UNIVERSITY OF THE WITWATERSRAND

SCIENTIA ET LABORE

JOHANNESBURG

Motivations for Individual Giving among Ghanaians

Prepared by

Matilda Owusu-Ansah

A Thesis Submitted to the Wits Business School, Faculty of Commerce, Law and Management, University of Witwatersrand, Johannesburg in Fulfilment of the Requirements for the Degree of Doctor of Philosophy.

Supervisor:

Dr Bhekinkosi Moyo

DECLARATION

I declare that this research is my own unaided work, and I submit it for the Doctor of Philosophy degree award at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at any other University.

Matilda Owusu-Ansah

15th day of February 2023

ABSTRACT

The primary objective of this thesis was to investigate the motivations for individual giving of money, gifts and time to other individuals and organisations among Ghanaians. Previous studies in Europe, America, Asia and South Africa show that individuals are the main source of immediate and long-term support to other individuals and organisations. However, research into the factors that motivate different giving types to individuals and organisations among Ghanaians is almost non-existent. Therefore, this study investigated extrinsic and intrinsic motivations influencing giving decisions by Ghanaians. Specifically, the thesis considered the demographic and psychographic factors influencing individual giving. The demographic factors include personal and socio-economic characteristics, and the psychographics includes behavioural and attitudinal factors that influence giving. The study identified gender, age and household size as the significant demographic factors, while financial constraints, egoism, giving back, social norms, religion, social justice, trust, and emotions are the significant behavioural and attitudinal factors influencing Ghanaian giving.

The research obtained primary data by surveying a diverse sample population of 720 respondents and conducting semi-structured interviews with 21 Ghanaians. The binary logistic regression model applied to measure the predictive ability of the demographic and psychographic factors on the three related behaviours of giving money, giving gift items, and volunteering suggests that the significant demographics influencing giving, among Ghanaians are gender, age, household size, number of children, education, ethnicity, religion and marital status. While the significant psychographics influencing giving behaviours are financial constraints, egoism, giving back, social norms, social justice, trust, and emotions.

This study adopted the motivational domains of the Self Determination Theory and suggested that the motivation to give is a transition and overlaps from not being able or willing to give, through socially reward-seeking and punishment-avoiding actions to genuine concern for others' welfare.

The main contribution of this study to theory and knowledge is the adaptation and application of the Self Determination Theory in the Ghanaian context and identifying the different variables that influence the giving decision among Ghanaians. In addition, the identified factors are useful to organisations and groups that seek to motivate individual giving and involvement in community, group or national philanthropic and charity activities.

DEDICATION

I dedicate this research to my late father and my ageing mother.

ACKNOWLEDGEMENTS

"No one who achieves success does so without acknowledging the help of others. The wise and confident acknowledge this help with gratitude." ~ *Alfred North Whitehead*

I am foremost grateful to God for the strength and courage He graciously granted me through a challenging time of this study. There could not have been a better time to pursue this academic endeavour. I start by recognising the role played by Professor Imotep Alagidede, who introduced me to the Centre on African Philanthropy and Social Investment (CAPSI) and facilitated my application to pursue a doctorate. I am grateful that he saw an opportunity and helped me to navigate a challenging but exciting path. My special thanks to Dr Bhekinkosi Moyo, my supervisor, for his tremendous professional support and guidance in writing this thesis. He was very patient and accommodating, and I sailed through because of his firm but encouraging support, especially when I felt like giving up.

My special thanks and gratitude go to my son, Kwame Owusu-Ansah, who inspired and encouraged me from the conception of pursuing a PhD. His support throughout the PhD journey was incredible as he helped me build an idea into a research proposal and project, refined my work several times, and patiently accommodated months of long-distance communication. I thank him for believing in me and making this a reality. My appreciation goes to Alex, my husband, for his tolerance and unflinching support and for graciously allowing me the space and time needed to do something different despite the challenging times. I thank my children, Yaw and Akosua and my loving family, especially Joe, Evelyn, Atua and Anna for their prayers, encouragement, motivation, and assistance in many other ways they may not have realised and for facilitating the environment to embark on my academic journey. I acknowledge and thank friends who voluntarily permitted me to interview them as part of the data collection. Their support offered deep insight into the study, and I am truly grateful. Additionally, I would like to recognise and thank my many friends far and near, but too many to mention, for their love, friendship, practical support, valuable feedback and advice in shaping and writing this thesis. Studying was tough, but I enjoyed it because you believed in me, which kept me going.

I also wish to acknowledge the help of the technical and support team of CAPSI, Thandi Makhubele, Itumeleng Nchabeleng and Buhle Mkhosana. In addition, I am grateful for the support from Mmabatho Leeuw, at the PhD and MMR Office of the Wits Business School, for assisting with my numerous queries and logistics throughout the study. Finally, I want to show my deep appreciation to the research assistants who helped with data collection, translators and reviewers who helped to finalise my thesis.

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

AfDB	African Development Bank
AGN	African Grantmakers Network
CAF	Charities Aid Foundation
CET	Cognitive Evaluation Theory
CSR	Corporate Social Responsibility
ECOWAS	Economic Community of West African States
GDP	Gross Domestic Product
GPIIN	Ghana Philanthropy and Impact Investing Network
GSS	Ghana Statistical Service
HNWI	High Net Worth Individuals
ICODEHS	Islamic Council for Development and Humanitarian Services
ICRC	International Committee of the Red Cross
MFCS	Muslim Family Council Services
MURAG	Muslim Relief Association of Ghana
NADeF	Newmont Ahafo Development Foundation
NADMO	National Disaster Management Organisation
NGO	Non-Governmental Organisation
NSS	Ghana National Service Scheme
NSVP	National Service Volunteer Programme
OIT	Organismic Integrated Theory
PoC	Philanthropy of Community
PHC	Population and Housing Census
SDT	Self Determination Theory
SET	Social Exchange Theory
TPB	Theory of Planned Behaviour
TRA	the Theory of Reasoned Action
UGAANA	University of Ghana Alumni Association North America
UNDP	United Nations Development Program

TABLE OF CONTENTS

1 CHAPTER ONE: INTRODUCTION

1.1 Introduction

Individual financial donations and in-kind giving constitute significant contributions to the philanthropic sector of many economies (Giving USA, 2021; Hibbert & Horne, 1996; Vesterlund, 2006). Giving to other individuals and organisations can be inspired by a genuine concern for the welfare of others, by religion, politics, or selfish motives for personal gains. Giving and philanthropic actions can also be by individuals, families or organisations to other individuals or institutions (Bekkers & Wiepking, 2011b). However, some individuals are also not motivated to give. The philanthropic literature provides reasons or motives underlying individual giving and emphasises the importance of understanding the motivations that trigger giving behaviours in humans. This study focused on the reasons underlying individual giving of cash, gifts and time to other individuals and organisations among Ghanaians living in Ghana and abroad.

Research on individual giving abounds in the academic literature in different disciplines, including economics, sociology, and psychology, particularly in the USA and Europe. In addition, several studies, reviews and mechanisms in Western cultures have tried to explain the influencing factors of individual giving behaviour (Bennett, 2013; Sargeant & Woodliffe, 2007; Smith & McSweeney, 2007). For example, Bekkers and Wiepking (2011a) identified several predictors of charitable giving in a comprehensive review of the multi-disciplinary academic literature on philanthropy.

Different disciplines suggest theories and frameworks explaining how humans are influenced by different motivational factors for specific desired behaviours (Dinibutun, 2012). One such theory is the Self Determination Theory (SDT) of motivation, a meta-theory representing a broad approach to studying human motivation by defining intrinsic and different extrinsic motivations and their respective roles in human development and well-being (Ryan & Deci, 2000b).

Despite the depth of knowledge acquired from the literature about giving behaviour and the factors that determine individual giving behaviour, little has been published about the determinants of giving in non-Western contexts and developing countries, particularly in Africa. Moreover, some scholars have argued that these Western-focused studies have not helped to learn and teach about giving behaviour in other contexts (Carkoglu et al., 2017, p. 41). Therefore, there is an identified need and call among African scholars and practitioners for African-focused studies that help understand the individual giving behaviour among Africans and, by extension, countries like Ghana (Alagidede & Moyo, 2020; Schwier et al., 2021). Thus, this study examined the determinants of donations of money, giving gifts and spending time to help other individuals and organisations among Ghanaians.

This study adopted the SDT as the analytic framework that embraces and integrates theories from other disciplines to explain motivation. By adopting the constructs of the SDT as the conceptual framework, this research used a mixed-method quantitative and qualitative data collection approach to answer the central question of what influences or motivates individual giving behaviour among Ghanaians.

The findings of this study contribute to existing motivational theories and giving practices on why individuals give by providing empirical data and evidence of the extrinsic and intrinsic factors that motivate individual giving among Ghanaians. The research identified demographic and psychographic factors and explained why these factors influence the individual's voluntary and involuntary decision to contribute cash, gifts or time to help others. The research data and findings also help to explain why individuals are sometimes not motivated to give. The study further contributes to existing knowledge by establishing and identifying the observable personal characteristics and the underlying attitudinal factors that trigger individual giving to others and communities. The study is a helpful guide for understanding the Ghanaian context of individual giving behaviours and provides useful information to organisations, groups, and policymakers in mobilising individual resources for community development and other philanthropic activities.

This introductory chapter provides the thesis's background, context, and structure. The First and Second Sections give an overview, background and context to the research, followed by the objectives in Section Three. Section Four states the research problem and justification, followed by the research questions in Section Five. Section Six presents the definitions of terms and concepts, and Section Seven outlines the delimitations of the study. The chapter concludes by highlighting the thesis structure and a summary in section eight.

1.2 Research Background and Context

The contribution of individual philanthropic giving to the community and national development is often underestimated and unrecognised. Donations by the rich and the not-so-wealthy are becoming significant worldwide (Milner, 2018). In 2017, for example, philanthropic individuals contributed $286.65 billion (70%) to the national philanthropic donations in the United States, an increase of 5.2% over the previous year. Individual donations far surpassed donations from Foundations which contributed $66.90 billion (16%), a 6% increase over the previous year (Giving USA, 2018). Individual giving also contributes significantly to other economies the world over. For example, the Charities Aid Foundation (CAF) shows that Kenya has a growing middle class which gives away 22% of their monthly income, often through informal gifts and support to family, friends and neighbours (CAF, 2020). In South Africa, 80% of the sampled population in 2017 gave money to a not-for-profit organisation or charity, a church or religious organisation, or sponsored someone (CAF South Africa, 2018). Also, in a 2018 study on individual donations, 72% of Canadians engage in charitable activities, with 65% of the sampled population donating to an organisation or sponsoring someone (CAF Canada, 2019). The factors that influence individual generosity in various countries are similar but contextual. If properly targeted, there is potential for charitable and generous giving by ordinary people to support the government and not-for-profit organisations in their work (Keating, 2017).

This research's key considerations are why individuals give their money, assets and time to help others. What is it that triggers a giving action, and why is it that others do not give? The literature identifies and classifies a complex mix of underlying motivations for individual philanthropic and charitable giving behaviour (Lee & Chang, 2007; Radley & Kennedy, 1995; Sen et al., 2017). While factors that influence charitable acts are classified as intrinsic or extrinsic, this research takes the view that different levels of both may account for any giving action or behaviour depending on the circumstance and experience of the individual (Noor et al., 2015). Consequently, an approach that considers different disciplines provides perspectives that help to understand better the underlying motives for giving behaviours.

This thesis used a mixed quantitative statistical and qualitative descriptive method to identify the various demographics and psychographic factors. The study further adopted the Self Determination Theory as a broad theoretical framework to explain the motivations and the extent to which the identified factors influence individual giving behaviour among a cross-section of the Ghanaian population. The SDT embraces different theoretical perspectives and describes how different types and levels of extrinsic and intrinsic motivations influence individual decision-making.

1.2.1 The Ghanaian Context

Ghana is a democratic country in West Africa bordered by Cote d'Ivoire in the west, Burkina Faso in the north, Togo in the east and the Atlantic Ocean in the south. Following a series of coups and periods of political instability, after gaining independence in 1957, the state decided on democratic governance in 1981 and has since been politically stable (AfDB, 2019). Ghana has natural resources such as gold, cocoa, timber and, in recent times, oil. Agriculture accounts for 20% of Ghana's Gross Domestic Product (GDP), and more than half the nation's workforce is engaged in Agriculture as small landholders (Darfour & Rosentrater, 2018). The primary sources of foreign exchange are gold, cocoa and individual remittances from Ghanaians in the diaspora (Quartey, 2006). Ghana, in 2010 attained a lower-middle-income status and, in 2015, was on track to achieve the Millennium Development Goal (MDG) of halving national poverty (Osei-Boateng & Ampratwum, 2011; Sasu, 2021; UNDP, 2015). In 2020, however, due to the COVID-19 pandemic and lockdowns, the rapid economic growth rate of 7% experienced in 2017-19 saw a sharp decline. This economic slowdown considerably impacted households, increasing the poverty rate from 25% in 2020 to 26.8% in 2021. As a result, the country was at significant risk of debt distress. With an overall fiscal deficit doubling to 15.2% in 2020 and public debt increasing from 5.1% in 2020 to 81.1% of GDP in 2021, there is a cry for different resource avenues, including philanthropy for community and national development (Sasu, 2021).

In 2019, the government launched the “Ghana Beyond Aid” agenda to reduce the nation’s dependence on foreign aid and create a self-sufficient and prosperous society. This self-help call on individual Ghanaians and organisations at home and in the diaspora to give back aimed at reducing poverty and inequality through wealth creation among citizens (Carey, 2018). This call was the government’s recognition and admission that wealth creation and attaining global and national development goals could not materialise without individual and institutional philanthropists (AfDB, 2019; Aidoo, 2015).

Demographically, Ghana has a population of 30.8 million, with females making up 50.7%, males 49.3%, and an average household size of 3.6 persons (GSS, 2021b). The 2021 population and household survey show that the country is transitioning from children aged 0-14 to youth aged 15-35 (GSS, 2021b). The survey also shows that the proportion of children declined from 41.3% in 2000 to 35.3% in 2021, while young people increased from 34.6% in 2000 to 38.2% in 2021 (GSS, 2021b). This transition has also seen the rising of a new generation among the country’s youth, which could increase the motivations for individual giving among the different age groups. Culturally, Ghanaian men assume a dominant role in society and hold power in communal life, making important decisions in many aspects of public and private life. On the other hand, women are entrepreneurial and independent, dominating the commercial sectors of the economy (Ghana Statistical Service, 2012).

Ghana has 16 regions, with the Greater Accra Region being the most populous, followed by Ashanti, Eastern and Central regions, with the Ahafo region being the least populated. Three major ethnic groups (Akan, Mole-Dagbani and Ewe) constitute more than 77% (GSS, 2021a). The Akans are mostly found in the southern and eastern parts of the country and make up 45.7% of the country’s population. The Mole-Dagbane, with a concentration in the Northern regions, make up 18.5%, and the Ewe’s in the Volta Region of Ghana make up 12.8% of the national population (GSS, 2021a). The remaining 23% are the Ga-Dangbe, Gurma, Guan, Grusi, Mande and others (GSS, 2021a). The Ghana Statistical Service (2021c) report defines ethnicity as any group characterised by a common language, culture and history with which an individual identifies or by their mother tongue. The definition of ethnicity implies that the culture and language of a society contribute to shaping an individual’s values. These values, which include generosity when acquired, remain embedded for life and consciously or otherwise influences almost all aspects of their lives. Deviations from such values have consequences for the individual (GSS, 2021c).

Religion is deeply embedded in Ghanaian culture and plays a significant role in many traditional and contemporary practices. Predominantly religious, 71.3% of the population profess Christianity, and 19.9%

are Muslims, with 3.2% practising the traditional African faith (Ghana Statistical Service, 2021c). In addition, Ghanaians deeply engaged in religion and religious activities are more likely to give and are motivated to give more to other individuals and charitable organisations.

Philanthropic giving by diverse individuals, social and communal groups, and formal institutions forms the bedrock of Ghanaian culture (UNDP, 2017). Over the years, individuals, communities and the nation have turned toward harnessing philanthropic resources to resolve societal and economic problems, from healthcare to education and poverty reduction. However, the economic climate and demands on the public purse reinforce the need to turn to private solutions (UNDP, 2017). To effectively harness personal resources, there is a need to know more about philanthropy in Ghana and to understand the motivations underlying individual Ghanaian giving. This knowledge should not be limited to the size, direction, effectiveness, or academic but should also interrogate what motivates the individual to give even in difficult economic conditions.

Again, non-profit and community-based organisations interact with individuals and households to provide services. These interactions require exchanges where the organisation offers valued service to the household and receives a portion of the personal and household incomes through charitable contributions and payment for services (Arhin et al., 2018). Reaching out to individuals to understand the demographics, psychographics and socio-cultural environment of individuals and households is key to philanthropic success.

1.3 Research Objectives

The main objective of this study was to identify and understand the demographic and psychographic factors that motivate Ghanaians to give cash, gifts or volunteer time to help other individuals and organisations. These factors of interest in understanding giving behaviours represent the demographic and socio-economic factors such as age, sex, income, education, and marital status on the one hand and the behavioural and attitudinal characteristics like altruism and egoism on the other. To this end, the present study used a theoretical approach (a) to identify the individual demographic, socio-economic and behavioural factors that help to determine the likelihood of individual giving in Ghana; (b) to explore the underlying extrinsic and intrinsic motives influencing the likelihood of individual giving in Ghana and (c) to determine the extent to which the demographic and psychographic factors combine or overlap to influence the individual giving of cash, gifts or time among a representative sample population of Ghanaians.

1.4 Research Problem and Justification

Giving involves parting with one’s money, possessions, or time. In every Ghanaian community, there are many opportunities for individuals to give. Giving activities include simple acts like giving food to a hungry person, money to a stranger or family member to meet basic needs and donating time or money to churches or community associations. However, we do not know the individual characteristics and environmental factors that motivate Ghanaians to give. Identifying the internal or external factors that motivate Ghanaians to give is relevant for many reasons. First is the academic contribution. Existing literature reviewed as part of this study shows a dearth of studies on motivations for individual giving in the Ghanaian context. Compared to other countries like South Africa, knowledge about what motivates some Ghanaians to give and others not to give cash, gifts, or time are almost non-existent, especially through research and empirical data. For example, Bekkers and Wiepking (2007) acknowledge the importance of context in their review of over five hundred studies on charitable donation literature. Their study and many others have identified varied results depending on the dataset, context, and the study's definitions (Bekkers & Wiepking, 2011b; Mesch et al., 2006; Tonin & Vlassopoulos, 2014; Van Slyke & Brooks, 2005). Unfortunately, the same level of research, specifically on motivations for individual philanthropic giving, is lacking in Africa and Ghana, despite increasing attention to African philanthropy in recent years (Aina & Moyo, 2013; Fowler, 2016; Moyo & Ramsamy, 2014). Also, the available but limited national studies on philanthropy focus on philanthropic resources, infrastructure, and giving behaviours in general (Bortei-Doku Aryeetey & Opai-Tetteh, 2012; Kumi, 2017a; Kumi, 2019). However, these studies are not specific to individual profiles and motivations for individual giving, making it difficult to build on existing knowledge. Therefore, this study contextualises and identifies demographic, socio-economic, behavioural, and attitudinal factors that motivate individual giving among Ghanaians with data representing the Ghanaian population.

Secondly, this study explores if Ghanaians are inherently altruistic or influenced by circumstances to be generous. There are two schools of thought as to why people give. While some theorists like Batson (2011) argue that pure altruism is possible because the giver genuinely cares, others believe that all acts of kindness and generosity are inherently motivated by some degree of personal benefits, such as a sense of moral duty, social recognition, or the desire to improve one's well-being by helping others (Cialdini et al., 1987). In reality, the line between pure altruism and self-interest is often blurred, and many acts of kindness and generosity may involve a mix of both motivations. Ultimately, the existence of pure altruism is a matter of philosophical debate, and there may not be a definitive answer. The truth may lie somewhere in between because human motivations and the subsequent individual decision of giving and gifting are complex, involving many factors (Bar-Tal, 1982). The literature identifies studies that rely on single theories to explain the motivations influencing giving (Sen et al., 2017). However, the complexity of understanding motivations requires more than a single position. In researching motivations, the researcher believes that considering different disciplinary perspectives helps better examine the various intrinsic and extrinsic influencing factors for individual giving. This study, therefore, considered explanations from different disciplines to identify and understand the combined and overlapping influence of demographics, psychographics and environmental factors that could explain the motivations for the Ghanaian giving of cash, gifts and time to help other individuals and organisations. Understanding why Ghanaians are motivated to give or help others leads to appropriate ways of asking within the Ghanaian culture.

The third issue relates to the practical field of fundraising. According to Kusi (2021), Ghanaians perceive themselves as philanthropic, so there are expectations from the government and local fundraisers for individual Ghanaian charitable contributions towards others in need and to charitable causes (Kusi, 2021; UNDP, 2017), but to what extent? The NGO sector, for example, is built on individual giving of time and money to support their programmes. NGOs would cease to exist without individual contributions or become insignificant in their impact on transforming lives and communities. In this regard, governments, NGOs, local communities, and religious institutions seek to tap into individual resources to finance activities and development projects (Arhin et al., 2018; Kumi, 2017a). The potential for these personal philanthropic resources is huge due to a growing middle class in a stable political and economic climate (Bill et al., 2019). Bekkers and Wiepking (2007) indicate that understanding the individual donor behaviour and profile is useful to professional fundraising, as information on the factors that influence individual giving can assist in identifying and profiling donors. This study explored the extent to which the different influencing factors combine or overlap to influence individual giving as a contribution to addressing the problem of academic information on Ghanaian philanthropic behaviour.

1.5 Research Questions

The research was designed to identify and understand the demographic and psychographic motivational factors for giving among Ghanaians. This study adopted a mixed-method parallel approach to answering the central research question: “what influences or motivates individual giving of cash, gifts and time to other individuals and organisations among Ghanaians?” Specifically, answers to the following sub-questions helped to achieve the research objectives:

Research Question 1: What are the significant individual demographics and psychographic characteristics that determine the likelihood of giving among Ghanaians?

Research Question 2: How do the significant individual demographics and psychographic characteristics influence the likelihood of giving among Ghanaians?

Research Question 3: To what extent do the demographics and psychographic characteristics influence individual giving among Ghanaians?

1.6 Definition of Terms and Concepts

This section aimed to define terms to bring context and scope to the study. Though closely related and commonly used interchangeably, the understanding of what is referred to as “individual giving”, “gift”, "donation", "helping behaviour", and "charitable giving" as different from "philanthropic giving" in this study is important as it forms the background to understanding why it needs to be explored and investigated.

1.6.1 Charitable Giving

Charitable giving refers to the voluntary acts of giving and donating money, goods, or time to individuals in need or organizations or causes dedicated to helping others and positively impacting society (Schervish & Havens, 1997). In this study, charitable giving refers to the natural or spontaneous and emotional response to an immediate basic need for money, gifts, and time to help alleviate other individuals' immediate unpleasant states and support charitable organisations in achieving their objectives (Jope, 2020).

1.6.2 Donation

Bekkers and Wiepking (2011a) identify donation as a particular type of helping behaviour in which the recipient is usually absent from the context in which a donation is made. They differentiate donations from other giving and helping situations where the beneficiary is present (Bekkers & Wiepking, 2011a). This study uses donation to refer to gifts and helping actions directed at organisations or a cause and includes money, services, and goods such as clothing, food, and time.

1.6.3 Gift

A gift is a voluntary, irrevocable transfer of money, property, or something of value by one person to another or an organization. The transfer is made without considering the amount transferred or any notions of reciprocity for the gift (Anheier & List, 2005). However, there is an expectation of a possible return gift, be it reciprocity, a change in the relationship with the recipient, a favour or another social or psychological benefit (Davies et al., 2010). Therefore, in this study, a gift refers to something given voluntarily without payment or the expectation of compensation.

1.6.4 Helping Behaviour

Individual helping behaviours are those prosocial and voluntary actions intended to benefit another individual other than the one who performs the act (Eisenberg & Mussen, 1989; Peck & Feldman, 1986). Helping behaviours used in this study include sharing, donating, co-operating and volunteering.

1.6.5 Individual Giving

Individual giving, as used in this study, includes the help and support provided directly or through an organisation to satisfy or alleviate a need, a problem, a difficulty, a sense of deprivation or a lack of something, be it a tangible good/asset or time (Wilkinson-Maposa et al., 2005). In addition, it includes donations and contemporary and institutionalised forms of giving (Atibil, 2014, p. 457; Fowler, 2016).

1.6.6 Philanthropic Giving

Philanthropy is defined broadly as “voluntary action for the public good” and is aimed at improving the welfare and well-being of others (Payton & Moody, 2008). Philanthropic giving is a structured and targeted response to support a cause or an organisation that works to improve human welfare (Bateson, 2021). It is also the individual’s altruistic desire to improve the lives of others (Hayes, 2022). In this study, philanthropic giving is sometimes used interchangeably with charitable giving because individual philanthropic giving also includes charitable acts.

1.6.7 Volunteering

Volunteering refers to activities by individuals who reach out beyond the confines of paid employment and normal responsibilities to contribute in different ways without expectation of profit or reward. Instead, these individuals believe their activities benefit others and the community and satisfy themselves (Anheier & List, 2005). As used in this study, volunteering time refers to giving time freely for the benefit of another person, group, or cause (Wilson, 2000).

1.7 Study Delimitations

The study investigated the motives for individual giving among Ghanaians and the identified delimitations include the following:

a. A target population confined only to Ghanaian individuals 18 years and above living in Ghana and abroad.
b. The study assumed that survey participants and interview respondents would accurately and truthfully respond to their socio-economic status and recollection of their giving behaviours of cash, gifts or time to other individuals and institutions or groups of affiliation.
c. The study does not include institutional or corporate donors. Instead, the focus is on the individual and their motives for giving money, gifts and time to other individuals and organisations. The giving types represent how the individual performs any generous act.
d. The study used the mixed convergent parallel data collection method to simultaneously collect quantitative and qualitative data.

1.8 Structure of The Thesis

This thesis is divided into eight chapters as follows:

Chapter One introduces the research by giving a background and context and discusses the importance of the investigation. Next, the chapter discusses and presents the research problem, objective, and questions. Then concludes with the study’s delimitations and outlines the research’s structure.

Chapter Two reviews the literature on African philanthropy by discussing the types, characteristics and motives for philanthropic giving in Africa and Ghana.

Chapter Three reviews the literature on individual giving by examining different theoretical perspectives in economic, sociologic and psychological disciplines. The Self Determination Theory is adopted as the main theory because it encapsulates the different theories from other disciplines in explaining the motivations to give. The chapter concludes with a conceptual framework that guides the methodology, data collection and discussion of the study's results.

Chapter Four details the methodology adopted for this thesis. First, the chapter justifies the mixed-method research design by linking it to the conceptual framework. Additionally, this chapter explains the research approach, paradigm, data collection methods, sampling, reliability and validity, and data analysis. Finally, the chapter also describes the data collection approach from the quantitative and qualitative studies.

Chapter Five presents the quantitative results and data analysis using the SPSS statistical tool. The quantitative results provided the statistical data that helped answer the first research question.

Chapter Six presents the results of the qualitative study. Interviews were analysed using a qualitative analytical software tool, "Open Code", that assisted in developing themes and relationships between the individual factors influencing individuals' giving decisions. The results from the qualitative study provided information that complemented the quantitative results. In addition, the qualitative results provided thematic data that helped answer the second research question.

Chapter Seven is the discussion chapter; it integrates and interprets the results of the quantitative and qualitative components of the thesis and discusses the key research findings from Chapters Five and Six. The chapter explains the findings using the conceptual framework and aligns them with the reviewed literature.

Chapter Eight is the final chapter and concludes the thesis by reporting on the achievements of the research objectives and summarising the results. The theoretical and practical implications of the research findings highlight the limitations and make recommendations for future research.

2 CHAPTER TWO: A LITERATURE REVIEW ON GIVING IN THE AFRICAN CONTEXT

2.1 Introduction

This chapter presents the literature review on philanthropy and the motivations for giving within the African context. The culture and experience of giving and receiving assistance in traditional African communities is an age-old universal practice shaped by the "social, economic, historical, and cultural conditions of a people"; however, each tradition or culture has unique characteristics (Atibil 2014, p. 459). Examples abound in the literature of accounts of Africans helping and supporting each other individually or collectively in their communities or outside their immediate location (Iliffe, 1987; Schwier et al., 2021). In addition, various personal, social, and cultural practices and events influence the giving behaviours of individuals within the African context. Therefore, reviewing the literature on African giving helped to place this study on Ghana within the African context.

The chapter begins by defining philanthropy and situates the definition within the African setting. Next, the chapter unpacks the types and characteristics of African philanthropy by describing and explaining concepts that define and explain giving in Africa. Finally, the chapter reviews and discusses philanthropy and giving in Ghana.

2.2 Philanthropy Defined

Philanthropy refers to all forms of support that individuals offer to other individuals, groups and organisations and includes giving money, food, gift items and time to support others in their times of need. From its original Greek meaning as "an affectionate or kindly love of all mankind" (Sulek, 2010), philanthropy, in recent times, refers to "the provision of private resources for social and environmental purposes" (Salamon, 2014, p. 13). Broadly defined as "voluntary action for the public good" (Payton, 1988; Smith et al., 2006), philanthropic actions aim at achieving public good, relieving the suffering of others and improving the quality of life (Payton & Moody, 2008, pp. 27–40). Used interchangeably in the literature, with other terms like "charity", 'benevolence', 'giving', 'donating', 'voluntary sector', 'non-profit organisation' and 'NGO', Daly (2012) argues that different scholars disagree with the significant defining features of philanthropy such that the meaning of philanthropy is highly contested (Payton, 1988; VanTil & Jon, 1990, pp. 23–24).

For example, Copeland-Carson (2005, p. 78) explains philanthropy in the African context as "consist[ing] of the voluntary means that any culture, social group or individual uses to redistribute financial and other resources for the purposes of promoting some collective good". However, this definition implies that the institutional and social mechanisms surrounding voluntary practices vary across different societies and may not explicitly define or conform to philanthropy from a conventional Western perspective, where philanthropy is perceived as the wealthy giving to the poor. Generosity in Africa is not always from the rich to the poor, but a horizontal form in which the poor also help and support each other (Mati, 2016; Wilkinson-Maposa et al., 2005). There are increasing efforts by African scholars across the continent to broaden the meaning of philanthropy because the current usage is perceived as a foreign concept and handouts from Europe (Fowler, 2016; Mati, 2016; Moyo, 2005; Wilkinson-Maposa et al., 2005).

A different but closely related definition of philanthropy is charity, which means "Christian love", originating from religious and moral practices. Sometimes used interchangeably, charity refers to voluntary and generous giving to those in need and includes various acts of kindness such as almsgiving and handouts aimed at the immediate relief of poverty and personal distress (Anheier & List, 2005, p. 46). In this study, philanthropy uses the broad definition of Payton (1988) as "voluntary action for public good" and refers to individual generous and kind actions of giving money, gifts and time to support friends, family members and strangers. To help others out of a difficult situation and ensure their immediate or long-term well-being. The definition also refers to the individual voluntary or mandatory donation of the different giving types to a cause, organisation or group that contributes to the individual or communal welfare.

2.3 Characteristics of African Philanthropy

The African philanthropic landscape has many forms of practice. These practices are described as informal, indigenous, vertical and horizontal (African Grantmakers Network, 2013; Wilkinson-Maposa & Fowler, 2013) and occur through individual donations (Everatt & Solanki, 2005), organised community mobilisation and institutional and corporate structures (Moyo, 2011). However, the African concept of philanthropy is almost always perceived and described as informal and spontaneous acts of generosity targeted toward helping and sharing with family and community (Moyo & Ramsamy, 2014). This perception does not adequately describe the various forms of daily charitable practices that are also very organised. The different forms of philanthropic behaviour and ways of giving are captured in different frameworks describing the essence and practices of traditional and contemporary African giving. One of these frameworks elaborated by the African Grantmakers Network (2013) recognises the giver and the beneficiary as one or many. In the African Grantmakers Network (AGN) framework, giving relationships occur as "one to one", "one to many", "many to one", or "many to many". Each relationship describes how philanthropy is understood and practised within the African context. The basic form of individual giving relevant to this study is from one individual to another (one-to-one) or organisations (one-to-many) (AGN, 2013).

Individual giving often occurs as temporary and immediate support to a neighbour, associate, friend, extended family member and even strangers. It is intuitive and spontaneous and includes simple acts of giving money for food or acts of kindness that could require a significant commitment of personal resources from the donor, such as paying school fees or fostering a relative as a result of the death of biological parents

(Asante-Darko, 2013). These acts of kindness are difficult to track and measure because they are informal but represent significant charitable exchanges between rich and poor individuals (Moyo, 2011; Sy & Hathie, 2009).

Individual giving from one individual to many follows the Western forms of philanthropy in which wealthy individuals donate towards causes they care about and impact their communities. This "vertical" philanthropy, also described as "Philanthropy for Community" (PfC), is associated with development assistance (Wilkinson-Maposa & Fowler, 2009). This vertical model of "one to many" giving mobilises resources from wealthy individuals who donate directly to communities through formal and informal networks, associations, cooperatives and societies or through "modern" forms of formal philanthropic mechanisms like not-for-profit organisations, foundations, trusts and endowments. Of these modern forms, foundations are the most prominent and include private foundations set up by wealthy individuals to address social concerns and issues (African Grantmakers Network, 2013; Moyo, 2011). There are several examples of African HNWI foundations operating in every region of the continent dedicating private resources to various developmental causes. These include The Mo Ibrahim Foundation set up by a Sudanese billionaire businessman and philanthropist, that encourages better governance in Africa; The Tony Elumelu Foundation (TEF) in Nigeria, dedicated to the promotion of excellence in business leadership and entrepreneurship across Africa and the Patrice Motsepe Foundation in South Africa committed to improving the living conditions and lifestyles of poor, unemployed and marginalised persons (Moyo, 2011).

In addition to individual giving, philanthropy in Africa involves situations where multiple givers support an individual or help address common community problems (Moyo, 2011; Sy & Hathie, 2009). For example, in the practice of "*nnoboa*" or cooperatives, in Ghana, community members come together to support one person on their farm, and in "Harambee", practised in Eastern Africa, communities come together to address an identified community need. Referred to as "Philanthropy of Community" (PoC), these horizontal forms of generosity are practised mostly among individuals of the same social and economic backgrounds and including the poor and struggling middle classes (Mati, 2016; Wilkinson-Maposa et al., 2005).

Support and help for each other are widely practised in many African communities and reflect the deeply rooted generosity relationships between those who have and those not considered wealthy (Wilkinson-Maposa & Fowler, 2009). This study considered individual informal and horizontal giving to others, community associations, and formal organisations, examined the social and environmental influences on individual giving and suggested the motives underlying individual generosity among Ghanaians. Finally, this study identified factors and motives for individual giving within the Ghanaian context, which mirrors findings on African philanthropy in the academic literature.

Atibil (2014) also provides another framework of three features of African philanthropy that distinguish it from other forms of philanthropy practised in Europe. These are reciprocity and counter obligation, interpersonal/face-to-face without intermediation and strong connections to place and people. Reciprocity and counter-obligation imply an underlying understanding and expectations of reciprocal action and counter-obligation (Atibil, 2014; Everatt et al., 2005; Feierman, 1998; Fowler, 2016; Moyo, 2005; Wilkinson-Maposa et al., 2005) In such philanthropic behaviours, the giver expects reciprocal gestures when they find themselves in similar situations, which creates an obligation for the recipient. Reciprocal behaviour within traditional African societies arises because social welfare and well-being responsibilities are communal and find expression in reciprocal and redistributive relationships (Moyo, 2005, p. 54). Interpersonal, face-to-face interaction between the giver and the receiver does not require any form of intermediation as is prevalent in Western institutionalised/formal philanthropic activities (Atibil, 2014; Feierman, 1998). The strong connections with people and places as the third distinguishing feature of African philanthropy described by Atibil (2014) are the connection or bond felt towards people from the same place of origin or with some form of affiliation (Atibil (2014, p. 461). The connection happens even if the giver and receiver are separated by distance (Fowler, 2016; Tchouassi, 2011; Wilkinson-Maposa et al., 2005).

2.4 Motivations for Philanthropic and Charitable Giving in Africa

African giving practices and motives are influenced and shaped by the people's religious, economic, social, cultural, and historical environment. The specific characteristics go beyond the informal or formal giving to reflect the morals and values fundamental to African philosophies, such as "ubuntu", which means humanity, kindness or concern for other human beings (Mati, 2017). To properly understand the factors that influence giving within the African context, there is a need to understand the cultural and societal underpinnings. Giving within African cultures is guided by culturally unwritten but accepted rules, with punitive measures for non-compliance (Wilkinson-Maposa et al., 2005). Unwritten rules like "give so that you can receive" become second nature and do not require conscious thinking (Fowler, 2016, p. 4). Value is placed not only on the quantity but on the gesture, dispelling the western notion that the poor only receive and are not in a position to give. Giving and sharing as an African tradition thus traverses generations and is expected of each individual irrespective of status and social standing (Mbiti, 1969). Giving and receiving are also considered intrinsic as Moyo (2010) argues that philanthropy is "intrinsically embedded in the life cycle of birth, life and death of many, if not all Africans". For this reason, in many African societies, individuals are philanthropic as a giver or a receiver throughout life. Giving and taking are part of everyday life and occur spontaneously.

African giving is relational and entrenched in traditional practices of reciprocity, mutuality, solidarity and the core African philosophies of life, such as "ubuntu", influence giving in many African communities

(Atibil, 2014; Mati, 2020; Wilkinson-Maposa et al., 2005). One's existence and wellbeing link closely to that of others and the community, and this African philosophy of life triggers the various giving actions among Africans in their communities. Feierman (1998), locating the motivations for philanthropy in Africa within the African context, wrote: "Sub-Saharan Africa in the centuries before colonial conquest was a region where voluntary giving was, in a majority of cases, grounded in reciprocity, and yet where inequalities existed, where kindly help was as double-edged as it is in the philanthropic West – a peculiar combination of caring and dominance, generosity and property, of tangled rights in things and in people, all in a time and place where the strong would not let the weak go under, except sometimes" (Feierman, 1998, p. 4). For example, Feierman describes how in mid-nineteenth-century South Africa, people driven from their homes by many disorders sought refuge with local leaders and gave their labour in return for protection and food.

Under the ethos of collective and communal traditions, modern and indigenous philanthropy occurs through *Harambee* in Kenya and other parts of East Africa (Copeland-Carson, 2007). *Harambee,* which is a Swahili word meaning "let us pull together" (Thomas, 1988), is also a collective and cooperative participation of communities to address their needs through the motivation of its resources" (Ngau, 1987, p. 524). Depending on the extent of need, the government, individuals or community groups may initiate *Harambee* activities. For example, private *Harambee* initiated by individuals with assistance from friends helps to offset wedding, hospital or educational expenses (Makhanu, 2018).

In another East African context, Iliffe (1987) describes a form of Ethiopian charity in the early nineteenth century known as the "sembete" (meaning Sunday). The "sembete" are charitable clubs whose members took turns bringing food and drink to their church on Sundays to distribute to travellers and the poor. In addition, club members helped each other during times of misfortune (Iliffe, 1987, p. 24). These traditional, local practices create expectations among community members such that individual giving is associated with specific practices of reciprocity that become part of the social norm.

In the Zigua-speaking parts of Eastern Tanzania and among the Xhosa-speaking parts of South Africa, the poor depended on their wealthier neighbours for food and cattle loans, a practice known as "*ukusisa"* or the "loaning of cattle" (Mombeshora & Town, 2004). This reciprocal exchange benefitted the poor seeking protection and food just as much as the wealthy who needed the labour. The relevance and motivations for these "philanthropic' exchanges of cattle were political relationships binding men together for generations (Moyo, 2005). Feierman (1998, p. 9) also explains that within the kinship group existed a framework of reciprocity between the rich and the poor that did not involve the equal exchange of goods. Reciprocity could mean "*ukwenana"* in Zulu, meaning "to batter", in which, for example, one gives food and receives service or gives political protection and receives praise-singing in return. The reciprocal action of gift-giving involved counter obligation and tied people to each other through exchanging objects that established a relationship deeply embedded in social values. The poor received help, but through this help, they also assumed an obligation.

In West and Central Africa, similar indigenous practices like "*Esusu"* describe traditional forms of cooperation whereby groups of individuals contribute to informal savings and credit associations for their mutual benefit (Copeland-Carson, 2005). The practice originated among the Yoruba people of Nigeria, where Iliffe (1987) recounts that in 1861, Yoruba had innumerable voluntary societies providing mutual aid to members. These societies, which spread to Liberia, the Democratic Republic of Congo and most West African countries, helped to prevent members from falling into poverty and performed welfare functions (Seibel, 2004). However, the concept of *esusu* has changed over time and is referred to by different names. For example, while known as *"esusu"* or *"esu"* among the Yorubas in southwestern Nigeria, the practice is called "*etoto"* by the Ibos in south-eastern Nigeria and *"adashi"* by the Hausa people in northern Nigeria. Outside Nigeria, the practice is known as *"tortine"* in Cameroon and Niger; and *"susu"* in Ghana (Ola-David & Osabuohien, 2018).

Traditional cooperatives, known as *aaro*, are common among the West African Yorubas. *Aaro* in Nigeria and *"nnoboa"* in Ghana refer specifically to a cooperative farming arrangement in rural communities. Peer farmers form ad hoc groups and work on one another's farms throughout the year on land preparation, planting, weeding and harvesting until all the group members get their turn. The ultimate purpose is to reduce problems in accessing labour, especially during peak seasons (Amoah-Mensah, 2021; Ola-David & Osabuohien, 2018; Oppong-Afriyie, 2015). The *nnoboa* was a concept embodied in the lore of reciprocity: the obligation to help others, the obligation to accept help from others and the obligation to return help to others (Prempeh, 2018).

Other forms of reciprocal giving within the African context are the behaviours and practices that promote cooperation, mutuality and solidarity and serve survival and community development objectives (Wilkinson-Maposa et al., 2005). Practices such as stokvels, burial societies, and rotating savings and credit associations and their variations are popular in South Africa and many African societies. Stokvels are "a type of revolving fund organised for self or community-help groups formed by individuals to pull their resources together to uplift their standards of life" (Copeland-Carson, 2007, p. 10). Savings clubs are found everywhere across Africa and known as "susu" in West Africa (Amoah-Mensah, 2021), "Chama" in Swahili-speaking East Africa (Mati, 2016), "ekub" in Ethiopia, "hagbad" in Somaliland, "Gam'eya" in Egypt and "Qogelela" in Zimbabwe (Salole, 1991). Members of these savings and credit associations contribute fixed sums of money to a central fund daily, weekly, fortnightly or monthly, and each member receives the accumulated amounts at the end of the month. These savings schemes allow members to employ the collected funds for their use. Stokvels and the various savings and revolving fund schemes provide a safety net for participating members and generate social capital for community development. Members bond and support each other and feel obliged to contribute according to the rules to maintain their membership. Reciprocal actions are also about solidarity and connection with the people in one's community. This community is what Hyden (1983, p. 8) describes as the "economy of affection". Hyden introduced the "economy of affection" to describe a network of interactions, communication and support amongst certain groups in parts of East Africa. These structurally defined groups connected by blood, kin, community and other affinities such as religion share core principles such as "whom you know is more important than what you know" (Hyden, 2012). This connection happens irrespective of separation by the distance between the giver and receiver (Fowler, 2016; Wilkinson-Maposa et al., 2005). Africans are more likely to give to their relatives, people from their ethnic grouping or people with whom they have some form of affiliation than to beneficiaries with whom they have little in common. This connection to people and places also explains the phenomenon of hometown associations and is evident in the kind of assistance received from those in the diaspora (Atibil, 2014; Ola Uduku, 2002; Orozco et al., 2005).

The need for belonging and acceptance by people in one's community drives reciprocal actions (Atibil, 2014). The individual derives a sense of security by connecting with people in the community - the spirit of "ubuntu" perceives their well-being as directly linked to the well-being of their community and that success is only possible through collaboration and mutual support (Wilkinson-Maposa & Fowler, 2013). Mbigi (1997) confirms that Africans, from early childhood, are socialised to understand that difficult goals and tasks are accomplished collectively. The idea of the 'self' is embedded in the community, and the individual identity of an African almost does not exist (Poovan et al., 2006). This strong sense of belonging drives generosity and charity to support their neighbours and community members. For example, it is common for individuals to donate money, food, or other resources to those in need or to participate in community projects that benefit the wider community. By doing so, individuals not only help to improve the lives of others but also strengthen their sense of belonging and acceptance within the community. This interdependence helps to foster a culture of giving and collaboration, where individuals feel valued and accepted by their community (Fowler & Wilkinson, 2013). Group members have shared norms and values, and each member of the community or group agrees to these norms. The rewards and sanctions associated with compliance or non-compliance with these shared norms influence the individual's contribution of money, gifts or time. Continued association with the group depends on their values and the perceived impact of their contribution (Moyo, 2011).

The literature also suggests that religious reasons strongly motivate individual giving in many cultures, and in Africa plays an essential role as most individuals give cash, gifts and a significant amount of their time for religious reasons (Aina & Moyo, 2013; Mahomed et al., 2014; Sy & Hathie, 2009). Christianity and

Islam, practised widely in Africa, advocate philanthropic giving in the form of tithing or pledging a tenth of one's earnings to the church or Zakat in Islam by giving 2.5% of one's earnings to support civil society (Dawam et al., 2021; Payton & Moody, 2008, pp. 135-136). Additionally, religious teaching advocates for voluntary donations to the poor, known as a charity in Christianity and sadaqah in Islam, in exchange for spiritual blessings. This study identified obligatory and voluntary religious giving as a significant motivating factor. Also, in South Africa, Everatt and Solanki (2005) reported that, on average, 96% of South Africans who belong to a religious group gave money, goods or services to the religious group they are affiliated with as a requirement to fulfil a spiritual obligation.

Generally, religion plays a significant role in shaping many African communities' values, beliefs, and cultural practices (Atibil, 2014). For many individuals, religious teachings often emphasize the importance of charity, generosity, and helping those in need. As a result, religion can motivate individuals to donate to various causes, including those that support religious institutions, communities, and those in need. Additionally, African religious institutions often provide various social services, such as education and healthcare, which motivates individuals to support them through donations.

2.5 Philanthropy and the Motivations for Giving in Ghana

Ghana has a rich history of mutual support and assistance through local communities and indigenous systems like the extended family and local community structures. These self-help and community groups, such as "*nnoboa*" and "*asafo*" (traditional men's associations, originally fighting companies) and the extended family, provide support and safety nets for individuals who may require economic or emotional assistance (Berry, 1995, p. 115; White & Dzor, 2019, p. 229). For example, this assistance from family members is with the understanding and expectation of reciprocal action. Thus, as individuals seek help from extended family members, they are also required to fulfil specific responsibilities such as supporting other members who need help and participating in activities associated with rites of passage of family members (Aboderin, 2004). The Akan phrase "bɛnkum guare nifa, na nifa nso aguare bɛnkum" means "one hand washes the other" and expresses the principle of the mutual interdependence of the extended family. Individual giving refers to the different and various charitable gifts made by Ghanaians at the individual, communal or national levels. It is horizontal and includes the seemingly insignificant contributions made directly to other individuals or through community structures and mechanisms for raising funds and the large gift donations by wealthy individuals to other individuals or national causes (Wilkinson-Maposa et al., 2005). According to Aidoo (2015), Ghanaians are more likely to give to other individuals they feel connected with, particularly if they belong to the same ethnic group or live within the same space, than give to unknown organisations and projects. Individual giving to extended family, friends, and neighbours allows for face-to-face interactions that help to strengthen the mutual bond between the community and group members. This preference for giving to individuals is mainly because of the informal and unorganised nature of giving, making it difficult for organisations, especially Non-Governmental Organisations (NGOs), to tap into individual giving (Kumi, 2017b). Additionally, perceptions of self-sufficiency, mismanagement, of donor funds, perceived negative effect on the giver and politicising development needs lead to a lack of trust between institutions and the people such that individuals are cautious when donating or giving to organisations (Schwier et al., 2021).

Individual giving occurs within social networks, community groups and associations and underpinned by the cultural value of mutual aid and solidarity (Hanson, 2005; Wilkinson-Maposa et al., 2005). Captured in the Akan phrase that *woamboa obi deɛ aa, obi nso n'boa wo deɛ,* "not helping others will lead to others not helping you in times of need". Individual Ghanaians give through community structures with expectations of receiving similar gestures in future. For example, individuals give to support funerals, weddings and other celebrations of others through these social networks and expect that in their time of grief or celebration, others will also give, also expressed in Akan as "nkogya nkogya" meaning "go with me, and I will go with you". Participants in this study indicate their giving behaviour and motivations through associations and community groups. Community groups become a strong social and cultural influence on individual giving as the individual develops an identity linked to the group, accepting and taking on group and community values. These values become deeply embedded in the individual, influencing his or her giving to the group.

Ghanaian individual giving is also interpersonal, thus, creating strong connections between the giver and recipient in a manner that generates affiliation, especially with those of the same place of origin or with whom there is some form of remote association or link (Atibil, 2014, p. 461). There are undocumented stories of Ghanaians living abroad in difficult circumstances, yet their determination to remit to family members and sometimes support their local communities shows a strong connection with "place and people" and a strong influence on individual giving.

One strong influencing factor for individual giving is religion. With over 94% of Ghanaians claiming to belong to a religion (Ghana Statistical Service, 2021c), religious or faith giving plays an important role in individual giving in Ghana. Christianity and Islam, the two dominant religions in Ghana, advocate for members to be charitable to the needy and donate to the church through tithing and free-will offerings and to the mosque through zakat and sadaqah. This study generally observed and confirmed that religious giving plays a key role in individual giving to other individuals and organisations.

Another trend in individual giving in Ghana is by wealthy individuals who have acquired their wealth from various sources like businesses, politics, sports, music or the media and want to give back to society. These HNWIs give to individuals in their community but mostly set up foundations to channel resources from their operations or endowments to support the poor in society. According to the 2017 Frank Knight report

(Knight, 2017), Ghana had approximately 2,900 wealthy individuals in 2016, each with a net worth (assets) of over $1 million in Ghana. In addition, the Knight report also indicates that about 120 multi-millionaire Ghanaians have net assets worth over $10 million. The projection is that there will be 5,200 new millionaires and 220 multi-millionaires by 2026. With this many wealthy individuals in Ghana, there is room and potential for more philanthropic activities. Like anyone else, the factors influencing giving among HNWIs could also be demographic, attitudinal or environmental. However, wealthy individuals are known to give large gifts in cash and in-kind to others and communities and to philanthropic activities that improve communities' health, education and livelihood programmes.

Over the past decade, Ghana has seen the emergence of foundations and institutional forms of philanthropy by HNW Ghanaians (UNDP, 2017). The most established structures are foundations, among which are individual private foundations like the Samuel Amo Tobin Foundation by an entrepreneur and Chairman of the Tobinco Group of Companies. The Samuel Amo Tobin Foundation supports individuals and groups in health, education, and livelihood empowerment. Popular among the foundations in Ghana are the politically motivated foundations formed by former heads of state, members of Parliament and prominent politicians. For example, the John Agyekum Kufuor Foundation, Aliu Mahama Foundation and the Atta Mills Memorial Foundation were to honour former heads of state in Ghana. Through various partnerships, the John Agyekum Kufuor Foundation has introduced activities to enhance the socioeconomic well-being of rural communities. In addition, there are foundations in the name of spouses of heads of state, like the Lordina Mahama Foundation, Samira Foundation and Rebecca Foundation, each focusing on social and economic empowerment (Kumi, 2022).

Other phenomena of giving in Ghana are celebrities, international sports icons, famous politicians and media personalities who are rich and create foundations to address issues that interest them. Such celebrities channel their generosity into projects to positively impact and alleviate poverty (Traub, 2008). One example of a media celebrity who founded a charitable entity, is radio personality Kwame Sefa Kayi and his Kokrokoo Charities Foundation, which solicits funds through his radio programme to support health facilities. Likewise, Michael Essien and Asamoah Gyan are famous football celebrities in Ghana, and their foundations provide deprived communities with basic amenities like potable water, healthcare and mentoring (Kumi, 2017a). Therefore, it is important to understand why and what influences giving among ordinary Ghanaians and the personal, social, and other factors influencing giving among those considered wealthy in our communities.

In addition to the deeply ingrained and widespread informal modes of community and cultural giving of time to help friends and relations, formal giving is also through institutions or private voluntary organisations. Formalised approaches to volunteering include the recruitment of interns and individuals who engage in the activities of public institutions and NGOs to provide services in communities. For example, community volunteers working through public institutions like the Ghana Fire Service or the National Disaster Management Organisation (NADMO) are trained at the community level to assist in emergencies and disaster operations.

Informal volunteering provides non-financial assistance, including the support of community self-help projects. Individuals volunteer to help neighbours and friends in whatever capacity and contribute significantly to building community bonds. Informal volunteering has strong elements of reciprocity, solidarity, and mutual aid. Helping others directly or through an organisation allows individuals to connect with others and their communities. The time spent helping impacts those involved and can be rewarding in many ways and a possible reason for individuals to spend time helping others. The Ghanaian phrase *"nnoboa"*, meaning cooperative, captures the essence of volunteerism, where individuals give time to help others on their farms. According to Akurang-Parry (2000, p. 24), a Gold Coast governor asserted that "communal" or "voluntary" labour was customary and that it was "willingly rendered by the people as a customary obligation to the community." This statement underscores the quality and efficacy of the *"nnoboa"* concept of working for the people of Ghana. The concept of" nnoboa*"* thrives on trust, communality and reciprocity. Through helping others in their community, the individual builds trust among community members. Volunteering also benefits individuals by bringing joy and happiness, knowing they have helped others in need. To the individual, volunteering, giving back to society, making a difference, and connecting with the community are motivating and rewarding.

2.6 Summary

This chapter provided context to the study by defining and explaining philanthropy and describing the various types and characteristics of giving behaviours in Africa. Giving and philanthropy embedded in the cultures and traditions of African communities date back to pre-colonial Africa and are characterised by individuals directly supporting family and friends in need and also through community groups. Philanthropic acts stem from a deep respect for others and community sustainability. It is not just the wealthy giving to the poor, but a relationship that acknowledges the role played by each other from a sense of gratitude and obligation to maintain a just society (Wilkinson-Maposa & Fowler, 2013). In addition, the principles of reciprocity, solidarity, mutuality, religion and a strong connection between the giver and recipient guide the motives for giving (Atibil, 2014).

3 CHAPTER THREE: A LITERATURE REVIEW OF THE THEORETICAL MODELS OF MOTIVATION FOR INDIVIDUAL GIVING

3.1 Introduction

Research on individual giving can be found in different disciplines, such as economics, sociology, psychology, marketing, and management. This chapter reviews the literature on the extrinsic and intrinsic factors influencing individual giving from the perspective of three disciplines and discusses the demographic, socioeconomic and psychographic influencing factors in the different theoretical models and frameworks. The chapter also discusses in detail the Self Determination Theory (SDT) theory of motivation and draws the linkages of the SDT with other motivational theories. Finally, the chapter ends with the conceptual framework using the SDT domains as a basis and guide to data collection and discussion of the findings.

