Informal Giving in Turkey

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Ali Çarkoğlu
Koç University
Istanbul, Turkey
carkoglu@ku.edu.tr

David Campbell
Binghamton University
Binghamton, New York, USA
dcamp@binghamton.edu

Selim Erdem Aytaç
Koç University
Istanbul, Turkey
saytac@ku.edu.tr

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As scholarly interest in philanthropy has grown, researchers have pursued country-level studies as a strategy for learning about the development of philanthropy as a social, political and economic phenomenon. Since 2015, for example, *Voluntas* the leading journal of global philanthropy and civil society; has published studies about philanthropy in China, Japan, and Mexico (Butcher Garcia-Colin & Santiago, 2016; Ishida & Okuyama, 2015; Zhou, 2015); two new edited volumes about global philanthropy have been published, the first organized by country, the second addressing, among other things, regional variations (Wiepking & Handy, 2016; Jung, Phillips & Harrow, 2016); and both the Charities Aid Foundation (2016) (https://www.cafonline.org/about-us/publications/2016-publications/caf-world-giving-index-2016) and the Hudson Institute (2015) (https://www.hudson.org/research/11363-index-of-philanthropic-freedom-2015) published country-specific philanthropy data. These researchers treat philanthropy as a global phenomenon, which can be analyzed and understood in the context of individual countries or regions. They approach philanthropy, for the most part in terms of the engagement of individual philanthropists with non-governmental and civil society actors. As such, it emphasizes the role of philanthropy as a primary source of funding for private efforts advancing public goods through organizations. In this way, researchers have studied philanthropy in terms of its relationship to civil society.

The conceptualization of philanthropy as involving giving to organizations de-emphasizes other forms of giving, specifically, giving directly to individuals in need. Giving to people in need is the focus of this paper, and we use the term "informal giving" to refer to it because the phenomenon includes giving to friends, neighbors and other individuals with whom people relate more informally than they do with the organizations to which they donate. Giving

directly to those in need has received increasing attention as a dimension of philanthropy. For example, recent country-specific studies have described this form of giving in Sri Lanka (Osella, Stirrat & Widger, 2015), Mexico (Butcher Garcia-Colin & Santiago, 2016), South Africa (Everatt, Habib & Nyar, et al., 2005; Mottiar & Ngcoya, 2016) and Puerto Rico (Osili, Ackerman, Bergdoll, et. al., 2016). These studies provide a description of philanthropy in individual countries; informal giving is not their central focus. The editors of the recently published *Palgrave Handbook of Global Philanthropy* note this approach and identify informal giving as worthy of further study (Wiepking & Handy, 2016). A recent reconsideration of social origins theory, which seeks to account for the size and scope of both civil society and philanthropy in individual countries, also implies the need to explore informal giving in greater depth (Einholf, 2016). The author argues that social origins theory does not adequately account for the state of civil society and philanthropy in developing and poor countries. Consistent with this analysis, it is not surprising that country-level studies of philanthropy revealing high levels of giving to individuals come from developing and poor nations. These studies suggest the need for more in-depth analysis of informal giving.

To get at these issues, this paper explores informal giving as a discrete phenomenon (rather than as part of a country-specific study of the state of philanthropy). We study this phenomenon, in Turkey, a developing country. Scholars have published little about the practice of philanthropy in Turkey. As such, this paper deepens our understanding of Turkish philanthropy in general, and informal giving as a phenomenon. We consider the following questions:

1. What is the extent of direct giving to individuals in need in Turkey?
2. What is the demographics of that giving (who gives)?

3. What accounts for that giving?
4. What are the implications of the giving to individuals in need in Turkey for social origins theory and our understanding of philanthropy generally?

COUNTRY-SPECIFIC STUDIES OF PHILANTHROPY

Scholars of philanthropy have devoted considerable attention to two related questions: What motivates individual giving? And, how does giving behavior vary across countries? Work on the former continues and is well summarized in two recent studies (Bekkers & Wiepking, 2011a, 2011b). These motivational studies are country-specific but tend to focus narrowly on the demographics of giving. The latter question has also received considerable attention; however, this work tends to be more broad-based, sometimes addressing demographics, but also the relationship between those who give (donors and institutional funders) and government and civil society entities. These country-specific studies of philanthropy are the focus of this paper and frame our consideration of informal giving.

Recent country-specific studies have added considerably to our understanding of philanthropy as a phenomenon. This work falls into three broad categories: edited volumes, analyzing philanthropy across countries; articles in *Voluntas*; and survey research compiled by think tank organizations, such as the Charities Aid Foundation. These resources have several characteristics in common. Each includes data distinguished by country, information either about individual giving in those countries or country-specific legal or regulatory conditions for giving, and each focuses on giving to civil society or non-governmental organizations.

The *Palgrave Handbook of Global Philanthropy* (2016), for example, includes chapters on 26 countries. The editors define its goal as addressing "why do people voluntarily give away

some of their own financial resources to benefit the public good?" (p. 4) and "why do people in one country give more frequently and generously to the nonprofit organization than individuals in another country?" (p. 5). The *Routledge Companion to Philanthropy* (2016), while less focused on country-specific experiences, is also global in nature, and interested in philanthropy as the giving of "private resources for public purposes" (p. 7). Both emphasize philanthropy as creating public good through organizations, as opposed to direct assistance to individuals in need. Country-specific studies in *Voluntas* have a similar emphasis. Recent articles on giving behavior focus on giving to organizations, either by individuals or institutions, in Israel (Mano, 2015), China (Zhou, 2015) the Netherlands and United States (Beldad, Gosselt, Hegner, et al., 2015) and Japan (Ishida & Okuyama, 2015; Taniguchi & Marshall, 2014). An additional paper examined individual giving in Mexico, analyzing both formal and informal approaches (Butcher Garcia-Colin & Santiago, 2016).

As noted earlier, two think tanks, the Hudson Institute and the Charities Aid Foundation have also considered philanthropy at the country level. The Hudson Institute uses its Index of Philanthropic Freedom to report on conditions facilitating giving in individual countries; that is the extent to which governments encourage or impede philanthropic giving. Its definition of philanthropy also defines giving as giving to organizations (Hudson Institute, 2016). Similarly, The Charities Aid Foundation publishes country level information about philanthropy, through its World Giving Index (Charities Aid Foundation, 2016). Its approach is different from the Hudson Institute and other country-specific researchers in that it asks about two kinds of activities, donating money to a charitable organization and engaging in helping behavior toward an individual. It uses data from surveys by the Gallup organization collected from nearly every country in the world.

