Abstract

Since private donations take a large proportion in charitable giving, the meaning of study individual donors' attitudes and preferences become important. There were some previous researches provided the evidence that donor's decision is not independent. There are factors could increase the donation. In this Master thesis, based on a questionnaire survey conducted in 2011 in Norway, it is aimed to find out whether some factors impact the donors' attitudes or not. These factors include the characteristics of donors, individual recipients, charity projects and recipient countries. The findings will be efficient for the charity fund collection.

Both the experimental study and the field research have provided evidences of that some factors could promote the donors to give. In this thesis, some evidences are found that can prove the findings from previous researches, some are not. Basically, donors gender impact their decisions sometime, and always found women are generous than men. Female donors' attitudes tend to vary across age in our survey, especially for the charities that focusing on female recipients. In addition, elderly slightly less positive than young people sometimes in supporting charities.

The charity projects that are aims at improving health and food conditions and children conservations are seems to be most popular. The vulnerability of recipients and the poverty of the countries are the very important causes for donors to support assistance. Moreover, our respondents would like to support the countries dominated by Christianity most, in the contrast with other 4 religions.

The finding of this thesis should contribute to the charity organizations to modify the fundraising strategy to promote the donors to give.

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Ås, December 2013,

Alima

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1 Introduction

Donation from individual donors is important in the charity activities. A large amount of money is given by individual donors to development aid. There were some previous researches provided the evidence that donor's decision is not independent. There are factors could increase the donation. In my research, I will analyze the responses of a questionnaire survey, from which we can get the information about different donor attitudes according to different recipients groups, charity projects and recipient countries. Based on the survey, this research aimed to find out whether some factors impact the donors' attitudes or not. These factors may include the characteristics of donors, individual recipients, charity projects and recipient countries. The findings will be efficient for the charity fund collection.

Charity fund collection relies on individual donors very much. In Norway, some None Government Organizations get 90% of their income from the private donations (Bolle, 2010). Moreover, some development aid organizations get 43 percent of Norwegian households giving in 2009 (Wollebæk & Sivesind, 2010). Donations from the individuals have taken a critical part of the aid. Some researchers have worked on finding the factors those impact donors' decisions in order to contribute to the charity campaign. Studying the attitudes of the individual donors is helpful in discovering these factors.

Finding the evidence from our survey to deduce the factors should influence donors' willingness to donate is the main idea of this thesis. The results can be valuable to the charity organizations to build their campaigns so that they could collect the money efficiently. For example, they could estimate effectively that which kind of project should rely on the male donors and which projects should not.

There are 7 chapters in this thesis, behind the general introduction there will be a section which is about the main object and research question of the thesis. In this chapter, I will

present the four aspects that the thesis mainly focuses on. The main content of chapter 3 is the theoretical basis of this thesis. It includes introducing ideas and findings of some previous research about factors that affect the donations. In the forth chapter, there will be a description about the data that I used in this thesis. I will describe the source of the data, the basic scale of our data and the 6 questions that will be analyzed in our questionnaire survey. The chapter 5 will be the result chapter, in which I will present the findings from my analysis. In chapter 6, I will summarize and discuss about the findings. Finally, there will be a brief conclusion.

2   Main Objects and Research Question

This thesis mainly explores the impact of donors' gender and age on the attitude of donates, as well as the role that characteristics of the individual recipient, charity projects and recipient countries have in determining the attitude and the effectiveness of the donations. My thesis aims to contribute to both the strategy of charitable fundraising and charitable giving literature.

By analysing the responses to some questions from a questionnaire survey, I want to find out the answer by following four questions:

1) Do donors' decisions vary systematically by the gender and age of the donors?

Evidences from the other papers have found substantial differences between the genders (C. C. Eckel & Grossman, 2008), and tends to support the view of that women are less selfish than men. In this paper, we also found some trend in our data, to support that the characteristics of donor may affect the donate decisions.

2) Do donors particularly interested in support any groups of individual recipients?

From the survey, I investigated the donors' attitude to different groups of individual recipients. For example, participants were asked to answer how positive they want to help with money according to young girls, young boys, teenagers, the disabled and so on. People have some significant dereferences among their answers. It might influenced by their view of how vulnerable the recipient group is.

3) Do donors particularly interested in support any aims that charity projects are focusing on?

In the choice of survey questions, the aims of charity projects that donors choosing from basically included food and water, health, peace and reconciliation, agriculture and education. There is significant difference in people's choices to these projects based on our finding. In

addition, the characteristics of donors were found that somehow impact on their attitude to different project aims.

4) Are characteristics of the recipient country such as region and main religion important for donors?

We have some questions to estimate the donors' attitude to different areas and religion of recipient countries in our survey. I am trying to find the trend of donors' attitude to these region and religion. The donors' attitude is also relevant to their opinion about how much poverty mean in these areas.

3   Theoretical basis

Firstly, I will introduce some general idea and finding from the literature of charitable giving. Then I will present my theoretical model and summarize some previous researches that relevant to my model.

3.1   Basic idea of previous research on charitable giving

The development of private giving to charity organizations is increasing in recent 30 years. Charitable giving for overseas development has been a large increasing during 1978 to 2008(Atkinson, Backus, Micklewright, Pharoah, & Schnepf, 2012). The total private charitable giving in US has been increased from about 120 billion dollars in 1970 to approximately 290 billion dollars in 2008(Andreoni, 2008). One of the reasons of that the fundraising increases might be that changing the giving type. Therefore, many researches were working for finding the effective way to change the fundraising strategy to increase the charitable giving.

Some researchers have focused on the government's role in this kind of marketplace. For instance, Andreoni and Payne (2008) want to find the answer of the question about crowding out effect in charitable giving. The crowding out effect means: if the government supports the private organizations positively with money, the individual donors will give these organizations less donations.

However, few studies have worked on how charity organizations should promote the type of projects in order to induce private donors to give(Bachke, Alfnes, & Wik, 2012). In my thesis, I am not going to discuss the role of government, but the impact of donors, charity

organizations and recipients.

By reading the previous study on donors, we will see that the most common explanation of giving to charity is altruism(Andreoni, 1990) and social pressure (Akerlof & Kranton, 2000). The definition of altruism has been divided into two parts in the Anreoni's article(2008). First, it should be the act of considering others. Second, it does not have "ulterior motives" in selfishness. Therefore the researches always focus on eliminating any possibility that the ulterior motives in selfishness. For example, warm-glow, the positive emotional feeling from helping others, may motivate people give to others(Andreoni, 1989).

In the further article of Andreoni and Miller(2002), they found that the altruistic is significant in their experiment. And altruism is rational because main types of preferences in their experiments show consistency within each subject. People also behave differently on if they care about fairness. This is important for theories of altruism in experiments that looking for a preference-based approach to explain the data. However, other studies suggest that the altruism is not the primary motivation for behavioral differences observed across treatments(C. Eckel & Grossman, 1996).

Accompany with altruism, social pressure is another common motivation when people give to others. Social pressure means that the people may give the money because they do not like saying no to others. From the findings of DellaVigna, List and Malmendier (2012),we can know that the social pressure play an important role in a door-to-door charitable fundraising

The researches which want to investigate the altruism and social pressure behavior always based on the experiments. The most common used experimental tool is dictator game. Dictator game is a good way in estimate the charitable giving because it also based on donors' altruism. In this kind of game the donor will decide how to split a sum of endowment between her/himself and a recipient. The most common finding of dictator game is that most people will give some of their endowment to others more or less(C. Eckel & Grossman, 1996). In

this paper, we did not use the dictator game as the experiment, but it is also necessary to discuss the previous findings that are from dictator games.

3.2   The Theoretical Model

In this thesis, we assume that the people's willingness to donate (WTD) is the function of the characteristics of the donor (D), the individual recipients (X), the charity projects (Y), and the recipient countries (Z). The theoretical model is:

$$WTD = F (D, X, Y, Z)$$

By investigating the decision that the donor make in the survey, we can estimate if donors' preferences are affected by these four factors.

3.3   Characteristics of Donors

A lot of previous researches investigated the gender effect in the public good game. However, the results are not consistent. Some found that female donor is more generous than male donor, some did not. For example, in the experiments of Eckel and Grossman (1998), women are more generous than men in the ultimatum game, but greater risk averse than men in the social dilemma game. Women donate almost twice as much as the men donate on average. However, Bolton and Katok (1995) focus on testing the gender effect through a dictator game and found that men and women have no significant differences in making their choice. The explanation of these mixed results can be methodological differences and the different level of ability of subjects to monitor others(C. C. Eckel & Grossman, 2008).

