



Determinants of Willingness to Donate and Volunteer to Help their Poor Fellow Students in the University

Yasir Jehan, Department of Economics, Bacha Khan University, Charsadda, KPK, Pakistan, Corresponding author: yasikh09@gmail.com

Muhammad Nisar, Department of Sociology, Political Science & Education, Bacha Khan University, Charsadda, KPK, Pakistan

Muhammad Rovidad, Department of Economics, Bacha Khan University, Charsadda, KPK, Pakistan,

Fazal Hanan, Department of Sociology, FATA University, FR Kohat

Syed Arshad Ali Shah, Department of Management Sciences & Commerce, Bacha Khan University, Charsadda, Pakistan

Muhammad Taimur Khan, Department of Management Sciences & Commerce, Bacha Khan University, Charsadda, Pakistan

Abstract- Each society consists of poor and rich. Those who are rich have more chances to have a better and more education, health facilities and other amenities of life but the poor segment of society is more likely to be deprived of these and get trapped in the vicious circle of poverty. Assuming that the government is unable to reach each citizen because of increasing proportion of the poor population. For the harmonious development of the society, it is the responsibility of every individual of society to contribute to the betterment of poor segment. Do people have such preferences? The current study is undertaken with the objectives to investigate the willingness to donate and volunteer behavior of the students and to find out the factors which help in the cause of educational uplift of the poor fellow students in the Quaid I Azam University, Islamabad. The study used primary data of 251 respondents. The study employed descriptive analysis, the logistic regression model for the realization of the mentioned objectives. The study found that 50% of the student is willing to contribute and help their poor colleagues financially. In addition, the study also demonstrates that extrinsic factors i.e., Gender, Income of family and living away from home, are more influencing on a willingness to donate as compare to intrinsic i.e., Satisfaction and Religiosity. The policy implication is that the government should fulfill her responsibility in contributing to the education of poor and there must be facilitation for organizing societies to channelize the donated funds for the betterment of society in letter and spirit.

JEL CODE: I25; I22; I24; I31.

Key Words: Lack of funding, education, willingness to donate

I. INTRODUCTION

Education is the backbone of a country's economic development. It is the most influential tool for change (Khan, 2007). The aim of poverty reduction can be attained by addressing the root causes of poverty such as lack of education and skills or ill health which will remove existing inequalities of opportunities (Pakistan MDG Report, 2005). Similarly, provision of educational facilities to all its masses is the responsibility of society in social perspective of the society (Shahzad *et al* 2011). On average each society is consist of poor and rich. Those who are rich have more chances to have a better and more education, health facilities and other amenities of life but the poor segment of society is more likely to be deprived of these and get trapped in the vicious circle of poverty. Generally, it is mostly accepted that education is considered the only vital factor which can alleviate the poverty. Education plays a predominant character in every aspect of human life. It is an energetic investment for economic as well as human development. But in the perspective of Pakistan, owing to huge foreign loans, debt, a sick economy, slow development, and political instability, the country operates under a high financial pressure. This directly impacts the education sector of the country (Khalid and Khan, 2006). According to the fiscal year 2017-18 "Pakistan education budget", expenditure of Pakistan on education as a percentage of GDP is calculated to 2.2% in the fiscal year 2017 while comparing it with 2016 fiscal year it was 2.3% which is the lowest percentage of GDP spending on education in the region. Due to these aforementioned hurdles of developing countries, it becomes a big hindrance to get a higher education. It is concluded that on a macro level the government has failed to fund the higher education institution up to the required level.

While studying in higher educational institutions for a student from a poor background is a chance in which he/she could upgrade their economic and social life and family life as well (Tella, 2007). It is significantly different when their economic life is impacting their ability to achieve academic success. Without having sufficient economic resources to cover their dues and payments in higher learnings, the students experience a type of student's poverty (Browne, 2010). The solution which is accessible and can be adapted to reduce the student's poverty, is a kind of decentralized method i.e. philanthropic activities to help those financially poor students. This can be exercised as philanthropic contributions from the willing individuals and distribute them among the needy students. This paper aims to focus on the financial issue of the students and to find a way out at decentralized level. The study is investigating the willingness of students to help other students. If we get success in transforming this willingness into a real money, we can help a lot of students who are suffering from financial problems. Consequently, this will empower us to produce skilled human capital for the betterment of the country. For the particular purpose, we are trying to tap the main determinants and factors affecting the student's donating behavior which can help us to find potential donors to contribute to the educational cause.

