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WEPIA

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مشروع الكفاءة المائية والتوعية

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PHILANTHROPY STATE IN JORDAN

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PHILANTHROPY STATE IN JORDAN

Part one: Summary1-10

Philanthropy state in Jordan

WEPIA has conducted a national statistical to better understand the patterns of giving by Jordanians.

This survey targeted individuals as well as corporations and consisted of both quantitative interviews and qualitative In-depth interviews. The survey measured the level of giving, giving habits, reasons why people give, the causes to which people gave, measured public understanding of tax laws and incentives for giving, attitudes towards corporations that give, and examined briefly the best methods to promote NGOs for fundraising. Finally it looked at other support to NGOs from government and donors and, most importantly it examined how the public perceives NGOs.

Findings were as follows:

1. Public Quantitative:

Sample: (550 Individuals, Income earners, from Amman, Zarqa , Irbid)

68% of those interviewed had given to charity, mainly in the form of cash. in the last 12 months.

Overall pattern of giving

Base: all respondents

Base:	(550)
	%
Gave nothing	32
Gave something	68
	100

Base: all givers

Base:	(375)
	%
Money + products/items+ time	30
Money + products/items or time	35
Money only	14
Product/items only	19
Time only	1
Products/items +	1
	100

53% of all respondents gave money to charitable organizations

56% of respondents gave products or items to charity.

24% of respondents had given their time to charity with an average of 25.3 hours a year

Why don't people give?

Findings of the research indicated that 32% have not donated because of

- lack of personal means and time rather than outright rejection,
- lack of trust on how money is spent,
- Lack of awareness of NGOs and how people can help.

Conclusion: it seems that charitable organizations are not doing enough to communicate with the public about their work and their causes.

49% Of those people who had not given to charity said they might agree to give if they were asked to do so.

Attitudes toward giving to charity?

Jordanians feel that giving to charity provides personal satisfaction even if it is also a moral duty. The majority believe that giving to charity can help to make society better.

"A duty, whether we want to or not", 86%.

"I get a lot of personal satisfaction from giving to charity", 96%

"By giving to charity, we can help to make our society better", 91%.

For what causes do people give?

Types of causes given to in past 12 months

Base: All givers

	All
Total	(375)
	%
Poverty	81
Religious societies and activities	55
Health care/ Help the sick	39
Orphanages	14
Children's rights and services	13
Rehabilitation for the handicapped	7
Women's Rights	6
Human rights	5
Grants for education	3

How deserving are charities perceived to be by cause/type.

Base: All respondents

5 is the most deserving

1 is the least deserving

Type of Charity	Mean score
Religious societies and activities	4.7
Help the sick	4.5
Rehabilitation for the handicapped	4.2
Reproductive health and family planning	3.4
Poverty	4.9
Human rights	3.8
Women's rights	3.4
Children's rights and services	4.1
Orphanages	4.6
Employment creation and training	3.5
Centers for abused	3.1
Grants for education	3.6
Funding research centers	3.1
Environmental	3.2
Arts and culture	2.5
Agriculture (economical)	3.3

What motivates people to give?

The most important factors that motivated Jordanians to donate were:

- Religious motivations (83 %) .
- Personal links & Involvement (39%) .
- Royal involvement (12 %)

Amount of money donated to charity, by geographic area

Base: All giving money

	All	Amman	Irbid	Zarqa
Base	(293)	(198)	(42)	(53)
	%	%	%	%
Up to JD 25	28	30	19	26
JD 26-50	41	45	26	38
JD 51-100	21	18	33	25
JD 101-200	7	5	19	8
JD 201+	3	3	2	4
Total	100	100	100	100
Average (JD)	56	51	74	60

One important note when asking about the frequency of donating money to charity: only 17% of givers donate on a regular basis.

Nevertheless, the majority of Jordanians, like anywhere else in the world, give when they are asked to do so (31%) or when they see someone needy (57%).

Method of giving:

Ranking of preferences for means of giving

Base: All money givers

1 = most preferred

9 = least preferred

	Ranking score
Direct contribution to the needy	2.3
Through church/ mosque	2.8
Directly to societies	4.1
At a charitable function	4.5
Through donation boxes	4.9
Through TV appeal	5.1
Through a mail in fund drive	5.6
Direct bank accounts	6.8

Ranking of preferences for methods of receiving information

Base: All respondents

1 = most preferred

9 = least preferred

	Ranking score
TV advertising	2.5
Personal visit	3.1
Newspaper advertising	3.3
Radio advertising	3.8
By telephone	4.2
By post	6.2
By fax	6.4
By e-mail	7.0

Legacies :

34% of all respondents said that they had heard about people who left charitable contribution in their wills, and 35% said they might consider doing similarly in the future.

Knowledge of the tax law and its relation to donations?

- Only 16% of all respondents had ever heard of tax laws relating to charitable donations
- 74% felt that the tax laws already encouraged charitable donation
- 52% of all respondents believe that tax laws should be developed in Jordan to encourage giving to charity, as they are thinking this would help the poor.

Corporate Contributions & public image?

- 50% of respondents had heard about a corporation in Jordan which supported charity.
- 60% of respondents saying that they would buy products or use services of a company donating to charity.
- Majority of respondents (57%) believe that motivations of corporations that give, are a mixture of philanthropy and corporate self-promotion.

NGOs & public awareness?

- The fact that only 44% of those claiming to know what an NGO is, and were able to provide an example of an NGO, clearly indicates that knowledge of those organizations is limited and calls for a sustained program of communication.
- Even after prompting with an oral description of an NGO, 54% of respondents admitted not knowing of any such organization. Around 10% gave a vague response which may or not be an NGO e.g. "elderly home" and 7% gave an incorrect response e.g. UNICEF.

Opinions of the role of NGO's in Jordan

- The great majority (77%) of respondents believe that NGO's generally perform an important role in Jordanian society although, given the lack of knowledge about NGO's and even who they are, this figure should be viewed with a degree of caution.
- Regardless, it is a positive sign that only a minority (5%) of respondents feel that NGO's do not play an important role.

Have NGO's been successful in selling themselves to the public

30% of all respondents believed that NGO's had been successful in selling themselves to the public. However, almost as many (27%) replied negatively and 42% said that they did not know, a response which suggests that selling has not been successful

Only 13% of all respondents believe that the government could do the work of NGO's.

Philanthropy study – NGOs

(The Study a stratified sample of 18 NGOs, covering a range of variables from large to small, and supporting a variety of issues.)

Introduction to NGOs in Jordan:

There are 874 NGOs registered in Jordan. There are more than 150 non-profit companies registered in Jordan.

NGOs are registered in different ministries:

- Ministry of social affairs to
- Ministry of Interior,
- Ministry of the Environment
- Ministry of Agriculture
- Ministry of Cultural affairs
- Ministry of Al Awqaf
- Ministry of Trade and Industry

There is a huge diversity between these NGOs not just in their causes but also in their sustainability, size, and management.

Financial management and ability to be self-sustaining plays a key factor in the success of NGOs. Most NGOs, if not all, need to put more efforts on training their staff even those who already have professional and skilled staff.

Networking between NGOs needs to be more formal and systematic and there appears to be a strong case for establishing an association of NGOs to coordinate activities such as (joint training programs, joint representation and joint marketing)

Sources of Funds:

Donor Organizations
Government Funding
Foreign Institutions
Membership fees and subscriptions
Fees for services
Income generating projects
Social events
Private or individual donations
Legacies

NGOs external relationships—

(This Section refers primarily to National NGOs)

NGOs appear to think that they are doing a good job in communicating with world outside their NGOs.

NGOs seems to think of marketing as occasional events rather than thinking of marketing as a continuous process and a key factor in their success.

National-level NGOs focus most of their efforts on raising the funds they need from two principal sources:

- Foreign funding agencies.
- Corporations.

Individuals, who are the most important source of funds worldwide seem to be forgotten or neglected and not properly solicited by NGOs in Jordan.

Involving Volunteers in NGO work does not seem to have priority for NGOs; there are no written procedures to recruit and involve volunteers in most NGOs, and no procedures to manage them.

Computerization:

In keeping track of and staying up to date with donors, members and other supporters, most of the NGO's visited stated they had a computerized list although only one reported having specialized software. Some complained that their computers were out of date and a few did not possess any computers.

There is a strongly held belief amongst NGOs that donations should be voluntary and spontaneous:

"We do not ask people for donations."

"If someone visits the home and makes a donation, that is up to them, we do not ask."

"We are far from anywhere and almost unknown. Why should someone living in Amman care about us?"

Corporations and NGOs:

While some NGOs are more successful than others dealing with corporations, the "involvement" approach was clearly more successful than the "give me" approach.