3.2 Theoretical Framework

3.2.1 Theoretical Explanation of Extrinsic Giving Behaviours

Extrinsic motivation refers to the performance of a behaviour that is fundamentally contingent upon attaining an outcome separable from the action itself (Legault, 2016). Economic theories argue that charitable giving is rational human behaviour that compares with exchanges or transactions that occur while purchasing goods and services (Chang, 2014; Radovanović, 2019). In these exchanges, philanthropy is an economic activity where the donor overtly or covertly seeks external rewards and satisfaction while benefiting the recipient (Banerjee & Manoj, 2017; Cascione, 2005; Konrath & Handy, 2018). Andreoni (1990), for example, asserts that the benefits gained by the giver are sometimes driven not by altruistic motives (to benefit others) but by selfish, private or egoistic reasons (Aknin et al., 2013a; Andreoni & Harbaugh, 2008; Jonathan & Harvey, 2018; Mohd, 2016; Schnall et al., 2010). For example, the individual engages in charitable acts because of current or future reward expectations or to avoid social punishment. These rewards can be tangible, such as money and gifts, or intangible, such as fame, social expectations, or praise (Deci & Ryan, 1985). The individual is not particularly concerned with the recipient's well-being but is generous because of the positive emotional gain experienced through the generous act (Andreoni & Harbaugh, 2008).

In explaining extrinsic motives, sociological theories advance the notion that normative and regulated contexts in which humans operate influence giving behaviour (Allison, 1992; Margolis, 1982). Social factors consider the need to belong and the expectations placed on the individual to comply with and conform to social norms and to accept shared values, culture, customs and traditions that define communal living (Aina & Moyo, 2013; Banerjee & Manoj, 2017; Schervish & Havens, 1997). The sociological approach to motivation thus emphasises the important role of the social environment, culture, norms and networks that promote kindness (Barman, 2017; Simmons, 1991; Wang & Graddy, 2008). Schervish and Havens (1997) make a case for the engagement and dedication of self in the “identification model” of charitable giving. The theory suggests that charitable and philanthropic behaviours reflect the broader concept of care - “an affirmation of affection towards someone precisely in need” (Toner, 1968, p. 75) and expressed through interpersonal relationships or organisations, groups and communities. The model also suggests that caring behaviour is from identifying with others by recognising that individuals have similar needs and, in helping others, the giver’s emotional needs are satisfied (Schervish & Havens, 2002; Schervish & Herman, 1988; Toner, 1968). The model categorises five motives for individual philanthropic giving. These are community participation, the framework of consciousness, invitations to participate or direct solicitation, youthful experiences and the availability of discretionary resources. Each of these categories shows the influencing role played by societal norms. The identification theory is fundamentally relational and derived from the individual’s encounter with others through networks and associations. The more an individual identifies with another individual or organisation, the more likely he or she will support them.

Individuals cannot control extrinsic motivations because they characterise the demographic, social and environmental determinants influencing giving behaviour (Bekkers & Wiepking, 2007; Hoge, 1994; Rooney et al., 2005). The demographic factors include age (Halfpenny, 1990; Pharoah & Tanner, 1997), gender (Mesch et al., 2002; Rooney et al., 2005), ethnicity (Jackson, 2001; Rooney et al.), income (Yen, 2002) and employment (Pharoah & Tanner, 1997). Social factors include marital status (Bekkers & Wiepking, 2007), parental or family background (Lunn et al., 2001) and religion (Bryant et al., 2003; Hoge, 1994; Rooney et al., 2005), and finally, the influence of the external environment are the national, cultural and economic situations within which the individual has to make giving decisions (Mainardes et al., 2017). Relevant to this study and discussed in the subsequent sections are age, gender, income, and social norms as determinants of individual giving.

3.2.2 Extrinsic Determinant Factors

3.2.2.1 Age

The literature establishes a positive relationship between age and giving, with older people giving more of their money and time to charitable causes than younger people (Bekkers & Wiepking, 2011a; Bryant et al., 2003; Carman, 2003; Halfpenny, 1990; Lee & Chang, 2007; Neumayr & Handy, 2017; Pharoah & Tanner, 1997; Sargeant, 1999). This study, as in other studies by Sen et al. (2017), finds that as people get old, they have more disposable income and are also likely to become more religious, independent, and aware of the needs of others, motivating them to give and get involved in the community as a way of giving back

(Neumayr & Handy, 2017; Sen et al., 2017; Yao, 2015). In addition, older people are likely to give to an organisation for reasons like a connection with the charitable cause or because they may have previously experienced the organisation's services (Bruce, 2005). However, the positive relationship between age and giving is not always consistent, as Bekkers and Wiepking (2011a) found that age alone may not motivate people to give. Rooney et al. (2001) also did not report a significant relationship between an individual's age and charitable giving compared to other giving surveys.

Similarly, Cheung and Chan (2000) found no significant effects of age on the individuals' intent to support organisations. Older people give as a way of giving back to society, while younger people may see giving time and resources as opportunities for future benefits, maybe for job openings, because that may be their immediate need (Bekkers, 2003; Carman, 2003; Pharoah & Tanner, 1997; Simpson, 1986). In line with these previous research findings, this study expected a positive relationship between age and charitable giving.

3.2.2.2 Gender

The literature shows that gender differences in giving behaviours are mixed (Bekkers & Wiepking, 2007; Mesch et al., 2002). For example, some studies find females are more likely to give, but men tend to give higher amounts (Andreoni & Payne, 2003), and other studies in Taiwan by Chang (2005b) found higher giving among males. Women are generally considered more selfless, empathetic and generous than men (Eagly & Crowley, 1986). Mesch et al. (2011) and Bekkers and Wiepking (2011b) observed significant gender differences in motives for charitable behaviour. As listed by the authors, the possible explanations for the gender differences in charitable giving include differences in gender roles and socialisation and the social roles assigned to men and women in society (Gilligan, 1993). These roles create expectations that motivate giving depending on the situation and circumstance (Eagly & Crowley, 1986; Gilligan, 1993; Harshman & Paivio, 1987; Newman, 1995). Some studies suggest that females are more likely to participate in generous acts and volunteering, but males give higher amounts (Andreoni & Payne, 2003, 2013; Belfield & Beney, 2000; Rooney et al., 2001). Empirical research by Einolf (2017) finds that women score higher on the traits that measure helping others and are more likely to help family and friends, while men score higher on income, education, trust and secular social networks. Women give more time and money to charitable causes than men on average, but the difference is small and inconsistent across studies (Einolf, 2017). Simmons and Emanuele (2007) predict that, on average, women donate more money and time and conclude that women bring an extra willingness to give and to volunteer than men. However, in a study that examined the effect of gender on prosocial behaviour among Nigerians, Afolabi (2013) concluded that gender did not significantly influence prosocial behaviour. Abdullahi and Kumar (2016), examining the gender differences in prosocial behaviour among students in India, suggest that males and females are almost equal in most of the prosocial behaviour dimensions.

The findings from the various studies discussed indicate the complexity of the influence of gender in giving behaviours. This research agrees that gender influences giving behaviours, and the researcher believes that women are less likely to give money than men due to differences in life circumstances such as income, educational level and status in society. Summing up the reviewed literature and discussion on gender differences in giving behaviours, this study established that gender does influence giving behaviours among Ghanaians.

3.2.2.3 Income

Wealth and income are key determinants of the amounts given to charitable causes (Harbaugh, 1998). However, the relationship between income and the incidence of giving is not certain (Neumayr & Handy, 2017). Giving money to charitable causes or organisations is likely to increase when a household or individual's income increases because of potential extra income for discretionary use (Lee & Chang, 2008; Yao, 2015), but this is not always the case (Hoge, 1994; Sen et al., 2017). Besides income, the individual's perceived financial and social position influences giving patterns. For example, the individual's employment circumstances may lead to perceived financial and social status (Bekkers & Wiepking, 2011a; Chang, 2005b; Havens et al., 2006). Studies show that the giving and philanthropic practices of African HNW individuals seem informed by their personal experiences of poverty and societal or economic situations. For most of them, their philanthropic efforts aim to reduce or remove suffering, appreciate the changes in their circumstances and lay a foundation for the future (Mahomed et al., 2014; Nedbank, 2019). This research tried to establish the relationship between income and the motivation to give to other individuals or donate to organisations.

3.2.2.4 Social Norms

Social factors influencing giving decisions emphasise the importance of a social environment regulated by culture, norms and networks to promote helping and charity giving (Barman, 2017; Simmons, 1991; Wang & Graddy, 2008). The influencing factors are relational and place importance on belonging and being affiliated with social groups and networks. There are expectations placed on the individual to comply with social norms and to accept shared values and identity (Baumeister & Leary, 1995; Bekkers & Wiepking, 2011a; Piliavin & Charng, 1990; Radley & Kennedy, 1995; Wilkinson-Maposa et al., 2005). Ultimately, an individual's social identity within a community and socially constructed framework influences decision-making (Schervish & Havens, 1997). Individuals are most likely to conform to others with similar demographic features, personality attributes, attitudes and values (Festinger, 1954; Tajfel & Turner, 1986). The social implications of individual decision-making are important motivational factors to consider when discussing human giving behaviour because what friends, families and societies say and do influence the individual's decisions. Additionally, social norms and culture may influence individuals in different ways and to different degrees, as some behaviours are likely to be more influential than others. This study established the relevance of the significant role of social norms in Ghanaian giving behaviours.

3.2.3 Theoretical Explanation for Intrinsic Giving Behaviours

Intrinsic motivation refers to a person's internal drive to engage in an activity because it is inherently enjoyable or fulfilling (Deci & Ryan, 1985; Legault, 2016). While economic theories emphasise rewards and benefits associated with giving and sociological theories emphasise the relational aspects (Halfpenny, 1999); psychological theories turn to subjective dispositions such as satisfaction, self-esteem, empathy, guilt, and sympathy to explain giving behaviours (Bekkers, 2004; Halfpenny, 1999; Mitani, 2014). In a series of cross-cultural prosocial experimental studies on the hedonic benefits of giving in four countries, Aknin et al.(2013b) suggest that in-built into human nature are experiences of intangible emotional rewards like satisfaction and happiness. The authors suggest that intangible emotional rewards experienced from helping others are deeply ingrained in human nature and are highly contextual, emerging from the country's diverse cultural and economic environment. The researchers found that people in rich and developing countries (Canada, Uganda, India and South Africa) were happier after spending money on other people instead of themselves. They conclude that humans experience emotional rewards like happiness by using their financial resources to benefit others. The literature suggests that among the many reasons humans experience pleasurable emotions when they give are the need to alleviate guilt, avoid punishment, feel good to align with social norms or act in line with personal values and self-image (Tankersley et al., 2007).

Intrinsic motivational determinants are the underlying psychographic characteristics that influence helping behaviours (Lee & Chang, 2007; Sargeant, 1999). The relevant intrinsic factors for this study are altruism, egoism, trust and empathy. These factors, attitudinal (Bekkers & Wiepking, 2007) and behavioural (Sen et al., 2017), are discussed in the following sections.

3.2.3.1 Altruism

According to the Dictionary of Civil Society, Philanthropy and the Third Sector, altruism refers to “a specific kind of behaviour intended to benefit another being in a selfless way, even if such altruistic actions and their possible outcomes might involve risks for the actor and sacrifices in welfare or well-being, including one’s own life” (Anheier & List, 2005). Coined and introduced in the mid-nineteenth century by French sociologist and philosopher Auguste Comte, altruistic behaviour originates from the individual’s inherent moral beliefs and values and draws from the innermost feelings of empathy, compassion, selflessness and the search for justice (Andreoni, 1990; Becker, 1974; Kerr et al., 2004). The literature classifies altruistic behaviour as “pure” (others-interest) or “impure” (self-interest). Pure altruistic acts are deliberate, intentional, and volitional, focused on benefiting others without feeling self-satisfaction. The individual acts with genuine interest and concern for others without expecting or receiving any reward (Mohd, 2016). Pure altruism, as defined, is the ideal form of selfless behaviour, making it complex and rarely achievable. Andreoni (1990) argues that pure altruism does not exist because donors also derive satisfaction from charitable acts by experiencing the "warm glow" effect. Impure altruism or warm glow is considered a "selfish" act in which the individual prioritises personal interest with little or no consideration for others. The individual is not particularly concerned with the recipient's well-being but is generous because of the positive emotional gain experienced through the generous act (Aknin et al., 2015; Andreoni & Harbaugh, 2008; Mohd, 2016; Schnall et al., 2010).

Inherent in the impure or warm glow, altruistic motives are egoistic tendencies further distinguishes as prestige and reciprocity (Bar-Tal, 1986; Otto & Bolle, 2011; Simmons, 1991). Prestige altruism is about the recognition that signals the individual's social status and wealth. The individual who gives wants to become associated with the cause they support and to be recognised (Kolm, 2000). The individual is motivated by personal recognition and associated benefits. They want to be publicly acknowledged to satisfy a psychological or emotional need, and the giving action aims to improve their reputation (Sims, 2007). For example, donations to religious institutions or projects may meet a spiritual or civic duty, but depending on the amount, it could also earn the donor a special place of privilege within the congregation or one's name on a plaque for future generations (Davidson & Pyle, 1994). If the donor receives the appropriate social recognition, prestige donation will likely lead to recurrence and increased amounts. Anonymous donations are not likely to attract donors who seek prestige rewards (Bekkers, 2003). Studies have also shown a direct relationship between publicly congratulating and thanking donors and the amount they donate (Piliavin & Charng, 1990). Prestige is about recognition; the bigger the recognition, the more willing individuals are to donate. Prestige donations could explain why charitable and non-governmental organisations display the names of donors on various promotional items and plaques (Aknin et al., 2013a; Harbaugh, 1998; Otto & Bolle, 2011; Schnall et al., 2010).

Reciprocity and reciprocal altruism are when individuals give with the expectation of receiving something in return (Fong et al., 2004; Kolm, 2000). Kolm (2000) and Ythier (2006, pp. 1–94) identify three types of reciprocity motives, which are: (1) "balance reciprocity" aimed at maintaining a balance between both gifts and avoiding moral indebtedness. (2) "liking reciprocity", in which the reciprocal action or return gift is sentimental because the initial receiver likes the initial giver, and (3) "continuation reciprocity", is when the return gift is aimed at inducing a further gift which then leads to a sequence of recurring transfers in both ways. This general respect for others and their gifts is necessary to maintain a free and peaceful society, with people respecting each other. Strong reciprocity supports the adherence to group norms and requires working towards a common goal and sharing practices that benefit most group members (Boyd et al., 2003). Strong reciprocity also allows groups to operate efficiently and cost-effectively (Brandts & Schram, 1999;

Fong et al., 2004). Evidence from this study suggests that helping others in their times of need is to acquire the “moral credit” to be repaid later or that there is an expectation that the recipient is willing to support the giver or others in their time of need (Hu & Liu, 2003). However, it is difficult to differentiate between pure altruistic and egoistic motives, as many donors are genuinely concerned about their recipients but enjoy the associated emotional benefit. This study investigated the behaviours and characteristics that indicate the influence of reciprocity among study participants. The study assumed a positive relationship between motive and reciprocal action and considered behaviours influenced by obligation, social norms and the need to identify with a community or social network as reciprocal giving.

3.2.3.2 Empathy

The dictionary defines empathy as the ability to understand another person’s thoughts and feelings from their point of view. Empathy encompasses a broad range of emotional states and is defined by Shelton and Rogers (1981) as “an individual’s emotional arousal elicited by the expression of emotion (usually distress) in another” (Shelton & Rogers, 1981, p. 367). Empathy is a strong motivation for eliciting altruistic and prosocial behaviour (Davis, 1994; Eisenberg & Fabes, 1990; Verhaert & Van den Poel, 2011; Willer et al., 2015). Empathy is also defined by Baston and others as “another-oriented emotional response congruent with the perceived welfare of another person—can evoke motivation to help that person” (Batson et al., 1988, p. 52). To this end, Batson and his colleagues propose the “empathy-altruism” hypothesis, which argues that helping others can be a selfless act triggered by other-oriented empathic motivations (Batson et al., 1988; Batson et al., 2014). Empathy or empathic concern includes a range of feelings such as sympathy, compassion, softheartedness, tenderness, sorrow, sadness, upset, distress, concern, and grief and can be perceived as positive or negative behaviours (Batson, 1991; Twenge et al., 2007). For example, it would be congruent to feel sad or sorry for someone upset and just as well to feel joy for another's success. Positive emotions like joy or negative emotions like guilt or sadness lead to helping others, even if for selfish reasons like improving the donor’s well-being or for truly altruistic reasons (Grimm et al., 2007; Jenkinson et al., 2013). However, Smith et al. (1989) argue that not all empathic emotions are altruistic, but only those that perceive a need for change in a distressed situation of others and not ones-self. Piliavin et al. (1981) also propose an egoistic motive for empathy in which the helping behaviour is to avert the unpleasant or guilty feelings associated with empathic arousal and to gain rewards like a warm glow, praise or recognition for helping (Batson, 1991; Dovidio et al., 1990). Batson et al. (1983) suggest that personal distress leads to egoistic motivation, whereas a predominance of empathy leads to altruistic motivation. Batson and his colleagues conclude that individuals with greater empathic concerns are more generous for reasons that improve their positive or reduce negative feelings (Batson, 1991; Verhaert & Van den Poel, 2011).

Helliwell and Putnam (2004) assert that empathy is central to individual and group well-being. Individuals of a social group are more likely to help when they are empathetic with a member requiring assistance. This emotion and associated assistance allow the giver to experience a connection and closeness with other group members. Also, this emotional arousal and personal responsibility for the other's welfare, in turn, increases subsequent motivation to help others (Dovidio et al., 1990).

Overall, empathy is a powerful motivator for philanthropic acts (Batson et al., 1988; Davis, 1994), and this study considered that individuals with empathic concerns are more likely to give because they are compassionate, feel obligated and have a deep sense of purpose to help those in need, and to make a positive impact by improving the lives of others no matter how small.

3.2.3.3 Trust

Giving to another individual or organisation depends on trust (Bekkers, 2003). Alhidari (2014), in his review of definitions of trust, identifies several definitions according to specific disciplines. For example, in psychology, Rotter (1967) defines trust as the "tendency to trust others", and in sociology, Rempel et al. (1985) define trust as the cognition regarding the trustee. The economic definition of trust by Hosmer (1995) is "the reliance by one person, group or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognise and protect the rights and interests of all others engaged in a joint endeavour or economic exchange". In this study the researcher agrees with and considers the definition by Mayer et al. (1995) which is "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action that is important to the trustor, irrespective of the inability to monitor or control the other party". The definition by Mayer et al. (1995) recognises the risks, uncertainties and vulnerabilities associated with the giving action once it has occurred (Coleman, 1994). Inherent in the definition is the belief and expectation that the action will benefit the giver and the individual or institutional recipient (Sargeant & Lee, 2004; Wagner & Wheeler, 1969).

The literature also presents extensive disciplinary research on trust and its relationship to giving behavior in the commercial and non-profit sectors. For example, in economics, Dasgupta (1988) concludes that trust is based on reputation and that reputation must be acquired through behaviour over time in well-understood circumstances. In sociology, Lewis and Wigert (1985) argue that "trust is a foundational orientation between self and other. This orientation encompasses all three modes of human experience (emotion, cognition and behaviour) in systemic and reciprocal reflexive relationships". According to Peppers and Rogers (2004), the existence of trust depends on two conditions. One party's confidence in the other party and the belief that their actions will produce positive outcomes for the trusting parties (Peppers & Rogers, 2004). McKnight et al. (2002) conceptualise individual trust in three dimensions. First is the "disposition to trust," which refers to an individual's general tendency to trust or distrust others (Khalil & Pearson, 2008). Second is "interpersonal trust", or trusting beliefs, where the individual believes others are benevolent and inclined toward helping rather than harming others (McKnight et al., 2002; Rosenberg, 1956). Individuals with higher levels of dispositional and interpersonal trust are likely to donate and give higher amounts than individuals with lower levels of both (Bekkers, 2003). The third dimension is “institutional trust”, where the donor has confidence that an organisation’s structures and environment will ensure success. These organisational structures, which include guarantees, legal status and reputation of the organisation, influence the charity of choice and subsequent donations, relationship building and referrals (Bekkers & Wiepking, 2011a; Brown & Ferris, 2007). Charitable organisations depend on individual donors, so developing and maintaining higher levels of donor trust between the organisation and its donors is essential for their survival (Gounaris, 2005).

Trust in an organisation also involves its reputation, which is determined by integrity, honesty, sincerity and concern for the welfare of its beneficiaries (Bennett, 2013; Torres-Moraga et al., 2010). The donors' satisfaction with efficacy also determines trust, professionalism, familiarity with the charity sector, the organisation’s opportunism, and perception of communication effectiveness (Sargeant & Woodliffe, 2007; Torres-Moraga et al., 2010). Trust is vital for an organisation's survival (Gaskin, 1999), and trusted organisations keep their donors and friends and get repeated donations and increased amounts (Bekkers, 2003, p.598; Sargeant & Lee, 2002). Regarding individual giving behaviour, Sargeant and Lee (2004) show that increases in trust can lead to increases in commitment which in turn has a direct effect on giving behaviour.

Within the African context, the various indigenous pro-social concepts and practices such as “*ubuntu”, “Harambee*”, and “*nnoboa*” operate on trust and reciprocity and are not always about altruism (Hailey, 2008). However, trust in African philanthropy has grown recently as more individuals recognise the importance of supporting local initiatives and causes (Kumi, 2017b). This trend is driven by several factors, including the increasing wealth of the African middle class, a growing sense of social responsibility, and a recognition of philanthropy's role in addressing some of the continent's most pressing challenges (Moyo, 2011). However, building trust in African philanthropy can be challenging, as some may be wary of giving money to unfamiliar organizations with a poor track record of accountability and transparency (Moyo & Ramsamy, 2014). In this regard, African philanthropic organizations are working to increase transparency and accountability (Moyo, 2011) by publishing annual reports, having independent audits, and involving stakeholders in decision-making processes (Moyo & Ramsamy, 2014). Additionally, there is a growing recognition of the importance of strategic philanthropy, where philanthropic efforts are focused on specific outcomes and driven by a clear understanding of the root causes of social and economic challenges (Moyo, 2011). This approach is helping to build trust in African philanthropy, as it demonstrates a commitment to impact and a focus on addressing the most pressing needs in communities (Fowler, 2016).

According to Chapman et al. (2021), several studies examining the relationship between trust and giving have identified varied results ranging from positive (Ranganathan & Sen, 2012) to negative (Treiblmaier & Pollach, 2008), and sometimes no significant association (Lin, 2021). These inconsistencies further challenge the assumption that trust is a prerequisite for giving and hint that there may be other important moderators of the trust-giving relationship. Chapman et al. (2021) also suggest that the relationship between trust and giving in Europe and America may show different results from other regions like Africa and recommend studies on trust and charitable giving outside the western context. This study on the motivations for giving in Africa examined trust as a determinant of giving among a Ghanaian population, advancing the effectiveness of resource mobilisation practices in Africa.

3.2.4 Religion

Religious beliefs are important in determining an individual's charitable and giving behaviour (Brooks, 2004; Guo et al., 2013) and have been widely researched in many academic disciplines (Lincoln et al., 2008). The literature shows that donations to religious organizations and places of worship represent the largest recipients of religious, philanthropic donations. For example, in 2020, religious giving in the United States comprised 28 per cent of all giving, making religion the highest recipient of charitable giving in the USA (Giving USA, 2021). In Africa, the Charities Aid Foundation found religion as a strong driver for individual giving across Tanzania, Kenya, and Uganda, ranking it the second-highest motivation for individual giving, and faith-based organisations (FBOs) were consistently ranked highest regarding how positive survey respondents felt about a particular type of organisation (CAF, 2020)

Religious conviction leads to helping behaviours that reflect a deep sense of responsibility, duty and commitment to attaining spiritual salvation (Schuyt et al., 2013; Smith et al., 2006). Religious values of giving are deeply rooted in the texts, traditions and practices of many faiths (King, 2017). Thus, for example, in Judaism, the Hebrew Scriptures refer to *"tzedakah,"* meaning justice. *Tzedakah* is considered a commandment and a moral obligation that all Jews should prioritise giving to help the poor (Tobin, 2001). Beyond giving time and money, there is also an emphasis on relationships with one another as the prerogative of religious giving (Bekkers & Schuyt, 2008). In Christianity, giving is also a significant religious practice. Adherents are expected to pay a tenth of their income as tithe in addition to free-will offerings for charity work and giving to the poor (Dawam et al., 2021; Queen, 1996). In Islam, giving is one of the five pillars of religious worship (Khan, 2004). "Zakat" (meaning to grow in purity) is an annual payment of 2.5 per cent of one's assets, considered by many as the minimum obligation of their religious giving, and most Muslims worldwide make their annual zakat payments central to their faith practice (Eckel & Grossman, 2004; Queen, 1996). Above and beyond the required zakat, Muslims give *"sadaqah"* to the poor as additional gifts (Khan, 2004).

Religious giving is either voluntary or obligatory, referred to as “intrinsic religiousness” and “extrinsic religiousness”, respectively (Park, 2021). Zakat is obligatory and incumbent on a Muslim to pay a yearly prescribed amount of one’s income to an institution. Sadaqah, on the other hand, is voluntary and can be performed at any time. Anyone can receive sadaqah donations, and Muslims can donate as much or as little as they wish. Sadaqah is regarded as an ongoing reward for a Muslim who passes on from this world, whereas Zakat is a charitable act for the living (HANDS, 2022; Khan, 2004). This differentiation is like tithing and a free-will offering in Christianity. According to Christian teaching, tithes cannot count as an offering. Anything above the required tithe counts as an offering and free will. The individual decides what to give as free-will offerings, although Christians believe that the more you give, the more you will receive (Eckel & Grossman, 2004). Unlike tithing and offerings, which are obligatory, Christianity also encourages almsgiving as charity and helping humanity. Sympathy and compassion for and helping the less fortunate drive almsgiving, which is not limited to cash.

Religion also plays a communal and social influence role in motivating individual giving. The community approach to religious giving motivates people to give because they operate within an environmental context in which the individual is encouraged and aware of opportunities to give (Bekkers & Schuyt, 2008). The social context includes the religious institution through which giving decisions and the avenues for making donations occur. In this regard, Bekkers and Wiepking (2011a) identify several practices influencing religious giving and charitable behaviour. Among these are affiliation or membership with a religious institution which motivates giving through “community” (affiliation) or “conviction” (belief) by shaping the individual’s opinion about morality and prosocial behaviour (Galen et al., 2015). Affiliating with a religious group, the religious individual is socialised to help others as a duty and a prosocial value than the non-religious individual (Neumayr & Handy, 2017). Vaidyanathan and Snell (2011) identify and describe “socialised givers” as individuals who give primarily because that is what they have been taught to do, usually by their parents. These individuals give for religious reasons because that is how they are socialised and influenced by significant people. Whether or not people express an awareness of societal needs, they may describe themselves as giving primarily because that is what God, religious doctrines or institutions command, requires, or teaches them to do (Smith et al., 2008, p. 101).

Religious giving serves as a means to avoid guilt, as individuals are motivated to act generously to preserve their moral commitments, alleviate cognitive dissonance and preserve their self-image (Bekkers & Wiepking, 2007, pp. 32-33). “Guilt Givers” give to avoid the emotional consequences of not giving (Vaidyanathan & Snell, 2011). In addition, according to Smith et al. (2008), religious giving can prevent guilt associated with falling short of or failing to meet implicit or explicit expectations of the institution.

The theories and models discussed in this section help explain factors that may influence an individual's charitable acts. However, an individual's motives and expected outcomes are not distinct because they operate in various degrees and overlap, depending on the demographic and behavioural factors and environmental circumstances (Bekkers & Wiepking, 2011a). This research, therefore, considered a range of factors by reviewing theoretical models in economics, sociology and psychology to identify and consider influencing factors as explained by the different disciplines. On their own, the different theories do not fully explain what motivates generosity in people because charitable behaviour from different perspectives of internal disposition or external environmental conditions reflects the complexity of human motivations to give and donate (Bennett, 2003). Furthermore, no theory encapsulates all the possible factors influencing giving behaviours (Steel & König, 2006). Therefore, each theoretical approach must be unpacked to understand the complexities of giving motivations. However, the researcher believes that the Self Determination Theory of human motivation attempts to explain the different perspectives and complexities in identifying motivations. The self-determination theory primarily distinguishes between extrinsic, intrinsic and a third category, amotivation (Ryan & Deci, 2000a). The SDT model captures reward expectation, relational, obligatory and reciprocal aspects of the economic and sociological approaches. The theory also captures attitudinal and behavioural factors espoused by psychological theories. Amotivation, the third category in the SDT model, describes the complete absence of intrinsic and extrinsic motivation types. Figure 1 shows the relationship between the economic, sociological and psychological theories and the SDT.

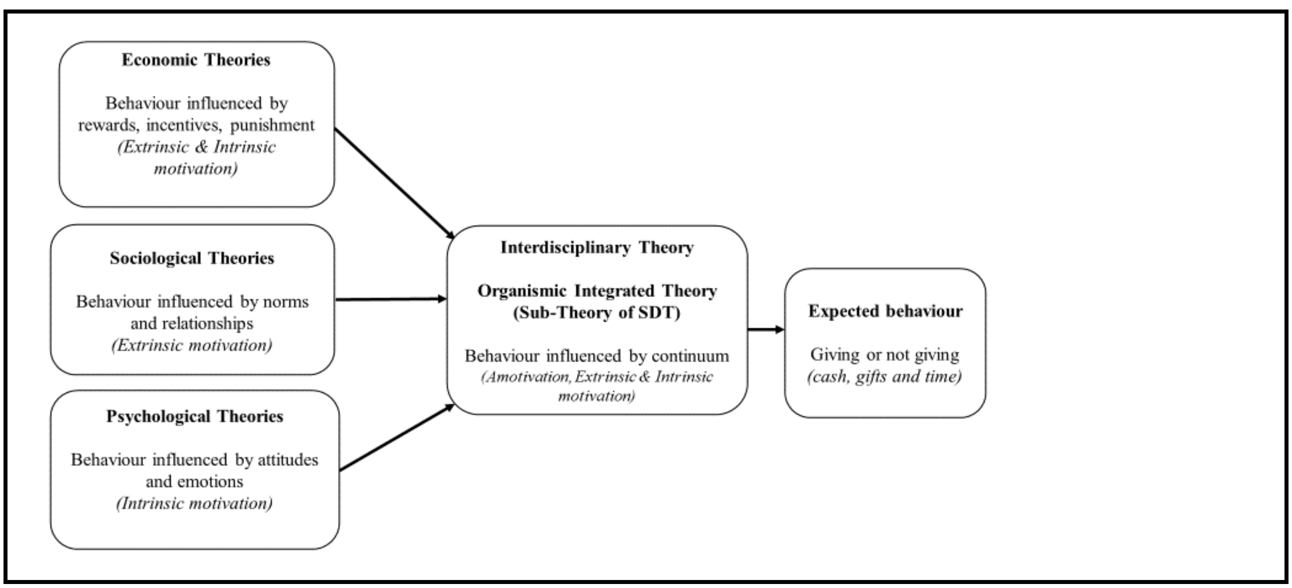

Figure 1: Theoretical Explanation Motivations to Give

The SDT model outlines detailed, verifiable propositions that apply to motivations across different life spheres and disciplines (Ryan & Deci, 2000a). These include education, management, parenting, health and well-being and, as this study shows, prosocial behaviour and philanthropy. For example, in two studies in philanthropy, the SDT becomes an innovative fundraising tool that encourages charitable donations via Charity Gift Cards (Mulder & Joireman, 2016), and the second study is an experimental blood donation context to examine the effect of competence, autonomy and relatedness interventions on charitable donor retention (France et al., 2017). The SDT is broad and specific (Ryan & Deci, 2000a) and allows the flexibility to explain the relationship and influence of intrinsic, extrinsic and amotivational factors in charitable giving within a local context.

3.3 Self-Determination Theory of Motivation

The Self-determination theory is a well-developed meta-theory that helps understand human motivation in many practical fields, such as education, health and well-being, as well as sports and exercise (Deci & Ryan, 1985; Ryan & Deci, 2000a; Ryan & Deci, 2002). Developed in the mid-1980s by Deci and Ryan (1985), SDT is a metatheory based on organismic paradigms, which assume that humans are active organisms motivated to assimilate and integrate knowledge and capacities in their physical and social environments. The purpose of the theory is to explain human motivation and behaviour based on individual differences in motivational orientations, contextual influences on motivation, and interpersonal perceptions (Deci & Ryan, 2008; Legault, 2017; Ryan & Deci, 2002). SDT differentiates motivation into autonomous (intrinsic) and controlled (external) classifications and defines intrinsic and different types of extrinsic motivation, outlining how these types of motivations influence situational responses in different domains. SDT proposes that human beings have three basic psychological needs autonomy (freedom to choose or act), competence (efficacy), and relatedness (connection with others). Therefore, fulfilling all three basic psychological needs is universal and essential for individual motivation and well-being (Deci & Ryan, 1985; Ryan & Deci, 2000a; Ryan & Deci, 2002). Autonomy describes intrinsic motivation and is the ability to feel in control of one's behaviour. Autonomy involves self-initiation and making decisions regarding what and how to give and to whom without feeling coerced. Alternatively, the individual lacks autonomy if they feel controlled or threatened by others or must operate according to rules and deadlines (Legault, 2017). Competence describes the capacity or having the resources (financial, gifts or time) to make a giving decision. Finally, relatedness is the sense of attachment or connection to other people and belonging to a social group that influences a giving decision (Lopez-Garrido, 2021). The use of SDT in this study helped the researcher to understand the influence of the Ghanaian social and environmental context and how fulfilling one or more of the three basic needs influences individuals to engage in charitable and philanthropic acts.

SDT integrates the fundamental concepts of motivation (extrinsic and intrinsic) and the basic psychological needs (autonomy, competence and relatedness) into a sub-theory framework, each addressing different aspects of motivation (See Figure 2). According to this framework, motivations can either be non-existent (amotivation) or lie on a continuum from relatively external (controlled) to relatively internal (autonomous). Essentially, SDT integrates four sub-theories to develop the overarching larger theory. The four sub-theories are 1) Cognitive Evaluation Theory (CET), 2) Organismic Integration Theory (OIT), 3) Basic Psychological Need Theory (BPNT), and 4) Causality Orientations Theory (COT). Each sub-theory contributes a set of key testable hypotheses as part of the overarching meta-theory, which aims to explain human motivation comprehensively. Applicable to this study are the constructs of the Organismic Integration Theory adopted and described in detail. Although the OIT is most applicable to this study, the three other sub-theories are briefly described in the next section to place OIT in context and help comprehensively understand the SDT.

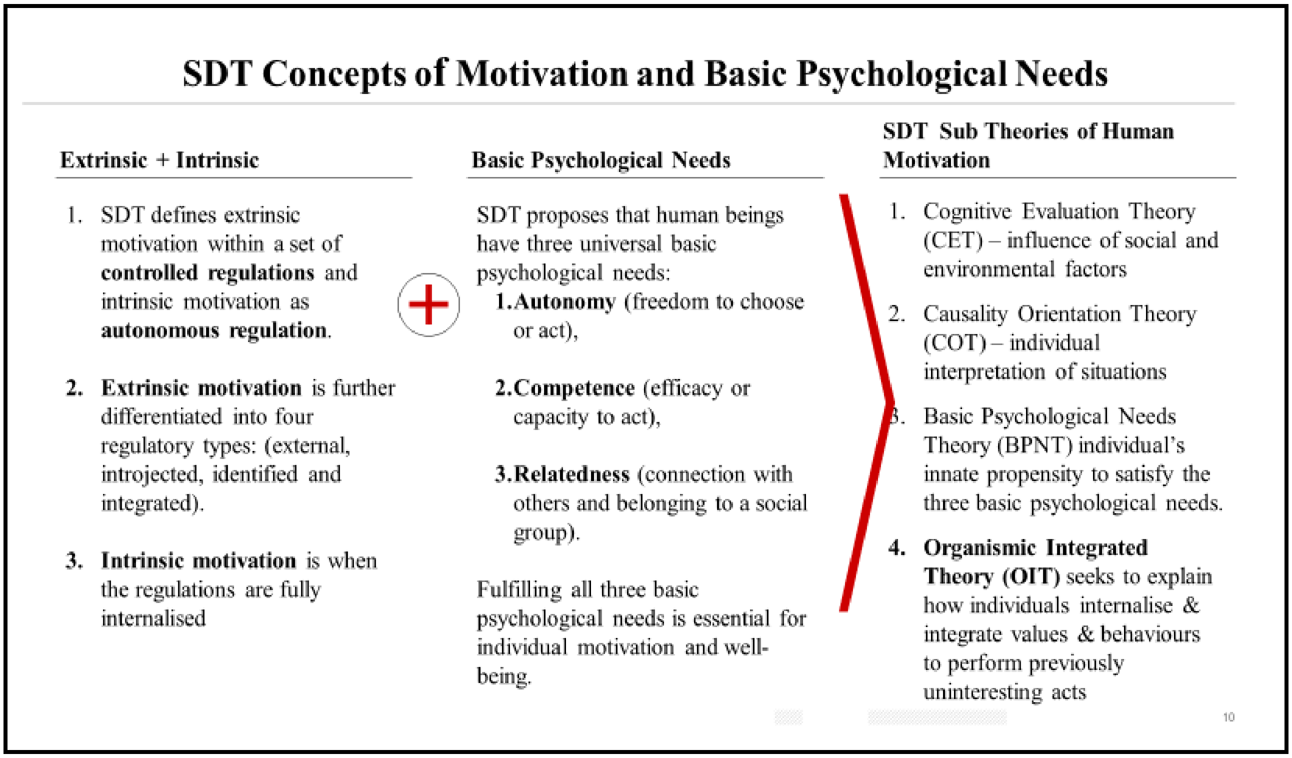

Figure 2: SDT and Basic Psychological Needs

3.3.1 Description of Self Determination Sub Theories (CET, COT, BPNT)

Cognitive Evaluation Theory (CET) is the first sub-theory which conceptualises that social, environmental, and other external factors influence intrinsic motivation by affecting an individual's sense of competence and autonomy (Ryan & La Guardia, 2000). Specifically, CET explains the social and environmental factors that facilitate or undermine intrinsic motivation and the influence of internal and external events on intrinsic motivation (Deci & Ryan, 1985). CET hypothesises that an individual performing a behaviour for external contingencies like money or fame will persist, provided the reward is omnipresent. Conversely, the withdrawal of the reward is likely to result in stopping the behaviour. For example, CET specifies that external rewards like praise and appreciation when one donates or helps others promote competence and autonomy, while perceived punishment like threats and sanctions thwarts the ability to be generous or perform a task optimally (Bandura, 1989).

Causality Orientation Theory (COT) proposes that individuals vary in the extent to which they interpret situations and environmental cues as autonomous or controlled. The sub-theory describes three different orientations a person can experience in making a decision. These are autonomy, control, or impersonal orientation. Autonomy-oriented individuals have high self-esteem, are self-initiating and actively pursue opportunities for self-determination (Weinstein et al., 2012). Control-oriented individuals interpret their behaviours as originating from external or internal controls. These individuals are introjected and motivated to give because of external pressure, rewards, constraints, social directives, beliefs and values that are not personally endorsed. They do not have a sense of choice (Deci & Ryan, 1985). Finally, impersonal-oriented individuals experience helplessness and deem their actions 'out of their hands', perceiving themselves as unable to influence their lives.

The Basic Psychological Needs Theory (BPNT) by Deci and Ryan (2000) proposed that the origins of self-determined motivation stem from the individual's innate propensity to satisfy three basic psychological needs: autonomy, competence, and relatedness. It is also important to note that the three basic needs are complementary - optimal functioning and truly integrated behaviour can only result if all three psychological needs are supported. According to the BPNT, feelings of satisfaction, happiness and peace of mind associated with charitable acts occur because of the freedom of choice, the ability or efficacy to act and the connection with people (Aknin et al., 2013b). In examining the relationship between prosocial behaviour and happiness, for example, Aknin et al. (2013a) concluded that for individuals to derive maximum satisfaction and happiness from the philanthropic experience, they must have a sense of free choice, an opportunity to interact with or connect with the recipient and be convinced that such donations will make a difference in the life of the recipient. The BPNT is linked with organismic integration theory because it charts the origins of autonomous or self-determined motivational regulations.

3.3.2 Organismic Integrated Theory (OIT)

The Organismic Integrated Theory (OIT) seeks to explain how people assimilate externally regulated behaviours and incorporate them into their self-determined behaviours. OIT describes how individuals internalise and integrate values and behaviours to perform previously uninteresting acts (Deci & Ryan, 1985; Legault, 2017). Internalisation is when individuals take on external values they believe in, accept, and make their own. For example, the individual starts to donate money to an orphanage because their parents donate to that orphanage and have taught them that children should be cared for in a homely environment. These values become integrated when the individual fully assimilates and owns them, not just because someone ‘says so’. As a result, the individual feels competent and autonomous in the donation behaviour. According to OIT, giving cash, gift, and time are planned behaviours that can be intrinsically or extrinsically motivated. The perceived locus of causality is central to the organismic integration theory, representing a graduated multi-faceted conceptualisation of motivational styles or regulations. Organismic Integrated Theory describes a continuum of regulated behaviours that show how much and to what extent autonomy, competence and relatedness lead to internalisation and integration of behaviours (Legault, 2017; Ryan & Deci, 2000a). Deci and Ryan’s (1985) heuristic continuum of regulatory modes range from totally non-self-determined at one end to totally self-determined at the other. These are:

- **Amotivation:** the total absence of motivation linked to perceived incompetence.
- **External regulation**: the compliance with external influences. Removing such influencers will likely lead an individual to cease a particular behaviour.
- **Introjection:** acting on self-imposed pressures such as guilt or finding self-esteem in the perceived approval of others.
- **Identification:** a conscious acknowledgement of the value of performing particular behaviours.
- **Integration:** the internalisation of regulations compatible with attitudes and self.
- **Intrinsic:** the internalisation of regulations such that undertaking the activity is for their own sake and enjoyment without regard to external factors.

3.4 Organismic Integrated Theory as the Theoretical Framework for this Study

This study adopted the OIT sub-theory within the SDT meta-theory as the analytical framework that describes regulations (autonomous or controlled) influencing the three motivation types: amotivation, extrinsic motivation and intrinsic motivation (Deci & Ryan, 2008). According to SDT, intrinsic motivation is when the individual is regulated or controlled by internal pressure, extrinsic motivation is regulated and controlled by external environmental pressure, and amotivation is when neither intrinsic nor extrinsic motivation exists. It is, however, noted that not all internal motivations are intrinsic. Instead, the three types of motivation (amotivation, extrinsic and intrinsic) are part of a continuum that helps predict the individual’s behaviour. Figure 2 shows the continuum of motivations as developed by Ryan and Deci (2000a)

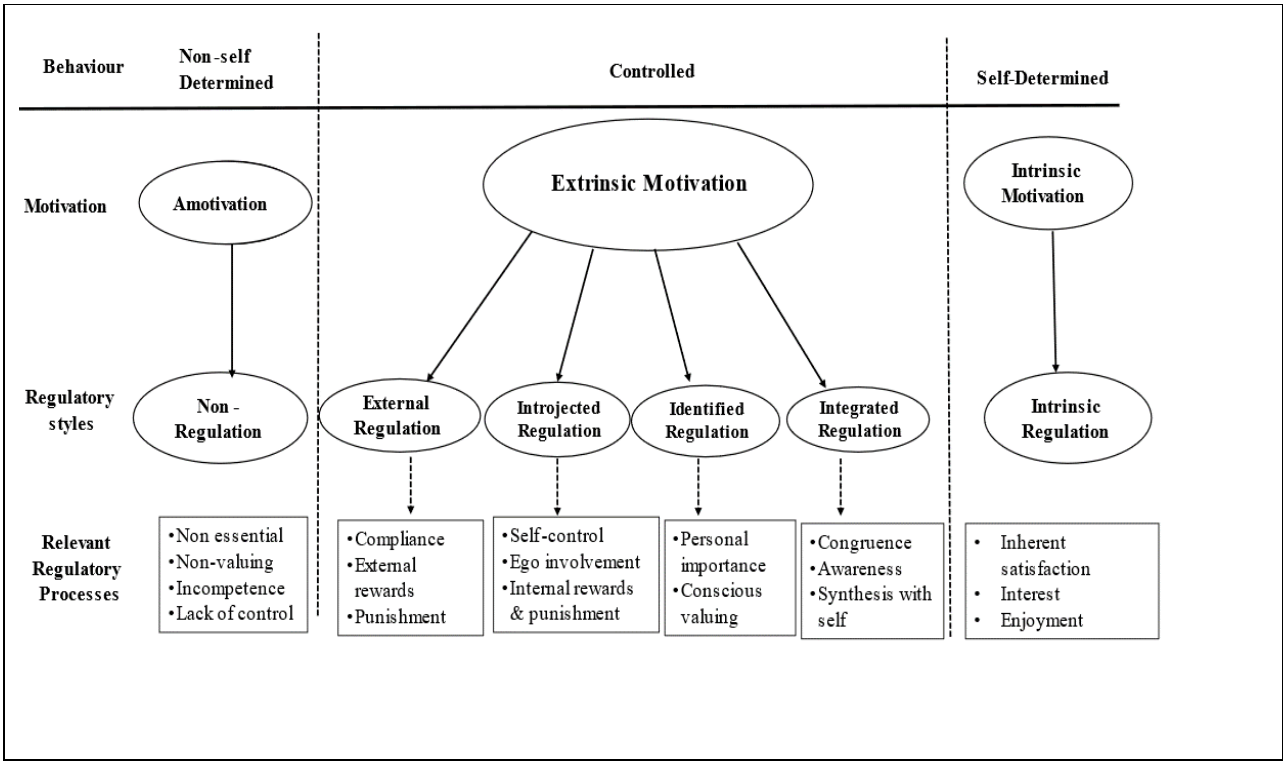

Figure 3: The continuum of motivations as developed by Ryan and Deci (2000a)

The variables on the continuum range from a state of no interest or intention to donate (amotivation), on the extreme left, to a state of intrinsic motivation on the extreme right. In between are four extrinsic regulations – external, introjected, identified and integrated. The following sections explain these regulations as they relate to motivations for philanthropic and giving behaviour.

3.4.1 Amotivation and Giving

Amotivation is where all three basic psychological needs (autonomy, competence, relatedness) are absent. The individual perceives that they lack the competence to make a difference with their time or money, do not have the autonomy to act on their own volition, and do not feel connected to the people or the cause that requires a donation. The amotivated person lacks intention and desire and is unwilling or able to act because he or she does not believe or expect the giving action to yield positive results (Seligman, 1975). Amotivated persons perceive their actions as insignificant, not essential or not valued (Deci & Ryan, 1995; Ryan et al., 2011). The individual is not regulated and has no internal or external motivation to act (Deci & Ryan, (2000b). Therefore, the amotivated individual does not value the giving action. Statements like “I do not think my donation will make a difference” reflect amotivated behaviours in giving.

An amotivated individual may not give to others or donate to charity because they lack the motivation or interest. They may not feel personally invested in the charity or its impact and, as a result, may not be motivated to contribute. Additionally, an amotivated person may feel overwhelmed by the prospect of donating to charity or lack confidence in their ability to make a meaningful difference. However, when supported and encouraged, the amotivated individual may overcome their perceived incompetence and take meaningful steps to help.

3.4.2 External Regulation and Motivation to Give

Four different degrees of externally regulated behaviours lie on the continuum. These are external regulation, introjected regulation, identification regulation and integrated regulation. Externally regulated behaviours are the least autonomous, and the individual experiences an external locus of causality, perceiving that the giving behaviour is controlled or governed by external sources, including significant people in their lives, rules or directives, and imposed norms (DeCharms, 1968; Ryan & Connell, 1989). Charitable acts satisfy external demands or pressure and include the expectation of tangible or intangible rewards, sanctions, and loss of privileges or group memberships. Individuals give because they must, and there is little or no commitment to charitable behaviour except for demographic and socioeconomic influencers. Introjected regulation describes internal regulation that also controls and places internal pressure and expectation on the individual. The individual perceives the charitable act as a “must-do” to avoid feelings of guilt, shame and low self-worth or as an ego enhancer.

For example, “I feel sad if I am unable to donate” or “I am in a privileged position” are statements depicting introjected motivations. While introjected regulated motivation can achieve internal stability because it no longer requires external prompts, it still has a relatively external perceived locus of causality and is classified as external motivation (Deci & Ryan, 1995). Identification regulation is when the individual is charitable or helps others because they want to and not because they must. In identification regulation, the individual’s influence is the relevance and usefulness of their help and donation. For instance, “I give to the orphanage so the children will have a place to stay”. The individual believes the donation will help change the beneficiary’s life and wants to help. The expectation of a positive outcome for their contribution influences the donation act. Over time, and with multiple positive outcomes, the individual internalises the giving behaviour associated with the giving activity. They integrate this giving behaviour with their own deeply held values like “I donate because I believe that children should be cared for.” Once the behaviour becomes internalised, the individual experiences a sense of volition, pleasure, energy, persistence and gratification associated with the helping and charitable act (Deci & Ryan, 1995). Integration is not intrinsic motivation because the locus of causality is still external, even though there is only a thin line between integration and intrinsic motivation.

Externally regulated individuals may not feel a personal connection to the cause and may not see the value in donating. However, unlike amotivated individuals, they may also be aware that donating to charity organisations will result in a tax deduction and may decide to donate to receive this external reward. The motivation to give is driven by the external regulation of the tax deduction rather than an internal desire to make a difference or help others. External regulation can be a useful tool in motivating individuals to engage in charitable that have social benefits. Additionally, individuals motivated primarily by external rewards may be less likely to continue giving over time, as the rewards may become less salient or appealing over time (Batson, 2011; Deci et al., 1999; Ryan & Deci, 2000b).

3.4.3 Internal regulation and Motivation to Give

The SDT continuum ends with intrinsic motivation (see Figure 2), in which giving and charitable behaviours become interest-driven activities. The individual derives pleasure and satisfaction in giving and helping others or being generous. To derive maximum pleasure and happiness from the philanthropic and charitable experience, the individual must: [1] feel the decision was free of cohesion (autonomy); [2] must have the opportunity to interact or connect with the recipients (relatedness), and [3] be convinced that the donation will make a difference or achieve its intended purpose in the life of the recipient (competence) (Batson, 2011; Deci & Ryan 2000c). Thus, all three basic psychological needs must be present. Statements like “I give to orphans because I enjoy giving” and “giving is innate and inherent” reflect internally regulated behaviours.

In charitable giving, internal regulation might involve giving to a charity because the individual believes in the cause or values the act of giving. For example, if an individual is passionate about environmental conservation. They may seek opportunities to donate to environmental charities, not because they seek external rewards or avoid punishment, but because they genuinely care about the cause and want to make a difference. In this case, the individual's motivation to give is driven by internal regulation, as they find giving to be personally fulfilling and aligned with their values.

Another example of internal regulation in charitable giving might be an individual who has experienced a health condition and decides to donate to a charity supporting research into that condition. In this case, the individual's motivation to give is driven by a personal connection to the cause and a desire to advance knowledge and potential treatment options. Overall, internal regulation is a powerful motivator for charitable giving, as it taps into an individual's inherent desires and values. By aligning giving with personal beliefs and passions, individuals may be more likely to feel fulfilled and satisfied with their contributions and more likely to continue giving over time.

The significance of OIT in the giving behaviours of individuals is to understand what, why and how the individual moves from an amotivated state to becoming extrinsically motivated and ultimately intrinsically motivated to give. In other words, what personal, social and environmental conditions nurture or inhibit the internalisation and integration of otherwise non-interesting extrinsic actions? OIT proposes that internalisation is more likely to occur in a social environment promoting feelings of relatedness and where significant others prompt and model valued behaviours. Sociological theories of motivation advance and emphasise the influence of norms and social values in giving behaviours (Barman, 2017; Simmons, 1991; Wang & Graddy, 2008). Individual actions conform to the group or societal expectations shaped by shared values, culture, customs and traditions that define communal living (Aina & Moyo, 2013; Schervish & Havens, 1997). These external societal pressures dictate giving and helping and determine behaviours to which community members must comply or face the consequences for non-compliance. Appropriate giving behaviours are rewarded, and inappropriate behaviours are "punished". For example, the Individual who prioritises relationships conforms by performing charitable acts considered obligatory.

3.5 Conceptual Framework

The conceptual framework for this research helped to unpack the factors and understand better what influences the individual giving of cash, gifts and time to other individuals and organisations. The framework also helped to identify why individuals sometimes choose not to help others. These objectives were achieved by adopting the definitions of the three motivational domains in the Organismic Integrated sub-Theory of the Self-Determination Theory (Ryan & Deci, 2000a), which are:

a. Amotivation –unwillingness and unable to help.
b. External regulation – giving to gain rewards, avoid punishment, seek approval, prestige or recognition and
c. Internal regulation – sympathising and empathising with those in need.

Extrinsic motivations are the controlled or externally regulated behaviours mostly influenced by demographic, economic and social factors such as age, gender, income, social norms and relationships. Intrinsic motivations are autonomous and internally regulated behaviours mostly influenced by attitudes and values, which include trust and empathy. While some extrinsic motivations are completely controlled (external and introjected), others are somewhat autonomous (identified and integrated). The conceptual framework also considers overlaps, combinations and transitions from one regulation to the other because giving decisions are determined by the internal and external environment before, during and after the generous act. Figure 3 depicts the conceptual model for this study using the three main motivational categories – amotivation, extrinsic and intrinsic.

