

# **Attitudes Towards Giving and Giving Behavior in a Diverse Society: Learning from The Israeli Case**

Hagai Katz

The Guilford Glazer Faculty of Business and Management  
Ben-Gurion University of the Negev

Itay Greenspan

The Paul Baerwald School of Social Work and Social Welfare  
Hebrew University of Jerusalem, Jerusalem

Galia Feit

The Buchmann Faculty of Law  
Tel Aviv University

Noah D. Drezner

Teachers College, Columbia University

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## **Abstract**

## **Introduction**

In recent years, western nations in Europe and the United States have experienced a rise in Nationalism. Nationalism is a political ideology that combines communal identification with a nation and looks towards gaining and maintaining self-governance and full sovereignty, over a territory of historical significance, such as a homeland (Triandafyllidou, 1998; Smith 1981). Nationalism favors developing and maintaining a national identity based on shared characteristics such as culture, language, race, religion, political goals or a belief in a common ancestry (Triandafyllidou, 1998; Smith 1981). These shared identities often create insider and

outsider groups. Hallmarks of Nationalism are often concepts of self-determination, isolationism, and protectionism that stem from wanting to be free from unwanted outside interference.

While Nationalism is not a new phenomenon, for the last 75 years Western nations moved toward recognizing their shared economic and political interests leading to higher levels of cooperation and interconnectedness that became known as globalization (Robertson, 1992). However, a recent wave of populism and Nationalism has emerged. With the “Brexit” vote leading to the United Kingdom’s exit from the European Union, to Donald Trump’s “America First” campaign and unexpected election, to the near election of Marine Le Pen, and French embrace anti-globalization and anti-immigration policies, a potentially new political world order is emerging.

Some political scientists note that the reemergence of Nationalism is partially a swing-back response to growing social and cultural diversity needs and increasing migration movements globally (Holtug, Lippert-Rasmussen, & Læggaard, 2009). Faced with massive waves of immigration from the Middle East and Africa, European societies are confronting dramatic demographic changes, and are turning from culturally, religiously and linguistically homogenous societies into increasingly multicultural societies, where traditional and modern populations coexist. As these demographic changes occur and Nationalism takes hold interesting sociological questions come to the forefront. In this paper we explore one of them: **how do attitudes and actions around philanthropy and prosocial behaviors differ among different social groups in a highly Nationalist context?**

In order to explore this topic we look at the case of the State of Israel. Israel is an example of a heterogeneous society - culturally, linguistically and religiously, with a mix of modern and traditional ethnic and religious groups, which has an expansive array of philanthropic behaviors and activities. As the Israeli experience shows, in culturally and demographically diverse societies, attitudes towards giving inevitably diverge, resulting in varied patterns of giving behavior. We believe that the Israeli case can be an interesting case study of how diversity, cultural and religious differences, and political tensions affect and are affected by philanthropic behaviors such as giving, volunteering, associating in nonprofit organizations etc.

Thus, this paper is an exploratory analysis of the relations between ethnic-religious affiliations and trust, giving behaviors, attitudes and motivations in Israel, examining the differences between what has recently been termed as “the four tribes” in Israeli society (Rivlin, 2015).

## **Review of the literature**

### **Giving in Israel**

The widening wealth and income gap, and inequalities due to cutbacks in public financing in Israel, enhance the growing dependency on charitable giving as a fundamental pillar in financing social, cultural and environmental services.

Surprisingly though, there is a lack of consistent, comprehensive data on charitable giving in Israel. This lack of data puts Israel at a disadvantage in academic research, policy making, and in fundraising practice. To be sure, without a better understanding of the origins and destinations of voluntary gifts to support Israeli society, we lack the ability to engage in academic research on the cultures of giving in Israel. In addition, we cannot offer policy makers evidence-based recommendations to create incentives to increase philanthropic participation, and practitioners lack information that can help them create better strategies for their fundraising.

The data on giving patterns in Israel is grossly insufficient. While the Israeli Central Bureau of Statistics (CBS) inquires about the act of giving in its ongoing Social Survey, the data collected in that survey is minimal and does not allow for in-depth and nuanced analysis of this important prosocial behavior. Thorough surveys of giving relying on representative samples of the Israeli population were performed in the past by the Israeli Center for Third-sector Research (ICTR), but these have been discontinued. The last one – “Philanthropy in Israel” – was conducted almost 10 years ago in the year 2008 and published in 2011 (Haski-Leventhal, Yogev-Keren & Katz, 2011), but no other representative sample measuring levels of giving among individuals and households in Israel has been performed since then.

In light of this, the Institute for Law and Philanthropy (ILP) undertook the task of developing a database of Giving in Israel, both by encouraging the regulatory authorities to collect comprehensive data regularly and by re-launching regular studies and surveys of giving in Israel.

The data for the analysis below is taken from a survey of household and individual giving in Israel 2016 (Drezner, Greenspan, Katz, & Feit, 2017). This is one aspect of a multi-pronged research program, with the aim of generating a time series of data that will provide insights into the causes, patterns and manifestations of giving and other prosocial behaviors among individuals and households in Israeli society. Additionally, and for the first time, the study looks not only at the motivations, means, and preferred charitable causes, but also at attitudes

towards giving and how different factors and considerations guide individual and household giving.

Giving is one of the three main manifestations of prosocial behavior, or voluntary actions to help others. Payton (1988) notes that prosocial behavior includes volunteerism and participation in voluntary associations, in addition to the philanthropic giving. Economists further define philanthropic giving as a transfer of goods without expectation of financial return with its purpose being to “promote the well-being of humanity, to relieve suffering and improve quality of life through personal actions of generosity, compassion and financial support” (Anheier & List, 2005, p. 198).

Philanthropy can be spontaneous or planned, offered to an organization or to an individual person, in large amounts or miniscule micro-transfers, occasional or ongoing (Haski-Leventhal, Yogev-Keren & Katz, 2011). For this study, we defined giving as a voluntary act in which individuals, organizations, groups and foundations contribute cash or in-kind (services or goods) for the benefit of individuals, organizations or public bodies.

Individual and household giving play an important role in the funding of the nonprofit and civil society sector. In Israel, it is estimated that the share of individual charitable giving is approximately 70% of total local charitable giving. Moreover, individual and household giving is often viewed as an important expression of community spirit, social engagement, and civic virtue. Accordingly, giving in modern day Israel continues a long history of giving from the Jewish and Muslim traditions (Katz & Greenspan, 2015). Jewish tradition of *tzedakah* and Muslim tradition of *sadaqa* are viewed as important religious and community practice, a norm and a religious obligation (Lowenberg, 2001). However, giving is not merely a preserved tradition of the past. Giving took on new forms during modern Israeli history and has become an expected and accepted behavior in contemporary Israeli society (Gidron, Katz, Bar-Mor, Katan, Silber, & Telias, 2003; Haski-Leventhal & Kabalo, 2009; Katz & Greenspan, 2015; Silber & Rozenhek, 2000).

