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WEPIA

Water Efficiency and Public Information for Action
مشروع الكفاءة المائية والتوعية



**MRO PHILANTHROPY STUDY
(PUBLIC QUANTITIVE)
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Introduction

This document describes the findings of the qualitative stage (general population) of the philanthropy study conducted in Jordan on behalf of WEPIA. The results of a quantitative study have been reported upon separately.

This is a topic which, as far as it is known, has not previously been the subject of a systematic research study in Jordan and hence little is known about public attitudes towards charitable giving, the factors which motivate them and their knowledge and awareness of charitable organizations such as NGO's.

A key aim of this study was to examine the feasibility of sustaining the operation of NGO's via public giving and what action might be necessary to bring such about.

This stage of the study comprised individual depth interviews with the adult income earners in households where at least one person gave money, items or time to charity.

The survey covered a total of 18 households in the Amman area and a total of 37 individuals, of which 29 were givers and 8 were non-givers.

The sample was structured on a quota basis according to the number of income earners in the household and total household income, as follows:

No. of income earners		
Households		No. of income earners
6	x	1
6	x	2
6	x	3 or more
Total household income		
Households		Income
6	x	Up to JD350
6	x	JD351-700
2	x	JD701-1000
2	x	JD1001-2000
2	x	JD2001+

Fieldwork was carried out during January/February 2004.

Executive Overview

A striking aspect of the findings of the research is the genuine desire and enthusiasm of those interviewed to help other people who are less fortunate than themselves or who are in need. Such a philanthropic attitude is obviously rooted in religious belief and doctrine but it is very obvious that the act of giving is spontaneous and pleasurable and far from a duty.

Also striking is the predominant nature of this giving which is local and personalized, to people encountered in the street, to neighbors, to relatives and to those in the immediate vicinity of one's home. Giving tends to be made as and when a need is identified, a spontaneous act as opposed to a regular and planned exercise.

Gifts are most commonly cash or items such as food or clothing and, although people refused to disclose the value of their donations, the household income of many of those interviewed suggests the sums involved to be reasonably modest.

Only one or two of those interviewed had donated to an organization or institution in the past 12 months, excluding donations made at the mosque or church. There are two tangible barriers to doing so, one being a distrust of how donated money might be used, including the concern that part of the money would go to the administration of the organization and only a percentage to the needy. The other is quite simply a lack of awareness and knowledge of charitable organizations, who they are, what they do and how to reach them. On this latter point, there is a suspicion of laziness- if an individual really wanted to contribute to an organization it is only a telephone call away.

However, the emotive and probably major barrier to donating to organizations is quite simply that the impact of giving is lost. By giving directly to the beneficiary one is able to experience a real sense of having helped, a feeling which may be lost by giving to the machinery of an organization. It de-humanizes the effect.

While there exists a reasonable degree of knowledge of religious organizations such as the Islamic Center and the Muslim Brotherhood, awareness and knowledge of the secular organizations such as the majority of NGOs is thin. It is worth pointing out that the term non-governmental organization does not seem to be widely known and is thought by some to be inappropriate to describe an organization which provides philanthropic services. Also, the "non-government" handle does not sit easily with some organizations, in particular those with a royal connection which implies government involvement to some people.

Although not widely recognized under the umbrella of NGO's, the individual organizations specified to respondents appear to be familiar, if not always accepted as being non-government. The work of these organizations is generally known and understood and, on the whole, regarded in a favorable light. However, none of those people interviewed had donated to any of these organizations and apparently nearly all had never considered doing so. There was little idea of how such organizations were

funded, some feeling that the money came from international bodies such as the United Nations, others suggesting that they were self-funding. The idea of private donations occurred to only a few.

The concept of donating to this type of organization is not rejected although it was made clear that detailed information about the organization and its activities would be demanded before a donation is considered. The cause supported by each organizations would also be an important factor. Although there are individual preferences in this respect, the fields of health care and poverty are likely to evoke most sympathy.