Ex: *"I wrote to ----- asking them to give us the money for a new bus. They refused, even though the general manager is from this area"*

Ex: *"We sent them a written report about our society and its activities went to their offices to present ourselves and invited them to visit the home. They have supported us in many ways for several years."*

Relations between government and NGOs:

It is clear that government relationships with NGOs varies from one NGO to another depending on the level of funding they provide for each. One interesting note appears to be:

"government funds are not distributed equally between NGOs, never the less it seems to be that larger and more professionally run NGOs apparently receive more funds and help from government than smaller and less developed NGOs"

Knowledge of the legal issues involved in fundraising, varied according to the individual respondent. It has to be said that knowledge of the laws governing NGO's is vague although this is a specialized area with which only a few people might be familiar.

Attitudes towards laws:

1. Some NGOs feel that the existing laws are acceptable
2. Others complain that the laws are too complicated and create unnecessary work.
3. Some NGOs felt that laws governing NGO's were outdated and should be raised to become relevant to the 21st century : note (all laws governing NGO work were issued in the 1960s).

Tax laws:

1. All NGOs interviewed knew that donors are tax exempted.
2. NGOs themselves do not know whether they are tax exempted or not.
3. On the other hand only 18% of individuals interviewed even knew that there are such tax exemptions.
4. NGO s do not promote and benefit from such laws when asking for money.

Corporations and Philanthropy:

(10 different size corporations interviewed, local/ international but locally based)

All corporations interviewed have a mission statement about "Giving back to the Community", however only international corporations have a written statement about such a mission.

None of the corporations have a written manual or standard forms to accept proposals from NGOs. None have a standard evaluation procedure to deal with NGO requests.

None of the corporations is committed to pay a fixed percentage of their annual profit or budget to give back to the community.

Criteria upon which a grant is awarded, differs from one company to another. All seem to want to give to those causes related to interests of their potential customers, or related to their products and services. Events that bring an acceptable level of promotion will have a positive impact on the decision.

Grant amounts do not necessarily reflect the size of the corporation in the market. Most grants are limited and small, even though corporations receive large numbers of proposals each day. Only a few are fortunate enough to get the attention of the personnel in charge. Of those only a small number will get the grants they requested.

Previous experience with an NGO plays an important role on the renewal decision of a grant, especially if that experience met the demands of the corporation.

When corporations were asked what would be the most important three items of advice for NGOs when approaching the corporation for assistance, the following were listed:

1. Do your homework (all of the Corp. agreed that any NGO should know exactly, criteria of events corp. wants to sponsor, when to ask, how to ask, whom to call, what to ask for, and of course how much to ask)
2. Give something in return, especially promotion.
3. Get staff and the corporation involved.
4. Be creative in bringing new events and ideas and in your way of asking.
5. Show how professional you can be as partners who know how to manage donations; (project budgeting was mentioned specifically in this field).

Corporations said that they are more likely to support:

- Events and NGOs that have good causes especially those linked to their products,
- Some corporations stated that they might have a negative response to events which have royal patronage as it takes attention away from the cause from the cause and sponsors to the Royals themselves
- Other Corporations appreciated Royal Patronage stating that it might add to the Cause credibility.

How do corporations look to NGOs?

Lack of awareness seems to be the common result of all four parts of our study, none of the corporations interviewed do really know about the level of diversity of NGOs in Jordan in matter of causes and the number of working NGOs, only a few were mentioned as examples of NGOs in Jordan, and interestingly same NGOs were repeated in all interviews.

Lack of trust in NGOs was a major finding of this result. All corporations were cautious towards the ability of NGOs to run their work in a professional manner. Some corporations do find a small number of NGOs transparent and worthy of trust in regard to managing the funds and feel comfortable with their previous experience with those NGOs. The majority of corporations said that they have serious concerns and doubts of the ability of financial management in NGOs. They feel that many NGOs appear to be managed as if they were a family business.

Corporations certainly know that helping their society can improve their image and help their businesses one way or another, and they would prefer NGOs to get them involved in their activities rather than simply asking for money.

While some corporations tend to follow up the funds they provide through site visits to the fund projects, and seem to be satisfied with their relations with certain NGOs, the majority feel that NGOs themselves should provide feed back on the difference made to the lives of others and to society through their interventions and the corporate funds provided.

Tax laws & Corporations giving:

One surprising result found when asking about tax laws, is that it doesn't seem to have much impact on the decision-making of sponsoring or funding an NGO.

Simply most of sponsoring decision makers in corporations do not know exactly how much are the tax deductions they get when they donate to a charity They are not even aware if all NGOs they help get tax exemptions or not, they say: "yes I heard that we

get tax deductions when we fund NGOs, but really I don't know how much it is? It is our accounting department who knows".

When asked if they really think of this option when deciding to give a grant or not? They reply, "No, not really"

Some Corporations said that tax laws must be improved in order to encourage them to help societies more and they would support any change in the future in these laws.

The contribution of Corporations is very limited, and needs greater promotional efforts and awareness campaigns on the part of NGOs and Ministries to get Corporations more involved and active.

PHILANTHROPY STATE IN JORDAN

Part Two: Philanthropy Study (Public Qualitative)1-24

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 is 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 it 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"

PHILANTHROPY STATE IN JORDAN

Part Three: Philanthropy Study (Public Quantitative).....1-48

Introduction

This document describes the findings of the quantitative stage of the philanthropy study, conducted in Jordan on behalf of WEPIA. The results of a qualitative study involving depth interviews with families and with NGO's are reported upon separately.

This is a topic which , as far as 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 that 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.

The study comprised a total of N=550 structured interviews with income earners resident in Amman, Irbid and Zarqa. Respondents were interviewed in the privacy of their own homes. The survey employed a multi- stage probability household sampling approach, based on population data (Department of Statistics) and maps using the p.p.s technique.

Respondent selection at the household level where more than one income earner was resident was via kish grid.

Fieldwork was conducted during January 2004

Executive Summary and Conclusions

The act of giving to charitable causes in Jordan is relatively widespread, 68% of those interviewed having given to charity, mainly in the form of money, in the 12 months prior to the survey. Admittedly, giving to charity is widely considered to be a duty but nonetheless one that gives pleasure.

Even among those who do not currently give, the barrier among most is a question of lack of personal means or time rather than an outright rejection. However, some of those who do not give to charitable organizations express a lack of trust of how their money is spent and prefer to give directly to the needy individuals.

There is also a lack of awareness of organizations and how to give (whether money, items or time) which, if overcome, would apparently motivate donation. There is an underlying complaint that charitable organizations are not doing enough to communicate with the public about what they do and how people might be able to help.

Donations in the past 12 months were mainly in support of fighting poverty, religious societies and the sick and, to a lesser extent, to children's causes. Certainly, poverty, religious societies and helping the sick are widely regarded as the most deserving causes while subjects such as family planning, women's rights, job creation, the abused and the arts come down the list. It is worth noting that religious motivations are considered a major factor in giving to a charity.

The idea of making a will for charity is not widely known (about one in three respondents) nor widely considered doing. The main barriers to this concept are simply not having the money or property to bequeath and a view that family "my children" should come before any charity.

Awareness of tax laws in Jordan relating to charitable donation is low (less than one in five) although among those aware of such laws they are widely considered to be an incentive to donation. There are however mixed views about whether such laws should be developed in Jordan. The idea needs to be explained in detail to the public.

About half of all respondents had heard of companies or corporations giving to charitable causes, the telecommunications industry being best known in this respect. There is however a degree of cynicism about the motivations of companies that do so.

There appears to be only a limited degree of understanding, often vague, of what an NGO is and certainly less than half of respondents were able to give a correct example of an NGO. Similarly, when asked to name the NGO's they knew of, over half of respondents admitted being unable to do so while some others mistakenly cited non-NGO's.

Of a list of NGO's specified, The Hussein Center for Cancer, The Foundation for the Care of Cerebral Palsy and SOS were the most widely and strongly supported. A common theme of these organizations is that they are seen to help those most in need such as the chronically sick and children.

Without really seeming to know what they are or do, the majority of people believe that NGO's are performing an important role within Jordanian society in as much that they are helping the needy.

Only less than a third of people think that NGO's have successfully sold themselves to the public, an opinion which is supported by the obvious lack of awareness, knowledge and understanding of those bodies revealed by the survey. However, only a minority believe that the government could do the work of NGO's.

Addressing a key aim of the study viz. "can NGO's be sustained by public support?", the answer at the present time is almost certainly "no". This does not necessarily rule out possibilities for the future but it will require substantial levels of investment in communication and education to the point where the services offered to the needy maybe affected. To achieve the necessary levels of public support, activities should address:

- educating the public in what NGO's are, who they are and the work they do
- reassuring the public of the integrity of NGO's (and other organizations) in terms of how donations are used
- persuading the public that their donations are better used by an organization than by giving directly to the needy
- communicate to the public and facilitate the means of giving, whether money, items or time.

Chapter 1- Incidence and rationale of giving/ not giving

1.1 Overall pattern of giving

- Of all respondents, 68% gave to charity in some form. Among these 'givers', 30% donated in all three ways (money, products/items and their time), 35% gave money plus products /items or time while 34% gave one item only.