INFORMAL GIVING

The proliferation of country-specific studies of philanthropy has provided significant advances in our understanding of giving as a phenomenon, at the country level. However, as noted, this work has largely emphasized giving to organizations and the relationship between philanthropy and the development of civil society. At the same time, this work has hinted at another, related phenomenon, less well understood and less well studied: informal giving. The Charities Aid Foundation (*World Giving Index*, 2016) reports results in response to questions about giving to a stranger, across countries. The 2016 report indicates that more than 50% of people surveyed across the globe reported helping a stranger, in the month prior to the survey; the report also noted that this kind of giving was the most common among all people that year. At the same time, the "helping a stranger" definition is broad and imprecise, it describes helping behavior generally, and does not indicate the kind of help. Nonetheless, the attention provided to it by Charities Aid Foundation suggests limitations to defining philanthropy exclusively in terms of giving to institutions. Several country-specific studies of philanthropy or individual giving incorporate discussions of informal giving. Each study offers a distinct definition of informal giving, incorporating elements such as giving money, food, clothing or shelter; or giving to friends, neighbors, acquaintances or beggars. These studies begin to help us to understand informal giving as an element of philanthropy and why it exists in combination with and, in some cases, to a greater extent than giving to institutions.

Studies of four countries (Israel, Mexico, South Africa, Sri Lanka) and Puerto Rico (a United States territory) provide information about informal giving (Butcher Garcia-Colin & Sordo Ruz, 2015; Everatt, Habib & Nyar, et al., 2005; Osella, Stirrat & Widger, 2015; Osili,

Ackerman, Bergdoll, et. al., 2016.) Each study asks different questions and provides different kinds and amounts of information, based on the larger goals of each study. No one addresses informal giving exclusively. Table 1 summarizes key data from those studies. Several observations are noteworthy. The study from Mexico (Butcher Garcia-Colin & Sordo Ruz, 2016) indicates that informal giving is more prevalent than giving to non-governmental organizations. In the four studies providing specific data about informal levels (all but the Sri Lankan study), the minimum level of informal giving in the population was 42%, in Israel, and the maximum was 71% in Puerto Rico. Four of the five studies (Puerto Rico, Mexico, South Africa and Sri Lanka) describe different types of informal giving such as cash, food, clothing; housing and medicine; however, the categories vary by country. Each study defines the beneficiaries of informal giving differently. The Mexico study addresses friends and neighbors; the Puerto Rico study targets giving to neighbors or strangers; in the Sri Lanka survey, the focus is poor neighbors and beggars.

The data on informal giving raise two related questions: What accounts for high levels of informal giving in these countries? And, to what extent is informal giving an expression of philanthropy? Researchers have addressed these questions in several ways. Social origins theory argues that the role of philanthropy in individual countries reflects key features of those states, particularly, the amount of social welfare spending and the size of the nonprofit sector (Salamon & Anheier, 1998). The theory places countries into one of four categories based on how they fall on each of these two variables. One criticism of the theory is that this categorization fails to account for the experience of developing and poor countries (Einholf, 2016). This analysis is relevant to the discussion of informal giving because it suggests that one explanation for high levels of informal giving in poor and developing countries is that they have

less well developed nonprofit sectors and fewer options for giving to institutions. Einholf notes, for example, that "the probability of making a donation for a resident of a wealthy country is 69.6%, while the probability of making a donation in poorer countries is 51.8%" (p. 521).

As noted, most of the research on informal giving is part of larger studies of individual giving or philanthropy. As such, motivations for informal giving are not typically distinguished from motivations for formal giving. For example, several of the studies that report informal giving discuss the role religion plays in motivating giving, but it is unclear whether religious motivations affect individuals' decisions to give to people in need or to organizations (Butcher Garcia-Colin & Sordo Ruz, 2015; Everatt, Habib & Nyar et al., 2005; Osella, Stirrat & Widger, 2015). Nonetheless, two of the studies, from Mexico and Puerto Rico, note that lack of trust inhibits giving to non-governmental organizations (Butcher Garcia-Colin & Sordo Ruz, 2015; Osili, Ackerman, Bergdoll, et. al., 2016).

Table 1: Summary of Recent Research on Informal Giving

Country	Authors (year)	Key Informal Giving Data

Mexico	Butcher Garcia-Colin & Sordo Ruz (2015)	• 63% of survey respondents gave to friends or neighbors.
		• Types of informal giving reported
		  • Clothing 52%
		  • Money 51%
		  • Food 46%
		  • Medicine 26%
		  • Shelter 11%

Puerto Rico	Osili, Ackerman, Bergdoll et al. (2016)	• 71% of survey respondents gave to neighbors or strangers
		• Types of informal giving:
		  • Cash 71%
		  • Food 46%
		  • Clothing 46%
		  • Transportation 10%
		  • Shelter 8%

South Africa	Everatt, Habib & Nyar et al. (2005)	• Types of informal giving
		  • 55% money, food or goods to non-household family members
		  • Money to someone asking for help 45%
		  • Goods, food or clothes 31%

Israel	Katz & Greenspan (2016)	• 42-46% of respondents in three surveys (1997, 2006, 2008) report informal giving.
Sri Lanka	Osella, Stirrat & Widger (2015)	• Survey results described, not quantified. • Survey results report giving to beggars and poor neighbors. • "Much charity in Colombo is informal, a matter of individual giving directly to the poor, who, for example, congregate around shrines, temples, churches, and mosques. Gifts of money or food to poor people begging on the doorstep or to poor relations are the most frequent forms of charity" (p. 142).

CIVIL SOCIETY ACTIVITY AND PHILANTHROPY IN TURKEY

The literature on philanthropy in Turkey is very limited with only a handful of relatively recent contributions. In comparison, the larger topic of civil society in modern Turkey has received considerably more attention primarily within the general framework of democratization. The roots of a civil society that is associated with "public opinion, freedom of association, and freedom of the press" can be traced back to late Ottoman Empire of the 19th century (Toprak, 1996, 90). Although a legal framework for associational activity was a late comer to the Empire the religious and philanthropic foundations, or the *waqfs*, had already been the essential features of the Ottoman civic life (Bianchi, 1984; Çizakça, 2000, 2006). The new Republican regime founded in 1923 inherited both the ever present tradition of philanthropy and the legal presence of associational life, as well as the heavy-handed state tradition from the Ottomans.[1] In an early evaluation of the civil society concept for the case of the Ottoman Empire, Mardin (1969, 279) argues that despite the presence of waqfs and late coming associational activity "there were no institutional political privileges and immunities…all Ottoman citizens stood in direct rather than a mediated relationship to supreme authority." Hence no civil society existed in the Empire. The state had a self-ascribed right to define the state interest independent from its citizenry and has remained suspicious of particularistic interests voiced in the civic arena (Heper, 1985; Kalaycıoğlu and Sarıbay, 2000; Özbudun, 2003)[2].