The need for philanthropy or "good work" in Jordan is widely recognized. All of those interviewed openly admitted that Jordan faces severe economic difficulties which have led to high levels of poverty and unemployment. The plight of those in the South of the country was mentioned in particular. It is appreciated that it is the government's role to take the lead in social services but equally that the severity of the problem in certain fields makes it the concern of all citizens. There is therefore a widely held view that philanthropic work should be coordinated between government, religious and secular organizations and the corporate world. Some suggest that it is the religious organizations that should take the lead, these arguably being closest to the needy and in close contact with the donors.

The findings of the study are clearly indicative of philanthropic potential from the public but the key question is whether it is possible to harness this for the purpose of sustaining the NGOs. In order to do so, fundamental habits and attitudes of the public need to be changed, in particular selling the idea that concentered, organized and centralized giving will at least in the longer term make a greater impact upon the situation and be more effective in bringing about change. At the same time, one does not wish to destroy the "grass roots" charity which is apparently helping so many people at the present time.

It is unlikely that change will be brought about overnight and it will require a lengthy and sustained program of education in order to create a detailed understanding and knowledge of NGO's, the work they do and how supporting them will be of real benefit. short and longer term.

Chapter 1- Definition and vocabulary

It is of obvious importance to clearly understand the terminology associated with and used by the general public to describe charitable works in order that communications be clearly and readily understood. Charitable acts in Jordan can take several forms and it is necessary to understand how the public perceive these and the differences, if any, between them.

This project is referred to as the Philanthropy Study. A standard work of reference (Chambers Dictionary) has two definitions of the word philanthropy:

- "The practice of performing charitable or benevolent acts"

- "Love of mankind in general"

While it may be argued that one of these definitions is dependent upon the other, it is the first of these which is the subject of the research. The Arabic translation of philanthropy in this sense is "عمل الخير" (Amal Khayriyeh) which literally means "good work" or "good acts" and was unanimously accepted by respondents as describing any form of charitable giving.

"Good works means the support of causes such as the sick, fighting poverty, children in need"

"Good works can be in the form of giving money, helping to raise money, giving your time to the needy"

"It is benevolent and humane behavior to assist the needy."

"The assistance may be moral, psychological or monetary"

Voluntary work "عمل تطوعي" is widely and clearly understood as a form of good works which involves the giving of one's time and efforts, without recompense.

"Voluntary work is taking action to help other people without payment or compensation. Maybe it is helping to raise money by making things for sale or by visiting sick people in hospital"

"It is giving your time to help the poor and the sick"

Donation "تبرع" is also seen as a form of good works but in contrast to voluntary work it clearly implies the giving of money or items to the needy

"To give money or items such as clothes to help those in need"

"Donation is concrete and tangible, the materialistic giving of money or things as opposed to moral support"

There are indications that some numbers of the public tend to associate the term donations with giving to organizations or to a cause as opposed to giving to the individual:

"One might donate money to the Palestinian cause or to build a new hospital"

"Donation is giving money or items to an organization or to a mosque, sometimes to people who need the help"

The word donation is also associated with the giving of body parts:

"People may donate their kidneys or their heart"

Interpretations of "Ihsan" indicate that it can be either psychological or tangible aid. Regardless of the form giving, Ihsan is perceived as a voluntary act although it is tied to religious belief and was "recommended by God." Ihsan can be given at any time although it is most closely associated with Ramadan, religious holidays and Fridays.

In discussion with Muslims outside the survey to gain a detailed understanding of Ihsan, there was almost immediate mention of "الحسنه" (Hasana), the spiritual reward or credit for giving Ihsan. However, it is worth noting that such reward was mentioned by only one or two of the study respondents.

"Ihsan could be a kind word or the performing of good deeds"

"To give in kind such as food, clothes, accommodation"

"The performance of good deeds, to provide a needy person with money, clothes or food. To do what you can to help"

"A voluntary benevolent action, to show charitable behaviour without being told to do so"

The perceived meaning of Sadaqa "صدقة" varies among respondents, some incorrectly confusing it with Zakat, the mandatory levy (of 2.5%) on excess disposable income. However, most understand Sadaqa to refer to the giving of tangible gifts such as money or items. It is perceived to be very similar to Ihsan except that the latter is more the general act of giving anything while Sadaqa is the tangible form of Ihsan.