Overall pattern of giving

Base: all respondents

Base:	(550)
	%
Gave nothing	32
Gave something	68
	100

Base: all givers

Base:	(375)
	%
Money + products/items+ time	30
Money + products items or time	35
Money only	14
Product/items only	19
Time only	1
Products/items +	1
	100

1.2 The giving of money to charitable organizations

- 53% of all respondents gave money to charitable organizations whether on its own or with another form.
- The donation of money is above the national average among those earning over JD 350 per month and below the average among those earning less than this.
- Males are more likely to donate money than are females and older people somewhat more likely to do so than those under 35 years.

Incidence of giving money

Base: all respondents

	Base	Give	Do not give
All	(550) %	53	47
Male	(330) %	59	41
Female	(220) %	45	55
23-34	(297) %	50	50
35-44	(114) %	54	46
45-54	(94) %	60	40
55+	(45) %	58	42
Less than 350	(314) %	41	59
351-700	(150) %	63	37
701-1000	(55) %	78	22
1001-2000	(22) %	82	18
2001+	(9) %	100	
Amman	(360) %	55	45
Irbid	(83) %	51	49
Zarqa	(107) %	50	50

1.3 Reasons for not giving money to charitable organizations

- The most common reason (44% of all not giving money) for not giving money is related to a limited income or insufficient salary. The second most widely mentioned reason is a lack of awareness of charitable organizations or how to reach them, clearly suggesting a lack of communication on behalf of these organizations.
- Others (13%) reported giving money not to charitable organizations but directly to poor or needy individuals or families.
- It is of concern that 15% of non-givers express a lack of trust in charitable organizations or concern about how the money is spent, doubts which prevent donation.
- A further reason for not giving money expressed by 8% is that of putting one's own family first.
- It is interesting to observe that the barrier of limited income/insufficient salary is not limited to those of lowest income, earners of JD 701-1000 also being likely to advance this reason.

Reasons for not giving money by income

Base : All not giving money

	All	Less than 350	351-700	701- 1000	1001- 2000
Base	257	185	56	12	4
	%	%	%	%	%
Limited income/ Salary not sufficient	44	50	29	42	25
I am not aware of such organizations /Do not know how to reach them	23	18	43	17	-
Give directly to the poor/Give to needy families	13	12	16	17	-
I do not trust such organizations/Not sure how money is spent	12	14	12	75	-
My family is more deserving	8	11	2	-	-
Did not have opportunity	5	5	2	8	-
Never thought about it	4	2	5	17	25

1.4. Conditions under which money would be given

- Among those not giving money to charitable organizations, the main condition for doing so in the future, mentioned by 57% , is improved financial circumstances /when funds exceed needs. This was most likely to be mentioned by those of lower income.
- As observed in the reasons for not giving, awareness of charitable organizations will serve to motivate donation of money (18%) while knowledge of how the money is spent (16%) will also contribute.

Conditions under which money would be given , by income

Base: All not given money

	All	Less than 350	351-700	701-1000	1001-2000
Total	(257)	(185)	(56)	(12)	(4)
	%	%	%	%	%
When I have more money than what I need/ When my financial situation improves	57	64	41	25	25
If I know of any organization than I can go to	18	16	27	17	25
When I know their causes and how the money will be spent	16	9	34	33	25
If I know someone really in need	9	9	4	33	25
Other reasons	8	9	7	8	25

1.5. The giving of products /items to charity

- 56% of respondents gave products or items to charity , whether on its own or with another form of giving.
- The donation of products / items is above the national average among those earning over JD 350 per month but below the average among those earning less than this.
- The incidence of giving products/items is similar among men and women and slightly higher among those aged 45 years and above.

Incidence of giving products/items

Base: All respondents

	Base	Give	Do not give
Total	(550) %	56	44
Male	(330) %	56	44
Female	(220) %	57	43
23-34	(297) %	52	48
35-44	(114) %	58	42
45-54	(94) %	64	36
55+	(45) %	64	36
Less than 350	(314) %	43	57
351-700	(150) %	69	31
701-1000	(55) %	80	20
1001-2000	(22) %	77	23
2001+	(9) %	100	-
Amman	(360) %	57	43
Irbid	(83) %	42	58
Zarqa	(107) %	66	34

1.6 Reasons for not giving products /items

- Among those not giving products/items, the main reason (31%) was that the individual had no surplus items to give, followed by a financial situation which did not allow room for donation of items (22%)
- Another reason, mentioned by 15%, is a preference for giving cash. The lack of communication previously mentioned appears to lead to other reasons including not having been asked to donate products/items (13 %) and not knowing who to give to (10%).

Reasons for not giving products/items, by income

Base: All not giving items

	All	Less than 350	351-700	701-1000	1001-2000
Total	(240)	(178)	(46)	(11)	(5)
	%	%	%	%	%
I do not have any surplus items	31	35	22	9	20
My financial situation does not allow me to donate things	22	24	17	18	20
Prefer to donate money/Cash is more useful to the poor	15	14	20	18	20
No one has ever asked me	13	13	11	27	20
Do not know to whom I should give such products	10	8	13	18	-
Never thought of doing it	10	11	2	18	40
Other reasons	13	6	19	9	-

1.7 Conditions under which products/items would be given

- Among those not giving products/ items the most widely mentioned conditions for doing so included having a surplus of items (40%) or an improved financial situation (22%).
- Knowing someone who needs such things (21%) was also widely mentioned, again suggesting a lack of communication by the relevant organizations.

Conditions under which product/items would be given , by income

Base: All not giving items

	All	Less than 350	351-700	701-1000	1001-2000
Total	(240)	(178)	(46)	(11)	(5)
	%	%	%	%	%
When I have more things than I need	40	44	28	27	20
If my financial situation improves	22	24	22	9	-
When I know somebody who needs such things	21	20	22	18	40
If I am asked by an organization	7	7	7	9	20
If a needy person asks me	5	6	2	18	-
When I have enough to give	4	3	7	9	20
Other / Don't know	8	14	18	9	-

1.8 The giving of time to charity

- 24% of respondents had given their time to charity, the level being higher than the national average among those earning between JD 701-2000
- There was little or no difference between men and women, nor between the age groups, in this respect.

Incidence of giving time to charity

Base: All respondents

	Base	Give	Do not give
Total	(550) %	24	76
Male	(330) %	22	78
Female	(220) %	25	75
23-34	(297) %	24	76
35-44	(114) %	25	75
45-54	(94) %	19	81
55+	(45) %	27	73
Less than 350	(314) %	16	84
351-700	(150) %	32	68
701-1000	(55) %	36	64
1001-2000	(22) %	45	55
2001+	(9) %	33	67
Amman	(360) %	23	77
Irbid	(83) %	16	84
Zarqa	(107) %	32	68

1.9. Reasons for not giving time

- Among those not giving time to charity, the predominant reason (60%) was a lack of spare time while the time demands of family (20%) was another significant reason.
- The lack of communication is also evident, 10% claiming that they had not been asked to give their time and a further 9% admitting that the idea had never occurred to them.

Reasons for not giving time, by income

Base: All not giving time

	All	Less than 350	351-700	701-1000	1001-2000	2001+
Total	(420)	(265)	(102)	(35)	(12)	(6)
	%	%	%	%	%	%
Do not have any spare time/My schedule is full	60	53	72	71	75	67
My family needs me more/ Spend all my spare time with my family	20	20	15	29	33	17
Nobody asked me to volunteer my time	10	11	7	6	8	17
Never thought about it	9	9	7	6	8	-
Did not hear of work I could participate in	8	12	3	3	-	-
Do not know how to go about it	5	5	7	3	8	-
Others/ Don't know	4	3	6	-	-	-

1.10 Conditions under which time would be given

- Reflecting the reasons for not giving time, the predominant condition for doing so in the future is the availability of more free time.
- It is apparent that the organizations can help in this respect by creating greater awareness and informing the public of how to go about helping.

Conditions under which time would be given by income

Base: All not giving time

	All	Less than 350	351- 700	701- 1000	1001- 2000	2001
Total	420	265	102	35	12	6
	%	%	%	%	%	%
I have more free time	84	82	85	89	100	100
These organizations make it known to people where they can help	11	13	6	11	-	17
If I know what can be done	5	7	3	1	-	-
If my health improves	3	2	6	3	-	-
Other reasons/ Don't know	5	5	8	6	-	-

Chapter 2- Attitudes towards giving to charity

"A duty, whether we want to or not"

- 86% of respondents agreed with this statement , 63% doing so strongly

"I get a lot of personal satisfaction from giving to charity"

- 96% of respondents agreed with this statement, 82% agreeing strongly.
- This clearly suggests that although giving is considered to be a duty, it is one that people are happy to undertake.

"By giving to charity, we can help to make our society better".

- 91% of respondents agreed with this statement, 62% doing so strongly.