Both Carpenter and Eckel found the highly significant in age effect in experiments. Their same conclusion is that older people give more than younger ones. In the real donation investigation combined with interview survey did by Micklewright and Schnepf (2009), it

was found that the elderly give slightly less to all the charitable causes.

Carpenter, Connolly, and Myers (2008) found the systematic differences between the choices of students and community members in a dictator game. The community members donate more from their endowment than the students do on average. Engel (2011) found the similar results from their study. Non students give more in the dictator games on average. There is also region effect. For example the donors from different part of the world show the different distribution in amount of giving. About 40% of people give nothing in the Western countries. In developing countries, almost no one give out more than 50% of his/her endowment.

In this thesis, I am trying to investigate that if donors' gender and age can affect their willingness to donate. Other characteristics of donors are not considered. Although there has been some effects of characteristics of donors were found in previous researches, most of the findings were based on the experimental economics using dictator game or ultimatum game, it is more or less different from the finding that is based on survey.

Not only identity of donor influences the donors' decisions. In some researches (Bohnet & Frey, 1999b), they investigated the dictator game and prisoner's dilemma game that are also used in observing people's altruistic behavior. They found that the both one-way and two-way identification influence the people's decisions. They also concluded that the identification can decrease the social distance. For example, if you tell the donors that a child is in a third world country may be obtained more help than a random child because he/she is a sponsor-specific recipient.

3.4   Characteristics of the Individual Recipients

One of the explanations of those characteristics of individual recipients impact the donation is "Social distance". Social distance always describes the spatial, time and psychological distances between different social groups. For example, if the social distance decreases, the

'other' will be not an anonymous stranger any more but an "identifiable victim". Typical determinants of social distance are nationality, occupation, race, religion; the weights assigned to each category vary across cultures(Charness & Gneezy, 2008). In the article of Bohnet and Frey (1999a) mentioned that the recipients' identifications are important in charities. The authors also argued that the social distance can influence the other regarding behavior.

Bohnet and Frey (1995) found that the people only have "a purely intrinsic motivation" to behave fairly with anonymity. The behavior of fairness will be motivated more when they can identify each other. The strongest motivation exists when people can communication. The communication will bring more information about the recipients to the donors, such information may affect the decision that donors make. Hoffman, McCabe, Shachat, and Smith (1994) have concluded that high level of anonymity will increase the social distance.

Donor has their own preference in supporting the charities. It may relate to their own experiences and racial group. From the charity choice of Carpenter et al. (2008), they found that the community members chose to write in their own charities more than they chose any of other choices. For the students, the Doctors without Borders seem to be their most popular charity. For the respondents in Fong and Luttmer (2009) interview, they gave significantly more when they see pictures of victims of their own racial group

The same as the gender effect in donors, the recipients' gender is also important in donations. For example, Dufwenberg and Muren (2006) found that people give more when the recipient is a woman. The age of recipients is also concerned by donors. Micklewright and Schnepf (2009) has approved that the giving to child welfare is "notably more common".

We can see much evidence from the previous study that both donor and recipient characteristics influences the donor decisions. In this thesis, we will talk about the donors' willingness to donate to different individual recipient. The individual recipients are divided by their age, gender and specific circumstances.

3.5   Characteristics of Projects

The donor preferences of the projects may cased by the projects' deserving of aid. C. Eckel and Grossman (1996) vary the extent to which the recipient is deserving of aid, and look into its effect by student subjects. They not only concluded that altruism is a motivating factor that influences donor behavior, but also found that when they increase the extent to the recipients' "deserving of aid", the donation will also increase. Therefore, the student subjects are "rational" in doing such kind of decisions.

Brekke, Hauge, Lind, and Nyborg (2009) built a public good game experiment and make the participants to choose between types of group. They found that the group that a fixed amount is given to Red Cross get high contributions than that a fixed amount is given to subjects themselves. According to the article of (Micklewright & Schnepf, 2009) , it was also found that the causes of medical research, children and hospitals attract more donors than other causes. People seem that concern more about the health and children program.

3.6   Characteristics of Recipient Countries

There are not many experiences in previous research about the types of recipient countries. This would be a new and important challenge in this paper. The finding will be valuable for the later studies in this area.

Social distance can be an explanation if we focus on the effect of recipient countries. If the social distance between the donor country and the recipient country increases, the donors may not be easy to comprehend the recipients. This kind of distance may include the economic disparity and Ideological differences.

One of donors' criterions in choosing the recipient country may be how much they need help.

Donors' were approved that they will increase donation when victims come from an economically disadvantaged area (Breeze, 2010; Fong & Luttmer, 2009). Most people "express concern over poverty in developing countries" (Micklewright & Schnepf, 2009), and they consider the donations is the most effective way to alleviate poverty.

4   Data Description

The data we used in this paper is from a questionnaire survey in Norway. The survey was a web-survey conducted by Nielsen Norge, which is the ACNielsen Company in Norway, in November and December of 2011. ACNielsen was established in the United States in 1923 by Arthur C. Nielsen. It is a consumer-focused marketing and media research company. It offers marketing research and analysis services, including market dynamics, consumer behavior, media monitoring report and analysis, in over 100 countries. The survey I use in this thesis is conducted through the web by this company, and the samples are respondents from Norway.

4.1   Characteristics of Sample

We use a representative sample of the Norwegian population in our survey in order to be able to study differences in willingness to donate between different groups in the population. In the questionnaire survey, people are asked about their basic information. They provide the information about their age, gender, believe in God or not, highest education level, household income level, region and politic stands. Basically the sample will be divided into different groups according to their gender and age in the further analysis in this thesis
.

4.1.1   Sample characteristics: Age

We have 1003 observations in our data. Participants are from the age of 18 to 65, and have different kinds of jobs and income level. Figure 1 and Figure 2 describe the situation of the participants' ages.

Figure 1 Numbers of participants in every age years

We split the people into four groups according to their ages. The four groups are the people that less than 30 years old, 31-45 years old, 46-60 years old and more than 60 years old respectively.
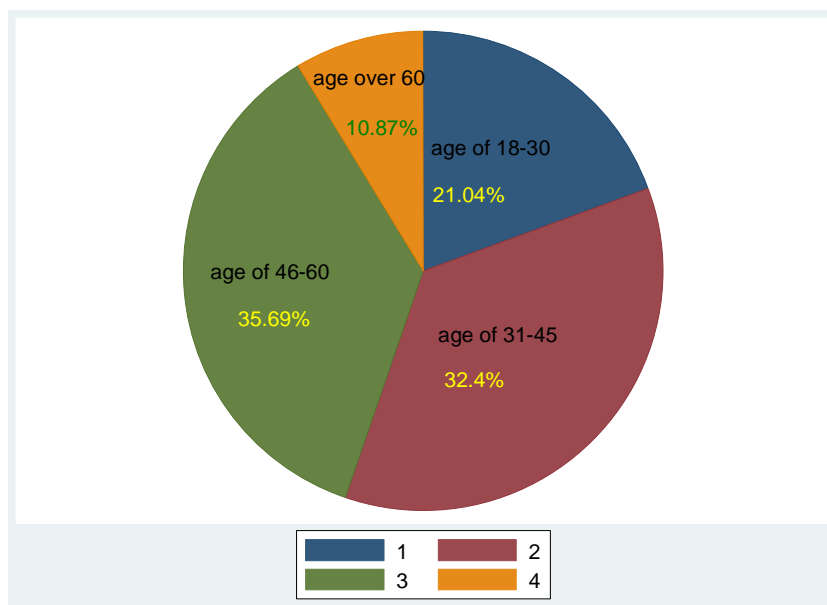
Figure 2 Scale of age groups

4.1.2   Sample characteristics: Gender

In our 1003 observations, we have 527 women and 476 men, which take 52.54% and 47.46% of the total respectively.

4.1.3   Some Other Sample characteristics:

--Do respondents believe in God?