II. LITERATURE REVIEW:

There is no admirable work available in the literature on determinants of willingness to donate in the context of students. However, there is significant literature available on the determinant of donation.

Generally, the variables that are affecting the behavior of willingness to donate and volunteerism can be divided into two main classifications extrinsic and intrinsic. The demographic and socio-demographic characteristics extrinsic while intrinsic determinants address the psychographic factors which impact the donating behavior. Following are the existing literature on determinants of donations.

2.1 Extrinsic Factors:

According to Noor *et al.* (2015) and Kottasz (2004), extrinsic factors are demographic characteristics which affect the donation behavior and how it affects the decision-making behavior of an individual. The extrinsic factors include age, gender, income level and educational level of the students. Most of these variable affects the behavior of monetary donation positively.

While some studies find the negative relationships between charitable giving as the age increasing (Auten and Joulfaian, 1996; Belfield & Beney, 2000; Glenday *et al.*, 1986). The literature has given a mixed relationship of gender with the behavior of donations. Most of the literature has no reliable differences in gender. A group of studies suggests that female is more generous as compared to male, while in an amount giving male is far above as compared to female (Andreoni *et al.*, 2003; Bekkers, 2003; Schuyt *et al.* (2004); Belfield and Beney, 2000). While Midlarsky and Hannah (1989) Proved that women or females are more likely to give to charitable organizations which support children with birth defects as compared to men. To investigate the impact of income on charitable giving numerous studies have been conducted. It is so obvious that a person having high income will donate higher amount as compare to a person who has a low-income level (Auten *et al.* 1992; Bekkers and Graaf, 2006;Yen, 2002).

Studying the behavior of an individual in bivariate analyses it is found that a volunteer individual donates more than a non-volunteer individual (Farmer & Fedor, 2001; Feldman, 2010). However, in multiple regression analyses, the differences are mostly disappearing while controlling for both volunteering and donations (Wiepking & Maas, 2009). In contrast, Schiff (1990) found that there is a negative relationship between money and donate time. Meaning that if we increase the price of donating money will tend to decrease the time of a volunteer.

2.2 Intrinsic Factors:

Intrinsic factors of willingness to donate refer to the underlying individual student's incentives to support a particular cause.

Religiosity factor is very important while measuring the behavior of monetary donations that is because of its wide and universal influential institution that provides a greatest crucial impact towards the human behavior, values, and attitudes (Alam *et al.*, 2011). To capture the impact of religiosity different studies have been conducted. One of the debates which are examined by Andreoni *et al.*, (2016) concluded that If there are religious heterogeneity increases then it will go to polarization rather than religious diversity and the donation will decrease. Noor *et al.*, (2015) also concluded that religiosity has a positive impact on the behavior of monetary donations. While Liwin *et al.* (2014) proved that the religiosity impact is negligible in the context of Australia. Kotler (2000) explored that religion is the most influencing factor in the shaping of our behavior. Most of the studies have proved that if a person thinks himself to be more religious, he/she tends to donate more to a charitable organization (Lewin, Pahu and Lim 2013). Boenigk, (2016) found that happiness and satisfaction level can be utilized by the organization for fundraising and monetary donations. A person's satisfaction is more concern with the inner peace, if a person is satisfied economically, morally, educationally he/she will be think out of the box. He/she will be having other-regarding preferences.