Agreement with statements

Base: All givers

	Charity is a duty	Personal satisfaction	Better society
	(375)	(375)	(375)
	%	%	%
Agree strongly	63	82	62
Agree a little	23	14	29
Neither / Nor	7	3	7
Disagree a little	6	1	1
Disagree strongly	1	-	-
Total	100	100	100

Chapter 3- Types of charities

3.1 Types of charities given to in the past 12 months

- The cause of poverty clearly motivated the highest level of giving (81%), followed by religious societies and activities (55%) and health care/helping the sick (39%)
- The only other causes generating any significant level of giving are orphanages (14%) and children's rights/ services (13%)
- Donation to poverty and health care tended to be more prevalent among women than men while that to religious societies was more or less gender equal. In contrast, males were marginally more likely to give to causes supporting orphanages and children's rights.

Types of causes given to in past 12 months, by sex
Base: All givers

	All	Male	Female
Total	(375)	(229)	(146)
	%	%	%
Poverty	81	79	84
Religious societies and activities	55	54	56
Health care/ Help the sick	39	37	43
Orphanages	53	16	11
Children's rights and services	47	15	8
Rehabilitation for the handicapped	7	7	6
Women's Rights	6	4	8
Human rights	5	3	8
Grants for education	3	3	3

All others 2% or less

3.2 . How deserving each type of charity is considered to be

- Most of the listed types of charitable organization were considered to be at least to some extent deserving although clearly some are considered more meritorious than others .
- Those considered the most deserving are poverty, religious societies/activities, orphanages and helping the sick, each of which achieved a mean score of 4.5 or above on the ranking scale (1= not particularly deserving,5= very deserving)
- Considered of some degree of merit are the charities concerned with the handicapped, children's rights/services, human rights, grants for education and employment training/creation.
- Those considered least meritorious include women's rights (an opinion share by both sexes), family planning, agriculture, the environment, centers for the abused, research centers and the arts.

How deserving each type of charity is considered to be

Base: All respondents

	Base	Very deserving				Not deserving		Mean score
		5	4	3	2	1		
Religious societies and activities	(375)%	82	10	5	1	1	4.7	
Help the sick	(375)%	75	18	5	1	1	4.5	
Rehabilitation for the handicapped	(375)%	44	37	18	1	1	4.2	
Reproductive health and family planning	(375)%	22	30	26	9	13	3.4	
Poverty	(375)%	93	6	1			4.9	
Human rights	(375)%	30	36	24	8	2	3.8	
Women's rights	(375)%	27	25	24	14	11	3.4	
Children's rights and services	(375)%	42	30	23	3	2	4.1	
Orphanages	(375)%	73	11	13	1	1	4.6	
Employment creation and training	(375)%	24	31	24	12	9	3.5	
Centers for abused	(375)%	18	19	32	18	12	3.1	
Grants for education	(375)%	30	23	30	11	6	3.6	
Funding research centers	(375)%	15	23	29	22	11	3.1	
Environmental	(375)%	16	26	30	18	9	3.2	
Arts and culture	(375)%	8	14	30	18	30	2.5	
Agriculture (economical)	(375)%	21	24	26	19	10	3.3	

3.3 Other types of causes considered to be of merit

- Only 9% of givers were able to suggest any types of deserving causes other than those already mentioned.

Awareness of any other deserving causes

Base: all givers

Base:	(375)
	%
Aware of other causes	9
Not aware	91

- Among the relatively small number suggesting other deserving causes, homes for the elderly and fighting drugs were the most widely mentioned.

Other deserving causes

Base: All suggesting other causes

Base	(35)
	%
Homes for the elderly	37
Fighting drugs	26
Supporting athletic activities	14
Popular housing	14
Begging	9

3.4. Perceived motivations for giving to a charity

- There is a predominant view among givers (83%) that donations to a charity are religiously motivated while personal links or involvement is also relatively widely (39% of givers) considered to be a motivating factor.
- Royal involvement with a charity is less widely thought (12% of givers) to motivate donations
- These views are generally common across gender and the age and social class groups but, interestingly, vary by area. Residents of Irbid (98%) are noticeably more likely than others to see religion as a motivation factor while among those living in Zarqa, the royal connection is given more weight than elsewhere.

Perceived motivations for giving to a charity by area

Base: All givers

	Base	Royal involvement	Personal links	Religious motivations	Personal involvement
Amman	(248)%	8	14	79	25
Irbid	(47)%	9	30	98	13
Zarqa	(80)%	28	19	88	19

Chapter 4- The details of giving

4.1 Amount of money donated to charity in the past 12 months

- The amounts of money donated in the previous 12 months by each individual ranged from under JD 25 to in excess of JD201. The majority (69%) donated up to JD 50 with an average sum of JD 56.
- The average amount donated was almost identical between men and women while, not surprisingly, those of higher income tended to donate more than those of lesser means.
- There is considerable variation in the average donation between the areas, ranging from JD 74 in Irbid to JD 51 in Amman.

Amount of money donated to charity, by area

Base: All giving money

	All	Amman	Irbid	Zarqa
Base	(293)	(198)	(42)	(53)
	%	%	%	%
Up to JD 25	28	30	19	26
JD 26-50	41	45	26	38
JD 51-100	21	18	33	25
JD 101-200	7	5	19	8
JD 201+	3	3	2	4
Total	100	100	100	100
Average (JD)	56	51	74	60

4.2 . Frequency of donating money to charity

- Less than one in five (17%) of money givers donates on a regular basis and spontaneity is clearly a much more significant factor, 57% giving when seeing someone needy and 31% doing so when asked.
- A quarter (25%) reserves their donation for special occasions only.
- Men are more likely than women to give upon seeing someone needy while giving among women is found more towards special occasions.

Frequency of donating money to charity, by gender

Base: All money givers

	All	Male	Female
Base	(293)	(195)	(98)
	%	%	%
On a regular basis	17	15	19
When asked	31	32	30
See someone needy	57	64	45
Just on special occasions	25	22	31

4.3 Regular giving frequency

- Among the relatively few regular givers of money, frequency of donating ranged from monthly to yearly, half (47%) giving monthly and 39% giving quarterly. The average frequency was once every 7 months.
- Males tend to give more frequently than women.

Frequency of giving regularly,

By gender

Base: All regular money givers

	All	Male	Female
Base	(49)	(30)	(19)
	%	%	%
Weekly	-	-	-
Monthly	47	53	37
Every 3 months	39	33	47
Once a year	14	13	16
Total	100	100	100

4.4 Means of giving

- The most common means of giving money are directly to people who need (49% of money givers), directly to the charitable societies (30%) or through a church or mosque (23%).
- Men are marginally more likely than women to give directly to the needy while women clearly favor donating directly to societies.

Means of giving, by gender

Base: All money givers

	All	Male	Female
Base	(293)	(195)	(98)
	%	%	%
Direct to needy	49	51	46
Direct to societies	30	26	38
Via church/Mosque	23	21	29
At charitable functions	5	6	5
Through TV appeal	4	5	1
Others	4	6	5

- On a preference ranking scale where 1 = most preferred and 9 = least preferred, it is obvious that giving directly to the needy is the most preferred means of giving donations, followed closely by giving at mosques and churches. The least preferred method is through bank accounts.

Ranking of preferences for means of giving

Base: All money givers

	Ranking score
Directly to the needy	2.3
Through church/ mosque	2.8
Directly to societies	4.1
At a charitable function	4.5
Through donation boxes	4.9
Through TV appeal	5.1
Through a mail in fund drive	5.6
Direct bank accounts	6.8

4.5. How time given to charitable work in the past 12 months

- By far the most common means of giving time is the collection and /or distribution of donations, something mentioned by 52% of those giving time.
- Visiting the needy, whether elderly people , orphanages or the sick is another means of giving time while other activities include giving lessons in religion, helping to raise funds or teaching.
- Women are more likely than men to have become involved in fund raising activities and teaching/training. In contrast, males are perhaps more likely to spend time visiting the needy.

How time given to charity work, by gender

Base: All time givers

	All	Male	Female
Base	(130)	(74)	(56)
	%	%	%
Collecting & Distributing donations to poor families/Collecting donations to build a mosque	52	53	50
Helped in organizing & fund raising events	13	9	18
Giving lessons in religion	18	19	18
Visiting orphanages/ Spending time with & helping orphans	20	25	16
Training/Teaching skills	6	-	11
Others	4	3	6

4.6 No. of hours given

- Among those who had given their time to charity in the previous 12 months, the number of hours given ranged from less than 10 to over 60. Half (52%) had given up to 10 hours while 23% had given over 40 hours. The average was 25 hours.
- Women had generally given more time than men, averaging 31 hours compared to 21 hours by males.

No. of hours given to charity, by gender

Base: All time givers

	All	Male	Female
Base	(130)	(74)	(56)
	%	%	%
10 or less	52	65	34
20-11	15	14	16
21-30	9	4	16
31-40	3	-	7
41-60	6	7	5
61+	15	11	21
Total	100	100	100
Average (hour)	25.3	21.0	31.1

4.7. The attitudes of non-givers

- Among respondents who had not given to charity in any form (money, items, time), 49% said that they would agree to give if asked to do so.