Among our 1003 respondents, there are 376 respondents that believe in God. See Figure 3.
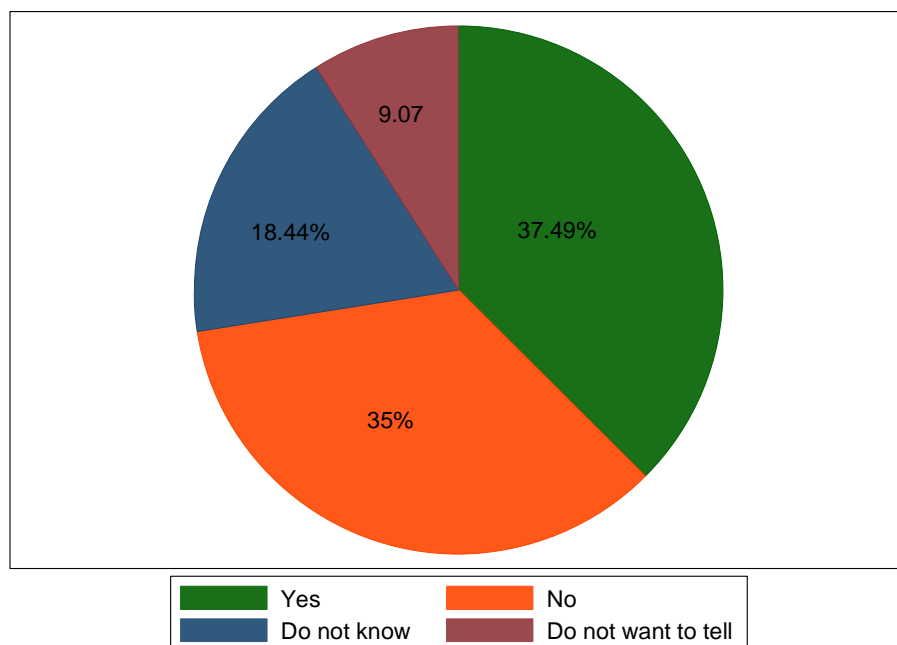
Figure 3 Scale of the answer to "Do you believe in God?"

--Education level of donors

We observed the highest education level of the respondents. The distribution is shown in Figure 4.
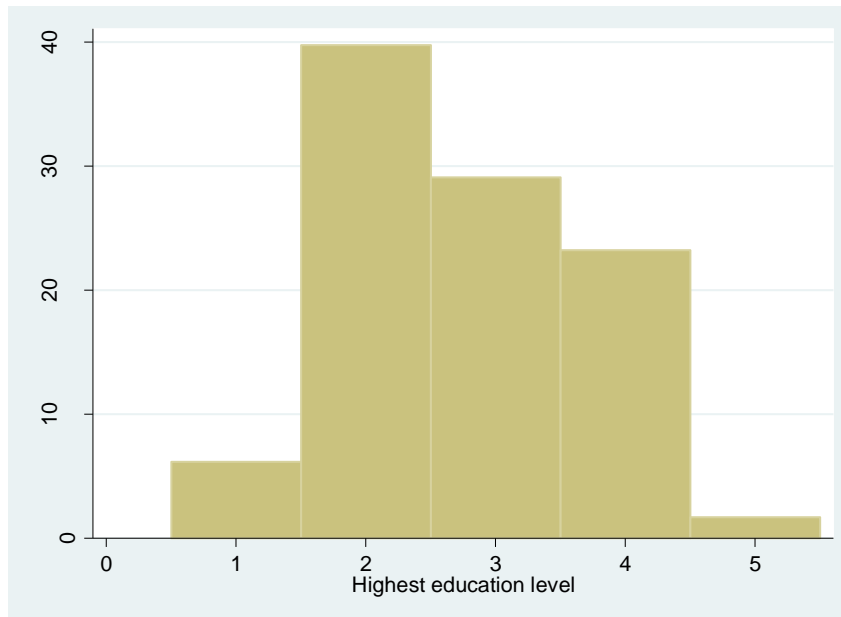
1- 9-year primary/ Elementary/ Secondary school
2- High school/ College (1-3 years after Primary)
3- University/ College (1-3 years after High school)
4- University/ College (4 years or more after High school)
5- Do not want to answer

Figure 4 Highest education levels of respondents

Almost 40% of respondents have the highest education level of high school or college that takes 3 years after primary education. This group takes the largest proportion in our observations.

--Income level of respondents

Our observations cover the people with from less than 30 000kr up to more than 1 200 000kr household income per year. See Figure 5.
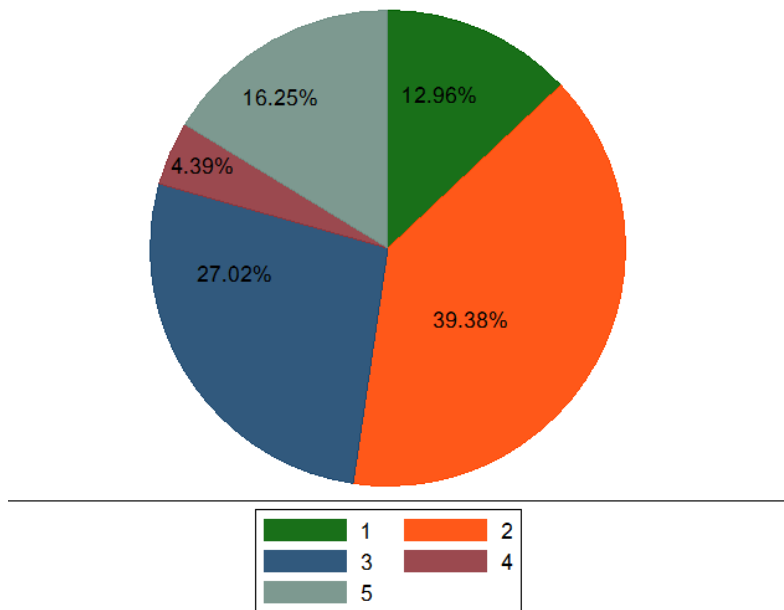
Note: 1= under 300,000NOK, 2= 300,000 to 699,999NOK, 3= 700,000 to 1,199,999NOK, 4= over 1,200, 000NOK, 5= do not tell

Figure 5 Household incomes per year

In the Figure 5, we can see that our data has covered 4 levels of household income. That means our data describes different levels of ability to pay.

--Other sample characteristics

The respondents are from 19 different counties in Norway. They support at least 9 different Norwegian parties. The diversity of our observations is important to get the objective results. It is also important for finding if the characteristics of respondents affect WTD.

4.2   Questionnaire

In the questionnaire survey, there are 55 questions should be answered by participants. In this thesis, I will use 6 of the 55 questions. These 6 questions will be split into 3 parts in the following analysis. The questions about the vulnerability of individual recipients and the willingness to support the each recipient group are the first part.

4.2.1   Questions about individual recipients

In the questionnaire, there are two questions about how the donor would think and support according to different groups of recipients. In general, the recipients are divided by their identity. People may show different preferences to these different groups of recipients. I present the questions here:

Q1	How vulnerable do you think these different groups in developing countries?						
		Very vulnerable	Quite vulnerable	Neither	A little vulnerable	Very little vulnerable	Do not know
	Little girls (0-8 years' old).....	☐	☐	☐	☐	☐	☐
	Little boys (0-8 years' old).....	☐	☐	☐	☐	☐	☐
	Teenage girls (9-15 years' old)...	☐	☐	☐	☐	☐	☐
	Teenage boys (9-15 years' old)...	☐	☐	☐	☐	☐	☐
	Women	☐	☐	☐	☐	☐	☐
	Men	☐	☐	☐	☐	☐	☐

Note: I marked the donors' attitudes as: 1 = very vulnerable, 2 = quite vulnerable, 3 = neither, 4 = a little vulnerable, 5 = very little vulnerable, 6 = do not know

In order to analyze the answers, we grade the respondents' attitudes as the number 1, 2, 3, 4, 5 or 6 according to each recipient group. The meaning of each score is:

1 = very vulnerable,   2 = quite vulnerable, 3 = neither, 4 =a little vulnerable,

5 =very little vulnerable,   6 =do not know

Q2	How positive or negative are you to support projects that focus on the following target groups?						
		Very positive	Quite positive	Neither	Little negative	Very negative	Do not know
	Little children (0-8 years' old)......	☐	☐	☐	☐	☐	☐
	Little girls (0-8 years' old)......	☐	☐	☐	☐	☐	☐
	Little boys (0-8 years' old)......	☐	☐	☐	☐	☐	☐
	Teenage girls (9-15 years' old)....	☐	☐	☐	☐	☐	☐
	Teenage boys (9-15 years' old)....	☐	☐	☐	☐	☐	☐
	Women	☐	☐	☐	☐	☐	☐
	Men	☐	☐	☐	☐	☐	☐
	Families.................	☐	☐	☐	☐	☐	☐
	Disabled	☐	☐	☐	☐	☐	☐
	People with serious disease.....	☐	☐	☐	☐	☐	☐

Note: I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither,

4 = little negative, 5 = very negative, 6 = do not know

4.2.2 Questions about charity projects

The respondents were asked about their willingness to support charity projects focusing on different objectives. The objectives include business development, food and water, health, peace and reconciliation, agriculture and education. The question is in following table.