However, little research to date has looked at the patterns of giving behaviors of the diverse groups that comprise the Israeli society. In this paper, we offer – uniquely and for the first time – a comparative analysis of giving behaviors of different groups in Israeli society and their motivations, attitudes, and preferences for their philanthropy. Our analysis is based on the four tribes framework, as explained in the following section.

### **Population Diversity: The four tribes of Israeli society**

In 2015, recognizing, in part the nationalism within the State of Israel, the then newly-elected Israeli President, Reuven Rivlin, delivered a speech which has become known as “The Four Tribes speech” (Rivlin, 2015). In his speech, President Rivlin claimed that demographic shifts are taking place within the Israeli society; that these can no longer be dismissed, and should be acknowledged as “the new Israeli order” of the social and economic reality.

President Rivlin explained that the secular Jewish group will soon, no longer be the dominant majority and that school-aged-students’ demographics illustrate the trajectory of a society comprised of four relatively similar sized groups which President Rivlin referred to as the four tribes:

1. *Secular Jews*, which historically have been the majority in Israel;
2. *Arabs*, mostly Muslims with a Christian minority. Some identify themselves as Palestinian citizens of Israel trying to balance their multi-dimensional identities;
3. *Religious Jews (Dati)*, whom tend to be religiously observant yet integrated in state institutions (such as the military or academia) along with the secular majority. Most religious Jews are also known to strongly identify with the Zionist ideal of the Jewish nationality;
4. *Haredi Jews (Ultra-orthodox)* whom are strictly observant in terms of their level of religiosity and also tend to live in segregated communities and do not fully participate in Israeli institutions.

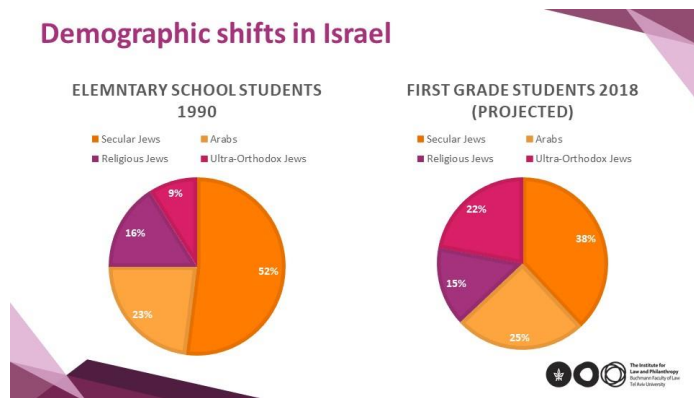
These different groups or tribes, that make up the picture of Israeli society, neglect to portray, as President Rivlin acknowledged, other significant differences or social divides such as the one between the Ashkenazi and Mizrahi ethnic Jewish groups or the one between the native-born and immigrants (either from former Soviet Union or Ethiopia). Further, there is no acknowledgement of the differences among communities within the Arab tribe in Israel.

Yet, portraying the demographic picture using the four tribes’ categorization was not an arbitrary decision. These four groups are indeed separated by four different official education streams with differing curricula and with few opportunities to encounter each other during childhood and even later on in life, in higher education institutions for example.

Figure 1 demonstrates the shift in demographics, as president Rivlin presented, according to the data from CBS, regarding school-aged-students in the four streams: The state-secular Hebrew stream, the state-religious stream, the Arabic language stream and the Ultra-orthodox stream. The first three are state funded and supervised while the fourth is state funded but only loosely regulated and its curricula raises continued political conflict due to its low level of basic

education on math, humanities, civics, English language and science (also known as common core studies).

*Figure 1 – Demographic shifts in Israel*



The separate educational streams is only one aspect of the discrepancy between the four tribes. They are equally different regarding values, cultures, lifestyle choices and forms of civil and political participation. These differences create gaps and civic and political tensions regarding the core identity of Israeli society. A partial illustration of these tensions for example is the issue of women’s visibility in the public domain.

Although it is mandatory for the Jewish citizens to enlist in the military upon turning 18 years old, while both the secular and religious tribes tend to assume this responsibility, the Ultra-orthodox Jews are mostly freed from this obligation according to an historical political decision. In recent years, this special arrangement for the Ultra-orthodox has been criticized and a preliminary reform has been adopted to incentivize the young men of the group to enlist to the military.

Regardless of criticism and doubt towards the reform, one of the consequences of this program has been the demand of the Ultra-orthodox community and its leaders to avoid serving side by side with women. These demands have been leading to the adoption of new military regulations that in some situations essentially exclude women of types of service they had traditionally been part of, and therefore generates gender inequality.

The exclusion of women from the public space due to demands of the Ultra-orthodox tribe is not only found in the military, in some places in Israel women are expected to sit at the back of the bus and in new academic programs where orthodox men study separately from women – women teachers are excluded from teaching these men. These principals and their practical outcomes do not resonate with the more liberal perceptions of the other tribes, especially - but not exclusively – with the more liberal secular tribe (Sachs & Reeves, 2017).

The portrayal of the four tribes resonates not only with the four streams of the education system and with the differing sets of values in reality, but also with similar distinctions traditionally used for research, especially regarding Arabs and the Ultra-orthodox which are considered as marginalized groups. Gila Stopler (2016), discusses the tensions between multiculturalism and liberalism, compares the status of marginalization of Ultra-orthodox Jews and Arabs in Israel. While both are considered non-liberal communities to some degree Stopler highlights that the differences in each of the groups' status may be understood in light of a weak liberal structure of the state and government.

Stopler shows that the Ultra-orthodox tribe is claiming not only cultural autonomy, but also aims to significantly change the liberal characteristics of society as a whole through strong political forces. In comparison, she claims, the Arab tribe is discriminated due to national security reasons but also due to inequality in budget allocation for a range of social needs such as employment, transportation, education, municipal development etc.

In his speech, President Rivlin acknowledges and emphasizes that the significant conflicting values and interests of the four tribes add to the social divide and hinder social cohesion. In his conclusion, Rivlin expressed his vision, a call for the political and social leaders to initiate programs to openly and collectively discuss the future of coexistence and to bridge, develop and promote a shared society where multiculturalism is a celebrated virtue. President Rivlin himself has taken action to promote and support inter-cultural programs among the four tribes under the motto and brand "Israeli Hope".

Sachs & Reeves (2017) note that President Rivlin sent a powerful message through his speech in which he elevated the two marginalized groups (Arabs and Ultra-orthodox) to equal footing with the secular Jews and the religious Jews, yet much work is needed in order to achieve the vision of shared society in which all tribes fairly share in the responsibility for the future of the Israeli peoplehood and society, and in its fruits.