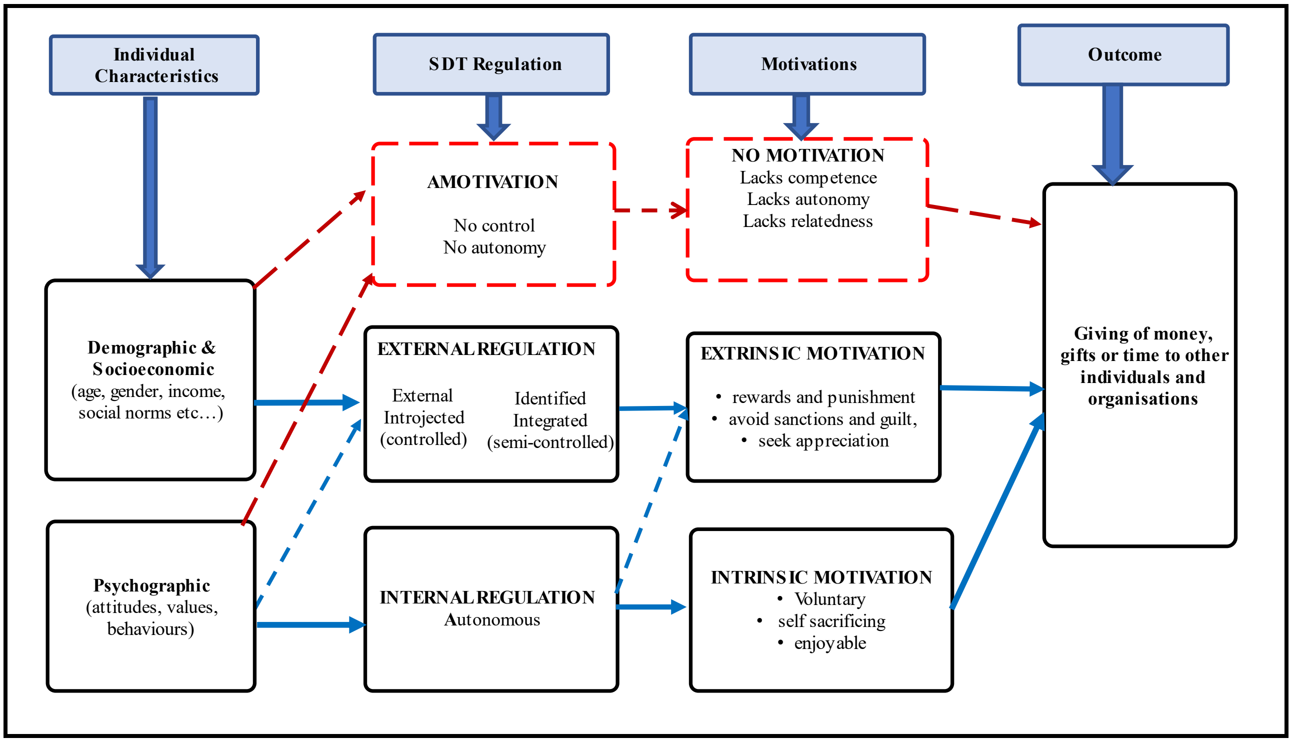

Figure 4: Conceptual Framework for Individual Motivations for Giving

Figure 3 illustrates the process influencing the individual's motivation to give (money, gifts or time) in a controlled or autonomously regulated environment.

Individual Characteristics are the demographic and psychological factors influencing giving decisions.
SDT Regulations describe the level of control or autonomy the individual has to make a decision. In addition, the regulations determine the type of motivation influencing giving decisions.
Motivations are the extrinsic and intrinsic factors influencing the individual's actions.
The outcome is the decision to give or not to give.
The amotivated individual is not influenced by individual characteristics, nor is he/she regulated by the external or internal environment. Therefore, the amotivated individual lacks the motivation to make any form of giving decision. The outcome is not to give. The externally regulated individual is influenced by one or more individual characteristics and motivated to give because of the expected external rewards and benefits. The individual influenced by psychographic factors is internally regulated and motivated to give without external coercion. However, the individual is sometimes semi-controlled when they experience internal warm glow rewards like happiness for their giving actions.

3.6 Conclusion of Literature Review

This chapter presented models and approaches from economics, psychology and sociology to explain motivation and individual giving behaviour. Economists pursue a rational and individualistic approach arguing that individuals give for both selfless and selfish reasons and sometimes for a combination of both. The sociological perspective emphasises the relational aspects of giving behaviour, arguing that individuals satisfy their need for societal acceptance when they give. Psychological theories turn to subjective dispositions such as satisfaction, self-esteem, empathy, forgiveness, fear, and sympathy to explain individual giving behaviour (Mitani, 2014). These individual theories come together and complement each other in the self-determination theory of human motivation, which suggests that individuals are either externally or internally motivated to give and that the decision to give is determined by their need for competence (efficacy), relatedness (belonging) and autonomy (freedom to choose). According to Deci and Ryan (1995), as individuals internalise and assimilate the regulations into self, they experience greater autonomy in their charitable actions.

Given the broad scope and flexibility of the SDT, the theory has generated considerable applied research and numerous interventions in various fields, such as education, sports, health and medicine, and it is also not without controversy. One such controversy is the emphasis on autonomy as a basic need, compared to the other needs of relatedness and competence. For example, Iyengar and Lepper (1999) suggested that cultural values for autonomy are opposed to relatedness and group cohesion by equating autonomy with making choices independently of one's reference group (Chirkov et al., 2003, p. 98). Another criticism is the Westernisation of the internalisation construct, in which Miller (1997) observes that "in some cultures, adherence to controlling pressures yields more satisfaction than does autonomy". In response to these criticisms, however, Chirkov et al. (2003) explain that Miller's characterisation of autonomy as individualism, independence or separateness does not agree with SDT's definition of autonomy. Autonomy in SDT, according to Deci and Ryan (1985), is when a person behaves willingly and fully endorses the actions in which he or she engages and the values expressed by them. Therefore, people are most autonomous when they act according to their genuine interests or integrated values and desires.

In reviewing the literature for this research, the researcher observed a dearth of SDT studies in prosocial behaviour; philanthropy is almost absent. However, the broad applicability of the theory and its theoretical contribution provides myriad practical implications for many domains, such as philanthropy. Therefore to answer the research questions, the next chapter outlines and describes in detail the research methodology used in this study.

4 CHAPTER FOUR: RESEARCH DESIGN AND METHODOLOGY

4.1 Introduction

This chapter describes the research methodology used in collecting and analysing the data that helped to answer the research questions. The research's main objective was to understand what motivates Ghanaians to give cash, gifts or time to help others and support organisations. This chapter outlines and justifies the methodological choices with theoretical and philosophical implications. Selecting the right research methodology and methods was important in answering the research questions and an essential element of this study (Draper, 2004). The three research questions are:

Research Question 1: What are the significant individual demographics and psychographic characteristics that determine the likelihood of giving among Ghanaians?

Research Question 2: How do the significant individual demographics and psychographic characteristics influence the likelihood of giving among Ghanaians?

Research Question 3: To what extent do the demographics and psychographic characteristics influence individual giving among Ghanaians?

The research methodology, which is the plan, structure and strategy of investigation for this study, was developed to help answer the research questions (Kerlinger, 1986). The plan outlined the overall research program and was useful in providing an efficient framework and direction for the study investigation (Chawla & Sodhi, 2011). The methodology included a research design that specified the sources and types of information relevant to the research questions (Emory & Cooper, 2003) and served as a blueprint specifying the approach for data collection and analysis (Phillips, 1971). The general guiding principle for the methodological framework used was its ability to help achieve the research objective (Collis & Hussey, 2013; Creswell & Creswell, 2003) of identifying and explaining the factors that influence individual charitable acts towards other individuals and organisations. Specifically, the factors that influence amotivation, extrinsic and intrinsic motivations. The literature review indicates that motivations are complex (Bar-Tal, 1982), and no single approach can provide all the answers. Therefore, the study of motivation called for more than one approach, method and technique to identify the various factors likely to influence the charitable behaviours of Ghanaians.

This methodology chapter has eight sections. After this introductory section, the second section discusses the philosophical assumptions informing the research approach and design, which are discussed in Sections Three and Four. Section Five details the methods used in data collection, followed by ethical considerations, reliability and validity and the limitations of the research process.

4.2 Research Paradigm

Research processes are guided by philosophical orientations that provide the rationale for the methodological framework. The research philosophy reflects the researcher's perspective on knowledge development, which influences how one conducts research (Saunders et al., 2019). The research method chosen is determined by the research philosophy (or paradigm) researchers use to conduct their research (Creswell, 2014; Easterby-Smith et al., 1991; Silverman D, 2016). There are many definitions of research paradigms. For example, Guba (1990, p. 17) defines a research paradigm as "a basic set of beliefs that guide action". According to Easterby-Smith et al. (1991, p. 27), understanding philosophical issues is extremely beneficial because it clarifies the research design and helps the researcher choose the best design for the investigation. Additionally, a paradigm speaks about the researcher's philosophical orientation and reflects the researcher's abstract beliefs that guide their interpretation of reality in deciding the ontology, epistemology, methodology, and methods to be used (Crotty, 1998; Saunders et al., 2019).

The literature identifies two main paradigms: positivism and interpretivism, and a third, pragmatism, that combines positivism and interpretivism. The different paradigms imply different ways of finding solutions to problems and explaining events (Babbie (2013). Therefore, understanding the philosophical underpinning was a prerequisite for understanding the motivations underlying individual giving behaviours. Accordingly, the appropriate philosophy informing this study was chosen to help unpack the research problem and to answer the questions of identifying and explaining the factors influencing individual giving (Silverman, 2016).

4.2.1 Positivism

Positivists adopt the stance of the natural scientist and hold the view of one reality (Saunders et al., 2019). The positivist believes that scientific methods are the only way to establish truth and objectivity and use scientific methods, techniques, and procedures as the frameworks for investigating the social world (Kawulich & Bagele, 2012). Positivism holds an epistemological (nature of knowledge) position that advocates for applying the methods of the natural sciences to the study of social reality and beyond (Bryman, 2016; Giddings, 2006). A positivist researcher believes that the world follows fixed laws of causation; that the complexity of phenomena in this world can be better confronted through reductionism; and that more emphasis should be placed on objectivity, measurement, and repeatability (Fitzgerald & Howcroft, 1998). The methodology is highly structured and quantitative to facilitate replication (Saunders et al., 2019), and throughout this study, the positivism paradigm influenced the causal relationship between the factors that motivate and influence the giving behaviours of individuals in the Ghanaian context.

4.2.2 Interpretivism

Interpretivists perceive the world as socially constructed and subjective (Bryman & Bell, 2015). They believe that people and knowledge are interrelated and assume that subjective reality can be constructed socially through language, common meanings and consciousness (Flick, 2015). With interpretivism, the ontological and epistemological orientation is that reality is subjective (Bryman & Bell, 2015). Interpretivism aims to explore the complexity of social phenomena to gain interpretive understanding (Collis & Hussey, 2013) and overlook the positivist approach toward subjectivity by using objectivity, built on individuals' interpretations, to understand society (Hussey & Hussey, 1997). The interpretivism research methodology is qualitative (Creswell & Creswell, 2003) and, in this study, the interpretivist approach helped to explain the demographic, attitudinal and behavioural factors influencing giving behaviour.

4.2.3 Pragmatism

Pragmatism is the alternate viewpoint that strives to reconcile objectivism and subjectivism by embracing mixed methods and models and applied research philosophy (Johnson & Onwuegbuzie, 2004; Teddlie & Yu, 2007; Teddlie & Yu, 2007). The pragmatist believes that problems can be solved through various approaches and are concerned about solutions rather than methods, focusing on combining, integrating or mixing research methods (Patton, 1990). Pragmatism also addresses the difficulties in investigating and determining the problem through a well-thought-out research design and strategy and provides several philosophical foundations for research (Cherryholmes, 1992; Fetters et al., 2013). These include:

1. Not being connected to any single system of philosophy and reality, thereby applying mixed methods research in which investigators draw freely from quantitative and qualitative assumptions.

2. The individual researcher chooses which methods, techniques, and procedures best meet the research and researcher's needs and purposes.

3. Not seeing the world as an absolute unity. Mixed methods researchers look to several approaches to collecting and analysing data rather than subscribing to one way.

4. Pragmatists need to establish a purpose for mixing methods and a rationale for combining qualitative and quantitative data in the first place.

This study adopted a mixed-methods research approach drawing on the pragmatism worldview. Informed by the literature review explaining extrinsic and intrinsic human motivations from different disciplinary perspectives, understanding the complex subject of human-giving behaviour could not have sufficiently been investigated only through a positivist or interpretivism worldview (Bryman, 2006; Greene, 2007).

Thus, the research used both quantitative and qualitative research methods. The positivist approach of the research provided numerical data on the demographic and attitudinal influencers that helped to explain the causal relationship between the determinants and giving behaviour. The interpretative approach also helped unpack some of the complex socially constructed human-giving behaviour using narratives, perceptions, and interpretations, some of which were subjective from the researcher's view but provided new knowledge, insights, and understanding of human-giving behaviour. The pragmatic paradigm provided an opportunity for "multiple methods, different worldviews, and different assumptions, as well as different forms of data collection and analysis in the mixed methods study" (Bryman, 2006; Creswell et al., 2003).

4.3 Research Approach

The research approach detailed the plan and procedure for the study and included the steps from broad assumptions to detailed data collection, analysis, and interpretation. The research approach decision for this study, guided by the philosophical assumptions, included the research design, research methods and integration of results. Choosing the best approach was influenced by several considerations, including the research problem, individual experiences with the motivations underlying giving to other individuals, and relationships with institutions mediating between the giver and receiver. The pragmatic worldview allowed the researcher to use multiple research methods that enabled different but complementary perspectives on motivations and giving (Creswell & Creswell, 2003). The study used a mixed-method approach of quantitative and qualitative methods to identify and understand the different factors influencing human behaviour. The following sections detail different mixed-method designs and discuss the rationale for the selected design for this study.

4.4 Research Design

Mixed-method research designs combine at least one qualitative and one quantitative research component (Bryman, 2012) and are considered the "glue" that holds all of the elements in research together. It is, the blueprint of the research as defined by Zikmund (1988, p. 41); the design is "a master plan specifying the methods and procedure for collecting and analysing the needed information". There are several mixed-method design classifications and typologies. This section discusses the four major design dimensions by Greene et al. (1989). These are: (1) the purpose of mixing, (2) theoretical drive, (3) timing and the (4) point of integration.

4.4.1 Mixed Methods Design

Purpose of mixing: the overall goal or purpose of mixed methods research in combining qualitative and quantitative research components is to expand and strengthen a study's conclusions and, therefore, contribute to the published literature (Schoonenboom & Johnson, 2017, p. 110). This study adopted mixed methods in which the different but complimentary results from the qualitative and quantitative components helped strengthen the conclusions that demographic and behavioural factors influence individual generosity among Ghanaians. Mixing the quantitative and the qualitative methods, also known as triangulation, helped answer the central research question of what motivates individual giving (Greene et al., 1989, p. 259). Denzin (1978) defines triangulation as combining methodologies when studying the same phenomenon. Morse (1991, p. 122) states that triangulation is "to obtain different but complementary data on the same topic". The intent and purpose of triangulation in this study were to bring together the differing strengths and non-overlapping weaknesses of quantitative methods (for example, large sample size, trends and generalisation) with those of qualitative methods (small sample, details, in-depth) in a one-phase research process. According to Denzin (1978), triangulation design has three possible outcomes: convergence, inconsistency and contradiction. Triangulation in this study resulted in the convergence between the findings with the quantitative statistical results providing evidence of causality and the qualitative narratives explaining the reasons for the association.

Theoretical Drive: According to Johnson et al. (2007), mixed methods can have three different theoretical thrusts. They can either be qualitatively dominant or driven, making the researcher reliant on qualitative, interpretive research processes while recognising the importance of quantitative data and approaches. Quantitative dominant or relying on a quantitative postpositivist view of the research process while acknowledging the relevance of qualitative data and approaches. The third drive, the qualitative-quantitative continuum, places equal status on both drives and aligns with the pragmatic worldview. Choosing which theoretical drive to utilise is also a priority decision in which the researcher determines if the qualitative or the quantitative process should be prioritised (Bryman & Bell, 2015).

The present study assumed equal status for both methods. The quantitative method helped to identify the observable demographics and psychographic characteristics of individual giving behaviour. However, the quantitative method alone would not have provided enough meaning to underlying factors influenced by the social and environmental influencers. Therefore, it was critical to study these intricate and complex influences and how they affect individual giving through interviews - collecting both qualitative and quantitative data provided different but complementary insights in the same study that helped unravel the "what" and "how" of motivations in individual giving behaviours.

Timing: Another design consideration in mixed methods relates to the timing of the components. Timing is either "concurrent" (parallel) or "sequential" (Guest, 2013; Morse, 1994). Timing is the time the data sets are collected. However, most importantly, timing describes the order in which the researchers use the data within a study (Morgan, 1998). This study opted for the concurrent or parallel data collection method. The parallel method entailed the simultaneous collection of qualitative and quantitative data, prioritising both strands of data collection and analysing the two data sets independently for comparison (Bryman, 2016).

Compared to a sequential method that would have required the collection of one strand of data before the other, the concurrent method saved time because the two different sets of quantitative and qualitative data were collected at the same time between March and June 2021. In addition, the convergence method helped compare the two sets of analysed quantitative statistical results (using surveys) and qualitative findings (using interviews) to corroborate and validate the results (Creswell, 2014).

Point of interface: The distinction between sequential and concurrent refers to the fourth important feature in a mixed-method design, i.e., the "point of interface" or integration, where the qualitative and quantitative components merge or converge (Guest, 2013). There are specific approaches to integrating the different components of mixed methods research. Integration occurs at the different stages of design, methods, interpretation and reporting (Creswell et al., 2011). In this study, integration at the design stage happened during the study's conceptualisation by choosing the parallel design. Integration at the methods level links the methods of data collection and analysis either by *merging* the two data sets, *connecting* data from the analysis of one set of data to the second data set, *embedding* one form of data within a larger design or procedure or by using a *framework* (theoretical or program) to bind together the data sets (Creswell & Creswell, 2003). By intentionally choosing the convergent parallel approach during the design stage, the researcher anticipated integration through merging even though the quantitative and qualitative data would be collected and analysed separately using a parallel process. The two strands of analysed data were merged at the point of interpretation, looking for convergence, divergence, contradictions or relationships between the two datasets (Bain, 2016; Creswell et al., 2003). Both data sets were merged and presented in a table format with narrative descriptions for each conceptual grouping. The quantitative results and analysis helped answer the first research question: "What are the significant individual demographics and psychographic characteristics that determine the likelihood of giving among Ghanaians?". The qualitative results also provided results and analysis that helped to answer how significant demographic and psychographic characteristics influence the likelihood of individual giving among Ghanaians. Integrating the two separate results showed corroboration, which helped to establish the relationship between the identified characteristics and the underlying motives associated with them. The merged results also provided the basis for discussion and conclusions in the final stages of the research and helped answer the third research question: "To what extent do the demographics and psychographic characteristics influence individual giving among Ghanaians?"

The final integration for this study occurred at the discussion stage, where thematic content areas of the Self-determination Theory domains of autonomy, competence and relatedness informed the discussion within the three regulations: amotivation, extrinsic and intrinsic (Creswell & Plano-Clark, 2017). Figure 4 illustrates this study's convergent parallel design process.

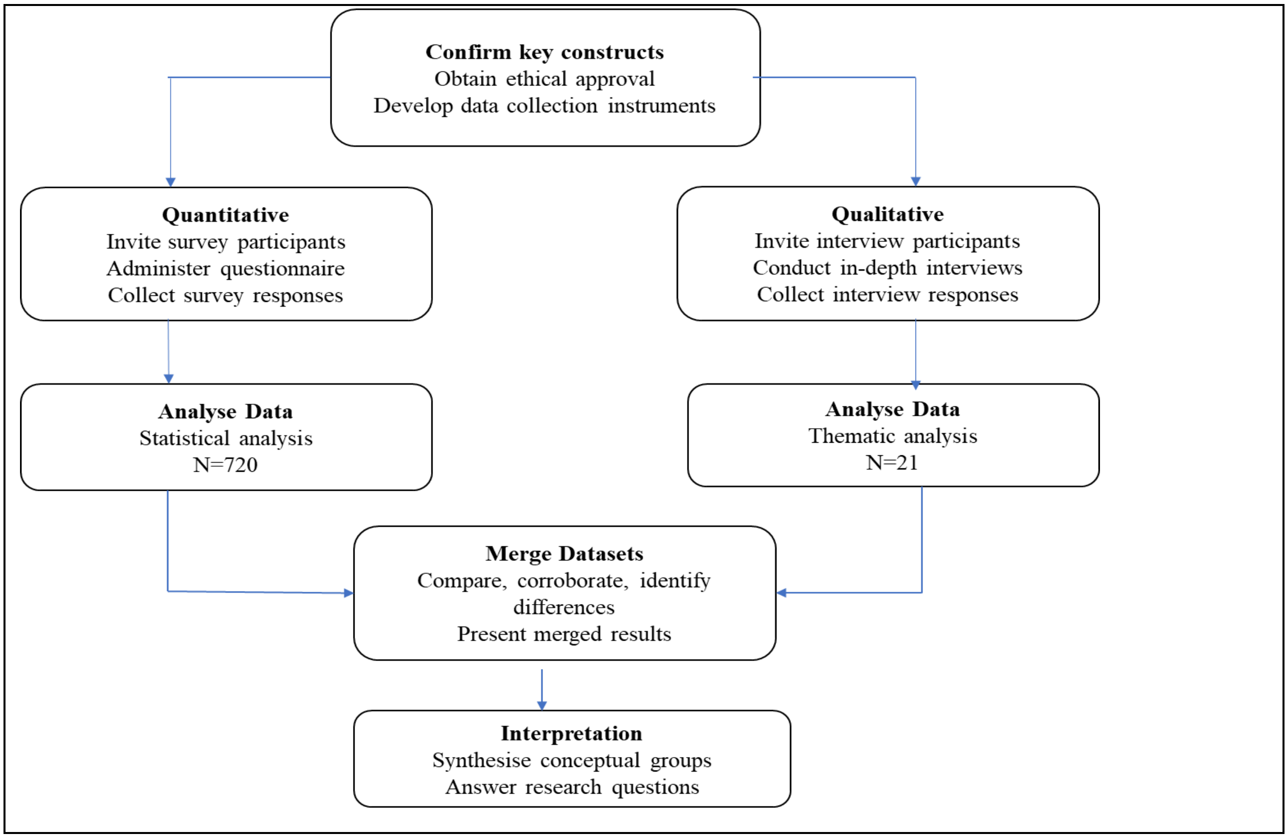

Figure 5: Study Design – Convergent Parallel Mixed Design. *Adapted from Rosenkranz* ***et al., (2015)***

4.5 Research Methods

4.5.1 Data Collection

Data for research can be collected using qualitative methods like interviews or quantitative methods using surveys (Bryman, 2012). This study used a combination of qualitative and quantitative data collection methods. Combining the two methods in the same study helped clarify and better understand the research problem and answer the research questions (Saunders et al., 2019). Informed by the research paradigm, approach and design, the data collection methods used in this study included secondary data from literature reviews, sampling, questionnaires and interviews.

Literature on giving behaviour and African philanthropy was reviewed throughout the study. The reviewed literature included academic books, journals, reports, thesis, and internet search engines like google and web pages. These various sources of information and secondary data were useful and relevant in providing context to the study of charitable giving (Chidlow et al., 2015).

4.5.2 Sampling

Mixed-method sampling combines qualitative and quantitative techniques to answer the research questions (Teddlie & Yu, 2007). Sampling decisions include what and how to obtain data and the actual units, numbers or scores to be measured or observed (Collins et al., 2007). The sampling techniques available in social research are divided into two main categories: probability and non-probability (Teddlie & Yu, 2007). Probability sampling techniques are generally used to generate data for quantitative studies, while non-probability sampling is generally used for qualitative studies. This study used a concurrent mixed method approach and therefore required sampling through probability and non-probability sampling. Probability sampling provided data for the quantitative strand, while non-probability sampling provided data for the qualitative strand of the study. The sampling for the two sets of data occurred independently but simultaneously, with the only commonality being that almost all the non-probability drawn samples were a subset of a random sample (Teddlie & Yu, 2007).

4.5.2.1 Probability Sampling

Probability sampling, primarily used in quantitative studies, involves randomly selecting a relatively large number of units from a population (Tashakkori & Teddlie, 2003). Probability sampling aims at representation, and each member of the target population has an equal chance of being selected. In this study, probability sampling involved randomly selecting 720 Ghanaians living in Ghana and outside the country. The random selection of study participants gave each Ghanaian a fair chance to be chosen as the researcher sought to generalise the findings to the Ghanaian population. The sample size of 720 Ghanaians was considered large enough to represent Ghanaians living at home and in the diaspora. The data generated from the randomly sampled population was numeric, focused on breadth rather than depth of information and ensured anonymity for the study participants. The probability sampling helped to select participants whose demographic, socioeconomic and psychographic characteristics provided answers to the first research question on identifying the different influencing factors of giving behaviour among Ghanaians.

4.5.2.2 Non-Probability Sampling

Non-probability sampling includes purposive and convenience sampling techniques primarily used in qualitative studies. Non-probability sampling for this study involved the selection of 21 adult Ghanaians, who were selected using purposive and convenience sampling techniques. Purposive sampling is where particular settings, persons, or events are deliberately selected for the important information they can provide to help answer the research questions. In this study, purposive sampling included participants who were disabled and illiterate (Maxwell, 1997). The convenience sampling technique involves drawing samples that are both easily accessible and willing to participate in a study (Maxwell, 1997), and the sampling for this study included family members, friends and individual Ghanaians who were available, willing and easily accessible in the researcher's location or virtually by phone or zoom. The use of convenience sampling in this study had the advantage of time and cost savings (Bradley, 2007), and a good response rate since all selected participants were either captive or willing (Bryman, 2012; Teddlie & Yu, 2007). While gaining insights and a deep understanding of the motives and giving behaviour of the target population, Bailey (1994) argues that it is impossible to generalise the findings in convenience sampling because the researcher does not know if the population of this sample is representative. Not every individual in the target population has a chance of being included, and the sample does not have to be representative of the general population (Bryman, 2012).

Using non-probability sampling as a technique in this study helped collect data from participants to answer the second research question on how individual characteristics influence their giving behaviour to others and organisations.

4.5.2.3 Sample Size

The extent to which the researcher can generalise research findings and conclusions depends on the sample size (Taherdoost, 2016). In a mixed methods study, there is typically more than one sample that may vary in size. Depending on the research strand and research question, the sample size could range from small to large numbers or units (Teddlie & Yu, 2007). Sampling in quantitative studies aims to represent the general population being studied, while qualitative studies aim at a depth of knowledge of the phenomenon (Teddlie & Yu, 2007). Achieving representation in quantitative studies requires a sample size relative to the general population of interest (Wunsch & Gades, 1986), and according to Miaoulis and Michener (1976), the adequate sample size for a random sampling method should meet three specific criteria. These are the precision or sampling error, confidence level, and degree of variability in what is measured (Israel, 1992). Generally, a 5% margin of error, 95% confidence level and variability of 5% in a random sample size of 400 are considered adequate in quantitative research for a population of 100,000 and above (Taherdoost, 2016). Following the criterion for determining the adequate sample size, this study relied on an online sample size calculator to determine the minimum number of required statistical sample sizes for the quantitative component of this study. The estimated minimum sample size for the study's quantitative strand was 385, and the actual sample was 720.

The focus in qualitative studies is on the depth of information. Therefore, sample sizes are designed to carefully select a small number of cases that will yield the most information about the research topic (Patton, 2002). In the current study, the sample size of 21 was purposefully and conveniently selected and interviewed to generate narrative data that provided insight into giving behaviours.

An important factor in determining sample size in qualitative research involves the concept of saturation of information (Guest et al., 2006; Strauss & Corbin, 1998). Saturation describes when the researcher has heard various ideas and no new information is generated. For example, saturation is reached in interviews when no new information is gained from conducting another section. In this study, saturation was evident by the tenth interview, so the researcher believed that any sample size of up to 20 or more interviews was large enough to collect relevant data in a country study with a homogenous population (Boddy, 2016). In the end, the researcher conducted 21 semi-structured interviews.

.

4.5.2.4 Study Participants

This research's universal target population was Ghanaians living in Ghana and abroad. According to the Ghana Statistical Service (GSS) 2021 census report, Ghana's population is 30.8 million (GSS, 2021c). The Ghana 2021 census provided relevant demographic and socio-economic data. Females make up a slightly greater proportion of 50.7%, outnumbering males in ten out of the sixteen regions in Ghana. Greater Accra Region is the most populous region in Ghana, hosting 17.7% of the nation's people, followed closely by the Ashanti Region with 17.6%. The Eastern and Central regions have 9.5% and 9.3% of the nation's population, respectively. The newly created Ahafo region has the lowest population of 1.8%, with an estimated four million Ghanaians living abroad (GSS, 2013, 2021c). According to the GSS (2021) census report, 42.1% of Ghanaians are married, 39.6% have never been married, 8.2% live together, and 10.1 % are separated, widowed or divorced. The Akan ethnic group is predominant, constituting 47.5% of the population, followed by the Mole Dagbani (18.5%), the Ewe (12.8%) and the Ga-Dangme (7.1%), and all others, including Gruma, Guan, Grusi, Mande constitute 15.9%. Ghanaians are very religious, with 71.3 % of the population professing the Christian faith, followed by Islam (19.9%), a small proportion of 3.2% adhere to traditional religion, while 5.6% either belong to other religions or do not affiliate with any religion. Ghanaians who have never been to school range between 54.9% in the Northern region and 10.1% in the Greater Accra region. The country has a 55.3 % of the economically active population of people either employed or seeking employment. The economically inactive population are those unemployed, not seeking or unavailable for work, constituting 44.7% (Ghana Statistical Service, 2013).

Given that it was not practical or logistically possible to access the entire population of 30 million Ghanaians, there was a need to define a structure for the individuals to be included in the study. Therefore, the sample population for this study was defined as Ghanaians, 18 years and above, living in Ghana and abroad. These demographic characteristics of the study population helped provide the context in explaining the influence of demographic and socioeconomic influencing factors.

4.5.3 Questionnaires

The *New dictionary of social work* (1995) defines a questionnaire as “a set of questions on a form which the respondent completes in respect of a research project”. A questionnaire helps to obtain information from people of interest and those who are informed on the particular issue. The guidelines for developing and validating the questionnaire developed and used for this study adopt procedure recommendations by Churchill and Iacobucci (2010).

4.5.3.1 Specify Information Needed

The required information depends mainly on the theoretical framework and the constructs in the conceptual framework. In this study, the questionnaire was designed to solicit responses for the three constructs (amotivation, extrinsic and intrinsic motivation) incorporated into the conceptual framework (see Figure 3). Additionally, demographic questions were included to aid in collecting data on the respondents’ characteristics.

4.5.3.2 Type of Questionnaire

The questionnaire format is determined by how it will be administered. Questionnaires can be self-administered or interviewer-administered (Saunders et al., 2019). In this study, questionnaires for the quantitative strand were self-administered and completed online by respondents and through face-to-face data collection by research assistants. Participant responses in the qualitative strand were collected through one-on-one semi-structured interviews.

4.5.3.2.1 <u>Online Surveys:</u>

The quantitative strand of the study used an online, web-based self-administered tool to collect data from 230 Ghanaians living in Ghana and abroad. The link distribution and reminders of the web-based Microsoft Forms were through email contacts, social media and WhatsApp groups. Distribution occurred between March and June 2021. Recipients were encouraged to share the link with others in their networks. The distribution involved sending the online link to the tool to as many Ghanaians as possible, covering a wide geographical area (14 countries). It was easy and cheap to reach many individuals irrespective of geographical location. Easy because the only requirement was to send the link from a computer or a mobile phone. It was cheap because it did not require any travel or training of research assistants and could reach many people simultaneously. The online survey increased access to individuals and groups who would have been difficult or impossible to reach (Fricker & Schonlau, 2002). For example, the researcher could reach older individuals who use computers (35% of the online respondents were 50 years and above) and those in online and internet communities like WhatsApp groups, even if the researcher was not part of the online group (Wright, 2005).

Online surveys proved convenient because it was easy to access online resources to develop the questionnaire and did not require coding or scripting programs (Wright, 2005). Respondents could also instantly complete the form on computers and other mobile devices, and the researcher could access, compile and analyse captured information in real-time. The convenience of the automated data collection also reduced any other impact on the researcher's time and effort, enabling the efficient and effective collection of a large amount of data within eight weeks between March and June 2021. Finally, online surveys give the respondent a sense of anonymity, which presumably facilitates self-disclosure among participants. Bryman (2016) notes that individuals are likelier to be honest online than face-to-face surveys.

Despite the numerous advantages of online surveys, the researcher had general concerns and uncertainty over data validity and accuracy. One general concern was the lack of information about the individuals in the population who do not have access to the internet and cannot use a keyboard or mobile device to navigate the questionnaire (Fricker & Schonlau, 2002). To address the issue of low response rates with online surveys, researchers require a large sample to provide sufficient data sets for analysis and to ensure that the demographic profiles of respondents reflect the survey population. Hence, this study targeted as many Ghanaians as possible to be included in the study population. Respondents receiving the tool link were encouraged to forward it to as many individuals as possible.

This study used a combination of online and paper/electronic surveys. The researcher observed that online responses from the sampled population were skewed toward those with tertiary education (88%), and the rest had secondary education. Therefore, it is possible to conclude that the online population excluded potential respondents who felt more comfortable with the conventional methods (Naus et al., 2009).

4.5.3.2.2 Face-to-Face Survey Data Collection

The present study complemented the online survey with a face-to-face method to collect responses from participants between March and June 2021. Trained research assistants helped collect participant data using structured and standardised interview questionnaires in the Northern, Ashanti, Central and Greater Accra regions. In addition, the trained assistants collected data using an electronic application. The research assistants received training in the research subject area on using both paper and electronic versions of the questionnaire to collect data. The electronic version of the questionnaire used the KoBo Collect Toolbox mobile application. The KoBo Collect Toolbox mobile application is an open-source tool for electronic data collection, allowing data to be collected using a mobile device such as a mobile phone or tablet. The survey form was loaded onto the application and available on the interviewer's android smartphone. The KoBo Collect toolbox application offered an innovative way and was an alternative to the conventional paper questionnaire in collecting face-to-face data from survey participants. The application helped eliminate the laborious data entry from a paper questionnaire into a computer, which sometimes delayed data analysis and understanding. Using the electronic questionnaires helped reduce cost, save time, and, most importantly, eliminate errors that could have impacted the responses from the sampled population. The electronic data collection also had quicker response times as the application linked the assistants' device to the researcher's computer, allowing instant download, monitoring and providing feedback. The use of face-to-face mobile electronic data collection was a practical approach because it ensured the quality of the data obtained and increased the response rate significantly such that compared to the online surveys, the face-to-face responses were 504, more than 50% of the overall survey responses of 734 (230 from the online survey and 504 from the face-to-face collection) surveyed. This difference in response rate could be due to the in-person interaction between the research assistants and respondents, creating trust and cooperation and identifying and detecting respondent discomfort during the data collection.

4.5.3.2.3 <u>Interviews</u>

This study used semi-structured interviews in which participants answered pre-set open-ended questions that served as the tool for collecting qualitative data. Invitations to participate in the interviews were through phone calls, emails, and random face-to-face solicitation in the participants' natural environment. The semi-structured interviews were detailed enough to elicit relevant information from participants and better understand their giving behaviour through their responses. Meetings for the interviews were scheduled to suit the participants' timing and occurred in homes, offices and public spaces such as school parks, allowing for adequate privacy and comfort.

Overall, the researcher conducted all 21 semi-structured interviews: twelve face-to-face interviews, seven phone calls and two Skype conversations. Interviews were informal and casual, and the goal was to create rapport and build a connection between the researcher and the respondent enabling access to detailed information about the participant. In addition, the interview guide helped explore themes with participants more systematically and comprehensively, keeping the interview focused on the topic. In order to have the interview data captured more effectively, recording the interviews on a digital audio device was considered an appropriate choice, with each interview lasting between 20 to 30 minutes. The researcher made handwritten notes of answers to questions in spaces provided in the questionnaire during the interview, but these were relatively unreliable, as the researcher missed some key points. Therefore, the interview recording made it easier for the researcher to focus on the interview content and the verbal prompts, enabling a "verbatim transcript" of the interview in the local dialect and then into English. Eleven interviews were in English, and ten were in the local Akan dialect because they could not speak English or preferred speaking their local language. Transcribing the recordings was a time-consuming process, but helpful in becoming familiar with the data, identifying emerging patterns and themes, and preparing the data for analysis.

4.5.3.3 Items Generation

The next step after determining the type of questionnaire and the adopted method of administration is to determine the content of the individual questions. This step ensured content validity (Churchill & Iacobucci, 2010). Several questionnaires based on the theoretical fundamentals of this study already exist, so the researcher adapted items from existing and well-tested scales. Using items from previous research is useful because the researcher uses already tested variables, enabling the researcher to compare with other studies (Bryman & Bell, 2015). In that regard, the Motives to Donate Scale by Konrath and Handy (2018) and the Global Generosity in Times of Crises Scale by Wiepking et al. (2020) were adapted for this study. The Motives to Donate Scale, developed and validated by Konrath and Handy (2018), is a comprehensive 18-item self-report scale that measures why people donate. The Scale, derived from interdisciplinary theories of charitable giving, measures the psychological motives for six different factors. The six factors are trust, altruism, social norm, tax, egoism and fiscal constraints, and they describe the extrinsic (private benefit) and intrinsic (public benefits) derived from charitable giving.

The Global Generosity in Times of Crises Scale is a collection of online survey questions capturing the generosity behaviours of people across countries and cultural groups in times of crisis. The specific module adapted for this study captured COVID-19 generosity behaviours. Items on this Scale combine Konrath and Handy's (2018), Motives to Donate Scale and additional items from Bekkers and Wiepking's (2011b) literature review on donor motivation. The items from the Wiepking et al. (2020) scale included in the research instrument are "emotion", "giving back", "injustice", "joy of giving", "religiosity", and perceived efficacy which complements trust. Adapting and combining items and questions from the two scales resulted in a quantitative survey questionnaire with 29 questions. Using items from previous scales was helpful in this study because the items had already been tested for reliability and validity and saved time in developing new scales. Using existing scales also enabled comparisons of study findings with existing studies using the same scales (Bryman & Bell, 2015). In adapting the items, unclear, ambiguous and repetitive items were modified or removed. For example, the items measuring religion on the Motives to Donate Scale had two similar questions: (1) "I help others because of my religious beliefs" and (2) "I find it important to help others because of my religious values". The first question was not included in the adapted scale because the meaning of "belief" and "value" are similar when translated into the local Akan and Dagbani dialects.

Adapting from the existing scales had some limitations. First was the context within which these scales were developed and applied. The two scales are the Motives to Donate Scale by Konrath and Handy (2018) and the Global Generosity in Times of Crises Scale by Wiepking et al. (2020). The items on the scales, however, reflect giving behaviours across cultures. The limitation was translating the items on the scale to get the exact meaning in the African context. For example, in the Global Generosity in Times of Crises Scale developed to measure global philanthropic behaviour, including geographically underrepresented areas, the word "philanthropy" was reframed by using the inclusive term "generosity" to capture the different ways people help others and by asking questions like "what are the motivations people have for generosity behaviour?" Nevertheless, these adaptations to the Scale are universal, capture the essence of this present study, and represent the local context.

Another limitation concerning context is that the scales did not precisely measure reciprocity and obligation as reasons for individual giving. However, as discussed in the literature review, these characteristics are essential factors in African philanthropy. Using the triangulation approach in data collection helped address this limitation. In addition, responses to questions in the semi-structured interviews captured the reasons like obligation, rewards, and reciprocity that are not captured in the survey instrument, thus emphasising the complementarity and comparison of the two components of the study.

4.5.3.4 Operationalisation of Giving Behaviour Constructs.

Individual giving was operationalised on a 5-point Likert scale in the quantitative strand of the study. The 17 items asked respondents to disagree or agree with each statement. The Likert scale measured eleven attitudinal and behavioural constructs on giving towards other individuals and institutions: Altruism, Egoism, Emotions, Financial Constraints, Giving Back, Injustice, Joy of Giving, Religion, Social norms, Tax and Trust. **Table 1** shows the operational definitions of the eleven constructs measured on the Likert scale.

Table 1: Attitudinal and Behavioural Constructs on the Likert Scale

Construct	Operational definition	Number of questions
Altruism	Describes behaviours intended to benefit others selflessly, even if possible outcomes might involve risks for the actor and sacrifices in welfare or wellbeing (Anheier & List, 2005).	2
Egoism	Egoism refers to the "warm glow" feeling of satisfaction after giving and the outward display of the individual's generosity (Hu & Liu, 2003).	3
Emotions	The individual's empathic or sympathetic response to another person's situation (Neuman, 2014).	3
Financial Constraints	The influence of the individual's financial situation in making donation decisions (Furnham (1984).	3
Giving Back	A strong sense of gratitude for unmerited advantages. It refers to blessings, grace, gift, luck, or fortune (Schervish, 2005).	3

Construct	Operational definition	Number of questions
Social Justice	Individuals give because they want a fair and just society where all members are equally valued. Donors acknowledge injustice and act to reduce it (Anheier & List, 2005).	3
The Joy of Giving	The good feeling and personal joys associated with giving (Bekkers, 2003)	3
Religion	The individual's belief and convictions in a deity reflect a deep sense of duty and commitment to help others and obtain spiritual salvation (Schuyt et al., 2013).	2
Social Norm	The need to belong, relate and associate with the community and networks (Andreoni, 1990; Bekkers & Schuyt, 2008) 2008;	3
Tax	The relationship between tax reliefs and charitable support measures the individual's responsiveness to changes in taxation (Auten et al., 2002).	2
Trust	The individual's expectations of how charitable organisations use and account for donations received (Bekkers, 2003).	4

Source: Adapted from the Motives to Donate Scale by Konrath and Handy (2018) and the Global Generosity in Times of Crises Scale by Wiepking et al. (2020).

4.5.3.5 Determining Sequence

The sequencing of questions is important in both quantitative and qualitative studies because answers to a question are influenced by previous questions and answers given to those questions (Churchill & Iacobucci, 2010; Kaiser, 2009). Sequencing for this study's questionnaire followed Churchill and Iacobucci's (2010) recommended guidance of firstly asking easy, simple, and interesting questions, followed by personal profile and sensitive questions in the final sections of the questionnaire.

4.5.3.5.1 The Quantitative Survey Questionnaire

The survey questionnaire with 29 questions was designed in English and divided into four main parts, and described as follows:

An Introduction: explained the purpose of the study and assured respondent confidentiality and privacy. The section included details of the researcher and whom to contact for further information.

Questions 1 & 2 were the screening and consent questions to which the respondent had to agree.

Section A: Q3–Q17 asked for demographic and socioeconomic information on the respondent. Participants were to provide background information like age, gender, highest educational level, employment, income, occupation, religion, ethnicity, marital status, number of children and people living in the same household. Additional questions related to the individuals' general helping and giving behaviour.

Section B: Q18 – 22 asked respondents about their giving behaviour towards others. This section included a Likert Scale question with 15 statements asking the respondent if they strongly disagreed or agreed with each statement. The Likert scaling technique asked respondents to rate on a five-point scale ranging from 1 – "Strongly Disagree", 2 – "Disagree", 3 – "Neutral", 4 – "Agree", and 5 – "Strongly Agree". The Likert scale allowed for standardised responses and opinions on giving behaviours and attitudes towards other individuals (Babbie, 2013, pp. 217-218). Additionally, the survey questionnaire included multiple-choice check-box questions.

Section C: Q23 – 29 This section included a five-point Likert Scale with 17 items asking respondents to disagree or agree with each statement. The section also asked respondents to indicate volunteering activities with organisations and why they would not help others or give to organisations. See **Table 1**

4.5.3.5.2 <u>The Qualitative Interview Guide</u>

The interview guide was a semi-structured questionnaire with 30 questions developed in tandem with the survey questionnaire. The guide was divided into four parts and described below.

- **An Introduction:** Thank the participant for agreeing to participate in the research, explaining the purpose of the interview and how long the interview will last.
- **Section A: Q1 – Q11:** Like the survey questionnaire, this section with eleven questions asked for demographic and socioeconomic information on the participant.
- **Section B: Q12 – Q21**: consisted of ten questions that elicited responses on the participant's giving to other individuals. Questions included circumstances for giving, types of giving and the emotions associated with the participant's giving.
- **Section C: Q22 – Q30:** had nine questions on the participants giving and donation behaviour through organisations. It included questions on the type of giving, expectations of rewards and obligations, and the emotions associated with giving towards organisations. In addition, questions included why participants would not give to other individuals or organisations. The last question in the guide allowed participants to ask questions or share any giving experiences not captured in the conversations.

4.5.3.6 Questionnaire Translation

Translating an existing scale for use in another language or a cultural context requires effort and expertise (Brislin, 1986). The scales in the present study adapted from English versions of European studies required translation. The approach used in this study was the standard or forward translation (Tsang et al., 2017). In this approach, the aim of the initial translation from the original language, English, to the native languages (Akan and Dagbani) was to get a smooth and fluent reading of the translated version, as well as the correct and most appropriate use of terminology and phrases in the native language (Beaton et al., 2007; Tsang et al., 2017). Bilingual translators first did the translation in their native language and in a manner that best reflects and expresses the language's nuances.

Backward translations, i.e. translation back from the native language into the original language, helped ensure accuracy, understanding and equivalence between the original and translated versions (Brislin, 1970). However, the backward translation revealed minor discrepancies and unclear wording, which the translators resolved by reaching a consensus on all items on the questionnaire. A prefinal version of the translated questionnaire was pre-tested and piloted among a sampled population.

4.5.3.7 Pre-survey Testing

Following ethical clearance and approval from the University of the Witwatersrand's Ethics Committee, the researcher pre-tested the survey questionnaire among twenty respondents. Pre-survey testing is the trial administration of the instrument to sample respondents before it is finalised (Aggarwal, 2019). The pre-testing helped detect potential problems with the survey and assessed the appropriateness of the questionnaire in terms of length and difficulty. Pretesting also ensured that the questions were sufficient concerning data collection and achieving the study objectives. In addition, the pre-survey testing of the questionnaire helped to reorder the questions, get a logical transition in sequencing between the sections, and include some questions not considered during the initial development of the questionnaire. As a result of the pre-survey testing, changes made to the questionnaire include:

i. Additional questions were adapted from the Global Generosity in Times of Crises Scale to account for the study context. For example, the final version of the survey questionnaire included five constructs (emotion, giving back, injustice, the joy of giving, religion and taxes) that were not part of the initial six constructs (altruism, trust, egoism, guilt, social norms, fiscal incentives) used as measures. Also, the terminology for "fiscal incentives" changed to "financial constraints" to capture the meaning in the local context.
ii. Items on the Likert scales were adapted from two similar scales. Combining all the questions from both scales produced a 50-item scale. The scale was reduced to 32 after removing duplicates and statements with the same meaning when translated into the local dialect.
iii. Differentiating between the sections for questions on individual and organisational giving.

The revised questionnaires were pilot tested among five online and 15 face-to-face respondents in Tamale, including the research assistants recruited for the face-to-face surveys. The pilot also tested if the online link worked well, checked the logical flow of questions, and checked for mistakes. Feedback from the pilot testing helped correct spelling errors and clarified ambiguous words like "volunteering" and "institutions" when translated into the local dialect. In addition, suggestions from the pilot survey respondents helped improve the questionnaire (Babbie, 2013).

4.5.4 Data analysis

The analysis process involves the researcher making sense of the data (Kawulich & Bagele, 2012). In mixed-method research, mixed analysis involves using quantitative and qualitative data analytic techniques within the same study (Onwuegbuzie & Combs, 2011). This concurrent study used quantitative and qualitative techniques to analyse the data using Onwuegbuzie and Teddlie's (2003) seven-stage data analysis process. The following section describes this study's various quantitative and qualitative data analysis processes.

4.5.4.1 Quantitative Data Analysis

The quantitative data in this study were analysed using statistical tools and techniques to turn the raw data and numbers collected in the surveys into meaningful data. Quantitative analysis helps predict outcomes in a given situation, identify trends or patterns that influence decision-making and provides a reliable tool for closely examining behaviour and events (De Vos et al., 2005).

Analysing quantitative data starts with cleaning the data collected. Cleaning the data involves detecting and fixing incorrect data that causes contradictions and rectifying missing or duplicated data (Bryman, 2012; Neuman, 2014). In this study, four ineligible and ten incorrect responses were detected and removed from the 734 responses; hence the total number of eligible responses consisted of 720 completed and qualified responses.

After cleaning, the next step was to reduce the data through coding using the IBM SPSS version 24 and STATA version 16 model, which produced descriptive statistics. The characteristics of the sample were described using summary statistics such as frequencies, measures of central tendency and measures of variation and the dependent and independent variables were described using summary statistics such as frequencies, percentages, mean and standard deviations (Neuman, 2014, p. 396). Multiple response analytic methods in SPSS were used to describe variables with multiple responses. Several analytic decisions were made prior to doing the analyses. First, inter-item reliability analyses were performed for each subscale used in the study as proxies for behavioural factors. Second, inter-item analyses were performed to determine whether the items in each subscale (Altruism, Egoism, Emotions, Financial Constraints, Giving Back, Injustice, Joy of Giving, Religion, Social, Tax, and Trust) are internally consistent in measuring the construct of interest. Ideally, a Cronbach's Alpha value of at least 0.70 is acceptable, indicating that the items in the Scale are internally consistent in measuring the construct of interest. However, Cronbach's Alpha value threshold of 0.70 is not always applicable in determining the reliability of scales with fewer items, which is the case for the scales used in the study. In such situations, a more appropriate way of ascertaining the Scale's reliability is to inspect the mean inter-item correlation for the items. According to

Briggs and Cheek (1986), the recommended optimal range for the mean inter-item correlation should be 0.2 to 0.4.

Next, summative scores for each Scale were generated. Items in each Scale were recoded so that higher scores would mean higher motives of altruism, egoism, emotions, financial constraints, giving back to society, reducing injustice in the world, experiencing the joy of giving, religion-induced giving attitude, social, wanting a tax relief and trust in organisations. Bivariable and multivariable analyses were performed using the binary logistic regression with the "logistic" command in STATA. The binary logistic regression model was used as the quantitative analytic tool to measure the independent variables' predictive ability (demographics and psychographics) on a binary dependent variable (giving money or sharing gift items, sharing skills, and volunteering time). Logistic regression was applied to indicate each predictor variable's relative importance or the interaction between the variables (Lee & Chang, 2008; Pallant, 2016). Finally, the data were transformed into narratives to explain the findings and correlated to make conclusions on the relationship between the qualitative and quantitative data, i.e., the relationship between the extrinsic and intrinsic variables in the study. The quantitative study showed Ghanaians' sociodemographic and behavioural factors associated with giving behaviours (giving money, giving gifts, sharing skills, and volunteering time).

Given that a model containing twenty-one covariates raises questions of model overfitting, "gvselect", an optimal model selection algorithm in STATA, was used to identify the optimal model for each giving behaviour. The "gvselect" (Best subsets variable selection) in STATA helped identify the best features to build models that explain the variability of giving behaviours among Ghanaians. The "gvselect" package generates the best subsets of variables that best explain the outcome variable's variability (Lindsey & Sheather, 2015). This variable selection approach was based on "the Furnival-Wilson leaps-and-bounds algorithm" published in 1974, "applied using the log-likelihoods of candidate models, permitting variable selection performance on a wide family of normal and nonnormal regression models." This method is described in the works of Lawless and Singhal, published in 1978. The log-likelihood, Akaike's information criterion (AIC), and the Bayesian information criterion (BIC) are reported for the best regressions at each predictor quantity (Lindsey & Sheather, 2015).

4.5.4.2 Qualitative Data Analysis

Qualitative data analysis is a process of gathering, structuring and interpreting qualitative data to understand what it represents, and it links closely with data collection. The data were analysed using the thematic approach of deducing the meaning behind the words used by participants and discovering repeated themes in the text. Thematic analysis, defined as a method for identifying, analysing, organising, describing and reporting themes found within a data set (Braun & Clarke, 2006), was considered the best qualitative technique because it allowed the flexibility needed to engage with and interpret the qualitative data in a manner that helped to tease out participants views, experiences and values.

4.5.4.2.1 Generating Themes

The thematic analysis process involves steps to ensure that a researcher obtains a rich and detailed dataset for analysis. For example, Braun and Clarke (2006) describe a set of good practice guidelines to identify and classify themes in a qualitative study. The analysis for this study followed these guidelines through a series of stages: familiarisation with the interview data; generating initial codes and themes; reviewing identified themes; defining and naming themes, and writing up.

An initial reading through the transcribed data helped establish familiarity and gave a general impression of the information gathered. Reading and re-reading the interview responses facilitated identifying trends and recurring patterns that reflected participants' feelings and emotions associated with their giving behaviours. Salient themes like "no rewards", "I expect appreciation", and "I feel satisfied" were recurring ideas that helped to link participants as these were clustered in patterns of commonalities as repeated by participants (De Vos et al., 2005, p. 338). The recurring patterns and common ideas linking participants were clustered as the generative themes, and five themes emerged for this qualitative study as follows: (1) Individual characteristics and giving, (2) Social and economic influence, (3) Behavioural and attitudinal influence on (4) Religious giving and (5) No desire to give.

4.5.4.2.2 Coding

The first stage in generating themes is open coding, organising qualitative data to identify themes and their relationships. Coding is an integral part of the analysis process and involves analysing content and identifying important topics from a large amount of data (Moghaddam, 2006). Codes are labels that allocate meaning to the information compiled for the study. According to Strauss and Corbin (1998), coding is a microanalysis that involves analysing data word by word and coding the meaning revealed in individual words or groups of words. For example, in this study, participants' words like "success" and phrases like "I feel happy when I help" drew attention to a topic of importance and interest to the study (Moghaddam, 2006). This technique of dissecting data into discrete units of meaning is known as open coding (Goulding, 1999), and the purpose is to create many codes to generate themes. Using the qualitative analysis software, "Open Code" (version 4.03), the researcher systematically analysed and turned the unstructured data into organised and sorted data against codes and themes. The software facilitated listing significant statements about individual experiences, like "I volunteer time as an executive member", and captured those portions of interest and meaning directly from the original text. This analysis helped me to understand each essential part of the interview and created codes that explained the smaller parts.

The second stage of the process was to compare the smaller analytical portions of the data for similarities and differences, referred to as axial coding (Vollstedt & Rezat, 2019). Axial coding involves looking for links and connections between the themes so that related themes can merge into clusters. De Vos et al. (2005, p. 354) call this classifying or looking for categories of meaning, which involves searching for categories with internal convergence and external divergence. De Vos et al. (2005) explain that the categories or themes should be internally consistent but distinct. Accordingly, similar themes in the different participants' narratives, for example, types of giving or emotions associated with giving, were classified. The divergence of the identified patterns, trends, and themes was noted in the narratives and helped give new meanings to the researcher's understanding of the text (De Vos et al., 2005).

The final step in the coding process was "winnowing ", described by De Vos et al. (2005, p. 338) as classifying and reducing the data into small manageable sets of five or six general themes to write the final narrative. These themes are 'families' with sub-themes "children" and segments of data as "grandchildren" represented (De Vos et al., 2005). Figure 5 illustrates the coding and theme-generation process for this study.