Whether would give if asked

Base: non-givers

Base:	(175)
	%
Yes, would give	49
No, would not give	9
Not sure/depends	42
	100

- Among those expressing a negative and uncertain response, barriers were predominantly related to personal circumstances although a lack of trust of charitable organizations is a problem among some.

Reasons for not giving by gender

Base: All who would not give/ uncertain about giving

	All	Male	Female
Base	(89)	(50)	(39)
	%	%	%
Depends on my financial situation	48	46	51
Depends on the circumstances & my time	33	36	28
I might donate to needy people	21	16	28
If I have a surplus of items	18	18	18
Do not trust the organizations to donate to needy people	13	12	15

Chapter 5 – Testaments and taxation

5.1 Charitable testament

- 34% of all respondents, whether they had given to charity or not, claimed to have heard about people making a will for charity.

Whether heard about people making a will for charity

Base: all respondents

Base	(550)
	%
Yes, heard	34
No, not heard	66
	100

- 35% of respondents said that this was something they might consider doing in the future. Interestingly, previous awareness does not necessarily dictate action hence creating knowledge of this idea may well lead to gains in the proportion of people who testate for a charitable cause.

Whether might consider making a will for charity

Base: all respondents

	All	Heard previously	Not heard previously
	(550)	(187)	(363)
	%	%	%
Would consider doing	35	43	31
Would not consider doing	65	57	69

- The predominant reason for making a will for charity lies in religious belief and expected reward. The major barriers to doing so relate to not taking away from one's own family and a lack of funds.

Reasons for view about making a will for charity by intended action

Base: All respondents

	All	Yes	No
	(550)	(195)	(355)
	%	%	%
Insuring my children's future is more important/my family deserves more than others	27	11	36
The prophet recommended it/God will reward me when I die	23	60	3
Do not have enough money or estate/my financial situation is tight	20	8	27
Rightful heirs are more deserving/Cannot take away the heirs rights	20	9	27
Might donate to orphans	5	10	1
I am not sure if it is religiously allowed/I believe it is haram	5	6	4
Don't know what will happen in the future/Leave such things to the future	4	1	6
I like the idea/It is acceptable to me	4	10	10
Others	11	17	21

5.2 Awareness of and attitudes towards tax laws relating to charitable donation

- Only 16% of all respondents had ever heard of tax laws relating to charitable donation, a level which tended to be higher among those in the greater income brackets.

Awareness of tax laws relating to charitable donations, by income

Base: All respondents

	All	Less than 350	351-700	701-1000	1001-2000	2001+
Total	(550)	(314)	(150)	(55)	(22)	(9)
		%	%	%	%	%
Yes	16	9	21	25	32	89
No	84	91	79	75	68	11

- Among the relatively few who had heard of such laws, 74% felt that they did encourage charitable donation.

Whether tax law encourages charitable donation, by gender

Base: All who had heard of the laws

	All	Male	Female
	(88)	(52)	(36)
	%	%	%
Yes	74	65	86
No	18	21	14
Don't know	8	13	-
Total	100	100	100

- 52% of all respondents believe that tax laws should be developed in Jordan to encourage giving to charity, a view more widely held among men than women who tended to be undecided on this issue.

Whether tax laws should be developed to encourage giving to charity by gender
Base: All respondents

	All	Male	Female
Base	(550)	(330)	(220)
	%	%	%
Yes	52	56	45
No	17	15	20
Don't know	31	29	35
Total	100	100	100

- Among those supporting this idea, the main advantages perceived were that such would help the poor, be of general benefit to the community and would encourage companies to support good works. Among those against or not sure of such an idea, cynicism about such laws clearly emerges

Reasons for supporting or being anti the idea of tax laws

Base: All respondents

	All	Yes	No	Don't know
Base	(550)	(284)	(92)	(174)
	%	%	%	%
Supports the good works in general/for the general benefit	18	34	-	-
Helps the poor/Improves the conditions of the poor	12	23	-	-
Encourages people to donate	15	29	-	1
Helps to encourage companies & corporations to support good works	17	32	-	1
Broadens the base of good works in the society	6	11	-	-
A source of funds for the organization	6	11	-	-
Don't know that such laws exist	5	-	16	7
Will not give to the right people/Laws will not be implemented				
Don't know	28	-	-	88

Others	10	12	52	2
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Chapter 6 – Corporate support for charities

6.1. Awareness of companies which support charity

- 50% of all respondents claimed to have heard about a company or corporation in Jordan which has supported a charity.
- Among those knowing of such companies, over 30 different organizations were specified by name, including telecommunications companies (Fastlink, Mobilecom, Jordan Telecom), f.m.c.g. (fast moving consumer goods) companies, (Coca Cola, Pepsi Cola), banks, hotels and government organizations. By far the most widely mentioned were Fastlink (38%) and Mobilecom (17%).

Companies associated with the support of charities

Base: All respondents

	Base
	(274)
	%
Fastlink	38
Mobilecom	17
Arab Bank	11
Jabri	8
Coca Cola	6
Pepsi	5
Vabco	5
Jordan Telecom	5
Other companies	5
I don't remember the name	5

- Supporting charity would certainly be beneficial to a company, 60% of respondents* saying that they would buy the products or use the services of a company which donates to charity.

Whether would support a company that donates to charity

Base: all asked

Base:	(162)*
	%
Yes, would support	60
No, would not support	40
	100

* This question was introduced after the start of the fieldwork and thus asked of only 162 of the 550 respondents.

6.2. Perceived motivations of the companies which support charity

- There exists a degree of cynicism concerning the motivation of companies which give to charity, only 20% of all respondents believing the rationale to be purely helping society.
- 23% of respondents are completely cynical of the motivations of these companies while the majority (57%) believe that motivation is a mixture of helping society and corporate promotion.

Rationale for a company to give to charity

Base: all respondents

Base:	(550)
	%
To genuinely help society	20
Only promote its sales	23
A bit of both of these	57
	100

Chapter 7 – Non Governmental Organizations (NGO's)

7.1. Spontaneous understanding of the term NGO

- It appears that a small majority of people have at least some idea of what an NGO is, certainly to the extent that it is “a private organization” and one “not associated with government”. However, such responses could be an interpretation of the full name.
- A sizable minority (22%) of people openly admitted that they do not know what an NGO is and a further 1% had never heard of such an organization.
- It is difficult to determine from some of the descriptions offered whether there is a correct understanding of NGO's e.g. “they support good works”, “organization established by individuals” and “organizations that do not aim for profit”. Other description offered such as “organizations that embezzle money” or “illegal organizations”, albeit mentioned by a few clearly suggest a need for communication.

Spontaneous understanding of NGO's , by gender

Base: All respondents

	All	Male	Female
Base	(550)	(330)	(220)
	%	%	%
Private organizations/Private sector	34	32	37
Non official or governments related/Not associated with the government	35	38	31
Not subject to government control/ Not under government supervision	6	7	3
They support good works/ Their objectives are good work	6	7	5

Organizations established by individuals	7	6	8
Organizations that help the needy	5	7	4
Don't know	22	20	25

7.2. Spontaneous examples of NGO's

- The fact that only 44% of those claiming to know what an NGO is were able to provide an example clearly indicates that knowledge of those organizations is limited and calls for a sustained programme of communication.
- Apart from those who were unable to provide an example, 13% gave an incorrect example such as UNICEF while others gave vague examples such as "orphanages" which may or may not be NGO.
- Only 36% gave a verifiably correct answer such as the Jordan River Foundation.

Spontaneous examples of NGO's

Verifiably Correct	
	Red Crescent/Red Cross
	Jordan Lottery
	Jordan River Foundation
	Human Rights Organization
	SOS Village
	Zakat Fund
	Orphans Fund
	Foundation for care of Cerebral Palsy
	Foundation for care of cancer victims/Al Hussein Cancer Center
	YWMA (Young Women Muslim Association)
	Lloan Fund for women
	Islamis Center Society
	Nour Al Hussein Foundation
	The Fund for the Poor
	Jordan Hashemite Fund
Vague	
	Orphans homes
	Children care organization
Incorrect	
	UN / UNRWA
	UNICEF

	Carbonated drinks companies
	Dar Al Dawa
	UNESCO
	Other
Don't know	
	Don't remember
	Don't know

7.3. NGO's recalled (after a prompted description)

- Even after prompting with an oral description of an NGO, 54% of respondents admitted not knowing of any such organization, around 10% gave a vague response which may or not be an NGO e.g. "elderly home" and 7% gave an incorrect response e.g. UNICEF.

