	42%
Religious reasons	10	8%

Duty / responsibility	12	10%
Giving back	8	7%
Children	8	7%
Community	4	3%
Self fulfillment	9	7%
Actions of the charity itself	15	12%

Table 10: Motivations for giving

By far the most common response to this question was “to help others”. In a way this was perhaps a failing of the way the question was asked. In hindsight it may have been better to ask “What are your motivations for helping others”. This response does not really tell us more than what is already assumed by the definition of what giving to charity means. Once this ‘catch all’ response is removed, we can start to give more notice to the remaining ones. Religion and sense of duty appear across close to 20% of respondents and the sense of giving back and in particular to the community was mentioned in close to 10% of the sample.

It is interesting to note that 9 people responded that their own self fulfillment was a motivator for giving. Charities should bear this in mind as they manage their donors post-contribution.

What is encouraging is that over 10% of people were somehow affected by the actions of the charity itself. These responses were aimed at issues of transparency, accountability, appropriate causes and responses to fundraising. This shows that the actions of charities can influence a donor’s propensity to give, showing there is much opportunity for charities’ fundraising initiatives.

h. Deterrents to Giving

As well as exploring motivators for giving, the respondents were also asked which factors deter them from giving. In a similar method answers were categorized as follows:

7. What factors deter you from giving to charity?	Qty	% of Respondents Sampled
Inefficient use of funds / high admin costs	44	36%
Fear of corruption / Lack of trust	47	38%
Lack of transparency	28	23%
Any of the above 3 trust factors *	72	59%
Over aggressive fundraising	16	13%
Religious affiliations / causes	6	5%
Disagree with cause	16	13%
Financial reasons / cannot afford it	6	5%

Table 11: Deterrents to giving

(* Respondents could respond to any of the above three trust categories and in many case more than one of them. For this reason this is not a straight addition of the counts of the above three 'trust' categories.)

We can tell from the data presented in Table 11 that confidence in the running of the charity itself is key. Donors are above all concerned that the charity is managed in an efficient, honest and open way. Although it does not come as great surprise that trust is so important, it is interesting to then ask the question: "What are the measures being taken by charities to address such concerns of potential donors?". There is definite opportunity for charities to encourage donors' support by effectively communicating their commitment to the values of efficiency, honesty and transparency.

Beyond these factors Table 11 stresses the importance of not pushing the donor too hard for a donation, and also giving good thought to exactly which causes it supports. Another point of interest is that 6 people actually identified religious affiliations / causes as a deterrent to giving. This is very contradicting with our findings in Table 10. It would appear that religion can be a very polarizing factor in the area of charitable giving.

TELEPHONE INTERVIEWS

Once the survey was complete, the respondent pool was e-mailed asking for volunteers to conduct follow-up interviews with. A total of 8 respondents were interviewed. This gave us a chance to gain further insight into the group and engage in a more open-ended discussion on their thoughts and views. The interviews lasted 20-30 mins and a predetermined general script was followed. The details of each interview and the views expressed can be found in Appendix 3.

General Comments on Telephone Interviews

It was interesting that when asked whether the respondent identified themselves as British or Asian, most people felt more comfortable being described as British Asian, British Indian, or British Bangladeshi (7 out of 8). This reinforces the point made earlier in this paper regarding dilution of identity through generations. Surely at some point a generation's connection with its ancestral home becomes challenged if not broken. Consistent with this, the 7 that answered 'British Asian' or similar were all second generation Asians whereas the one that answered 'Indian' was actually first generation.

The Ahmedabad Women's Action Group (AWAG) is one of AFP's partner charities. It is based in Ahmedabad, and operates a refuge for women that are victims of domestic violence and abuse. It provides food and accommodation together with skills training to help the women get work. We asked our telephone interviewees how much they thought it would cost AWAG to house, feed and train one woman for a month. When asked, most people over-estimated the cost. The actual cost is in fact £43 per month. When they were told this most were shocked. We then went on to ask whether they now felt more encouraged to donate and most said yes. This education in the cost of development can be used wisely by charities such as AFP looking to raise funds from such markets as the UK. The donor can be made to feel empowered by their new understanding of how far their donation can go and subsequently be motivated to donate more.