The impact of the age on charitable giving and volunteerism is also analyzed by different scholars. The age shows a positive relationship with the charitable giving and volunteerism (Apinunmahakul & Devlin, 2004; Auten & Rudney, 1990; Bekkers, 2003, 2006; Bekkers & Schuyt, 2008; Bekkers & Wiepking, 2007; Esser, 1996; Goldthorpe, 2001; Yamauchi & Yokoyama, 2005; Yavas & Riecken, 1985; Yavas *et al.*, 1981)

III. CONCEPTUAL FRAMEWORK AND HYPOTHESIS:

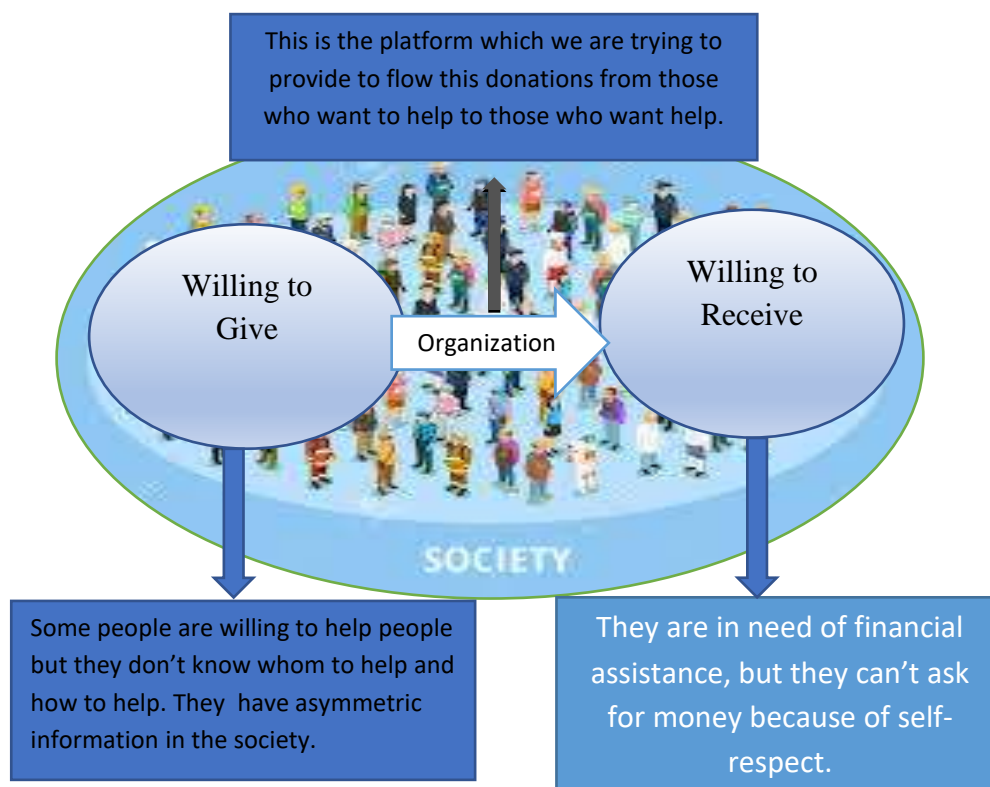


Figure 1: Overall conceptual background for the current study

Figure 1 shows the overall conceptual framework of the current study. The study assumes that there are heterogeneous students in Quaid-i-Azam University. The University attracts students from sections of the society and is considered as Mini-Pakistan. As it is a federal university, it offers admission for bachelor and masters to all over Pakistan on a quota system. This quota system is distributed as 7.5% are on merit-based, 50% for Punjab including the federal area of Islamabad, 19% for Sindh, 11% for KPK, 6% for Baluchistan and

4% and 2% for GB and Azad Kashmir respectively. Hence, we can say that all students from all regions are present in QAU.

The experimental literature shows that individuals have others regarding preferences (Buchan *et al*, 2006; Apinunamahkul *et al*, 2009; Brown and Lankford, 1992; Cappellari, 2011). The study takes an assumption that there are the students who would like to help those students who are financially poor. Hence they have no information as to whom they can donate or through which platform they can help others students. On the other hand, those students who are facing financial hardship but don't ask for help because of self-respect. For the purpose, the study is providing them a platform in a form of an organization. The study intended to explore that how many people are willing to help through this platform. In addition, we also examine the factors which are playing important role in their willingness of giving. If we could tap those factors we can find a way out of the student's poverty.