Given this historical background and resulting state tradition, the discussion on civil society in Turkey has evolved around the political side of civil society participation. The

[1] For a comprehensive evaluation of the developments in waqfs during the Republican period see Zencirci (2015). Also see Aydın (2006), Çarkoğlu (2006) as well as Çarkoğlu and Aytaç (2016).

[2] Refer to Aydın (2005), Doyle (2016), Çakmaklı (2017), Jalali (2002), Kaya (2017), Keyman (2005), Kubicek (2002), Morvaridi (2013), Seçkinelgin (2004), Sunar (1975, 1997), Walton (2013) and Yılmaz (2005) for different perspectives on civil society in modern Turkey.

emerging emphasis in this literature was on the heavy hand of the state, or the intolerant and conflicting attitudes displayed by the political elite as impediments to a free and lively civil society in Turkey (Altan-Olcay and İçduygu, 2012; Kalaycıoğlu, 2001; Keyman and İçduygu, 2003, 2011; Şimşek, 2004; Toros, 2007). Only a handful of studies on civil society in Turkey have been able to analyze empirical data at the individual level (Çarkoğlu and Cenker, 2011; Esmer, 1999; Kalaycıoğlu, 2001; Tessler and Altınoğlu, 2004; Bikmen and Zincir, 2006)[3]. This, in turn, means that both the country level trends in civil society involvement and their determinants together with individual level explanations of giving behavior largely remain unaccounted for. Short of a general picture against which the in-depth studies based on a few influential civil society organizations can be contested, many studies on civil society in Turkey seem to generalize on the basis of a limited number of observations concerning civil society organizations (Keyman, and İçduygu, 2003; Kadıoğlu, 2005).

In a recent paper, we have reported on formal giving in Turkey, that is, giving by individuals to civil society organizations (Çarkoğlu, Campbell & Aytaç, In press). In that paper, we noted that just under 13% of Turkish citizens reported making donations in 2015, down from 18% in 2004. The greatest determinant of giving is household income. Other factors that make

[3] Karaman and Aras (2000); Keyman and İçduygu (2003); Ocaklı (2016), Şimşek (2004) and Zencirci (2015) provide the numbers of active civil society organizations in Turkey at the time of their articles. Kalaycıoğlu (2001) compares the level of associational activity in Turkey to the levels in middle and high income countries. He relies on descriptive data, and notes that the level of associational activity in Turkey is similar to Southern European countries such as Spain and Portugal. The analysis of the Third Sector Foundation (TÜSEV) in Turkey (2006, 2016) provides a comprehensive study on civil society in Turkey (see http://www.tusev.org.tr/content/detail.aspx?cn=236&c=73). Kalaycıoğlu (2002) examines state - civil society relations in Turkey in a detailed fashion and provides a detailed estimate of the total number of civil society organizations in Turkey, which lags far behind the selected cases of consolidated democracies. Kalaycıoğlu reports that associational membership in Turkey based on World Values Survey of 1997 is about 7% of the voting age population; a figure reminiscent of Çarkoğlu (2006), Çarkoğlu and Cenker (2011) and Çarkoğlu and Aytaç (2016). Based on descriptive data he asserts that low interpersonal trust and social tolerance level in the country appear responsible for this low figure.

a person more likely to donate include level of civic activism, age, years of education, living in a non-urban area and being male. Religious practice was significant in the 2004 data, but not in 2015. These data address questions similar to those asked in the country-specific studies described above. In this paper, we seek to deepen the picture of Turkish philanthropy by analyzing informal giving as well. This analysis is particularly important because informal giving, provided to relatives, neighbors and other needy people is the dominant form of giving the country. We use the Turkish Third Sector Foundation (Türkiye Üçüncü Sektör Vakfı-TÜSEV) funded philanthropy research data from 2004 and 2015. Since the same questions were used in both 2004 as well as 2015, can compare and contextualize the findings 11 years apart.

RESEARCH METHODS

Our data for 2004 comes from face to face interviews of a nation-wide representative sample of 1,536 people in Turkey conducted in February and March of 2004. The survey was part of a larger study of philanthropy in Turkey carried out by the Third Sector Foundation of Turkey (Türkiye Üçüncü Sektör Vakfı-TÜSEV) with financial support from the Ford Foundation. For descriptive details of the study see Bikmen and Zincir's (2006) edited volume; the chapter by Çarkoğlu (2006) provides the measurement details of the relevant independent variables in analyses together with the sampling procedure adopted for the data collection. Since residents of urban areas were over-sampled the results reported below are all weighted to reveal nation-wide trends.

The 2015 survey was conducted face-to-face with 2,495 respondents from the 68 provinces of Turkey. The sampling procedure uses the Turkish Statistical Institute's (TUIK) NUTS-2 regions. The target sample was distributed according to each region's share of urban and rural population in accordance with current records of the Address Based Population

Registration System (ADNKS). We used TUIK's block data with block size set at 400 residents. We targeted twenty voters to be reached from each block and allowed no substitutions. To ensure representativeness, we used the probability proportionate to population size (PPPS) principle in distributing the blocks to NUTS-2 regions. Surveyors carried out up to three visits for each of the 20 addresses with the expectation that approximately 50% of the addresses would have a completed interview. In some rural areas where TUIK was unable to provide addresses we contacted the leader (*muhtar*) of the village and obtained 20 addresses in a systematic random sample selection from the list of households in the village. We selected interviewees from each household by lottery, based on the names provided of those over 18 years in each household. If for any reason the selected individual could not respond to our questions in our first visit, then we visited the same household up to three additional times until we were able to conduct a successful interview. If we were not able to conduct an interview after three attempts, we then dropped the household from the sample and did not seek a substitution. We contracted with a research firm to conduct the survey interviews; they collected the survey data between and August and November 2015.