On the whole, our group was impulsive with its' giving rather than planned. This by no means suggests that the donations were any smaller. Despite being more impulsive, one of our interviewees stated the range of their donations as £10 - £10,000. On a similar note, none were engaged in payroll giving.

The interviewees were very modest with their giving. Of the eight interviewed, only one wanted acknowledgement for their contribution. The rest were content enough with the knowledge that they had simply contributed.

Often, charitable giving is viewed in the context of financial donations. However, when asked if they gave to charity by any other means (e.g. volunteering time or donations of goods such as clothes), all responded 'yes'. This shows a high participation by our group in the act of giving and reiterates the difficulty of trying to measure people's giving when it takes a non-financial form.

When asked about the role of taxes in influencing people's giving, the responses were consistent with our overall survey. 4 out of the 8 interviewed said that they would be influenced to give more to charity once aware of the benefits of Gift Aid.

Religion did not seem to have too much of an effect on our group. Of the 8 questioned, only 3 said that they were influenced by religion when they considered donations. In fact the most influenced interviewee was a practicing Muslim. This interviewee gave a certain portion of their earnings to those who were needy as prescribed by Islam in the practice known as Zakat. Again, consistent with our survey findings, religion seemed to be polarizing. Although one interviewee was heavily influenced by religion, at least one said that they would not give to religious causes at all.

The topic of governance was widely discussed with many of the interviewees having passionate views on this area. Administration costs of the charity were generally frowned upon. One interviewee went as far to say that administrative costs should be set at zero for charities. Those who accepted them were quite opinionated on the levels that they would see as acceptable and that they had to be frugal and fully disclosed. Two of the interviewees spoke at length on examples of exuberant and unnecessary spending of certain higher profile charities. Corruption and trust were amongst the most deterring factors to giving. All interviewees talked of this with a high level of suspicion towards charities in general. In fact, corruption was often a determining factor when deciding which countries their money should go to, where those known for corruption would be less appealing.

Perhaps as a result of this, 6 of the 8 interviewed attached a lot of importance to feedback from the charity donated to. They wanted to know as much as possible on where their donations were spent and also to have evidence of the good work of the charity as a whole. Forms of feedback cited were newsletters, dvds, pictures, and even personal letters. This area of trust and transparency is one in which it seems that charities must take seriously if they are to successfully solicit donations.

CONCLUSIONS

At a population size of over 2.3m, the significance of the Asian Diaspora as a section of British society and culture is undeniable. From its roots in the early 1960's, this group has gained traction both in terms of size and influence in the UK.

The Asian Diaspora sets itself apart from other groups in the UK in terms of education, employment and entrepreneurial data. Although these are all good signs of the increasing capacity of the Asian Diaspora to give to Asian charitable causes, one also has to take into account the community's propensity to give to such causes. In assessing this, one has to consider whether this group identifies itself as Asian and considers its ancestral roots abroad as still relevant. As the Asian community becomes more integrated into British society and newer generations mature, the link to Asia will surely be tested. The second generation Asians that participated in telephone interviews for example all considered themselves to some extent British.

One cannot assume that this connection to the region will necessarily disappear, however it would be short sighted to think that the nature of this connection will not change and evolve. First generation migrants have personal experiences of their ancestral countries of origin. Those from the second generation have been exposed to their overseas roots through the influence of their parents'. One could also argue that they were more likely to identify with their roots from abroad as they have experienced the infancy of the community within British society during which it's differences were most distinct. However, what of the third generation and ones after that? Surely they will have less of this personal experience to reflect upon and will grow up in a very much more integrated society in Britain? In a similar way, many of our survey respondents showed an interest in working with causes related to Africa. Perhaps this was due to the amount of time Indian families had spent in the region? By way of another example, those from the second generation would have been likely to support Indian or Pakistani cricket teams. Does the third generation growing up today feel that need when so many other international cricket teams have players of Indian and Pakistani ancestry, in particular the English team? The question of identity when considered in this way becomes a more complex issue. One finds that rather than being associated with one community, the Asian Diaspora is now finding itself associated with many.

Such issues of identity have relevance in the subject of Asian Diaspora giving as one often aligns with causes affecting one's own community. One's view of whether their community is that in Mumbai or Karachi, or rather Lambeth or Wandsworth must then surely influence their giving behaviour.