Stemming from the confusion between Sadaqa and Zakat, some respondents believe that Sadaqa is a mandatory payment. However, most describe it as a duty of Moslems (which is mentioned in the Koran) to assist others- a moral obligation as opposed to something which is mandatory. The difference of course is fine.

Interestingly, although Hasana was only rarely mentioned in respect of Ihsan, several respondents described Sadaqa as "the sin extinguisher" implying that it is a penance for sins.

"I am obliged to give Sadaqa, a fixed percentage of my income"

"Sadaqa is giving something tangible, money or items. It is financial while Ihsan could be anything, money or just a kind word or a favor"

"God commanded us to give Sadaqa. It is a religious obligation once a year at Al Fitr"

"Sadaqa is a spontaneous and voluntary giving of money or gifts which a Moslem gives for the sake of God. It is said that Sadaqa extinguishes the sin as water extinguishes fire"

Comparing each of these terms, there was wide agreement among respondents that there is little or no difference between them. Essentially, they are all believed to describe the act of giving to those less fortunate than ourselves. Obviously, Ihsan and Sadaqa are religiously oriented although it was argued that any charitable act can be described as being religiously motivated. Voluntary work is clearly seen to be the giving of one's time and donation is more likely to be associated with giving to specific causes or organizations. They are all considered to be good works and it was thus agreed that the term Amal Khayriyeh (good works) is the most appropriate description for such acts. Certainly, it is a term with which people feel familiar and at ease.

"Amal Khayriyeh is the best word. It covers all the other terms and means giving to others"

Chapter 2- General perception of "good works" in Jordan

2.1 The status of charity in Jordan

There exists a positive and optimistic view of philanthropy "good works" in Jordan. People point to numerous societies and organizations dedicated to helping the needy, to what is perceived as a growing interest and involvement of the royal family in charitable works and, above all, to a public which cares and is prepared to help others.

"There are many societies which help the poor and the sick. There is the Jordan River Foundation, the Amal Cancer Center, Jordanian Hashemite Fund. SOS villages ..."

"There are organizations to help the sick, the poor, children who are homeless, to train women. The number of societies seems to grow every year."

"King Abdullah is really interested in this field. His Majesty is involved in many new projects"

"Queen Rania gives her support to many projects, especially those concerning the sick and children"

"The Jordanian people are open handed and big hearted. They behave with charity towards their fellow men"

"All Jordanians, Muslims and Christians, are generous and care for their neighbors"

This optimistic picture of a caring society is tempered by the widely held view that such a wealth of charitable intent is necessary in a country where poverty is prevalent, economic problems such as unemployment are increasing and there is a large and growing gap between the rich and poor. It is felt that the government does its best but that there is a very real need for philanthropic support.

"There is terrible poverty in the South where people have the minimum necessary to survive. They are really in need while people in Amman have an opulent life"

"We have thousands of young people who cannot get a job, the economic situation is getting worse and the gap between the rich and the poor is growing"

"Jordan faces many problems. The government does its best but it cannot always reach those in need. This is where the public can help by giving money, food, shelter..."

2.2 Charitable causes

A noticeable feature of charitable giving in Jordan is that it tends to be more spontaneous and individual based than cause oriented. People appear to give as and when they encounter need, regardless of the cause.

This is not to say that people do not have an interest in causes and indeed some causes appear to be looked upon in a more favorable light than others. Certainly, the cause which appears to be of greatest concern is poverty which is perceived to be rife in Jordan, in particular in the South:

"The cause of poverty is the most important. I give food to my neighbors who do not always have enough money to eat"

"Many people in Jordan are very poor and cannot afford food or shelter. It is important for us to help these people as we can by giving them food, money, a gas heater, even somewhere to sleep"

"The most important cause in Jordan is poverty. The percentage of poverty is very high, especially in villages"

Another cause widely considered to be of importance is that of sickness although in many cases this is related to poverty in as much that people are not always able to afford the necessary treatment or medicine:

"The second most important cause is sickness. So many people do not have the means to be treated and they cannot afford to purchase the medication"

Within the category of sickness comes the physically and mentally handicapped and disabled, people who are unable to support and look after themselves.