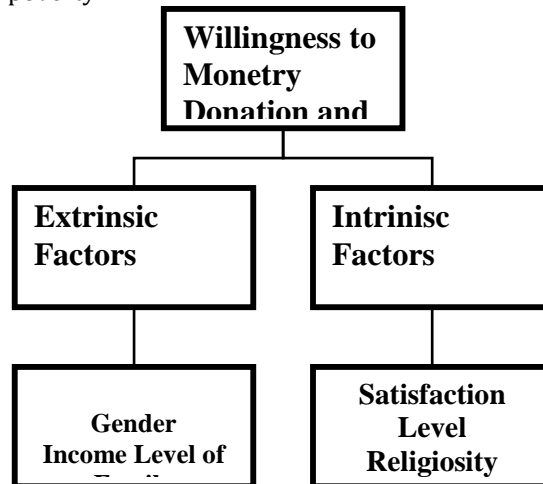


Figure.2 Extrinsic and Intrinsic affects the Donation Behavior

Source: Noor *et al*, (2015)

Previous literature examined the Intrinsic and Extrinsic factors on the behavior of monetary donations (Bryant *et al*, 2003; Lee and Chang, 2007; Lee 2008). As per previous literature, the current study also expects that extrinsic factors (i.e. gender, the income of the family, and education level) and intrinsic factors (i.e. satisfaction level and religiosity) will affect the behavior of monetary donations.

3.1 Hypothesis:

Based on extrinsic determinants following are the hypothesis depicted:

H1: Gender has a significant impact of willingness to monetary donation.

H1a: Gender has a significant impact of willingness to volunteerism.

H2: Family income of students has a significant impact on willingness to monetary donations.

H2a: Family income of students has a significant impact on willingness to volunteer.

H3: Students living away from home will donate less.

H3a: Students living away from home will volunteer less.

Based on the assumption, the hypotheses of the study is as follows:

H4: Religiosity has a significant impact on willingness to monetary donations.

H4a: Religiosity has a significant impact on willingness to volunteerism.

H5: Satisfaction level has a significant impact on willingness to monetary donations.

H5a: Satisfaction level has a significant impact on willingness to volunteerism.

IV. METHODOLOGY:

4.1 Data collection:

The study is based on primary data and questionnaire is administrated for the purpose, See appendix A. Data is collected from the student two departments i.e. School of Economics and Quaid-i-Azam School of management sciences of Quaid-I-Azam University Islamabad through convenient sampling because these two departments were easily accessible. The data is collected class-wise in these two departments under the supervision of a class teacher. Total observations are 277 observation, 26 were discarded because of incomplete information of the main variables. So we left with 251 observations, which are completed and ready for the regression.

4.2 Survey Instruments:

The questionnaire used in the survey is retrieved from [Schelegelmilch, et al \(1997\)](#), [Liwin and Pahu \(2010\)](#), [Liwin et al \(2013\)](#) and [Awaan and Hamid \(2014\)](#) researches and modified for our required hypothesis. The first section of the questionnaire is consist of demographic characteristics while the second section about willingness and religiosity and the last section is about satisfaction level.

4.3 Data analysis:

To dig out the answer for the research objectives of the study descriptive analyses (frequency distribution) and regression analyses of the data are used. For the descriptive analyses and sample, tests are used. The data set is analyzed by logistics regressions. This method is preferred because our dependent variable is binary (willing= 1 and Non-willing= 0). Stata (econometric software) is used for the quantitative analysis of the data.

V. RESULTS

The data sample information is given in the below table 1. There are 50% of the student's population who are willing to help other students while %49.8 are not willing. This is a significant number to be presented. If we convert this 50% willingness to help into real money, we can easily help the ones who are confronting such financial hardship which is our first objective of the thesis.

Table.1 Data Sample information:

	Willing to donate	Willing to Volunteer
Willing	126	63
Non-Willing	125	188
Total	251	251

To confirm the validity of the questionnaire, the Cronbach's Alphas has been checked. *The religiosity factors* (Cronbach's Alpha =0.6022), *self-satisfaction level regarding other friends* (Cronbach's Alpha =0.7802). See Table 2.