Despite this view for future generations, such issues are not necessarily of significant momentum just yet. In a recent poll conducted by BBC / ICM Research¹⁴, 38% of UK residents of South Asian origin felt only slightly or not at all British. In fact nearly half

¹⁴ Taken from BBC News Online: "Many Asians 'do not feel British'" Monday 30th July 2007 (<http://news.bbc.co.uk/1/hi/uk/6921534.stm>)

believed white people did not treat them as British. It did also however find that three quarters of British Asians felt their culture was being diluted by living in the UK.

The very nature of philanthropy in the UK is changing and evolving as a new breed of philanthropist emerges and wealth is redistributed in today's entrepreneurial age. This new philanthropist has a need to be more involved in the charitable initiatives they participate in. They want to engage directly in the work, be it through donation of money or their time. In response to this, the way that charities conduct themselves and engage with potential donors has to no doubt evolve also.

When one considers charitable giving beyond financial contributions direct to charities, there were a number of other significant channels of giving that become apparent and were particularly relevant with regard to the Asian Diaspora. Volunteering for example proved a significant means of 'helping out'. All of our telephone interviewees participated in this form of giving. One also has to consider the role of remittances back to the Indian subcontinent. When the prevalence of this flow of funds is considered, the charitable nature of the Asian Diaspora becomes more apparent still. Again, this is not often considered within the realms of charitable donations.

This paper's findings reaffirmed the 'high touch' nature of the Asian Diaspora. Many wanted feedback and took great interest in exactly where their contribution went. This interest in feedback also stemmed from another important area: that of trust. Fears of corruption and inefficient use of money were widespread amongst the Asian Diaspora. This was in fact the biggest deterrent to giving amongst our group. There was often a very cynical view of how charities conducted themselves.

The survey suggested that the causes of most interest to the Asian Diaspora were those of children, poverty, disaster relief, and education. The area of religion proved very interesting and at times polarizing. The Asian Diaspora was significantly active with regards to religion but when asked if they would donate to religious causes, the response was poor. In fact many were quite assertive in stressing their wish to steer clear of religiously affiliated charities. Other research however does show the Asian Diaspora as more active when giving money at places of worship. These two viewpoints are compatible when one considers that such donations are not always seen as an act of charity. One must also consider that religion plays a significant role in the development of peoples' core beliefs and values. If the research is right in saying that the Asian Diaspora is more religiously active, then religion will then undoubtedly have played some role (be it even indirect) in influencing the group's giving behaviour.

A large majority of our survey respondents preferred to give to overseas causes, with India being the most popular. There is great interest in helping out 'back home'. This interest was then greatly stimulated when one communicated the power of hard currency and just how far a relatively small donation can go.

When considering the findings of this paper, there do seem to be many demands placed on charities by their Asian donors. 'High touch' may also be interpreted by some as 'high maintenance'. However, this also represents huge opportunity for those interested in fundraising from this group. The way forward for charities is clear. If charities can clearly communicate their good work to the Asian Diaspora and build trust, they will

find this group more than willing to contribute. Without doubt, this group already is very active in its endeavours to help, be it through financial initiatives or otherwise.

APPENDIX

Appendix 1: Questions asked in the Philanthropy Survey of the Asian Community

The questions asked were as follows:

1. What is your name, age and e-mail address?
2. What gender are you?
3. What is your employment status?
 - i. Student
 - ii. Seeking Employment
 - iii. Currently Employed
 - iv. Retired
 - v. Other (Please specify)
4. In general how often do you give to charity?
 - i. Monthly or more often
 - ii. Quarterly
 - iii. Twice a year
 - iv. Once a year
 - v. Rarely or never
5. Do you consider tax benefits when making donations to charity?
6. What are your motivations for giving?
7. What factors deter you from giving to charity?
8. Which 3 of the following charitable causes would you consider supporting:
 - i. Religious
 - ii. Disaster (e.g. earthquake, tsunami)
 - iii. Gender-based causes
 - iv. Animal welfare charities
 - v. Poverty
 - vi. Children
 - vii. Health
 - viii. Education
 - ix. Disability
 - x. Other (please specify)
9. Which of the following fundraising efforts would you support? (Tick as many as apply):
 - i. Dinner Dance
 - ii. Networking events
 - iii. Matchmaking / speed dating

- iv. Sale of cards / gifts / Indian craft products
- v. Sponsored events (walks etc.)
- vi. Parties
- vii. Cultural events

10. Would you rather contribute to a charity that focuses on UK causes or overseas ones?

Appendix 2: Script Used for Phone Interviews

1. Diasporic Tendency

- Which country are your family originally from?
- Which generation Asian are you?
- How many times have you been to your country of origin?
- How do you identify yourself? Indian? British? 50/50?