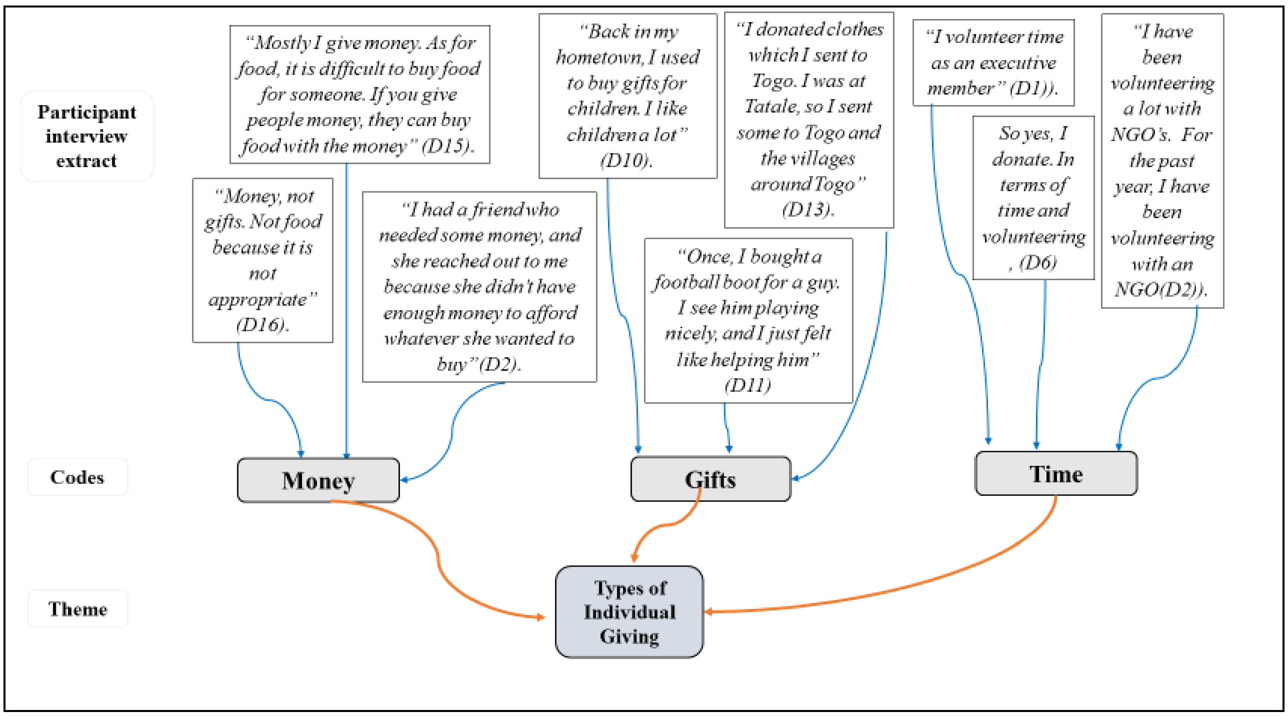

Figure 6: Illustration of Coding and Emerging Themes

4.5.5 Data Integration

Integration or merging in a mixed-method study is an intentional process by which the researcher combines quantitative and qualitative approaches (Creswell, 2014). The two data sets become interdependent in addressing the research questions (Guetterman et al., 2015). The integration allows the researcher to compare the two databases and "produce a whole through integration that is greater than the sum of the individual qualitative and quantitative parts" (Fetters et al., 2013). For this research, final integration through merging the findings occurred at the interpretation stage following the separate but parallel statistical analysis of the quantitative data and thematic analysis of the interview data. Creswell and Tashakkori (2007) describe three approaches of integration at the interpretation and reporting level, which are (1) integrating through narrative, (2) integrating through data transformation, and (3) integrating through joint displays. In the narrative approach, the researcher describes the qualitative and quantitative findings in a single or series of reports. In the transformation approach, the researcher converts one type of data into another, i.e., quantitative to qualitative and vice versa. The transformed data are then integrated with the data not transformed. Integrating through joint displays is by bringing the separate quantitative and qualitative analysis together through visual means like a figure, table, matrix or graph to draw insights beyond the information obtained from the different quantitative and qualitative results. This study integrated the results and findings using a table to display the qualitative and quantitative findings jointly. The joint presentation of merged results from this study provided intragroup comparisons of the themes from the qualitative interview and the demographic correlates from the psychometric analysis of the quantitative survey, with the results confirming and complementing each other. The two data sets provided similar conclusions, thus providing credibility to the findings (Bryman, 2006; Creswell & Plano-Clark, 2017; Fetters et al., 2013). Generally, however, the point of integration is at "any point in a study where two or more research components are mixed or connected in some way" (Guest, 2013).

4.5.6 Data Interpretation

The final stage of the data analysis process is interpreting the results. According to De Vos et al. (2005, p. 218), "data analysis does not in itself provide answers to research questions as these are found by way of interpretation of the analysed data" Interpretation refers to the process of determining the significance of important information and assigning meaning to the results from the survey and interviews. Interpretation involves making sense of the data and drawing out lessons and recommendations. Interpretation of data involved a narrative explanation and making sense of the survey data by determining the statistical significance of the demographic and psychographic factors in giving actions and the themes identified in the interview responses (Denzin & Lincoln, 2005). The relationship between the respondents' demographic and psychographic characteristics was established based on the results, and analyses of both data sets. The results helped to agree and disagree with the different assumptions generated from the literature and theory, and to generalise the results to the larger population. The research questions, the identified themes (demographic factors and giving types; social and environmental influence; behavioural and attitudinal influence, religious and anonymous giving and no desire to give), and related sub-themes guided the interpretation of the data. Inferences and significance were attributed to the analysis to explain the findings, highlighting the importance of the relationship between the respondents' various characteristics and giving behaviours. Sample quotes from the qualitative interviews were listed to explain important findings and new learnings. The findings were then interpreted using the conceptual framework and reviewed literature by comparing and contrasting results with other studies from the literature.

4.6 Ethics in Collecting Data

Ethics refers to researchers' importance in protecting participants' dignity, rights, and welfare (De Vries et al., 2004). Ethical research behaviour is informed and guided by philosophical approaches underpinned by the principles of respect for persons, beneficence, and justice (Belmont Report, 1978; Bryman, 2012). These principles fall into four main categories, which are: [1] Whether there is harm to the participants; [2] whether there is a lack of informed consent; [3] whether there is an invasion of privacy; and [4] whether deception is involved (Bryman, 2012, p. 135). Ethical issues force the researcher to consider the rights of the participants while ensuring that the correct scientific data is being extracted (Neuman, 2014).

Ethical clearance and approval were obtained from the Wits University Business School and, by extension, the Faculty of Commerce, Law and Management through the University Ethics Committee. The researcher fulfilled this requirement before the data collection started to protect the rights of participants and any possible risk or potential harm to the participants and the university. The researcher also provided participants with information on the study methodology and anticipated benefits. Participants were not coerced to participate but were allowed to decline or withdraw their participation during data collection.

Qualitative studies collect detailed personal descriptions of study participants in which identities can be deduced if study locations are known. However, if confidentiality is not assured and upheld or participants are not aware of how the data will be secured and used, it could lead to a sense of betrayal and loss of confidence and trust (Kaiser, 2009). Therefore, the researcher observed the principles of privacy and confidentiality to gain the trust and cooperation of participants. Information regarding confidentiality was provided to the study participants through a process that ensured adequate information to allow the participant to decide whether to consent to participate in the study. Therefore, the participants gave out personal information, understanding that the data collected through a relationship based on trust would not be disclosed in a manner not previously agreed with the participant. This trust relationship is essential for the credibility of the research findings and, if compromised, could lead to the analysis of results that do not reflect the research objectives.

The researcher sought approval and consent from the participants before the interviews started, including permission to record interviews. Locations for the interviews included where participants live and work and in open spaces. The researcher behaved respectfully and ethically, sensitive to the participant's environment, cultural, religious, and other circumstances. In addition, the researcher endeavoured to remain neutral and sincere in professionally questioning and handling sensitive information.

4.7 Reliability and Validity of the Research Process

Reliability and validity are the most important criteria for establishing quality in a research project (Bryman, 2012). Together, they help establish the credibility of the findings in both quantitative and qualitative research (Neuman, 2014). Reliability is how the study instrument gives the same results when applied in another study, and there are three factors to consider when measuring reliability. These are [1] the stability of the instrument over time, [2] the internal consistency of the indicators that make up the Scale or index, and [3] inter-observer consistency in dealing with subjective judgement in the research process (Bryman, 2012). Reliability requires consistency and dependability to ensure that future studies using the same methods and building on the research will achieve similar findings (Neuman, 2014).

Internal reliability assesses the consistency of results across items within a test. The Cronbach alpha (α) measures the internal consistency of the research instrument or how closely related a set of indicators are as a group. A calculated alpha value will vary between a perfect figure of 1 and 0, with higher values indicating that the survey instrument is internally reliable. A figure above 0.7 is an acceptable measure of internal reliability, with 0.8 being a rule of thumb (Bryman, 2012; Kawulich & Holland, 2012). In the current study, the Cronbach alpha measure is high for altruism (0.102) and egoism (0.825), indicating high internal reliability for the two behaviours. The item with the lowest score is trust (0.40), which still falls within the acceptable reliability measure. The internal reliability of the instrument in this study was ensured by checking and re-checking questions and conducting a pre-survey and pilot test before the surveys.

Reliability in qualitative studies requires being thorough, careful, and honest in doing the research and ensuring integrity in the interview process's practical aspects, such as wording and establishing rapport with the respondents (Robson, 2002, p. 176). Reliability in qualitative studies occurs through the use of three techniques. These are the investigator's position, triangulation, and audit trail. In the current study, the researcher carefully explained the study's rationale and described the interview process to participants. By collecting quantitative and qualitative data through surveys and interviews, the researcher enhanced the reliability of the data and results. In addition, by describing and detailing the procedure for the study in the research methodology section of this thesis, the researcher provided information that can help to replicate the research contributing to its reliability (Zohrabi, 2013).

Validity is "the correctness or credibility of a description, conclusion, explanation, interpretation, or other accounts" (Maxwell, 2012, p. 121). Validity in quantitative research can be internal or external and measures the extent to which the instrument used measures what needs to be measured, i.e., accuracy. Internal validity is how the study concludes that causal relationships and conclusions are from the study (Babbie, 2013; Neuman, 2014; Wagner et al., 2012). The study used two types of internal validity: content and construct validity. Content validity measured the relevance and representativeness of the questionnaire items. Establishing content validity was through the literature review and the adaptation of existing scales (Bryman, 2012). Reducing the initial Likert scale questions from 50 to 32 provided a risk of compromising the internal validity of the questionnaire. However, this was counteracted through the pilot testing of the questionnaire before administering it. The pre-test and pilot testing ensured content validity. Construct validity is how the study results support the theory behind the research and if the theory supported by the research findings best explains the results (Graziano & Raulin, 2010). Construct validity also describes the concept, questions or assumptions that determine the type of data gathered and how to go about it. First, the researcher deduced the study concept from the relevant disciplinary theories on motivation identified in the literature. Then the study adapted items from the Motives to Donate Scale by Konrath and Handy, 2018. The original Scale was validated using two different samples of participants. The test and retest reliabilities of the two studies were strongly positive for the six items on the Scale; nonetheless, they had to be adapted to suit the objectives of this research.

External validity is applying the study's findings to other individuals and situations, ensuring that the conditions under which the study occurs represent the situations and time the results apply. This study applied ecological validity to how the research findings can be generalised to real-world settings in different geographical locations and socioeconomic groups (Bryman, 2012; Wagner et al., 2012). To the extent that respondents in this study were from fourteen different countries with different demographic, social and environmental contexts, it is safe to conclude that the study is externally valid. In addition, the study results can be generalised to the broader Ghanaian population because of the likelihood of a diverse and representative sample of respondents (Bryman, 2012).

Validity depends on the relationship of the study conclusions to the real world. Lincoln et al. (1985) identify three aspects of validity to consider: researcher bias, reactivity, and respondent bias. Researcher bias is any negative influence of the researcher's knowledge or assumptions influencing the study process. Reactivity refers to the researcher's influence on the phenomenon under investigation, and respondent bias is when the respondents do not provide honest responses. The researcher must avoid bias and increase truthfulness regarding the phenomenon to achieve reliability and validity. This study applied two approaches: triangulation and maintaining a trusting relationship with study participants. Trust relationships require open and frank conversations, privacy, and confidentiality assurance from the researcher to the participant.

The triangulation of data using the convergent parallel design as a mixed-method design and drawing from different fields of study was the second approach to help address the study's reliability and validity (Robson, 2002).

4.8 Limitations of the study

The limitations of a study can be the specific characteristics of the chosen methodology or design that can impact the interpretation of the findings (Price & Murnan, 2004). The following limitations are discussed, recognising that these may impact the interpretation of results and findings.

Firstly, the study assumes that participants would provide truthful responses at a rate that would validate the sample. However, this assumption may not have been the case, as there was the possibility of response and recall bias in which participants' responses to behavioural questions may not have been accurately recounted. Participants may have responded in a manner that presented them in the best possible light. This bias could have impacted the interview responses, where participants' recollections of their giving behaviours could have been misrepresented either by exaggerated or inaccurate recollection.

Secondly, participants' self-reporting of a translated version of the study instruments may not have accurately represented the meaning of concepts, despite efforts made during the translation. Field assistants could misrepresent the meaning of the terms and concepts; thus, the participants' responses may not have reflected actual situations. The questionnaire was pre-tested and pilot-tested with the research assistants before the fieldwork.

Thirdly, fieldwork happened when the COVID-19 pandemic was at its height, and social distancing and restrictions of general movements significantly impacted interviews. Lockdown restrictions prevented face-to-face contact with the general population, so the initially 1,300 proposed survey sample size became 734 with 720 valid responses. However, this sample size is still above the accepted sample for national surveys. While the large sample size may increase external validity, the purposive sampling in the qualitative study may have impacted the results because of the specific reasons for selecting study participants.

Fourthly, adapting the questionnaire scales developed for the Western world does not consider the specificities of African philanthropy. For example, in Europe, philanthropic acts are assumed to be towards members outside the extended family of the giver. However, this assumption in the western world is hardly the case in Africa, as philanthropic acts can be towards members of one's extended family (Moyo, 2011).

4.9 Summary

This chapter described the research approach, design, and methods used in data collection to assist in answering the research questions on identifying and explaining the factors that influence individual giving. The study adopted the pragmatic paradigm and justified using a convergent parallel mixed-method approach to collect information on the extrinsic demographic and intrinsic psychographic factors influencing giving behaviours. The study described online and face-to-face survey techniques to collect quantitative data and semi-structured one-on-one interviews to collect qualitative data and information from participants. The two approaches occurring in parallel allowed the convergence, merging and comparison of analysed data from both datasets. The next chapter discusses the findings from the quantitative and qualitative components of the study and compares them with reports from existing literature.

5 CHAPTER FIVE: PRESENTATION OF SURVEY RESULTS AND ANALYSIS

5.1 Introduction

This chapter presents the results and analysis of the quantitative study. The study's findings and results provide quantitative data that assists in answering the first research question: "What are the significant individual demographics and psychographic characteristics that determine the likelihood of giving among Ghanaians?" The findings and results presented in tables and narratives provide statistical data on participants analysed using statistical models. According to the study findings, gender and household size are the most significant demographic factors influencing giving money, gifts and time. Financial constraints, egoism, social norms and trust are the most significant behavioural factors influencing the different giving types among Ghanaians. The following sections of this chapter explain the findings:

5.2 Descriptive Characteristics of Survey Respondents

Demographic and Socioeconomic Characteristics: The quantitative study sampled 720 Ghanaians between 18 and 77 years. Most of the sample (60.8%) was male, and 39.2% were female. The sample population included single (38%), married (56%) and divorced or widowed (6%) individuals. The educational levels of participants ranged from no education (4%) to tertiary level (59.3%). Among the respondents, 37% indicated that they had no children, while the remaining 63% had one or more children, with 17% indicating that they had more than four children. Most respondents (61%) worked in the formal and informal sectors of the economy, and 38.8% were not employed. Of the respondents who indicated they were unemployed, 42% were students, mostly in tertiary institutions. A significant majority of 21% of respondents did not disclose their income or had no income. Of the respondents who make an income, 19.3% were in the lowest income bracket, making less than \$100 a month. However, the second-largest group at 18% made incomes of more than \$500 a month, representing the highest-paid respondents in the sampled population. Most respondents, 66.7%, identified with Christianity, 32% were Muslims, while a small percentage of 1.4% claimed to be traditionalists or did not identify with any religion. Among the study respondents, the majority, 38%, were Akans. The Mole Dagbani /Dagombas constituted 31%; Ga Adangbes, 14.4%; Ewes, 9.7% and the remaining 6.7% were other ethnic groups, including Guans and Gurmas.

Behavioural and Attitudinal Characteristics: Most survey respondents (90.3%) recalled donating cash, gifts or volunteering time to support other individuals who were not family members over the past year. Of these donations, 31% were once-off, while 32% gave monthly and (26%) weekly. The results show that giving gift items seem to be the most preferred option for helping, with 81.2% indicating gifts as the giving preference. Giving gifts is followed by 79.9% with a preference for giving cash, and 42.2% preferred giving time. The survey results also indicated a likelihood that respondents gave money and gift items or all three. Of the sampled population, 62% indicated giving to organisations (compared to 90% giving to help others), and the preferred choice is giving to religious organisations, where almost all participants indicated that they give to religious institutions. The other institutions that receive individual cash, gifts and time donations are orphanages, schools, professional and workplace associations and hometown groups. Other significant attitudinal factors influencing respondents' giving of money, gifts or time were financial constraints, giving back, emotions, injustice and social norms. Of the attitudinal factors influencing individual giving, financial constraints, defined as the influence of the individual's financial status in making donation decisions, were the most obvious and significant factors influencing all three giving types.

5.3 Presentation of Findings

This section presents the study's statistical findings on the demographic, socioeconomic and behavioural characteristics influencing individual giving. Table 2 – Table 7 presents three multivariable models of giving behaviours (giving cash, gift items and volunteering time). The second column of the tables presents the bi-variable analysis between specific giving behaviours and each independent variable expressed as odds ratio (OR) and its 95% confidence intervals (95% CI). The third column is a multivariable model consisting of one model's sociodemographic and behavioural factors. Given that a model containing twenty-one covariates raises questions about model overfitting, an optimal selection algorithm in STATA was used to identify the optimal model for each giving behaviour. Therefore, the last column of the tables presents the results of the optimal multivariable model selection. Interpreted results help to answer the study's first research question: "What are the significant individual demographics and psychographic characteristics that determine the likelihood of giving among Ghanaians?"

5.4 Presentation of Findings on Demographic and Socioeconomic Factors

This section presents the quantitative results and analysis of the demographic and socioeconomic factors influencing giving money, gifts and time to other individuals and organisations.

5.4.1 Demographic Correlates of Preference for Giving Money

Results from the quantitative study in Table 2 show that the sociodemographic factors significantly associated with a preference for giving money were gender, number of children (parity), religion and household size. Table 2 shows that:

- Compared to males, females were less likely to prefer to give money (Adjusted Odds Ratio (AOR)=0.605, 95% CI: 0.401, 0.915).
- Respondents with no child, compared to three (AOR=2.762, 95% CI: 1.529, 4.988) or four (AOR=2.109, 95% CI: 1.074, 4.143) children, were associated with a higher likelihood of preferring to give money.

- A one-unit increase in household size is associated with a lower likelihood of preferring to give money (AOR=0.848, 95% CI: 0.775, 0.928).
- Compared to Christians, Muslims were associated with a higher likelihood of preferring to give money (AOR=4.133, 95% CI: 2.075, 8.229).

Table 2: Demographic Correlates of Preference for Giving Money

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
Gender			
Male	Ref.	Ref.	Ref.
Female	0.531***	0.617*	0.605*
	[0.371,0.761]	[0.394,0.966]	[0.401,0.915]
Number of children			
No child	Ref.	Ref.	Ref.
One child	1.115	1.107	1.118
	[0.596,2.086]	[0.442,2.777]	[0.553,2.261]
Two children	1.510	1.821	1.538
	[0.916,2.491]	[0.694,4.777]	[0.880,2.687]
Three children	1.907*	3.547*	2.762***
	[1.111,3.273]	[1.196,10.52]	[1.529,4.988]
Four plus children	1.916*	2.984	2.109*
	[1.094,3.357]	[0.860,10.35]	[1.074,4.143]
Household size	0.891**	0.873**	0.848***
	[0.829,0.957]	[0.789,0.966]	[0.775,0.928]
Religion			
Christianity	Ref.	Ref.	Ref.
Islam	5.180***	1.650	4.133***
	[3.001,8.940]	[0.452,6.025]	[2.075,8.229]
Traditionalist/Other/None	0.581	0.410	0.422
	[0.161,2.091]	[0.0854,1.968]	[0.103,1.727]

5.4.2 Demographic Correlates of Preference for giving gift items

The findings also show that the demographic and sociodemographic factors significantly associated with giving gift items were gender, formal education attainment, and ethnicity. Table 3 shows that:

- Compared to males, females were associated with a lower likelihood of preferring to give gift items (AOR= 0.629, 95% CI: 0.412, 0.951).
- In addition, compared to those without formal or primary education, respondents with a minimum tertiary education (AOR= 0.257, 95% CI: 0.0832, 0.796) were associated with a lower likelihood of preferring to give gift items.
- Compared to respondents belonging to the Akan ethnic group, respondents who belonged to the Mole Dagbani/Dagomba ethnic group (AOR= 2.430, 95% CI: 1.206, 4.897) were associated with a higher likelihood of preferring to give gift items.

Table 3: Demographic Correlates of Preference for Giving Gift Items

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
Gender			
Male	Ref.	Ref.	Ref.
Female	0.801	0.609*	0.626*
	[0.554,1.158]	[0.391,0.948]	[0.412,0.951]
No education/primary education	Ref.	Ref.	Ref.
Junior Secondary	0.808	1.318	1.185
	[0.275,2.374]	[0.364,4.769]	[0.368,3.816]
Senior Secondary	0.562	0.634	0.705
	[0.220,1.435]	[0.198,2.036]	[0.247,2.009]
Tertiary (first degree)	0.538	0.450	0.500
	[0.219,1.324]	[0.132,1.533]	[0.174,1.432]
Tertiary (post-first degree)	0.257**	0.292	0.257*
	[0.103,0.642]	[0.0778,1.098]	[0.0832,0.796]
Ethnicity			
Akan	Ref.	Ref.	Ref.
Ewe	0.957	0.841	0.811
	[0.530,1.729]	[0.422,1.675]	[0.427,1.540]
Ga-Adangbe	1.703	1.229	1.341
	[0.958,3.026]	[0.631,2.396]	[0.714,2.520]
Mole Dagbani/Dagomba	2.837***	3.506	2.430*
	[1.729,4.656]	[0.849,14.48]	[1.206,4.897]
Guan/Gurma/Grusi	1.199	1.382	1.311

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
	[0.581,2.475]	[0.552,3.463]	[0.605,2.839]

5.4.3 Demographic Correlates of Preference for Volunteering time as a Way of Giving

The study findings further show in Table 4 that marital status and household size were the significant correlates of preference for volunteering time as a way of giving. These are:

- Compared to unmarried (singles) respondents, respondents who were previously married (AOR= 0.395, 95% CI: 0.164, 0.951) were associated with a lower likelihood of preferring to volunteer their time as a way of giving.
- Conversely, a one-unit increase in household size is associated with a higher likelihood of preferring to volunteer their time as a way of giving (AOR=1.102, 95% CI: 1.021, 1.190).

Table 4: Demographic Correlates of Preference for Volunteering Time as a Way of Giving

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
Marital status			
Single	Ref.	Ref.	Ref.
	1.018	1.163	0.727
Currently married	[0.747,1.387]	[0.579,2.335]	[0.494,1.071]
	0.473	0.588	0.395*
Previously married	[0.222,1.008]	[0.198,1.743]	[0.164,0.951]
(widowed/divorced/separated)			
	1.093**	1.084	1.102*
Household size	[1.025,1.164]	[0.988,1.190]	[1.021,1.190]

5.4.4 Summary of Findings on the Demographic and Socioeconomic Factors for Individual Giving

Of the ten demographics studied, the findings from the quantitative study identified seven influencing characteristics: gender, religion, parity (number of children), household size, educational level, ethnicity, and marital status as influencing the giving of money, gifts and time. Gender and household size were the two most significant factors influencing two giving types. Gender influences giving money and gift giving, while household size influences money and time.

The results indicate that, generally, men are more likely to give money and gifts than women. However, men and women are likely to give money when they have no children. In addition, there is a likelihood that having more children and large household sizes will reduce their preference for giving money and increase their preference to give time to other individuals or organisations. The results also show that Muslims are more likely to give money than Christians, and respondents from the Mole Dagbani ethnic group with tertiary education were more likely to give gift items than the Akan ethnic group.

The findings did not identify any statistically significant relationship between age, income and employment with the giving types. Among the seven significant demographic and socioeconomic factors, gender and household size were the only factors influencing more than one giving type, thus making them the most significant demographic characteristics of individual giving among the respondents.

5.5 Presentation of Findings by Behavioural and Attitudinal Constructs

The inter-item correlation means measuring attitudinal construct shows that the items measuring altruism (0.061) and trust (0.13) fall below the acceptable measure of the consistency of 0.15. This measure is an indication that the items were not very well related to each other and, therefore, the items in the construct may not necessarily be measuring “altruism” (behaviour intended to benefit others selflessly) and “trust” (the expectation that the recipient will use the gift for its intended purpose) defined as the construct for this study. However, egoism (0.61) and religion (0.65) fall above the acceptable range of 0.50 and can be considered very similar and, therefore, almost redundant. Considering that the two characteristics are almost similar and can be substituted, this study regards religion as a significant motive for discussion. The study findings in Table 5 – Table 7 are the multivariable models showing the behavioural and attitudinal factors associated with the three giving types.

5.5.1 Behavioural Correlates of Preference for Giving Money

Table 5 shows that the behavioural factors significantly associated with giving money were financial constraints, giving back, social norms and trust motives. Specifically:

- Higher scores on the financial constraints (AOR=0.882, 95% CI: 0.805, 0.967) and trust (AOR=0.758, 95% CI: 0.673, 0.854) were associated with a lower likelihood of preferring to give money.
- Furthermore, higher scores on the "giving back" motive (AOR=1.220, 95% CI: 1.083, 1.374) and the social motives (AOR=1.160, 95% CI: 1.047, 1.285) scales were associated with a higher likelihood of preferring to give money.

Table 5: Behavioural Correlates of Preference for Giving Money

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
Emotions	0.996	0.877*	0.904
	[0.914,1.087]	[0.772,0.997]	[0.813,1.007]
Financial Constraints	1.018	0.893*	0.882**
	[0.951,1.090]	[0.802,0.994]	[0.805,0.967]
Giving Back	1.145**	1.211**	1.220**
	[1.035,1.267]	[1.049,1.399]	[1.083,1.374]
Social	1.185***	1.084	1.160**
	[1.095,1.282]	[0.963,1.220]	[1.047,1.285]
Trust	0.730***	0.811**	0.758***
	[0.667,0.798]	[0.707,0.931]	[0.673,0.854]
Number of variables in the model		21	9
Pseudo R-squared		0.219	0.183
AIC		660.1886	645.6049
Exponentiated coefficients; 95% confidence intervals in brackets			
* p<0.05, ** p<0.01, *** p<0.001			

5.5.2 Behavioural Correlates of Preference for Giving Gift Items

The study findings also show that the behavioural factors significantly associated with the preference for giving gift items were egoism, financial constraints, injustice and social motives. Specifically:

- The scores on the financial constraints (AOR=0.841, 95% CI: 0.764, 0.927) and egoism motive (AOR=0.862, 95% CI: 0.781, 0.951), as shown in

- Table 6 was associated with a lower likelihood of preferring to give gift items.
- Higher scores on injustice (AOR=1.264, 95% CI: 1.136, 1.406) and the social motive (AOR=1.143, 95% CI: 1.028, 1.271) were associated with a higher likelihood of preferring to give gift items.

Table 6: Behavioural Correlates of Preference for Giving Gift Items

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
Egoism	1.042	0.858**	0.862**
	[0.981,1.106]	[0.764,0.964]	[0.781,0.951]
Financial Constraints	0.947	0.870**	0.841***
	[0.886,1.013]	[0.784,0.965]	[0.764,0.927]
Injustice	1.293***	1.215**	1.264***
	[1.181,1.416]	[1.080,1.367]	[1.136,1.406]
Social	1.168***	1.158*	1.143*
	[1.078,1.264]	[1.033,1.297]	[1.028,1.271]
Trust	1.049	1.085	
	[0.965,1.140]	[0.953,1.234]	
Number of variables in the model		21	9
Pseudo R-squared		0.155	0.126
AIC		675.3712	659.596
Exponentiated coefficients; 95% confidence intervals in brackets			
* p<0.05, ** p<0.01, *** p<0.001			

5.5.3 Behavioural Correlates of Preference for Volunteering as a Way of Giving

As presented in Table 7, the study findings show the behavioural factors significantly associated with the preference for volunteering time as a way of giving. These are egoism, emotion, financial constraints, and trust motives. Specifically:

- Higher scores on the financial constraints (AOR=0.880, 95% CI: 0.811, 0.954) and egoism motive (AOR=0.766, 95% CI: 0.709, 0.826) scales were associated with a lower likelihood of the individual preferring to volunteer their time as a way of giving.
- Higher scores on emotion (AOR=1.183, 95% CI: 1.068, 1.311) and trust motive (AOR=1.323, 95% CI: 1.191, 1.468) scales were associated with a higher likelihood of volunteering time as a way of giving.

Table 7: Behavioural Correlates of Preference for Volunteering as a Way of Giving

Variables	OR [95% CI of OR]	AOR [95% CI of AOR]	Reduced Model
Egoism	0.720***	0.771***	0.766***
	[0.679,0.764]	[0.693,0.857]	[0.709,0.826]
Emotions	1.142***	1.112	1.183**
	[1.057,1.234]	[0.988,1.253]	[1.068,1.311]
Financial Constraints	0.738***	0.865**	0.880**
	[0.689,0.791]	[0.788,0.950]	[0.811,0.954]
Religion	0.951	1.113	1.116
	[0.877,1.031]	[0.974,1.273]	[0.993,1.255]
Trust	1.635***	1.266***	1.323***
	[1.495,1.788]	[1.121,1.430]	[1.191,1.468]
Number of variables in the model		21	9
Pseudo R-squared		0.288	0.254
AIC		764.94	745.7543
Exponentiated coefficients; 95% confidence intervals in brackets			
* p<0.05, ** p<0.01, *** p<0.001			

5.5.4 Summary of Findings on the Behavioural and Attitudinal Factors for Individual Giving

Eleven behavioural characteristics were tested with the regression model, and seven were identified as influencing respondents to give money, gifts, or time. These were financial constraints, egoism, social norms, trust, giving back, emotions and injustice. Of the seven factors influencing individual giving behaviour, financial constraints, defined as the influence of the individual’s financial status in making donation decisions, were the most obvious and significant factors influencing all three giving types. Implying that respondents are not likely to give money, gifts or time when they think that giving and helping would interfere with their financial obligations, or they do not have the resources at the time of the request or helping others would place too much strain on their financial resources. The other factors influencing two giving types were egoism, social norms and trust. Egoism (the feeling of satisfaction after giving) will likely negatively influence giving gifts and time. On the other hand, social norms and giving back are positive for giving money and gifts, while injustice and emotions drive giving gifts and time, respectively. In conclusion, trust negatively influences giving money but is positive for giving time to help others and organisations.

6 CHAPTER SIX: PRESENTATION OF INTERVIEW RESULTS AND ANALYSIS

6.1 Introduction

This chapter presents the results and analysis of the qualitative study and the integration of the two datasets using the motivational domains of the Self Determination Theory. The qualitative results provide thematic explanations to interview responses that help answer the second research question: “How do the significant individual demographics and psychographic characteristics influence the likelihood of giving among Ghanaians?” The chapter starts by summarising interview participants’ demographic and behavioural characteristics and presents results from the thematic analysis. The thematic analysis process, including coding, helped to generate five categorised and synthesised themes of recurring patterns and trends. The five general themes were split into fourteen specific sub-themes identified and substantiated by comments and excerpts from participant interviews. The five themes emerging from the thematic analysis were: (1) Demographic characteristics and giving types, (2) External social and environmental influence on individual giving, (3) Internal behavioural and attitudinal influence on giving, (4) Religious and Anonymous giving, and (5) No desire to give (amotivation). The chapter ends with a summary of the findings from the qualitative study and a narrative and table presentation of the merged results from the two strands of quantitative and qualitative results.

6.2 Demographic and Behavioral Characteristics of Interview Participants

The oldest respondent was 67, and the youngest was 21 years old. In the study, nine participants below 40 were identified as young, while 12 over 40 were considered older. Five interview respondents were single, ten were married, two were widowed, two were divorced, and one respondent was separated from their partner. Eleven respondents had tertiary education, one had a vocational level education, four had senior high, one had junior high, two had primary education, and two had no education. Five respondents worked in the formal sector of education, legal, and financial professions. Eight respondents worked in the informal sector and were involved in dressmaking, general business, butchering and the clergy. The seven remaining respondents were unemployed. Eighteen respondents were Christians, and three were Muslims. There were 13 Akan respondents and three Ga Adangbe. The remaining respondents represented different ethnic groups: Baasare, Chamba, Ewe, Guan, and Mamprusi, with one respondent each in the sample. Thus, the characteristics of participants reflect the general population purposefully and conveniently selected for diversity and representation. Table 8 presents the demographic characteristics of the interview participants.

Table 8: Demographic Characteristics of Interview Participants.

Demographic Variables	**N (unless otherwise indicated)**	**%**
Gender		
Male	14	67%
Female	7	33%
Age (years): [min, max]	21:67	
below 25 years	2	10%
26 – 35	5	24%
36 – 45	4	19%
46 – 55	5	24%
56 – 65	5	24%
Marital status		
Single	6	29%
Married	10	48%
Previously Married (widowed/divorced/separated)	5	24%
Education		0%
No education/primary education	4	19%
Junior Secondary	1	5%
Senior Secondary	4	19%
Tertiary (degree/vocational)	12	57%
Parity		0%
No child	5	24%
One child	1	5%
Two children	6	29%
Three children	6	29%
Four plus children	3	14%
Household size [min, max; mean (SD)]	0	0%
Three	4	19%
Four	6	29%
Five and above	7	33%
Ethnicity		0%
Akan	13	62%
Ewe	1	5%
Ga-Adangbe	3	14%
Others	4	19%
Religion		
Christianity	19	90%
Islam	3	14%
Income		
I do not make an income	2	10%
nil/not stated	9	43%
less than GHC600 ($100)	3	14%
GHC600-GHC1,000 ($100-$200)	2	10%

Demographic Variables	**N (unless otherwise indicated)**	**%**
GHC1,001- GHC1,500 ($201-$300)	0	0%
GHC1,501- GHC2,500 ($301-$400)	2	10%
GHC2,501-GHC3,000 ($401-$500)	0	0%
more than GHC3,000 ($500)	3	14%
Employment status	5	24%
Unemployed/Student	4	19%
Formal sector employee	11	52%
Informal Sector employee	1	5%
Retired	21	100%

The study results show all 21 participants giving money, gifts, and time to help and support others. Among the selected sample, 60% of younger participants (aged below 40 years) prefer to give cash compared to 95% of older participants, 40 years and above, who indicated their preference for giving cash. Giving gifts seems to be the next preferred type, where 50% of all participants indicated giving gifts and cash. Volunteering time was the preference of 30% of the younger participants, while 60% of older participants indicated that they would rather give cash and gifts than time. The most cited reason for individual giving to other individuals and organisations was religion, cited by 86% of participants, with almost 80% indicating that they gave to religious institutions (See Table 8). Religious giving is followed by giving to help others in need and to make a difference, cited by 16 (76%) of the study participants.

All participants in the qualitative study also indicated giving cash, gifts and time to organisations, with religious organisations ranking high in participants' responses. Additionally, participants gave to professional and workplace associations (19%), Non-Governmental Organisations (14%), and others like hometown, school groups and orphanages (24%). Also, 70% of participants indicated that they sometimes gave anonymously.

6.3 Presentation of Findings and Results from the Qualitative Analysis

Following the coding and classification of the qualitative data described in the Methodology, five themes emerged from the participants' narratives, as illustrated in Figure 6. These themes are (1) Demographic characteristics and giving types, (2) Social and environmental influence, (3) Behavioral and attitudinal influence on giving, (4) Religious and anonymous giving and (5) No desire to give (amotivation). Each theme generated sub-themes. The following sections present the five themes and 14 sub-themes illustrated in Figure 6 with excerpts from participants' responses.

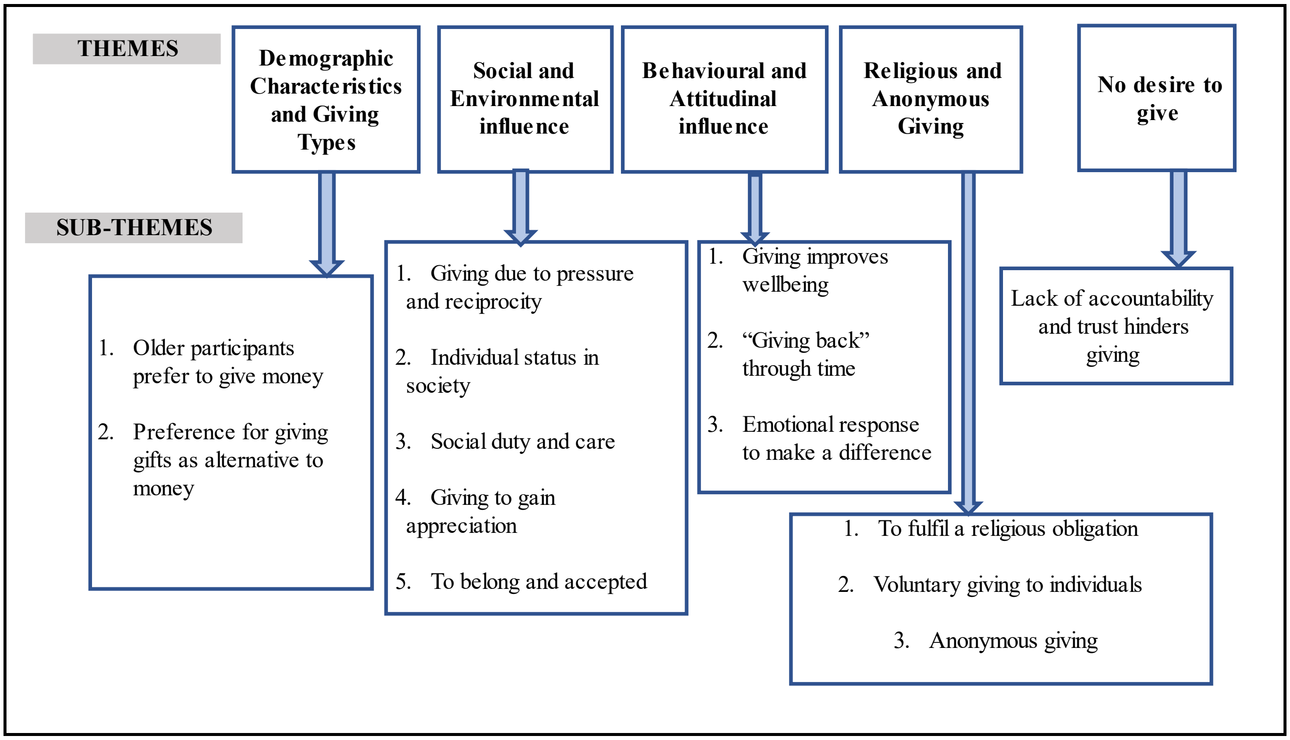

Figure 7: Themes and Sub-themes from Interview Responses

6.3.1 Demographic and socioeconomic characteristics and individual giving types

The qualitative study's findings helped explain why age as a demographic characteristic influenced giving cash, gifts and volunteering time to help others and support an organisation. All 21 participants indicated they had engaged in one or more giving actions over the previous year. The giving behaviours associated with age are presented and illustrated with quotes in this section.

6.3.1.1 Older participants prefer to give money.

Giving money was cited by all 21 participants in the study as a convenient and easy form of giving to others, including strangers and organisations. However, for the participants aged 40 years and above, giving cash compared to gifts and time was convenient and easy and a readily and less stressful way of giving. About 90% of participants who were 40 years and above indicated their preference for giving cash was because it freed up time from their busy schedules to do other things like spending time on themselves and their families. For example, three participants, D1, D3 and D5, all indicated that they were busy people who found that giving money is most convenient, as reflected in the quotes below:

> "It is usually money and then followed by gifts. I tend to be jealous about my time" (D1, 67-year-old physician specialist)

> "I am busy. I don't even have enough time for my office work. After work, I would like to spend whatever time I have on myself to rest. I'd rather give the cash and donations, and it's easier and less stressful". (D3, 58-year-old Judge)

> "Because that is the one that I can easily and readily give. I am busy most times doing so many things" (D4, 49-year-old Lawyer)

Older participants further explain their preference for cash giving, as it allows the recipient to use the cash for their specific needs, which include paying for education and health bills which can only be in the form of cash and providing for the basic needs of the recipient. Cash donations are also best in supporting business set-up for the recipient if that is their need. Participants D4, a lawyer; D15, a tailor and D19, an accountant, recount their preference for giving money in the following quotes:

> "I would give money because I think that is how they can choose what they like to do with it. So, money is the one I am most likely to give" (D4).

> "Mostly I give money. As for food, it is difficult to buy food for someone. If you give people money, they can buy food with the money" (D15)

> "That is what they need. Hearing their situation, it was cash they needed. I have hosted them with food for two occasions, but clearly, it was not the food they needed" (D19)

Older participants, as compared to the nine younger ones (below 40 years), are more likely to be those making more money through their businesses and can give away money easily and readily than gifts. They find cash donations a more direct and suitable way of giving than finding the right gift that may not meet the recipient's needs. Participant D8, for example, a businessman who gives both cash and gifts, prefers to give money because as "long as he works, he can continue to make more money" so that he can continue to give loans to "support others in their businesses."

Another reason for the preference for cash donations cited by approximately 43% of participants was giving cash through groups. These school, community, professional and workplace associations and religious and social networks are part of the individual's social support systems and make financial demands on the individual. All participants indicated they belong to some group, network or association, voluntarily or involuntarily. Being part of these social groups requires both financial and material contributions. For example, participants D7 and D19 belong to workplace groups and must donate monthly to help others in need. According to D7, "at work in our department, there is a group I belong to that we contribute and give to someone who needs help", and similarly, D19 belongs to a "workplace union where we make donations outside of payroll. As and when situations occur, we donate." Even where individuals join groups willingly, there are expectations to make financial donations to the group. For example, participant D10 belongs to a boy's group "where we sometimes donate and contribute towards an identified cause or in support of someone in need". These groups specifically solicit financial contributions to implement their projects which range from personal support to a group member in need or developmental projects that benefit specific communities. For example, participant D4 indicated, "I have also made donations to organisations that have requested support for maybe somebody who is sick that needs to be supported" (D4).

6.3.1.2 Preference for giving gift items as an alternative to money.

While giving cash may be the preferred option among older participants, the study findings show that sometimes individuals give gifts because they are financially constrained, as indicated by Participant D21: "If it's cash and it is available, and I can do it", or they believe that giving money may not achieve the desired aim. For example, as participant D6 reflects, "it is a principle of mine that for people standing out on the street, and whom I don't know, I'd rather give something in kind … the reason being that …. A few of those people may have drug habits, and usually, when you give out money, the money ends up in the wrong context"; and participant D7, "I believe that it might not be used properly when you give someone money, especially if you do not know the person".

Gifts range from everyday items like food to equipment, appliances and large gifts like structures and buildings. The following three quotes illustrate the various gift items from participants.

> "Sometimes my neighbours need groceries like tomatoes or pepper and sometimes even food which I give out when I cook" D12.
>
> "When I asked him if he wanted the TV set, he responded by saying, …he would definitely want the TV," and so I gave it to him" (D7)
>
> "I do not give money to churches; I rather construct for them with my own materials and builders. The church makes the request and what they want, and I use my resources to execute" (D8)

Gift giving is most popular during festivities and celebrations like Christmas, Ramadan, weddings and traditional ceremonies, where people give gifts like food, clothing, and jewellery to friends and neighbours to mark occasions. For example, two Muslims, participants D17, a 32-year-old trader and D14, a 40-year-old butcher, explain how much giving goes on during Ramadan, giving gifts to vulnerable people and those who ask. It is also common practice for Christians to give gifts at Christmas, as reflected in the following quote from participant D8, a 63-year-old businessman:

> "At Christmas, we, through a ministry that looks after widows in my church, give parcels of rice, oil and money to the widows in the church." (D8)

Participants mentioned giving gifts to people affected in times of disaster and crisis like a flood, fire outbreak or pandemic. These gift items help keep those affected and relieve them from their immediate suffering. For example, three participants specifically spoke about the support and gifts of food items and other provisions that were given to families at the peak of the COVID-19 pandemic, as explained in the following interview quote: "Some of [gift items] were to help with upkeep because of the COVID-19. People were finding it difficult to make ends meet". (D3)

Giving gift items is also a way for individuals to get rid of items they no longer need. For example, three participants gave recipients gifts like clothes, food, and equipment. These items are given directly to the recipient or donated through organisations that distribute them to those who most need them. The response from participant D7 quoted here explains this gift-giving behaviour.

"For example, I had a gas cooker, but when we moved into this place, there was one already fixed, and we didn't know what to do with the one we had or where to place it because there was no space for it. So, I gave the one we bought out as a gift." (D7)

6.3.2 Social and environmental factors influence individual giving.

The findings from this study show that external factors influencing individual giving among participants are mostly about the social and environmental context of the individual giving and include reciprocity, the obligation to give to avoid sanctions, social status, being appreciated as a generous person and the feeling that they belong to the society or community. The following sections present the external factors relevant to answering the second research question on how behavioural and attitudinal factors influence individual behaviour.

6.3.2.1 Giving is due to pressure and the notions of reciprocity.

Ghanaian society expects individuals to help others during social events like funerals and weddings and to support others through community groups and associations like ethnic, professional, school, or other identifiable groups. These associations serve as social safety networks for the individual, providing mutual aid and support when needed. Reciprocal giving is typical of giving through groups and associations where belonging and contributing to support group members creates pressure and an expectation of reciprocal action for all contributing members. Most participants admit that some social pressure makes giving mandatory when one belongs to a group. Therefore, group members contribute so that when they find themselves in situations where they need help, somebody will be there to help. The following three quotes from participants D1, D7 and D10 are illustrative of the pressure to give as members of groups and associations:

> "There are professional bodies, for example, the Ghana Medical Association and the Medical and Dental Council. Those are almost statutory, and I do not regard those as donations. However, once you are a doctor and belong to the medical council, you must pay your dues" (D1).

> "In that regard, it happens that I belong to a boy's group where we sometimes donate and contribute towards an identified cause or in support of someone in need. The donation is usually mandatory, and all group members are expected to contribute. If a member fails to donate or contribute to the needs of others, he will also not be supported when he is in need. People are reluctant to contribute to others who do not also contribute" (D10)

> "Sometimes, it is not by your own will. You are kind of forced to join such groups. They make it obligatory, and they try to collect the money by force if you do not pay. After all, I contribute so we can give it out as a gift, but if it's made to look like it's compulsory, it becomes something else. In any case, I have not had a situation to benefit from, so I really do not need it" (D7).

Within the Ghanaian context, all participants cited giving to support funerals as a source of pressure to give. Individuals and sometimes communities donate to support bereaved families with the understanding that the bereaved family will, in turn, donate to support others as expressed in the Ghanaian adage "nkogya nkogya" (meaning go with me, and I will also go with you). The practice is cultural, with sanctions associated with non-compliance. In responding to the question on social pressure to make donations, participant D3 responded, "No, except for funerals; that one, I feel compelled, but outside of funerals, no."

> "Yes, that one [referring to funeral donation], you will do, but it will not be from your heart, and there is no joy in it compared to the one you give from your heart. When there is pressure, it does not give you joy". (D13)

> "There is this general conversation in society that if you donate towards one's funeral expenses, you will also get yours". (D1)

Reciprocity is also expressed when individuals give to others and expect to get something back in return at a future date – "a give and get back" situation. For example, participant D12 said, "when I meet someone who needs, and they ask, I do give. I also have children, and I believe that when I do good, others will also do good to my children". Participant D6 expresses similar sentiments, "I hope that one day, if I get into something like that, and I genuinely require help, I will also find help from those who can help without having to go begging too much" (D6).

This expectation of future reciprocal action is expressed through religious giving and illustrated by the following participants' quotes:

> "I also believe that when you are generous towards others, God also meets your needs". (D5).
>
> "I have the belief that God is blessing me because I bless people" and "I am doing God's work, and he will bless me for it". (D8)
>
> "If you do good, you will be blessed, and if you do not do well, too, you will get your reward". (D12)
>
> "We do it because of God, and you get blessings when you give" and "I also know that God will bless me when I give" (D15).
>
> "Mine is to give and get God's blessings". (D18)

Generally, however, reciprocal behaviours help individuals to behave in socially acceptable ways and allow them to engage in a social give-and-take with others. Reciprocity thus ensures that other people receive help when they need it.

6.3.2.2 Individual status in society creates expectations to give.

The individual's social status is the level of social value a person holds in their community which refers to the relative level of respect, honour, assumed competence, and deference accorded to them in society. Four participants acknowledged that they gave because of their privileged situations and community status. Specifically, these participants felt that their life circumstances and opportunities placed moral obligations on them to help others in less privileged situations. For example, participants D3 (a Judge) and D4 (a lawyer) state that:

> "Usually, I feel I've done a duty when I give to an individual because I am generally better off than the average person. So, I feel it's my duty to help others" (D3).
>
> "I feel that if you are in a position of privilege, or you have something that you can offer, there's a reason why you have that, and the reason is not to give it to yourself alone" (D4).

Another participant (D1), a doctor, explains, "I would not walk into a funeral ceremony and not give. First of all, I will be very conscious of my failure to give". Participant D21, a musician, believes that the "people in the orphanage are less privileged than me, and most other people are not able to live life to its full. I feel I owe it to them." Participant D8, a businessman, believes that working and making money is a privilege many others do not have, and therefore in his words, “the extra that I make, those ₵10 or ₵15 cedis, cannot change what I am already doing. It cannot change my lifestyle to any extent. Therefore, if somebody is in a desperate situation that I can be helpful to find their feet, I will jump to go and help the person”.

Beyond the privileged position and status, individuals also give because of the expectation of others. The individual, conscious of their position, roles, and expectations, gives to meet personal and societal expectations. For example, participant D4 expresses this expectation in the following quote “because I’m the firstborn, there’s a certain expectation. That is where the expectation comes in. There is a certain expectation that you will support what is being done”. Another example is participant D1, who stated, “as a doctor, and I think I am the only doctor there, but there are nurses, and so forth, whenever there is a health thing, it is assumed that doctor is going to lead”.

6.3.2.3 Giving is a social duty to care for those in need.

Giving to members outside one’s immediate family is sometimes considered a responsibility and moral obligation. Participants indicate situations where they have had to give not because they wanted to but to fulfil a duty and as a responsible gesture. This responsibility extends to people outside one’s immediate and external family to strangers and orphans, borne out of a sense of duty to contribute to uplifting and enhancing the lives of others. One participant explained that giving is also “a civic duty for duty bearers and community leaders”, so the leader has to give for the well-being of community members.

For example, participant D10 states, “As for me, this is something I already do, so as part of the group, it becomes an additional responsibility in which one cannot exclude himself.” (D10).

6.3.2.4 Giving to gain the appreciation of others and be seen as generous.

Appreciation is how the individual feels important to others and makes a difference in the other person’s life. When appreciated, the individual feels valued, and it is validating and meaningful to hear that they have done something helpful or appreciated. All participants expressed the need to be appreciated and expected the recipient to express their appreciation. For example, participant D4 indicated, “When I give to an organisation, I expect that they will acknowledge receipt and say thank you” (D4). Similar sentiments expressed include:

> “I expect the person to let me know they appreciate what I’ve done. Nothing more! (D3).
>
> “When I give to an organisation, I expect that they will acknowledge receipt and say thank you, “we’ve received your donation”. (D4)

> "Yeah. I expect at least "thank you" and to be acknowledged and appreciated. Many people do not know this, but if someone helps you in whatever way, big or small, it is important to be appreciative". (D5)

> "When I donate to an individual, as I said, sometimes it's part of the message that I care, you can trust me, and I want to help you". (D6)

> "All I want to hear is for them to say, God bless you" (D7)

> "I want to support people that are in need and not people who maybe will not appreciate the donation" (D 11)

Showing gratitude also triggers future generous acts towards the same recipient or others. For example, participant D5 said, "sometimes you may need more help in future, so it is important to appreciate whatever is done for you. It would be difficult to go back and ask for help if you did not say thank you for the first kindness". Participant D7 adds that "for those who add God bless you, I am more likely to give to them again". Participant D2 also indicated that "I expect gratitude when I donate time to help somebody or an organisation …I assume that they recognise the fact that they rely a lot on people that give. So, the least they can do is to thank the many people giving to them."

In addition to the expectation of intangible expressions of appreciation and gratitude, for instance, participant D5, who is a traditional leader, also expects to be appreciated with tangible rewards, as expressed in the following quote:

> "Apart from "thank you", there is also the expectation of tangible rewards like some people will bring you stuff as a way of saying thank you for some good done to them, so yes, I do expect some rewards when I give" (D.5)

6.3.2.5 Giving to feel belonging and accepted.

The "need to belong" is a human and emotional desire to affiliate with and be accepted by group members. For example, participants in the study indicate giving actions towards others because of their association and membership in groups and maintaining relationships within the groups. The following quotes are illustrative of the influence of the need for acceptance and belonging among study participants:

> "So that is one, then there's the family one, where because there is this funeral everybody is donating, and you have to donate, and you have to support" (D4)

> "I belong to a boy's group where we sometimes donate and contribute towards an identified cause or in support of someone in need. The support is usually mandatory, and all group members are expected to contribute. If a member fails to donate or contribute to the needs of others, he will also

> not be supported when he is also in need. People are reluctant to contribute to others who do not also contribute” (D10)
>
> “Sometimes the situation does not meet the criteria I mentioned, but just because we are in a church setting or I have friends at work or from school, people will call you and remind you that they sent you an envelope, so you must give it” (D19)
>
> “If one does not donate towards the needs of others, they are also not supported in times when they are in need” (D10).
>
> “As for me, this is something which I already do, so as part of the group, it becomes an additional responsibility in which one cannot exclude himself” (D10).

6.3.3 Behavioural and attitudinal influence on individual giving

The internal behavioural and attitudinal factors influencing giving decisions are the emotions and feelings experienced before and after the generous act. For example, as described by participants, egoistic or warm-glow emotions are the feelings of happiness, fulfilment, joy, feeling good, relief, and honour accompanying giving. On the other hand, the negative emotions like sympathy, compassion and pity that trigger the giving action are indicative of altruistic motives. The following section highlights the emotions associated with giving reported by participants of this study.