Q3	How positive or negative are you to support projects that focus on the following objectives						
		Very positive	Quite positive	Neither	Little negative	Very negative	Do not know
	Business Development.....	☐	☐	☐	☐	☐	☐
	Food and water......	☐	☐	☐	☐	☐	☐
	Health....................	☐	☐	☐	☐	☐	☐
	Peace and reconciliation.........	☐	☐	☐	☐	☐	☐
	Agriculture.............	☐	☐	☐	☐	☐	☐
	Education...............	☐	☐	☐	☐	☐	☐

Note: I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither,

4 = little negative, 5 = very negative, 6 = do not know

4.2.3   Questions about recipient countries

In these questions, respondents will tell their attitude to the different recipient areas, which are Africa, Latin America, Southeast Asia and Middle East. There is also a question to elicit donors' attitudes to the countries dominated by different religion. The questions are presented below.

Q4	How much suffering and poverty mean it is in these areas?						
		Very much	Quite a lot	Neither	Quite small	Very little	Do not know
	Sub-Saharan Africa	☐	☐	☐	☐	☐	☐
	Latin-America.....................	☐	☐	☐	☐	☐	☐
	Middle East..................…	☐	☐	☐	☐	☐	☐
	Southeast Asia...............	☐	☐	☐	☐	☐	☐
	Eastern Europe........	☐	☐	☐	☐	☐	☐

Note: I marked the donors' attitudes as: 1 = very much, 2 = quite a lot, 3 = neither,

4 = quite small, 5 = very little, 6 = do not know

Q5	How positive or negative are you to provide assistance in the following areas						
		Very positive	Quite positive	Neither	Little negative	Very negative	Do not know
	Sub-Saharan Africa ………	☐	☐	☐	☐	☐	☐
	Latin-America…………………	☐	☐	☐	☐	☐	☐
	Middle East…………………	☐	☐	☐	☐	☐	☐
	Southeast Asia……………	☐	☐	☐	☐	☐	☐
	Eastern Europe………	☐	☐	☐	☐	☐	☐

Note: I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither,

4 = little negative, 5 = very negative, 6 = do not know

Q6	How positive or negative are you to support projects in the following areas dominated by religion?						
		Very positive	Quite positive	Neither	Little negative	Very negative	Do not know
	Christianity………………………	☐	☐	☐	☐	☐	☐
	Islam……………………………	☐	☐	☐	☐	☐	☐
	Judaism…………………………	☐	☐	☐	☐	☐	☐
	Buddhism………………………	☐	☐	☐	☐	☐	☐
	Hinduism………………………	☐	☐	☐	☐	☐	☐

Note: I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither,

4 = little negative, 5 = very negative, 6 = do not know

5   Results

The results focus on the four dimensions in the theoretical model. First I analyze the willingness to donate to different recipient groups. Second, I analyze the willingness to donate to different types of charity projects. Third, I analyze the willingness to donate to different recipient countries. Fourth, for the above three dimensions I consider gender and age effect of the donors. In my data analysis I have excluded the answers of "do not know". So the unsure answer will not affect our results.

5.1   Questions about Individual Recipients

There are three parts in presenting the analysis results of this part. The first part is the results from the vulnerability question. The Second part is the results from the question that "how positive do donors support these recipient groups". Finding out whether the donors' attitude about vulnerability affect donors' decisions about supporting the assistance to these recipient groups or not is the third part.

5.1.1   Vulnerability

The mean value of the responses is in Figure 6, not including the donor gender and age effect.

How vulnerable do donors think different groups in developing countries
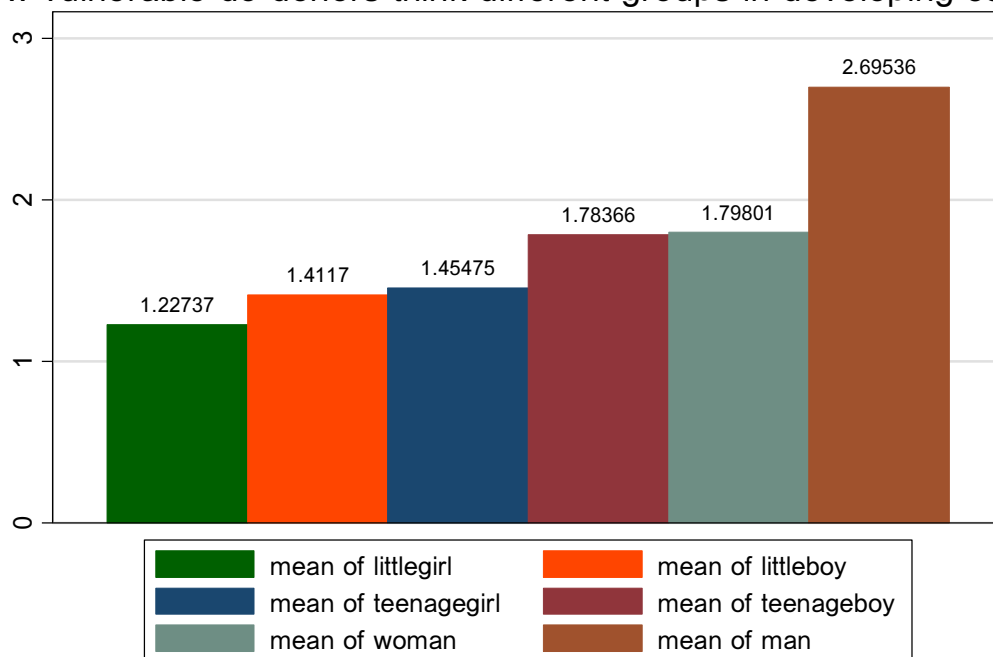
Note: 1) littlegirl—girls 0-8 years old, littleboy—boys 0-8 years old, teenagegirl—girls in 9-15 years old, teenageboy—boys 9-15 years old, woman—adult women, man—adult men.

2) I marked the donors' attitudes as: 1 = very vulnerable, 2 = quite vulnerable, 3 = neither, 4 = a little vulnerable, 5 = very little vulnerable, 6 = do not know

Figure 6 Mean values of donors' answers about vulnerability of recipient groups

In the graph, we check the mean value of donors' responses. As we presented in the former chapter, the lower score represent the higher level of vulnerability in donors' opinion. According to Figure 6, respondents think that the most vulnerable group is girls in 0-8 years old. Respondents gave the mean answer 1.23, which is close to the answer "very vulnerable". Respondents think that male adult is the least vulnerable group. Their opinion on average is that the male adult in developing country is neither vulnerable nor invulnerable. The donors gave the similar answers when the recipients are boys in 0-8 years old and girls in 9-15 years old. Respondents think these two groups are more than quite vulnerable and less than very vulnerable. Our respondents also gave the similar opinions when the recipients are boys in 9-15 years old and adult women. They consider teenage boys and women are quite vulnerable.

-- *Donor gender and age effect*

I divide our respondents into 4 groups according to their age. The four groups are: 1) people less than 30 years old, 2) people with ages of 31-45, 3) people with ages 46-60 and 4) people older than 60 years.

In the table below, it is the result from the regression analysis of the age, gender, and interaction effects.

Table 1: Vulnerability of age and gender recipient groups as a function of the age and gender of the donors

	Female donor	Age donor	Interaction Female*Age	Constant
Girls 0-8 years	0.08	0.03	**-0.09****	1.21
	(0.10)	(0.03)	(0.04)	(0.07)
Boys 0-8 years	-0.02	0.01	-0.01	1.41
	(0.13)	(0.03)	(0.05)	(0.09)
Girls 9-15 years	-0.10	-0.01	-0.05	1.59
	(0.11)	(0.03)	(0.04)	(0.08)
Boys 9-15 years	-0.14	0.01	-0.02	1.86
	(0.14)	(0.04)	(0.06)	(0.10)
Women	-0.001	-0.01	**-0.14****	1.98
	(0.14)	(0.04)	(0.05)	(0.10)
Men	-0.10	0.07	-0.03	2.63
	(0.18)	(0.05)	(0.07)	(0.13)

Note: 1) the standard errors are in parentheses. ***=significant 1% level, **=significant 5% level, *=significant 10% level. **2)** I marked the donors' attitudes as: 1 = very vulnerable, 2 = quite vulnerable, 3 = neither, 4 = a little vulnerable, 5 = very little vulnerable, 6 = do not know

In table 1, I found the interaction effect of respondents' age and gender is significant at 5% level when the recipient is girl in 0-8 years and adult woman. The coefficients are -0.09 and -0.14 respectively. Both of them are under 0 implies that for young people there is no significant difference between male and female donors, but as female donor becomes older they tend to say that both young girls and adult women are more vulnerable than older male donors do. Except little girls and adult women, I did not find respondents' gender and age effects are significant in other recipient groups.