2. Frequency / Type of Giving

- Impulse or planned?
- Payroll Giving?
- Trust Fund?
- Other forms of giving? Volunteering etc?
- Remittances to family o/seas?
- Typical level of donation?
- Forms of donation? On the street? Payroll giving?
- What charities do you support?

3. Tax

- Do you know about Gift Aid and how it applies to UK charities?
- If yes, does that influence how much you give? Do you consider the net gift yours and rest a bonus for the charity? or do you adjust to include Gift Aid?
- If not, explain to them and ask if that has encouraged them to give more

4. Giving Motivations

- Does your religion play a part in determining where / how you give?
- Expand on survey response
- Do you prefer to be acknowledged or remain anonymous?
- Do you like to get something in return for your gift (item of sale, advertising)
- How much feedback to you need after gift made? In what form? (report on event funded, an itemised breakdown of costs funded by gift, direct contact by recipient charity)
- Is your giving affected by communication from the charity regarding causes or do you decide beforehand?
- How much do you think it costs for AWAG to house, feed, and train a woman at their refuge for a month? Note guess and compare to £43 truth. Document reaction. Are you now more likely to give?
- How much do you think it costs Amar Jyoti to support 1 disabled student through vocational training including transport / uniforms / medical care for a month? Note guess and compare to £9.29. Document reaction. Are you now more likely to give?

5. Deterrents to Giving

- Discuss their deterrents submitted by survey.

- What measures could possibly alleviate their concerns
- Are you aware of AFP's vetting process for partner charities? Explain and note reaction.
- What are your views on charity administration costs.
- How much do you think it costs to employ one project officer in India for a month? Note guess and compare to real cost. Document reaction. Are you now more likely to give towards admin?

6. Causes

- Discuss why they chose what they did.
- Is there anything they would NOT give to?
- Is it important to know exactly which of the causes your money goes to?

7. Events

- Typical price willing to pay for a charity fundraising event?

8. Geography

- Which country would you prefer your charitable giving to go to?
- Do you have a preference?
- Is there a particular country that you would NOT have your charitable donations go to?

Appendix 3: Detailed Summaries of Telephone Interviews With Survey Respondents

1. Respondent A

Respondent A's survey responses are summarized below:

Respondent	A
Gender	Female
Age	20
Employment status	Student
How often give to charity?	Quarterly
Consider tax benefits?	Yes
Motivations for giving (category)	To help others (less fortunate)
Deterrents to giving (category)	Financial reasons
UK v. overseas causes (category)	UK

Respondent A is a second generation Indian that preferred to be considered British Asian. Despite her own financial constraints that limited her ability to give more, Respondent A was impressively active with regards to charitable participation. In addition to impulsive giving, she gives regularly on her birthday, Diwali, and the anniversary of her father's death. Her typical donations at these times range from £20 - £50. Charities she supports include VISTA, Age Concern, The National Autistic Society, and cancer research. In addition to this she also sponsors a child through the charity Seva International (c.£120 per annum).

In addition to donating whatever she can afford, Respondent A also volunteers for a number of UK charities. This is a very significant point. While being limited with regards to financial resources, this individual is able to contribute another vital resource: her time. Such a contribution is statistically difficult to measure and quantify, but its impact is unquestionably as powerful, if not more so, than money. What this profile reminds us is that it is not only the wealthy that can engage in charitable work and make a difference. In many ways, propensity to give is just as important a factor as capacity to give. In fact Respondent A's financial donations are quite likely to be bigger than many others' who are much more financially secure.

Being a regular donor to charity, Respondent A was well aware of the tax benefits of giving, even if her income was not enough to take advantage of them. Religion played little part in her giving and in fact would not give to religious causes. She didn't require acknowledgement for her giving, but rather just wanted a minimum level of feedback from the charity regarding its activities. This feedback can be in the form of a letter regarding what was done with her gift, and more generally a newsletter that summarized the charity's recent initiatives.