### **Cultural, altitudinal and motivational drivers of giving**

This paper explores how identity within a highly nationalistic context with four distinct groups affects attitudes around philanthropy and other prosocial behaviors. How one's "self" affects philanthropic giving and more largely social participation has long been explored by scholars (Schervish & Havens, 1997). According to Schervish and Havens (1997) philanthropic giving is encouraged by five variables including communities of participation and frameworks of consciousness. In their definition of communities of participation Schervish and Havens include examples of formal and informal networks such as schools, soup kitchens, extended family, and neighbors, while frameworks of consciousness are a person's political ideology,

religious beliefs, and social concerns. These frameworks are beneficial when exploring how different communities or segments of society might choose to participate in prosocial behaviors. However, Schervish and Havens did not delve further into social identity and its impact on giving (Drezner & Huehls, 2014; Drezner, forthcoming).

### **Social identity theory and the identity-based motivation model**

Questions surrounding how group-identity is formed are the basis of significant discussions within the disciplines of psychology and sociology (Drezner & Huehls, 2014). Tajfel and Turner's (1979) Social Identity Theory is one foundational explanation of intergroup behavior. They theorized that people view their own identities based on in-groups and out-groups. In other words, we place ourselves in groups that can be compared with another group. Building upon Social Identity Theory, Turner, Hogg, Oakes, Reicher, and Werherell (1987) developed Self-Categorization Theory that suggests that these group identities can drive some behaviors, resulting in perceptions of individual identity and further behaviors. In other words, they postulate that when an identity category is "activated," a person is likely to treat others that share that identity better than those who have different identities.

Daphna Oyserman has developed and furthered the identity-based motivation (IBM) model in which people are motivated to act in identity-congruent ways (Oyserman & Destin, 2010; Oyserman & Markus, 1998). According to her model, both personal and social identities evoke identity-congruent behaviors. Individuals act in a way that aligns with salient social identities. She notes this is even more the case when they feel their identity might be threatened. Drezner and Huehls (2014) suggested that the IBM model can be used to explain identity-based philanthropic giving.

### **Trust and its relation to giving**

Trust is a pivotal variable affecting civic behavior (Gambetta, 1988; Fukuyama, 1995; Sztompka, 1999). It is considered a key predictor of social engagement, civic participation, nonprofit organization, and more (Jennings & Stoker, 2004; Newton, 2001; Putnam, 1993; Uslaner & Conley, 2003). However, the effect of trust must not be oversimplified, since in different contexts, different forms and types of trust may have different and sometimes adverse effects on civic behaviors. Fukuyama (1999) distinguishes between different radiuses of trust, defined as the circle of people among whom cooperative norms are operative. Similarly, Uslaner & Conley (2003) distinguish between generalized trust, characterized by a wide radius of trust, where one trusts people outside his own in-groups; and particularized trust where the radius of trust is narrow, limited to the members of one's in-group (James & Sykuta, 2004; Stolle, 2002). While generalized, wide radius trust is associated with positive social and



development outcomes, narrow particularized trust is associated with negative ones (Portes, 1998).

Generalized trust is particularly important in democratic societies because it expands the radius of "others" in the public, beyond the narrow circles of family and friends (Flanagan, 2003; Putnam, 1994), and is related to tendencies that constitute the core of democratic culture, such as pluralism and tolerance (Uslaner, 1999). Generalized trust is associated with bridging and linking social capital, which promote cooperation and development (Strier & Katz, 2016).

Particularized trust is typical to close groups and communities, and causes people to perceive the world in terms of 'us' and 'them' and to be entrenched inside their communities, trusting only people they know, thus limiting their actions and contributions only to people who belong to their reference or identification group (Rothstein & Uslaner, 2005). Consequently, the advantages of this trust are mainly local and do not contribute to the wide society (James & Sykuta, 2004), in that it promotes bonding social capital, which limits cooperation and carries negative economic and social outcomes (Strier & Katz, 2016).

Trust radiuses vary with key social variables. A prominent one is collectivism or individualism, since collectivist cultures are in-group and family centered (Triandis 2004) with strong in-group cohesion inhibiting the formation of truly general trust (Yamagishi & Yamagishi, 1994). Another variable is modernization, which spur social and cultural changes because education and knowledge widen cognitive horizons (Lerner, 1958; Inkeles, 1998), and erodes parochial world views and produces a more extended notion of a generalized "other" (Delhey, Newton, & Welzel, 2011). Prosperity levels too affect trust radius (Inglehart 1997; Inglehart and Welzel 2005). Poverty breeds distrust in strangers, while financial and physical security make people more trusting and cooperative, consequently broadens their trust radius (Banfield 1958; Gat 2008). Ethnic divides in heterogeneous societies too affect the radius of trust. Strong ethnic identifications may either cause withdrawal from civic participation or engaging to ethnically or culturally segregated organizations (Uslaner & Conley, 2003).

Trust in institutions can also be seen as an important part of generalized trust, or trust in others outside one's immediate in-groups. According to Putnam (1994), direct interactions between individuals who solve collective problems together foster social trust, which spills over into trust in government (see also Skocpol & Fiorina, 1999). Various studies show that confidence in institutions such as the government and the legal system is positively associated with generalized trust (Newton & Norris, 1999; Uslaner, 2003; Zmerli, Newton, & Montero, 2007). Trust in institutions is noted as an important factor affecting social engagement in young persons (Kelly, 2009; Torney-Purta, Barber, & Richardson, 2004). Interestingly, mistrust in

institutions can also spur civic participation by stimulating self-reliance (Brooks & Lewis, 2001; Goldfinch, Gauld, & Herbison, 2009; Kaase, 1999; Strier & Katz, 2016).

Finally, trust is important for the existence and success of nonprofit and charitable organizations (Tonkiss & Passey, 1999; Sargeant & Lee, 2004). Awareness of strong and visible voluntary organizations in society promotes individuals' faith in the benefits and reason of collective action (Wollebæk & Strømsnes, 2008). Giving money to a charity organization requires trust to circumvent the deterring effect of information asymmetries (Greiling, 2007). Tonkiss and Passey (1999) argue that nonprofit organizations relations with stakeholders are in fact governed by confidence, and that confidence is dependent on formalized arrangements rather than more generalized trust. In Chile, Torres-Moraga, Vásquez-Parraga and Barra (2010) found that while the organization's reputation and familiarity with the sector improve donor trust, perceived opportunism lowers it. According to Bekkers (2003), even a single report about opportunism can easily damage the reputation of the whole charity sector, and in particular the reputation of the specific organization in question. Sloan (2009) found that accountability ratings have a complex relationship with donations: while 'pass' ratings increase donations, 'did not pass' ratings had no significant effect.