Table 2: Reliability Statistics

Constructs	Cronbach's Alpha	No of items
Religiosity	0.605	8
Satisfaction Level	0.815	4

5.1 Demographic profile of the respondents:

Table 3 shows that there were (47.4%) female respondents while (52.6%) were male respondents in the sample. In terms of the family members, a large junction of respondents fell into 4-7 member's category which is about (70.9%) of the total respondents. In terms of family income, there is a different distribution of income in the sample most of the respondent's family income lies above 90thousand RS per month, we can say that most of them are belonging to a richer family. On the second number, 36.6% of respondent's family income is in between 51 to 90thousand per month and in last 23%, respondents are from poor background family which is having less than 51 thousand Rs per month. In terms of educational level, we are having major junk of BS respondents consisting of 79.3% of the total sample. We also have 14.7% of the MPhil scholars in our sample. Moreover a small portion of MSc which only 6%.

Table 3: Demographic Profile of the respondents

Demographics	Scale	Percentage	Scale	Percentage
Gender	Male	52.6	Female	47.4
	Day scholar	51.79	Hostilities	88.21
Family Monthly Income	30k-50	23.5	91k and above	40.2
	51k-0k	36.3		
Education level	BS	79.3	MPhil	14.7
	MSc	6.0		
Age	<18 Years	9.2	24-28 Years	7.6
	19-23 Years	82.1	29-35 Years	1.2

Diagnostics tests:

Different diagnostic tests are performed to check the collinearity diagnostics and it is confirmed that there is no significant relationship between the variables. In analyses of willingness to donate model the likelihood value (-2LL) was found -164.76 and a non-significant (Hosmer and Lemeshow's value) was 4.51 which confirms that the cases are correctly classified. We also perform another test for confirming the goodness of fit of the model, the value of ($\hat{\text{square}} = 0.020$) is found significant, proving that the model is good fitted.

5.2 Relationship of Monetary donation with demographic characters:

H₁ stated that the gender has the significant impact on willingness to monetary donations and volunteerism. Results based on our data also showed significant with the behavior of willingness to donate with the 10% significance level and has the probability of (0.08). The results showed there are 11% chances that male students will be more willing to donate than the female students. Hence on the basis of our results, we accept H₁. On the other hand, H₂ stated that family income has a significant impact on willingness to monetary donation. The average family income showed the probability of (0.001) means that it is positive and highly significant with the willingness to donate. The result showed that if the average income of the family increases by one unit there are 14% chances that the student will be willing to donate. Hence we also accept the H₂ hypothesis. H₃ hypothesis proposed that a person living away from home will donate less. The result shows that there is a significant relationship between living away from home and willingness to donate. if we go from day scholar to hostilities the chance of willingness to donate is increased by 11%. Means that hostilities are more willing to donate money as compare to day scholar. On the basis of our results, we rejected H₃ based on or results.

5.3 Relationship between psychographic determinants and willingness to donate:

H₄ proposed that a person more satisfaction level significantly affect willingness to monetary donation. Satisfaction level means that if a person is morally, educationally, financially and spiritually satisfied will donate more. Results based on our data showed average satisfaction level is highly significant at a 5% significance level. If one-unit increase occurs in a person's satisfaction level, the chance of his/her willingness will be increased by 7%, as the satisfaction increases donation also tends to increase. H₅ stated the religiosity has a significant impact on willingness to monetary donation. Results showed that there is no impact of religiosity on a willingness to donate. It means that a person if more practicing Muslim is considered more religious and vice versa, will not affect the donation behavior of that individual. See in table 4.

Table 4: Logistic Model for Willingness to Donate

Logistic Model for Willingness to Donate				
VARIABLES	Reg-1	Reg-2	Reg-3	Reg-4
Age	0.004	0.036	0.012	0.011
	(0.063)	0.06	(0.016)	(0.016)
Gender	0.058	0.076	0.080	0.119*
	(0.015)	0.065	(0.066)	(0.069)
Day Scholar				0.068*
				(0.276)
Average family income		0.134***	0.1388***	0.140***
		(0.0424)	(0.0428)	(0.175)
Family Size				-0.0012
				(0.015)
Satisfaction Level			0.06131*	0.073**
			(0.0351)	(0.036)

Religiosity			0.0557	0.065
			(0.0623)	(0.044)
Self-finance				-0.077
				(0.071)
Constant	-0.4715	-2.066	-3.914**	-4.266**
	(1.269)	(1.398)	(1.823)	(1.941)
Observation	251	251	251	251
Psudo R ²	0.003	0.043	0.043	0.053
Log likelihood	-173.49	-167.47	-166.11	-164.67

5.4 Behavior of Volunteering:

We run four regressions taking willingness to volunteer as dependent variable. In the first model we take age, gender and day scholar as an independent variable. In second regression we take family income and family size model in addition while in third instead of family income we take satisfaction level, family size and religiosity. In our main regression, in regression four we examine all the aforementioned variables against the dependent variable and see what are the factors which influence the behavior of willingness to volunteer of individual students.