NGO's recalled after a prompted description

Base: All respondents

Verifiably Correct	
	Islamic Society
	Hussein Cancer Center/ Al Amal Center
	Orphan's center
	Zakat Fund
	Al Amal Cetnre for deaf & dump
	Red Crescent / Red Cross
	Queen Alia Fund
	Social Development Fund
	Noor Al Hussein Foundation
	The Jordanian Philanthropic Society
	Foundation for care or cerebral palsy
	Thalasimia Society
	SOS Village
	Jordan River Foundation
	Center for the handicapped
	Al Afaf Society
	Other organizations (for cities)
Vague	
	Elderly home
	Mental institution
	Societies that treat diseases
	Orphanages

Incorrect	UN / UNRWA
	UNICEF
	Dar Al Dawa
Don't know	Don't remember
	Don't know
	Other

7.4. Degree of support for specific NGO's

- Each of the five specified NGO's enjoys a degree of support but the Hussein Center for Cancer , SOS and the Foundation for the Care of Cerebral Palsy are most strongly supported.
- Levels of support for the Jordanian Hashemite Funds and the Jordan River Foundation are less strong, the latter bordering on the indifferent.

Degree of support for specific NGO's

Base: all respondents

	Hussein center for Cancer	Jordanian Hashemite Fund	Care of Cerebral Palsy	SOS	Jordan River Foundation
Base	(550)	(550)	(550)	(550)	(550)
	%	%	%	%	%
Strongly support	79	27	51	65	23
Somewhat support	11	22	24	15	19
Indifferent	9	11	6	2	12
Somewhat opposed	1	2	-	1	5
Definitely opposed	1	2	1	1	4
Don't know	5	36	19	15	37
Mean score	4.7	4.1	4.5	4.7	3.8

Hussein Center for Cancer

- The principal reasons for supporting this organization are that “it treats cancer victims”, “offers the required medicine for victims” and “offers free treatment”.
- Among those few not supporting this organization is the view that “it exploits people” and “only helps certain people, not everyone”.

Hussein Center for Cancer

Base: All respondents

	Support	Indifferent	Oppose	Don't know
Base	(498)	(12)	(14)	(26)
	%	%	%	%
Offers free treatment	29	8	7	-
Offers required medicine	11	8	-	-
Treats cancer victims	67	-	21	-
Not everyone offers cancer treatment	11	-	-	-
Conducts research	4	-	-	-
An advanced center	4	-	-	-
Helps children	2	-	-	-
Good services/ efficient	4	-	-	-
Exploits people	-	8	64	-
Only helps certain groups	5	17	7	-
Does not provide good work	-	33	7	-
Know nothing about it	1	-	-	-
Other reasons	10	33	-	-

The Jordanian Hashemite fund

- The main reason for supporting this NGO is it "helps needy families" and to a lesser extent for "giving loans to small projects".
- Opposition is based largely on a lack of trust

The Jordanian Hashemite Fund

Base: all respondents

	Support	Indifferent	Oppose	Don't know
Base	(269)	(60)	(21)	(200)
	%	%	%	%
Helps needy families	74	26	33	-
Don't know about its plans & projects	4	53	14	17
Supports small projects/ gives loans for small projects	22	2	-	-
Its activities extend to distant rural areas	7	-	2	-
Sponsors Bir & Ihsan Campaign	13	-	-	-
Don't trust where the money goes/ personal benefits	-	13	43	-
Other	2	3	10	2
Don't know	-	3	-	83

Foundation for the Care of Cerebral Palsy

- Reasons for supporting this NGO are that it "treats victims of cerebral palsy/provides the necessary treatment", "provides care for victims" and "helps those victims who are poor".
- Opposition is based upon a lack of interest.

Foundation for the Care of Cerebral Palsy

Base: All respondents

	Support	Indifferent	Oppose	Don't know
Base	(411)	(31)	(4)	(104)
	%	%	%	%
Treats victims of cerebral palsy/ provides the necessary treatment	47	3	-	-
Provides care for victims of this disease	33	3	-	-
Helps victims who are poor/ treats the poor	32	10	-	-
Helps the children who have this disease	13	3	-	-
Don't know anything about its plans or activities	1	52	-	63
Provides counseling regarding this disease	2	3	-	-
Our duty is to support such organizations that provide human work	9	13	-	-
No interest in its activities	-	23	75	1
Other	-	-	-	-
Don't know	1	-	25	37

SOS

- Main reasons for supporting SOS are “its care for orphans”, “protecting children” and “helping children to be raised properly”

SOS

Base: All respondents

	Support	Indifferent	Oppose	Don't know
Base	(442)	(13)	(11)	(84)
	%	%	%	%
Protects the children and provides a good life for them	31	8	9	-
Helps the orphans to overcome life's problems	17	8	18	-
Provide care & tends for the orphans	35	31	9	-
Provides family atmosphere for the orphans/ family atmosphere	24	15	18	-
Provides housing for the orphans/ takes in deprived children	13	-	-	-
Helps the children to grow up in a healthy environment/ they are raised properly	29	23	18	-
Educates the children/ Rehabilitates & educates them	12	-	-	-
Other	1	8	54	-
Don't know	-	31	-	100

The Jordan River Foundation

- Main reasons for supporting this NGO are that" it provides support for the needy", "supports small business" and "supports women in rural areas".
- Opposition is based largely on the view that the organization "aims for profits"

The Jordan River Foundation

Base: All respondents

	Support	Indifferent	Oppose	Don't know
Base	(231)	(68)	(47)	(204)
	%	%	%	%
Supports & helps the poor/ gives financial aid to the needy	39	10	11	*
Supports small businesses/ provides loans for small projects	36	15	4	*
Helps the youth to find employment / Provides employment opportunities	7	3	2	*
Helps small businesses to market their products	4	-	-	-
Supports women in rural areas/ Provides work for women in rural areas	28	13	6	-
Trains & educates women / promotes women's rights	14	3	-	-
Don't know anything about its activities	3	32	17	2
It aims for profit	1	3	49	*
Enjoys royal patronage	1	21	11	-
Cares for children / children's rights	1	-	-	-
Does not help the poor or the needy	-	-	4	-
Other	-	-	-	-
Don't know	1	4	-	96

7.5. Opinions of the role of NGO's in Jordan

- The great majority (77%) of respondents believe that NGO's generally perform an important role in Jordanian society although, given the lack of knowledge about NGO's and even who they are, this figure should be viewed with a degree of caution.
- Regardless, it is a positive sign that only a minority (5%) of respondents feel that NGO's do not play an important role.

Whether NGO's play an important role in Jordanian Society

Base: All respondents

	All	Male	Female
Base	(550)	(330)	(220)
	%	%	%
Yes	77	80	73
No	5	4	7
Don't know	18	16	20
Total	100	100	100

- Among those believing that NGO's do play an important role, reasons include "helping needy families / poor", "developing local communities/raising social standards" and "addressing important causes/supporting good work".
- Among the minority with negative view, there are accusations of "failure to solve problems" and " a lack of trust/working for their own profit"

Reasons for opinions of the role of NGO's in Jordanian Society (by opinion)

Base: All respondents

	All	Yes	No	Don't know
Base	(550)	(425)	(28)	(97)
	%	%	%	%
Helps needy families/ Support the poor	46	59	7	-
Develop local communities/ Help in raising social standards	25	33	-	-
Address important causes in the society	15	19	-	-
Support good work	11	14	-	-
Support the government in dealing with the sensitive issues/ Work alongside with the government to solve problems	7	9	-	-
Does not solve problems	2	-	44	1
Don't trust them/ They work for their own benefit	3	-	51	1
Accomplished objectives in a short period of time	6	7	4	-

7.6 Whether NGO's have been successful in selling themselves to the public

- 30% of all respondents believed that NGO's had been successful in selling themselves to the public. However, almost as many (27%) replied negatively and 42% said that they did not know, a response which suggests that selling had not been successful.

Whether NGO's successful in selling themselves to the public, by gender

Base: All respondents

	All	Male	Female
Base	(550)	(330)	(220)
	%	%	%
Yes	30	33	26
No	27	28	27
Don't know	43	39	47
Total	100	100	100

- Among those feeling that NGO's had been successful, the reasons advanced included "being well known and widespread", "awareness through media", "increasing numbers of beneficiaries" and "people support and trust them."
- Those believing that NGO's had not been successful in this respect point to the facts that "they are not known" and "not supported by the media".

Reasons for opinion about success of NGO's in selling themselves to the public

Base: All respondents

	All	Yes	No	Don't know
Base	(550)	(167)	(151)	(232)
	%	%	%	%
They are not known/ Didn't hear of them	17	-	60	-
Not supported by the media	13	2	45	-
People got to know them through the media, TV, radio	10	32	1	-
People trust and support them	5	17	-	-
Beneficiaries from such organizations are increasing	9	28	-	-
They are well known	12	39	1	-
Don't know	35	-	-	100

7.7. Whether the government could do the work of NGO's

- Only 13% of all respondents believe that the government could do the work of NGO's while 43% felt otherwise and 45% were unable to express an opinion one way or the other.