**The main research question is thus, to what extent do philanthropic practices and attitudes differ or match among the four tribes in Israel?** More specifically, we wish to expose the configurations of trust, motivations and attitudes towards giving of the four tribes and how they are related to levels giving among these four groups. This is an exploratory analysis, in a double attempt – first to see if the four-tribe distinction holds when giving behavior is in question, and second to characterize the motivational and attitudinal profile of each tribe.

## **Methodology**

We conducted a national survey of individual-level philanthropic giving in Israel using a representative sample of the Israeli population (Drezner, Greenspan, Katz, & Feit, 2017). The survey was composed of 118 questions about attitudes towards and motivations for giving, giving behavior, organ donations, volunteering, social trust and socio-demographic variables. We relied on questionnaires used in the past by the Israeli Center for Third Sector Research (e.g., Haski-Leventhal, Yogev-Keren & Katz, 2011) with various additions and modifications. The questionnaire was pretested before the survey was fielded.

**Data collection:** The data were collected between March and April, 2016 through telephone interviews in Hebrew and in Arabic performed by the Cohen Institute for Public Opinion Research at Tel Aviv University. Individuals were contacted randomly over the phone

as many as four times for up to five days, and one additional call was made to individuals who refused to respond in the first contact. The procedures received ethics approval from the Institutional Review Board of Tel Aviv University.

**Sample characteristics:** The data was collected from a representative random sample of the adult population (18+) in Israel, both Jews and Arabs. The final sample included 614 respondents, representing a 31% response rate. Comparisons with the demographic makeup of the overall Israeli populations show that the sample is remarkably similar to the population it was drawn from. Regarding our key analytical component - the four tribes - the sample composition was 49% secular Jews (n=298), 21% religious Jews (n=129), 20% Arabs (n=122), and the rest 10% Haredi Jews (n=59). The socio-demographic composition of the sample is described in Table 1.

*Table 1 - Sample composition (N=614)*

		<b>% of total sample</b>
<b>The 4 “Tribes”</b>	<b>Arabs</b>	<b>20.1</b>
	<b>Secular Jews</b>	<b>49.0</b>
	<b>Religious Jews</b>	<b>21.2</b>
	<b>Haredi Jews</b>	<b>9.7</b>
Gender	Male	50.0
	Female	50.0
Age (average)		44.6
Education	Less than academic (Up to high school or professional training)	68.0
	Academic (BA or above)	32.0
Income	Below average	52.7
	Average	16.9
	Above average	30.4
Migration status	<i>Migrated after 1990</i>	9.1
	Native or migrated before 1990	90.9
Religion	Jewish	80.5
	Muslim	16.2
	Christian	1.6
	Druze	1.6

**Analytical procedure:** Our analysis is comprised of two steps: bivariate analysis using descriptive statistics and chi-square tests, and multivariate analysis using Correspondence Analysis (CA). For a brief introduction to CA, please see appendix 2.

First, we divide the sample into the four tribes as discussed above and test for differences in attitudes towards giving, motivations to give and trust among the four tribes. Second, to elicit the general picture that these differences draw, we performed a correspondence analysis (CA) using XLStat 2017. The primary goal of CA is to illustrate the most important relationships among the variables' response categories using a graphical representation, and the joint graphical display obtained can help in detecting structural relationships among the variable categories. CA is a versatile technique in part because no underlying distributional assumptions are required, thus accommodating any type of categorical variable and especially nominal variables for which few alternative analytical methods exist (Hoffman & Franke, 1986; Sourial et al., 2010).

We chose CA in order to try and expose the property-space of giving in Israel and uncover the configurations of attitudes and motivations that drive giving in the four tribes of Israeli society as they emerge from our survey. We chose CA over other commonly used exploratory multivariate techniques such as principal components analysis (PCA) or factor analysis (FA) because of the categorical nature of the variables in survey research such as the one we rely on. Furthermore, our aim of exploring *simultaneous* relationships between the variables justifies the employment of this approach. CA preserves the categorical nature of the variables since the analysis is conducted at the level of the response categories themselves rather than at the variable level. Thus, it helps to show how variables are related, not just that a relationship exists.

For the CA, we entered three groups of variables (motivations, attitudes, and trust), in an attempt to pinpoint the social and cultural drivers of the differences between the four tribes. We generated a contingency table (see Appendix 1), in which the columns are the four tribes, and the rows display the differences in (attitudinal and motivational) attributes across which we attempt to analyze the differences between the tribes. For the motivations, each row represents the share of respondents (in %) from each tribe who stated that a motivation “x” explains to a ‘large’ or ‘very large’ extent his or her drives to give. For the attitudes, each row represents the share of respondents from each tribe who stated that that they “agree” or “strongly agree” with that attitude. For the trust measures, each row represents the share of respondents from each tribe who stated that they somewhat or fully trust the said institution.

## Findings

The key finding is that as far as giving behavior and attitudes are concerned, the four tribes differ less than expected. All Israelis seem to espouse positive attitudes towards giving, and to demonstrate relatively high rates of giving. There were many similarities in modes and forms of giving, in the targets of giving, and in the tendency to give without much prior planning. However, there are also differences between the four tribes in various measurements in our study.

### PHASE 1: DESCRIPTIVE FINDINGS AND BIVARIATE ANALYSIS

**Level of giving:** A total of 77% of respondents in our sample reported making financial (61%) or in-kind (15%) donations to nonprofit organizations in the 12 months prior to the time of the survey. The lowest percent of donors are found among the Arab population (a little over 60%) while among the religious and Haredi Jews, giving rates topped at 86 and 88 percent respectively (Table 2). Annual amounts of giving were mostly low with an average of 297 NIS and a median annual giving of 408 NIS (\$85 and \$115 USD respectively). Most respondents (58.5%) gave up to 500 NIS only, fewer respondents (36%) gave between 500 and 5,000 NIS, and a very small percentage (5%) gave sums over 5,000 NIS, which equals to about \$1200 USD (Table 2).

*Table 2 - Levels of giving and percentage of donors, by 'Tribe'*

	% who donated	<u>Amount of giving (in NIS)</u>		
		Up to 500	501-5,000	5,001 and up
Arabs	60.7	52.4%	38.1%	9.5%
Jewish general	76.8	69.7%	29.0%	1.3%
Jewish Haredi	88.1	48.0%	36.0%	16.0%
Jewish religious	85.9	43.6%	50.0%	6.4%
<b>Total</b>	<b>76.6</b>	<b>58.5%</b>	<b>36.1%</b>	<b>5.4%</b>

*Note: NIS = New Israel Shekel (Israeli currency)*

In terms of division by 'tribe', we find that secular Jews had significantly lower levels of giving, with 70% of respondents in this group giving only up to 500 NIS (less than \$150 USD annually). Higher levels of giving of over \$1,000 annually were recorded among the Arabs and the Haredi Jews, with 9.5% and 16% placed in the highest category, respectively.