H1a hypothesis is rejected because gender shows a significant relationship gender and willingness to volunteer. If we are moving from female to male, the behavior of volunteering is positive. If we move from Female to Male the willingness to volunteer, there are 13% chances that the individual will be willing. Providing that male are likely to be 13% more willing to volunteer as compare to female as shown in table 5.

“income from the family” variable shows a significant relationship with the willingness to volunteer. The results show that if there is one unite increases in an average income of the family, there are 11% chances that the individual will be willing to volunteer. The variable is significant on 5% level of significance. That’s why H2a hypothesis is rejected, says that there is an insignificant relationship between income from the family and willingness to volunteer.

Day Scholar variable insignificant. It has not impact whether an individual hostilities or day scholar. Means that distance does not matter for willingness to volunteer. Based on these results H3a hypothesis is accepted which means that if a person lives away from home or near home his/her willingness to volunteer will not be affected. Family size shows a significant relationship with the willingness to volunteer. Family size is significant at a 10% significance level. The result shows that if we increase one-unit family member then there 1.8% chances to increase in willingness to volunteer.

Religiosity shows a significant relationship with the willingness to volunteer and H4a is rejected. The results in the regression shows that if there is increase in one unit of religiosity, the chance of willingness to volunteer will increase by amount of 9.7%.

Satisfaction level shows an insignificant relationship with the willingness to volunteer provide that there is no impact of satisfaction level on a willingness to volunteer. That’s why H4a hypothesis is rejected.

Table 5: Result of Logistic Model for Willingness to Volunteering

Logistic Model For willingness to volunteering				
VARIABLES	Reg-1	Reg-2	Reg-3	Reg-4
Age	-0.0012	-0.0016	0.0027	0.0073
	(0.012)	(0.0129)	(0.0126)	0.0125

Gender	0.13562***	0.11436**	0.129450**	0.1392***
	(0.0547)	(0.0576)	(0.0544)	(.0544)
Day Scholar	0.05136	0.06848	0.07795	0.0703
	(0.055)	(0.0568)	(0.0572)	(0.0568)
Average family income		4.03e-06		0.1109***
		(0.0000)		0.0361
Family Size		0.014750	0.01552	0.0186*
		(0.0113)	(0.0115)	(0.0112)
Satisfaction Level			0.0301	0.0420
			(0.0301)	(0.0293)
Religiosity			0.09471*	0.0978*
			(0.0511)	(0.052)
Self-finance				
Constant	-1.505	-2.209	-7.246***	-7.24***
	(1.473)	(1.565)	(2.294)	(2.294)
Observation	251	251	251	251
Pseudo R2	0.0220	0.0309	0.0434	0.0774
Log likelihood	-138.31563	-137.05329	-135.27619	-130.47302

Source: Authors own calculations standard errors are in parentheses, whereas, ***, **, * indicates significance level of marginal effects at 1%, 5% & 10% level of significance, respectively.

VI. CONCLUSION

The result from this study provides some theoretical and managerial contribution within the field. A majority of studies has conducted for American and European countries on factors of donation and volunteerism but student's behaviors were not tested in this regards. This study analyzed the student's behaviors in the context of willingness to monetary donations. This paper provides some key factors for individual students affecting their behavior of monetary giving. There were 251 respondents were involved in this survey from using convenient sampling. The study can be generalized in a sense that Quaid-I-Azam University, Islamabad attracts the students from all region of the country and is known as Mini-Pakistan.