5.1.2 Positivity of donors support the different recipient groups

Figure 7 is the general pattern of the donors' answer:

How positive do donors support different groups in developing countries
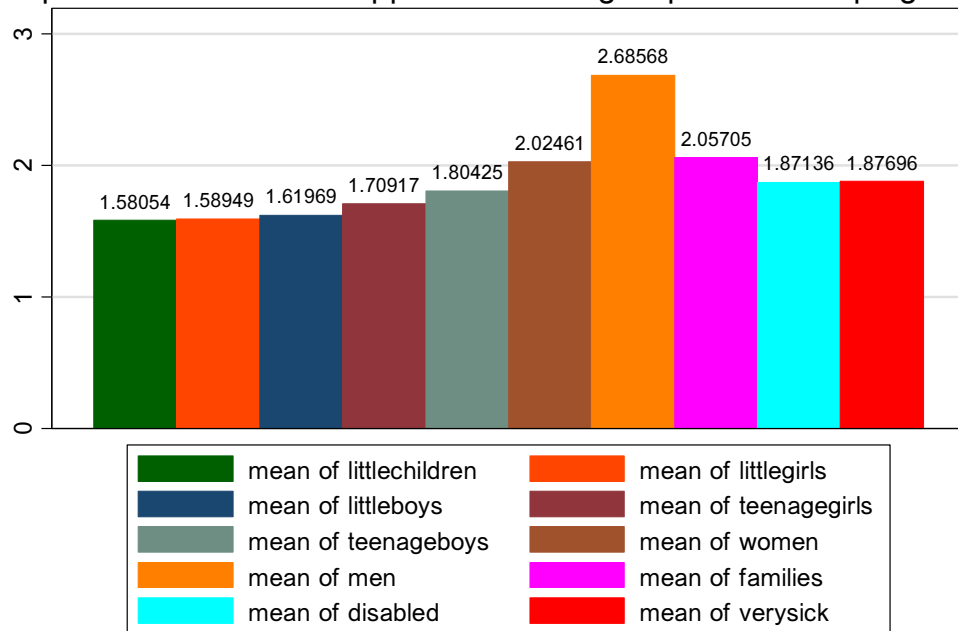
Note: 1) littlechildren—child in 0-8 years old, littlegirls—girls 0-8 years old, littleboys—boys 0-8 years old, teenagegirls—girls in 9-15 years old, teenageboys—boys 9-15 years old, women—adult women, men—adult men, families—families, disabled—disabled, verysick—people with serious disease. **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

Figure 7 Mean values of donors' answers about how positive they support these recipient groups

In this figure, the lower number represents the higher positivity of respondents' support. From Figure 7, our respondents want to support the little child, with 0-8years old, most positively. The number 1.58 means that they would like to support more than quite positive. The number is almost as much as the number that given to 0-8 years' girls, so our respondents' attitude is the same. Respondents do not want to support adult men in developing country positively. Their attitude shows least positivity to this recipient group. This result is similar to the result from the question of vulnerability. What is different from the vulnerability question finding is that respondents want to support the teenage boy more positively than adult women. In

addition, respondents' positivity to support adult women and families are almost the same on average, and their positivity to support disabled and people in serious diseases are also similar on average.

-- Donor gender and age effect

In the table below, it is the result from the regression analysis of the age, gender, and interaction effect.

Table 2: How positive do donors support each recipient group as a function of the age and gender of the donors

|	Female donor	Age donor	Interaction Female*Age	Constant
Child 0-8 years	-0.25	0.02	0.01	1.64
	(0.16)	(0.05)	(0.06)	(0.12)
Girls 0-8 years	-0.22	0.04	-0.003	1.60
	(0.16)	(0.05)	(0.06)	(0.11)
Boys 0-8 years	-0.24	0.03	0.01	1.67
	(0.16)	(0.05)	(0.06)	(0.12)
Girls 9-15 years	-0.26	0.05	0.01	1.74
	(0.17)	(0.05)	(0.06)	(0.12)
Boys 9-15 years	-0.18	0.05	-0.01	1.80
	(0.17)	(0.05)	(0.07)	(0.13)
Women	-0.28	0.05	-0.04	2.12
	(0.18)	(0.05)	(0.07)	(0.13)
Men	-0.13	0.16***	-0.03	2.43
	(0.19)	(0.05)	(0.07)	(0.14)
Families	-0.26	0.09*	0.005	1.99
	(0.17)	(0.05)	(0.07)	(0.13)
Disabled	-0.22	-0.02	-0.02	2.08
	(0.17)	(0.05)	(0.07)	(0.13)
People with serious illness	-0.23	-0.02	0.004	2.05
	(0.17)	(0.05)	(0.07)	(0.13)

Note: 1) The standard errors are in parentheses. ***=significant 1% level, **=significant 5% level, *=significant 10% level. **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

In table 2, we can see donors' age effect is significant at 1% when the recipients are adult men, and significant at 10% level when recipients are families. The coefficients are 0.16 and 0.09 respectively. In other words, the donors will change their mind to support the men and

families across time. Older donors do not support the men and families as positive as younger donors do. Except this, there are not significant effects among other recipient groups.

5.1.3 Relationship between vulnerability of recipients and positivity of donors' support

In order to find that if there is causal relationship between the responses to the two above two questions, I did the linear regression analysis between the two groups of responses. From the results of the 6 group of linear regressions, I got the very similar results. The p-values of the t-tests of the coefficients are all less than 0.05, which means the regression coefficients are all significant at 5% level. So we can summarize our finding as people would like to provide assistance to the group when they feel that the group is vulnerable. The coefficients from the 6 groups of regressions are in the range of 0.53- 0.59.

5.2 Questions about Charity Projects

Following graph is the summary of the donors' responses to charity projects.

How positive to support projects that focus on these objectives?
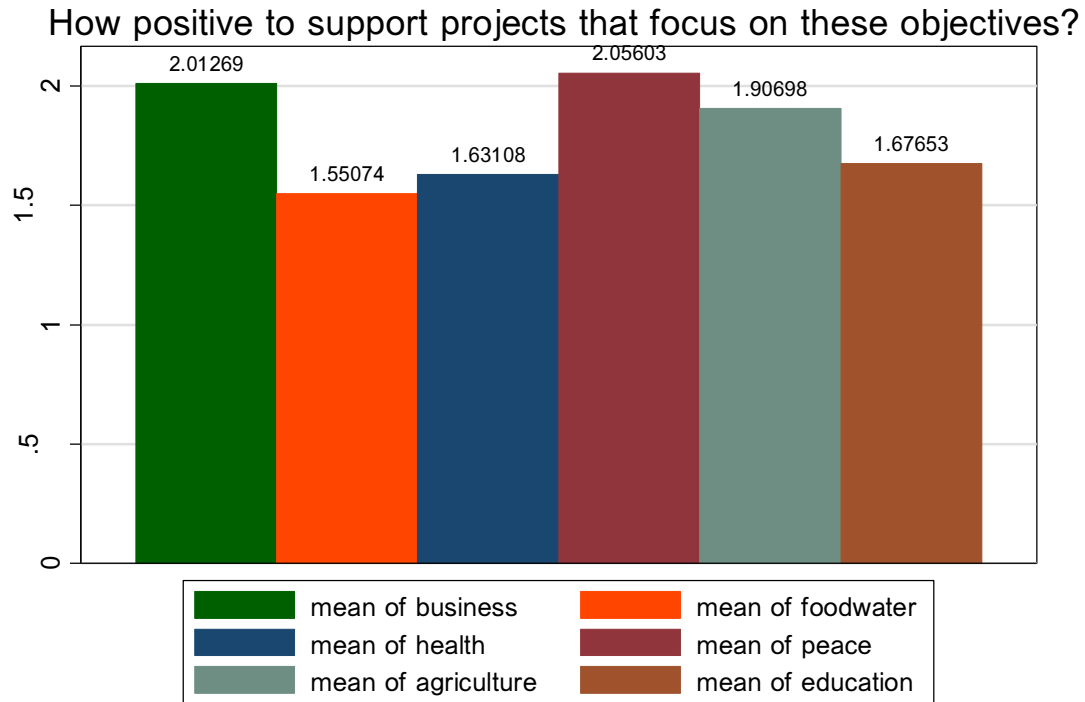
Note: 1) business—business development, foodwater—food and water, health—health, peace—peace and reconciliation, agriculture—agriculture, education—education. **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

Figure8 Donors' answers about how positive they support these charity projects on average

In Figure 8, food and water projects get the lowest mean score from the donors, which means donors would like to support this kind of projects most. Donors want to support the projects that focusing on health and education more than that focusing on agriculture and business development. The projects about peace and reconciliation are least popular among these 6 choices.