The four tribes did not display a clear pattern of differences in terms of their **attitudes towards giving**. The main visible results from the bivariate analysis in Table 3 suggest that the Arabs have both high positive and negative attitudes towards giving, the general Jewish population (secular) express relatively higher negative attitudes towards giving and lower positive attitudes compared with the other groups. For example, the view that it is important to help NGOs philanthropically is significantly lower among the general Jewish group compared to the three other ‘tribes’. They also express significantly higher negative attitude of feeling a little like sucker when donating (above 10% of respondents in this group).

*Table 3 - Attitudes towards giving, by ‘tribe’*

Agreement with the following statement:	(A)	(B) % Agreeing with statement	(C) group difference
6. It is important to help NPOs, because they depend on donations [Help_orgs]	Arabs	69.7	g
	Jewish general	53.9	
	Jewish Haredi	74.1	g
	Jewish religious	69.3	g
	<b>Total</b>	<b>62.3</b>	
7. You pay enough taxes, and so do not need to give [Tax_is_enough]	Arabs	32.2	h
	Jewish general	24.7	h
	Jewish Haredi	10.5	
	Jewish religious	20.6	
	<b>Total</b>	<b>24.0</b>	
8. Giving makes you feel a little like a "sucker" [Feel_sucker]	Arabs	7.4	
	Jewish general	10.6	a, h, r
	Jewish Haredi	1.7	
	Jewish religious	5.5	
	<b>Total</b>	<b>8.0</b>	
9. donations should be the main funding sources of NPOs [Donation_main]	Arabs	26.2	g
	Jewish general	11.9	
	Jewish Haredi	16.1	
	Jewish religious	23.4	
	<b>Total</b>		

	<b>Total</b>	<b>17.7</b>	
10. Giving makes you feel good about yourself [Warm_glow]	Arabs	95.1	g, r
	Jewish general	82.4	
	Jewish Haredi	89.8	
	Jewish religious	87.4	
	<b>Total</b>	<b>86.7</b>	
11. Thinking of giving to NPOs elicits negative feelings [Negative_feeling]	Arabs	25.4	h, r
	Jewish general	18.0	h, r
	Jewish Haredi	3.5	
	Jewish religious	10.2	
	<b>Total</b>	<b>16.4</b>	

Notes: (1) highlighted cells represent significantly higher levels of the measurement compared to the 'tribe' listed in the letter right of the cell. (2) Letters represent: a=Arabs, g= Jewish general, h= Jewish Haredi, r= Jewish Religious.

In terms of motivations to give, similar to the attitudinal measurements, the four tribes did not display a clear pattern of differences neither full similarities. The main visible line of divergence suggest that the Arab group differ in many cases from one or more of the Jewish groups (e.g., motivations 1,5,10-14) but no all-encompassing pattern exist. On four of the motivations [moral\_obligation, role\_model, feel\_good, social\_status], the Arab 'tribe' differed from all other three Jewish tribes, suggesting an ethnic/religious division line in the motivations to philanthropic giving. At the same time, on five other motivations, no group differences were observed among the four tribes (see Table 5).

**Table 4 - Motivations to give, by 'tribe'**

(A)	(B) %	(E) identifying group with motivation differences	
1. Because I was asked to give [Was_asked]	Arabs	18.0%	
	Jewish general	32.8%	
	Jewish Haredi	34.6%	
	Jewish religious	<b>29.9%</b>	<b>a</b>
	<b>Total</b>	<b>29.7%</b>	
Arabs	61.1%	g, r	

	Jewish general	10.4%	
4. Because it is a religious obligation	Jewish Haredi	67.3%	g, r
	Jewish religious	41.5%	G
	<b>Total</b>	<b>32.9%</b>	
	Arabs	90.0%	g, h, r
5. Because it is a moral obligation	Jewish general	67.6%	
	Jewish Haredi	79.6%	
	Jewish religious	77.5%	
	<b>Total</b>	<b>75.2%</b>	
	Arabs	26.7%	
6. Because my friends and relatives give	Jewish general	18.0%	
	Jewish Haredi	15.7%	
	Jewish religious	33.6%	g, h
	<b>Total</b>	<b>22.9%</b>	
	Arabs	35.6%	
8. To express gratitude to an organization or person who helped you	Jewish general	24.6%	
	Jewish Haredi	42.0%	g
	Jewish religious	37.8%	g
	<b>Total</b>	<b>31.5%</b>	
	Arabs	51.7%	g, h, r
10. To be a role model to others	Jewish general	29.3%	
	Jewish Haredi	17.7%	
	Jewish religious	28.0%	
	<b>Total</b>	<b>31.8%</b>	
	Arabs	36.7%	g
11. To support the work of your friends	Jewish general	20.0%	
	Jewish Haredi	25.5%	
	Jewish religious	23.7%	
	<b>Total</b>	<b>24.4%</b>	
	Arabs	97.8%	g, r
12. To help those who need help	Jewish general	88.4%	
	Jewish Haredi	92.7%	
	Jewish religious	92.5%	



	<b>Total</b>	<b>91.5%</b>	
13. To feel good about yourself	Arabs	95.6%	g, h, r
	Jewish general	67.1%	
	Jewish Haredi	57.4%	
	Jewish religious	71.7%	h
	<b>Total</b>	<b>72.1%</b>	
14. Because it fits your social status	Arabs	50.0%	g, h, r
	Jewish general	13.9%	
	Jewish Haredi	14.3%	
	Jewish religious	14.7%	
	<b>Total</b>	<b>20.7%</b>	
16. Because you can identify yourself in those who need help	Arabs	27.8%	
	Jewish general	34.2%	
	Jewish Haredi	37.3%	
	Jewish religious	41.0%	a, g
	<b>Total</b>	<b>34.9%</b>	

Note: highlighted cells represent significantly higher levels of the measurement compared to the 'tribe' listed in the letter right of the cell. Letters represent: a=Arabs, g= Jewish general, h= Jewish Haredi, r= Jewish Religious.

The following motivations had no differences between the four examined 'tribes' hence only their total values are presented.