6.3.3.1 Giving improves wellbeing.

All participants reported feeling happy, good or relieved helping others with their money, gifts or time. These positive feelings come from knowing that they helped someone in a difficult situation and brought relief to the recipient or helped to solve someone’s problem. Feeling good was the most cited experience recorded from participants, where almost all participants felt good that they had helped someone. This feeling by participants, also expressed as “excited”, “satisfied”, “relieved”, “happy”, and “fulfilled”, is captured in the following quote by one participant, “it feels good to know that you can be of help to someone when they need you” (D2). The majority (67%) of participants mentioned that they felt happy when they helped others, and two participants expressed relief associated with giving, saying that they felt “free” within them. According to participant D4, “it is one of the best (feelings) – I love it, and that’s why I do it”, and D5 says, “I feel proud, very proud of myself”. Participant D12 says, “when I give, I can see that it is good for myself”. This feeling of relief enhances the well-being of both the giver and recipient, as expressed by participant D5 as “it is good to give. Not only does it help the recipient, but it is also for the well-being of the one giving”, and participant (D12) “when I give, I can see that it is good for me”. (D12)

There is also a spiritual aspect to these emotions where one participant, for example, explains that she feels happy because God has used her to bless someone. “I feel good. I also know that God will bless me when

I give. Even if I don't get it here and now, I know that one day God will repay me because of my generosity to others". (D15)

On the other hand, being unable to give generates negative emotions and stress that do not enhance well-being. Participants express these feelings as "it doesn't feel good" (D2), "I feel sad" (D3), "it worries me a lot" (D5), "frustrating" (D6), and "it worries me" (D7), "painful" (mentioned by 24%) of participants. According to participant D11, "it is embarrassing, and I feel bad".

Thus, while giving to others improves the well-being of both giver and recipient, being unable to give when asked or in situations when one could have helped negatively impacts the individual.

6.3.3.2 "Giving back" through volunteering for a good cause.

There are many ways in which people give back time to help those who need help most. The qualitative study revealed how participants spent time helping other individuals and organisations to make life better for others in their communities and beyond. Giving back through time is not limited by age. For example, participant D2 is 24 years old and unemployed and volunteers her time with an NGO because "I feel that they have a good cause, and … I can make a difference by teaching and giving back. Another participant, D21, a 42-year-old musician, spends time supporting an orphanage, and in his own words, "I feel I owe it to them by giving back through the things I do for this orphanage. I give them clothes, food, and toiletries, and sometimes I go and play music for them. I feel like I am giving back to humanity". Participant D1, 67 years old, is a retired health professional who volunteers time by serving on a neighbourhood committee. Spending time serving on boards or leadership positions for community groups and associations is their way of using their experience and expertise to support community members and "give back" to society, as expressed in the following quote:

> "I also volunteer time as an executive member of the resident's association of the complex where I live. These activities form part of the giving away of time and volunteering". (D1)

Giving back through volunteering helps participants to get to know the people in their community, and it also creates opportunities to meet new people and expand their network. Participant D24 indicates that while she is passionate about volunteering and helping the community, "It is a way to network and make new friends and connections". Spending time to give back to the community helps the individual better understand their surroundings and the circumstances of other community members, which also helps them to be effective and empathetic citizens.

6.3.3.3 Giving is an emotional response to making a difference.

Participants described many ways in which they are "moved" by emotions and feelings of compassion, concern, pity and sympathy to help improve the situation and conditions of other individuals. These emotions are triggered by knowing or observing the circumstances and situations that require help and the desire to see the difference in an unpleasant situation. For example, participant D19 says, “I was influenced by compassion because while they worked, I managed to pick conversation here and there, so I got to know a few of their circumstances. So that was pure compassion.” Participants' responses show they help because they are concerned about improving the recipient’s welfare and do not expect external rewards or personal gains. Support and help are because they desire to improve the lives of others and to make an impact, as expressed in the following quotes:

> “It is about the individual in need and the potential to make a difference in their life (D1).
>
> “For instance, I meet somebody, and listen to the person’s story and say, “well, this amount could make a difference to that person”. There are also instances of someone who needs a small amount of money to push his business. If I supported him, this person would have a chance to stand on his own. I usually do this for younger and old women because they are the most affected and vulnerable” (D1).
>
> “If I feel that they have a good cause, and if it’s a cause that I am passionate about or a cause that is important to me, I can make a difference. However, if I don’t feel I am making a difference, I hesitate to donate my time or money” (D2).
>
> “You know that what you’re doing is impacting someone’s life. So again, that’s another reason I donate because I know it’s making a difference somewhere (D2).
>
> “The other thing that will make me give is about making a difference, making a difference in the person’s life, meeting that need. Will what I’m giving meet a need? So that is what motivates me to support” (D4)

Therefore, the motivation to give is to help someone “find their feet and make some meaning out of their lives.” (D6).

6.3.4 Religious Giving

Different levels and combinations of external and internal factors influence individual giving. The two factors identified in the interview responses as having a combined influence of internal and external motivation are religion and anonymous ways of giving. Religious giving combines the influence of external and internal factors because it is both obligatory or mandatory (fulfilling a faith-based requirement) and voluntary (willingly and genuinely giving). The influence of religion on giving was obvious as 18 out of the 21 participants (86%) specifically attributed some aspect of their giving to God or their religious beliefs.

In both obligatory and voluntary giving, the giver seeks to fulfil the will of God or to meet the basic requirements of their religion.

6.3.4.1 Giving to religious institutions is to fulfil religious obligations.

The responses from interview participants indicate that religious attitude influences the individual's decision to give charitable donations to religious and secular organisations. Giving to religious organisations, including churches, mosques, or faith-based organisations, are not always voluntary. Instead, the individual is requested to give directly to the organisation. Such donations are for the organisation's running and maintenance or as a channel to needy recipients. These include tithes for Christians and sadaqah for Muslims. Of the 18 participants, only one did not directly mention obligatory giving. However, the following quotes by D1 and D15 are suggestive of the obligatory aspect of religious donations:

> "These days, I'm not as regular with my tithe as I used to, but now and then, I will gather some money and then go and pay – those sorts of things, but again I'm not as committed to it as I was in my earlier age. (D1)
>
> "Partly because I am now more critical about what my money goes to do than thirty years ago when I came to believe in tithing" (D1)
>
> "As for the mosque, we contribute to pay for electricity, water, and maintenance costs. So we, as Muslims, all sponsor the mosque. It does not belong to any one person or something like that. We all contribute to the mosque" (D15).
>
> Religious giving to the institution is a duty and reflected by four participants: D3, D5, D6 and D8, in the following quotes:
>
> "I give … money to my church and my time if they call upon me" (D3). Further, participant D3 regards giving money and time to the church as "some Christian duty, some because I like what the organisations do. I like their aims and all that."

Similarly, participant D8, on giving to the church, said, "what influences me is not just philanthropy but a Christian duty, that if God blesses one, he must also be a blessing to others.

Participant D5 said, "I donate when I am invited to support a project so that I will be recognised in their books as a donor or supporter of the project. My contribution is part of my civic responsibility. If a church invites me to any of their programmes, I attend and support them the best way I can."

Participant D6, speaking on giving to the church, indicated being responsible and rational and said, "I try to be very responsible with my giving as well. I will give what I can afford, and on very rare occasions when I feel inspired, I might give over. But normally, whether it is to the church or any other endeavour, I will give in a rational manner."

6.3.4.2 Voluntary religious giving is mostly to individuals.

Voluntary religious giving by individuals are the various acts of generosity and kindness performed willingly towards others because of their religious convictions. All 21 participants mentioned or implied voluntary religious giving out of their religious convictions. These convictions include seeking forgiveness from sins, receiving physical and spiritual blessings and protection, and securing one's place in heaven or as an act of worship. For example, in response to a question on the rewards of giving to individuals, participant D6 said that "my faith tells me that [my needs] will be taken care of. If I have, and I'm supporting, I am doing so for a higher purpose (D6). Participant D5, indicates that "it is true that evil exists, and some people ask for things from you for evil, but because of my faith in God, I pray against all evil intentions and for God's protection".

Participants use words and phrases like "innate," "inspired", "moved in my heart", "I believe I have a gift", and "inherent" to describe various acts of voluntary religious giving towards other individuals as reflected in the following sampled quotes:

> "I donate when I am moved in my heart, or when I meet someone in need or difficulty, and I have what the person needs. I give out willingly even if the person does not ask" (D12).
>
> "Because there is always someone to help. I will listen and allow myself to be led in the sense of the season and inspiration" (D19).
>
> "It's not a material thing that I get out of it, but it's more internal and innate and very fulfilling for me. So, I think that is also a motivator to do it more. I don't feel like it's a duty or force, and I have to do it because I don't have to" (D4).

The circumstances for these voluntary acts towards others are triggered by feelings of sympathy, empathy, and pity, as indicated in the following quotes:

To fulfil basic needs as indicated by participant D3:

> "For those who needed help, it was for their upkeep, and it was sympathy for the street children. For the medical, it is because I once faced a life-threatening illness, so I feel the need to help" (D3)
>
> "Giving is a good thing. You can pity someone and give" D15.
>
> "I will say that God has given me the gift to know and feel when there is a real need, so if I do not get that feeling, I will not give" (D5).

Table 9 summarises participants' responses regarding giving for obligatory and voluntary religious giving. The table shows responses from participants who gave for obligatory and voluntary reasons.

Table 9: Summary of Responses From Participants on Religious Giving.

Participant	Obligatory Religious Giving	Voluntary Religious Giving
D1	"These days, I'm not as regular with my tithe as I used to be. But now and then, I will gather some money and then go and pay – those sorts of things, but again I'm not as committed to it as I was in my earlier age."	"It is partly my nature. I am fairly quiet and modest about my achievements in general, and it is also somewhat a Christian thing, do not let your left hand know what your right hand is doing."
D3	"I give my expertise to [an NGO], money to my church and my time if they call upon me"). "Some duty, some Christian duty, some because I like what the organisations do. I like their aims and all that."	
D4	"I think maybe it is my Christian beliefs; God who has placed you there, so it is God who is using you to give; it is not because of you."	"Christians believe there is a gift of giving, and I believe I have that gift."
D5	"For those of us who know God and believe in what the bible teaches, we believe that as you give, you also get in return." "However, if a church invites me to any of their programmes, I attend and support them the best way I can, but I don't belong to any particular group."	"But if I am moved in my heart to give, I will certainly give." "I will say that God has given me the gift to know and feel when there is a real need, so if I do not get that feeling, I will not give."
D7		"My faith tells me that that will be taken care of, but I don't donate in a transactional manner If I have, and I'm supporting, I am doing so for a higher purpose." "I also believe that it is more of a blessing to give than to receive, so that is what I should do. I also give when I just feel like giving."
D8	"The church makes the request and what they want, and I use my resources to execute it."	"I think that I do that also on the Christian principle that what the left-hand does, the right must not necessarily know." "I have the belief that God is blessing me because I bless people, and I have great joy in being a blessing to people."
D10	"I do volunteer time with my church. For example, at the time when they were putting up the church building, I offered to do the	"Anytime I donate, I tend to ask God, who has commanded us to be generous."

Participant	Obligatory Religious Giving	Voluntary Religious Giving
	masonry work as my contribution to the project." "I also believe in the bible sayings that "the more you give, the more you get rewarded," and that is my main reason for helping." "I also do not ask too many questions about what the donation will be used for because I believe I am doing what God expects from me."	
D11	"As for the church, it is not stable, not regular. So, we donate when someone has given birth, or maybe someone is in the hospital, and then we need to donate."	
D12	"As for the church, when I go, and I am moved by the sermon, I give an offertory."	"I give because I am moved in my heart to give. It is something within me that makes me donate."
D13		"You will be happy because God has used you to bless the person, so that will surely make you happy."
D14	.	"I only give from my heart. Mine is that I have given." "Yes, about four days ago. I did a sadaqah of about 5 cedis each to two different people this week. Sometimes I do more When I go to the mosque and pray, I do sadaqah at the place."
D15	"According to the Koran, as Muslims during Ramadan and at the end of Ramadan, we must give alms. Mostly I give to the mosque. I also do the sadaqah because God will give me something I need. Do you understand?"	"We do it because of God, and you get blessings when you give." "Sometimes when we go to the mosque, and we see someone who needs help, we can help."
D16	"The Bible encourages us to give and love others as ourselves and help those who do not have. I used to help with the cleaning of the church, but now I have stopped. I don't do anything with the church any longer because I work."	
D17	"Yes, I give. In our case, there is usually a bowl or container put there for everyone to put in what they have." "You give because of God and not because of man, so giving is a good thing. Sadaqat is good."	"I can't say because, in this month of Ramadan, there is a lot of giving going on." "If it is from your heart, God blesses you."

Participant	Obligatory Religious Giving	Voluntary Religious Giving
D18	"The Bible says that you should not come empty-handed to the house of God."	"You see, it's good to give. The Bible says it is more blessing to give than to receive."
D19	"The first one is a religious group, [name of group] group from the [name] church." "I just feel that by doing that, and I am a Christian, so when God says, give, and it shall be given to you, it would open doors sort of."	"The spontaneous ones are the ones I've had to deal with who have been helpful to me or rendered a service to me in one way or another. In terms of donation planning, I will look out for people doing things that either impact humanity or religious things."
D20	"As for doing good, it comes from the bible. I get some feeling in me that what I have done pleases God, and I feel free within me." "I think it is also because of my religious belief. My association with the church and what I have learnt from the bible studies we have been having."	
D21	"Yes, I volunteer with the Methodist youth fellowship."	

6.3.5 Anonymous giving.

Anonymous giving is when individuals give and prefer to keep their identities unknown from the recipient. In anonymous giving, the individual still enjoys the satisfaction and warm glow associated with the generous act but without its recognition or acknowledgement. While absolute non-disclosure may not be possible because there are several ways to access personal information, there are many reasons why individuals wish to remain anonymous when giving to other individuals and organisations. Interview responses indicate that 70% of participants give anonymously, and the three main reasons for anonymous giving are religion, avoiding future solicitation and the individual's innate drive to give. Religious anonymous giving is a deeply felt conviction to give per one's faith. Almost half (47%) of participants who indicated that they gave anonymously cited religion as the reason for their anonymous giving, as illustrated in the sampled quotes below:

> "I give because of God, do you understand? So, it is between me, you and God and not others. If you do that, you are not blessed" (D17)

> "Because the bible says when you give, don't let your left hand know what your right hand is doing. So, you don't have to let others know what you give" (D16)

> “I think maybe it is my Christian beliefs, and it’s also linked to what I’m saying. You have been placed in that position of privilege to support somebody” (D4),

> “It is not necessary for people to come and say thank you just because you give things like rice and oil, and there are thousands of them. I am doing God’s work, and he will bless me for it. So, I do not need the blessing that will come from people coming to say thank you because I helped them” (D8).

Some individuals give because they believe it is inherent and natural for them to give. For example, participant D1 said, “it is partly my nature. I am fairly quiet and modest about my achievements in general”. Other reasons for anonymous giving are to minimise future solicitations and avoid public perception, and 13% of participants attributed their anonymous giving to these reasons, as reflected in quotes by participants D3 and D11:

> “Yes, I donate anonymously sometimes, and when I do, it is because when I give, I do not want them to come back asking for more” (D3)

> “Sometimes, if you make people know that you are doing this, they might have a different perception of you. Maybe, they could say, for example, that I’m not working, but I am able to raise some money to support someone” (D11).

> “As for me, donating is innate. So long as I have, and one needs it, I can give even if you do not ask. Sometimes too, I give to those who ask out of sympathy. (D10)

6.3.6 No desire to give (amotivation)

Despite the many reasons identified for individuals giving to others and organisations, there are also several reasons why people are hesitant or unwilling to give. The reasons include accountability or when expected outcomes of previous donations are not visible or known, as cited by 38% of participants; lack of trust (38%); when the donation does not make a difference in the lives of the recipient or beneficiary (14%); when the focus of an organisation changes and the individual can no longer align their values to the objectives of the organisation (10%); not being asked- sometimes people expect to be asked, so they do not give if not asked (5%); when constrained by finances or time in which case the individual does not have the capacity and efficacy to give (5%) and lack of appreciation (14%). Responses from participants show that the two main factors leading to amotivation are accountability and trust, mentioned by the majority (76%) of participants.

6.3.6.1 Lack of trust and accountability hinders individual giving.

Trust and accountability are intricately related to the individual's giving behaviour as one leads to another. When the individual recipient or organisation properly accounts for the funds received, it generates trust in the donor; therefore, it calls for proper accountability of individual resources, be it cash, gifts or time from the recipient. Five selected quotes from participants express what would prevent them from giving to individuals or donating to organisations. For example, participant D1 said, "it is not because I cannot afford it, but it is just because I have more questions about the use of funds". Similar sentiments were echoed by other participants as follows:

> "If I give the first time and I do not get any feedback on what is happening with the money or the time that I gave, I am probably not going to give again, or I am going to be hesitant the next time" (D2)
>
> "If I have evidence that the money is not used properly, I will not donate" (D3)
>
> "When what we have agreed and contributed to is not accomplished, or the donation is used for different things. Donations are made for specific purposes or a situation at hand and should be used for that reason" (D11)
>
> "If I didn't trust the accountability system, I wouldn't donate to them." (D6)
>
> "If I give to somebody and the person does not use the donation well. I may not be able to ask the person, but you see that the person is using the donation wrongfully. So, if I see that you did not use it as you're supposed to, I don't think next time I will do that" (D13).

On trust, participant D4 said, "that may be another reason why I will not support an organisation or where their leaders are not particularly trustworthy". Participant D8 put it as "when the indicators are not genuine", and participant D6 indicated, "If I didn't trust the accountability system, I wouldn't donate to them", linking the two factors closely.

6.4 Summary of findings on how demographic and behavioural factors influence giving.

The chapter presented findings from the thematic analysis of the semi-structured interview responses to help answer the second research question on how demographic and behavioural factors influence individual giving. The study findings show that age as a demographic factor influences individual giving. Older participants (above 40 years) prefer to give money because it is convenient and sometimes the most appropriate means of giving and helping other individuals in need and organisations that require money to run their operations. For older participants, giving gifts becomes a preference only when they are financially constrained or do not believe giving money would achieve the intended purpose. Other reasons for giving cash, gifts or time are the societal demands placed on the individual. The need to belong and feel appreciated, to avoid social sanctions and the mutual obligation to give and receive are examples of societal demands requiring the individual to give. These external social factors provide intangible rewards such as societal recognition, acceptance and appreciation that satisfy the individual.

The behavioural and attitudinal reasons identified for giving money, gifts, and time are emotional feelings of sympathy, compassion and pity. Additionally, the desire to make a difference, give back to the community, improve the conditions of the recipient, and believe that giving is inherent reflect the altruistic motives of giving. However, sometimes the reasons are also egoistic or selfish because the individual gives to improve their well-being and to experience the positive emotions of happiness, satisfaction and relief.

Religious and anonymous giving combine external societal and internal behavioural motives to trigger giving actions. For example, individuals give to fulfil an obligation to belong to a community of adherents and to fulfil a spiritual need for personal eternal salvation. Similarly, in anonymous giving, the individual has altruistic motives of genuinely helping others but simultaneously experiences the satisfaction and other positive emotions associated with giving. However, notwithstanding the societal and attitudinal reasons for giving, the study finds that lack of accountability and loss of trust are the two main factors leading to individuals being unlikely to give to others or organisations.

The next chapter combines and integrates the results of the qualitative and quantitative studies to provide a balanced and complementary response to the third research question on the extent to which the various demographic, socioeconomic, behavioural and attitudinal factors combine or overlap to influence giving among Ghanaians.

6.5 Integration of the Quantitative and Qualitative Results

The SDT domains and regulations described in the Organismic Integrated Theory (OIT) formed the basis for integrating the quantitative and qualitative results. The three SDT regulations that informed the conceptual framework and hence the integration were Amotivation, characterised by unwillingness and inability to give; External regulation, characterised by rewards and punishment; Internal regulation, characterised by attitudes, values and emotions. Underlying these regulated behaviours are the three psychological needs of autonomy, competence and relatedness. The final data integration into the concepts synthesises the qualitative interview findings and quantitative survey results in Table 10.

Table 10: Integration of survey and interview findings, informed by the SDT Regulations

SDT Domain & Motivation	Integrated concept	Concept Description	Survey Results (AOR of money/gifts/time)	Illustrated Interview Response
Amotivation Lacks autonomy, competence, and relatedness.	No desire to give. Lack of trust	The individual does not give because of financial and time resources constrain, does not trust that donations will be used and accounted for properly, and does not think their donations and gifts will yield the desired outcome.	9.7% of survey respondents do not give	"If I have evidence that the money is not being used properly, I will not donate." (D3) "If I give the first time and I do not get any feedback on what is happening with the money or the time that I gave, I am probably not going to give again, or I am going to be hesitant the next time" (D2)
External Regulation Controlled behaviour (Extrinsic motivation: External, introjected, internalisation, integration)	Demographic, socio-economic, and behavioural influence	Giving behaviour is influenced by external demographics and semi-autonomous psychographic factors	Gender, number of children and household size are the significant demographic factors. The significant psychographic factors are financial constraints, egoism, giving back, emotions, injustice, social norms and trust.	"It is usually money and then followed by gifts. I tend to be a bit jealous about my time" (D1, 67 years) "If one does not donate towards the needs of others, they are also not supported when they are in need" (D10).
			Financial constraints *(Money=0.882; Gifts=0.841; Time=0.880);* Social norms *(Money=1.285; Gifts=1.143);* Giving back *(Money=1.220);* Egoism *(Gifts=0.862; Time=0.766)*	"I feel that if you are in a position of privilege, or you have something that you can offer." (D4).

SDT Domain & Motivation	Integrated concept	Concept Description	Survey Results (AOR of money/gifts/time)	Illustrated Interview Response
			Religion (*Money=4.133)*	
Internal regulation Autonomous behaviour (Intrinsic motivation)	Values and principles	Giving behaviour is influenced by emotions, values, and social justice. The belief is that giving is inherent and attaches a spiritual meaning to the behaviour. Positive attitude towards helping others without the expectation of rewards. Voluntary, without cohesion or sense of obligation	Emotions *(Time=1.183)* Trust *(Money=0.758; Time=1.323)* Injustice *(Gifts=1.264)*	"I feel satisfied. No matter how little or huge it might be, I feel I did my part, and I feel blessed." (D21) "Giving is a good thing. You can pity someone and give" D15. "As for me, donating is innate. So long as I have, and one needs it, even if you do not ask, I am able to give. Sometimes too, I give to those who ask out of sympathy. (D10) "I get some feeling in me that what I have done pleases God, and I feel free within me" (D19 "As far as I am concerned, I have donated, and I am not concerned about what the funds are used for" (D11)

7 CHAPTER SEVEN: DISCUSSION OF RESULTS

7.1 Introduction

This study's main objective was to identify and understand the extrinsic and intrinsic factors that motivate Ghanaians to give cash, gifts, or volunteer time to help other individuals and organisations.

The results of the quantitative and qualitative studies presented in the previous chapters identified demographic and psychographic characteristics that influence the giving of money, gifts and time to others and organisations. This chapter discusses the results in light of the reviewed literature and similar studies. Specifically, the results relate to the theoretical explanations using the SDT domains presented in the conceptual framework and highlight the importance of satisfying the individual's three basic psychological needs of autonomy, competence, and relatedness. Autonomy refers to the freedom to choose who and what to support with one's resources. Competence refers to the value and importance one attaches to charity behaviour, and relatedness refers to the need to feel connected to the cause and people (Deci & Ryan, 1985)

The chapter has six sections that begin with an introduction and a summary of the study findings, as presented in the previous two chapters. Sections three, four, and five discuss the various identified motivational factors within the SDT regulatory domains (amotivation, external and internal), while section six concludes with a summary of the discussions.

7.2 Summary of Study Findings

The study investigated the extrinsic and intrinsic motivations for individual giving among Ghanaians. Specifically, the study identified the demographic, socio-economic, behavioural, and attitudinal factors influencing giving types of cash, gifts and time to others and organisations. The quantitative and qualitative study results suggest that the demographics influencing giving behaviours are gender, age, household size, number of children, education, ethnicity, religion, and marital status, with gender and household size as the most significant. The identified statistically significant behavioural characteristics influencing giving behaviours were financial constraints, egoism, giving back, social norms, social justice, trust, and emotions. Identifying these demographic and psychographic characteristics helped to answer the first research question – "what are the significant individual demographic and psychographic characteristics that are likely to influence giving among Ghanaians?'

In response to the second research question on how these factors influence individual giving, the data analysed suggests that giving behaviours are influenced by extrinsic, intrinsic and different combinations of both. The results show that demographic factors like gender and age help explain how demographic factors influence giving accounting for extrinsic motives. On the other hand, economic and social factors, financial constraints, religion, reciprocity, the need for appreciation, egoism, anonymous giving and belonging are internal factors that account for extrinsic motives, and emotional factors like personal satisfaction, happiness, relief and excitement experienced by participants, irrespective of their demographic characteristics and trust, explain the intrinsic factors influencing giving. However, religious and anonymous giving were observed to have intrinsic (purely altruistic) and extrinsic (egoistic) motives. In addition, the lack of trust and accountability in the recipient individual or organisation influences the decision not to give. In the following sections, the chapter discusses these results using the conceptual framework and SDT domains of amotivation, extrinsic and intrinsic motivation as the bases.

7.3 Amotivation – The Likelihood Not to Give

The results of this study indicate that the individual Ghanaian's intent and decision not to give money, gifts or time to others is dependent on the individual's financial and time constraints, existing or perceived trust relationship in the current situation of need and accountability of the recipient organisation. Specifically, results from the present study indicated that 9.7% of participants are unwilling or unable to give or donate in situations where they do not have the money or time, perceive their contribution does not add value or when they do not feel connected to the individual or cause.

This finding is consistent with the theoretical assumption of amotivation in the SDT. According to the theory, the absence of any motivation to give is linked to one or more of the three basic human needs of competence, autonomy and belonging. Perceived incompetence is when the individual does not see the value added or how their donation makes a difference. The lack of autonomy is when the individual is limited in their choice to give or help because they do not have the resources. Having no sense of belonging or association is when the individual does not feel connected with the recipient or the cause for action (Deci & Ryan, 1995; Seligman, 1975). The lack of one or any combination of these basic needs in a given situation will likely lead to a decision not to give. In this context of giving behaviour, many studies confirm the link between the lack of competence (Havens et al., 2006; Wiepking & Breeze, 2012), autonomy (Aknin et al., 2019b) and belonging (Schervish & Havens, 1997, p. 240) and the behavioural intention not to give.

On autonomy, the most significant factor identified in this current study is the unavailability of resources, including money and time. Participants attributed their inability to give money or time in any given situation to resource constraints. For example, the individual's financial situation is important in determining whether they give or how much they are willing to give (Bennett & Kottasz, 2000; Lee & Chang, 2007). Wiepking and Breeze (2012) found that regardless of the actual financial resources held by the individual, the decision to give and the size of the gift are negatively affected by retention and inadequacy. Retention refers to the degree to which people carefully approach wealth and prefer not to spend money on anything (Argyle & Furnham, 2013). Individuals with strong feelings of retention have a lower level of giving because they prefer to save money, are fearful of lacking money in the future, often feel guilty about spending money and have difficulties in making decisions about spending money, regardless of the amount involved and their actual ability to afford it. Financial inadequacy refers to people who worry about their financial situation because they believe their friends have more money than they do. They also believe that when they give, people overestimate their financial resources and are therefore reluctant to give, leading to lower levels of individual giving (Wiepking & Breeze, 2012). Also, anxiety concerning personal financial security or economic self-confidence, irrespective of income or net worth, substantially impacts individual giving (Independent Sector (2002). In Schervish and Havens's (1997) Identification Theory, discretionary resources are important in determining individual charitable giving. Havens et al. (2006) also found that charitable giving is skewed towards individuals with money and wealth and suggested that individuals with lower levels of money and wealth are less likely to contribute to charitable organisations than those with higher income and wealth. Generous and helping behaviour will likely occur when the helper believes or can see how their actions make a difference.

Results from the current study indicated that participants are unwilling or unable to give or donate when they perceive the recipient, individual, or organisation is likely to take their donation for granted, misapply the funding, or take advantage of their generosity. The results also show that participants will not continue to give if they believe their giving is not changing or impacting the recipient's or beneficiary's lives or if their donations are not valued. The lack of competence or the perceived inability to improve lives through giving actions is based on a trust relationship. The trust that donations to organisations and individuals would be used for the intended purpose. In this regard and crucial to donation decision-making are trust and accountability. Trust the recipient's reputation, which the donor assesses and decides based on known or perceived status and credibility. Schwier et al., 2021, note that only 9% of donations from African HNWI donors in their sample went to local organisations because the donors do not trust NGOs. Individuals give to organisations they trust.

Similarly, trust in the organisation's leadership, accountability, transparency, and the reputational risk associated with their relationship with the organisation inform the donor's decision and willingness to support (Kumi, 2017b). Generally, donors want to see what their contributions achieve because of a general climate of mistrust and fear of corruption. Failure to develop, communicate and maintain trust may lead to long-term difficulties for an organisation in raising sufficient funds to support its work (Burt, 2012).

According to the SDT, a state of amotivation is triggered when an existing or potential giver does not feel connected to the recipient, be it an individual, organisation or a cause (Baumeister & Leary, 1995). The loss of interest in the organisation does not mean the organisation is not supporting a worthwhile cause. Instead, donors can no longer align their values with the organisation's strategic direction. The loss of interest leads to a situation where the donor no longer "feels connected" to the organisation and finds it difficult to continue donating.

Therefore, the motivations for not giving are the financial constraints that prevent giving money, gifts or time, the perception that the giving or helping action will not bring the expected change, benefit or improvement, or the donor does not feel connected to the recipient. The individual must be able to give and be assured that the donation will make an impact to create an environment that motivates giving (Bennett & Kottasz, 2000; Musick & Wilson, 2003; Wiepking & Breeze, 2012). These findings have implications for fundraising professionals when selecting and approaching potential donors. It is relevant to acquire information about the financial resources available to the individual and gauge how potential donors feel their donations achieve their intended purpose.

7.4 Discussion on the Extrinsic Motivations for Giving

This study identified gender, age, household size, religion, social norms, egoism and injustice as the significant demographics and psychographics influencing generous behaviours among study participants. To a lesser extent, other demographic factors associated with giving money, gifts and time were the number of children, education, ethnicity and marital status. According to the SDT, these identified extrinsic factors are controlled or autonomous (Deci & Ryan, 2008) and are categorised into four subtypes: external regulation, introjection, identification and integration (Ryan & Deci, 2020). The key differences between the subtypes are how much the giving action is internalised and how the individual feels that they are in control of their giving action (Ryan & Deci, 2020).

7.4.1 External Regulation: Demographic Factors Influencing Individual Giving

External regulation behaviours are highly controlled, and the individual gives because of external pressures. The demographic and socio-economic factors identified in this study are gender, age, and household size.

Gender: Findings from this study suggest that males are more likely to give money and gifts than females. This study supports the finding by DellaVigna et al. (2013), which shows that both men and women are generous. However, women are less generous when avoiding the solicitor is easy. The researchers suggest that women are less likely to give partly because of a less dispersed distribution of altruism. They argue that even in cases where women do not differ in their inclination to give, differences in heterogeneity can lead to a higher share of women being on the margin of giving. In another study on giving among African American participants, Hall-Russell and Kasburg (1997) concluded that African American men were likelier than women to give money.

The literature finds significant gender differences sometimes with contradictory results (Bennett, 2003; Croson & Gneezy, 2009; Mesch et al., 2017). For example, Mesch et al. (2011) and Einolf (2010) provide substantive support for women scoring higher on general giving because of their empathic concern and care. The authors conclude that men are less likely to give than women (Bekkers & Wiepking, 2011a; Willer et al., 2015). In a gendered generational study by Fidelity Charitable (2017), the researchers conclude that boomers (those born between 1946 and 1964) and older women gave 89%

more than men of the same age, and the Nonprofit Tech for Good (2018) in the Global Trends in Giving report suggests that the donor community in the USA are female.

To answer the question as to whether it is men or women that give more money and gifts to charity is not straightforward because the answer depends on who is asking and the context. For example, The Independent Sector (2002) study concluded that much of the differences in giving reported between men and women are due to differences in income, with male respondents reporting significantly higher household income than female respondents. According to the report, male and female respondents report similar giving patterns. Also, theories developed by researchers at Indiana University cite sociological and psychological gender differences in altruism and empathy, as well as evidence that women are "socialised to conceive of themselves as connected to others and socialised to reflect a strong concern of care to others" (Mesch et al., 2002, p. 66). Eagly and Crowley (1986) also argue that sex differences in helping behaviour are derived from social roles occupied by men and women. Compared to men, women report providing their friends with more personal favours, emotional support, and counselling with personal problems than men (Aries & Johnson, 1983; Aries & Johnson, 1983; Berg, 1984). Women are more spontaneous, engaged and empathetic, giving at the moment rather than being strategic than men (Fidelity Charitable, 2017). On the other hand, Connor (2015) argues that when men donate to charity, they do so out of a desire to compete and not out of generosity. Some men also give to signal their wealth by making big donations during fundraisings.

Why does gender matter? For organisations that fundraise, knowing the giving patterns and gender motives for giving allows them to tap into a potential donor pool and, for example, provide men with the opportunity to compete with other men in their giving and allow women to engage in activities that they perceive as addressing problems in their communities. In considering and analysing patterns of giving in Africa, it is important to consider that women, who are more represented among the unemployed and in childcare, are more likely to give goods such as food, clothes and, above all, their time (Everatt et al., 2005; Nair, 2017). Whether rich, poor or somewhere in between, women are perhaps more likely than men to think more broadly when participating in charitable activities.

Age: The present study did not identify age as a statistically significant influencing factor on individual giving of cash, gifts and time. However, among interview participants, age positively influenced the giving of money, gifts and time. Older people aged 40 years and above preferred to give money than younger participants who preferred to volunteer their time.

The findings from this study support other studies in which there is a positive relationship between age and giving behaviour, with older people giving more of their money and time to charitable causes than younger people (Bekkers, 2003; Bekkers & Schuyt, 2008; Bryant et al., 2003; Carman, 2003; Mesch et al., 2006; Pharoah & Tanner, 1997). Royer (1989) found that 60% of charitable gifts in the USA came from people aged 60-76. Specifically, this study supports the findings from Apinunmahakul and Devlin (2008) of a positive correlation between age and the preference for giving money: the older a person is, the more money is donated. In addition, Saxon-Harrold et al. (1987) also found that, on average, 17% of older respondents from professional and managerial classes agreed to leave money to charity in their will, compared to 10% for lower clerical and manual workers.

Considering why older people are more likely to donate money than younger people, Simpson (1986) suggests that younger people are driven by consumption and spend more money on eating out, buying clothes, and other things than older people. Another possible explanation is that older people are likely wealthier than younger people, and millennials (people born between 1981 to 1996) of either gender are likelier than the average donor population to engage in newer forms of giving back, from supporting socially responsible businesses to donating through social media (Fidelity Charitable, 2021; Moschis, 1992).

This study also identified age as influencing time spent volunteering for organisations. While adults prefer to give money, younger people indicate their preference to volunteer because volunteering provides opportunities to meet people outside their immediate network and try new things. In addition, young people can learn new skills, thus enhancing their chances when applying for jobs. This result confirms that volunteer hours fall with higher age groups, with the proportion of volunteers who reported volunteering 'to learn and get experience' diminishing in the 35-49 and older age brackets (Brown & Lankford, 1992; Menchik & Weisbrod, 1987).

The literature is not conclusive on the relationship between age and volunteering. Findings from this study show that volunteering decreases with age in support of Herzog et al. (1989) and Menchik and Weisbrod (1987), who conclude that volunteering decreases with age. In contradiction to these findings, Bussell and Forbes (2002) suggest that individuals over 50 are more likely to volunteer than younger people. This positive association suggests that even though younger people are more likely to volunteer because of the associated benefits, some older people may have more time to volunteer depending on their health or connection with groups and networks.

Generally, the positive relationship between age and giving is sometimes inconsistent, as age alone may not motivate people to give (Bekkers & Wiepking, 2011a; Cheung & Chan, 2000; Rooney et al., 2001). For example, within the African and traditional Ghanaian context, giving and helping others is not a preserve of any age group. Young and old are socialised to help and support each other (Wilkinson-Maposa & Fowler, 2013). There are examples of old and young African philanthropists donating to assist the less vulnerable during times of crisis, just as there are numerous examples of wealthy old and young Africans donating and giving their money variously, as well as time and gifts to the less privileged (Schwier et al., 2021).

***Household size* is** defined by the Ghana Statistical Service (2021a) as the number of persons (adults and children) living in a household, and this study found that a one-unit increase in household size is positively associated with a lower likelihood of the individual preferring to give money and an increased likelihood of preferring to volunteer time to an organisation as a way of giving.

Carter and Marx's (2007) study on African American households concluded that an increase in the number of persons in the household negatively influenced donating to neighbourhood and community organisations. This finding is supported by the current study in which a unit increase in household size is likely to reduce the donation of money to organisations.

A possible explanation for the similar findings from Carter and Marx's study and the current study could be similarities in the cultural and social lives of the two communities. Ghanaian families are likely to have extended family members residing in the household, including aunts, uncles, grandparents and sometimes strangers who become part of the family. With more people in the household, there is likely to be more time available to each individual if they decide to volunteer. Nevertheless, still, there is a likely need for more money to meet household financial obligations, especially if the additional members that contribute to the increase in the household size are unemployed. Yao (2015) suggests that households with fewer children are likely to have more discretionary income and time than households with more children. In another study among Taiwanese participants, Chang (2005a) established a negative relationship between larger household sizes and charitable giving. This study's finding of an increased likelihood of individual volunteering confirms studies by Yen (2002) and Hrung (2004), who found that household size positively influences religious giving.

In summary, this study shows that the influence of demographic characteristics on giving behaviours varies widely across data sets. Furthermore, the literature shows several conflicting views on most demographic and socio-economic variables. The potential differences could be contextual or methodological, so the question of which demographics influence the decision to give, how and to what extent can be contradictory. However, the SDT explanation of influencing demographic factors depends on the individuals' ability to decide on "what" and "how" to give. If this is done in a manner that allows them to connect with the recipient and community, their giving goals are fulfilled

7.4.2 Introjected Regulation: Social and Egoistic Influences on Individual Giving

Introjected behaviours are somewhat external and semi-controlled. They are influenced by ego, self-esteem and seeking validation from oneself or others. The characteristics identified among participants in this study are social norms and egoism.

Social norm motives were positively associated with a likelihood of preferring to give money. Egoistic tendencies were also statistically associated with a lower likelihood of giving gift items and volunteering, implying a higher likelihood of giving cash to others and organisations. The social norm factors influencing giving behaviours emphasise the role of reciprocity in relationships that facilitate or inhibit the individuals' giving actions and include obligation and duty, avoiding social sanctions, enhancing social status, the need for appreciation and recognition and the need to belong to the community. Social norm motivation mostly satisfies the basic need for relatedness in which the individual seeks to maintain connection and acceptance in their communities.

Findings from this study support Shang and Croson‘s (2009) study on the impact of social information on prosocial actions, concluding that information about others' high contributions positively influences one's contributions. They also found that increases in contributions due to social influence will not crowd out future contributions among donors. The findings from the authors demonstrate the positive influence of community on an individual's financial or time contribution, which is consistent with reciprocity, conformity and social norms. Reciprocity because giving and helping follow unspoken social rules that encourage one to "give so that you can also receive" (Wilkinson-Maposa et al., 2005). Reciprocal expectations include help in times of need, appreciation and recognition for one's generous actions, social approval, and in the religious context, receiving blessings from God (Kolm, 2000). Conformity because individuals care about status and how others perceive them. Individuals recognise that behavioural departures from the social norm will impair their status. Therefore, information about others' contributions can influence their beliefs about the norm and decisions.

This study's results indicate a strong influence of community and social pressure to reciprocate one's generosity; thus, the giving process in one's "community of participation" is considered a social act of reciprocity and counter obligation on both the giver and the receiver (Levi-Strauss, 1971, pp. 53–67; Wolff, 1950). Within the Ghanaian context, reciprocity is expected in many giving situations, as expressed in the Akan phrase "ntoboa" (meaning individual financial contribution). Individuals give financial support to others, expecting to receive something in return. Reciprocity becomes a social mechanism for safeguarding and promoting the well-being of people within society and in groups. According to Boyd et al. (2003), strong reciprocity supports adherence to group norms. Obler (1981) claims that mutual aid associations and churches, characterised by aid or assistance among members, have high components of reciprocal giving. Individuals yield to the socio-cultural pressure to donate financially to community associations to benefit from similar gestures in their own time of need or celebration. It is common for both the giver and the receiver to expect some benefits in giving or helping.

Reciprocity is also a familial obligation in which individuals have a social responsibility to support other family members financially. Participants in this study refer to the principle of future reciprocity to themselves or their offspring that informs their social responsibility to support family members (Kumi, 2017b). This principle reflects an Akan proverb: 'wohwɛ obi dehyiɛ yie a na wo nso wo diɛ beyɛ yie', which means, 'if you take good care of someone's royal personage, your royal personage will also prosper' (Gyasi-Obeng, 1996, p. 531). A CAF (2020) and Hall-Russell and Kasburg (1997) both conclude that Africans see "kinship" (where all Africans are considered as brothers) and general obligation as central concepts in African philanthropy. People do not necessarily think of giving to family members as 'giving' but instead refer to it as a familial 'obligation' or 'expectation'. This sense of obligation goes beyond the extended family to community members and even strangers, with acts of giving creating relationships akin to family.

The reciprocal expectations are important factors that enhance the individual's ego and self-esteem, providing a warm glow feeling. Specifically, the findings from this study show that individuals with egoistic motives were not likely to give money or gift items when the action did not make them feel appreciated or needed or were not recognised for their donation. This finding is in line with Glazer and Konrad (1996), who conclude that observable charitable donations to organisations signal the wealth or income of the donors and that individuals who donate to signal their wealth also do not make anonymous donations. Individuals with high social standing and in notable professions tend to give more because of their positions in the community or society (Guy & Patton, 1989). Giving as a signal of one's wealth is also to impress other group members other than helping the recipient (Glazer & Konrad, 1996; Hu & Liu, 2003). Becker (1974), for example, claims that charitable behaviour gets influenced by the desire to get social recognition; thus, individuals use the praise they receive from helping others to develop a reputation for themselves. A good reputation as a benefactor or compassionate person can enhance the individual's self-worth and lead to many community opportunities. Furthermore, visibly donating to causes can improve the donor's reputation within their social group, while a reputation of being "tight-fisted" could have negative repercussions (Radley & Kennedy, 1995).

This study identified the need to belong and feel part of the community as a strong motivation for giving. In this regard, the findings support several studies in which giving behaviours are influenced by social norms that place expectations on the individual to comply and accept shared values and identity (Baumeister & Leary, 1995; Piliavin & Charng, 1990; Radley & Kennedy, 1995). For example, Baumeister and Leary (1995) suggest that humans are fundamentally motivated by a need to belong and a strong desire to form and maintain enduring interpersonal attachments. Therefore, people seek frequent, affectively positive interactions within the context of long-term, caring relationships in their formal and informal groups and networks of affiliation and association like hometown, ethnicity, alums and professional groups. The individual feels connected and secure in these groups governed by "jointly negotiated rules for social behaviour" (Jackson et al., 1995, p. 74; Sherif, 1936). Participation could be voluntary or mandatory and requires loyalty and the donation of gifts, time and money.

Participants in the current study indicated their participation in groups and associations or "communities" that require the individual's resources (time or money) to function and stated that members in the aforementioned communal groups were frequently solicited for donations (Halfpenny, 1999; Wiepking & Maas, 2009). Belonging to these communities satisfied the basic need for relatedness as defined in the SDT constructs, and the motivation to give cash, gifts or time is to keep one's membership, feel connected and accepted. Schervish and Havens (1997) describe the "framework of consciousness", referring to virtues such as generosity, justice and reciprocity required for being part of a community. These virtues are the deep-rooted values, convictions and beliefs that stimulate action or commitment to a cause (Schervish & Havens, 1997).

The discussion shows a link between charitable giving and introjected behaviours of social norms and egoistic tendencies in giving. Underlying these behaviours is the principle of reciprocity and the need to feel and belong to the community.

7.4.3 Identification: "Giving Back" influence on Individual Giving

Identification regulation is somewhat internal and semi-autonomous. In identification, the individual achieves personal goals by consciously seeking and helping others and, by so doing, experiences autonomy and volition. In identified regulation, the giving behaviour leads to important and valued outcomes by the giver. Rokeach (2008) defines personal values as 'organised sets of preferential standards used in making selections of objects and actions, resolving conflicts, and defending choices made or proposed.' Personal values describe what people find important, strive for, extol, embrace, and celebrate daily (Cherrington, 1989, p. 297). The results from this study show the "giving back" motive as the identification behaviour, and it is associated with the likelihood of giving money and time to support a cause. In identification behaviour, the individual is motivated to actively seek opportunities to help improve the lives and situations of others and not because others are helping. The motivation is internal, and the individual experiences well-being, happiness and satisfaction (Aknin et al., 2019b, (Brown et al., 2003).)

The literature discusses giving back as an inherent value that emphasises relationships, reciprocity, and nationhood (Brayboy et al., 2012; Brayboy et al., 2014; Shield, 2003). Values of reciprocity, which undergird giving back motives, are linked to relationality, where the individual achieves wholeness and balance. The desire to give back can be so strong as to drive the individual to help others even when the giver is disadvantaged (Brayboy & McKinley, 2004). This study finds that individuals give back because of what they perceive as blessings, luck or good fortune, and the literature suggests that as recipients of support from others like family, friends and communities, the individual believes it is their responsibility and privilege to give back (Kupo, 2010). The identification theory attributes this obligation to the individual's desire to show kindness and not out of pressure from society.

This study's results show that people believe "giving back" is also inherent, something natural in Ghanaians and something that ''we just do.'' (Brayboy et al., 2012; 2014; Reyes & Nicole, 2019). Giving back to one's community is simultaneously rewarding and taxing, yet individuals who seek to help others because they are inherently motivated to give back always seek ways of giving and helping others. The giving behaviour is because they feel closely connected to others around them. Therefore, giving back is a central value to them as they are driven by it.

Participants in the current study indicated that they give back because they believe they are in privileged situations or positions of responsibility. These sentiments are similar to Reyes and Nicole's (2019) study among native Hawaiian college students. The students talked about having received many privileges in their lives, including the privilege of attending college. With this educational privilege, they felt it was their responsibility to use what they had gained through their education to help others. Relationships are at the heart of giving back, where the individual becomes inspired to give back through the nurturing relationships they share with family and community members.

In giving back, the individual experiences dualism (control and autonomy). They consider themselves privileged but also understand the associated responsibilities. Receiving a gift also places a burden, and the two come together (Reyes & Nicole, 2019)

7.4.4 Integration: Religious and Anonymous Individual Giving

Integration regulation is the highest level of extrinsic autonomy. While the motivation is internal, it is not yet intrinsic. The individual consciously identifies and internalises their giving actions because they are consistent with their values and interests. Integrated regulation describes giving motives important to the giver's larger needs, values, and identity system, like religion, personal beliefs and philosophies (Ryan, 1995). The giving action promotes and contributes to the individual's overall goals in life. This study identifies religious and anonymous giving as integrated behaviour. On religion, the results show that compared to Christians, Muslims were associated with a higher likelihood of preferring to give money. The results also show that religious giving is obligatory (in paying tithe and zakat) and voluntary (free-will offering and Sadaqah). Anonymous giving is closely linked to religion, and most (70%) of this study's interview participants indicated that they give anonymously because of their religious convictions.

This study supports findings from two surveys conducted in the UK and the United States (Austin, 2013; Smith, 2017). The survey conducted in the UK found that when it comes to donating money to charity, Britain's Muslim community comes ahead of other religious groups. The survey shows that Muslims give more money annually to charity than Christians and other religions. Explaining this behaviour, the authors conclude that charitable giving is one of the most important responsibilities in Islam because it impacts the welfare of the individual and society as a whole. It is considered the noblest way of spending wealth and a virtue central to Islam. In a similar study in the USA, Smith (2017) revealed that, on average, Christians donate less in cash per year than Muslims (about $500 less). The data also indicates that Christians spend less than half of what Muslim respondents claim to spend per year on religious participation and monetary donations. Smith (2017) explains that Christian respondents were less likely to feel pressured by their peers and religious leaders to make donations. About 24% of Christians, compared to 36% of Muslim respondents, report feeling pressured by their peers and religious leaders to donate, compared to 36% of Muslim respondents.

Religion’s influence and integral role as a general internal factor motivating giving are especially important in a country where over 90% of the population claim to belong to one type of religion or another (Ghana Statistical Service, 2021c). In this study, 61% of survey respondents indicated that they give to faith-based institutions, and about 90% of interview participants indicated religion as a reason for being generous. Bekkers and Wiepking (2007) highlight the importance of religion in their reviews on generosity and philanthropy and show that religion has received much attention in philanthropic studies. They emphasise the rich literature regarding the relationship between religious involvement and giving and the positive relations between religious affiliation and frequency of attendance on religious giving. In discussing the influence of religion on the motives for giving, this study considers the obligatory (controlled) and voluntary (autonomous) motives for religious giving.

In answer to the question as to why Muslims give more to charity than Christians and the motives underlying religious giving, Warner and Kılınç (2016) offer some explanations in a study involving Muslims and Catholics across four cities (Paris, Milan, Dublin and Istanbul). According to the authors, monitoring and sanctioning religious group members did not play a role in generous giving among Catholics and played a small role for Muslims. Among the Catholics interviewed, social retribution or pressure was not mentioned if they did not give financially or volunteer. Muslims did report facing some peer pressure to donate. Thus, there is a peer pressure mechanism in Islam to elicit donations. The researchers identified other reasons for differences in the motives for giving among Christians and Muslims. Christians think of their giving as an expression of God’s love which leads to the love of others, while Muslims link their giving to the fulfilment of duty to God. Christians do not perceive a retributive God. Instead, their giving is out of love, and helping others is not a duty to God but an obligation to help humanity. Family upbringing and schooling could also account for Christian giving.

On the other hand, Muslims perceive that their giving pleases God and, therefore, giving is greater than its beneficial consequence for the recipient. The belief that one gives “for the love of God” to others is a significant factor in Islam. Muslims believe all resources belong to God, who gives them to man as a deposit. When they give, they do so from resources that already belong to God, and so giving is one way of fulfilling the responsibility on that deposit. God causes them to lose money if they do not give because they have failed their duty (Ahmed, 2004).

These explanations highlight religious giving as an integrated behaviour that satisfies the three basic needs of autonomy, competence, and relatedness. The behaviour is controlled through obligatory institutional giving and autonomous through free-will offerings like alms. Religious giving also supports interaction with the recipient and others and gives the donor the sense that they are satisfying a spiritual need and helping someone in need. Participants in this study indicated their satisfaction and fulfilment through religious giving to others because it gave them the opportunity and choice to interact directly with the recipient while fulfilling their religious duty. They can also sometimes see the difference their contributions have made in recipients' lives (Ryan & Deci, 2000b). Thus, religion and the practice thereof, have a way of inculcating altruistic values in the individual, leading to generous behaviours based on very personal convictions. These convictions are motivated by deep religious beliefs related to forgiving sins, receiving spiritual blessings and protection and securing one's place in heaven, which could signal reciprocity or eternal benefit.

Another factor that could account for the differences in giving among Christians and Muslims is the difference in solicitation methods by religious denominations. Among Christians, some studies reveal that protestant congregations use tithing and annual pledges more often, whereas Catholics mainly use the collection basket in the church to collect donations (Hoge & Yang, 1994; Zaleski & Zech, 1994; Zaleski et al., 1994). In the study by Warner and Kılınç (2016), Muslims publicly announced annual pledges during fundraising events, thus, creating considerable pressure on individual giving. Bekkers and Schuyt (2008), in a Netherlands survey, found that the higher levels of religious giving among Protestants were due to higher numbers of solicitations for contributions and a higher level of social pressure to conform to group standards. Giving money to poor people or those in need is, however, the most traditional way of donation in Islam and could account for the findings in this study regarding the preference for giving money. Other studies support the influence of soliciting from religious organisations (Brooks, 2004; Guo et al., 2013).

Examining the influence of religious affiliation on religious giving, Berger (1962) found that in Canada, protestants are more generous largely because of stronger social norms and higher levels of church attendance. In another US study, Davidson and Pyle (1994) conclude that the "public profession of faith is more strongly related to religious contributions than private". The authors also indicate that intrinsic religiosity, i.e., the degree to which one either holds religious beliefs or participates in religious activities, are important motivations for religious giving. They conclude through their findings that religious appeals and activities that combine the inherent value of faith, and the benefits derived from religious commitment, are more likely to inspire giving than one that places more emphasis on one or the other. This finding confirms the overlapping role of religion's extrinsic and intrinsic influence in motivating individuals to give.

The integrated characteristic of individual religious giving arises from different motivations. Hood et al. (2009) describe intrinsic religious orientation as an "end" in contrast to extrinsic religiousness, in which people use their faith as a "means" or way to obtain other goals. Religion thus serves different purposes for different people (Hood et al., 2009). Allport and Ross (1967) proposed that the extrinsically religious individual "uses his religion," whereas the intrinsically religious individual "lives [it]" (pg. 434). The extent to which religion is an overlapping motivator depends on each individual's values regarding religious solicitation when making a decision.

Closely linked to religious giving is anonymous giving. The other reasons identified in this study for anonymous giving are to avoid or minimise future solicitation, the individual's innate drive to give and to manage public perception of one's wealth. In anonymous giving, the individual enjoys the satisfaction and warm glow associated with the generous act but without its recognition or acknowledgement.

Anonymous giving is viewed as altruistic behaviour because the primary motive for generous actions is to help others without any external rewards or expectations. Confirming the results of previous studies, Cicerchi and Weskerna (1991) indicate that the reasons for anonymous donation include a high commitment to religious, spiritual or philosophical values, the desire to live a private life, and feelings of shame and embarrassment regarding one's wealth. The anonymity of donations suggests altruistic motives of helping to solve a problem or make an impact on someone's life while at the same time concealing their identity and source of wealth. In addition, anonymity helps the donor live a private life, avoid shame and embarrassment about their wealth and appear ordinary to minimise expectations and future solicitations (Schervish, 1994). Tiltay and Torlak (2015), distilling which motivations were related to anonymous giving behaviour among charity donors in Turkey, attributed anonymous giving to altruistic and egoistic motives and identified empathy, altruism, religiosity, conspicuousness and social impact as the motives associated with anonymous giving behaviour. The authors further evaluated the influence of these factors on anonymous giving and found that anonymous giving was not only driven by altruistic motives but also by egoistic motivations. The results also show that social impact and intrapersonal religiosity did not significantly affect anonymous giving behaviour. However, conspicuousness negatively affected anonymous giving behaviour (Tiltay & Torlak, 2015).