"Handicapped people are often outcast by society and we must look after them"

Unemployment is also considered to be an important cause, in particular among young people who are unable to find a job. In part the concern is economic although there is a fear that lack of work may cause youth to turn to criminal activity or bring about involvement with undesirable factions:

"The young men have nothing to do; they may get involved with bad people and things"

Some respondents blame unemployment upon what they see as the "large number of foreigners working in Jordan" and argue that "charity should begin at home" by giving priority to employing young Jordanians.

Causes such as human rights and the environment generate relatively little interest. On the whole, human rights is not considered to be a major issue for Jordan (and among some is perhaps not fully understood) while the environment is generally believed to be of less significance than human suffering and is in any case felt to be the responsibility of the government:

"The knowledge I have about human rights is mainly about children but I do not feel any problem here in Jordan"

"The concept of human rights is not comprehensible"

"People are more concerned about human suffering than the environment but this is mainly the responsibility of the government"

"The only concern about the environment is to attract tourism. People talk about caring for the environment but then they throw drink cans from the window of their car"

Few other causes were mentioned spontaneously. One of these was the problem of addiction (more alcohol than drugs) which is seen to generate poverty, child abuse, divorce and violence.

2.3 The motivations to donate

When asked why people donate, the response is almost always linked in some way to religious belief, it being argued that helping others is a basic teaching among both Muslims and Christians.

"The incentive is mainly religious. Whether they are Muslims or Christians, to donate is in our doctrine, our belief"

"We donate to help others. It is in our belief to do good deeds to help the needy."

There is however a view that pleasing God is the priority and that helping others comes second:

"The main objective of donation according to Muslims is to please and gratify God. The second objective is to lessen the pain and suffering of the poor"

"The main objective is to please God, asking for his rewards"

Although some people are considered to donate for this selfish reason, it is believed that the majority give out of a genuine desire to help others:

"Some believe that by assisting others God might look more favorably upon them but most people donate freely without feeling compelled to do so for the sake of God. They feel relaxed and satisfied when doing charitable deeds"

"People donate because they genuinely want to help others, they are kind and compassionate"

There is however a cynical view of the motivations of some people, in particular the wealthy and the social climbers who are seen to donate simply to enhance their reputations in society:

"Some people, the rich and social elite, give to impress other people and to gain a good reputation in public"

2.4 The beneficiaries

There is a belief that donations from members of the public are more likely to go direct to the individual in need than to any organization or society. This appears to include donations given at the mosque which are believed to go direct to local needy people, in part due to lack of trust of societies:

"Donations are mainly directly to people- the ones who are really in need. For example, you may know a neighbor who needs help"

"The majority of people prefer to give directly to the people they know that need help- a direct donation. The societies are not always trusted and there is no way of knowing how your money is used"

While a lack of trust in societies may be one reason for giving direct, other motivations are almost certainly related to ease of giving and the feeling of having done something tangible to help:

"If I know someone that needs a gas heater, it is easy for me to give one and I know that I have helped to keep his family warm"

Although not widely admitted, it is apparent that a barrier to donations to organizations or societies is quite simply a lack of awareness or knowledge of how to go about giving:

"People sometimes come to my door asking me to give to a certain society but otherwise I do not think of giving to them"

"Even if I wanted to, I don't know how to go about giving to organizations. I think that SOS is a good cause but I would not know how to give to them"

"I would give to a cause if they came knocking on my door"

Respondents tended to agree that a personal link to a cause would almost certainly influence donation but no specific examples of this were provided, suggesting that no such links existed among the survey sample.

On the whole, it was felt unlikely that royal involvement with a charitable cause would influence donation one way or the other although it was believed that there are people such as social climbers who might donate to a royally supported cause for their own benefit.