**Table 5 - Motivations to give with no 'tribe' differences**

	<b>% Agreeing with statement</b>	<b>mean</b>	<b>SD</b>	<b>group differences</b>
<i>2. Because it shows that I'm part of the community</i>	<b>41.63%</b>	2.9	1.4	-
<i>3. Because I believe the organizations' work is important</i>	<b>79.49%</b>	4.1	1.1	-
<i>7. Because of government budget cuts on social issues</i>	<b>29.26%</b>	2.5	1.5	-
<i>9. To enjoy a tax return</i>	<b>2.51%</b>	1.3	0.7	-

15. Because if you don't give you won't  
get either **12.93%** 1.9 1.2 -

In terms of trust, we see a pattern of Arab distinctiveness in level of trust in family, neighbors and nonprofits compared to the other 3 tribes of the Jewish population. Surprisingly, trust in government was found to be comparatively low among all ‘tribes’. In fact, in mean terms, Arabs expressed the highest levels of trust in government among all group (Table 5).

*Table 6 - Trust in selected institutions, by ‘tribe’*

	By ‘tribe’	% Agreeing with statement	Mean (1-5)	SD	group difference
Your family [Family]	Arabs	60.7%	3.7	1.5	
	Jewish general	89.0%	4.5	0.9	a
	Jewish Haredi	87.5%	4.5	1.0	a
	Jewish religious	89.0%	4.5	0.9	a
	<b>Total</b>	83.0%	4.3	1.1	
Your neighbors [Neighbors]	Arabs	36.1%	2.9	1.4	
	Jewish general	48.5%	3.4	1.3	a
	Jewish Haredi	<b>75.9%</b>	<b>4.2</b>	1.0	a, g
	Jewish religious	61.9%	3.7	1.3	a
	<b>Total</b>	51.4%	3.5	1.3	
Government [Government]	Arabs	33.9%	2.6	1.5	
	Jewish general	15.7%	2.3	1.2	
	Jewish Haredi	16.4%	2.2	1.2	
	Jewish religious	16.9%	2.6	1.1	
	<b>Total</b>	<b>19.8%</b>	2.4	1.2	
Nonprofits [Nonprofits]	Arabs	33.3%	2.8	1.5	
	Jewish general	46.1%	3.4	1.1	a
	Jewish Haredi	56.1%	3.5	1.1	a
	Jewish religious	49.2%	3.4	1.1	a
	<b>Total</b>	45.0%	3.3	1.2	

*Note: highlighted cells represent significantly higher levels of the measurement compared to the ‘tribe’ listed in the letter right of the cell. Letters represent: a=Arabs, g=general Jewish, h=Haredi Jews, r=Religious Jews.*

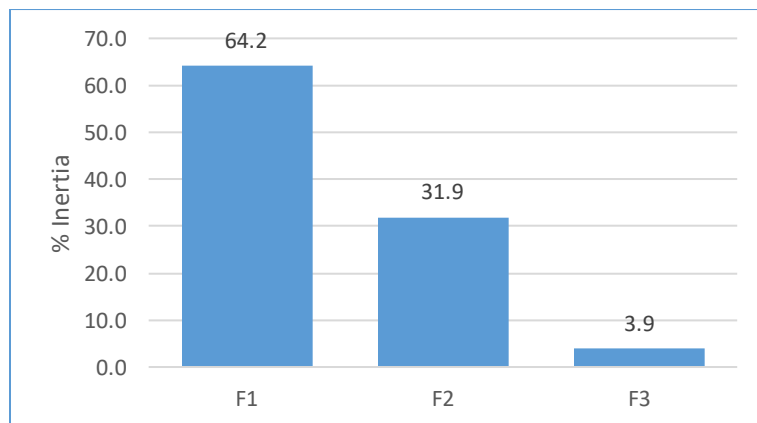
## PHASE 2: MULTIVARIATE ANALYSIS USING CORRESPONDENCE ANALYSIS

The multivariate analysis revealed a three-dimensional property space (see Table 6 and Figure 2). The first two dimensions capture most of the inertia in the analysis (96.1%), and therefore will be at the focus of our analysis below.

*Table 7 - Eigenvalues and percentages of inertia*

	F1	F2	F3
Eigenvalue (*1000)	1.099	0.545	0.067
Inertias (Goodman and Kruskal tau (%))	64.2	31.9	3.9
Cumulative %	64.2	96.1	100.0

*Figure 2 - Scree Plot*



The first axis (F1) is mostly defined by the following rows (Table 7): trust in the extended family (Trust[Family] - explaining 18.5% of the inertia of this axis), trust in neighbors (Trust[Neighbors] – 16.9% inertia), and being motivated by social obligations connected with one’s social status (Motive [Social\_obligation] – 14.4% inertia). These can be interpreted as characteristic of traditional and tight-knit communities, which are known to be characterized by lower radius of trust or particularized trust (Strier & Katz, 2015; Uslaner & Conley, 2003; Van Hoorn, 2015). Thus, we name this axis – The **Traditional Community Factor**. This factor also corresponds to characteristics of collectivist society.

The second axis (F2) is primarily defined by religious motivation to giving (Motive [Religious\_duty], explaining 61% of the inertia of this axis). Consequently, we name this axis

– The **Religiosity Factor**. These two factors – Traditional Community and Religiosity, emerge in our data as the prime drivers of differences in giving behavior between the four tribes.

The third axis (F3) is mostly associated with giving motivated by influence of significant others’ giving (Motive [Sig\_others\_give] - explaining 47.8% of the inertia of this axis), and an attitude that nonprofit organizations should be financed primarily by private donations. Given its small inertia (Table 6, Figure 2), we do not include it in our further analysis.

*Table 8 - Contributions (rows)*

	F1	F2	F3
Trust[Family]	<b>18.5%</b>	6.1%	0.1%
Trust[Neighbors]	<b>16.9%</b>	4.8%	0.0%
Motive[Social_obligation]	<b>14.4%</b>	0.3%	4.4%
Motive[Role_model]	<b>8.1%</b>	2.5%	0.0%
Trust[Nonprofits]	<b>7.6%</b>	0.0%	1.1%
Motive[Feel_good]	<b>7.4%</b>	3.9%	0.9%
Motive[Orgs_important]	<b>6.1%</b>	0.5%	2.7%
Motive[Was_asked]	<b>4.6%</b>	0.5%	2.8%
Motive[Religious_duty]	1.3%	<b>61.0%</b>	0.1%
Attitude[Tax_is_enough]	2.2%	<b>4.3%</b>	0.0%
Motive[Sig_others_give]	0.2%	0.4%	<b>47.8%</b>
Attitude[Donation_main]	0.7%	0.2%	<b>11.9%</b>
Motive[Part_community]	0.5%	0.3%	<b>7.8%</b>
Attitude[Identification]	2.5%	0.2%	<b>4.5%</b>

*Notes: (1) for explication of variable names please see Appendix 1. (2) this table only includes rows whose contribution to either one of the axes was above 4%.*

But how are the giving patterns of the different tribes affected by these factors, or in other words, how do they align along the two axes? The column contributions (Table 8) show that the location of the Arab respondents in the property space is predominantly attributable to the Traditional Community Factor (contribution=70.4%), while the locations of the General Jewish respondents and the Jewish Haredi respondents in the property space are predominantly attributable to the Religiosity Factor (contributions=57% and 41.6%, respectively). The religious Jewish respondents are mostly attributed to the third factor.