Not all anonymous donations are altruistic because the donor experiences the satisfaction and pleasure associated with a warm glow (Tiltay & Torlak, 2015). In the context of anonymous giving, West (2004, pp. 1–7) posits that "modern compassion is all about feeling good and not actually about doing good" (i.e., it is egotistic). In an extensive study exploring the case for and against anonymous giving, Schervish (1994) outlines findings on several factors related to anonymous donations, categorised as instrumental or ethical. The result from the current study indicates that participants' motives for anonymous giving are both altruistic and warm glow, with the most cited reason for anonymous giving as religion. Individuals give according to religious principles of "not letting your left hand see what the right-hand does". Schervish (1994) advances instrumental and ethical arguments for anonymous giving. The instrumental argument is considered a means to increase the effectiveness of one's philanthropic efforts. The choice to be anonymous is strategic and helps to get things done by circumventing feelings of embarrassment about being wealthy or philanthropic while fulfilling the donor's desire to lead a discrete and private lifestyle. The instrumental stance assumes a strategic position and includes motives like avoiding embarrassment about the donor being wealthy and protecting the donor from subsequent requests. In giving to institutions, anonymous donors also seek to empower their recipients by granting them leeway in using donations. To deflect the 'embarrassment' of being a philanthropist, some wealthy donors give anonymously to camouflage their philanthropy and to appear ordinary to others. The embarrassment could stem from being wealthy amid much poverty. The results from this current study show that almost 50% of survey participants who donate anonymously indicated that they do so because they do not want to be recognised.

From an ethical perspective, anonymous giving takes on a moral or spiritual value. What is important is the influence of anonymous donation on the donor's character and not the outcomes of the charitable act. Another ethical view is the role of anonymous giving in advancing the individual's psychological health. Schervish (1994), in his arguments, lists several ethical reasons for anonymous giving, which can be related to responses from the current study. For example, the promotion of selflessness in oneself and others, shielding the recipient from embarrassment and counteracting the superior feelings of the donor.

This study concludes that anonymous giving is integrated. The individual exhibits altruistic and egoistic behaviours. The individual genuinely desires to impact the recipient's life, but at the same time, they experience the warm glow effect of satisfaction and joy for helping someone in need. The individual can secretly enjoy their donation's success by observing how they impact the lives of recipients or beneficiaries. People give anonymously to signal their hidden altruism and to gain a good reputation (Tamura, 2012).

7.5 Intrinsic Motivation: Emotional and Trust influences on Individual Giving

At one end of the SDT continuum is intrinsic motivation which is purely autonomous behaviour influenced by internal regulation. Intrinsic motivation describes giving and helping behaviours that individuals are engaged in to satisfy internal needs – the need for self-determination (Ryan & Deci, 2000b). When the regulation is intrinsic, the giving action is out of inherent interest, satisfaction and enjoyment (France et al., 2017). Intrinsic motivations are also purely altruistic, with the ultimate objective of enhancing the recipient's welfare, even if it means inconveniencing the giver. Emotions are integrally related to intrinsic motivation (Deci & Ryan, 2013, p. 34). The emotions of enjoyment and excitement accompanying the experiences of competence and autonomy represent the rewards for intrinsically motivated behaviour.

The significant intrinsic influencing factors identified in the current study are "trust" and "emotions". The results indicate that higher scores on emotion and trust motives were associated with a higher likelihood of volunteering time as a way of giving. Negative emotions like compassion, pity, sympathy and concern are experienced before the giving act, while positive emotions like happiness, joy, satisfaction and relief are experienced after the generous act.

Results from this study confirm several other studies that establish the relationship between emotions and volunteering. For example, Aknin et al. (2019a), in a series of cross-cultural correlational research, established the link between volunteering and greater life satisfaction and reduced depression. Grimm et al. (2007) and Jenkinson et al. (2013) concluded that volunteering was linked to greater life satisfaction, quality of life, and lower rates of depression. Tabassum et al. (2016) suggest that the relationship between volunteering and well-being appears to be cross-cultural and universal. In analysing the Gallup World Poll data (2009-2017) from over 130 wealthy and developing countries, Tabassum et al. (2016) established a positive relationship between volunteer participation and well-being. These results and similar others (Aknin et al., 2013a; McMunn et al., 2009) show the positive association between volunteering and well-being across diverse economic, political, and cultural settings. In a correlational study on volunteering, Musick and Wilson (2003) suggested that volunteers are less depressed than non-volunteers because volunteers attend more meetings, providing more opportunities for social interaction. Even when people give money to strangers or acquaintances, providing an opportunity for social interaction will likely increase the emotional benefits of giving (Aknin et al., 2013b). However, Creaven et al. (2018), attempting to cast doubt on the relationship between volunteering and well-being, suggest that it is also possible that the benefits of volunteering are driven entirely by the fact that people who volunteer are generally more socially connected than non-volunteers. This suggestion was, however, debunked by other surveys establishing the strong link between volunteering and well-being beyond demographics and social connectedness (Piliavin & Siegl, 2007).

In the current study, participants expressed emotions like happiness, excitement, satisfaction, relief, and fulfilment derived from being generous to others when it was evident that the three basic psychological needs were met – a sense of free choice, an opportunity to interact with or connect with the recipient and conviction that their generosity will make a difference in the recipient’s life (Aknin et al., 2013a). These three conditions are necessary for pure altruistic motivated behaviours. Aknin et al. (2015) suggest that the reward experienced from helping others may be deeply ingrained in human nature, emerging in diverse cultural and economic contexts. Again, prosocial experimental studies on the hedonic benefits of giving suggest that in-built into human nature are experiences of intangible emotional rewards like satisfaction and happiness.

Emotions are also negative such as sadness, frustration and sympathy. Participants in the current study report feeling pity, sadness or discomfort when they saw someone suffering from hunger or misfortune. These feelings of empathic concern reflect the altruistic (other-oriented) motives for the welfare of others in distress. Piliavin et al. (1981) suggest that aversive feelings are aroused by seeing others in need or distress. These unfortunate situations arouse unpleasant sympathetic feelings, thus motivating the giver to try and eliminate that feeling by helping in any way they can. By eliminating the person's pain, the helper also alleviates his or her pain. Batson et al. (1988) tested egoistic alternatives to empathic concern and suggested that feelings of empathy evoke the motivation to help others.

Guided by their self-awareness, values and life goals, individuals who give based on trust attach much importance to helping behaviour because they feel it is right. Therefore, they endorse the activity wholeheartedly and engage in helping out of interest, voluntarily and devoid of any external pressure of rewards or internal pressure of guilt or fear. The confidence that organisations will use donations efficiently is based on the individual's internalised and integrated trust, and the established reputation of the recipient. To this end, participants in the current study indicated that they give without asking questions about how their donations are utilised, suggesting that high levels of trust are likely to lead to continued donations to the organisation. According to (Kumi, 2017a), individuals give to organisations perceived to be transparent and credible and who can demonstrate that donated funds will be judiciously used for the intended purpose. The individual trusts that the organisations receiving their donations will use them for their intended purpose. In terms of the role that trust plays in influencing relationships between organisations, Sargeant et al. (2006) conclude that trust is created when an organisation is perceived to have had an impact on a cause and by maintaining appropriate communications with the donor rather than by responding quickly to particular issues or concerns. To maintain this trust relationship, individuals and organisations who receive funds must be accountable and answerable to their donors, partners and members about how their donations are utilised. Organisations are also responsible for providing the quality of service they promise and for which individuals donate funds. To the extent that the individual trusts that a request is genuine and that the donation will achieve its intended purpose, giving money, gifts and time will occur quickly and be uninhibited.

7.6 Summary

This chapter, guided by a conceptual framework utilising SDT regulations, examined and discussed the integrated results to help answer the central research question, "what motivates giving among Ghanaians?". The extent to which various factors overlap or combine to influence the individual's decision to give or not to give to others and organisations is discussed. The discussion recognises that intentional behaviours have multiple motives such that the individual can be simultaneously motivated by more than one regulation on the continuum (Litalien et al., 2017). The factors that influence giving depend on the individual's autonomy or freedom as they internalise and assimilate the regulations and move from being controlled by external factors toward becoming intrinsically motivated (Ryan & Connell, 1989). However, the need for autonomy is satisfied at various levels and times for the same person. People are not always autonomous or controlled but are motivated by particular circumstances and the need for help (Hayamizu, 1997).

8 CHAPTER EIGHT: CONCLUSION

8.1 Introduction

This research aimed at identifying and understanding the underlying motives for individual giving of cash, gifts and time to others and organisations among Ghanaians. This concluding chapter shows how the research objective was achieved and has six sections. This introductory section is followed by the purpose of the study in section two, then a summary of the study's findings in section three. Section four presents the key contributions of the study, and section five identifies the study's limitations and makes recommendations for future research. Finally, the last section, six, concludes the chapter by stating the implications of the study findings.

8.2 Purpose of the Study

While empirical literature exists on motivations for individual giving with data from Western countries, the same cannot be said for Africa and Ghana. Although the motivation for giving outside the Ghanaian context shares important similarities, there is not enough empirical evidence to support that the factors motivating individual giving also influence giving in Ghanaian society. Given the importance of individual giving to others and organisations, this study attempted to fill the gap by examining the demographics and psychographic factors that influence individual giving and the extent to which the different factors combine or overlap to influence the giving of cash, gifts or time by Ghanaians. The findings also provide a valuable comparison with those from the Western countries that dominate the literature. With data from surveys and interviews supported by theory, the influence of demographics and psychographic factors were identified and explained separately. The specific questions that helped to identify and explain the motivational factors were as follows:

Research Question 1: What are the significant individual demographics and psychographic characteristics that determine the likelihood of giving among Ghanaians?

Research Question 2: How do the significant individual demographics and psychographic characteristics influence the likelihood of giving among Ghanaians?

Research Question 3: To what extent do the demographics and psychographic characteristics influence individual giving among Ghanaians?

8.3 Summary of findings

The first question was answered mainly through surveys. Data were analysed using regression models, which provided descriptive quantitative data on respondents' giving types influenced by demographic, socio-economic and behavioural characteristics. The regression analysis also helped to establish the relationship and associations between the study variables. The results suggest that the significant demographic and socio-economic factors likely to influence individual giving of cash, gifts and time to other individuals and organisations amongst Ghanaians are gender, age, household size, number of children, education, ethnicity, religion and marital status. Gender, household size and age were the three most significant factors influencing more than one giving type. The analysis also identified financial constraints, egoism, social norms, giving back, emotions, injustice, trust and anonymous giving as the behavioural and attitudinal factors influencing the different giving types. However, financial constraints were the only factors significantly influencing all three types of giving cash, gifts and time. These demographic, socio-economic and behavioural factors that help answer the first research questions do not act independently but work in tandem to influence the individual's decisions.

The results and analysis of the study participants' interviews helped answer the second research question on how the identified factors influenced individual giving. The data collection and thematic analysis process generated five categorised themes which are: (1) Demographic characteristics and giving types, (2) Social and environmental influence on individual giving, (3) Behavioral and attitudinal influence on giving, (4) Religious and anonymous giving and (5) No desire to give (amotivation). In addition, each theme generated sub-themes, so there were fourteen sub-themes in total. Merging the themes and sub-themes with the results from the quantitative study formed the basis of discussion and helped to answer the third research question.

The study results were discussed using the SDT domains of amotivation, extrinsic and intrinsic regulations. Underpinning the SDT theory is the satisfaction of three basic needs – autonomy, competence and belonging. Autonomy is the freedom to choose who, how and what to give; competence is the value attached to giving; belonging refers to the relations and connection with people in the giving process. According to the SDT, the presence or absence of one or combinations of the basic needs determines the individual's giving decision leading to the three motivations – amotivation, extrinsic and intrinsic motivation.

In a state of amotivation, the individual lacks one or more of the three needs and is unwilling or unable to give. The study found that participants are unwilling or unable to give or donate in situations where they do not have the financial or time resources, perceive their contribution does not add value, when they feel their donation will be taken for granted, or when they do not trust the recipient individual or organisation. Giving will also not happen when individuals do not feel connected to the individual or cause., individuals will not give to others when they do not see the value addition of their donation. For example, the individual may have the resources (autonomy), but a lack of trust or perceived misuse of their donation (competence) may prevent them from giving.

SDT describes four categories of extrinsic motivation differentiated by regulations or how the individual feels they are in control of the giving situation. The four categories are external regulation, introjection regulation, identification and integration. Underlying extrinsic motivation is the principle of reciprocity and obligation. The study identified and discussed the factors influencing individual giving in the four categories. External and introjected regulations are the controlling forms of motivation triggered by external influences, while identified and integrated regulations are autonomous and are triggered by the individual's internal experience. Externally regulated behaviours respond to external rewards and sanctions and are the observable demographics influencing giving behaviour. Social norms, expectations, ego and self-esteem mostly trigger introjected factors. The results show status, the need for recognition and appreciation and being part of a group or community as identified characteristics. The results show that "giving back" is an identification factor triggered by the individual's sense of obligation and gratitude. Integrated regulations are highly autonomous, and individuals give because they believe they are inherently generous and because their core values and aspirations are integrated with their giving behaviour. Integrated behaviours are the religious and anonymous motives that trigger giving and donating actions among study participants.

Intrinsically motivated behaviours are the ultimate in which all three basic needs are required to trigger a generous act. Trust and emotions associated with giving were identified as the intrinsic motivating factors for individual Ghanaian giving. Emotions like sympathy and pity lead to the individual giving to change an undesirable situation, and positive emotions like happiness and satisfaction are experienced after the giving action leading to the individual's well-being.

SDT recognises the dualism and simultaneous influence of the different regulations. The different motivations and their underlying regulations do not operate as independent factors. Rather they combine and overlap depending on the individual's disposition and context. Individuals are neither fully extrinsically nor intrinsically motivated to give, but the decision lies on a continuum of different and varying levels of either of the two. A combination or overlap of controlled or autonomous motives in any generous action likely influences the individual.

8.4 Contributions of the Study

This thesis was aimed at understanding individual motives to give among Ghanaians and adds theoretical and practical value to the philanthropic literature. The self-determination theory approach helped comprehensively explain behaviour in key areas. First, the theory helped to identify motivational constructs that form the antecedents and predictors of giving behaviour. The factors include the environmental (demographic and socio-economic) and personal (behavioural and attitudinal) factors that affect motivation in the individual giving context. Secondly, the SDT approach explains the mechanisms by which the factors influence giving behaviour. Finally, the theory provided pointers that practitioners in fundraising can target to develop effective strategies that can be incorporated into behavioural change interventions (Hagger & Chatzisarantis, 2015). This section highlights the study's contribution to the theory and practice of philanthropic giving.

8.5 Contribution to Theory

Although SDT is an important and well-known motivational theory in many practical areas like education, health and sports (Gagné et al., 2010; Wu et al., 2015), there is limited research to understand prosocial behaviour and giving intentions within the theoretical framework (Haivas et al., 2013). Also, past studies conducted mainly on Western and American populations have provided evidence specific to their context. Consequently, the results from previous studies reflect a Western perspective of giving motivations that produce cultural and environmental bias, which could limit the generalisation of their findings, especially in Africa (Haivas et al., 2013). Furthermore, from a theoretical viewpoint, the researcher did not come across studies using the self-determination theory to identify and explain the motives influencing giving behaviour in the African context. The lack of studies creates an important and unexplored area of research for SDT. Therefore, this study helps to fill the academic gap by providing theoretical explanations and rationale for predicting giving behaviours among Ghanaians. Using SDT as the theoretical frame, the study identified the factors preventing individual Ghanaians from giving and the different extrinsic and intrinsic factors, such as the demographic, socio-economic and psychographic factors influencing giving behaviours. The study thus contributes to theory by providing empirical evidence within a local Ghanaian context about the demographic and psychographic characteristics influencing amotivation, extrinsic and intrinsic motivations for peoples' generous actions.

The study further examined the processes underlying giving intentions to understand how the various factors influence giving decisions. In this regard, SDT (Deci & Ryan, 1985, 2000) provided an elaborated perspective of different motivations by helping to delineate the social and personality conditions that enable people to internalise their behaviours fully and to ''own'' and assimilate them within an integrated sense of self (Sheldon & Schachtman, 2007). This study examined the effects of the self-determination theory's concept of motivational internalisation (Deci & Ryan, 2000) in explaining individual giving of cash, gifts and time to others. For example, the individual donates cash to a group because (1) they are a member based on their demographics (external motivation), (2) they would be seen as not caring (introjected motivation) or (3) because they believe in the objectives of the group and wholeheartedly want to be part of it (identified motivation). There is a possibility that the three types of motivation may not be enjoyable even though Identified motivation happens with the full assent of the self. i.e., feeling a full sense of ownership of their actions.

Another key theoretical contribution is using SDT to explain the strong influence of social norms on giving behaviours. Within the African context, social norms play a key role in shaping behaviours (Wilkinson-Maposa et al., 2005), and SDT emphasises the role of the social context in promoting or thwarting the internalisation of behaviours. Philanthropic giving of money and time to others also entails socially recognised and perceived appropriate behaviours that sometimes involve emotionally driven affinity engagements. Individuals show greater internalisation when the social environment allows autonomous decision-making (Deci et al., 1994).

Finally, using SDT as the theoretical framework, this study explored how the extrinsic and intrinsic factors combine and overlap to predict giving behaviours within the Ghanaian context. Individual motives may reflect autonomy and control regulations and generally account for the satisfaction of basic needs ability to predict giving behaviour. Intrinsic self-regulation is an important predictor of psychological well-being outcomes. This current study shows that autonomous reasons for giving (giving back, religion, trust and emotions) are associated with psychological outcomes such as feeling good about the activity and general well-being (Diener & Seligman, 2004). By predicting behaviour outcomes, a theory-oriented researcher or practitioner would feel secure in predicting people's likely giving behavioural patterns.

The study supports SDT as a significant theoretical framework and shows that SDT is useful in understanding and explaining the motivations underlying giving or not giving cash, gifts and time to others and organisations. Furthermore, the results also support the universality of SDT as a motivational theory (Baumeister & Leary, 1995; Chirkov et al., 2003) by showing that giving behaviours are universal and would occur in the right environment.

8.6 Contributions to Practice

The findings indicate that individuals choose to give or not to give when the giving process makes them feel most autonomous and act following their genuine interests or integrated values and desires. The individual must have a sense of free choice, an opportunity to interact with or connect with the recipient and be convinced that such donations will make a difference in the recipient's life. According to SDT, the basic needs are strongly correlated, so optimal functioning and truly integrated and giving behaviour can only occur if all three basic needs are met (Ntoumanis, 2005). Environments and situations that support giving behaviours that provide synergistic support for autonomy, competence, and relatedness result in greater behavioural engagement than support for each need alone (Deci et al., 1994). However, from a practical perspective, it may not be easy to rely only on the intrinsic motivation of getting all three basic needs operating at the same time. Consistent with the SDT claim that people are better off when they internalise external regulation behaviours, Hagger and Chatzisarantis (2015) suggest that introjected, identified and intrinsic motivations may be enough to lead to long-term commitments. Finding the right balance and combinations in soliciting individuals for resources will likely lead to long-term giving commitments required by organisations and NGOs in their work.

In a state of amotivation, individuals are unlikely to give if they have concerns about how their financial and non-financial support is used. Civil Society Organisations (CSOs) and other community groups acting as intermediaries should ensure transparency and accountability with their donors. One way to achieve this is for organisations that receive individual funding to explain clearly to their givers how the funds achieve the desired objective (Moraes et al., 2020). Organisations communicating what they do with donor funds will likely attract funding from other sources. Individual donations to organisations are exchanged for significant relationships in how the giver and receiver relate. Fundraisers and solicitors may find developing strong relationships between the potential donor and the recipient helpful. For example, in discussions with retention-oriented people, fundraisers may find it helpful to frame the donation as an investment rather than an expense to make giving easier for people with an especially careful approach to money (Wiepking & Breeze, 2012). Braus (1994, p. 49) notes that: “many of today’s donors, particularly baby boomers and women, want a precise explanation of how their money will be used. They also want to choose how the money will be spent.” This expectation of accountability is because donors are suspicious of fundraising activities and want to know whether their money goes to the causes they intend to support.

Fundraisers and solicitors will benefit greatly by tapping into extrinsic motivation to get individuals to donate. Intrinsic motivation is extremely personal and limited in most situations, so extrinsic motivation becomes more relevant as the individual’s demographic, economic, social and attitudinal characteristics are considered in appeals. Different levels and combinations of any of the three basic needs will likely lead to a charitable giving act. For example, Aknin et al. (2019b) suggest that autonomy and social connection may prove important in giving because donors can decide how much to offer and interact with beneficiaries. This study suggests that Ghanaians are more likely to volunteer than give money. Understanding the basic need for relatedness and autonomy underlying volunteering behaviour can be useful in developing organisational strategies that effectively mobilise individual resources to achieve organisational objectives. Organisations seeking to attract individual donations will benefit from identifying potential and existing donors’ needs (autonomy, competence and relatedness). Ultimately, the internally extrinsic (social norms and egoism) and intrinsically (trust and emotions) motivated donors will provide the long-term commitment required for the organisation’s sustainability.

These implications go beyond charitable fundraising and are useful to motivate individual involvement in various community or group prosocial activities, including volunteering, building community engagement and retaining a group membership. The results are also relevant to determine if civil society, non-profit and public-sector environments can attract new members by emphasising the ability to meet autonomy, competence, and relatedness needs.

8.7 Limitations of the Study

This study provides answers that help to identify and understand motivations for individual giving. However, the study has some limitations that leave gaps in understanding the individual motivations for giving among Ghanaians. These limitations provide some important considerations for future research. Firstly, this study does not claim to be comprehensive because of methodological limitations.

For example, the general scope of investigating individual giving of cash, gifts and time to others and organisations is too broad. Thus, it was impossible to investigate all the variables in the study thoroughly.

Another methodological limitation is the external validity of the results. The survey instrument and interview questionnaire were adapted from scales that are not primarily African. While care was taken to contextualise the questions, there is no doubt that the instruments may have strong elements representing the West. Also, in selecting study participants, some potential respondents could have been excluded from the online survey and others not reached due to the non-probability interview sampling method.

Secondly are the theoretical limitations. The current study adopted the OIT sub-theory of the SDT using the broad categories of amotivation, extrinsic and intrinsic motivation. The SDT is a broad motivational theory with applications in many fields and human behaviours but is very limited in giving and prosocial behaviour. It would be interesting to take the theoretical underpinnings of this research further by investigating motivations for individual giving using any of the SDT sub-theories (Cognitive Evaluation Theory, Basic Psychological Need Theory and the Causality Orientations Theory) to test the influence of one or more of the basic psychological needs (autonomy, competence and relatedness) on the different giving types.

8.8 Recommendations for Future Research

Based on the identified limitations, the following recommendations are made for future studies on motivations for giving within an African context. First is the issue of study variables. In retrospect, limiting the variables to individual givers or organisations in one study would have provided more depth. Also related are the different giving types of cash, gifts and time. Examining a single variable or a combination of any two will allow for a more in-depth examination. Therefore, the recommendation is for future research to be more specific with selecting variables by considering only individuals or organisations as recipients of an individual giving or limiting the different giving types to one or two.

The second recommendation is to adapt or develop and use “homegrown” data collection instruments for future research. Local instruments will reduce or eliminate issues related to the external validity of the data collection instrument.

Thirdly, future research could rely more on traditional face-to-face surveys, especially if the respondents are in a target population of individuals not savvy about using technology and the internet. Lastly, the recommendation is to build on the present study to test or explore how SDT can help better understand giving behaviours. The options within the SDT are endless.

8.9 Conclusion and implication of the study

This study aimed to identify and understand the factors determining an individual's likelihood of giving money, gifts and time to others and organisations. The results provide empirical evidence suggesting that giving behaviour among Ghanaians is determined by demographic, environmental and psychographic characteristics, including financial constraints, egoism, giving back, social norms, social justice, trust, and emotions. In addition, the study provides reasons for individuals who do not give because of their circumstances or lack of capacity and ability to give.

The results also suggest that given the right social and environmental context, an individual previously not motivated to give because they lack the capacity or are unwilling can begin to be generous. The study results explain giving behaviour as transitional, influenced by factors that range from amotivation through extrinsic motivation to intrinsic motivation, where the individual derives enjoyment from giving. Rewards, incentives and benefits such as status, recognition and prestige influence the motivation to give within the Ghanaian context. Giving behaviour is also motivated by a genuine desire to make a difference. Religion and anonymous giving were both extrinsic and intrinsic because, for example, the individual sometimes gives to fulfil an obligation and sometimes gives because of their beliefs.

However, the key to understanding individual giving behaviour is to explore which factors are most important to the individual and which are likely to achieve the maximum returns. The paucity of research within the African context on motivations for individual giving makes this study relevant when there is a call for Africans to support local philanthropy. While these findings may not be peculiar to the Ghanaian context, they confirm what other studies have found in other regions and countries. Therefore, identifying and explaining the factors that influence individual giving in Ghana is a timely response to the need for African studies that have both cultural and theoretical basis for understanding the motives for giving and a basis for future studies.

BIBLIOGRAPHY

Al-Najmawi, J. S. (2021).*Toward a model of Islamic individual giving behaviour: An explanatory analysis* (Doctoral dissertation, City, University of London).

McDaniel, T. C. (2012). *Utilizing Self-Determination Theory to Assist in Understanding College Students' Motivation for Physical Activity* [Electronic Theses and Dissertations., Georgia Southern University]. Accessed 1 April 2022 at https://digitalcommons.georgiasouthern.edu/etd/130.

Monteiro, N. (2004). Personal Motivations for Philanthropy [Rochester Institute of Technology]. Accessed 1 April 2022 at https://scholarworks.rit.edu/theses/7580.

Morrison, A. L. (2015). *Donor Motivations and Decision Making: Understanding the Major Gift Development Process from a Donor's Perspective* [Thesis, Texas A & M University]. Accessed 1 April 2022 at https://oaktrust.library.tamu.edu/handle/1969.1/156239.

Nu, N. N. (2015). *Economics of charitable giving—Understanding the motivation of donation behaviour* [Master of Arts in Development Economics, Institute of Social Studies The Hague The Netherlands]. Accessed 15 November 2021 at http://digital.lib.ueh.edu.vn/handle/UEH/58188.

Snyman, S. C. (2018). *Emerging market donors: Do altruism and guilt influence donation behaviour?* [Thesis]. Accessed 17 February 2022 at http://wiredspace.wits.ac.za/handle/10539/26309.

Tenuche, B. S. (2018). *A mixed-method approach to investigate individual behaviour in online health communities* [Thesis, Brunel University London]. Accessed 15 February 2022 at http://bura.brunel.ac.uk/handle/2438/15810.

REFERENCES

Abdullahi, I. A., & Kumar, D. P. (2016). Gender Differences in Prosocial Behaviour. International *Journal of Indian Psychology,* 3(4). Accessed 26 April 2021 at https://doi.org/10.25215/0304.017.

Aboderin, I. (2004). Decline in material family support for older people in urban Ghana, Africa: Understanding processes and causes of change. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, 59*(3), S128-S137.

AfDB. (2019). *Ghana Economic Outlook 2019* (Macroeconomic Performance). African Development Bank. Accessed 17 September 2019 at https://www.afdb.org/en/countries/west-africa/ghana/ghana-economic-outlook.

Afolabi, O. A. (2013). Roles of Personality Types, Emotional Intelligence and Gender Differences on Prosocial Behavior. *Psychological Thought*, 6(1), 124–139. Accessed 26 April 2021 at https://doi.org/10.5964/psyct.v6i1.53.

African Grantmakers Network. (2013). *Sizing the Field: Philanthropic Practice by Africans: Frameworks for a new narrative of African Philanthropy*. African Grantmakers Network (AGN). Accessed 27 April 2021 at https://www.africagrantmakers.org/resource/sizing-the-field-philanthropic-practice-by-africans-2013-pdf.

Aggarwal, D. (2019). *Distinguish between Pilot study and Pre-test*. Accessed 17 November 2021 at http://spykan.com/distinguish-between-pilot-study-and-pre-test/.

Ahmed, H. (2004). Role of Zakah and Awqaf in Poverty Alleviation (Occasional Paper). *In Occasional Papers* (No. 201; Occasional Papers). The Islamic Research and Teaching Institute (IRTI). Accessed 13 August 2022 at https://ideas.repec.org/p/ris/irtiop/0201.html.

Aidoo, R. (2015). Supporting Development in Ghana: *The Role of Foundations. SDG Philanthropy Platform, Foundation Centre.* Accessed 24 November 2021 at http://sdgfunders.org/reports/supporting-development-in-ghana-therole-of-foundations/.

Aina, T. A., & Moyo, B. (Eds.). (2013). *Giving to Help, Helping to Give: The Context and Politics of African Philanthropy.* Amalion Publishing.

Aknin, L. B., Barrington-Leigh, C. P., Dunn, E. W., Helliwell, J. F., Burns, J., Biswas-Diener, R., Kemeza, I., Nyende, P., Ashton-James, C. E., & Norton, M. I. (2013a). Prosocial spending and well-being: Cross-cultural evidence for a psychological universal. *Journal of Personality and Social Psychology,* 104(4), 635–652. Accessed 7 May 2022 at https://doi.org/10.1037/a0031578.

Aknin, L. B., Douglas, K. S., Viljoen, J. L., & Hanniball, K. (2019a). Does helping promote well-being in at-risk youth and ex-offender samples? *Journal of Experimental Social Psychology, 82, 307–317.* Accessed on 5 July 2022 at https://doi.org/10.1016/j.jesp.2018.11.001.

Aknin, L. B., Dunn, E. W., Sandstrom, G. M., & Norton, M. I. (2013b). Does social connection turn good deeds into good feelings? On the value of putting the 'social' in prosocial spending. *International Journal of Happiness and Development, 1(2),* 155–171.

Aknin, L.B., Broesch, T., Hamlin, J. K., & Vondervoort, J. W. V. de. (2015). Prosocial behaviour leads to happiness in a small-scale rural society. *Journal of Experimental Psychology: General,* 144(4), 788–795. Accessed 5 August 2019 at https://doi.org/10.1037/xge0000082.

Aknin, L.B., Norton, M., Dunn, E., & Whillans, A. (2019b). Happiness and Prosocial Behavior: An Evaluation of the Evidence. *World Happiness Report 2019, 67–87.* Accessed 7 July 2019 at http://worldhappiness.report/.

Akurang-Parry, K. O. (2000). Labour Mobilization and African Response to the Compulsory Labour Ordinance in the Gold Coast (Colonial Ghana), 1875-1899. *Transactions of the Historical Society of Ghana, 4/5,* 83–104. Accessed 24 October 2021 at https://www.jstor.org/stable/41406658.

Alagidede, I. P., & Moyo, B. (2020). Editorial: Birth of the International Review on Philanthropy and Social Investment. *International Review of Philanthropy and Social Investment*, *1*(1), 1–4. Accessed 30 April 2021 at https://doi.org/10.47019/IRPSI.2020/v1n1a0.

Alhidari, I. (2014). *Investigating individuals' monetary donation behaviour in Saudi Arabia* [Phd, Cardiff University]. Accessed 23 July 2019 at https://orca.cardiff.ac.uk/62661/.

Allison, P. D. (1992). *"How Culture Induces Altruistic Behavior."* Annual Meetings of the American Sociological Association, Pittsburgh, PA.

Allport, G. W., & Ross, J. M. (1967). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology, 5*(4), 432–443. Accessed 22 March 2022 at https://doi.org/10.1037/h0021212.

Amoah-Mensah, A. (2021). Nnoboa and Rotated Susu as Agents of Savings Mobilization: Developing a Theoretical Model Using Grounded Theory. *The Qualitative Report.* Accessed on 19 March 2022 at https://doi.org/10.46743/2160-3715/2021.4318.

Andreoni, J. (1989). Giving With Impure Altruism: Applications to Charity and Ricardian Equivalence. *Journal of Political Economy*, 97, 1447–1458. Accessed 26 April 2021 at https://doi.org/10.1086/261662.

Andreoni, J. (1990). Impure Altruism and Donations to Public Goods: A Theory of Warm-Glow Giving. *Economic Journal*, 100, 464–477. Accessed 20 April 2019 at https://doi.org/10.2307/2234133.

Andreoni, J., & Harbaugh, W. (2008). Altruism in Experiments. *The New Palgrave Dictionary of Economics,* 1–8, 134–138.

Andreoni, J., & Payne, A. (2003). Do Government Grants to Private Charities Crowd Out Giving or Fund-Raising? *American Economic Review*, 93, 792–812. Accessed 23 April 2021 at https://doi.org/10.1257/000282803322157098.

Andreoni, J., & Payne, A. A. (2013). Charitable Giving. In *Handbook of Public Economics* (Vol. 5, pp. 1–50). Elsevier. Accessed 3 June 2019 at https://doi.org/10.1016/B978-0-444-53759-1.00001-7.

Anheier, H. K., & List, R. A. (2005). *A Dictionary of Civil Society, Philanthropy and the Third Sector* (First). Routledge.

Apinunmahakul, A., & Devlin, R. A. (2008). Social networks and private philanthropy. Journal of Public Economics, 92(1), 309–328. Accessed 4 November 2021 at https://doi.org/10.1016/j.jpubeco.2007.07.005.

Argyle, M., & Furnham, A. (2013). *The Psychology of Money*. Routledge. Accessed on 17 August at https://doi.org/10.4324/9781315812496.

Arhin, A. A., Kumi, E., & Adam, M. A. S. (2018). Facing the Bullet? Non-Governmental Organisations' (NGOs') Responses to the Changing Aid Landscape in Ghana. *VOLUNTAS: International Journal of Voluntary and Non-profit Organizations,* 29(2), 348–360. Accessed 18 July 2019 at https://doi.org/10.1007/s11266-018-9966-1.

Aries, E. J., & Johnson, F. L. (1983). Close friendship in adulthood: Conversational content between same-sex friends. *Sex Roles*, *9*(12), 1183–1196. Accessed on 16 August 2022 at https://doi.org/10.1007/BF00303101.

Asante-Darko, K. (2013). Traditional Philanthropy in Pre-Colonial Asante," In *Giving to Help, Helping to Give: The Context and Politics of African Philanthropy* (1st ed.). Amalion Publishing & Trust Africa.

Atibil, C. L. (2014). Philanthropic foundations and civil society in Sub-Saharan Africa. In Ebenezer Obadare (Ed.), *The Handbook of Civil Society in Africa* (pp. 475–474). Springer International.

Austin, H. (2013). Muslims give more to charity than others, UK poll says. NBC News. Accessed on 12 August 2022 at https://www.nbcnews.com/news/world/muslims-give-more-charity-others-uk-poll-says-flna6C10703224.

Auten, G. E., Sieg, H., & Clotfelter, C. T. (2002). Charitable Giving, Income, and Taxes: An Analysis of Panel Data. *The American Economic Review, 92*(1), 371–382. Accessed 16 December 2020 at https://www.jstor.org/stable/3083340.

Babbie, E. R. (2013). The practice of social research (13th student ed.). *Belmont, CA: Wadsworth Cengage Learning*.

Bailey, K. (1994). *Methods of Social Research*. Oxford: Maxwell Macmillan. International.

Bain, H. (2016). *Mixed Methods Research:* PowerPoint presentation. [Power Point]. Accessed 30 October 2019 at https://www.coursehero.com/file/33790196/Mixed-Methodspdf/.

Bandura, A. (1989). SOCIAL COGNITIVE THEORY. In *R. Vasta Annals of child development*. (Six theories of child development, Vol. 6, pp. 1–60). JAI Press. Accessed 27 May 2020 at https://www.uky.edu/~eushe2/Bandura/Bandura1989ACD.pdf.

Banerjee, N., & Manoj, G. (2017). Influence of Intrinsic and Extrinsic Factors on Charitable Giving: A Study of Bangalore Urban District. *Social Sciences*, 7(12), 17.

Barman, E. (2017). The Social Bases of Philanthropy. *Annual Review of Sociology*, *43*(1), 271–290. Accessed 22 April 2021 at https://doi.org/10.1146/annurev-soc-060116-053524.

Bar-Tal, D. (1982). Sequential development of helping behavior: A cognitive-learning approach. *Developmental Review*, *2*(2), 101-124.

Bar-Tal, D. (1986). Altruistic Motivation to Help: Definition, Utility and Operationalization. *Humboldt Journal of Social Relations*, *13*, 3–14.

Bateson, J. (2021). *Charity or philanthropy?* KPMG. Accessed 8 February 2023 at https://kpmg.com/xx/en/home/insights/2021/11/charity-or-philanthropy.html

Batson, C. D. (1991). *The altruism question: Toward a social-psychological answer* (pp. ix, 257). Lawrence Erlbaum Associates, Inc.

Batson, C. D. (2011). *Altruism in humans* (pp. vi, 329). Oxford University Press.

Batson, C. D., Dyck, Brandt, J., Batson, J., Powell, A., McMaster, & Griffitt. (1988). Five studies testing two new egoistic alternatives to the empathy-altruism hypothesis. *Journal of Personality and Social Psychology*, *55*(1), 52–77. Accessed 29 April https://doi.org/10.1037//0022-3514.55.1.52.

Batson, C. D., Lishner, D., & Stocks, E. (2014). The empathy-altruism hypothesis. *The Oxford Handbook of Prosocial Behavior*, 259–281.

Batson, C. D., O'Quin, K., Fultz, J., Vanderplas, M., & Isen, A. M. (1983). Influence of self-reported distress and empathy on egoistic versus altruistic motivation to help. *Journal of Personality and Social Psychology*, *45*(3), 706–718. Accessed 28 May 2021 at https://doi.org/10.1037/0022-3514.45.3.706.

Baumeister, R. F., & Leary, M. R. (1995). The need to belong: Desire for interpersonal attachments as a fundamental human motivation. *Psychological* Bulletin, 117, 497-529. doi:10.1037/0033-2909.117.3.497

Beaton, D., Bombardier, C., Guillemin, F., & Ferraz, M. B. (2007). Recommendations for the Cross-Cultural Adaptation of the DASH & QuickDASH Outcome Measures. *Institute for Work & Health*, *1*(1), 1–45.

Becker, G. S. (1974). A Theory of Social Interactions. *The Journal of Political Economy*, *82*(6), 1063–1093. Accessed 21 July 2019 at http://www.jstor.org/stable/1830662.

Bekkers, R. (2003). Trust, Accreditation, and Philanthropy in the Netherlands. *Non-profit and Voluntary Sector Quarterly*, *32*(4), 596–615. Accessed 21 May 2021 at https://doi.org/10.1177/0899764003258102.

Bekkers, R. (2004). *Giving and Volunteering in the Netherlands: Sociological and Psychological Perspectives* [Thesis fully internal (DIV)]. University of Utrecht.

Bekkers, R., & Schuyt, T. N. M. (2008). And who is your neighbor? Explaining the effect of religion on charitable giving and volunteering. *Review of Religious Research, 50*(1), 74–96.

Bekkers, R., & Wiepking, P. (2007). Generosity and philanthropy: A literature review. Available at SSRN 1015507. SSRN *Electronic Journal.* Accessed 29 May 2019 at https://doi.org/10.2139/ssrn.1015507.

Bekkers, R., & Wiepking, P. (2011a). Who gives? A literature review of predictors of charitable giving part one: Religion, education, age and socialisation. *Voluntary Sector Review*, 2(3), 337–365. Accessed 29 May 2091 at https://doi.org/10.1332/204080511X6087712.

Bekkers, R., & Wiepking, P. (2011b). A Literature Review of Empirical Studies of Philanthropy: Eight Mechanisms That Drive Charitable Giving. *Non-profit and Voluntary Sector Quarterly, 40(*5), 924–973. Accessed 24 June 2019 at https://doi.org/10.1177/0899764010380927.

Belfield, C. R., & Beney, A. P. (2000). What Determines Alumni Generosity? Evidence for the UK. *Education Economics, 8*(1), 65–80. Accessed 23 May 2021 at https://doi.org/10.1080/096452900110300.

Belmont Report. (1978). The Belmont Report. Ethical principles and guidelines for the protection of human subjects of research. *US Department of Health, Education and Welfare, Publication No. (OS)* 78-0012(3), 4–13. Accessed 23 July 2020 at https://www.hhs.gov/ohrp/sites/default/files/the-belmont-report-508c_FINAL.pdf.

Bennett, R. (2003). Factors underlying the inclination to donate to particular types of charity. *International Journal of Non-profit and Voluntary Sector Marketing, 8*(1), 12–29. Accessed 23 July 2019 at https://doi.org/10.1002/nvsm.198

Bennett, R. (2013). Elements, causes and effects of donor engagement among supporters of UK charities. *International Review on Public and Nonprofit Marketing*, *10*(3), 201–220. Accessed 5 February 2023 at https://doi.org/10.1007/s12208-013-0100-1.

Bennett, R., & Kottasz, R. (2000). Emergency fund-raising for disaster relief. *Disaster Prevention and Management: An International Journal, 9*(5), 352–360. Accessed 22 May 2021 at https://doi.org/10.1108/09653560010361393.

Berg, J. H. (1984). Development of friendship between roommates. *Journal of Personality and Social Psychology*, *46*(2), 346–356. Accessed on 16 August 2022 at https://doi.org/10.1037/0022-3514.46.2.346.

Berger, S. M. (1962). Conditioning Through Vicarious Instigation. *Psychological Review, 69*(5), 450–466. Accessed 23 July 2020 at https://doi.org/10.1037/h0046466.

Berry, L. V. (Ed.). (1995). *Ghana: A country study* (3rd ed.). Library of Congress Washington DC Federal Research Div. Accessed 28 April 2021 at https://www.loc.gov/item/95018891/.

Bill, T., Duggan, A., Everett-Allen, K., Gilmore, G., Harley, F., & Holt, N. (2019). *Knight F. The Wealth Report, 2019 Edition.* Knight Frank Research. Accessed 7 July 2019 at http://knightfrank.digitalmagazines.online/the-wealth-report-2019.

Boddy, C. R. (2016). Sample size for qualitative research. *Qualitative Market Research: An International Journal*, *19*(4), 426–432. Accessed 2 May 2021 at https://doi.org/10.1108/QMR-06-2016-0053

Bortei-Doku Aryeetey, E., & Opai-Tetteh, D. (2012). *The Art of giving-Through Volunteerism and Philanthropy-The Ghana Experience* (CSPS WORKING PAPER SERIES No.2/12 No.2/12; CSPS WORKING PAPER SERIES No.2/12, p. 53). University of Ghana Centre for Social Policy Studies.

Boyd, R., Gintis, H., Bowles, S., & Richerson, P. (2003). Evolution of Altruistic Punishment. *Proceedings of the National Academy of Sciences*, *100*, 3531–3535. Accessed 19 March 2022 at https://doi.org/10.1073/pnas.0630443100.

Bradley, N. (2007). *Marketing Research: Tools and Techniques*. Oxford: Oxford University Press.

Brandts, J., & Schram, A. (1999). *Cooperation and Noise in Public Goods Experiments: Applying the Contribution Function Approach.* Accessed 19 March 2022 at https://doi.org/10.2139/ssrn.254948.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, *3*(2), 77–101. Accessed 27 February 2022 at https://doi.org/10.1191/1478088706qp063oa.

Braus, P. (1994). Will baby boomers give generously? *American Demographics*, *16*(7), 48–52.

Brayboy, B. M. J. Castagno, A. E., & Solyom, J. A. (2014). Looking into the hearts of native peoples: Nation building as an institutional orientation for graduate education. *American Journal of Education*, *120*(4), 575–596. Accessed on 12 August 2022 at https://doi.org/10.1086/676908.

Brayboy, B. M. J., Fann, A. J., Castagno, A. E., & Solyom, J. A. (2012). *Postsecondary Education for American Indian and Alaska Natives: Higher Education for Nation Building and Self-Determination*. Wiley & Sons, Incorporated, John.

Brayboy, B. M. J., & McKinley, B. (2004). Hiding in the Ivy: American Indian Students and Visibility in Elite Educational Settings. *Harvard Educational Review*, *74*(2), 125–152. Accessed 12 August 2022 at https://doi.org/10.17763/haer.74.2.x141415v38360mg4.

Briggs, S. R., & Cheek, J. M. (1986). The role of factor analysis in the development and evaluation of personality scales. *Journal of Personality*, *54*(1), 106–148. Accessed 26 February 2022 at https://doi.org/10.1111/j.1467-6494.1986.tb00391.x.

Brislin, R. W. (1970). Back-Translation for Cross-Cultural Research. *Journal of Cross-Cultural Psychology*, *1*(3), 185–216. Accessed 1 November 2021 at https://doi.org/10.1177/135910457000100301.

Brislin, R. W. (1986). The wording and translation of research instruments. In *Field methods in cross-cultural research* (pp. 137–164). Sage Publications, Inc.

Brooks, A. C. (2004). Compassion, Religion, and Politics. *Public Interest*, 157, 57–66.

Brown, E., & Ferris, J. M. (2007). Social capital and philanthropy: An analysis of the impact of social capital on individual giving and volunteering. *Nonprofit and voluntary sector quarterly, 36*(1), 85-99.

Brown, E., Lankford, H., (1992). Gifts of money and gifts of time. *Journal of Public Economics 47*, 321–341

Brown, S. L., Nesse, R. M., Vinokur, A. D., & Smith, D. M. (2003). Providing Social Support May Be More Beneficial Than Receiving It: Results from a Prospective Study of Mortality. *Psychological Science, 14*(4), 320–327. Accessed 10 June 2021 at https://doi.org/10.1111/1467-9280.14461.

Bruce, I. (2005). *Charity marketing: Meeting need through customer focus*. ICSA Publishing Limited.

Bryant, W. K., Jeon-Slaughter, H., Kang, H., & Tax, A. (2003). Participation in Philanthropic Activities: Donating Money and Time. *Journal of Consumer Policy, 26*(1), 43–73. Accessed 28 April 2021 at https://doi.org/10.1023/A:1022626529603.

Bryman, A. (2006). Integrating quantitative and qualitative research: How is it done? *Qualitative Research, 6*(1), 97–113. Accessed 22 September 2019 at https://doi.org/10.1177/1468794106058877.

Bryman, A. (2012). *Social Research Methods* (4th ed.). Oxford University Press. Accessed 11 November 2020 at https://www.academia.edu/30520568/Social_Research_Methods_4th_Edition_by_Alan_Bryman_pdf.

Bryman, A. (2016). *Social Research Methods* (5th ed.). Oxford University Press.

Bryman, A., & Bell, E. (2015). *Business Research Methods*. Oxford University Press.

Burt, C. D. B. (2012). The Importance of Trust to the Funding of Humanitarian Work. In S. C. Carr, M. MacLachlan, & A. Furnham (Eds.), *Humanitarian Work Psychology* (pp. 317–331). Palgrave Macmillan UK. Accessed 20 March 2022 at https://doi.org/10.1057/9781137015228_14.

Bussell, H., & Forbes, D. (2002). Understanding the volunteer market: The what, where, who and why of volunteering. *International Journal of Non-profit and Voluntary Sector Marketing, 7*(3), 244–257. Accessed 15 March 2022 at https://doi.org/10.1002/nvsm.183.

CAF. (2020). *Growing Giving in Kenya, Uganda and Tanzania. CAF Global Alliance.* Accessed 27 November 2020 at https://www.cafonline.org/about-us/international/growing-giving-in-kenya-uganda-and-tanzania.

CAF Canada. (2019). *Canada Giving Reports* (p. 16). Accessed on 14 February 2021 at https://www.cafcanada.ca/country-giving-reports/.

CAF South Africa. (2018). *South Africa Giving 2018*. Charities Aid Foundation. Accessed on 20 June 2019 at https://www.cafonline.org/docs/default-source/about-us-publications/caf_wgi2018_report_webnopw_2379a_261018.pdf.

Carey, R. (2018). *The 'Beyond Aid' agenda – what, who and for whom?* African Transformation Today. Accessed on 22 June 2019 at http://africantransformationtoday.acetforafrica.org/the-beyond-aid-agenda-what-who-and-for-whom/

Carkoglu, A., Aytaç, S. E., & Campbell, D. A. (2017). Determinants of Formal Giving in Turkey. Journal of Muslim Philanthropy & Civil Society, 1(1), Article 1. Accessed on 18 December 2020 at https://scholarworks.iu.edu/iupjournals/index.php/muslimphilanthropy/article/view/1637.

Carman, K. (2003). Social influences and the private provision of public goods: Evidence from charitable contributions in the workplace. *Manuscript*, *Stanford University*. Accessed on 16 February 2021 at https://www.academia.edu/29056623/Social_influences_and_the_private_provision_of_public_goods_Evidence_from_charitable_contributions_in_the_workplace.

Carter, V. B., & Marx, J. (2007). What Motivates African American Charitable Giving: Findings from a National Sample. *Administration in Social Work, 31*(1), 67–85. Accessed 4 September 2019 at https://doi.org/10.1300/J147v31n01_05.

Cascione, G. L. (2005). *Philanthropists in Higher Education: Institutional, Biographical, and Religious Motivations for Giving* (2nd ed.). Taylor & Francis e-Library.

Chang, H. (2014). *Economics*: The User's Guide: A Pelican Introduction. Penguin Books Limited.

Chang, W. (2005a). Determinants of Donations: Empirical Evidence from Taiwan. *The Developing Economies, 43*(2), 217–234. Accessed 4 December 2020 at https://doi.org/10.1111/j.1746-1049.2005.tb00260.x.

Chang, W. (2005b). Religious Giving, Non-religious Giving, and After-life Consumption. *Topics in Economic Analysis & Policy, 5*, 1421–1421. Accessed 18 December 2020 at https://doi.org/10.2202/1538-0653.1421.

Chapman, C. M., Hornsey, M. J., & Gillespie, N. (2021). To what extent is trust a prerequisite for charitable giving? A systematic review and meta-analysis. *Nonprofit and Voluntary Sector Quarterly, 50*(6), 1274-1303.

Chawla, D. and Sodhi, N. (2011). "Research methodology: concepts and cases" Vikas Publishing House

Cherrington, D. J. (1989). *Organizational behavior:* The management of individual and organizational performance. Allyn & Bacon.

Cherryholmes, C. H. (1992). Notes on Pragmatism and Scientific Realism. *Educational Researcher, 21(*6), 13–17. Accessed 1 May 2021 at https://doi.org/10.3102/0013189X021006013.

Cheung, C.-K., & Chan, C.-M. (2000). Social-cognitive factors of donating money to charity, with special attention to an international relief organization. *Evaluation and Program Planning, 23*(2), 241–253. Accessed 27 May 2021 at https://doi.org/10.1016/S0149-7189(00)00003-3.

Chidlow A., Ghauri P.N., Yeniyurt S., and Cavusgil S.T (2015). "Establishing rigor in mail- survey procedures in international business research" *Journal of World Business*, Volume 50, Issue 1: pp. 26-35.

Chirkov, V., Ryan, R., Kim, Y., & Kaplan, U. (2003). Differentiating autonomy from individualism and independence: A self-determination theory perspective on internalization of cultural orientations and well-being. *Journal of Personality and Social Psychology*. Accessed 19 February 2022 at https://doi.org/10.1037/0022-3514.84.1.97.

Churchill, G. and Iacobucci, D. (2010). *Marketing research methodological foundations,* Australia: CENGAGE Learning

Cialdini, R. B., Schaller, M., Houlihan, D., Arps, K., Fultz, J., & Beaman, A. L. (1987). Empathy-based helping: Is it selflessly or selfishly motivated? *Journal of Personality and Social Psychology, 52*(4), 749–758. Accessed 28 May 2021 at https://doi.org/10.1037//0022-3514.52.4.749.

Cicerchi, E. T., & Weskerna, A. (1991). Survey on Anonymous Giving. *Center on Philanthropy, Indiana-Purdue University.*

Coleman, J. S. (1994). *Foundations of Social Theory*. Harvard University Press.

Collins, K. M. T., Onwuegbuzie, A. J., & Jiao, Q. G. (2007). A Mixed Methods Investigation of Mixed Methods Sampling Designs in Social and Health Science Research. *Journal of Mixed Methods Research, 1*(3), 267–294. Accessed 25 March 2021 at https://doi.org/10.1177/1558689807299526.

Collis, J., & Hussey, R. (2013). *Business Research: A Practical Guide for Undergraduate and Postgraduate Students*. Macmillan International Higher Education.

Connor, S. (2015). *Men donate more to charity when the fundraiser is a pretty woman*. The Independent. Accessed on 6 August 2022 at https://www.independent.co.uk/news/science/men-donate-more-to-charity-when-the-fundraiser-is-an-attractive-women-says-study-10182145.html.

Copeland-Carson, J. (2005). Promoting diversity in contemporary black philanthropy: Toward a new conceptual model. *New Directions for Philanthropic Fundraising, 2005(48)*, 77–87. Accessed 21 June 2019 at https://doi.org/10.1002/pf.107.

Copeland-Carson, J. (2007). Kenyan diaspora philanthropy: Key practices, trends and issues. *Unpublished paper prepared for the Philanthropy Initiative, Inc., and The Global Equity Initiative, Harvard University, Cambridge, MA.*

Creaven, A. M., Healy, A., & Howard, S. (2018). Social connectedness and depression. *Journal of Social and Personal Relationships*, *35*(10), 1400–1417. Accessed 16 March 2022 at https://doi.org/10.1177/0265407517716786.

Creswell, J. (1999). Mixed-Method Research: Introduction and Application. *Handbook of Educational Policy,* 455–472. Accessed 1 April 2021 at https://doi.org/10.1016/B978-012174698-8/50045-X

Creswell, J. (2014). *A Concise Introduction to Mixed Methods Research*. SAGE Publications. Accessed on 28 October 2021 at https://www.semanticscholar.org/paper/A-Concise-Introduction-to-Mixed-Methods-Research-Creswell/b1db9c71f47afd08aa3a2b9d603760b92fc173dc.

Creswell, J., & Creswell, J. (2003). Research design: Qualitative, quantitative, and mixed methods approaches (2nd ed.). Sage publications.

Creswell, J., Clark, V., Gutmann, M., & Hanson, W. (2003). Advance Mixed Methods Research Designs. In Handbook of mixed methods in social and behavioral research (pp. 209–240).

Creswell, J., & Plano-Clark, V. L. (2017). Designing and Conducting Mixed Methods Research. *Australian and New Zealand Journal of Public Health, 31*(4), 388–388. Accessed 17 November 2021 at https://doi.org/10.1111/j.1753-6405.2007.00096.x.

Creswell, J., & Tashakkori, A. (2007). Developing Publishable Mixed Methods Manuscripts. Journal of Mixed Methods Research, 1, 107–111. Accessed 23 November 2021 at https://doi.org/10.1177/1558689806298644.

Creswell, J., Klassen, A. C., Plano, V., Smith, K. C., & Meissner, H. (2011). Best Practices for Mixed Methods Research in the Health Sciences. *Office of Behavioral and Social Sciences Research National Institutes of Health.*, 39

Croson, R., & Gneezy, U. (2009). Gender Differences in Preferences. *Journal of Economic Literature, 47*(2), 448–474. Accessed 24 May 2021 at https://doi.org/10.1257/jel.47.2.448.

Crotty, M. J. (1998). The foundations of social research: Meaning and perspective in the research process. *The foundations of social research*, 1-256. SAGE

Daly, S. (2012). Philanthropy as an Essentially Contested Concept. *Voluntas: International Journal of Voluntary and Non-profit Organizations*, *23*(3), 535–557. Accessed 16 February 2022 at https://www.jstor.org/stable/41683000.