It is widely believed that the most common means of giving is in money, in part because it is easy for the donor, and, some argue, enables the beneficiary to put the gift to more practical use:

"Cash is the easiest way- upper and middle class people prefer to give cash whether it is direct to the needy family or to a society."

"I believe cash is the most common and is the most practical. It enables the person to chose what he needs."

The donation of items, predominantly food and clothing is thought to be the second most popular form of giving. Also included in this is the distribution of drinking water at mosques and schools. The donation of body parts was also mentioned.

The giving of time is felt to be the least common means, simply because people do not have the spare time. There exists a view that the giving of time is most likely to be found among children and older women who do not have young children to look after:

"People are so busy and have no time for voluntary work"

"Volunteer work is usually performed by youth or older women who do handicrafts at home which is sold at bazaars"

Chapter 3- The role of government and religious bodies

3.1 The role of government

It is widely agreed that it is the role of government to provide social services to its people and, on the whole, that the Jordanian government has done a reasonable job. However, while responsibility may lie with the government, it is accepted that the government can only do so much and needs the active help of business, charitable organizations and the people themselves.

There is general agreement that the government has made great progress in the field of health care and any criticism tends to relate to management at the local level rather than the government:

"We all have the cards which entitle us, rich and poor, to free treatment in the health centers and public hospitals"

"The government has inaugurated new hospitals and restored the old ones and equipped them with the best equipment and instruments. Any inadequacies are due to management and staff, not the government"

Also, in education the government is perceived to have done a good job in developing schools throughout the country. However, there is some criticism of a failure by the government to assist the funding of higher education for the less well off.

"The government must do something to pay for poorer students to continue their education. At the moment, a boy or girl has to depend upon a rich person to support them"

In contrast, the government is seen to have done little or nothing to support the cause of the environment, except for issues which have a direct bearing on tourism:

"The government only cares for tourism and they have made a special effort to clean the shores of Aqaba and the Dead Sea and main roads in Amman. But they are not concerned about the public parts and places where tourists do not visit"

There is a somewhat cynical view of the government's activities vis-à-vis human rights with the suggestion that only lip service is paid to such issues to impress the outside world:

"The government sends delegates to conferences such as the rights of women but this is only for publicity and propaganda"

Others openly admit bewilderment (and hence possibly disinterest in?) at the subject of human rights:

"I find the subject of human rights incomprehensible"

An issue of concern to many of those interviewed is unemployment, particularly so the problems faced by young people coming onto the job market. In this respect, there is a view that the government has been largely unsuccessful although it is appreciated that creating jobs is not something that can be achieved overnight. It is believed that the government alone cannot resolve this problem and that help from rich families, charitable societies and business is required:

"I have heard that the government is opening new factories to provide more jobs"

"To solve this problem it requires a coordinated effort between government, industry and the rich families"

While there is clearly sympathy for those people who are unable to find work, the great concern about the level of unemployment is that it will worsen what is seen as the major need for charitable help-poverty.

Consistently, throughout the interviews, the subject of poverty emerges together with what is perceived to be a worsening economic situation and an increasing gulf between the affluent and the poor. Tackling this problem is perceived as being a major role for government although it is widely recognized that assistance from other sectors is necessary:

"The major problem is poverty. The government is doing what it can but this is a problem for all of us, the public, companies, charitable organizations, Islamic organizations"

"The government gives a sum of money, JD30, each month to poor families but this is not enough"*

*Some respondents quoted the amount as being JD40.

"The trouble is that 60% of families never get anything from the Development Fund. They do not ask for help or are not backed up by influential people"

"The government should take the lead in fighting poverty by involving companies and organizations. Each should play a part"

3.2 The role of religious organizations

It is widely recognized that religious organizations (both Muslim and Christian) play a major role in philanthropic works, some arguing that they should play the main role as they are perhaps the closest of all bodies to the people who need the care:

"They play an important role as they are nearest to the needy people. Mosques in particular because they know all of the people who live in their area"

A number of religious organizations were cited, in particular the Islamic Center, the Islamic Bank and the Muslim Brotherhood:

"The Islamic Center inaugurates health centers and nurseries and offers help to poor families, sometimes food, sometimes clothes, sometimes money"