In her survey responses, she stated not having enough money was a deterrent to giving. However, when discussing deterrents in her interview, she also mentioned that the fear of corruption also concerned her. Her fears could be alleviated by the distribution of

photos by the charity showing work being done, and hearing anecdotal feedback. She also frowned upon administrative costs incurred by charities.

2. Respondent B

Respondent B's survey responses are summarized below:

Respondent	B
Gender	Male
Age	29
Employment status	Currently employed
How often give to charity?	Quarterly
Consider tax benefits?	No
Motivations for giving (category)	To help others (less fortunate)
Deterrents to giving (category)	Charities that aren't registered
UK v. overseas causes (category)	UK

Respondent B is a second generation Indian that has never been to India. Despite this he identifies himself as being British Indian and is greatly influenced by Indian culture. He gives regularly to Sight Savers International, but also gives to charity through participating in fundraising initiatives. These initiatives include charity dinners, sponsoring someone at fundraisers, or participating in raffles. In fact he prefers to receive something in return for his donation to charity. This can either be an item of sale or a memento acknowledging his donation.

Respondent B values feedback by the charity regarding his donation. This in fact greatly motivates him to give more. Sight Savers for example gives him a video of the eye camps they conduct which he appreciates.

Respondent B's tax position regarding donations is very interesting. In his survey he responded that he does not consider tax benefits when donating to charity. However by this he does not mean that he doesn't know that they exist. Rather, he gives his donation regardless of tax benefits, and sees any tax related remittance back to the charity as a bonus for the charity. Many others are bound to view this in exactly the same way.

Respondent B was greatly influenced by his Hindu religion. He saw it as playing a big part in the reason why he gives. He also was keen to give to religious causes. Children's causes were high on his agenda too, largely because of the significant role that his own children play in his life.

Corruption was a concern for him when dealing with charities. It is essential for him to have trust in the charity's management and know them personally. Longer established organizations also implied more credibility for him. In dealing with these concerns, he liked to have evidence of work done either by way of photos or videos. The Sight Savers video played a big part in his willingness to support this charity. Respondent B also had a strong view on charity administration costs. He preferred organisations that strived for zero admin costs and in the cases where they were necessary, they should be kept to a minimum.

Although he had a preference for giving to UK causes stated on his survey, it became clear that he meant UK incorporated charities conducting work overseas. When asked to comment on countries that he would object money going to, he was against money going to countries rife with corruption or extremism.

3. Respondent C

Respondent C's survey responses are summarized below:

Respondent	C
Gender	Female
Age	23
Employment status	Currently employed
How often give to charity?	Once a year
Consider tax benefits?	No
Motivations for giving (category)	When you see the money going to proper use
Deterrents to giving (category)	When not all the money is given to the charitable cause
UK v. overseas causes (category)	Overseas (India / Africa)

Respondent C is a 2nd generation Indian that identifies herself as being British Indian. Her donations to charity are more impulsive in nature and typically £100. She has previously given to well publicized telethons, and in particular Children in Need. However, in addition to making donations, Respondent C also gives her old clothes to charity. She was not aware of the tax benefits with regard to donations, but when these were explained to her she commented that it would incentivize her to give more.

Respondent C occasionally gave money at her local temple, but religion played no further role in the giving behaviour. She also had no real desire to be acknowledged for her gift and was quite happy remaining anonymous. She also was happy to give money to charity without the need for an item of sale or participation in fundraising events. The only thing that she wanted was some form of feedback from the charity regarding their use of funds raised and perhaps a newsletter periodically.

Issues of trust were a deterrent to her giving, but she also said that this could be overcome by effective communication by the charity to its donors by way of newsletters and informational events.

Respondent C accepted administration costs as a necessity to running a charity, but stressed that these costs should nevertheless be incurred only if valid.

Respondent C was passionate about giving to children's' causes, as "they are our future".

4. Respondent D

Respondent D's survey responses are summarized below:

Respondent	D
Gender	Female
Age	54
Employment status	Currently employed
How often give to charity?	Once a year
Consider tax benefits?	No
Motivations for giving (category)	Self-fulfillment
Deterrents to giving (category)	Financial reasons and trust
UK v. overseas causes (category)	Overseas (India)

Respondent D is a 1st generation Indian who often visits India. When asked, she considers herself Indian by identity. She is generally very impulsive in her giving to charity, but prefers educational causes. In addition to financial donations however, Respondent D also volunteers her time for charity. Although she doesn't consider the tax benefits of giving to charity, once these were explained to her, Respondent D was inclined to give more money.