Darfour, B., & Rosentrater, K. (2018). *Agriculture and Food Security in Ghana AGRICULTURE AND FOOD SECURITY IN GHANA*. Accessed on 5 February 2023 at https://doi.org/10.13031/aim.20162460507.

Dasgupta, P. (1988). “Trust as a Commodity”. In D. Gambetta (Ed.), *Trust: Making and Breaking Cooperative Relations* (pp. 49–72). Department of Sociology, University of Oxford, chapter 4, pp. 49-72Blackwell.

Davidson, J. D., & Pyle, R. E. (1994). Passing the Plate in Affluent Churches: Why Some Members Give More than Others. *Review of Religious Research*, *36*(2), 181–196. Accessed 20 March 2022 at https://doi.org/10.2307/3511408

Davies, G., Whelan, S., Foley, A., & Walsh, M. (2010). Gifts and Gifting. *International Journal of Management Reviews*, *12*(4), 413–434. Accessed on 27 April 2021 at https://doi.org/10.1111/j.1468-2370.2009.00271.x.

Davis, M. H. (1994). Helping and empathy: taking the multi-dimensional view. *Marketing Theory and Applications, American Marketing Association, Chicago*.

Dawam, K., Ibrahim, M. Y., As-Salafiyah, A., & Lubis, R. H. (2021). Christian Tithe vis-a-vis Islamic Zakat Concept.*Al-Tasyree: Jurnal Bisnis, Keuangan dan Ekonomi Syariah*,*13*(02), 124-135.

De Vos, A. S., Strydom, H., Fouch, C. B., & Delport, C. S. L. (2005). *Research at grass roots: For the social sciences and human service professions* (3rd ed.). Van Schaik Publishers. Accessed on 19 November 2021 at http://search.ebscohost.com/login.aspx?direct=true&scope=site&db=nlebk&db=nlabk&AN=1243048.

De Vries, R., DeBruin, D. A., & Goodgame, A. (2004). Ethics Review of Social, Behavioural, and Economic Research: Where Should We Go From Here? *Ethics & Behavior, 14*(4), 351–368. Accessed 23 July 2020 at https://doi.org/10.1207/s15327019eb1404_6.

DeCharms, R. (1968*). Personal causation; the internal affective determinants of behavior.* New York, Academic Press. Accessed 14 May 2021 at http://archive.org/details/personalcausatio0000dech

Deci, E. L., Eghrari, H., Patrick, B. C., & Leone, D. R. (1994). Facilitating Internalization: The Self-Determination Theory Perspective. *Journal of Personality*, *62*(1), 119–142. Accessed on 17 August 2022 at https://doi.org/10.1111/j.1467-6494.1994.tb00797.x.

Deci, E. L., Koestner, R., & Ryan, R. M. (1999). A meta-analytic review of experiments examining the effects of extrinsic rewards on intrinsic motivation. Psychological Bulletin, 125(6), 627-668.

Deci, E. L, & Ryan R. M. (1985). *Intrinsic Motivation and Self-Determination in Human Behavior*. Springer US. Accessed on 28 July 2021 at https://doi.org/10.1007/978-1-4899-2271-7.

Deci, E. L., & Ryan, R. M. (1995). Human Autonomy: The Basis for True self-esteem. In M. H. Kernis (Ed.), *Efficacy, Agency and Self-Esteem* (1st ed., pp. 31–46). Plenum Press, New York.

Deci, E. L., & Ryan, R. M. (2000). The 'What' and 'Why' of Goal Pursuits: Human Needs and the Self-Determination of Behavior. *Psychological Inquiry*, *11*(4), 227–268. Accessed on 23 October 2019 at https://doi.org/10.1207/S15327965PLI1104_01.

Deci, E. L., & Ryan, R. M. (2008). *Self-determination theory: A macro theory of human motivation, development, and health*. Accessed on 9 October 2019 at https://doi.org/10.1037/a0012801.

Deci, E. L., & Ryan, R. M. (2013). *Intrinsic Motivation and Self-Determination in Human Behavior*. Springer Science & Business Media.

DellaVigna, S., List, J. A., Malmendier, U., & Rao, G. (2013). The Importance of Being Marginal: Gender Differences in Generosity. *American Economic Review, 103*(3), 586–590. Accessed 20 June 2021 at https://doi.org/10.1257/aer.103.3.586.

Denzin, N. K. (1978). *The Research Act: A Theoretical Introduction to Sociological Methods. Praeger*. Accessed on 21 November 2021 at https://doi.org/10.4324/9781315134543.

Denzin, N. K., & Lincoln, Y. S. (2005). Introduction: The Discipline and Practice of Qualitative Research. *The Sage handbook of qualitative research, 3rd ed* (pp. 1–32). Sage Publications Ltd.

Diener, E., & Seligman, M. E. P. (2004). Beyond Money: Toward an Economy of Well-Being, 5, 1–31. *Psychological Science in the Public Interest*, *5*, 1–31. Accessed on 15 August 2022 at https://doi.org/10.1007/978-90-481-2350-6_9.

Dinibutun, S. (2012). *Work Motivation: Theoretical Framework. 1(*4), 133-139.

Dovidio, J. F., Allen, J. L., & Schroeder, D. A. (1990). Specificity of empathy-induced helping: Evidence for altruistic motivation. *Journal of Personality and Social Psychology, 59*(2), 249–260. Accessed on 24 November 2021 at https://doi.org/10.1037/0022-3514.59.2.249.

Draper, A. (2004). "The principles and application of qualitative research" *Proceedings of the Nutrition Society*, Volume 63, Issue 4: pp. 641–646

Eagly, A. H., & Crowley, M. (1986). Gender and Helping Behavior. A Meta-Analytic Review of the Social Psychological Literature. *Psychological Bulletin, 100*(3), 283–308. Accessed 23 May 2021 at https://doi.org/10.1037/0033-2909.100.3.283.

Easterby-Smith M, Thorpe R. and Lowe A. (1991). "Management Research, An Introduction" London: Sage publications.

Eckel, C. C., & Grossman, P. J. (2004). Giving to secular causes by the religious and nonreligious: An experimental test of the responsiveness of giving to subsidies. *Nonprofit and Voluntary Sector Quarterly, 33*(2), 271-289.

Einolf, C. (2010). Gender Differences in the Correlates of Volunteering and Charitable Giving. *Christopher J Einolf, 40*. Accessed 24 May 2021 at https://doi.org/10.1177/0899764010385949.

Einolf, C. J. (2017). Cross-National Differences in Charitable Giving in the West and the World. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, *28*(2), 472–491. Accessed 7 July 2019 at https://doi.org/10.1007/s11266-016-9758-4.

Eisenberg, N., & Fabes, R. A. (1990). Empathy: Conceptualization, measurement, and relation to prosocial behavior. *Motivation and Emotion, 14*(2), 131–149. Accessed on 17 March 2022 at https://doi.org/10.1007/BF00991640.

Eisenberg, N., & Mussen, P. H. (1989). *The Roots of Prosocial Behavior in Children*. Cambridge University Press.

Emory, C. W., & Cooper, D. R. (2003). Business research methods. Illinois: Richard D. Irwin.

Everatt, D., & Solanki, G. (2005). *A nation of givers? Social giving among South Africans: Findings from a National Survey*. South Africa. Center for Civil Society (CCS) at the University of Natal & Education Policy Unit (EPU) at the University of the Witwatersrand.

Everatt, D., Habib, A., Maharaj, B., & Nyar, A. (2005). Patterns of Giving in South Africa. Voluntas, 16, 275–291. Accessed 12 May 2019 at https://doi.org/10.1007/s11266-005-7725-z.

Feierman, S. (1998). Reciprocity and Assistance in Precolonial Africa. *Philanthropy in the World's Traditions* (Vol. 59, pp. 3–24). Indiana University Press.

Festinger, L. (1954). A Theory of Social Comparison Processes. *Human Relations, 7(*2), 117–140. Accessed 10 January 2022 at https://doi.org/10.1177/001872675400700202.

Fetters, M. D., Curry, L. A., & Creswell, J.W. (2013). Achieving Integration in Mixed Methods Designs—Principles and Practices. *Health Services Research, 48*(6 Pt 2), 2134–2156. Accessed on 16 November 2021 at https://doi.org/10.1111/1475-6773.12117.

Fidelity Charitable. (2017). *Women and Giving: The Impact of Generation and Gender on Philanthropy (Fidelity Charitable).* Accessed on 6 August 2022 at https://www.philanthropysouthwest.org/resources/women-and-giving-impact-generation-and-gender-philanthropy-fidelity-charitable.

Fidelity Charitable. (2021). *Women and giving money.* Accessed 18 March 2022 at https://www.bing.com/search=women+and+giving+money&qs=n&form=QBRE&sp=-1&pq=women+and+giving+mone&sc=1-21&sk=&cvid=6797B269EB2F4806B96FB989B8637061.

Fitzgerald, B. and Howcroft, D. (1998). "Towards dissolution of the IS research debate: from polarization to polarity" *Journal of Information Technology*, Volume 13, Issue 4: pp. 313-326.

Fong, C. M., Bowles, S., & Gintis, H. (2004). *Strong Reciprocity and the Welfare State. 31.*

Fowler, A. (2016). *Concepts and Framework for Teaching, Research and Outreach of African Philanthropy.* Accessed 27 April 2021 at https://africanphilanthropy.issuelab.org/resource/concepts-and-framework-for-teaching-research-and-outreach-of-african-philanthropy.html

Fowler, A., & Wilkinson, S. (2013). Horizontal Philanthropy Among Poor People in Southern Africa: Grounded Perspectives on Social Capital and Civic Association. In A. Akin & B. Moyo, *Giving to Help, Helping to Give.* (pp. 105–130).

France, C. R., France, J. L., Carlson, B. W., Frye, V., Duffy, L., Kessler, D. A., Shaz, B. H. (2017). Applying self-determination theory to the blood donation context: The blood donor competence, autonomy, and relatedness enhancement (Blood Donor CARE) trial. *Contemporary clinical trials,53,* 44-51.

Flick, U. (2015). *Introducing research methodology: A beginner's guide to doing a research project*. Sage.

Fricker, R. D., & Schonlau, M. (2002). Advantages and Disadvantages of Internet Research Surveys: Evidence from the Literature. *Field Methods,* 14(4), 347–367. Accessed 24 November 2021 at https://doi.org/10.1177/152582202237725.

Furnham, A. (1984). Many sides of the coin: The psychology of money usage. *Personality and Individual Differences, 5*(5), 501-509.

Gagné, M., Forest, J., Gilbert, M. H., Aubé, C., Morin, E., & Malorni, A. (2010). The Motivation at Work Scale: Validation Evidence in Two Languages. *Educational and Psychological*

Measurement, 70(4), 628–646. Accessed on 28 July 2019 at https://doi.org/10.1177/0013164409355698.

Galen, L. W., Sharp, M., & McNulty, A. (2015). Nonreligious group factors versus religious belief in the prediction of prosociality. *Social Indicators Research*, *122*, 411-432.

Gaskin, K. (1999). Blurred vision: Public trust in charities. *International Journal of Nonprofit and Voluntary Sector Marketing*, 4(2), 163–178. Accessed on 10 February 2023 at https://doi.org/10.1002/nvsm.66.

Ghana Statistical Service (2012). *Ghana 2010 Population and Housing Census: Summary Report of Final Results.* Ghana Statistical Service.

Ghana Statistical Service (GSS) 2013. *Ghana 2010 Population & Housing Census Report: Women & Men in Ghana* [Census Report]. Ghana Statistical Service.

Ghana Statistical Service (GSS) (2021a). *Ghana 2021 Population and Housing Census General Report Vol 3A: Populations of Regions and District*s (Population Census No. 3A; Populations of Regions and Districts). Ghana Statistical Service. Accessed on 20 January 2022 at https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/2021%20PHC%20General%20Report%20Vol%203A_Population%20of%20Regions%20and%20Districts_181121.pdf

Ghana Statistical Service (GSS) (2021b). *Ghana 2021 PHC General Report Vol 3B_Age and Sex Profile* (Population and Housing Census No. 3B). Ghana Statistical Service. Accessed on 30 January 2022 at https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/2021%20PHC%20General%20Report%20Vol%203B_Age%20and%20Sex%20Profile_181121.pdfGSS. (2021c).

Ghana Statistical Service (GSS)(2021c). *Ghana 2021 Population and Housing Census General Report Vol 3C: Background Characteristics* (Survey No. 3C; Background Characteristics, pp. 1–86). Ghana Statistical Service. Accessed 30 January 2022 at https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/2021%20PHC%20General%20Report%203C_revised%20print_281121a.pdf.

Giddings, L. S. (2006). *Mixed-methods research: Positivism dressed in drag? Journal of Research in Nursing, 11*(3), 195–203. Accessed 28 February 2022 at https://doi.org/10.1177/1744987106064635.

Gilligan, C. (1993). *In a Different Voice: Psychological Theory and Women's Development.* Harvard University Press.

Giving USA. (2018). *The Annual Report on Philanthropy for the Year 2017* (Annual Report No. 63; p. 443). Chicago: Giving USA Foundation.

Giving USA. (2021). *The Annual Report on Philanthropy for the Year 2020*. a publication of Giving USA Foundation, 2021,

Glazer, A., & Konrad, K. A. (1996). A Signalling Explanation for Charity. *The American Economic Review, 86*(4), 1019–1028. Accessed 21 July 2019 at https://www.jstor.org/stable/2118317.

Goulding, C. (1999). *Grounded Theory: Some reflections on paradigm, procedures and misconceptions* [Working paper]. University of Wolverhampton. Accessed 14 June 2021 at https://wlv.openrepository.com/handle/2436/11403.

Graziano, A. M., & Raulin, M. L. (2010). *Research Methods: A Process of Inquiry* (9th ed.). Accessed 20 November 2021 at https://www.pearson.com/content/one-dot-com/one-dot-com/us/en/higher-education/program.html.

Greene, J. C. (2007). "Mixed methods in social inquiry (Vol. 9)" London: John Wiley & Sons.

Greene, J. C., Caracelli, V. J., & Graham, W. F. (1989). Toward a Conceptual Framework for Mixed-Method Evaluation Designs. *Educational Evaluation and Policy Analysis, 11*(3), 255–274. Accessed 1 May 2021 at https://doi.org/10.2307/1163620.

Grimm, R., Spring, K., & Dietz, N. (2007). The Health Benefits of Volunteering: A Review of Recent Research. *Corporation for National and Community Service, Office of Research and Policy Development. DC,* 20. Accessed 16 March 2022 at https://americorps.gov/sites/default/files/evidenceexchange/FR_2007_TheHealthBenefitsofVolunteering_1.pdf.

Gounaris, S. P. (2005). Trust and commitment influences on customer retention: Insights from business-to-business services. *Journal of Business Research*, *58*(2), 126–140.

Guay, F., Vallerand, R. J., & Blanchard, C. (2000). On the Assessment of Situational Intrinsic and Extrinsic Motivation: The Situational Motivation Scale (SIMS). *Motivation and Emotion,* 24(3), 175–213. Accessed 28 July 2019 at https://doi.org/10.1023/A:1005614228250.

Guba, E. G. (1990). The alternative paradigm dialogue. In *The paradigm dialogue* (pp. 17–27). Sage Publications, Inc.

Guest, G. (2013). Describing Mixed Methods Research. *Journal of Mixed Methods Research,* 7, 141–151. Accessed 22 February 2022 at https://doi.org/10.1177/1558689812461179.

Guest, G., Bunce, A., & Johnson, L. (2006). How Many Interviews Are Enough? An Experiment with Data Saturation and Variability. *Field Methods,* 18(1), 59–82. Accessed 2 May 2021 at https://doi.org/10.1177/1525822X05279903.

Guetterman, T. C., Fetters, M. D., & Creswell, J. W. (2015). Integrating Quantitative and Qualitative Results in Health Science Mixed Methods Research Through Joint Displays. *Annals of Family Medicine,* 13(6), 554–561. Accessed 21 December 2021 at https://doi.org/10.1370/afm.1865.

Guo, C., Webb, N., Abzug, R., & Peck, L. (2013). Religious Affiliation, Religious Attendance, and Participation in Social Change Organizations. *Non-profit and Voluntary Sector Quarterly, 42,* 34–58. Accessed 19 July 2022 at https://doi.org/10.1177/0899764012473385.

Guy, B. S., & Patton, W., E. (1989). THE MARKETING OF ALTRUISTIC CAUSES: UNDERSTANDING WHY PEOPLE HELP. *Journal of Consumer Marketing, 6*(1), 19–30. Accessed 20 May 2021 at https://doi.org/10.1108/eb024711.

Gyasi-Obeng, S. (1996). The Proverb as a Mitigating and Politeness Strategy in Akan Discourse. *Anthropological Linguistics*, 38(3), 521–549. Accessed 17 June 2021 at https://www.jstor.org/stable/30028601

Hagger, M. S., & Chatzisarantis, N. L. D. (2015). Self-determination theory. In M. Conner & P. Norman (Eds.), *Predicting and changing health behaviour: Research and practice with social cognition models* (3rd ed., pp. 107-141). Maidenhead, UK: Open University Press.

Hailey, J. (2008). Ubuntu: A literature review. *Document. London: Tutu Foundation*.

Haivas, S., Hofmans, J., & Pepermans, R. (2013). Volunteer engagement and intention to quit from a self-determination theory perspective. *Journal of Applied Social Psychology*, *43*(9), 1869–1880. Accessed on 14 August 2022 at https://doi.org/10.1111/jasp.12149.

Halfpenny, P. (1990). Charity Household Survey 1988/89: *Findings from a National Survey*. Charities Aid Foundation.

Halfpenny, P. (1999). Economic and Sociological Theories of Individual Charitable Giving: Complementary or Contradictory? *Voluntas: International Journal of Voluntary and Non-profit Organizations*, *10*(3), 197–215. Accessed 10 May 2021 at https://www.jstor.org/stable/27927651.

Hall-Russell, C., & Kasburg, R. H. (1997). *African-American traditions of giving and serving: A Midwest perspective*. Indiana University Center on Philanthropy.

Hanson, K. T. (2005). Landscapes of survival and escape: social networking and urban livelihoods in Ghana. *Environment and Planning A*, *37*(7), 1291-1310.

HANDS. (2022, 18 March). *What's the Difference between Sadaqah and Zakat?* Accessed 20 March 2022 at https://hands.org.pk/whats-the-difference-between-sadaqah-and-zakat/.

Harbaugh, W. T. (1998). What do donations buy? A model of philanthropy based on prestige and warm glow. *Journal of Public Economics, 67*, 269–284.

Harshman, R. A., & Paivio, A. (1987). 'Paradoxical' sex differences in self-reported imagery. *Canadian Journal of Psychology/Revue Canadienne de Psychologie, 41*(3), 287–302. Accessed 24 May 2021 at https://doi.org/10.1037/h0084160.

Havens, J. J., O'Herlihy, M. A., & Schervish, P. (2006). Charitable giving: How much, by whom, to what, and how? *The Non-Profit Sector: A Research Handbook*, 542–567.

Hayamizu, T. (1997). Between Intrinsic and Extrinsic Motivation: Examination of Reasons for Academic Study based on the Theory of Internalization. *Japanese Psychological Research, 39(*2), 98–108. Accessed 16 May 2021 at https://doi.org/10.1111/1468-5884.00043.

Hayes, A. (2022). *What Is Philanthropy? Examples, History, Benefits, and Types*. Investopedia. https://www.investopedia.com/terms/p/philanthropy.asp

Helliwell, J. F., & Putnam, R. D. (2004). The social context of well–being. *Philosophical Transactions of the Royal Society of London. Series B: Biological Sciences*, *359*(1449), 1435-1446.

Herzog, A. R., Kahn, R. L., Morgan, J. N., Jackson, J. S., & Antonucci, T. C. (1989). Age differences in productive activities. *Journal of Gerontology, 44(*4), 129–138. Accessed 15 March 2022 at https://doi.org/10.1093/geronj/44.4.s129.

Hibbert, S., & Horne, S. (1996). Giving to charity: Questioning the donor decision process. *Journal of Consumer Marketing, 13*(2), 4–13. Accessed 9 May 2021 at https://doi.org/10.1108/07363769610115366.

Hoge, D. R., & Yang, F. (1994). Determinants of Religious Giving in American Denominations: Data from Two Nationwide Surveys. *Springer*, *36*(2), 123–148. Accessed 7 May 2022 at https://doi.org/10.2307/3511404.

Hoge, D. R. (1994). Introduction: The Problem of Understanding Church Giving. *Review of Religious Research, 36*(2), 101–110. Accessed 13 February 2021 at https://doi.org/10.2307/3511402.

Hood, R., Hill, P. C., & Spilka, B. (2009). The psychology of religion: An empirical approach, 4th ed. *The Guilford Press*. Accessed on 22 March 2022 at https://www.semanticscholar.org/paper/The-psychology-of-religion%3A-An-empirical-approach%2C-Hood-Hill/ca8ad46811364df629bc1b9ec12bc3aac3b32a88.

Hosmer, L. T. (1995). Trust: The Connecting Link between Organizational Theory and Philosophical Ethics. *The Academy of Management Review*, *20*(2), 379–403. Accessed 17 March 2022 at https://doi.org/10.2307/258851.

Hrung, W. B. (2004). After-Life Consumption and Charitable Giving. *The American Journal of Economics and Sociology, 63* (3Hrung, W. B. (2004). After-Life Consumption and Charitable Giving. *The American Journal of Economics and Sociology*, *63* (3), 731–745. Accessed 15 March 2022 at https://doi.org/10.1111/j.1536-7150.2004.00312.x.

Hu, Y.-A., & Liu, D.-Y. (2003). Altruism versus Egoism in Human Behavior of Mixed Motives. *American Journal of Economics and Sociology*, *62*(4), 677–705. Accessed 25 October 2021 at https://doi.org/10.1111/1536-7150.00240.

Hussey, J., & Hussey, R. (1997). *Business Research. A practical guide for undergraduate and postgraduate students.* Palgrave Publishing.

Hyden, G. (1983). No Shortcuts to Progress: *African Development Management in Perspective*. University of California Press.

Hyden, G. (Ed.). (2012). The Economy of Affection. In *African Politics in Comparative Perspective* (2nd ed., pp. 74–96). Cambridge University Press. Accessed 21 October 2021 at https://doi.org/10.1017/CBO9781139343756.004.

Iliffe, J. (1987). *The African Poor: A History*. Cambridge University Press.

Independent Sector. (2002). Giving and Volunteering in the United States 2001: Findings from a National Survey. Washington, D. C.: Independent Sector. Faith and Philanthropy: The Connection Between Charitable Behavior and Giving. *THE JOURNAL OF VOLUNTEER ADMINISTRATION, 20*(2), 6–8.

Israel, G. D. (1992). *Determining sample size*. Fact Sheet PEOD-6, Florida Cooperative Extension Services, Institute of Food and Agricultural Sciences, University of Florida, Accessed 2 May 2021 at https://www.scirp.org/(S(czeh2tfqyw2orz553k1w0r45)/reference/ReferencesPapers.

Iyengar, S. S., & Lepper, M. R. (1999). Rethinking the value of choice: A cultural perspective on intrinsic motivation. *Journal of Personality and Social Psychology, 76*(3), 349–366. Accessed 19 February 2022 at https://doi.org/10.1037/0022-3514.76.3.349.

Jackson, E., Bachmeier, M. D., Wood, J. R., & Craft, E. A. (1995). Volunteering and Charitable Giving: Do Religious and Associational Ties Promote Helping Behavior? *Nonprofit and Voluntary Sector Quarterly, 24*(1), 59–78. Accessed 26 May 2021 at https://doi.org/10.1177/089976409502400108.

Jackson, T. (2001). Young African Americans: A New Generation of Giving Behavior. *International Journal of Non-profit and Voluntary Sector Marketing*, *6*, 243–253. Accessed 24 May 2021 at https://doi.org/10.1002/nvsm.150.

Jenkinson, C. E., Dickens, A. P., Jones, K., Thompson-Coon, J., Taylor, R. S., Rogers, M., Bambra, C. L., Lang, I., & Richards, S. H. (2013). Is volunteering a public health intervention? A systematic review and meta-analysis of the health and survival of volunteers. BMC Public Health, 13, 773. Accessed 16 March 2022 at https://doi.org/10.1186/1471-2458-13-773.

Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed Methods Research: A Research Paradigm Whose Time Has Come. *Educational Researcher, 33*(7), 14–26. Accessed 1 May 2021 at https://www.jstor.org/stable/3700093.

Jonathan, M., & Harvey, R. (2018). *Measuring the Motives for Charitable Giving* (No. 1; pp. 18–22). National Bureau of Economic Research (NBER). Accessed 14 July 2019 at https://www.nber.org/reporter/2018number1/rosen.html.

Jope, J. (2020). Charity vs Philanthropy: How Are They Different? Giving Compass. Accessed on 6 February 2023 at https://givingcompass.org/article/charity-versus-philanthropy.

Kaiser, K. (2009). Protecting Respondent Confidentiality in Qualitative Research. *Qualitative Health Research, 19*(11), 1632–1641. Accessed 27 July 2020 at https://doi.org/10.1177/1049732309350879.

Kawulich, B., & Bagele, C. (2012). Selecting a research approach: Paradigm, methodology and methods. In C. Wagner, B. Kawulich, & M. Garner (Eds.), *Doing Social Research: A global context* (pp. 51–61). McGraw Hill.

Kawulich, B., & Holland, L. (2012). Qualitative data analysis. In Doing social research: *A global context.* (pp. 228–245). McGraw-Hill Higher Education.

Keating, M. (2017). Economic Growth and Wellbeing: Ian Castles Contribution. In A. Podger & D. Trewin (Eds.), *Measuring and Promoting Wellbeing: How Important Is Economic Growth?* (Vol. 93, pp. 21–29). ANU Press, Canberra. Accessed 4 February 2021 at https://ideas.repec.org/a/bla/ecorec/v93y2017i302p501-502.html.

Kerlinger, F. N. (1986). “Foundations of educational research” New York, NY: Holt, Rinehart & Wineston.

Kerr, B., Godfrey-Smith, P., & Feldman, M. W. (2004). What is altruism? *Trends in Ecology & Evolution, 19*(3), 135–140. Accessed 7 December 2020 at https://doi.org/10.1016/j.tree.2003.10.004.

Khalil, M. N., & Pearson, J. M. (2008). An Exploratory Study Into the Adoption of Internet Banking in a Developing Country: Malaysia. Journal of Internet Commerce, 7(1), 29–73

Khan, S. (2004). *The state of social giving amongst Muslims in South Africa.* Religious Giving Workshop., University of KwaZulu-Natal, Durban.

King, D. (2017). *How religion motivates people to give and serve*. The Conversation. Accessed 19 March 2022 at http://theconversation.com/how-religion-motivates-people-to-give-and-serve-81662.

Knight, F. (2017). *The Wealth Report, 2017*. Knight Frank Research. Accessed 22 September 2019 at http://knightfrank.digitalmagazines.online/the-wealth-report-2019.

Kolm, S. C. (2000). Introduction: The Economics of Reciprocity, Giving and Altruism. In L.A. Gérard-Varet, S.C. Kolm, & J. M. Ythier (Eds.), *The Economics of Reciprocity, Giving and Altruism* (pp. 1–44). Palgrave Macmillan UK. Accessed 29 January 2021 at https://doi.org/10.1007/978-1-349-62745-5_1.

Konrath, S., & Handy, F. (2018). The Development and Validation of the Motives to Donate Scale. *Non-profit and Voluntary Sector Quarterly, 47*(2), 347–375. Accessed 7 July 2019 at https://doi.org/10.1177/0899764020950835.

Kumi, E. (2017a). Aid Reduction and NGDOs’ Quest for Sustainability in Ghana: Can Philanthropic Institutions Serve as Alternative Resource Mobilisation Routes? *VOLUNTAS: International Journal of Voluntary and Non-profit Organizations,* 1–16. Accessed 1 May 2019 at https://doi.org/10.1007/s11266-017-9931-4

Kumi, E. (2017b). Domestic Resource Mobilisation Strategies of National *Non-Governmental Development Organisations in Ghana* (SSRN Scholarly Paper No. 3001390). Accessed on 14 August 2022 at https://papers.ssrn.com/abstract=3001390.

Kumi, E. (2019). Advancing the Sustainable Development Goals: An Analysis of the Potential Role of Philanthropy in Ghana. *Journal of Asian and African Studies, 54*(7), 1084–1104. Accessed 31 March 2021 at https://doi.org/10.1177/0021909619862591.

Kumi, E. (2022). Findings from a Scoping Study on Mapping African Philanthropic Foundations in Ghana, Nigeria and Cameroon.

Kupo, V. L. (2010). *What is Hawaiian? Explorations and Understandings of Native Hawaiian College Women’s Identities* [Bowling Green State University]. Accessed on 12 August 2022 at https://etd.ohiolink.edu/apexprod/rws_olink/r/1501/10?clear=10&p10_accession_num=bgsu1273603294.

Kusi, N. K. (2021). *Local Giving During COVID-19 in Ghana: Uncovering the Potential of Domestic Resource Mobilisation in Ghana*. West Africa Civil Society Institute (WACSI). Accessed 6 January 2022 at https://doi.org/10.15868/socialsector.38385.

Lee, Y. K., & Chang, C. T. (2007). Who Gives What to Charity? Characteristics Affecting Donation Behavior. *Social Behavior and Personality: An International Journal*, *35*(9), 1173–1180. Accessed 20 June 2019 at https://doi.org/10.2224/sbp.2007.35.9.1173.

Lee, Y. K., & Chang, C. T. (2008). Intrinsic or Extrinsic? Determinants Affecting Donation Behaviors. *International Journal of Educational Advancement*, *8*(1), 13–24. Accessed 19 May 2019 at https://doi.org/10.1057/ijea.2008.2.

Legault, L. (2016). Intrinsic and Extrinsic Motivation. *Encyclopedia of Personality and Individual Differences*.

Legault, L. (2017). Self-Determination Theory. *Springer, Cham. Zeigler-Hill V., Shackelford T. (Eds) Encyclopaedia of Personality and Individual Differences.*, 2–10. Accessed 2 October 2019 at https://doi.org/10.1007/978-3-319-28099-8_1162-1.

Levi-Strauss, C. (1971). *The Elementary Structures of Kinship* (2nd ed.). Beacon Press Books. Accessed 22 June 2021 at http://archive.org/details/TheElementaryStructuresOfKinshipLeviStrauss.

Lewis, J. D., & Wigert, A. (1985). Trust as a social reality. Social Forces, 63, 967-985.

Lin, W. (2021). Social capital and individual charitable behaviours in China. *Applied Research in Quality of Life*, *16*(1), 141-152.

Lincoln, R., Morrissey, C., & Mundey, P. (2008). Religious giving: A comprehensive review of the literature. *Report for the John Templeton Foundation Generosity Planning Project*.

Lincoln, Y. S., Guba, E. G., & Pilotta, J. J. (1985). Naturalistic inquiry. *International Journal of Intercultural Relations, 9*(4), 438. Accessed 21 December 2021 at https://www.academia.edu/34405600/Naturalistic_inquiry.

Lindsey, C., & Sheather, S. (2015). Best Subsets Variable Selection in Nonnormal Regression Models. *The Stata Journal: Promoting Communications on Statistics and Stata, 15*(4), 1046–1059. Accessed 28 June 2021 at https://doi.org/10.1177/1536867X1501500406.

Litalien, D., Morin, A. J. S., Gagné, M., Vallerand, R. J., Losier, G. F., & Ryan, R. M. (2017). Evidence of a continuum structure of academic self-determination: A two-study test using a bifactor-ESEM representation of academic motivation. *Contemporary Educational Psychology*, 51, 67–82. Accessed 16 March 2022 at https://doi.org/10.1016/j.cedpsych.2017.06.010.

Lopez-Garrido, G. (2021, January). *Self-determination theory and motivation. Simply Psychology.* Accessed 11 March 2022 at https://www.simplypsychology.org/self-determination-theory.html.

Lunn, J., Klay, R., & Douglass, A. (2001). Relationships among Giving, Church Attendance, and Religious Belief: The Case of the Presbyterian Church (USA). *Journal for the Scientific Study of Religion, 40*(4), 765–775.

Mahomed, H., Julien, L. A., & Samuels, S. (2014). *Africa's Wealthy Give Back: A Perspective on Philanthropic Giving by Wealthy Africans in Sub-Saharan Africa, with a Focus on Kenya, Nigeria and South Africa.* UBS and Trust Africa. Accessed 20 June 2019 at https://www.africaportal.org/publications/africas-wealthy-give-back-a-perspective-on-philanthropic-giving-by-wealthy-africans-in-sub-saharan-africa-with-a-focus-on-kenya-nigeria-and-south-africa/.

Mainardes, E., Laurett, R., Degasperi, N. C. P., & Lasso, S. (2017). *External motivators for donation of money and/or goods*. Accessed 4 November 2021 at https://doi.org/10.1002/NVSM.1568.

Makhanu, S. K. (2018, 29 March). *Resource Mobilization for Re-Construction and Development Projects in Developing Countries: Case of Kenya*.

Margolis, H. (1982). Selfishness, Altruism, and Rationality: A Theory of Social Choice. Cambridge: Cambridge University Press.

Mati, J. M. (2016). Omnipresent yet invisible: A review of 'African philanthropy'. *Variations of philanthropy in South Africa: Social justice, horizontality, and Ubuntu*, 13-31.

Mati, J. M. (2017). Philanthropy in Contemporary Africa. *Voluntaristics Review, 1*(6), 100. Accessed 27 April 2021 at https://doi.org/10.1163/24054933-12340014.

Mati, J. M. (2020). Gifting and Philanthropy Environment in contemporary Kenya: Agency and structural determinants. *International Review of Philanthropy and Social Investment Journal*, *1*(1) 5–16.

Maxwell, J. A. (1997). Designing a qualitative study. In L. Bickman & D. J. Rog (Eds.) Handbook of applied social research methods (pp. 69-100). Thousand Oaks, CA: Sage

Maxwell, J. A. (2012). *Qualitative Research Design: An Interactive Approach.* SAGE Publications.

Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. *The Academy of Management Review, 20*(3), 709–734. Accessed 17 March 2022 at https://doi.org/10.2307/258792.

Mbiti, J.S. (1969). *African religion and philosophy*. New York, NY: Praeger.

Mbigi, L. (1997). *Ubuntu: The African dream in management*. Knowledge Resources.

McKnight, D., Choudhury, V. and Kacmar, C. (2002). The impact of initial trust on intentions to transact with a web site: a trust building model. *Journal of Strategic information system* 11, pp. 297-323

McMunn, A., Nazroo, J., Wahrendorf, M., Breeze, E., & Zaninotto, P. (2009). Participation in socially-productive activities, reciprocity and wellbeing in later life: Baseline results in England. *Ageing & Society, 29*(5), 765–782. Accessed 16 March 2022 at https://doi.org/10.1017/S0144686X08008350.

Menchik, P. L., & Weisbrod, B. A. (1987). Volunteer labor supply. *Journal of Public Economics, 32*(2), 159–183. Accessed 15 March 2022 at https://doi.org/10.1016/0047-2727(87)90010-7.

Mesch, D. J., Brown, M. S., Moore, Z. I., & Hayat, A. D. (2011). Gender differences in charitable giving. *International Journal of Non-profit and Voluntary Sector Marketing,* 16(4), 342–355. Accessed 22 December 2020 at https://doi.org/10.1002/nvsm.432

Mesch, D. J., Rooney, P. M., Chin, W., & Steinberg, K. S. (2002). Race and gender differences in philanthropy: Indiana as a test case. *New Directions for Philanthropic Fundraising, 2002*(37), 65–77. Accessed 24 May 2021 at https://doi.org/10.1002/pf.7

Mesch, D. J., Rooney, P. M., Steinberg, K. S., & Denton, B. (2006). The Effects of Race, Gender, and Marital Status on Giving and Volunteering in Indiana. *Non-profit and Voluntary Sector Quarterly, 35*(4), 565–587. Accessed 20 June 2021 https://doi.org/10.1177/0899764006288288

Mesch, D., Osili, U., Okten, C., Han, X., Pactor, A., & Ackerman, J. (2017). *Charitable Giving & Life Satisfaction: Does Gender Matter?* (Women Give) [Research]. Women Philanthropy Institute. Indiana University Lilly Family School of Philanthropy. Accessed 10 June 2021 at https://philanthropy.iupui.edu/institutes/womens-philanthropy-institute/research/women-give17.html

Miaoulis, G., & Michener, R. D. (1976). *An Introduction to Sampling.* Dubuque, Iowa: Kendall/Hunt Publishing Company.

Milner, A. (2018). *The Global Landscape of Philanthropy.* Worldwide Initiatives for Grantmaker Support (WINGS).

Miller, J. G. (1997). Cultural conceptions of duty: Implications for motivation and morality. In D. Munro, J. F. Schumaker, & S. C. Carr, *Motivation and Culture* (pp. 178–192). Routledge.

Mitani, H. (2014). Influences of Resources and Subjective Dispositions on Formal and Informal Volunteering. *International Society for Third-Sector Research and The Johns Hopkins University 2013, ORIGINAL PAPER,* 19. Accessed 25 July 2019 at https://doi.org/10.1007/s11266-013-9384-3

Morgan, D. L. (1998). Practical strategies for combining qualitative and quantitative methods: Applications to health research. *Qualitative health research*, *8*(3), 362-376.

Moghaddam, A. (2006). Coding issues in grounded theory. *Issues in Educational Research*, *16*(1), 52–66. Accessed 13 June 2021 at http://iier.org.au/iier16/moghaddam.html

Mohd, A. M. N. (2016). Determinants of charitable giving in Malaysia. *Humanomics, 32*(4), 459–473. Accessed 29 January 2021 at https://doi.org/10.1108/H-01-2016-0007

Mombeshora, S., & Town O. C. (2004). *Philanthropy of community in Zimbabwe: Past, present and future*. University of Cape Town.

Moraes, C., Daskalopoulou, A., & Szmigin, I. (2020). Understanding Individual Voluntary Giving as a Practice: Implications for Regional Arts Organisations in the UK. *Sociology, 54,* 70–88. Accessed on 15 August 2022 at https://doi.org/10.1177/0038038519860376

Morse, J. M. (1991). Approaches to qualitative-quantitative methodological triangulation. Nursing Research, 40(2), 120–123.

Morse, J. M. (1994). *Critical Issues in Qualitative Research Methods.* SAGE.

Moschis, G. P. (1992). *Marketing to Older Consumers: A Handbook of Information for Strategy Development*. Greenwood Publishing Group.

Moyo, B. (2005). *Setting the development agenda US foundations and the NPO sector in South Africa* [Doctoral Dissertation]. University of Witwatersrand.

Moyo, B. (2010). Philanthropy in Africa: Functions, status, challenges and opportunities. *Global Philanthropy*, 259–270.

Moyo, B. (2011). *Transformative innovations in African philanthropy* (The Bellagio Initiative. The Future of Philanthropy and Development in the Pursuit of Human Wellbeing, p. 25). Institute of Development Studies, The Resource Alliance, The Rockefeller Foundation.

Moyo, B., & Ramsamy, K. (2014). African philanthropy, Pan-Africanism, and Africa's development. *Development in Practice,* 24(5–6), 656–671. Accessed 19 March 2019 at https://doi.org/10.1080/09614524.2014.937399

Mulder, M. R., & Joireman, J. (2016). Encouraging Charitable Donations via Charity Gift Cards: A Self-Determination Theoretical Account. *Journal of Non-profit & Public Sector Marketing, 28*(3), 234–251. Accessed 18 January 2021 at https://doi.org/10.1080/10495142.2015.1129249

Musick, M. A., & Wilson, J. (2003). Volunteering and depression: The role of psychological and social resources in different age groups. *Social Science & Medicine (1982), 56*(2), 259–269. Accessed 18 March 2022 at https://doi.org/10.1016/s0277-9536(02)00025-4

Nair, N. (2017, October). *Women give more than men* [News]. TimesLIVE. Accessed 7 November 2021 at https://www.timeslive.co.za/news/south-africa/2017-10-09-women-give-more--than-men/

Naus, M. J., Philipp, L. M., & Samsi, M. (2009). From paper to pixels: A comparison of paper and computer formats in psychological assessment. *Computers in Human Behavior, 25*(1), 1–7. Accessed 25 February 2022 at https://doi.org/10.1016/j.chb.2008.05.012

Nedbank. (2019). *Giving Report IV* (p. 36) [Survey]. Nedbank. Accessed 23 November 2021 at https://www.nedbank.co.za/content/private-wealth-sa/south-africa/en/info/GivingReportIV.html

Neuman, W. (2014). Social Research Methods: Qualitative and Quantitative Approaches. In *Teaching Sociology* (Seventh). Accessed 2 May 2021 at https://doi.org/10.2307/3211488

Neumayr, M., & Handy, F. (2017). Charitable Giving: What Influences Donors' Choice Among Different Causes? VOLUNTAS: *International Journal of Voluntary and Non-profit Organizations*. Accessed 4 June 2019 at https://doi.org/10.1007/s11266-017-9843-3

Newman, R. H. (1995). *Perception of factors relating to gender differences in philanthropy* [Ed.D., University of San Francisco]. Accessed 24 May 2021 at https://www.proquest.com/docview/3042771321

Ngau, P. M. (1987). Tensions in Empowerment: The Experience of the 'Harambee' (Self-Help) Movement in Kenya. *Economic Development and Cultural Change*, *35*(3), 523–538.

Nonprofit Tech for Good. (2018). The *2018 Global Trends in Giving Report*. PR Newswire Association LLC. Accessed on 16 August 2022 https://go.exlibris.link/2G8nX2Tp

Noor, A. H. B. M., Isa, N. A. M., Irpan, H. M., Bahrom, H. B., Salleh, A. B. M., & Ridzuan, A. R. B. (2015). Characteristic Affecting Charitable Donations Behavior: Empirical Evidence from Malaysia. *Procedia Economics and Finance, 31*, 563–572. Accessed 20 June 2019 at https://doi.org/10.1016/S2212-5671(15)01202-2

Ntoumanis, N. (2005). A Prospective Study of Participation in Optional School Physical Education Using a Self-Determination Theory Framework. *Journal of Educational Psychology, 97*(3), 444–453. Accessed on 15 August 2022 at https://doi.org/10.1037/0022-0663.97.3.44

Obler, J. (1981). Private Giving in the Welfare State. *British Journal of Political Science, 11(*1), 17–48. Accessed 25 October 2021 at https://doi.org/10.1017/S0007123400002441.

Ola-David, O., & Osabuohien, E. (2018). *Esusu—Global Encyclopaedia of Informality* (pp. 66–69). Accessed on 6 February 2023 at https://doi.org/10.14324/111.9781-7873.51899.

Ola Uduku. (2002). The socio-economic basis of a diaspora community: 'Igbo bu ike'. *Review of African Political Economy, 29*(92), 301–311. Accessed 25 October 2021 at https://doi.org/10.1080/03056240208704615

Onwuegbuzie, A. J., & Combs, J. P. (2011). Data Analysis in Mixed Research: A Primer ISSN 2011, Vol. 3, No. 1: E13. *International Journal of Education, 3*(1), 25. Accessed 26 February 2022 at https://shsu-ir.tdl.org/handle/20.500.11875/2950

Onwuegbuzie, A. J., & Teddlie, C. (2003). A framework for analyzing data in mixed methods research. In *Handbook of mixed methods in social & behavioural research* (pp. 351–383). Sage.

Oppong-Afriyie, A. (2015). Communal Non-Formal Financial Market System Development: A Model for Nnoboa Market System. *European Journal of Accounting Auditing and Finance Research, 3*(3), 48–60. Accessed on 24 October 2021 at https://www.academia.edu/15747861/communal_non_formal_financial_market_system_development_a_model_for_nnoboa_market_system

Orozco, M., Bump, M., Fedewa, R., & Sienkiewicz, K. (2005). Diasporas, Development and Transnational integration: Ghanaians in the US, UK and Germany. *Washington DC: Institute for the Study of International Migration and the Inter-American Dialogue.*

Osei-Boateng, C., & Ampratwum, E. (2011). *The Informal Sector in Ghana* [Research Paper]. Friedrich Ebert Stiftung. Accessed on 3 November 2021 at https://www.wiego.org/publications/informal-sector-in-ghana.

Otto, P. E., & Bolle, F. (2011). Multiple facets of altruism and their influence on blood donation. The *Journal of Socio-Economics, 40*(5), 558–563. Accessed 9 May 2021 at https://doi.org/10.1016/j.socec.2011.04.010

Pallant, J. (2016). *SPSS Survival Manual: A step-by-step guide to data analysis using IBM SPSS* (6th ed.). McGraw-Hill Education. Accessed 12 November 2020 at https://b-ok.cc/book/4982942/7124f6

Park, C. (2021). Intrinsic and Extrinsic Religious Motivation: Retrospect and Prospect. *The International Journal for the Psychology of Religion, 31*, 213–222. Accessed 21 March 2022 at https://doi.org/10.1080/10508619.2021.1916241

Patton, M. Q. (1990). *Qualitative evaluation and research methods, 2nd ed* (p. 532). Sage Publications, Inc.

Patton, M. Q. (2002). *Qualitative Research & Evaluation Methods (3rd edition).* SAGE Publications, Inc.

Payton, R. L. (1988). *Philanthropy: Voluntary action for the public good.* New York: American Council on Education. Accessed 12 May 2019 at http://archive.org/details/philanthropyvolu00payt

Payton, R. L., & Moody, M. P. (2008). *Understanding philanthropy: Its meaning and mission*. Indiana University Press. Accessed 20 May 2019 at http://iupress.indiana.edu

Peck, J. R., & Feldman, M. W. (1986). The Evolution of Helping Behavior in Large, Randomly Mixed Populations. *The American Naturalist*, *127*(2), 209–221.

Peppers, D., & Rogers, M. (2004). *Managing customer relationships: A strategic framework.* John Wiley & Sons.

Pharoah, C., & Tanner, S. (1997). Trends in Charitable Giving. *Fiscal Studies, 18*(4), 427–443. Accessed 24 May 2021 at https://www.jstor.org/stable/24437901

Phillips, B. S. (1971). "Social research: Strategy and tactics" Macmillan

Piliavin, Dovidio, J. E., Gaeitner, S. L., & Clark, R. D. (1981). Emergency Intervention. Academic Press. Reingen, New York.

Piliavin, J. A., & Charng, H.-W. (1990). Altruism: A Review of Recent Theory and Research. *Annual Review of Sociology, 16*(1), 27–65. Accessed 11 May 2021 at https://doi.org/10.1146/annurev.so.16.080190.000331

Piliavin, J. A., & Siegl, E. (2007). Health Benefits of Volunteering in the Wisconsin Longitudinal Study. *Journal of Health and Social Behavior*, *48*(4), 450–464. Accessed 16 March 2022 at https://doi.org/10.1177/002214650704800408.

Poovan, N., Du Toit, M. K., & Engelbrecht, A. S. (2006). The effect of the social values of ubuntu on team effectiveness. *South African Journal of Business Management*, *37*(3), 17-27.

Pratt, M. G. (1998). To be or not to be: Central questions in organizational identification. In D. A. Whetten & P. C. Godfrey (Eds.), *Identity in organizations: Building theory through conversations* (pp. 171–207). Sage Publications, Inc. Accessed on 15 August 2022 at https://doi.org/10.4135/9781452231495.n6

Prempeh, C. (2018). *Wo Nyonko Da Ne Wo Da: Reviving Nnoboa System and The Concept of Home In A Democratic Ghana*. Modern Ghana. Accessed on 6 February 2023 at https://www.modernghana.com/news/883823/wo-nyonko-da-ne-wo-da-reviving-nnoboa-system-and-the-concep.html.

Price, J. H., & Murnan, J. (2004). Research Limitations and the Necessity of Reporting Them. *American Journal of Health Education, 35(*2), 66–67. Accessed 5 February 2021 at https://search.proquest.com/docview/212630719.

Quartey, P. (2006). *The impact of migrant remittances on household welfare in Ghana*. https://www.researchgate.net/publication/241347366_The_impact_of_migrant_remittances_on_household_welfare_in_Ghana

Queen, E. L. (1996). *The Religious Roots of Philanthropy in the West: Judaism, Christianity and Islam Queen E.L. (1996)*. Indiana University, Center on Philanthropy.

Radley, A., & Kennedy, M. (1995). Charitable Giving by Individuals: A Study of Attitudes and Practice. *Human Relations, 48*(6), 685–709. Accessed 24 May 2021 at https://doi.org/10.1177/001872679504800605.

Radovanović, B. S. (2019). Rational choice theory and charitable giving. *Sociološki Pregled, 53*(2), 445–466 Accessed 19 February 2022 at https://doi.org/10.5937/socpreg53-19679.

Ranganathan, S. K., & Sen, S. (2012). Examining charitable donation process in South India: role of gender. *International Journal of Nonprofit and Voluntary Sector Marketing*, *17*(2), 108-121.

Rempel, J., Holmes, J. G., & Zanna, M. (1985). *Trust in close relationships*. Accessed 17 March 2022 at https://doi.org/10.1037/0022-3514.49.1.95.

Reyes, S., & Nicole, A. (2019). “What Am I Doing to Be a Good Ancestor?”: An Indigenized Phenomenology of Giving Back Among Native College Graduates. *American Educational Research Journal, 56*(3), 603–637. Accessed on 13 August 2022 at https://doi.org/10.3102/0002831218807180.

Robson, C. (2002). *Real World Research: A Resource for Social Scientists and Practitioner-Researchers.* Wiley.

Rokeach, M. (2008). From Individual to Institutional Values: With Special Reference to the Value of Science. *Understanding Human Values: Individual and Societal* (pp. 47–71). Simon and Schuster.

Rooney, P. M., Mesch, D. J., Chin, W., & Steinberg, K. S. (2005). The effects of race, gender, and survey methodologies on giving in the US. *Economics Letters, 86*(2), 173–180. Accessed 20 July 2019 at https://doi.org/10.1016/j.econlet.2004.06.015.

Rooney, P. M., Steinberg, K. S., & Schervish, P. G. (2001). A Methodological Comparison of Giving Surveys: Indiana as a Test Case. *Non-profit and Voluntary Sector Quarterly, 30*(3), 551–568. Accessed 19 May 2021 at https://doi.org/10.1177/0899764001303011.

Rosenberg, M. J. (1956). Cognitive structure and attitudinal affect. *The Journal of Abnormal and Social Psychology, 53*(3), 367–372. Accessed on 10 February 2023 at https://doi.org/10.1037/h0044579.

Rosenkranz, S. K., Wang, S., & Hu, W. (2015). Motivating medical students to do research: a mixed methods study using Self-Determination Theory. *BMC medical education*, *15*(1), 1-13.

Rotter, J. B. (1967). A new scale for the measurement of interpersonal trust. *Journal of Personality, 35*(4), 651–665. Accessed 17 March 2022 at https://doi.org/10.1111/j.1467-6494.1967.tb01454.x.

Royer, M. (1989). Please Give Generously, Okay? *NSFRE Journal, 6,* 7–20.

Ryan, R. M. (1995). Psychological needs and the facilitation of integrative processes. *Journal of Personality, 63*(3), 397–427.

Ryan, R. M., & Connell, J. P. (1989). Perceived Locus of Causality and Internalization: Examining Reasons for Acting in Two Domains. *Personality and Social Psychology Bulletin*, *57*(5), 749–761. Accessed 14 May 2021 at https://doi.org/10.1037/0022-3514.57.5.749

Ryan, R.M., & Deci, E. L. (2000a). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. American Psychologist, 55(1), 68.

Ryan, R.M., & Deci, E. L. (2000b). Intrinsic and Extrinsic Motivations: Classic Definitions and New Directions. Contemporary Educational Psychology, 25(1), 54–67. Accessed 20 May 2019 at https://doi.org/10.1006/ceps.1999.1020.

Deci, E. L., & Ryan, R. M. (2000c). The "what" and "why" of goal pursuits: Human needs and the self-determination of behavior. Psychological Inquiry, 11(4), 227-268.

Ryan, R. M., & Deci, E. L. (2002). An overview of self-determination theory: An organismic dialectical perspective. *Handbook of Self Determination Research,* 3–36.

Ryan, R. M., & Deci, E. L. (2020). Intrinsic and extrinsic motivation from a self-determination theory perspective: Definitions, theory, practices, and future directions. *Contemporary Educational Psychology*, *61*, 101860. Accessed 17 August 2022 at https://doi.org/10.1016/j.cedpsych.2020.101860.

Ryan, R. M., & La Guardia, J. G. (2000). What is being optimized? Self-determination theory and basic psychological needs. *In Psychology and the ageing revolution: How we adapt to longer life* (pp. 145–172). American Psychological Association. Accessed 30 May 2021 at https://doi.org/10.1037/10363-008.

Ryan, R. M., Lynch, M. F., Vansteenkiste, M., & Deci, E. L. (2011). Motivation and Autonomy in Counseling, Psychotherapy, and Behavior Change: A Look at Theory and Practice 1ψ7. *The Counseling Psychologist*, *39*(2), 193–260. Accessed 11 March 2022 at https://doi.org/10.1177/0011000009359313.

Salamon, L. M. (2014). *New Frontiers of Philanthropy: A Guide to the New Tools and Actors Reshaping Global Philanthropy and Social Investing.* Oxford University Press.

Salole, G. (1991). Not Seeing the Wood for the Trees: Searching for Indigenous Non-Government Organisations in the Forest of Voluntary Self-Help Associations. *Journal of Social Development in Africa*, *6*(1), 5–17.

Sargeant, A. (1999). Charitable Giving: Towards a Model of Donor Behaviour. *Journal of Marketing Management, 15*(4), 215–238. Accessed 6 June 2019 at https://doi.org/10.1362/026725799784870351.

Sargeant, A., Ford, J. B., & West, D. C. (2006). Perceptual determinants of non-profit giving behavior. *Journal of Business Research, 59*(2), 155–165. Accessed 28 May 2021 at https://doi.org/10.1016/j.jbusres.2005.04.006.

Sargeant, A., & Lee, S. (2002). Improving public trust in the voluntary sector: An empirical analysis. *International Journal of Nonprofit and Voluntary Sector Marketing*, *7*(1), 68–83. Accessed on 10 February 2023 at https://doi.org/10.1002/nvsm.168.

Sargeant, A., & Lee, S. (2004). Trust and relationship commitment in the United Kingdom voluntary sector: Determinants of donor behavior. *Psychology & Marketing*, *21*(8), 613–635. Accessed 28 May 2021 at https://doi.org/10.1002/mar.20021.

Sargeant, A., & Woodliffe, L. (2007). Individual giving behaviour: A multidisciplinary review. In Walter Wymer Jr (Ed.), *The Routledge Companion to Nonprofit Marketing* (pp. 117–152). Routledge.

Sasu, D. (2021). *Ghana: Middle-income poverty rate by level 2017-2022.* Statista. Accessed 29 January 2022 at https://www.statista.com/statistics/1221864/middle-income-poverty-rate-in-ghana-by-level/.