"The Muslim Brotherhood provides people with care and help and it sponsors university students"

"Employees of the Islamic Bank donate money to the Muslim Brotherhood"

"There is the Islamic Hospital Fund to pay for treatment for those who cannot afford to do so"

The funding for religious organizations is perceived to derive mainly from individual and corporate donation although sources such as voluntary work making saleable items is also recognized as a contributing factor:

"Mainly from Sadaqa and Zakat"

"Donations from individuals every Friday and donations from companies"

"There is a group of ladies who do needlework which they sell and give the money to the church"

A great strength of religious bodies and in particular the mosques is their closeness to the local community. This enables them to not only identify the needy but also to organize relevant and speedy assistance:

"The Imams know the people who live in their area and can identify the needy. The Muslim Brotherhood has local committees and they go round the houses in their area to assess need"

"If they find someone who needs a gas heater for example, they know how to get one almost immediately"

Knowledge of how these religious organizations manage their funds is sketchy, some respondents vaguely referring to "committees" while others openly admit to not knowing. However, the interviews revealed no spontaneous criticism of the fund management so it may be assumed that the system is considered to be satisfactory:

"I don't know how they manage or distribute their funds"

Perhaps one of the most important roles of the religious bodies is that they are in communication with both sides- the needy and those that are able to assist. It is this brokerage which is perceived as their key function:

"The important aspect about the religious bodies is that they provide the link between the needy and the more affluent individuals and commercial institutions"

Chapter 4- Non government organizations and corporate philanthropy

4.1 NGOs

Spontaneous knowledge of NGO's as a sector appears to be low. When asked if they know of any non-profit agencies that worked for the public good, no respondents spontaneously mentioned NGO's as a group while only very few were able to correctly mention a specific organization.

"None. I have no idea!"

"I do not believe that any organization can be non profit. How do they pay their staff?"

"Yes. There is the Islamic Center and UNWRA"

"Jordan River, King Hussein Cancer Center (previously Amal), Nour Al Hussein, SOS, Jordan River Foundation ..."

Although not readily or widely recognized from the description given, most of the respondents had heard of some if not all of the examples of NGO's read out to them. However, several remarked that describing these as NGO's was either inaccurate or inappropriate. Several of these organizations were believed to have government involvement, in particular those with a royal association. It appears that for some, royal equals government:

"King Hussein Cancer Center and the Jordan River Foundation which is sponsored by Queen Rania have government involvement. They are not NGO's"

Others argued that the name non-governmental organization did not reflect the nature of the work and should be changed to include the word "charity" or "charitable." Some criticized the word organization which they felt implied "terrorist" or "criminal" groups.

There appears to be a reasonably wide understanding of the activities of those NGO's which were specified to respondents although in some cases the name itself may have served to lead the respondent:

"The King Hussein Cancer Center provides treatment for cancer patients but it is not free. They charge JD10 per month"

"The Jordan River Foundation supports women's causes. It trains women in handicraft and helps them to start their own small businesses, making rugs"

"The Infantile Paralysis organization helps children who are paralyzed or disabled to lead a normal life"

"SOS cares for children who are orphaned"

The general lack of understanding of NGO's is reflected in a total lack of appreciation of the difference between non-profit charities and non-profit companies. Either respondents ignored this question altogether (a clear sign of non understanding) or changed the subject. Only one made an attempt to relate the difference:

"I do not understand this"

"No, I do not know but there are clinics which help people for a reasonable fee"

"Non-profit charities offer support and services while non-profit companies protect nature (RSCN) or help to establish businesses (Ijada)"

Understanding of the work and activities of NGO's is generally vague *"I don't have much information about them"* and tends to be restricted to generalizations such as "helping women/the sick/children/the poor people." Similarly, beneficiaries of their aid are described as *"the needy"* and *"poor people in the South of Jordan."*

Of the causes which NGO's might address, sickness and poverty tend to top the list although each individual appears to have a favorite cause and, equally, a cause or causes which they feel are less deserving of support.