When asked about religion, it did not seem to play any part in her giving to charity. In fact this seemed to be more determined by tradition and culture. In her opinion "we should be more committed to giving and our (Indian) traditions of giving".

Respondent D did not need acknowledgement for her donations, nor did she need to be incentivized to give by any item of sale. Her only need was to have some feedback from the charity regarding how the money was spent.

Respondent D was somewhat concerned by recent poor press regarding charities and extravagant spending. In particular she drew attention to stories of charity workers staying in 5* hotels when travelling. She prefers to know the charity organizers personally and to feel assured that they are connected to causes at the grass roots. She also wanted to see a high level of transparency from charities regarding their overheads and details of spending. Consistent with these views Respondent D was very strict on administration costs, preferring them to be as low as possible and transparent at all times.

5. Respondent E

Respondent E's survey responses are summarized below:

Respondent	E
Gender	Female
Age	58
Employment status	Currently employed
How often give to charity?	Quarterly
Consider tax benefits?	No
Motivations for giving (category)	To help others (less fortunate)
Deterrents to giving (category)	Expensive fundraising
UK v. overseas causes (category)	Overseas (Bangladesh)

Unlike many of the other people interviewed, Respondent E's origins are from Bangladesh. She is in fact a 1st generation Bangladeshi that frequently travels back home. Despite this strong connection, she still identifies herself as British Bangladeshi.

Unlike many others questioned, the bulk of Respondent E's contributions are made by way of remittances sent directly to Bangladesh. She was aware that by giving money this way, she lost out on the benefits of Gift Aid. However, she was more concerned that the money go exactly where she wanted and to the specific families chosen.

Respondent E was happy to remain anonymous and was not influenced by religion. In fact she would not give to any religious causes. She did not even require any feedback from the charities she gives to. The only thing that she wanted was to participate in the fundraising events. She was not motivated to do this for any form of return on her donation. She simply thought that it was important for people to come together to discuss and be made aware of issues relating to charitable causes.

Respondent E felt that giving to charity can be very impersonal. When she gives money by way of remittance she is directly involving herself in the act of charity and the act is very much personalized. She was also concerned that charities are not always very transparent in how they spend money. She feels that there is always a lack of information. For this reason, she finds it very important to connect with the team that runs a charity personally.

Respondent F

Respondent F's survey responses are summarized below:

Respondent	F
Gender	Female
Age	35
Employment status	Self-employed
How often give to charity?	Monthly or more often
Consider tax benefits?	Yes
Motivations for giving (category)	To help others (less fortunate)
Deterrents to giving (category)	Over aggressive fundraising
UK v. overseas causes (category)	Both UK and overseas

Respondent F is a 2nd generation Indian that returns to India frequently. She very much considers herself a British Asian. She is very active when it comes to charity. She gives in a structured way regularly to select charities but then also gives impulsively to televised appeals such as Sport Relief and Comic Relief. In addition to this, Respondent F volunteers her time regularly for charitable fundraisers and sends money home by way of remittances. Her donations range from £5 - £10 typically for impulse giving, but then her structured giving is usually over £100 at a time.

Respondent F was not aware of the tax benefits of giving despite being a frequent donor. When this was explained to her, she was in fact encouraged to give more.

Religion did not play a part in her giving at all and in fact she was strongly opposed to giving to religious causes. Any form of religious bias in a charity would deter her from giving to that organization.

Respondent F was a 'high touch' donor. She wanted as much information as possible from charities. This was both before a donation, to know where money is being used, and also once the donation is made. Film footage, pictures, or personal accounts were very powerful for her to feel comfortable that the money was used responsibly. She also liked the idea of donating through participation in fundraising events. This incentivized her to take part in a charity.

There was an interesting discussion had on what deterred her from giving to charity. As already mentioned, religious influences were a big barrier to her participation. However, there were other interesting factors. She did not like being approached by people in the streets for donations. Nor did she like cold callers. She saw these methods as over aggressive fundraising. Interestingly she also questioned why the rich of India do not help more given the wave of recent new wealth. She did not have facts to back up the notion that this group do not already contribute. It was rather a feeling for which she had no evidence to the contrary.