Whether the government could do the work of NGO's

Base: All respondents

	All	Male	Female
Base	(550)	(330)	(220)
	%	%	%
Yes	13	12	14
No	43	44	40
Don't know	45	44	46

- Predominant reasons for believing that the government could do the work of NGO's is that they have a better understanding of the people and can provide greater resources.
- In contrast, among those thinking that the government could not do this work, the specialization ability of NGO's is singled out

- Others think that NGO's and government should work side by side, complementing each others abilities.

Chapter 8- Preferred means of receiving information about activities of charities

- Respondents were asked to rank different means of communication in order of preference.
- On a preference ranking scale where 1 = most preferred and 9 = least preferred, it is obvious that the mass media, in particular television and personal visits are the most desired means of communication while fax, e-mail and the post hold less interest.

Ranking of preferences for means of receiving information

Base: All respondents

	Ranking score
TV advertising	2.5
Personal visit	3.1
Newspaper advertising	3.3
Radio advertising	3.8
By telephone	4.2

By post	6.2
By fax	6.4
By e-mail	7.0

S.P.

PHILANTHROPY STATE IN JORDAN

Part Four: Philanthropy Study – NGO Stage 1-14

Introduction

This document summarizes the findings of the NGO stage of the Philanthropy study, conducted in Jordan on behalf of WEPIA. The results of qualitative and quantitative studies among members of the general public have been reported upon separately.

Philanthropy is a topic which, as far as is known, has not previously been the subject of a systematic research study in Jordan and hence little is known about charitable giving. One aim of this study was to examine the feasibility of sustaining the operation of NGO's via public giving. Hence, having separately studied the habits and attitudes of the donating public, the aim of this stage was to examine the situation and perspective among the proposed beneficiaries.

The study comprised interviews with 18 NGO's based in different regions of Jordan.

Executive overview

- A striking feature of the findings is the rich diversity of NGO's in Jordan, not just in terms of objectives but in their financial makeup, size and management . Some give an impression of financial stability and are largely self –sustaining, others are almost totally dependent upon philanthropic giving.
- If the stated aim of " *sustaining NGO's via public giving*" is to be achieved, it would first be necessary to clearly define which group or groups of NGO's are to be assisted. It would almost certainly be impossible to help all 553 NGO's in this way, some would not require such assistance and there are almost certainly organizations that the public would not be willing to support.
- Financial stability is clearly a key factor in sustaining any NGO although this does not necessarily mean injections of cash. It is the management of finances and the development self-sustaining mechanisms which are key yet apparently sadly lacking in some NGO's
- The training of personnel is perhaps as important as donating funds. Although some NGO's are already professional and skilled in these arts, there are many which require training and assistance in financial management , approaches to fund raising, basic administrative skills and so on. One simple example might be "*the best way to approach private companies for assistance.*"
- Although such might already exist, there appears to be a strong case for establishing an Association of NGO's, either national or regional . There appears to be plenty of co-operation between NGO's but it is largely informal and lacking organization and systematic approach. Such an organization could help to co-ordinate activities in a number of ways including:
 - On a day to day practical level e.g. a computer network to assist in obtaining /sharing equipment e.g. finding a wheelchair.
 - Joint training programs, regional or national
 - Joint 'industry' representation in dealing with government or other bodies
 - Joint marketing to the public

1. Defining the NGO sector

It is understood that there are currently 853 registered NGO's in Jordan plus a further 150 non-profit companies. The findings of the research albeit among a small number of these organizations indicates a rich diversity of size, financial standing, *raison d'être* and *modus operandi*. The diversity is such that, other than the collective title, there appears to be no common thread running through all of these organizations.

In terms of size, NGO's range from the large, nationally or even internationally known bodies such as The Jordan River foundation, SOS homes and JAFPP to very small organizations which are probably unknown outside their immediate vicinity. It is a chalk and cheese situation .

Among the NGO's covered by the survey, aims included overt charitable work such as caring for the sick, the development of local communities , cleaning and preserving the marine environment and establishing a human organ donor network. Each of these has little of nothing in common with the other. Some of these organizations are classified as charities , others are not, a distinction which appears to have a bearing on legal status and serves to further diversify these bodies.

The organizations encountered also show considerable differences in the way in which they are run, ranging from a highly professional commercial style to an amateur and unbusinesslike approach. Some NGO's are employing salaried managers, administrators, advisors and support personnel while others are run by teams of unpaid volunteers who appear to lack business acumen and experience.

Financially, there appears to be a huge gulf between the different NGO's. Some appear to be financially sound with regular and diverse sources of income, including seemingly well established self-sustaining programs. At the other extreme are those who appear to be totally dependent upon donations, yet have no established or regular source of income, either donor or self-sustaining.

2. Sources of income

Among the NGO's taking part in the survey, a number of sources of income were revealed including donor organization, government, foreign institutions, subscriptions, projects and fund raising activities and private or corporate donations. Some NGO's enjoy an income from several of these sources, others relying on one or two of them only.

Donor organization

Among the NGO's interviewed, donor organizations do not appear to be a significant source of income. The Jordanian Hashemite fund and the Islamic Fund were each mentioned by only one NGO and, while the Societies Union was mentioned by several, the amounts derived from this source were very small:

" we get support from the Hashemite Fund" (unspecified)

"JD 200 per annum from the Societies Union"

Government funding

There is no obvious pattern to government funding. some NGO's receiving what appears to be reasonably substantial support, others receiving what is no more than token funding and yet others receiving nothing at all. Equally, government support does not appear to be regular in all cases:

" The government is a major source of funds although admittedly it is not enough. At the beginning of each year we submit our budget to the Social Development Ministry and, once it is ratified, the money is transferred to our account"

" We do not receive regular support from the Ministry of Social Development. We complete the ministry's questionnaire about our organization and accordingly we receive funds. It is not a regular fund, we do not receive annual funds from the ministry".

" Yes, we get money from the government but it is laughable. J.D 400 every two years which is not even enough to pay our water and electricity bills".

" No, we do not get any money from the government as we are considered to be a private society".

" We get some support from the Ministry of the Environment".

Foreign institutions

The findings of the research show that some NGO's receive funding from foreign institutions while others are apparently not permitted to do so. For some, overseas funding is clearly a major source of income, coming from both institutions and individuals:

" Much of our money comes from foreign Arab institutions and individuals but the support is not always regular "

" The initial funding for our institution came from abroad but since then we have grown to be self sufficient "

" We are not allowed to receive funding from overseas institutions . This is the Ministry's regulation. We receive an official letter informing us not to get in touch with or ask for money from any government party. This is not fair as the Ministry does not give us money so why should we comply? "

Membership fees and subscriptions

Membership fees and subscriptions do not appear to be a common means of funding nor a means of bringing in large sums unless the membership lists are substantial.

" The subscriptions of members are important to our finances "

" Our members do not pay subscriptions . Instead, they help by raising money or volunteering their help at the center "

" At J.D. 5.00 per member, the income from subscriptions is not high! "

Fees for services

Obviously, this type of income applies only to the NGO's which are providing a direct public service . One example of this is JAFPP which charges a fee (lower than the private sector) for its services. Another is an organization for the elderly and disabled which charges those people able to pay:

" One third of our residents cover their own expenses of J.D. 250 per month "

Income generating projects

These projects appear to be an important source of income for some NGO's. Such projects are diverse, ranging from the more traditional manufacture and sale of handicraft to commercial ventures seemingly unrelated to the work of the relevant organization:

" We have 3 projects which bring in about J.D. 35,000 per annum. There is the store at the University Hospital, the cafeteria at Basheer Hospital and the rent from a commercial investment center "

" The sale of rugs and woven items is very important to us. "

" Much of our revenue comes from the computer center "

Such projects appear to be well-planned:

" We carried out research on the feasibility of selling the items to hotels. "

"There was a feasibility study on the investment, carried out by members of the committee. "

Social events

These are not widely regarded as major sources of income but are nonetheless considered to be useful devices for raising funds for a specific reason e.g. the purchase of equipment. Such events might include bazaars or charity dinners although it is admitted that success can often depend upon royal patronage to engender support.

" We hold breakfasts and lunches about once a year to raise funds , especially if we need to buy something for the home "

" Two years ago we held a charity dinner which was attended by Her Highness . All the tickets were sold. Last year we planned to held another dinner but, when people realized that Her Highness would not be attending, we only sold 5 tickets . Unfortunately, people care more about being seen in important company than about the work we do here. "

Private donations

With the possible exception of those from wealthy individuals, private donations do not emerge as a reliable or regular source of income although a few of the NGO's interviewed appear to depend on this source:

" You cannot rely on donations. People do not have the money and it is not a regular source of income. "

" We do not receive any donation from the public. "

" We do not get donations from our members."

" We rely heavily on donations from members of the public. We get very little from the government and do not have any money making projects."

Corporate donations

Corporate donations appear to be the privilege of only a few NGO's although it does seem that not everyone has pursued this source. Others have approached companies but have been refused. An interesting aspect of corporate donations is that they are as likely to be in the form of goods or services as they are in cash:

"We receive donations from a number of business including an airline, a bank and a mobile phone company"

"We approached the fine company to provide us with sanitary products but nothing has happened yet. Also, when we have conferences, we ask companies to sponsor the programs or the food."