The main characteristics of the 2004 and 2015 survey respondents are presented in Table 2. The two surveys are 11 years apart, and sample characteristics reflect changes in the structure of Turkish society over this period. About half of the respondents in both surveys, with a slight difference (50.2% in 2015, 49.4% in 2004) were women, and more than two-thirds were married. Married respondents were 73% in 2004; in 2015 it dropped to 67%. Average age increased by two years; in 2004 half of the sample was below the age of 37, in 2015 the median age was 36. The average number of people residing in the households was 4.3 in 2004, and dropped to 3.5 in

2015. In other words, the average household size in Turkey shrank by around one person (0.8) in the last 11 years.

One of the most significant differences between the two samples was the education level of the respondents. In 2004, the proportion of university graduates was 7.5% whereas by 2015 it had almost doubled to 14.8%. Parallel to the rise in the education level, the proportion of adults with an education of primary school or less dropped from 60% in 2004 to 39.5% in 2015. These data significantly overlap with official statistics. According to the latest TURKSTAT data published in 2014, the proportion of university graduates over 18 was 15%, and those with primary school education or less was 38.4%. The proportion of urban population, defined in the sampling framework as the population living within the municipality borders, increased to 81.2% in 2014 from 65% in 2004. Respondents who reported being able to speak Kurdish increased from 12.6% to 14.8% during the same period.

Table 2: Descriptive Statistics for Variables Used

	2015				2004			
	Min.	Max.	Mean	Std. Dev.	Min.	Max.	Mean	Std. Dev.
Sex (Women=1)	0,0	1,0	0,50	0,50	0,0	1,0	0,49	0,50
Age	18,0	89,0	41,6	16,2	18,0	84,0	39,4	14,8
Education in years	0,0	15,0	7,96	4,41	0,0	15,0	6,83	3,92
DV for married respondents	0,00	1,00	0,67	0,47	0,00	1,00	0,65	0,48
DV for urban dwellers	0,0	1,0	0,81	0,39	0,0	1,0	0,73	0,45
Number of persons in the household	1,0	15,0	3,49	1,77	1,0	21,0	4,32	2,38
DV for Kurdish speakers	0,0	1,0	0,15	0,36	0,0	1,0	0,13	0,33
Household Income (Log)	0,00	4,30	3,16	0,33	2,00	3,88	2,69	0,34
Religious practice (0 to 5)	0,0	5,0	3,80	1,72	0,0	5,0	2,54	1,90
Present economic conditions are good (DV)	0,0	1,0	0,29	0,45	0,0	1,0	0,32	0,47
Most people can be trusted (DV)	0,0	1,0	0,10	0,30	0,0	1,0	0,12	0,33
Civic activism (0 to 3)	0,0	3,0	0,87	0,86	0,0	3,0	0,78	1,00
Trust in institutions (0 to 100)	0,0	100,0	61,0	18,8	0,0	100,0	53,5	17,7
Formal donation-CAF	0,0	1,0	0,12	0,32				
Volunteering-CAF	0,0	1,0	0,06	0,23				
Helping others-CAF	0,0	1,0	0,29	0,46				
Making donations	0,0	1,0	0,13	0,33	0,0	1,0	0,18	0,39
Volunteering	0,00	1,00	0,08	0,27	0,00	1,00	0,06	0,24
Direct aid to the needy relatives, neighbors or others	0,0	1,0	0,34	0,47	0,0	1,0	0,44	0,50

Respondents in both surveys were asked to report their monthly total household income including all wages, salaries, retirement benefits, interest, rent and any other type of income for the last six months. The average monthly household income in the samples was 675 TL in 2004 and 1,739 TL in 2015. Based on the number of people living in a household, per capita income almost tripled in current (nominal) prices from 2004 to 2015, increasing from 219 TL to 659 TL. When converted to USD from the exchange rate at the time of the fieldwork, in 2004 the

household income was 511 USD whereas in 2015 it was 602 USD (17.8% increase). Per capita household income increased from 166 USD in 2004 to 228 USD in 2015 (37.3% increase). With the decrease of the average population in households, per capita household income grew by 37%. Thus from 2004 to 2015, the total household income of our sample increased 2.6 times in Turkish Liras and 18% in USD. Considering the decrease in the number of people living in a household, per capita household income increased by three times and 37% in current USD. Household income information collected through household surveys can be understated. There are various reasons, but especially those with high incomes who generate a significant portion of their income through unregistered activities have a tendency to understate the true amounts in such surveys.

In comparing the household income of both samples from 2004 and 2015, we need to take into consideration whether the income change observed in the past 11 years corresponds to a real increase in income when inflation is also accounted for. Bearing in mind the dates of the fieldwork and that the respondents were asked to consider the previous six months in their responses, we can take December 2003 and July 2015 as the basis for the 2004 and 2015 household surveys. According to CBRT inflation data, a commodity basket worth 100 TL in December 2003 costs 249.38 TL in July 2015.4 Therefore, 1TL with current prices in December 2003 corresponds to around 2.49 TL in July 2015 in current prices. Following this logic, we can argue that if the per capita household income of 219 TL calculated in 2004 current prices reaches 546 TL (219 x 2.4938 = 546TL) in 2015 current prices, then there has been no change in real incomes. Only changes above this level can be considered as real income growth. Accordingly, as the calculated household income per capita in 2015 was 659 TL, compared to 2004 we observe an actual increase in the income of 20.7%.

[4]This calculation was made by CBRT inflation calculator (www.tcmb.gov.tr).

In sum, over the 11 years between 2004 and 2015, the population of Turkey grew a bit older and became more educated with a relatively higher income. The proportion of citizens living in urban areas grew significantly while the average number of residents in a household decreased. The changes apparent between the 2004 and 2015 samples can be perceived as a product of developments in the Turkish society over the last 11 years.

FINDINGS

Characteristics of Informal Giving

In order to identify the proportion of Turkish citizens who have directly donated to those in need, we asked the respondents whether they had donated to a relative, neighbor or any other person in need over the last year in cash or in any other way such as food, clothing, fuel for heating. Around one-third of our sample (33%) gave a positive response to this question (see Table 3 below). The proportion of positive responses to the same question was 44% in 2004. A ten percentage-point decrease points to a significant drop in the prevalence of this behavior. Using simple cross tabulations, we observe that education and household income level are important factors. Those who give to people in need have higher education and income levels than those who do not. For example, 19% of the respondents who donate are university graduates while among those who do not donate, the proportion is 13%.

Respondents who said that they had given directly to those in need over the past year were then asked to whom they had given and whether these donations were in cash or in kind such as food, clothing, fuel for heating, etc. Of those who reported informal giving in the past year, 58% reported having donated to relatives, 40% to neighbors and 57% to other persons in need. Compared with 2004, the proportion of those donating to neighbors (among the group of respondents who donate) did not show much change while those who reported donating to

relatives and other people in need showed a significant increase. Within the total sample of respondents however, we see that from 2004 to 2015 aid to neighbors declined while aid to relatives increased and aid to other people in need remained stable. In other words, while the proportion of those who help someone in need over the past year decreased, among them, the proportion of those who helped others outside of family and neighbors increased. Although it is not surprising that the level of direct donations remains small and directed to relatives, the decrease in the percentage of givers suggests that this kind of giving has become less important. Nonetheless, the increase in donations to "others in need" seems notable.