Sickness wins a lot of sympathy, partly because it is seen as something which is nobody's fault but also that it can affect everybody. Sympathy lies with the sick generally but in particular with those who are unable to afford treatment:

"I sympathize with the sick and with any NGO that will help to combat illness. It is something which can affect us all"

"Sick people who do not have the money to pay for treatment"

Other causes winning sympathy from individuals included the elderly *"providing homes for the old and disabled,"* the environment *"keeping Jordan clean"* and education *"helping young people go to university."* Interestingly, each of these also emerged on the lists of being less deserving of support:

"Not education. We already have too many university graduates who cannot find work"

"The environment is unimportant compared to unemployment and poverty"

"Not for the elderly. I sympathize with the elderly but they should be looked after by their children, not by charity"

Few respondents had a clear idea of how NGO's are funded, ideas including donations, the government, international organizations and wealthy individuals. Some felt that these organizations were self-funding, operating on the revenues generated by their projects:

"I don't really know, maybe from donations from companies or wealthy people"

"From foreign institutions which are responsible to support NGO's in third world countries"

"Organizations such as the United Nations"

"From the revenue they make from their operations. For example, the Jordan River Foundation makes a profit on the sale of rugs"

There is a widely held belief that NGO's do not communicate themselves or their activities sufficiently. They are criticized for not being systematic or consistent in their communications and that to survive they need to organize themselves and create a better relationship with the public.

"They do not communicate well and thus they are not well known, either who they are or what they do"

"The need to be consistent in their communications, not just every now and then when they have a project"

"They should organize themselves better to communicate what they do to the public"

4.2- Corporate philanthropy

There appears to be some confusion between corporate support of charities and commercial sponsorship. For example, while most respondents remembered the Fast Link Ramadan promotion, many also talked about commercial sponsorship of sporting events *"there are many companies that sponsor the national teams."* The soft drinks companies (Coca Cola and Pepsi Cola) were also relatively widely mentioned although it is not clear from the comments made by respondents whether their activities were philanthropic or commercial sponsorship. Mobile.com and Al Sharq were also mentioned.

There is wide agreement that the motivations of such companies are not entirely philanthropic and that commercial gain is of equal importance. This is not considered to be a criticism, people being realistic enough to realize that these companies have to put businesses first.

On the whole, such activities by a company do seem to help improve public opinion of that organization although not necessarily to the extent of generating purchase of its products. For the latter, the products or brands of the company concerned have to be within the individuals repertoire in the first place.

"Yes, if a company is giving money to charity I have a good opinion of it, even if its motives are not entirely charitable"

"I think well of a company who supports good work but I will not necessarily buy its products. Perhaps I don't like them or have no use for them."

"I would buy its products if I can have proof that the money is really going to charity"

Chapter 5- Personal giving

The subject of personal giving is sensitive and one which people were reluctant to discuss. Certainly, almost all were unwilling to say how much they had given, considering this to be a very personal matter. The sensitivity of the subject is such that one or two respondents initially refused to say whether they had given or not.

"This is personal. I do not wish to talk about it"

"I cannot say how much. This is something personal"

Among those who have given to charity in the past 12 months, most had been doing so for some time, usually starting the habit at a milestone in life such as marriage or first job:

"I started to give 7 years ago when I got married"

"One year ago when I started work"

"I have given for years and years"

Frequency of giving does not appear to follow any particular pattern with the exception that all Moslems had given during Ramadan. Most appear to give several times each year as and when they come across need as opposed to any systematic regularity:

"4-5 times a year, whenever the need arises and of course always in Ramadan"

"Twice in the past 12 months"

Any interesting aspect to emerge from this part of the interview is that several of those who had earlier reported not making donations had paid Zakat. Clearly, a distinction is made by some between voluntary donations and what is in effect a mandatory taxation. However, others paid Zakat and made voluntary donations. Other reasons for not giving which was spontaneously made included other people in the household giving for all and the straightforward inability to afford giving.