The very first finding is that we got a significant number of students who are willing to donate money and volunteer time for fundraising inside the University. The study found that gender has a significant role in the occurrence of willingness to give and volunteering. The study reveals that male students are more generous in monetary donation and time volunteering as compared to female students. Income of the family also plays a vital role in the occurrence of donations as well as willingness to volunteerism. The study found income of family highly effective factors on student's occurrence of money donation and time donation. The results also

conclude that hostelides give more money as compare to day scholar while volunteerism has no effect on day scholar/hostelides. The study also captured the effect of intrinsic factors i.e. religiosity and satisfaction level. Results indicate that religiosity has no impact on monetary donations while it is significant in volunteering. Satisfaction level showed a significant impact on student's behavior towards willingness to monetary donations. On the other hand, satisfied students are more willing to donate while religiosity has no impact on volunteerism.

A very important finding of the study is that extrinsic characteristics or demographic factors have a greater influence on the occurrence of monetary donations as compared to intrinsic factors which are consistent with the previous work [(Bryant *et al.*, 2003; Lee and Chang, 2007; Lee 2008)].

The study provides practical advice for charity marketers and campaigners. If we tap these factors which are affecting the willingness to donation behaviors of students, we can help numerous students which are suffering from financial problems during educational activities, which in turn contribute to the country's development in long run as a skilled labor.

Limitation of the paper is that data is collected from only two departments due to time constraint. Another limitation is that we did not measure time in terms of money to calculate the opportunity cost of giving. For further research, we can analyze the behavior of students in terms of discipline. That which discipline's students are more willing and generous as compare to other students.

REFERENCES

- 1) Abd Halim Bin Mohd Noor, N. A. M. I. b., Hamidah Muhd Irpanb, Hasan Bin Bahromb, Arifin Bin Md Salleh b, Abdul Rahim Bin Ridzuan, Hasan Bin Bahrom, Arifin Bin Md Salleh. (2015). Characteristic Affecting Charitable Donations Behavior: Empirical Evidence from Malaysia. *Procedia Economics and Finance*, 563 – 572.
- 2) Andreoni, J., Brown, E., & Rischall, I. (2003). Charitable giving by married couples who decides and why does it matter?. *Journal of human Resources*, 38(1), 111-133.
- 3) Andreoni, J., Payne, A. A., Smith, J., & Karp, D. (2016). Diversity and donations: The effect of religious and ethnic diversity on charitable giving. *Journal of Economic Behavior and Organization*, 128, 47–58. <https://doi.org/10.1016/j.jebo.2016.05.010>.
- 4) Apinunmahakul, A., Barham, V., & Devlin, R. A. (2009). Charitable giving, volunteering, and the paid labor market. *Nonprofit and Voluntary Sector Quarterly*, 38(1), 77-94.
- 5) Apinunmahakul, A., & Devlin, R. A. (2004). Charitable giving and charitable gambling: an empirical investigation. *National Tax Journal*, 67-88.
- 6) Auten, G. E., Cilke, J. M., & Randolph, W. C. (1992). The effects of tax reform on charitable contributions. *National Tax Journal*, 45(3), 267-290.
- 7) Auten, G., & Joulfaian, D. (1996). Charitable contributions and intergenerational transfers. *Journal of Public Economics*, 59(1), 55-68.
- 8) B.B. Schlegelmilch, A. Diamantopoulos, A. Love Characteristic affecting charitable donations: empirical evidence from Britain *Journal of Marketing Science* (1997), pp. 14-28.
- 9) Bekkers, R. (2003). Trust, accreditation, and philanthropy in the Netherlands. *Nonprofit and Voluntary Sector Quarterly*, 32(4), 596-615.
- 10) Bekkers, R., & De Graaf, N. D. (2006). Education and prosocial behavior. *Unpublished manuscript*.
- 11) Belfield, C. R., & Beney, A. P. (2000). What determines alumni generosity? Evidence for the UK. *Education Economics*, 8(1), 65-80.
- 12) Belfield, C. R., & Beney, A. P. (2000). What determines alumni generosity? Evidence for the UK. *Education Economics*, 8(1), 65-80.
- 13) Belfield, C., & Beney, A. (2000). What determines alumni generosity? Evidence for the UK. *Education Economics*, 8(1), 65-80.
- 14) Boenigk, S., & Mayr, M. L. (2016). The Happiness of Giving: Evidence from the German Socioeconomic Panel That Happier People Are More Generous. *Journal of Happiness Studies*, 17(5), 1825–1846. <https://doi.org/10.1007/s10902-015-9672-2>.
- 15) Brown, E., & Lankford, H. (1992). Gifts of money and gifts of time estimating the effects of tax prices and available time. *Journal of Public Economics*, 47(3), 321-341.