In terms of the nature of donations made, in 2015 39% of those who reported donating to relatives gave cash, 35% gave food, 26% clothing and 7% fuel for heating. Compared to 2004, the incidence of direct aid to both relatives and neighbors has declined while aid to others in need has increased. We observe that in both years, relatives and others in need receive mostly cash aid while neighbors receive food aid. The relative frequency of different types of aid to relatives, neighbors and others in need appear to have not changed compared from 2004 to 2015.

Respondents who said that they had given directly to a person in need over the past year were then asked to state the estimated total value of their donations made to different groups (relatives, neighbors, others in need). The majority of the donors (56-70%) refrained from answering these questions while 15-25% estimated their donations to be below 50TL (approx. 17 USD and 15 Euros). We do not know why the respondents preferred not to answer this question. Hiding the information on the small amounts of donations or the difficulty in estimating the total sum of such irregular donations could be the reasons. It is also known that it is not common to reveal the financial value of such donations in the Turkish culture. Perhaps if donations had been

a significant portion of a family's budget, the attitude of refraining from such monetary estimations would probably have changed. As of 2015, such a tendency was not strong.

Overall, the amount of donations made to relatives was higher than to other groups. For instance, in 2015 while the proportion of those who gave to their relatives between 250TL to 1.000TL (85 USD-340 USD, 76 Euros-304 Euros) is 7.8%, 2.6% of the respondents gave the same amount to their neighbors and 4.9% gave to others in need. There are scarcely any individuals who donated above 1.000TL (340 USD and 304 Euros). When the estimated average worth of aid provided to different groups are expressed in 2015 current prices for both years we observe a significant decline from 2004 to 2015.

Table 3: Informal Aid Provision to the Needy, 2004-2015

	2015				**2004**			
	Have donated to a relative, neighbor or any other person in need over the last year in cash or in any other way such as food, clothing, fuel for heating, etc							
Total (%)	33.3				44.1			
	Food Aid	Clothing Aid	Cash Aid	Fuel for Heating Aid	Food Aid	Clothing Aid	Cash Aid	Fuel for Heating Aid
Relatives	11.7	8.7	13.0	2.2	14.1	9.7	18.4	
Neighbors	8.4	5.7	7.3	1.7	11.2	8.5	8.7	
Other needy people	11.7	9.5	13.3	2.1	11.5	7.3	11.7	
	% of those who provided …				% of those who provided …			
	(within the total sample)		(within those who provided aid)		(within the total sample)		(within those who provided aid)	
Aid to relatives	19.2		57.7		14.7		33.3	
Aid to neighbors	13.3		39.9		17.2		39.0	
Aid to other needy	18.9		56.9		18.5		41.9	
	Approximate average worth of aid provided to…*				Approximate average worth of aid provided to…*			
…relatives	283				537			
…neighbors	138				219			
…other needy	132				466			
* In current 2015 prices.								

Determinants of Informal Giving

Tables 4a-4d reports the details of the analysis for the determinants of different type of direct aid to relatives, neighbors and other people in need. One pattern that runs against theoretical expectations is that neither social capital nor trust in unknown people has a statistically significant impact on any type of aid provision to either relatives, neighbor or other people in need. We would expect trusting people to be more inclined to provide direct aid, but there appears no significant link between these two variables. The only one exception to this is observed in 2015 for cash aid to relatives, which appears to be negatively linked to trusting

unknown people. If an individual believes that most people can be trusted then his/her likelihood of providing cash aid to relatives actually declines instead of rises.

Given the major role Turkish and Kurdish ethnic identity plays in civic life in Turkey, we looked at differences in giving behavior between Kurdish and non-Kurdish speakers. Our results show no significant influence of Kurdish ethnic identity upon direct aid provision. In other words, Kurdish and non-Kurdish speakers are not different in their likelihood to provide direct aid to relatives, neighbors or other people in need. The gender gap also appears to be almost non-existent when it comes to direct aid provision. Only in 2004, we observe women to be more likely to provide food aid to relatives and this significant difference disappeared in 2015. For clothing aid or cash aid we observe no gender gap in both years. However, heating fuel aid provision was asked only in the 2015 study and men appear more likely to provide this type of aid to relatives and other needy persons; however, this effect does not hold up for providing assistance to neighbors.

Urban-rural differences do not appear for food or clothing aid at the traditional levels of significance and cash aid provision appears to be significantly less likely only in 2015 for the urban dwellers than rural ones. Provision of heating fuel appears less likely in 2015 for the relatives and neighbors but insignificantly different for the other people in need. In other words, heating fuel aid provision appears to be more a phenomenon among relatives and neighbors in the rural sector.

More educated people appear to be more likely to provide food, clothing or cash aid to either relatives, neighbors or other people in need but only for 2015. In 2004, only cash aid provision to neighbors appear to be influenced by education. People that are more educated appear to be more likely to provide heating fuel aid in 2015 not to relatives or neighbors but only

to other people in need. Household size also appear to be positively linked to informal direct aid provision to relatives, neighbors and other people in need. However, mostly these influences are only significant at unconventional levels of significance. Similarly, we observe that married people in 2004 were more likely to provide food aid to relatives and other people in need and more likely to provide cash aid to all three target populations in 2004. In 2015, being married makes one more likely to provide cash aid to only neighbors.

Household income is significant and has positive impact upon the likelihood of food aid provision to relatives and other people in need only in 2004. Provision of clothing aid is persistently and positively influenced by household income. The only exception is for the case of clothing aid provision for relatives in 2015. Cash aid and clothing provision are persistently and positively influenced by household income in both 2004 and 2015. The only exception here is the case of neighbors in 2004. Provision of fuel aid is not statistically significantly influenced by either income or evaluations of economic conditions. These subjective economic condition evaluations appear mostly significant for food, clothing as well as cash aid in both 2004 as well as 2015.