"I would give if I had the means to do so"

Giving comprises both cash and items such as clothes or food, or both. Some givers admit that giving cash is easy while others justify this form by arguing that it allows the recipient to use the money as they wish. In contrast, some argue that this is dangerous as the money may be misused:

"By giving cash the family can use the money as they need it"

"I will not give cash. The head of the family might use the money to buy cigarettes or non-essential items instead of food"

Virtually all of those who had given had done so direct to the needy individual while only a very few had given to an organization. It is clearly evident that people prefer to give to needy individuals that they encounter or hear about rather than to a remote organization.

It is necessary to understand that giving is largely a spontaneous act- people see someone in need and immediately give, if only a few dinars- as opposed to the planned type of deed which giving to organizations might involve.

"I might see someone in the street who needs help and give them money"

The personal satisfaction factor is also important. Giving direct to individuals enables the donor to feel that they have made a real contribution whereas giving to an organization fails to provide this sense- it is too remote.

"If I give to an individual I feel that I have helped directly. You do not feel this when you give to an organization"

A serious barrier to giving to organizations is a lack of trust in how the money is spent:

"I do not trust them. I do not know what happens to the money"

Allied to this problem is a lack of awareness and knowledge:

"I have never given to an organization such as an NGO because I know nothing about them"

However, the main reason for giving to individuals seems to be the wish to help the people one knows, whether they be neighbors or relatives:

"It is said that charity begins at home. I prefer to give to people I know, my relatives and my neighbors"

Among the few who had given to an organization, the only identified NGO was SOS and this only because *"they came to my door."* Other organizations mentioned included the Orphans Guarantee Fund because *"it seemed worthwhile and God commanded us to take care of orphans"* and the Islamic Center. Giving to the mosque is not regarded as giving to an organization.

Few of those interviewed had given time for voluntary work, the main excuse being a lack of spare time. However, it is also apparent that the idea had not occurred to some people or that they were uncertain as to how they might go about volunteer work.

Among those who carried out volunteer work, it was generally regarded as an enjoyable way of helping others, particularly since the experience could be enjoyed socially:

"I helped to build a mosque, it took 5 years but it was enjoyable work"

"My friends and I went round people's houses distributing clothes"

Apart from the very few who appear to give relatively large amounts to organizations, there is little formality about charitable giving. Providing they feel that they have helped, givers do not seem concerned about following up on their donations. They may or may not give to the same party again, according to needs. For most people, giving is something which is spontaneous, not organized or regimented.

Chapter 6- Legal issues

6.1 Laws governing charitable organizations

It is automatically assumed that there are laws to govern and regulate the activities of charitable organizations although detailed knowledge of such laws does not seem to exist among the public.

"There are laws to control an institution, charitable or not. Otherwise no one would benefit from the donations except for the people running the charity."

Similarly, it is acknowledged that charitable organizations should be registered with a government department although the requirements for registration are not clear:

"Of course, they must be registered with the Ministry of Commerce or Trade. There has to be a record of accounts and auditing of the finances"

"To register, they need the approval of the Ministry of Development and thereafter they are supervised by the Intelligence Agency to avoid mis-use of the money such as support of political parties"

None of those interviewed was able to comment upon how these laws compare with those of other countries except to claim that Jordan was probably good in this respect.

Even among those who had little or no idea about such laws, there is a view that charitable organizations should be strictly controlled:

"I have no idea about such matters but there should be laws to control these organizations so that the money given to them is properly used"

6.2 Tax exemptions

Several of those interviewed had some vague idea about tax exemption for charitable donation although none had claimed. Some believed that this only applied to companies who gave while others thought that it was only for those who gave a minimum amount (not specified) to a registered charitable organization and was documented:

"I have heard about it. You can claim if you give a large amount to an organization but you must have a receipt"

It was generally agreed that tax exemption was a positive idea although most thought that their comparatively modest donations would not qualify them for this.

6.3 Legacies

Most respondents claimed to have heard of people leaving money or property for charity in their wills. The idea is considered to be good but it is argued that this is something for wealthier people who have the money to spare. For those interviewed, the priority was to leave sufficient for their own families:

"It is a nice idea but my priority is my family. I wish I did have enough to leave to a charity such as a home for children"