Saunders, M., Lewis, P., Thornhill, A., & Bristow, A. (2019). Chapter 4: Understanding research philosophy and approaches to theory development. In *Research Methods for Business Students* (8th ed., pp. 128–171). Pearson Education.

Saxon-Harrold, S. K. E., Carter, B. A., & Humble, S. (1987). *The charitable behaviour of the British people: A national survey of patterns and attitudes to charitable giving*. Charities Aid Foundation.

Schervish, P. G. (1994). The sound of one hand clapping: The case for and against anonymous giving. *Voluntas: International Journal of Voluntary and Non-profit Organizations, 5*(1), 1–26. Accessed 29 November 2020 at https://www.jstor.org/stable/27927419.

Schervish, P. G. (2005). Major donors, major motives: The people and purposes behind major gifts. *New Directions for Philanthropic Fundraising, 2005(47)*, 59–87. Accessed 23 May 2021 at https://doi.org/10.1002/pf.95.

Schervish, P.G., & Havens, J.J. (1997). Social participation and charitable giving: A multivariate analysis. *Voluntas: International Journal of Voluntary and Non-profit Organizations, 8*(3), 235–260. Accessed 4 December 2020 at https://www.jstor.org/stable/27927571.

Schervish, P. G., & Havens, J.J. (2002). The Boston Area Diary Study and the Moral Citizenship of Care. *Voluntas: International Journal of Voluntary and Non-profit Organizations, 13*(1), 47–71. Accessed 10 May 2021 at https://www.jstor.org/stable/27927759.

Schervish, P. G., & Herman, A. (1988). *Empowerment and Beneficence: Strategies of Living and Giving Among the Wealthy.* Murphy Foundation Charitable Trust.

Schnall, S., Roper, J., & Fessler, D. M. T. (2010). Elevation Leads to Altruistic Behavior. *Psychological Science,* 21(3), 315–320. Accessed 9 May 2021 at https://doi.org/10.1177/0956797609359882.

Schoonenboom, J., & Johnson, R. B. (2017). How to Construct a Mixed Methods Research Design. *Kolner Zeitschrift Fur Soziologie Und Sozialpsychologie, 69*(Suppl 2), 107–131. Accessed 21 February 2022 at https://doi.org/10.1007/s11577-017-0454-1.

Schuyt, T., Smit, J., & Bekkers, R. (2013). *Constructing a Philanthropy-Scale: Social Responsibility and Philanthropy* (Vol. 501). SSRN Electronic Journal. Accessed 26 June 2019 at https://doi.org/10.2139/ssrn.2274558.

Schwier, J., Holland, M., Andrian, S., & Hayi-Charters, S. (2021). The Landscape of Large-Scale Giving by African Philanthropists in 2020. *The Bridgespan Group*.

Seibel, H. D. (2004). *Microfinance in Nigeria: Origins, Options and Opportunities.* University of Köln.

Seligman, M. E. P. (1975). Helplessness. *On Depression, Development and Death*. Accessed 14 February 2022 at https://ci.nii.ac.jp/naid/10012826392/.

Sen, A., Chatterjee, R. S., Nayak, N. C., & Mahakud, J. (2017). Determinants of Individual Giving Behavior in Urban India. *VOLUNTAS: International Journal of Voluntary and Non-profit Organizations*. Accessed 20 May 2019 at https://doi.org/10.1007/s11266-017-9913-6.

Shang, J., & Croson, R. (2009). A Field Experiment in Charitable Contribution: The Impact of Social Information on the Voluntary Provision of Public Goods. *The Economic Journal, 119(*540), 1422–1439. Accessed on 22 April 2021 at https://doi.org/10.1111/j.1468-0297.2009.02267.x.

Sheldon, K. M., & Schachtman, T. R. (2007). Obligations, Internalization, and Excuse Making: Integrating the Triangle Model and Self-Determination Theory. *Journal of Personality, 75*(2), 359–382. Accessed on 15 February 2022 at https://doi.org/10.1111/j.1467-6494.2006.00442.x.

Shelton, M. L., & Rogers, R. W. (1981). Fear-Arousing and Empathy-Arousing Appeals to Help: The Pathos of Persuasion. *Journal of Applied Social Psychology*, *11*(4), 366–378.

Sherif, M. (1936). *The psychology of social norms* (pp. xii, 210). Harper.

Shield, R. W. (2003). *Identifying and understanding Indigenous cultural and spiritual strengths in the higher education experience of Indigenous women utilizing a culturally intrinsic research paradigm model* (p. 6080498) [Doctor of Philosophy, Iowa State University, Digital Repository]. Accessed on 12 August 2022 at https://doi.org/10.31274/rtd-180813-12404.

Silverman, D. (2016). “Qualitative research” London: Sage Publications.

Simmons, W.O., & Emanuele, R. (2007). Male-female giving differentials: Are women more altruistic? *Journal of Economic Studies, 34*(6), 534–550. Accessed 24 May 2021 at https://doi.org/10.1108/01443580710830989.

Simmons, R. G. (1991). Presidential Address on Altruism and Sociology. *The Sociological Quarterly, 32*(1), 1–22. Accessed 8 May 2021 at https://doi.org/10.1111/j.1533-8525.1991.tb00342.x.

Simpson, J. C. (1986). Baby boomers have 60s heritage, -But Charities Say They're Cheap. Wall Street Journal (New York), p. 33. *Wall Street Journal* (New York), 33.

Sims, S. (2007). *Why Do People Donate to Charitable Causes?* Step By Step Fundraising | Fundraising Resources for Non-Profit Organizations. Accessed 21 March 2022 at https://www.stepbystepfundraising.com/why-do-people-donate-to-charitable-causes/.

Smith, S. (2017). *Christians Donate Less to Their Religion Each Year Than Muslims and Jews, Study Finds.* The Christian Post. Accessed on 17 August 2022 at https://www.christianpost.com/news/christians-donate-less-to-their-religion-each-year-than-muslims-and-jews-study-finds.html.

Smith, K. D., Keating, J. P., & Stotland, E. (1989). Altruism reconsidered: The effect of denying feedback on a victim's status to empathic witnesses. *Journal of Personality and Social Psychology*, *57,* 641–650. Accessed on 10 February 2023 at https://doi.org/10.1037/0022-3514.57.4.641.

Smith, D. H., Stebbins, R. A., & Dover, M. (2006). *A dictionary of non-profit terms and concepts.* Indiana University Press. (Vol. 1–356). Indiana University Press.

Smith, J. R. & McSweeney, A. (2007). *Charitable giving: The effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour*. Accessed on 12 May 2019 at https://ore.exeter.ac.uk/repository/handle/10036/49293.

Smith, C., Emerson, M. O., & Snell, P. (2008). *Passing the Plate: Why American Christians Don't Give Away More Money.* Oxford University Press.

Steel, P., & König, C. J. (2006). Integrating Theories of Motivation. *Academy of Management Review, 31*(4), 889–913. Accessed 17 February 2022 at https://doi.org/10.5465/amr.2006.22527462.

Strauss, A., & Corbin, J. (1998). *Basics of qualitative research: Techniques and procedures for developing grounded theory (*2nd ed.). Thousand Oaks, Sage.

Sulek, M. (2010). On the Modern Meaning of Philanthropy. *Non-profit and Voluntary Sector Quarterly, 39*(2), 193–212. Accessed 28 January 2021 at https://doi.org/10.1177/0899764009333052.

Sy, M. & Hathie, I. (2009). Institutional Forms of Philanthropy in West Africa. *The State of Philanthropy in Africa. Trust Africa, Senegal, Dakar*.

Tabassum, F., Mohan, J., & Smith, P. (2016). Association of volunteering with mental well-being: A life-course analysis of a national population-based longitudinal study in the UK. *BMJ Open, 6*(8), e011327. Accessed 16 March 2022 https://doi.org/10.1136/bmjopen-2016-011327

Taherdoost, H. (2016). Sampling Methods in Research Methodology; How to Choose a Sampling Technique for Research. *SSRN Electronic Journal, 5*(2), 18–27. Accessed 31 October 2019 at https://doi.org/DOI: 10.2139/ssrn.3205035

Tajfel, H., & Turner, J. C. (1986). The social identity theory of intergroup behavior. *Psychology of Intergroup Relations, 2,* 7–24.

Tamura, M. (2012). Anonymous Giving as a Vice: An Application of Image Motivation. *Theoretical Economics Letters, 02*(04), 385–390. Accessed 17 March 2022 at https://doi.org/10.4236/tel.2012.24071.

Tankersley, D., Stowe, C. J., & Huettel, S. A. (2007). Altruism is associated with an increased neural response to agency. *Nature Neuroscience, 10*(2), 150–151. Accessed 26 November 2021 at https://doi.org/10.1038/nn1833.

Tashakkori, A., & Creswell, J. W. (2007). The New Era of Mixed Methods. *Journal of Mixed Methods Research*, *1*(1), 3–7. Accessed on 23 November 2011 at https://doi.org/10.1177/2345678906293042.

Tashakkori, A., & Teddlie, C. (2003). *Handbook of Mixed Methods in Social & Behavioral Research*. SAGE.

Tchouassi, G. (2011). Do Samaritan migrants really work for the development of local communities? Evidence from Cameroon in Central Africa. *Journal of Geography and Regional Planning, 4(*8), 482–491. Accessed 10 February 2022 at https://doi.org/10.5897/JGRP.9000041.

Teddlie, C., & Yu, F. (2007). Mixed Methods Sampling: A Typology with Examples. *Journal of Mixed Methods Research*, *1*(1), 77–100. Accessed 2 March 2021 at https://doi.org/10.1177/1558689806292430.

Thomas, B. P. (1988). State formation, development, and the politics of self-help in Kenya. *Studies in Comparative International Development*, *23*(3), 3–27. Accessed on 6 February 2023 at https://doi.org/10.1007/BF02717384.

Tiltay, M., & Torlak, Ö. (2015). The Social Side of Giving to Charities: The Effect of Altruistic and Egoistic Motivations on Anonymous Giving. 2nd *INT'L SOCIAL BUSINESS, ANADOLU CONFERENCE Anadolu University.* Accessed 29 November 2020 at https://www.researchgate.net/publication/304579091.

Tobin, G. A. (2001). *The transition of communal values and behavior in Jewish philanthropy*. Institute for Jewish Community Research.

Toner, J. J. (1968). *The experience of love.* Washington, Corpus Books. Accessed 10 May 2021 at http://archive.org/details/experienceoflove0000tone.

Tonin, M., & Vlassopoulos, M. (2014). An experimental investigation of intrinsic motivations for giving. *Theory and Decision, 76*(1), 47–67. Accessed 26 October 2021 at https://doi.org/10.1007/s11238-013-9360-9.

Torres-Moraga, E., Vásquez-Parraga, A., & Barra, C. (2010). Antecedents of Donor Trust in an Emerging Charity Sector: The Role of Reputation, Familiarity, Opportunism and Communication. *Transylvanian Review of Administrative Sciences, 6*(29), 159–177.

Traub, J. (2008). The Celebrity Solution. The *New York Times*. Accessed 24 October 2021 at https://www.nytimes.com/2008/03/09/magazine/09CELEBRITY-t.html.

Treiblmaier, H., & Pollach, I. (2008). Drivers and inhibitors of online donations to nonprofit organizations. *Journal of International Technology and Information Management*, *17*(2), 1.

Tsang, S., Royse, C. F., & Terkawi, A. S. (2017). Guidelines for developing, translating, and validating a questionnaire in perioperative and pain medicine. *Saudi Journal of Anaesthesia, 11*(Suppl 1), S80–S89. Accessed 1 November 2021 at https://doi.org/10.4103/sja.SJA_203_17.

Twenge, J. M., Baumeister, R. F., DeWall, C. N., Ciarocco, N. J., & Bartels, J. M. (2007). Social exclusion decreases prosocial behavior. *Journal of Personality and Social Psychology, 92*, 56–66. Accessed on 10 February 2023 at https://doi.org/10.1037/0022-3514.92.1.56.

UNDP, (2015). *2015 Ghana Millennium Development Goals Report*. UN. Accessed on 5 February 2023 at https://www.undp.org/ghana/publications/2015-ghana-millennium-development-goals-report.

UNDP, (2017). *Enabling Environment for Philanthropy in Ghana. 2017. United Nations Development Programme.* (SDG Philanthropy Platform). United Nations. Accessed 19 September 2019 at https://sustainabledevelopment.un.org/partnerships/SDGphilanthropy.

Vaidyanathan, B., & Snell, P. (2011). Motivations for and Obstacles to Religious Financial Giving. *Sociology of Religion, 72*(2), 189–214. Accessed 20 March 2022 at https://doi.org/10.1093/socrel/srq074.

Van Slyke, D. M., & Brooks, A. C. (2005). Why do People Give? New Evidence and Strategies for Non-profit Managers. *The American Review of Public Administration, 35*(3), 199–222. Accessed 12 May 2019 at https://doi.org/10.1177/0275074005275308.

VanTil, Jon, (1990). “Critical Issues in American Philanthropy: Strengthening Theory And Practice” *Books by Alumni.* Accessed 21 October 2021 at https://works.swarthmore.edu/alum-books/3332.

Verhaert, G. A., & Van den Poel, D. (2011). Empathy as added value in predicting donation behavior. *Journal of Business Research, 64*(12), 1288–1295.

Vesterlund, L. (2006). Why do people give? *The nonprofit sector: A research handbook, 2*, 168-190.

Vollstedt, M., & Rezat, S. (2019). An Introduction to Grounded Theory with a Special Focus on Axial Coding and the Coding Paradigm. In G. Kaiser & N. Presmeg (Eds.), *Compendium for Early Career Researchers in Mathematics Education* (pp. 81–100). Springer International Publishing. Accessed 14 June 2021 at https://doi.org/10.1007/978-3-030-15636-7_4.

Wagner, C., Kawulich, B., & Garner, M. (2012). *Doing social research: A global context*. McGraw-Hill Higher Education.

Wagner, C., & Wheeler, L. (1969). Model, need, and cost effects in helping behavior. *Journal of Personality and Social Psychology, 12*(2), 111–116. Accessed 28 May 2021 at https://doi.org/10.1037/h0027569.

Wang, L., & Graddy, E. (2008). Social Capital, Volunteering, and Charitable Giving. *VOLUNTAS: International Journal of Voluntary and Non-profit Organizations*, *19*, 23–42. Accessed 23 April 2021 at https://doi.org/10.1007/s11266-008-9055-y.

Warner, C., & Kılınç, R. (2016, February). Why give to charity? What Muslims and Catholics have in common. *Washington Post.* Accessed on 13 August 2022 at https://www.washingtonpost.com/news/monkey-cage/wp/2016/02/03/why-give-to-charity-what-muslims-and-catholics-have-in-common/.

Weinstein, N., Przybylski, A. K., & Ryan, R. M. (2012). The index of autonomous functioning: Development of a scale of human autonomy. *Journal of Research in Personality, 46(*4), 397–413. Accessed 12 March 2022 at https://doi.org/10.1016/j.jrp.2012.03.007.

West, P. (2004). *Conspicuous Compassion: Why Sometimes it Really is Cruel to be Kind*: Civitas, Institute for the Study of Civil Society.

White, P. & Dzor, E. K. (2019). 'Nnoboa' mission concept A proposal for strategic, cost-effective mission and church planting in Ghanaian communities. *Missionalia, 47,* 228–238. Accessed 30 April 2021 at https://doi.org/10.7832/47-2-268.

Wiepking, P., & Breeze, B. (2012). Feeling poor, acting stingy: The effect of money perceptions on charitable giving: Feeling poor, acting stingy. *International Journal of Non-profit and Voluntary Sector Marketing, 17*(1), 13–24. Accessed 18 July 2019 at https://doi.org/10.1002/nvsm.415.

Wiepking, P., Handy, F., & Osili, U. (2020). *Global Generosity in Times of Crisis.* Accessed 2 February 2021 at https://osf.io/mznqu/.

Wiepking, P., & Maas, I. (2009). Resources That Make You Generous: Effects of Social and Human Resources on Charitable Giving. *Social Forces, 87*(4), 1973–1995. Accessed 1 May 2021 at https://doi.org/10.1353/sof.0.0191.

Wilkinson-Maposa, S., & Fowler, A. (2009). *The poor philanthropist II: New approaches to sustainable development*. Green Point, South Africa. UCT Graduate School of Business, University of Cape Town.

Wilkinson-Maposa, S., & Fowler, A. (2013). *Helping Principles and Practice among the Poor in Southern Africa: The potential and promise of horizontal philanthropy for a reorientation Of concepts and practice*.

Wilkinson-Maposa, S., Fowler, A., Oliver-Evans, C., & Mulenga, C. F. N. (2005). *The poor philanthropist: How and why the poor help each other.* Compress.

Willer, R., Wimer, C., & Owens, L. A. (2015). What drives the gender gap in charitable giving? Lower empathy leads men to give less to poverty relief. *Social Science Research, 52,* 83–98. Accessed 20 June 2021 at https://doi.org/10.1016/j.ssresearch.2014.12.014.

Wilson, J. (2000). Volunteering. *Annual Review of Sociology*, *26*(1), 215–240. Accessed on 22 April 2021 at https://doi.org/10.1146/annurev.soc.26.1.215.

Wolff, K. H. (1950). *The Sociology of George Simmel*. The Free Press. Accessed 8 May 2021 at http://archive.org/details/sociologyofgeorg030082mbp.

Wright, K. B. (2005). Researching Internet-Based Populations: Advantages and Disadvantages of Online Survey Research, Online Questionnaire Authoring Software Packages, and Web Survey Services. *Journal of Computer-Mediated Communication*, *10*(3), JCMC1034. Accessed 20 May 2019 at https://doi.org/10.1111/j.1083-6101.2005.tb00259.x

Wu, Y., Li, C., & Khoo, S. (2015). Predicting Future Volunteering Intentions Through a Self-determination Theory Perspective. *Voluntas*, *27*, 1266-1279 (2016). Accessed on 28 July 2020 at https://doi.org/10.1007/s11266-015-9570-6.

Wunsch, D. R., & Gades, R. E. (1986). Survey Research: Determining Sample Size and Representative Response. and The Effects of Computer Use on Keyboarding Technique and Skill. *Business Education Forum*, *40*(5), 31–36.

Yao, K. (2015). Who Gives? The Determinants of Charitable Giving, Volunteering, and Their Relationship. *Wharton Research Scholars*, *35*. Accessed 18 February 2019 at http://repository.upenn.edu/wharton_research_scholars/126.

Yen, S. (2002). An Econometric Analysis of Household Donations in the USA. *Applied Economics Letters*, *9*, 837–841. Accessed on 15 March 2022 at https://doi.org/10.1080/13504850210148189.

Ythier, J. (2006). The economic theory of gift-giving: Perfect substitutability of transfers and redistribution of wealth. In K. Serge-Christophe & J. M. Ythier (Eds.), *Handbook of the Economics of Giving, Altruism and Reciprocity*, (1st ed., Vol. 1, pp. 227–369). Elsevier.

Zaleski, P. A., & Zech, C. (1994). Economic and attitudinal factors in catholic and protestant religious giving. *Review of Religious Research*, *36*(2), 123–148. Accessed 7 May 2022 at https://doi.org/10.2307/3511404.

Zaleski, P. A., Zech, C. E., & Hoge, R. (1994). Determinants of Religious Giving in Urban Presbyterian Congregations. *Review of Religious Research*, *36*(2), 197–206. Accessed 7 May 2022 at https://doi.org/10.2307/3511409.

Zikmund, W. G. (1988). *Business research methods*. Chicago: Dryden Press. Accessed 20 February 2022 at http://archive.org/details/businessresearch00zikm.

Zohrabi, M. (2013). Mixed Method Research: Instruments, Validity, Reliability and Reporting Findings. In Mihaela L. Kelemen & Nick Rumens, *Mixed Method Research: Instruments, Validity, Reliability and Reporting Findings* (2nd ed., Vol. 3, pp. 254–262). Academy Publisher.

APPENDIXES

1. Appendix One: Introductory letter

Participant Information Sheet

Dear Sir / Madam,

I am Matilda Owusu-Ansah, a PhD candidate at the Wits Business School, University of the Witwatersrand, Johannesburg, South Africa. I am researching on the *Motivations of individual giving among Ghanaians.*

Thank you for agreeing to be interviewed as a participant whose experience with cash donations, gifts and time will significantly help my study. The interview will involve answering questions about your contributions and charitable activities and will take 30 - 40 minutes. I would also like to record the interview using a digital device with your permission.

You will not receive any direct benefits from participating in this research, and there are no disadvantages or penalties if you choose not to be interviewed. You may withdraw at any time or not answer any questions if you do not want to. The interview will be confidential as the information you give me will be held securely and not disclosed to anyone else. I will use a pseudonym (false name) to represent your participation in my final research report.

If you have any questions about this research, please contact my supervisor on the details listed below or me. This study will be written up as a research report, and if you wish to receive a summary of this report, I will be happy to send it to you. If you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone at +27(0) 11 717 1408, email Shaun.Schoeman@wits.ac.za

Yours sincerely,

Matilda Owusu-Ansah

Student	Supervisor
Name: Matilda Owusu-Ansah	Bhekinkosi Moyo
Email:2200080@students.wits.ac.za	bhekinkosi.moyo@wits.ac.za

2. Appendix Two: Operationalization of Survey Questionnaire Constructs

Operationalization of the Survey Questionnaire Constructs

1. Operationalisation of demographic characteristics

	Characteristics	**Question**
Q2	Citizenship	Are you a Ghanaian citizen
Q3	Country of location	In which country do you live?
Q4	Region/Province	In which region/province do you live?
Q5	City/town	In which city/town do you live?
Q6	Gender	Male/Female
Q7	Age	What is your age
Q8	Marital status	What is your marital status?
Q9	Dependants	How many children do you have?
Q10	Household	How many people live in your household?
Q11	Education	What is your highest level of education?
Q12	Employment	Are you employed (Yes/No)
Q13	Employment sector	In which sector are you employed
Q14	Occupation	What is your profession or current occupation
Q15	Income	What is your monthly income
Q16	Religion	What is your religion?
Q17	Ethnicity	To which ethnic group do you belong?

2. Operationalisation of behavioural and attitudinal constructs

Construct	**Items**	**Scale**	**Reference**
Altruism **.**	People should be willing to help others who are less fortunate.	The Motive to Donate Scale	Konrath and Handy, 2018
	I give because I am concerned about those less fortunate than myself.	The Motive to Donate Scale	Konrath and Handy, 2018
Egoism	Helping others makes me feel powerful.	The Motive to Donate Scale	Konrath and Handy, 2018

	I donate money to charity because it makes me feel needed.	The Motive to Donate Scale	Konrath and Handy, 2018
	Donating money to charities enables me to gain recognition.	The Motive to Donate Scale	Konrath and Handy, 2018
Emotions	I always think carefully before helping others.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	When I help others, I do so with my heart rather than my head.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	I typically help others out of an emotional response.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	I give because I feel compassion toward people in need	The Motive to Donate Scale	Wiepking et al., 2020
Financial Constraints	Helping others would interfere with me meeting my financial obligations.	The Motive to Donate Scale	Konrath and Handy, 2018
	Even if I wanted to donate money to charity, I could not financially afford it.	The Motive to Donate Scale	Konrath and Handy, 2018
	Donating to charity provides too much of a financial strain on me.	The Motive to Donate Scale	Konrath and Handy, 2018
Giving back	I want to give something back to society by helping others.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	I help others because I have so much in my life to be thankful for.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	Because I feel grateful for many things, I help others.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
Injustice (Social Justice)	I donate to decrease the injustice in this world.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020

	The world is an unjust place, and through my helping others, I can change this.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	I want to create an equal world by helping others.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
The Joy of Giving	Helping others makes me feel happy.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	Helping others gives me a positive feeling.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	Helping others gives me a better feeling than doing something for myself.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
Religion	I find it important to help others because of my religious values.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	My religion is an important driver of my helping behaviour.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
Social Norm	People I know share an interest in helping others.	The Motive to Donate Scale	Konrath and Handy, 2018
	My friends place a high value on helping others.	The Motive to Donate Scale	Konrath and Handy, 2018
	My friends donate to charity.	The Motive to Donate Scale	Konrath and Handy, 2018
Tax	I donate because I receive a tax credit for charitable contributions.	The Motive to Donate Scale	Konrath and Handy, 2018
	Donating money to charities enables me to reduce my income taxes.	The Motive to Donate Scale	Konrath and Handy, 2018
Trust	I do not mind when part of my contribution goes towards overhead costs of the charitable cause, such as personnel and housing.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020

	When I give money to charitable causes, I find it important that 100% of my contribution goes to the beneficiaries and will not be used for overhead costs.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020
	Many charitable organisations are dishonest.	The Motive to Donate Scale	Konrath and Handy, 2018
	My image of charitable organisations is positive.	Global Generosity in Times of Crises Scale	Wiepking et al., 2020

3. Appendix Three: Survey Questionnaire

INTRODUCTION

Good day,

I am Matilda Owusu-Ansah, and researching with The Centre on African Philanthropy and Social Investment (CAPSI) at the Wits Business School, University of the Witwatersrand, Johannesburg, South Africa. I am collecting data on "Motivations for individual giving among Ghanaians". This research project aims to identify and explain the factors that motivate Ghanaians to give cash, gifts and volunteer time to help other individuals and charitable organisations.

I invite you to take part in the survey by answering the questionnaire. Your responses will be anonymous and treated with the strictest confidentiality, which complies with the ethical standards of the University of the Witwatersrand and the Republic of South Africa. Completing and submitting the survey online through the Microsoft Form means consenting to participate in this survey.

If you have any questions about this research, contact Dr Bhekinkosi Moyo (bhekinkosi.moyo@wits.ac.za) or me at (2200080@wits.ac.za). Furthermore, if you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical) at +27(0) 11 717 1408 or email Shaun at (Shaun.Schoeman@wits.ac.za).

CONSENT FORM

"I agree to participate in this research. I understand what my participation will involve. I also understand that the researcher will process personal data only for this research. The research is to understand the motivations for individual giving among Ghanaians".

I consent the researcher to collect, use and dispose of the anonymized personal data provided in this form.

I declare that the information I have provided is true and correct to the best of my knowledge.

1. Please indicate your consent ☐ I agree ☐ I disagree.
2. Are you a Ghanaian citizen? ☐ Yes ☐ No

SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS

Please provide information about yourself.

3. In which country do you live?
4. In which region/province do you live?
5. In which city/town do you live?
6. Gender Female ☐ Male ☐
7. What is your age?

8. What is your marital status? ☐ single, ☐ married, ☐ widowed, ☐ divorced, ☐ separated.
9. How many children do you have?
10. How many people live in your household?
11. What is your highest level of education ☐ no education ☐ , primary, ☐ junior secondary ☐senior secondary ☐ tertiary (first degree) ☐ tertiary (postgraduate)
12. Are you employed? ☐ yes ☒ no
13. In which sector are you employed? ☐ formal sector ☐ informal sector
14. What is your profession or current occupation?
15. What is your monthly income?

☐ less than ₵600 ($100) ☒ ₵600 - ₵1,000 ($100-$200) ☐ ₵1,001 - ₵1,500 ($201-$300) ☐ ₵1,501 - ₵2,500 ($301-$400) ☐ ₵2,501 - ₵3,000 ($401-$500) ☐ more than ₵3,000 ($500) ☐ I do not make an income

16. What is your religion? ☐Christianity ☐ Islam ☐ Traditionalist ☐ Atheist ☐ Other/none
17. Which ethnic group do you belong to? ☐ Akan ☐ Ewe ☐ Ga-Dangme ☐ Mole Dagbani/Dagomba ☐ Guan ☐ Gurma/Grusi other (specify)

SECTION B: HELPING OTHER INDIVIDUALS

The questions in this section will help me understand your giving behaviour and attitude towards helping other individuals.

18. In the past year (2020), do you remember giving to or helping anyone with money, gifts or time? ☐ yes ☐ no ☐ I can't remember.
19. How often do you help other individuals who are not your relatives? ☐ More than once a week ☐ once a week ☐ once a month ☐ yearly ☐ once-off ☐ I can't remember ☐ never
20. In the past year (2020), which of the following activities did you do?

☐ Gave money or gifts to other individuals who are not your close relatives but needed help

☐ Helped someone you know (including family, friends, neighbours and acquaintances) with money or goods who needed help

☐ Helped someone you did not know who needed help.

☐ Gave money to a stranger.

☐ I cannot remember doing any of these.

21. The following statements are reasons for helping other individuals. Please provide responses that indicate how well the statements apply to you. On a scale of 1-5, please indicate how strongly

		Strongly disagree	Disagree	Neither	Agree	Strongly agree
21.1.	People I know share an interest in helping others	☐	☐	☐	☐	☐
21.2.	My friends place a high value on helping others	☐	☐	☐	☐	☐
21.3.	People should be willing to help others who are less fortunate	☐	☐	☐	☐	☐
21.4.	Helping others makes me feel powerful	☐	☐	☐	☐	☐
21.5.	I find it important to help others because of my religious values	☐	☐	☐	☐	☐
21.6.	I donate because I feel compassion for people in need	☐	☐	☐	☐	☐
21.7.	The world is an unjust place, and through helping others, I can change this	☐	☒	☐	☐	☐
21.8.	Helping others makes me feel happy	☐	☐	☐	☐	☐
21.9.	I want to create an equal world by helping others	☐	☐	☐	☐	☐
21.10	I always think carefully before helping others.	☐	☐	☐	☐	☐
21.11	Helping others gives me a positive feeling	☐	☐	☐	☐	☒
21.12	Helping others gives me a better feeling than doing something for myself	☐	☐	☐	☐	☐
21.13	I give because I am concerned about those less fortunate than myself	☐	☐	☐	☐	☐
21.14	When I help others, I do so with my heart rather than my head	☐	☐	☐	☐	☐
21.15	I typically help others out of an emotional response	☐	☐	☐	☐	☐

you agree or disagree with each statement. Note that the scale is 1 - 5, where [1] Strongly Disagree, [2] Disagree, [3] Neither Agree nor Disagree, [4] Agree, [5] Strongly Agree

22. How do you prefer to help other people? ☐ Money ☐ Gift items ☐ Volunteering ☐ other

SECTION C: DONATION TO CHARITY ORGANISATIONS AND COMMUNITY GROUPS.

Please provide information on how you donate to organisations and community groups. Organisations include religious, community and membership associations.

23. Did you donate to any charitable organisation in the past year (2020)? ☐ Yes ☐No ☐ I cannot remember.

24. What type of organisation do you donate to or volunteer with? ☐ Religious ☐ Health (hospital and health programmes) ☐ Educational ☐ Culture (music, dance, drama, funeral) ☐ International NGO (relief and human rights) ☐ Neighbourhood

association and interest group (Housing/tenants association) ☐ Environmental/Nature/Animal ☐ Sports and recreation ☐ Professional organisation/Alma mater/Ethnic group ☐ Other causes ☐ none

25. How often did you donate to organisations? ☐ More than once a week ☐ Once a week ☐ Once a month ☐ Yearly ☐ Once-off ☐ Upon request ☐ Spontaneous ☐ I cannot remember ☐ Never.

26. In the past year (2020), which of the following things did you do?

☐ Once-off donations of money or gifts to a charity organisation

☐ Planned and regular donation to a particular organisation (e.g., through bank transfer, tithe)

☐ Volunteered my time, labour or expertise through an informal group or an organisation.

☐ Donated products to other organisations distributing items to those in need.

☐ I have not done any of these things.

27. The following statements are reasons for donating to organisations. Please provide responses that show how well the statements apply to you. Do not overthink your answers. I am interested in your initial reaction to the question. Please indicate how strongly you agree or disagree with each of the statements. Note that the scale is 1 - 5, where [1] Strongly disagree, [2] Disagree, [3] Neither agree nor disagree, [4] Agree, [5] Strongly agree

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
27.1.	Helping charity organisations will interfere with my meeting my financial obligations	☐	☐	☐	☐	☐
27.2.	I don’t mind when part of my contribution goes towards the overhead of the charitable cause, such	☐	☐	☐	☐	☐
27.3.	When I give money to charitable causes, I find it important that 100% of my contribution goes to	☐	☐	☐	☐	☐
27.4.	I donate because I receive a tax credit for charitable contributions find it important that 100% of my contribution goes to the beneficiaries and will not be used for overhead	☐	☐	☐	☐	☐
27.5.	I donate to charity because it makes me feel needed	☐	☐	☐	☐	☐
27.6.	Donating to charity provides too much of a financial strain on me	☐	☐	☐	☐	☐
27.7.	Many charitable organisations are dishonest	☐	☐	☐	☐	☐
27.8.	I want to give something back to society by helping others	☐	☐	☐	☐	☐
27.9.	I donate to decrease the injustice in this world	☐	☐	☐	☐	☐
27.10.	I help others because I have so much in my life to be thankful for	☐	☐	☐	☐	☐

27.11.	Even if I wanted to donate money to charity, I could not financially afford it	☐	☐	☐	☐	☐
27.12.	Donating money to charities enables me to reduce my income taxes	☐	☐	☐	☐	☐
27.13.	My image of charitable organisations is positive	☐	☐	☐	☐	☐
27.14.	I help others because I feel grateful for so many things	☐	☐	☐	☐	☐
27.15.	My friends donate to charity	☐	☐	☐	☐	☐
27.16.	I only give to charities without overhead costs	☐	☐	☐	☐	☐
27.17.	Donating money to charities enables me to gain recognition	☐	☐	☐	☐	☐

28. Which activities have you performed as a volunteer for your organisation over the past 12 months? ☐ Fundraising ☐ Management tasks ☐ Office work ☐ Giving information and advice ☐ Campaigning ☐ Training ☐ Offering transport ☐ Visits ☐ Counselling ☐ Maintenance work ☐ Other activities ☐ None.

29. What would be your reasons for NOT helping other individuals or organisations?

☐ I do not have the money or time.

☐ There have been no opportunities to help.

☐ I worry about my family's financial security.

☐ I know other people will help if I do not help.

☐ My money will be wasted.

☐ I am not interested in the cause.

☐ I do not trust the individual or organisation.

That is all!

Thank you very much for your time and responses.

4. Appendix Four: Akan Translation of Survey Questionnaire

Mɛda meho adi

Wɔfrɛ me Matilda Owusu-Ansah. Mesua ade wɔ Wits University a ɛwɔ Johannesburg, South Afrika. ɛfa adesua ne ho no, ɛse sɛ me bisa bisa nnipa beberee nsɛm a ɛkyrɛ nea enti aa wɔkyɛ ade anaa sɛ wɔyɛ adoye ma afoforo. Mepe sɛ mebisa wo nsɛm kakra efa nea ɛma wo kyɛ afoforo sika anaa sɛ biribi. Oibara renho wo mmuano a wode bɛma me no, gye sɛ me nkoa efisɛ eɛtia mmra se mede wo nsem mmua no bɛyɛ biribi foforo aa ɛnfa adesua yi ho. Sɛ wo gye tom sɛ wo bɛ bua nsɛmfua yi ano aa na ɛkyrɛ sɛ wo amma me ho kwan sɛ menfa wo mmuae nso nsua ade.
Me pa wo kyɛw, wo pene so se wo bɛ bua nsem yi ano? Na wo te nsem mmisa yi ase? Wo san te ase sɛ nsɛm a mebisa yi yɛ adesua na ɛbɛ boa me wɔ m'adesua mu. Wo gye tom nso sɛ wo mmua no nyinaa yɛ nokware. Me pa wo kyɛw, wogye tom anaa?

Q1. Yiw megye tom ☐ Daabi me nnye ntom ☐

Q2. Wo ye Ghanani? ☐ Yiw ☐ Dabi

SECTION A: NSEM A EFA WOHO

Q3. ɔman bɛn mu na wote?

Q4. Borono bɛn mu na wote?

Q5. Kurow bɛn mu na wote?

Q6. Woyɛ obea anaa obarima? ☐ Obea ☐ Obarima

Q7. W'adi mfe ahe?

Q8. Aware: ☐ Osigyani ☐ M'aware ☐ ☐ Okunafo ☐Awaregyae ☐ Mpaepaemu

Q9. Wo wɔ mma ahe?

Q10. Nnipa baahe na wo ne wɔn te fie?

Q11. W'akɔ sukuu adu ahe? ☐manko sukuu ☐Primri ☐Junea sekondri ☐Senea sekondri ☐Ntoaso sukuu ☐university

Q12. Woyɛ adwuma? ☐Yiw ☐Dabi

Q13. Woyɛ aban adwuma annaa w'ankasa adwuma? ☐Aban ☐Obi anaa w'ankasa adwuma

Q14. Adwuma bɛn na woyɛ?

Q15. Wo ɔbosome akatua bɛyɛ ahe? ☐ ɛnso ₵600 ($100) ☐ ₵600-₵1,000 ($100-$200) ☐₵1,001- ₵1,500 ($201-$300) ☐ ₵1,501- ₵2,500 ($301-$400) ☐ ₵2,501-₵3,000 ($401-$500) ☐ ɛboro ₵3,000 ($500) ☐Me nnya akatua biara

Q16. ɔsom bɛn mu na wowɔ? ☐Kristosom ☐ Kramosom ☐ Abosomsom ☐me nnye Awurade nni ☐ me nni som biara

Q17. Woyɛ dɛn ni? ☐ Akanni ☐Ayigbeni ☐ Nkranni ☐ Dagombani ☐Guanni ☐Grusini ☐foforo

SECTION B: HELPING OTHER INDIVIDUALS: MMOA A WODE BOA AFOFORO.

Nsɛmbisa a adidi so yi bɛ boa me ama m'ate wo suban a ɛfa mmoa a wode boa afoforo ase

Q18. Afe a ɛtwam mu yi (2020), wo kae sɛ wode sika anaa sɛ akyɛde bi aboa afoforo? ☐ Yiw ☐Dabi

Q19. Mere dodow ahe na woboa afoforo aa wɔnyɛ wo busuani? ☐ ɛboro n'awɔtwe biara ☐n'awɔtwe biara ☐ɔbosome biara ☐ afe biara ☐mpɛn koro ☐ m'enkae

Q20. Afe a ɛtwam mu yi (2020) ɛyinom bɛn na w'ayɛ?

☐Sɛ womma afoforo a w'ɔnye wobosuani nanso wɔhia mmoa sika anaa ahyɛde

☐Sɛ wode sika anaa ahyɛde boa obi a wo nim (abusua anaa nnanfo)

☐Sɛ woboa obi a wo nnim no nanso ohia mmo

☐Sɛ wo de sika boa obi a wo nnim no

☐Menkae sɛ meyɛɛ eyinom mu biara

Q21. Nsem a adidi so yi fa nea enti a woboa afoforo. Me pa kyɛw bua nsemfua yi ano senea ɛfa wo ho ne senea wogyɛ tom paa, kakraa, wonnim, anaa wonnye ntom koraa [1-5].

	me nngye ntom koraa	me nnye ntom	Me nnim	me gye tom	me gye tom paa
Me nnim nkrofo a wɔn ani gyɛ ho sɛ wɔboa afoforo	☐	☐	☐	☐	☐
Se obi mmoa afoforo som bo ma me nnamfo	☐	☐	☐	☐	☐
ɛsɛ sɛ nnipa tumi boa wɔn a wɔn nni bi	☐	☐	☐	☐	☐
sɛ me boa afoforo a ɛma me tumi	☐	☐	☐	☐	☐
me Nyame som nti ɛhia sɛ me boa afoforo	☐	☐	☐	☐	☐
Afoforo a wɔni bi yɛ me mmobɔ nti na me boa wɔn	☐	☐	☐	☐	☐

Atentrenee nni wiase, ɛno nti na me boa afoforo a wɔnni bi, se nea me nso mɛtumi aboa de atentrenee aba wiase	☒	☐	☐	☐	☐
Me boa afoforo a ɛma m'ani gye	☐	☐	☐	☐	☐
Me boa afoforo senea ɛbeyɛ a wɔn a wɔnni bi nso bɛ nya bi	☐	☐	☐	☐	☐
sɛ me bɛ ma obi ade a medwɛn ho paa ansa.	☐	☐	☐	☐	☐
sɛ me boa afoforo a ɛhyɛ me ma	☐	☐	☐	☐	☐
sɛ me boa afoforo a ɛyɛ me dɛ sen sɛ nea me yɛ biribi ma meho	☐	☐	☐	☐	☐
Me boa afoforo efisɛ metwen wɔn a wɔnni bi ho, ni titiriw wɔn a mewɔ bi kyɛn wɔn	☐	☐	☐	☐	☐
Sɛ me boa afoforo a mede m'akoma yɛ sen se nea me de m'adwen	☐	☐	☐	☐	☐
Mede atinka na ɛboa afoforo	☐	☐	☐	☐	☐

Q22. ɔkwan bɛn so na wofa so boa afoforo? ☐sika ☐ akyɛde ☐adesua hu ☐tu wo ho akyɛ

SECTION C: Akyɛde a wode ma nkuw nkuw: me pa wo kyɛw bua nsem yi ano ɛfa se nea wo kyɛ nkuw te sɛ asɔre ne kuw a wodom ade

Q23. Afe a ɛtwam mu yi (2020) wo kyɛ kuw bi ade? ☐ yiw ☐dabi ☐menkae

Q24. Kuw bɛn saa na womma wɔn sika, akyɛde ana wode wo bere boa wɔn? ☐asɔre anaa gyidi kuw ☐apɔnmuden kuw ☐ adesua di hunu kuw anaa sɛ sukuu ☐ mantɛm kuw (nwomto, asaw, agoredi, ɛyi ase) ☐ ɔman tu wo ho akyɛ kuw ☐ mmantɛm kuw ☐kuw a wɔboa abode ☐ adwuma anaa wokrom kuw ☐me nboa ɛmu biara

Q25. Mere dodow ahe na woboa nkuw kuw? ☐ɛboro n'awɔtwe biara ☐ n'awɔtwe biara ☐ɔbosome biara ☐ afe biara ☐ obi bisa ☐ mpofirim ☐menkae ☐me mma kuw biara ade

Q26. Afe a ɛtwam mu yi (2020) neɛma a adidiso yi, ɛmu dea wɔhe na w'ayɛ?

☐mpɛn koro sika ma ana akyɛde ma kuw a wodɔm

☐bereso nhyehyae ɔma de ma kuw te sɛ asɔre (ntotoso du du)

☐ wo mmere aa wode boa kuw

☐nneama ma kuw sɛ wɔn kye kyɛ

☐me nye emu biara

Q27. Nsɛm foa a ɛdi di so yi kyerɛ nea enti a wo mma kuw ade. Me pa wo kyew, bua no senea ɛfa wo ho. Ndwen ho nkɔ akyi, ka nea ɛbesi wo trim prɛkopɛ

	me nngye ntom koraa	me nnye ntom	Me nnim	me gye tom	me gye tom paa
Sɛ me boa nkuw kuw a merenya sika nye nea ɛhia sɛ menyɛ	☐	☐	☐	☐	☐
Enhaw me sɛ sika mede ma kuw no wɔde bi bɛtua wɔn adwumafo ka	☐	☐	☐	☐	☐
Sɛ mede sika anna akyɛde ma kuw a, me pe sɛ wɔ de ne nyinaa yɛ adwuma. Mempɛ sɛ wɔde me sika betua adwumayefo ka.	☐	☐	☐	☐	☐
sɛ me kyɛ kuw ade a, nea ɛse se metua ma aban no so tew	☐	☐	☐	☐	☐
me kyɛ kuw kuw ade efisɛ wɔ hia me sika ne m'akyɛde	☐	☐	☐	☐	☐
Sɛ me ma kuw ade a ema me ho kyere me wɔ sika fam	☐	☐	☐	☐	☐
nkuw kuw bebree nni nokware	☐	☐	☐	☐	☐
Sɛ me ma kuw ade anaa sɛ meboa afoforo a me nam so boa me man ɛne mu mmanfo	☐	☐	☐	☐	☐
m'akyɛde boa ma atentrenee ba wiase	☐	☐	☐	☐	☐
meboa afoforo ɛfise, mewɔ aseda bebree wɔ masetena mo	☐	☐	☐	☐	☐
Sɛ mpo me pɛ sɛ me boa obi a, mentumi, ɛfise, minni sika	☐	☐	☐	☐	☐

Megye di sɛ ekuw ekuw ndwumma boa ɔman.	☐	☐	☐	☐	☐
m'aseda dɔɔso nti na me boa afoforo	☐	☐	☐	☐	☐
Me nnamfo nso boa ekuw ekuw ne afoforo	☐	☐	☐	☐	☐
menpɛse sika mede ma ekuw ekuw no wɔde tua adwumayɛfo	☐	☐	☐	☐	☐
Se mekyɛ ade a ɛma afoforo te menka	☐	☐	☐	☐	☐

Q28. Kyerɛ me neama a edi di so yi mo nea w'ayɛ ama kuw biara, afe a ɛtwam yi: ☐ sika gyigye ☐kuw payin ☐kuw adwuma yɛ ☐ afutu ☐ akyerɛkyerɛ ☐lorri ho adwuma ☐nsra ☐dan si ☐biribi foforo ☐manyɛ ɛmu biara

Q29. Edɛn na ebɛma sɛ woren boa afoforo? ☐me nni sika ne bere ☐me nnim ɔkwan a mefa so aboa ☐ medwen me ne m'abusua sika sɛm ho ☐sɛ ma mmoa aa, afoforo bɛboa ☐ɛyɛ sika sei ☐ m'ani ngye adwumakuw no ho, anaa enfa me ho ☐me nnye kuw no nni

Me da wo ase beberee

5. Appendix Five: Semi-Structured Interview guide

Numerical identifier --------------------------------	Date --
Region/District --------------------------------------	Community ---
Start of Interview (Time) -------------------------	End of Interview (Time) --------------------------

Introduction

Thank you for indicating your willingness to be interviewed. This interview aims to understand why you donate to other individuals and organisations. Your support is very much appreciated. I anticipate that we will spend 30-40 minutes on this interview. Your participation is purely voluntary, and if you do not wish to answer any of the questions, you are free not to respond. The information you provide will be anonymous, and the results will be shown only in an aggregate form. The data will be used only for academic research purposes.

Section A: Demographic and socio-economic characteristics

1. Gender: Male ☐ Female ☐
2. Age: ------------------- years
3. Marital status: ☐ Single ☐ Married ☐ Widowed ☐ Divorced ☐Separated.
4. Number of children -----------------------
5. Number of persons living in household ---------------------
6. Educational level: ☐ no education ☐ primary ☐ junior secondary ☐senior secondary ☐ tertiary (first degree) ☐ tertiary (postgraduate)
7. Are you employed? Yes ☐ No ☐
8. What is your profession/occupation?
9. Approximate monthly income/net worth: --------------------------------
10. Religion: ☐Christianity ☐ Islam ☐ Traditionalist ☐ Atheist ☐ Other/none
11. Which ethnic group do you belong to? Which ethnic group do you belong to? ☐ Akan ☐ Ewe ☐ Ga-Dangme ☐ Mole Dagbani/Dagomba ☐ Guan ☐ Gurma/Grusi other (specify)

Section B: Motivation to donate to other individuals.

12. Can you recall any donation of cash, gifts, or help you have offered to any individual, not your immediate or extended family, in the past year?

13. What were the circumstances for such a donation?

14. What influenced this decision to donate to this individual?

15. Is donating to other individuals something you usually do? How often?

16. How do you prefer to make your donations? Cash, gifts, or time?

17. Do you sometimes donate anonymously? Why?

18. Describe how you feel when you have donated to an individual.

19. What do you look out for in deciding whom to donate to?

20. Describe how you feel in situations where you are unable to help other individuals who need help.

21. Why do you think you feel this way?

Section C: Motivation to donate to organisations

22. Do you donate to or volunteer with any charity (NGO), religious organisation or social group?

23. Why do you donate to this charity, organisation or group?

24. Do you think charitable organisations account for the funds they receive?

25. Are you sometimes pressured or feel compelled by friends, family and society to make donations?

26. Do you expect any form of reward, tangible (like money) or intangible (like gratitude or recognition), when you donate?

27. Why do you think you can donate? Is it because you can afford it, or are there other reasons?

28. How do you feel when you would like to donate but cannot, and what do you do in such situations?

29. What circumstances will prevent you from not donating?

30. Is there anything else you would like to share with me regarding why you make donations?

These are all the questions. Thank you very much for your cooperation.

6. Appendix Six: Akan Translation of the Interview Guide

1. Motivations for charitable giving among Ghanaians

Interview Questionnaire - Akan Translation

Numerical identifier ---------------------------------	Date --------------------------------
Region/District ------------------------------------	Community --
Start of Interview (Time) -------------------------	End of Interview (Time) -----------------------------

Mfiase

Wɔfrɛme Matilda Owusu-Ansah, na mesua ade wɔo university. Medawo ase sɛ wapeneso sɛ wo ne me bɛkasa. Mepe se me ne wo di nkɔmo ɛfa nea enti aa ebinom kyɛ ade anaa sɛ wɔboa afoforo. Titre ne sɛ wɔde sika, akyɛde anaa brebi bɛboa afoforo ɛne ɛkuw ɛkuw. M'ani sɔ se wopene so sɛ wo ne me bɛkasa. Yɛde bɛye sima aduasa anaa aduanan na ɛbe bɔ saa nkomɔ yi. Mepɛ se me ma wo te ase sɛ, enye ohyɛ. Se mebisa biribi na wonpensɛ wo bua aa enye hwee. Afei nso, nea yebedi ho nkomɔ no nyinaa yɛ me ne wo ntem asem. Obiara renhu sɛ eyɛ wo na wo kaa sɛɛ anaa sɛɛ. Nea enti titiriw a merebisa nsem yi ne sɛ, me de resua ade. Mede wo mmua ne afoforo mmuae bebom senea ɛbeye a obi renho sɛ ɛyɛ wo na wokaa sɛ anaa sɛ. Nhwehwɛ mu a mereye yi yɛ adesua. Wo wɔ asem bi bisa fa nea maka yi ho anaa? Na wobepesɛ menkoso na yenmmo nkomo no?

Medaase bɛbree.

Ɔfa a edi kan: Nea ɛdi kan no mebisa nsem a efa wo ho ne nea woyɛ)

1. Ɔbarima ☐ Ɔbea ☐
2. W'adi nfe ahe/sɛn?
3. Aware: ɔsigyani ☐ m'aware ☐ ɔkunafo☐ awaregye☐ aware mpaepaemu ☐
4. Mma: wowɔ mma ahe?
5. Nnipa ahe na wone wɔn te fie?
6. W'akɔ sukuu adu ahe

[1] M'anko sukuul ☐ [2] Kindagaten ☐ [3] Primry ☐ [4] Junior sekondari ☐

[5] Middil sukuu ☐ [6] Senior sekondari ☐ [7] Ntoaso sukuu ☐ [8] Biribi foforo ☐

7. Wo yɛ adwuma anaa? Yiw ☐ daabi ☐
8. Adwuma bɛn saa na woyɛ?
9. Ɔbosome biara ahe saa na wonya anaa w'ɔtua wo ahe?
10. Wo gyidi:

[1] Ɔkristoni ☐ [2] Kramoni ☐ [3] Abososom ☐

[4] Mengye biribiara nni ☐ [5] Ɔsom foforo bi aanna?

11. Ehe na wofi (anaa woyɛ den ni)?

[1] Akani *(Akyem, Ashanti, Fante, Bono, Akuapem, Kwahu, Akwamu)* ☐ [2] Ayigbe ☐ [3] DagombaPepeni ☐

[4] Nkran ni *(Ada anaa Krobo)* ☐ [5] Grusi ☐ [6] Guan *(Gonja, Efutu, Anum-boso/Larteh)* ☐

[7] Biribi foforo ☐

Ɔfa a ɛtoso ebien: Nea enti a woye adoye ma obi a ɔnyɛ wo busuani

12. Wobetumi akai adoye bi anaa papa bi a waye, se efa sika, ahyɛdi anaa nmmoa bi a w'ayɛ, ama obi a onyɛ wobusuani afe a etwa mu yi?
13. Dɛn na ɛsii nti a woyɛɛ saa adoye yi?
14. Dɛn na ɛkaa wo nti a wo yɛɛ saa adoye yi maa obi?
15. Wotaa ye papa mma afoforo anaa? Na mpen ahe na woyɛ adoye? Yen mfa no sɛ, nawotw, obosom anaa se afe? Afe a etwam mu yi mpɛn ahe na woyɛ obi papa?
16. Den na wotaa yɛ? Sɛ wobɛmma sika, akyɛdi anaa wode wommre beboa obi?
17. Wotumi kyɛ obi ade a nnipa no nnim sɛ wo na wode akyɛ no? Yɛn fa no sɛ, woma obi sika anaa sɛɛ akyɛde bi a wompese nnipa no behu sɛ ɛye wo na woyɛɛ no mmua. Adɛn nti na wobɛye saa?
18. Sɛ woyɛ adoye aa ɛte wo dɛn? Annaa sɛɛ dɛn na ɛye mma wo?
19. Dɛn na wohwɛ ansaana w'ayɛ adoye ama obi?
20. Sɛ obi hia mmoa na wopɛse wo ma no biribi ti sɛɛ sika anaa ahyɛde n'anso woni bi a, ɛte wo dɛn?
21. Adɛn nti na ɛte wo saa?

Ɔfa a etɔ so abiesa: Nea enti a wo ye adoye mma kuw

22. Wo dom kuw bi aa wo boa wɔn okwan bi so anaa? Sɛ ɛbia womma wɔn sika anna se wode w'hoɔden boa wɔn? Kuw bi te sɛ, asore anaa nnwoma kuw aa wɔboa amansan, anaa mpɔtem kuw aa wodɔm?

23. Adɛn nti na wo yi tow boa saa nkuwkuw yi?

24. Wo gyɛdi sɛ sika anaa akyɛdi a wotua mma saa nkuwkuw yi, wode ye neama pa anna se eho ba nfaso?

25. ɛtodabi na, wokyɛ ade anaa sɛ wo yɛ adoye efisɛ afoforo nso rekyɛ ade. Se ebia wo nnamfo anaa abusua anaa nnipa a wonim won rekye ade nti na wo nso wo kye ade?

26. Se wo kye obi ade a, w'ani da so se wobeya biribi afi mu, se ɛfa no sɛ wonso daakye obi bekye wo sika anaa se w'ɔbeda wo ase anaa sɛɛ wobenya biribi afi mu?

27. Dɛn nti na wotumi boa nnipa anna sɛ wotumi yɛ adoye. Ɛyɛ se wowɔ bi nti anaa sɛ biribi foforo nti?

28. Sɛ obi hia mmoa na wopɛsɛ wo boa no te sɛɛ sika anaa ahyɛdi n'anso wonni bi a, dɛn na woyɛ?

29. Dɛn na ɛremma wo mmoa obi? Anaa sɛ ɛbesiw woho kwan sɛ wo bɛ yɛ adoye

30. Biribi wohɔ bio a wopɛse wo ka anaa wode bɛka nea m'abisa wo yi ɛfa sɛnɛa woye adoye fa?

Nea mepɛse mebisa nyinaa ni. Medawo ase paa sɛ wo boa me.