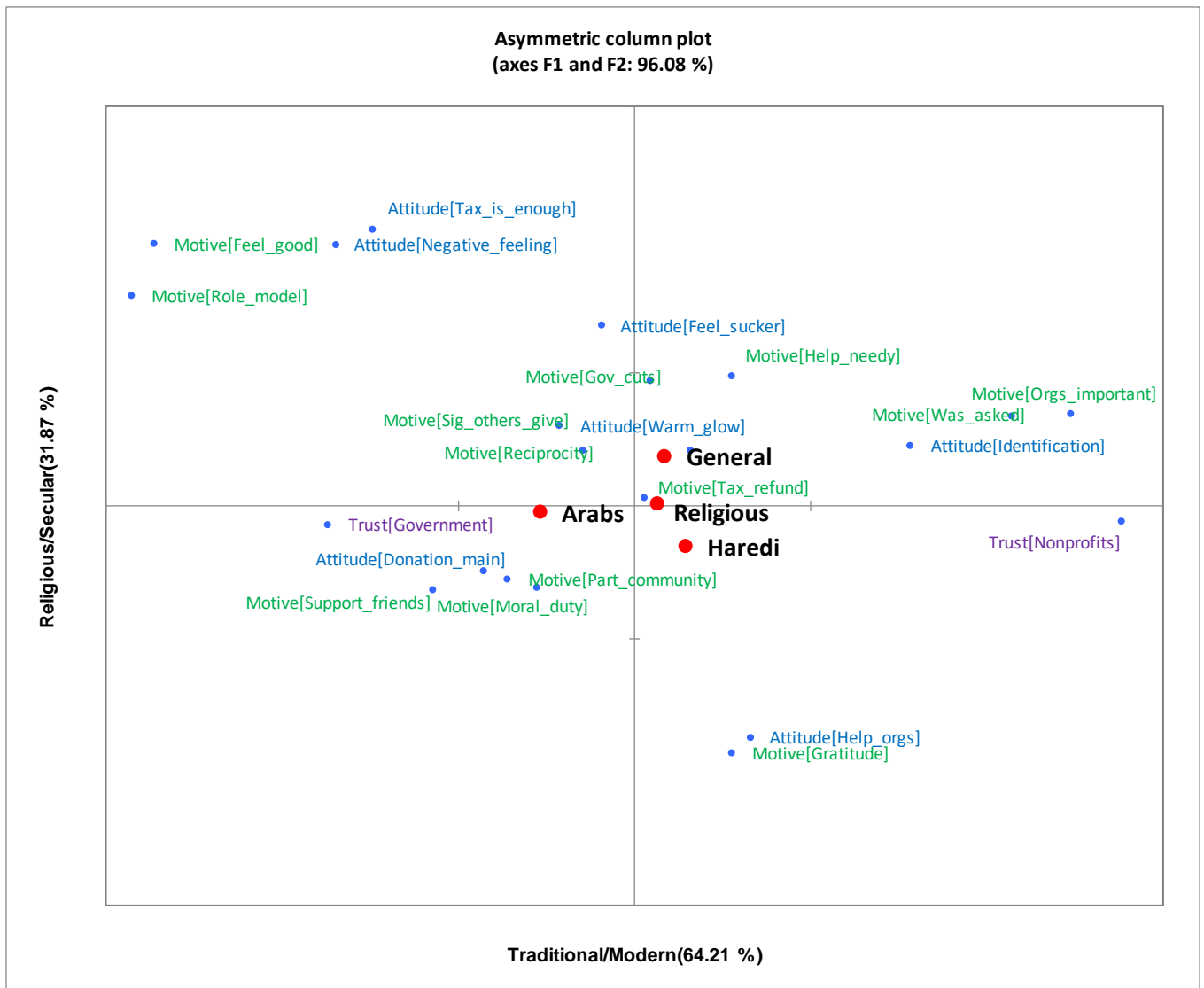
*Table 9 - Contributions (columns)*

	Traditional Community	Religiosity	F3
Arabs	<b>70.4%</b>	1.2%	1.1%
Jewish General	6.0%	<b>57.0%</b>	14.7%
Jewish Haredi	19.5%	<b>41.6%</b>	13.8%
Jewish Religious	4.1%	0.2%	<b>70.4%</b>

A more nuanced understanding of how the rows and columns relate to each other can be found in Figure 3. Figure 3 shows the configuration of motives, attitudes, trust and social categories (tribes) in the two-dimensional space generated by the two factors – Traditional Community and Religiosity. The locations are calculated based the contributions of each row or column to the axes, and the distances between their locations in the property space reflect the strength of their correspondence to each other (measure by chi-square distances). The closer are two attributes in the chart, the stronger the correspondence between them is. As well, elements closer to the center of the chart are closer to the overall average of the entire table, and in our case, reflect the “average giver”. Note that the chart was trimmed for readability, and therefore, attributes that were further from the center (and from the location of the four tribes) and are therefore less influential in the analysis, are not shown.

Several observations can be drawn from this plot in Figure 3. Firstly, we can observe a clear grouping of the three Jewish tribes on the Traditional Community axis, and a linear alignment according to level of religiosity along the Religiosity axis. On the later axis, the Arab “tribe” is located between the religious and Haredi Jewish almost squarely on the average line of the axis. Conversely, the Arabs are also clearly separate from the three Jewish tribes on the Traditional Community axis. They are located significantly below the average while all Jewish groups are above the average line.

Figure 3 - Correspondence analysis plot



Secondly, we can find certain row attributes that correspond with the different tribes, and can be assumed to typify the nature and drivers of their giving. The Arabs, located in the lower left quartile of the chart, are associated with (dis)trust in government, which goes well together with a belief that nonprofit organizations should rely on private donations (rather than government funds).

Also in the same quartile, we find giving motivated by strong community ties and by a sense of moral duty, both commensurate with a communitarian giving style. The Haredi are located in the lower right quartile, where we also find trust in nonprofits, giving driven by gratitude to nonprofits, belief that nonprofits can't survive without individuals' help. These together fit a self-sufficient community that relies strongly on nonprofit organizations to provide a large share of their services, as is in fact the case in the Haredi communities in Israel,

where education, social and religious services are provided mainly through the nonprofit sector (Jaffe, 1993).