" We received a supply of woolen jackets from one of the companies".

Donations from the Royal Family

Donations from members of the Royal Family have been enjoyed by a few NGO's. it appears that such donations may be on a regular basis and therefore regarded as annual income or on a one-off basis to meet a particular need:

" Queen Rania is the president of the Society, her donations range from J.D. 2000 to J.D. 5000 each years."

" His Highness presented us with this building . It is over 800 m²."

Legacies

Legacies do not appear to be a common form of donation to NGO's in Jordan . Among these interviewed, even after prompting, only one vaguely remembered receiving a legacy:

" I think we did receive a legacy some years ago but I cannot remember who it was from or the amount."

3. Relationships with the outside world

The survey results suggest that many NGO's are pro-active in their dealings with the outside world, fully recognizing that support can only be achieved by creating awareness of themselves and their aims:

" We have to inform people first that we exist and secondly what we do, the service we provide to the community."

Means of creating such awareness and knowledge range from use of the mass media to the basic approach of knocking on doors, usually according to the capabilities of the individual organization:

"There was a television program, a documentary , about our work. I think his Highness the Prince- helped to bring this about."

" A journalist came to visit us and wrote several articles about the work we do."

Several NGO's have launched a series of lectures or seminars about their activities . These may be given to specially invited members of government or industry or to members of the general public. There is some reliance on corporate sponsorship to assist such events:

" The company printed the leaflets for us free of charge"

" The hotel did not charge us for the lecture hall."

Brochures appear to be another popular means of creating awareness. These may be mailed, delivered door to door by volunteers or simply distributed in batches to public places such as hotels, post offices and government offices.

"We send out brochures describing our objectives and activities"

" Our volunteers covered every household in the district , telling people about our work and distributing brochures. It was not our aim to collect donations but some people did give us money."

An important point to note is that promotional activity is not necessarily designed to raise funds. The desire to create awareness of the suffering of a particular group seems to be of equal concern:

" Our concern is to inform people about visually impaired children and that they can often be helped. We are not asking for financial support."

It should be said that not all of the NGO's interviewed appeared to be quite as proactive. Among the small, localized institutions there was little or no evidence of promotional activity, there apparently being no funds or a lack of manpower to act in this respect:

" We are a poor village and do not have money for such activities. "

In keeping track of and up to date with donors, members and society friends, most of the NGO's visited had a computerized list although only one reported having specialized software. Some complained that their computers were out of date and a few did not possess any machine:

" We keep an up to date list of members and donors. All donors are sent a personalized letter of gratitude informing him exactly how his donation was used. This encourages him to keep on donating "

" We e-mail or fax all our members and friends about our latest projects and developments. "

" We have a list of people who donate but we do not have a computer-this is a poor society. "

" Even the computer system available at the society is not an up to date one ".

A key point that several NGO's were anxious to make is that they are not in the habit of soliciting donations from the general public. They strongly believe that donations should be voluntary:

" We do not ask people for donations. "

" If someone visits the home and makes a donation, that is up to them, we do not ask. "

Drawing a distinction between spontaneously receiving and asking for donations, it is generally agreed that the current economic climate in Jordan has had a negative effect upon public giving:

" In the economic situation , people do not have the spare cash to give to charity. They have to look after themselves. "

A funding problem faced by the smaller societies in remote areas is simply that no-one outside the community knows or possibly even cares about them:

" We are far from anywhere and almost unknown . Why should someone living in Amman care about us? "

It is interesting to observe that the perceived lack of cash available for donation is apparently driving a move towards volunteer work:

" We do not expect people to give cash if they cannot afford it so we encourage them to give their time- to visit the residents of the home, to work in the shop, to help at fund raising activities. There are many things that people can do."

Turning specifically to the relationships between NGO's and private companies there is clearly less compunction in asking for assistance, something which meets with varying degrees of success. It is fairly obvious that there is a right and wrong way of approaching private companies, the 'involvement' technique clearly being more successful than the 'give me' approach:

" I wrote to ----- asking them to give us the money for a new bus. They refused, even though the general manager is from this area"

" We asked ----- for a donation but they replied that they receive too many requests and could not help"

" We sent them a written report about our society and its activities went to their offices to present ourselves and invited them to visit the home. They have supported us in many ways for several years."

"We have a good understanding with ----- . They support our activities and we in turn mention their name on all literature. You have to understand that companies do not assist charities purely out of good will-they have their commercial objectives to fulfill."

4. Relationships with government and legal issues

Relationships with the government emerge as yet another diversifying factor among NGO's, the relationship largely being determined by the extent of government funding received by each NGO. At one extreme are the large, professionally run organizations which apparently enjoy substantial government funding . These clearly enjoy a close working relationship with several government departments:

" Government funding has increased due to the success of our projects. A main source of funding is the Ministry of Planning but we also collaborate closely with the ministries of education , health and social development"

Other organizations, in particularly those providing care for the sick, disabled and elderly, appear to have a generally good working relationship with the government although the level of funding is clearly below expectations. The government is perceived to be supportive and, importantly, not to interfere with day to day work, providing assistance only when required:

" The government does provide support but it does not meet our high expectations. They did not provide as much assistance as we had expected. However, they do not interfere with our work unless we contact them for help."

" The ministry assistance is not adequate. We have not received an increase in our allowance since the 1980's. However, the ministry does not interfere with our work unless there is a complaint from a patient."

At the other extreme are those who receive only token or even no government support. Their relationship with the government tend to be less easy, attitudes ranging from indifferent disdain to overt contempt :

" We are considered as a private society so we get no money from the government. As long as we register and obey the law, they do not seem interested in us. They are supposed to send a delegate from the social development ministry to our annual meeting but I have never seen him."

" Responsibility should be given to another ministry . The Social Development Ministry has no intention to co-operate with us – they restrict our actions but do not support us."

Knowledge of the legal issues involved varied according to the individual respondent.

"I know that there are laws and regulations but the ones responsible for this are the President and Secretary of the Society . I am responsible for education programs and don't have much information about the legal issues."

It is widely known and understood that NGO's must be registered, most reporting that this was at the Ministry of Social Development although some referred to "registration at the Ministry of the Interior". Only one or two of those covered by the survey were registered at more than one ministry .

" At the ministry of social development, health and education. "

It has to be said that knowledge of the laws governing NGO's is vague although this is a specialized area with which only a few people might be familiar:

" Our duty is to submit a report about our main activities and objectives. I don't think there is any law which restricts our activities. "

" We have to report the donations we receive to the Ministry "

" According to the law, we have to be approved by the Societies Union. "

Attitudes towards laws, to the extent that they are known and understood, are mixed. Some feel that the existing laws are acceptable " *providing that they do not affect or restrict our activities*" although others complain that the laws are too complicated and create unnecessary work.

" The procedures are difficult and complicated and take up time. However, I do not object to such regulations and we support them fully. "

A few expressed the view that the laws governing NGO's were outdated and should be raised to become relevant to the 21st century :

" It was issued in the 1960's and is not relevant to today- it does not conform to today's needs. "

This latter comment is contradicted by another statement which implies that the laws were established in the mid 1990's.

It should be noted that now of those interviewed had any information on the laws in other countries.

Although all respondents agreed that donors were entitled to tax exemption, something which is considered a positive incentive, the situation concerning the NGO's themselves is not clear. Some of those interviewed claimed to be tax exempt, some reported exemption on certain items only while others said that they received no exemption:

" We are exempted from income and sales taxes. We have to submit bills to the ministry and we are reimbursed "

" At lot of forms but in the end we are exempted from tax . "

" The bus given to us by the Hashemite Fund is exempted from licence fees but the Society bus is not exempted . If we import new material for our project (needlework) . we have to pay tax on it"

" We are not exempted from tax."

" There is no exemption on anything, even the water and electricity bills."

5. Relationship between NGO's

The findings of the study reveal a high level of collaboration between NGO's, either on specific projects, on a mutual help basis or simply at a brotherly level:

" We are currently working with the RSCN in Ajloun as part of the program of establishing nature reserves"

" Yes, we co-operate with others. For example, if we need a wheelchair I might get it from the Hussein Foundation or we might refer cases to the Muslim Women's Society."

" We have regular meetings with other NGO's to discuss issues and problems."

" We always invite other NGO's to attend our performed activities."

There is a view that even greater, more formal collaboration would be beneficial. The idea was floated for an association of NGO's which would hold regular meetings or conferences to discuss closer co-operation and address specific problems. Also, to form a common front when dealing with the government.

" We need co-ordination, an association. There are so many NGO's that it lacks organization and even becomes a competition between us. We need control to ensure that funds are used properly and fairly ."

It is widely agreed that NGO's have an important role to play in Jordanian Society but that the role would be more effective if there was greater co-operation between the NGO's themselves and between NGO's as a body and the government.