-- Donor gender and age effect

In the table below, it is the result from the regression analysis of the age, gender, and interaction effect.

Table 3: How do donors support the charity projects as a function of the age and gender of the donors

	Female donor	Age donor	Interaction Female*Age	Constant
Business	-0.09	0.02	-0.01	2.03
development	(0.17)	(0.05)	(0.07)	0.12
Food and water	-0.11	0.02	-0.03	1.59
	(0.15)	(0.04)	(0.06)	(0.11)
Health	-0.25*	0.05	-0.02	1.68
	(0.15)	(0.04)	(0.06)	(0.11)
Peace and	0.10	0.05	-0.11	2.03
reconciliation	(0.19)	(0.05)	(0.08)	(0.14)
Agriculture	0.02	0.06	-0.06	1.84
	(0.17)	(0.05)	(0.07)	(0.13)
Education	-0.16	0.03	-0.01	1.69
	(0.16)	(0.05)	(0.06)	(0.12)

Note: 1) The standard errors are in parentheses. ***=significant 1% level, **=significant 5% level, *=significant 10% level. **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

According to the result from table 3, only donors' gender effect is significant at 10% level when the projects are about heath. The coefficient is -0.25. It means that female donors support the health program more positive than male donors do. Donors' gender and age do not impact their willingness to donate to other projects.

5.3   Questions about Recipient Countries

There are four parts in presenting the analysis results of this part. The first part is the results from the poverty question. The Second part is the results from the question of donors' willingness to support each area. The third part is the result from regression analysis between former two questions. The last part is the result from the religion question.

5.3.1   Poverty

The graph below shows the respondents' general knowledge of poverty in these areas.
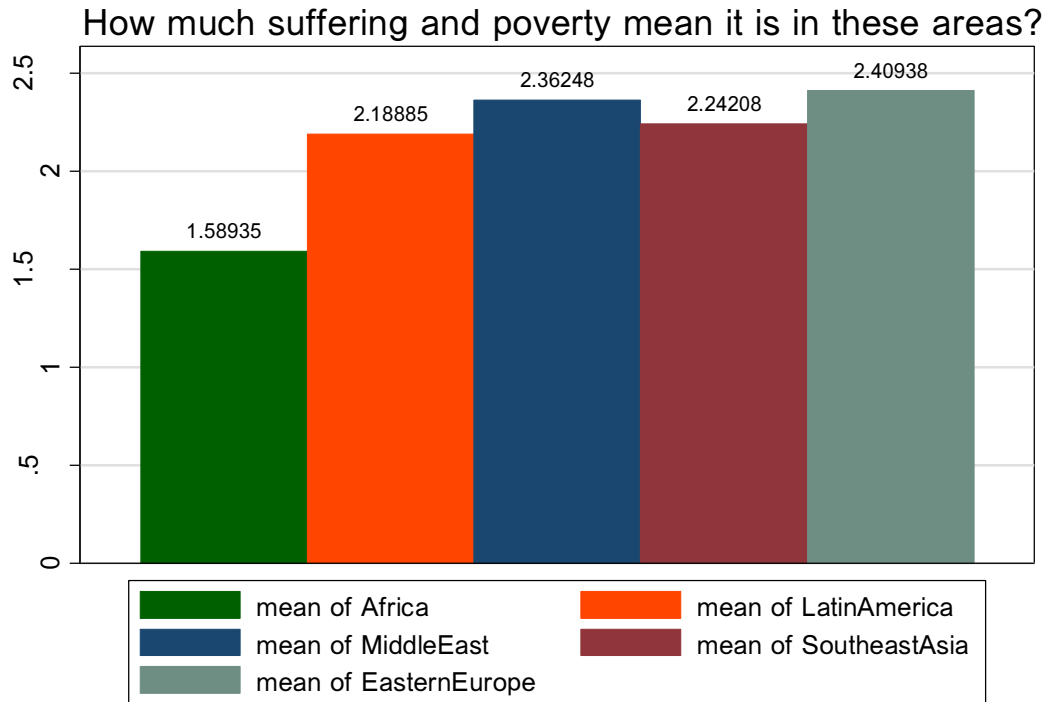
How much suffering and poverty mean it is in these areas?

Note: 1) Africa—Sub-Saharan Africa, LatinAmerica—Latin-America, MiddleEast—Middle East, SoutheastAsia—Southeast Asia, EasternEurope—Eastern Europe. **2)** I marked the donors' attitudes as: 1 = very much, 2 = quite a lot, 3 = neither, 4 = quite small, 5 = very little, 6 = do not know

Figure 9 Mean values of donors' answers about suffering and poverty in these areas

Donors think that the Sub-Saharan Africa is the most suffering and poor area in these 5 areas, they gave answers between "very poor" and "quite poor". Donors say that Eastern Europe and Middle East are not a very suffering and poor area, and the answers are between "quite poor" and "neither poor nor rich".

-- *Donor gender and age effect*

In table 4, it is the result from the regression analysis of the age, gender, and interaction effect.

Table 4: Suffering and poverty in developing countries as a function of the age and gender of the donors

	Female donor	Age donor	Interaction Female*Age	Constant
Africa	-0.13	0.05	0.01	1.53
	(0.14)	(0.04)	(0.05)	0.10
Latin-America	-0.18	0.03	-0.04	2.26
	(0.15)	(0.04)	(0.06)	(0.11)
Middle East	-0.29*	0.08*	0.02	2.31
	(0.16)	(0.04)	(0.06)	(0.12)
Southeast Asia	-0.23	0.09*	-0.04	2.19
	(0.16)	(0.04)	(0.06)	(0.12)
Eastern Europe	-0.29*	-0.11***	-0.01	2.81
	(0.16)	(0.04)	(0.06)	(0.12)

Note: 1) The standard errors are in parentheses. ***=significant 1% level, **=significant 5% level, *=significant 10% level. **2)** I marked the donors' attitudes as: 1 = very much, 2 = quite a lot, 3 = neither, 4 = quite small, 5 = very little, 6 = do not know

The gender effect is significant at 10% level when the recipient country is located in Middle East and Eastern Europe, and the coefficients are both -0.29. We can say that the female donor think these two area poorer than what the male donors think. For Middle East, Southeast Asia and Eastern Europe, age effect is significant, and the coefficients are 0.08, 0.09, -0.11 respectively. In other words, older donors tend to say that the poverty in Middle East and Southeast Asia is not as much as that younger donors say.

5.3.2 Positivity of donors support the different recipient countries

The donors' general responses are presented in the Figure 10
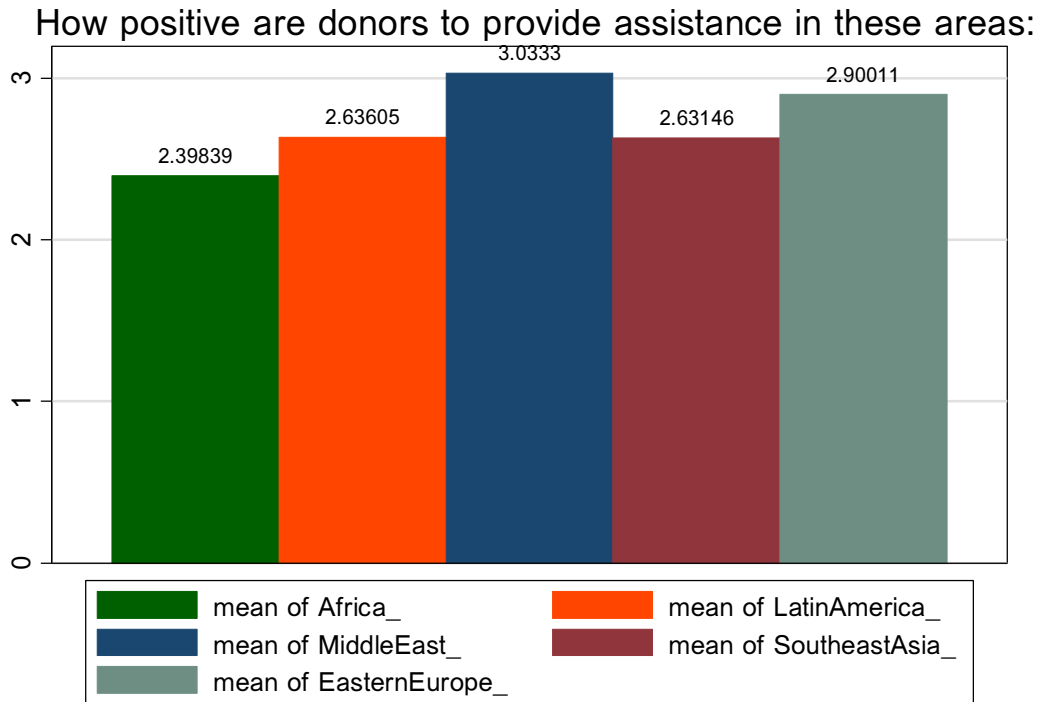
How positive are donors to provide assistance in these areas:

Note:1) Africa_—Sub-Saharan Africa, LatinAmerica_—Latin-America, MiddleEast_—Middle East, SoutheastAsia_—Southeast Asia, EasternEurope_—Eastern Europe **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

Figure10 Mean values of donors' answers about how positive they provide assistance these areas

From Figure 10, we can find that donors want to support Sub-Saharan Africa the most, which is not surprising us. However, the value 2.40, between "quite positive" and "neither positive nor negative", is not as low as the value 1.59, between "very poor" and "quite poor", that donors' average attitudes to Africa in the poverty question. The least positivity to support is given to Middle East in this question, which is the similar result with the result from poverty question.

-- Donor gender and age effect

The regression results are in table 5.

Table 5: How do donors support developing countries in these areas as a function of the age and gender of the donors

	Female donor	Age donor	Interaction Female*Age	Constant
Africa	-0.02	0.11*	-0.06	2.19
	(0.22)	(0.06)	(0.09)	0.16
Latin-America	-0.31	0.09	0.05	2.52
	(0.21)	(0.06)	(0.08)	(0.15)
Middle East	-0.38*	0.10	0.05	2.93
	(0.23)	(0.06)	(0.09)	(0.16)
Southeast Asia	-0.31	0.06	0.05	2.59
	(0.21)	(0.06)	(0.08)	(0.15)
Eastern Europe	-0.32	-0.04	0.02	2.94
	(0.22)	(0.06)	(0.09)	(0.16)

Note: 1) The standard errors are in parentheses. ***=significant 1% level, **=significant 5% level, *=significant 10% level.   **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

For the positivity that donors support these areas, age effect is significant at 10% level when recipients in Africa. The coefficient is 0.11. It seems that the positivity of old donors support Africa is lower than it of young donors. Gender effect is significant at 10% level when recipients are in Middle East. The coefficient is -0.38. Women tend to support the assistance to Middle East more positive than men do.

5.3.3   Relationship between poverty of recipient countries and positivity of donors' support

I did 5 groups of linear regression of the responses to the two questions above according to 5 areas. Similar linear regression results are presented among these areas. From the results of the regression analysis, the coefficients are in the range of 0.58-0.63, and all of them are significant at 1% level. It means that donors would like provide assistance to the area when they feel that the area is suffering and poor.

5.3.4   Religion

Finally, general responses to the religion question are in this figure:

How positive are donors to support projects in areas dominated by these religion?
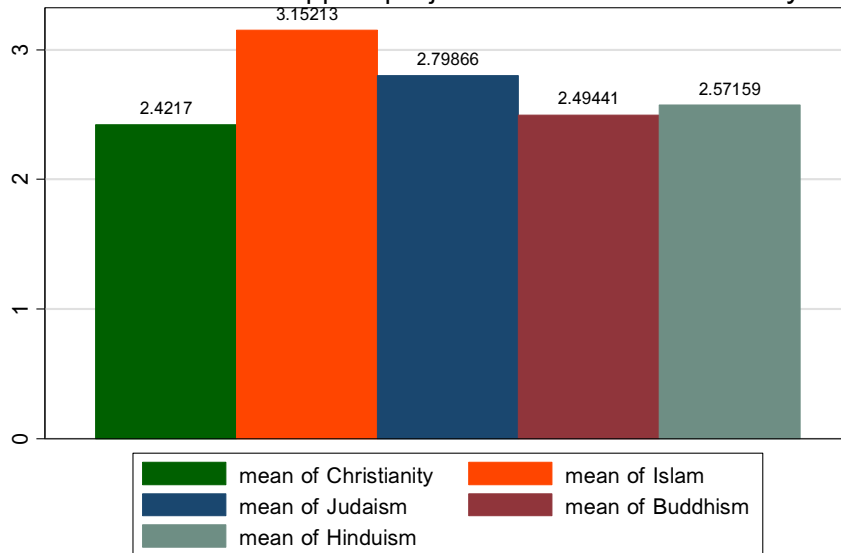
Note: I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

Figure 11 Mean values of donors' answers about how positive they support the areas that are dominated in these religions

From Figure 11, the recipient country that dominated by Christianity is the most popular for donors. In the opposite, donors do not want to support the countries that are dominated by Islam most.

-- Donor gender and age effect

Regression results are in table 6

Table 6: How do donors support developing countries dominated by these religions as a function of the age and gender of the donors.

	Female donor	Age donor	Interaction Female*Age	Constant
Christianity	-0.29	0.02	0.01	2.52
	(0.21)	(0.06)	(0.08)	0.15
Islam	-0.12	0.20***	-0.08	2.86
	(0.25)	(0.07)	(0.10)	(0.18)
Judaism	-0.40*	0.07	0.005	2.83
	(0.22)	(0.06)	(0.09)	(0.16)
Buddhism	-0.31	0.11*	0.03	2.36
	(0.21)	(0.06)	(0.08)	(0.15)
Hinduism	-0.42**	0.10*	0.03	2.52
	(0.21)	(0.06)	(0.08)	(0.15)

Note: 1) The standard errors are in parentheses. ***=significant 1% level, **=significant 5% level, *=significant 10% level. **2)** I marked the donors' attitudes as: 1 = very positive, 2 = quite positive, 3 = neither, 4 = little negative, 5 = very negative, 6 = do not know

Gender effect is significant when the recipient country is dominated by Judaism and Hinduism, with the coefficient -0.40 and -0.42 respectively. Female donors were again found more positive than male donors. In addition, age effect is significant when recipient country is dominated by Islam, Buddhism and Hinduism. The coefficients are 0.2, 0.11 and 0.1 respectively. It looks like older donors do not want to support the countries that dominated by these three religions as positive as younger donors do.

6   Summaries and Discussions

My assumption in this paper is that the people's willing to donate (WTD) is the function of characteristics of the donor (D), individual recipients (X), charity projects (Y) and the recipient countries (Z). The theoretical model is:

$$WTD = F (D, X, Y, Z)$$

I will discuss the results according to the D, X, Y and Z four aspects.

6.1   Characteristics of donor

Do donors' decisions vary systematically by the gender and age of the donors? I did the analysis in order to check the donors' gender and age effect, and the finding is that some significant effects exist in donors' responses.

Firstly, female donors always support charity more than male donor when donors' gender significantly affects donors' attitude. In responses to all our 6 questions, our finding is always that woman donor give the more positive answer than men do, when the gender effect is significant in our test. Female donors were also found more generous than male donors in many previous researches (Dufwenberg & Muren, 2006; C. C. Eckel & Grossman, 1998; Engel, 2011; Micklewright & Schnepf, 2009). But Bolton and Katok (1995) did not find significant difference between men and women.

When donors facing the different recipient groups, female donor and male donor behave the same. Although donors' gender itself does not work when they consider the vulnerability of the recipients and positivity of supporting these recipients, the interaction effect of gender and age works sometime. In our data, there is no difference between young male and female

donors. But when they become old, female donors significantly thought little girl and adult women recipients are more vulnerable than male donors do. Female donor concern more about the little girls and women in developing countries because they "place more weight on gender than age" (Bachke et al., 2012). The female recipients will get more sympathy from the female donors.

For the charity projects that focus on health, women donor support more positive than men. Except health, for other projects female donor and male donor do not have obvious differences in their attitude.

In addition, donors' gender is an important factor when donors consider about the recipient countries. From our results, the poverty level in the Middle East and Eastern Europe is higher in woman's donors' opinion than in men's. Women gave the higher willingness to support the Middle East than which men gave as well. Women are also more generous to Judaism countries and Hinduism countries.