- 16) Browne, J. (2010). Securing a sustainable future for higher education: an independent review of higher education funding and student finance.
- 17) 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.
- 18) Buchan, N. R., Johnson, E. J., & Croson, R. T. (2006). Let's get personal: An international examination of the influence of communication, culture and social distance on other regarding preferences. *Journal of Economic Behavior & Organization*, 60(3), 373-398.
- 19) Cappellari, L., Ghinetti, P., & Turati, G. (2011). On time and money donations. *The Journal of Socio-Economics*, 40(6), 853-867.
- 20) Esser, H. (1996). What is wrong with 'variable sociology'? *European sociological review*, 12(2), 159-166.
- 21) Glenday, G., Gupta, A. K., & Pawlak, H. (1986). Tax incentives for personal charitable contributions. *The Review of Economics and Statistics*, 688-693.
- 22) Goldthorpe, J. H. (2001). Causation, statistics, and sociology. *European sociological review*, 17(1), 1-20.
- 23) Khan, A.S (2007). "Gender Issues in Higher Education in Pakistan", *The Bulletin of Education & Research*, 29(2): 43-57.
- 24) Kottasz, R. (2004). How should charitable organisations motivate young professionals to give philanthropically?. *International Journal of Nonprofit and Voluntary Sector Marketing*, 9(1), 9-27.
- 25) Kotler, P. (2000), "*Consumer market and consumer behavior*", *Principles of Marketing*, 8th ed., Prentice-Hall, Upper Saddle River, NJ.
- 26) 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.
- 27) Lwin, M., & Phau, I. (2010, July 2). Curtin University Library. Retrieved August 15, 2014, from Curtin Institutional Research Repository: http://espace.library.curtin.edu.au/cgi-bin/espace.pdf?file=/2010/08/18/file_1/144451.
- 28) Lwin, M., Phau, I., & Lim, A. (2013). Charitable Donations: empirical evidence from Brunei. *Asia-Pacific Journal of Business Administration*, 215-233.
- 29) Lwin, M., Phau, I., & Lim, A. (2014). An investigation of the characteristics of Australian charitable donors. *Journal of Nonprofit & Public Sector Marketing*, 26(4), 372-389.
- 30) M.Y. Awan, F. Hameed The Effect of Demographic, Socio-economic and Other Characteristics on Donations *Journal of Social Sciences* (2014), pp. 55-76
- 31) Midlarsky, E., & Hannah, M. E. (1989). The generous elderly: naturalistic studies of donations across the life span. *Psychology and aging*, 4(3), 346.
- 32) S.S. Alam, R. Mohd, B. Hisham Is religiosity an important determinant on Muslim consumer behaviour in Malaysia? *Journal of Islamic Marketing* (2011), pp. 83-96.
- 33) Schuyt, T., Smit, J., & Bekkers, R. (2004). Constructing a philanthropy-scale: Social responsibility and philanthropy. *Order*, 501, 5704.
- 34) Tella, A. (2007). The impact of motivation on student's academic achievement and learning outcomes in mathematics among secondary school students in Nigeria. *Eurasia Journal of Mathematics, Science & Technology Education*, 3(2), 149-156.
- 35) Yamauchi, N., & Yokoyama, S. (2005). *What determines individual giving and volunteering in Japan? An econometric analysis using the 2002 National Survey Data*. Paper presented at the 34th Arnova Conference, Washington, DC.
- 36) Yen, S. T. (2002). An econometric analysis of household donations in the USA. *Applied Economics Letters*, 9(13), 837-841.
- 37) Yu-Kang Lee, C.-T. C. (March 2008). Intrinsic or Extrinsic? Determinants Affecting Donation Behaviors. *International Journal of Educational Advancement*, 13-24.
- 38) Yavas, U., Riecken, G., & Parameswaran, R. (1981). Personality, organization-specific attitude, and socioeconomic correlates of charity giving behavior. *Journal of the Academy of Marketing Science*, 9(1-2), 52-65.