Table 4a. Determinants of Direct Aid (Food Aid) to Relatives, Neighbors and Other People in Need

	Food Aid																	
	2015									**2004**								
	Relatives			**Neighbors**			**Other needy**			**Relatives**			**Neighbors**			**Other needy**		
	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)
Sex (Women=1)	.19	.20	1.21	.22	.20	1.25	.00	1.00	1.00	.24	.24	1.27	**.50**	**.02**	**1.64**	.18	.40	1.20
Age	.01	.34	1.01	**.02**	**.00**	**1.02**	.01	.06	1.01	**.01**	**.05**	**1.01**	**.01**	**.05**	**1.01**	.01	.17	1.01
Education in years	**.06**	**.00**	**1.06**	**.06**	**.01**	**1.06**	**.06**	**.00**	**1.06**	.04	.11	1.04	.05	.08	1.05	.02	.49	1.02
DV for urban dwellers	-.04	.85	.97	-.38	.06	.68	.30	.14	1.35	-.09	.61	.91	.08	.68	1.08	.02	.90	1.02
DV for married respondents	.17	.31	1.18	.23	.25	1.25	.25	.15	1.28	**.46**	**.03**	**1.58**	.30	.18	1.35	**.44**	**.05**	**1.55**
Number of persons in the household	.08	.07	1.09	**.11**	**.03**	**1.12**	**.11**	**.02**	**1.11**	**.11**	**.00**	**1.11**	**.11**	**.00**	**1.12**	.06	.12	1.06
DV for Kurdish speakers	-.06	.81	.95	.20	.44	1.22	-.22	.36	.80	.34	.17	1.41	-.07	.81	.93	.07	.80	1.08
Household income (Log)	-.06	.80	.94	-.28	.27	.76	.11	.69	1.12	**.50**	**.05**	**1.65**	.10	.72	1.11	**.79**	**.00**	**2.21**
Religious practice (0 to 5)	.04	.32	1.04	.10	.06	1.11	.08	.07	1.09	.10	.06	1.10	.06	.27	1.06	.07	.25	1.07
Present economic conditions are good (DV)	**.75**	**.00**	**2.11**	**.66**	**.00**	**1.94**	**.49**	**.00**	**1.63**	**.81**	**.00**	**2.26**	**.81**	**.00**	**2.24**	**.90**	**.00**	**2.46**
Most people can be trusted (DV)	-.34	.20	.71	.05	.85	1.05	.00	.99	1.00	-.20	.42	.82	.21	.40	1.23	-.05	.86	.96
Civic activism (0 to 3)	.07	.41	1.07	.17	.06	1.19	**.19**	**.02**	**1.21**	**.17**	**.03**	**1.18**	**.19**	**.03**	**1.20**	**.20**	**.02**	**1.22**
Trust in institutions (0 to 100)	-.01	.08	.99	-.01	.14	.99	-.01	.08	.99	.00	.48	1.00	.00	.85	1.00	-.01	.34	.99
Constant	**-2.88**	**.00**	**.06**	**-3.43**	**.00**	**.03**	**-4.24**	**.00**	**.01**	**-5.36**	**.00**	**.00**	**-4.96**	**.00**	**.01**	**-5.84**	**.00**	**.00**
-2 Log likelihood	1381			1088			1350			1079			937			934		
Cox & Snell R Square	.022			.024			.026			.051			.037			.042		
Nagelkerke R Square	.042			.053			.049			.090			.072			.082		
Observed donors/volunteers/helpers	238			170			232			202			159			161		
Correctly predicted donors	0			0						2			0			0		
N	1861			1852			1856			1385			1386			1384		

Table 4b. Determinants of Direct Aid (Clothing Aid) to Relatives, Neighbors and Other People in Need

	Clothing Aid																	
	2015									**2004**								
	Relatives			**Neighbors**			**Other needy**			**Relatives**			**Neighbors**			**Other needy**		
	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)
Sex (Women=1)	.08	.62	1.09	.28	.16	1.32	.13	.43	1.14	.27	.26	1.31	.15	.54	1.17	.20	.46	1.22
Age	.01	.18	1.01	.00	.52	1.00	**.01**	**.03**	**1.01**	.01	.06	1.01	.01	.24	1.01	.01	.15	1.01
Education in years	**.08**	**.00**	**1.08**	**.08**	**.00**	**1.08**	**.08**	**.00**	**1.08**	.01	.68	1.01	.01	.82	1.01	.00	.92	1.00
DV for urban dwellers	-.16	.45	.85	-.31	.20	.73	.02	.92	1.02	.09	.66	1.10	.19	.42	1.20	.39	.14	1.48
DV for married respondents	.33	.09	1.40	.36	.12	1.43	.36	.06	1.44	.20	.40	1.22	.46	.09	1.58	.20	.46	1.22
Number of persons in the household	.08	.15	1.08	.01	.93	1.01	.10	.06	1.10	**.12**	**.00**	**1.13**	**.12**	**.00**	**1.13**	.03	.55	1.03
DV for Kurdish speakers	-.28	.33	.76	.09	.77	1.10	-.04	.87	.96	-.08	.79	.92	-.37	.30	.69	-.24	.56	.79
Household income (Log)	.90	.02	2.47	**1.00**	**.03**	**2.73**	**1.57**	**.00**	**4.82**	**.86**	**.00**	**2.37**	**.71**	**.03**	**2.03**	**1.44**	**.00**	**4.20**
Religious practice (0 to 5)	**.11**	**.04**	**1.11**	.11	.09	1.11	**.14**	**.01**	**1.15**	.03	.61	1.03	.05	.43	1.05	-.09	.20	.91
Present economic conditions are good (DV)	**.84**	**.00**	**2.32**	**.99**	**.00**	**2.69**	**.77**	**.00**	**2.17**	**.69**	**.00**	**2.00**	**.51**	**.01**	**1.67**	**.60**	**.01**	**1.81**
Most people can be trusted (DV)	-.37	.23	.69	.03	.91	1.03	.13	.62	1.14	.22	.41	1.24	.09	.77	1.09	-.41	.28	.66
Civic activism (0 to 3)	.08	.37	1.09	.11	.32	1.11	.11	.22	1.11	.14	.12	1.15	.09	.36	1.09	**.21**	**.05**	**1.24**
Trust in institutions (0 to 100)	**-.01**	**.00**	**.99**	-.01	.12	.99	**-.01**	**.00**	**.99**	.00	.72	1.00	.00	.75	1.00	.01	.35	1.01
Constant	**-6.46**	**.00**	**.00**	**-7.28**	**.00**	**.00**	**-9.13**	**.00**	**.00**	**-6.49**	**.00**	**.00**	**-6.09**	**.00**	**.00**	**-8.20**	**.00**	**.00**
-2 Log likelihood	1090			842			1137			842			768			650		
Cox & Snell R Square	.036			.030			.048			.033			.022			.037		
Nagelkerke R Square	.079			.078			.100			.070			.050			.092		
Observed donors/volunteers/helpers	175			122			188			136			116			97		
Correctly predicted donors	0			0			3			1			0			0		

N	1859			1853			1848			1385			1386			1384		

Table 4c. Determinants of Direct Aid (Cash Aid) to Relatives, Neighbors and Other People in Need