In the paper of Eckel (1998), the general conclusion is that men are more selfish and women are more selfless. In our survey, women donors were also found to be more generous than men donors sometime.

Almost the older donors in our data decide to support charities less than young donors, when age significantly affects the choice in our test. For the different recipient groups, we found that older donor gave less support than which younger donor gave, when the recipients are adult men and families. The same pattern was also found in a study of real donation (Micklewright & Schnepf, 2009). Moreover, older donors' attitude to Middle East countries, Southeast Asia countries, Africa countries and the countries that are dominated by Islam, Buddhism and Hinduism is significant more negative. It means that for these particular individual or area, the older men reflect less generous, but in the paper of Carpenter et al. (2008), they found that the older men offer more money than young men, in which got the opposite pattern from these two patterns in our data. However, I also found that for the

recipient countries in Eastern Europe, the older donor' seems support more positive than younger donors do.

As we found some gender and age effect of donor in our data, the impact of these finding is making the fundraising controlled better. According to the findings in Frey and Bohnet (1995) and Engel (2011), a good way to increase control in dictator game is that making recipients identify the person in both sides of game, so that donors know who can receive, and recipients observe who decides. For both of the dictator game and the charitable donation are based on human's altruism behavior, the charitable donation fundraising also need to depend on observing donors' differences and preferences. For example, women more likely donate because the they want to help the female group in developing countries, then the charities that focusing on female conservation can collect the fund from women donors particularly.

6.2   Characteristics of individual recipients

Do donors particularly interested in support any groups of individual recipients? There is casual effect between the recipients' vulnerability and donors' willingness to support. Donors would like to support the recipients who are vulnerable. In our survey, the most vulnerable group in donors' responses is girls in 0-8 years old, and they almost get the most support from donors as well. Adult men are thought to be least vulnerable group and get least support. Similar evidences were found in other research. In the interview of Breeze (2010), donors always choose the charities by the beneficiaries of charities. They would like to support the beneficiary who really needs help. Donors typically defined the beneficiaries as "the underprivileged" and "the most vulnerable in society".

Little girls or little children, as the recipients, are the most popular group to get help by the donors. It has support the similar finding from Bachke et al. (2012) , Micklewright and Schnepf (2009). It is also consistent with the evidence from field. For example, the Norwegian development aid focusing on children get the largest proportion of private

donations (Bachke et al., 2012). Therefore, if the charitable activity is aim to help little children, an effective way is collecting the money from individual donors. And the charitable activity does not need to raise money from a particular donors' group, because it is always popular for every groups of donors.

Women and families, as the recipients, get the similar level of support from our responders. Disabled recipients and people with serious diseases also are treated similar. Adult male recipients are considered as the least vulnerable group and get the least support from the donors.

As Breeze (2010) mentioned, donors consider the charitable beneficiaries are victims of their circumstances, especially "when those circumstances are outside their control". The surrounding of the victims is horrible and is not caused by their own faults; such kinds of victims are easily get donors' sympathy. For example, we can guess that the women recipients will get more support if they are in the country with serious gender discrimination.

6.3   Characteristics of charity projects

Do donors particularly interested in support any aims that charity projects are focusing on? The most popular project is that focusing on food and water. Food and water, compared to business development and peace, is more basic needs for human live. One of the main criterions that donors considered is the assessment of needs. So for donors, they care the basic needs of human survival most, and it is a rational decision. If we sort the aims that projects are focusing on from most popular to least popular, we can get the order: food and water, health, education, agriculture, business development and peace/reconciliation. This order can be seen as the order of the importance of recipients' need in donors' mind.

In other research, such as (Micklewright & Schnepf, 2009), they found that the most popular charitable causes are medical research, children and hospital. Donors tend to care about the

health more than business development and peace.

6.4   Characteristics of recipient countries

Are characteristics of the recipient country such as region and main religion important for donors? As we mentioned in 6.2, donors typically define the beneficiaries as "the underprivileged" (Breeze, 2010). Donors in our survey also tend to support the countries because the countries are suffering and poor. This finding support the conclusion of some previous research (Fenton, Golding, & Radley, 1993). For the five areas in our survey, donors think Sub-Saharan is the poorest area, so they would like to help it most. Middle East and Eastern Europe is not that poor in donors' opinion and these areas get poor support in our responses.

For those countries which are dominated by religions, donors want to help Christian countries most. One of the main reason may be our responses are from the different regions of Norway. In Norway, the largest religion is Christianity. Donors' personal experience may affect their decision to charities. Donors are easy to support the people that have the similar view of life with them. Another finding from our survey is that donors support the Moslem countries least, especially for the older donors.

One explanation to this kind of differences should be the social distance. This kind of distance may include the economic disparity and ideological differences. For the economic part, it may reflect in the level of poverty of recipient country. The different religion is the kind of ideological differences. The social distance can affect people's other regarding behavior, as mentioned in the article of Bohnet and Frey (1999a).

6.5   Validity and limitation of the research

My analysis is based on the questionnaire survey on website. This kind of survey has its own

effectiveness and weakness. The quality of the survey design can decide how my conclusion reliable and valid.

There are some advantages of this survey. First, the diversity of participants can be large. Our respondents are from 19 different counties in Norway. They support at least 9 different Norwegian parties. They have diverse income level and education level. It is important to get the objective results. Second, the web survey is cheap and easy to manipulate. It cost less money and time for both investigator and responder. Third, the questions are designed to be easy to understand and unequivocal. It is also testable in data analysis. In our questions, the answers have been divided into exactly 6 options by levels, which is easy for donor to present their attitudes and easy for us to translate them into numbers.

The weakness of the survey can impact the effectiveness of our data. First, in the survey, it is not easy to control the scale of the respondents. For example, we have only about 100 respondents who are over 60 years old in 1003 respondents, but the amount of respondents with age 46-60 is about 360. If we can control our sample size be equal in every generation, my results will be more reliable because the respondents are more representative for investigating age effect.

Second, in the survey, it is hard to know the motivation and reasons of people's responses. There is no communication between the investigator and responders. In this questionnaire survey with exact options, respondents do not comment, so I do not know why they choose the option.

In addition, another problems in survey-based methods is hypothetical bias problem (Chang, Lusk, & Norwood, 2009). In our survey, people do not donate any money. They just answer the hypothetical questions and not take responsibility to their responses. Their willingness to donate elicited from the hypothetical decision is always more than it in nonhypothetical decision. (e.g., see the reviews in Little and Berrens 2004; List and Gallet 2001; and Murphy et al. 2005). However, in some researches, (Carlsson & Martinsson, 2001) the differences

between hypothetical and actual willingness to pay for donations are not significant.

Fourth, social desirability bias is another problem that has been found to distort the validity of data(Lee & Woodliffe, 2010). It means that the respondents tend to over-report their attitudes or decisions. One explanations of social desirability bias, as mentioned in Lee's article, is giving a good impression by reporting a positive value.

7   Conclusion

Donors' gender and age works in some specific choices, so it is necessary to indicate that which recipient group or which developing area can receive the assistance in the fundraising. Especially women donors regard the gender as an important cause to support, and they tend to support female recipients more positive than men do. In addition, women's willingness to donate is sometimes higher than men's. Older donors' willingness to donate is sometimes lower than younger's .

The vulnerability of the individuals can be one of the criterions that donors always consider. In our survey, the most vulnerable group in donors' responses is girls in 0-8 years old, and they almost get the most support from donors as well. Adult men are thought to be least vulnerable group and get least support. Because the donors always care about whom they are helping and how much the recipient really needs the help. Little girls or little children, as the recipients, are the most popular group to get help by the donors. If the charitable activity is aim to help little children, an effective way is collecting the money from individual donors. And the charitable activity does not need to raise money from a particular donors' group, because it is always popular for every groups of donors.

The charity projects that focusing on food, water and health tend to be more popular than other aims. It implies that the charity organizations should collect the money the individual donors when the aims is focusing on these aspects.

Donors tend to support the developing countries in which suffering and poverty means a lot. Sub-Saharan Africa is thought to be the most poor area and get the most positive support in our survey. Whereas Eastern Europe and Middle East are thought to be least poor and get the least positive support. Donors regard poverty as an important cause to help.

In the pattern of our data, the most popular religion is Christianity and least popular religion is Islam. For the aid that provided to Islam countries, the best fundraising way should not be collecting fund from individuals.

Finally, it is important for the governments to understand for which kind of causes, fundraising should not depend on private donations, and governments should provide the funds.

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