Respondent F wanted to know that the charity was frugal with its spending. Extravagant spending on costs that are not core to a charity's purpose were frowned upon. She was therefore very demanding in wanting to know exactly what kind of admin costs a charity had.

Although happy to give to both UK and overseas causes, Respondent F was growingly concerned that charities aimed at India had regional biases. She felt as though these were driven by the regional ties of the charity's organizers rather than by the relative needs of the regions of the country. This showed an interesting new dimension to work with Asian charities and the Asian Diaspora. With the Asian geography being so large, the Diaspora's connection to their homeland could more relate to their region of origin itself rather than to the country as a whole. The only countries that she was opposed to giving money to were those rife with corruption.

Respondent G

Respondent G's survey responses are summarized below:

Respondent	G
Gender	Male
Age	47
Employment status	Self employed
How often give to charity?	Monthly or more often
Consider tax benefits?	No
Motivations for giving (category)	Giving back
Deterrents to giving (category)	If charity not registered
UK v. overseas causes (category)	UK

Respondent G is a 2nd generation Indian that travels very often to India. He considers himself British Asian when asked to consider his identity. He is very impulsive in giving to charity. In fact his donations span from £10 to £10,000. On bigger donations, he generally likes to develop a personal contact with the charity. This trust through personal contact is a key driver behind how much he gives and to whom. In fact when asked if it was important to know exactly how his donation was spent, he stressed that he was more concerned about his overall level of trust in the people running the organization. If that trust was there, he would rely on them to make good choices with his money. Beyond financial contributions, Respondent G also donates his time to help with fundraising.

He is very aware of Gift Aid and how it works. However, tax considerations do not affect his giving patterns. He views his gift in terms of the amount he directly donates. Any further related remittance by the tax authorities are seen as a bonus for the charity. Religion did not play a part in his giving and didn't feature as a barrier to giving to certain causes either. He also did not seek acknowledgement for this donation or want any item of sale in return. He very much put his efforts into getting to know the people running the charity and once a level of trust was established would rely on them to do the right thing with his funding.

Respondent G is concerned that funds collected by charities do not always reach the causes intended. To help assure himself, he only gives to charities that are registered in the UK. He also looks to see that the charity is frugal with its spending although he accepts the need for a level of administrative costs.

Respondent H

Respondent H's survey responses are summarized below:

Respondent	H
Gender	Male
Age	33
Employment status	Currently employed
How often give to charity?	Monthly or more often
Consider tax benefits?	Yes
Motivations for giving (category)	To help others (less fortunate)
Deterrents to giving (category)	Inefficient use of funds / high admin costs
UK v. overseas causes (category)	Overseas

Respondent H is a 2nd generation Indian that travels back to India on a regular basis. He identifies himself as a British Asian. He gives a large amount of money to charitable causes, typically in the thousands. These donations can be impulsive, but regardless he also engages in more planned structured giving. As a practicing Muslim, his faith asks that he give 2% of his earnings to those less fortunate (known as Zakat). As well as giving money to charities, he actually runs many projects himself and therefore often avoids using other organisations. By doing so, he himself gives a lot of his personal time to the causes that he supports.

Although he is aware of the benefits of Gift Aid, Respondent H still prefers to conduct charitable projects himself without involving a charity. He sees the advantage of having control on how money is spent and the opportunity to involve family members as important.

Generally Respondent H likes his giving to be anonymous. This helps protect him from opportunist fundraisers. However, he has in the past allowed his name to be publicized if it is seen as important in encouraging others to give.

He is very keen that money reaches the end cause as intact as possible. He is very particular in finding out the level of admin costs that a charity carries. Respondent H believes that “charities should run so that admin costs are no more than 11% of funds raised. He is even happy for the charity to decide which cause money goes to as long as the money is spent wisely and not wasted on admin. On a similar note, he does not like the idea of fundraising events. He believes that one should give as much of a donation as possible to the end cause for which they are fundraising. When one organizes charity events such as dinners, only the profit associated with someone’s donation actually reaches the cause and he sees this as waste. He will often “buy tickets to fundraising events and then not turn up. This way, more money reaches the end cause”.