	Cash Aid																	
	2015									2004								
	Relatives			Neighbors			Other needy			Relatives			Neighbors			Other needy		
	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)
Sex (Women=1)	-.19	.20	.83	-.01	.94	.99	-.20	.15	.82	.19	.27	1.22	.11	.64	1.12	-.26	.22	.77
Age	**.02**	**.00**	**1.02**	**.02**	**.00**	**1.02**	**.01**	**.04**	**1.01**	.01	.37	1.01	.01	.07	1.01	.00	.48	1.00
Education in years	**.04**	**.04**	**1.04**	**.08**	**.00**	**1.09**	**.06**	**.00**	**1.06**	.02	.43	1.02	**.09**	**.00**	**1.10**	.05	.09	1.05
DV for urban dwellers	-.23	.18	.79	**-.45**	**.04**	**.64**	.28	.14	1.33	.07	.64	1.08	-.09	.70	.92	.17	.39	1.19
DV for married respondents	.20	.22	1.23	**.62**	**.01**	**1.86**	.24	.14	1.27	**.44**	**.02**	**1.55**	**.55**	**.04**	**1.73**	**.46**	**.04**	**1.59**
Number of persons in the household	**.11**	**.02**	**1.11**	.11	.07	1.12	.07	.10	1.07	-.02	.53	.98	**.12**	**.00**	**1.12**	-.01	.80	.99
DV for Kurdish speakers	-.03	.88	.97	-.51	.14	.60	.26	.22	1.29	.10	.67	1.11	.32	.28	1.38	-.15	.62	.86
Household income (Log)	**1.30**	**.00**	**3.66**	**.85**	**.05**	**2.35**	**.79**	**.02**	**2.19**	**.89**	**.00**	**2.44**	.32	.31	1.37	**1.04**	**.00**	**2.82**
Religious practice (0 to 5)	.06	.14	1.07	-.01	.92	.99	-.01	.84	.99	**.11**	**.01**	**1.12**	.02	.73	1.02	-.06	.31	.95
Present economic conditions are good (DV)	**.33**	**.03**	**1.39**	**.50**	**.01**	**1.64**	.02	.92	1.02	**.63**	**.00**	**1.88**	.25	.21	1.28	**.56**	**.00**	**1.76**
Most people can be trusted (DV)	**-.62**	**.03**	**.54**	-.29	.38	.75	-.19	.43	.83	.05	.81	1.05	-.06	.83	.94	.02	.95	1.02
Civic activism (0 to 3)	.06	.42	1.06	-.03	.76	.97	-.04	.58	.96	**.14**	**.04**	**1.15**	.15	.11	1.16	.16	.06	1.18
Trust in institutions (0 to 100)	-.01	.09	.99	.00	.91	1.00	.00	.53	1.00	.00	.31	1.00	.00	.94	1.00	.00	.45	1.00
Constant	**-7.27**	**.00**	**.00**	**-7.29**	**.00**	**.00**	**-5.96**	**.00**	**.00**	**-5.49**	**.00**	**.00**	**-5.63**	**.00**	**.00**	**-6.09**	**.00**	**.00**
-2 Log likelihood	1437			960			1461			1285			810			950		
Cox & Snell R Square	.035			.031			.023			.050			.026			.042		
Nagelkerke R Square	.062			.074			.041			.079			.057			.080		
Observed donors/volunteers/helpers	259			146			260			266			126			164		
Correctly predicted donors	0			0			0			5			0			1		
N	1865			1842			1853			1385			1386			1384		

Table 4d. Determinants of Direct Aid (Fuel for Heating Aid) to Relatives, Neighbors and Other People in Need

	Fuel for Heating Aid								
	2015								
	Relatives			**Neighbors**			**Other needy**		
	B	Sig.	Exp(B)	B	Sig.	Exp(B)	B	Sig.	Exp(B)
Sex (Women=1)	-1.00	.01	.37	-.28	.42	.76	**-.75**	**.04**	**.47**
Age	.01	.52	1.01	.00	.74	1.00	.00	.77	1.00
Education in years	.07	.11	1.07	.01	.87	1.01	**.11**	**.02**	**1.11**
DV for urban dwellers	-1.29	.00	.27	**-.75**	**.05**	**.47**	-.37	.35	.69
DV for married respondents	-.03	.94	.97	-.22	.56	.80	.78	.07	2.18
Number of persons in the household	.08	.39	1.09	.09	.33	1.10	**.25**	**.00**	**1.29**
DV for Kurdish speakers	-.07	.88	.93	.39	.40	1.48	.17	.71	1.19
Household income (Log)	-.25	.55	.78	.62	.38	1.86	-.19	.68	.83
Religious practice (0 to 5)	-.11	.20	.90	-.02	.85	.98	.00	.97	1.00
Present economic conditions are good (DV)	.10	.79	1.10	-.25	.54	.78	.28	.45	1.32
Most people can be trusted (DV)	-.40	.49	.67	-.02	.98	.98	-.01	.98	.99
Civic activism (0 to 3)	-.12	.49	.89	-.06	.75	.94	-.18	.34	.84
Trust in institutions (0 to 100)	-.01	.22	.99	.00	.94	1.00	.00	.80	1.00
Constant	-1.67	.29	.19	**-5.07**	**.04**	**.01**	**-4.77**	**.01**	**.01**
-2 Log likelihood	403			358			366		
Cox & Snell R Square	.018			.005			.016		
Nagelkerke R Square	.087			.030			.081		
Observed donors/volunteers/helpers	47			38			41		
Correctly predicted donors	0			0			0		
N	1843			1836			1836		

Table 5. Determinants of the Total Sum of Different Types of Aid Individuals Could Provide to Relatives, Neighbors and Other People in Need

	2015*						**2004****					
	Sum of Aids to Relatives		Sum of Aids to Neighbors		Sum of Aids to Other Needy		Sum of Aids to Relatives		Sum of Aids to Neighbors		Sum of Aids to Other Needy	
	B	Sig.	B	Sig.	B	Sig.	B	Sig.	B	Sig.	B	Sig.
Constant	-.36	.15	-.30	.14	**-.68**	**.01**	**-.93**	**.00**	**-.54**	**.01**	**-.83**	**.00**
Sex (Women=1)	-.02	.68	.02	.46	-.03	.48	.07	.19	.06	.17	.00	.94
Age	**.00**	**.01**	**.00**	**.01**	**.00**	**.01**	**.00**	**.04**	**.00**	**.02**	.00	.15
Education in years	**.02**	**.00**	**.02**	**.00**	**.02**	**.00**	.01	.25	**.01**	**.03**	.01	.29
DV for urban dwellers	-.08	.14	**-.10**	**.02**	.06	.28	.01	.87	.01	.76	.04	.35
DV for married respondents	.06	.16	.07	.06	**.09**	**.05**	**.12**	**.02**	**.09**	**.05**	**.10**	**.04**
Number of persons in the household	**.03**	**.03**	.02	.07	**.04**	**.01**	**.02**	**.01**	**.03**	**.00**	.01	.39
DV for Kurdish speakers	-.03	.64	.01	.87	.01	.83	.06	.43	.00	.99	-.01	.92
Household income (Log)	.13	.07	.06	.31	**.15**	**.04**	**.27**	**.00**	.09	.16	**.28**	**.00**
Religious practice (0 to 5)	.02	.18	.01	.19	.02	.16	**.03**	**.05**	.01	.42	-.01	.54
Present economic conditions are good (DV)	**.21**	**.00**	**.16**	**.00**	**.14**	**.00**	**.27**	**.00**	**.15**	**.00**	**.20**	**.00**
Most people can be trusted (DV)	-.13	.06	-.01	.79	-.01	.89	.01	.89	.03	.65	-.02	.69
Civic activism (0 to 3)	.02	.37	.02	.30	.02	.33	**.06**	**.01**	**.04**	**.03**	**.06**	**.01**
Trust in institutions (0 to 100)	**.00**	**.01**	.00	.24	.00	.13	.00	.95	.00	.93	.00	.75
Adjusted R Square	.03		.02		.03		.059		.032		.047	
Std. Error of the Estimate	.86		.70		.87		.79		.69		.71	

* Sum ranges between 0 to 4

** Sum ranges between 0 to 3

DISCUSSION

Several findings merit further discussion. First, it is important to compare our findings on informal giving with those from other developing countries. Although the studies cited earlier provide good information about informal giving practices in several developing countries, the questions asked in those studies do not consistently align with those we asked. Four studies allow for some direct comparison. In Israel, informal giving has ranged from 40-42% in three studies over the past twenty years (Katz & Greenspan, 2016), a level slightly higher than the 34% of Turks who reported informal giving in 2015, but lower than the 44% in the 2004 Turkish survey. Similarly, another Israeli study (Drezner, Greenspan, Katz, et al., 2017) reported that in 2015, 58.7% of Israelis have given to beggars, slightly higher than the 49.6% of Turks who reported this type of giving in 2015 (Çarkoğlu & Aytaç, 2016). A South African survey reported 45% such giving (Everatt, et al., 2005).

It is difficult to provide much interpretive context on the informal giving data, because so few studies report anything comparable from other countries. The best sources of comparison are the studies from Puerto Rico (which allows for comparison both in terms of giving targets and forms) and Mexico (which allows for comparison in terms of forms of giving). While the level of informal giving in Turkey in 2015 is only somewhat lower than levels in Israel; it is considerably lower than levels reported in the studies from Mexico and Puerto Rico. Of all Turks surveyed, informal giving levels to different types of people were low, when compared to Puerto Rico, 19% to relatives and 13% to neighbors, among Turks, and 26% and 41% respectively, among residents of Puerto Rico. The South African study only asked about giving to family members and the results of that survey were considerably higher (55%) than we found or the study from Puerto Rico (Everatt, et al, 2005). Turks who give informally, give much more to

family members than other groups, when compared respondents in the Puerto Rico study. Cash is the most popular form of giving among Puerto Ricans and Turks (in the 2015 study), followed by food, then clothing. In the Mexican study, clothing edged out cash as the most common form of direct giving (52.2% versus 51.2%, respectively). In all but one category, respondents from Puerto Rico had the highest proportion of informal giving, followed by Mexico, then Turkey. One aspect of Turkish giving behavior seems distinct from these other examples. An overwhelming majority of survey respondents indicated that they preferred giving directly to individuals (88%) as opposed to organizations (10%). By contrast, a large proportion of Mexican survey respondents indicated they give directly; however, many also reported giving through institutions, including religious organizations (40%), intermediary organizations (33%) and non-religious civil society organizations (30%). This difference suggests that there is more to understanding the inclination to give informally in Turkey than simply its status as a developing country. We explore this issues in further depth below.

The determinants of informal giving are somewhat consistent with our findings about formal giving, but with important differences. Four determinants are associated with an increased likelihood of giving, both formally and informally: years of education, age, marital status and income (for most types of informal giving). These findings are consistent with most other studies of giving behavior (Bekkers & Wiepking, 2011). The areas in which the likelihood of giving differs between the two groups are the more interesting. For example, while men are more likely to make formal donations, gender makes little difference in terms of informal giving, except that women are more likely to provide food assistance to neighbors and men more likely to provide fuel assistance to relatives and others in need, types of giving associated with traditional gender roles. In this way, informal giving appears to be a different kind of household

giving decision than formal giving. While those living outside of urban centers were more likely to make formal donations, this likelihood persists only for informal donations of cash. This result suggests that attitudes toward informal giving are comparable across urban and rural settings. Given that trust in others is not a significant giving determinant, one possible explanation for this result is a greater supply of institutions for urban residents to make cash donations.

Informal giving is much more prevalent in Turkey than formal giving to civil society organizations, 13% versus 33% in the 2015 survey. Notably, level of trust in people was not significant in determining the likelihood of formal or informal giving. Further, as one might expect, the level of trust in civic institutions was a significant predictor of formal giving, but not informal giving. Given that respondents help relatives, friends and others in need regardless of their level of trust in them, it seems that the inclination to give in this way is perhaps an aspect of culture. Some might argue that this result argues for the role religion plays in informal giving, but level of religious practice has shown mixed results as a determinant. It was significant in the 2004 survey of formal giving, but not significant in 2015. With respect to informal giving, the level of religious practice increased the likelihood of giving in a few settings, for clothing (all groups, 2015), food (to neighbors and others in need) and cash (2004, to relatives). The inconsistence of these results leaves unclear the role of religious practice in predicting informal giving. Also, given the low level of informal giving, relative to other countries, and the dominance of Islam in Turkey, it seems unlikely that level of religious practice, provides a sufficient explanation for informal giving behavior.

Finally, Einholf (2016) argues that social origins theory fails to account for the evolution of philanthropy in developing and poor countries. He notes that the likelihood of making

donations to civil society organizations in poor and developing countries is much lower than in those with high levels of development (51% versus 69%). The results from Turkey are broadly consistent with this perspective and it may account for a greater prevalence of informal than formal giving. As noted, 88% of respondents in our study preferred giving informally to giving to civil society organizations; and informal giving was more than 20% higher than formal giving. While a range of factors account for these differences, our results are consistent with Einholf's argument and suggests it is worth pursuing further.

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