The general Jewish respondents are associated with a host of giving styles, some not totally commensurate with each other, which reflects on the one hand a duality in their relation to giving, and a greater social heterogeneity and diversity, leading to a variety of giving styles, on the other hand. They present a mix of positive and negative attitudes such as positive emotions attached to giving on the one hand, and feeling gullible due to giving on the other hand. They mix motivations that demonstrate individual social responsibility such as compensation for governmental cuts in social expenditure, a desire to help the needy, and recognition of the importance of nonprofit organizations. At the same time their giving is reactive and motivated by tax refunds.

## **Discussion**

It seems that the distinctions in value and life-style choices among the four tribes are not so far apart when one examines the four tribes' giving attitudes and behaviors. As noted by Smooha (2016), decades of coexistence, more or less peaceful, of which nearly seven decades of statehood, did not go unnoticed. Smooha further contends that the four tribes have a common Israeliness that includes a number of cornerstones, including religious-cultural pluralism, democracy, a welfare state, characteristic patterns of thinking and behavior, the division of the land, the Jewish character of the state and the Hebrew language.

Thus, in practice, there is a policy of recognizing the cultural diversity of the different tribes in Israel, in cultural-religious pluralism. Based on our findings, we can add to this list also a shared conception and perception of philanthropic giving. Respondents of all four tribes in our sample demonstrated positive attitudes towards giving, as well as high rates of giving. They also demonstrated many similarities in modes and forms of giving, in the targets of giving, and in the tendency to give without much prior planning.

However, we did find differences between the four tribes in various variables measured in our study. Our exploratory analysis leads us to stress out several distinctions between the four tribes, which we posit as associated with two main social factor – communal traditionality and religiosity. The main distinction is between the Arab tribe and all the Jewish tribes, which has to do with differences in modernization and relations with the state. The Arab society, despite being heterogeneous and under rapid social changes, is still to a great extent a traditional society, characterized by communal social structures, which are strongly affected by kinship and close-knit primary communities. This lingering though dynamic character is also affecting giving patterns. As we noted by the differences in trust in institutions, this difference is partly

associated with their political marginalization and suspicion of state apparatus, which generates attitudes that promote giving to organizations driven by an attempt to avoid reliance on government support. This is reminiscent of the correspondence between cultural distinctions and particularly modernity (*Gemeinschaft/Gesellschaft*) and political relations in Israel, as discussed by Ram (1999).

The second distinction is driven by religiosity. This factor distinguishes most clearly between the Ultra-Orthodox and Secular Jews, as might be expected since the former's giving is strongly driven by religious values. However, the similarities with other the other Jewish tribes, is probably due to their similarity in their relations to state as part of the Jewish majority in a Jewish state, their favorable views of nonprofit organization, and similar level of modernity. The similarity of the Ultra-orthodox to the other Jewish tribes is somewhat surprising, noting the conception of this population as living in close-knit communities with strong in-group social pressures. We presume that while these may be true, two other more powerful forces shape giving in this community. The first is obviously religious devotion and religiously driven giving. The second is a closed community life that is not traditionalist as is the case of the Arab tribe, but rather driven by religious separatism. The close-knit communities are a result of an attempt to preserve and protect a way of life, which is reflected in an elaborate system of self-sufficient nonprofit community, educational and social services (Jaffe, 1999), supported by an ideology of self-sufficiency which is reflected in our findings in this communities' members' attitudes that nonprofit organizations are important and should be funded mostly by donations.

The Jewish secular majority's conflicted sentiment towards giving is driven by a mix of cultural and social-political influences, such as disenchantment with the disappearance of the Israeli welfare state mixed with neo-liberal attitudes (Cohen, Mizrahi, & Yuval, 2011), a mix of egoistic and altruistic motivations, and negative sentiments related to giving which can be seen as reflecting a sense of entitlement as a result of being the "preferred child" of the modern, urban, westernized Jewish state.

The religious Jewish tribe is the one most difficult to characterize, and admittedly more research is needed to be able to draw better distinctions between them and the two other Jewish tribes. This community is facing conflicting pressure of secularization and modernization on the one hand, and political and religious extremism on the other hand, which will likely foster changes in their attitudes, values and behaviors in the coming years.

## **Conclusion**



This analysis provided a better understanding not only of the differences and similarities in giving behaviors and attitudes between the so called “tribes” of Israeli society, but also helped expose the underlying social, cultural and political forces underlying these differences and similarities. In doing so, it shows the benefits of using giving patterns as a tool for understanding social relations and distinctions in heterogeneous and divided societies. It demonstrated the important role that religion and modernization have as drivers of distinction in fragmented societies, and the pivotal role of the state and different communities’ relations with and attitudes to the state as main driver of giving and attitudes towards giving. By doing so, our study points out possibly also where ameliorative measures need to be focused. As the sociodemographic changes in European societies make their populations’ composition closer to that of Israel, as well as increasing tensions between minorities, majorities and the state, this can be a lesson worth learning.

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**Appendix 1. Contingency table, variable names and questionnaire wording**

	<u>The four tribes</u>				
	<b>Arabs</b>	<b>General</b>	<b>Haredi</b>	<b>Religious</b>	
<i>To what extent are the following motivations explain why you give?</i>					
Motive[Was_asked]	18.0	32.8	34.6	29.9	Because I was asked to give
Motive[Part_community]	53.3	37.8	45.3	39.0	Because it shows that I'm part of the community
Motive[Orgs_important]	71.9	79.2	87.0	82.4	Because I believe the organizations' work is important
Motive[Religious_duty]	61.1	10.4	67.3	41.5	Because it is a religious obligation
Motive[Moral_duty]	90.0	67.6	79.6	77.5	Because it is a moral obligation
Motive[Sig_others_give]	26.7	18.0	15.7	33.6	Because my friends and relatives give
Motive[Gov_cuts]	30.3	28.7	25.5	31.3	Because of government budget cuts on social issues
Motive[Gratitude]	35.6	24.6	42.0	37.8	To express gratitude to an organization or person who helped you
Motive[Tax_refund]	2.2	2.2	2.1	3.6	To enjoy a tax return
Motive[Role_model]	51.7	29.3	17.6	28.0	To be a role model to others
Motive[Support_friends]	36.7	20.0	25.5	23.7	To support the work of your friends
Motive[Help_needy]	97.8	88.4	92.7	92.5	To help those who need help
Motive[Feel_good]	95.6	67.1	57.4	71.7	To feel good about yourself
Motive[Social_obligation]	50.0	13.9	14.3	14.7	Because it fits your social status
Motive[Reciprocity]	15.6	12.1	10.2	13.8	because if you don't give you won't get either
Motive[Identification]	27.8	34.2	37.3	41.0	because you can identify yourself in those who need help
<i>To what extent do you agree with the following statements?</i>					
Attitude[Help_orgs]	69.7	53.9	74.1	69.3	It is important to help NPOs, cause they depend on donations

Attitude[Tax_is_enough]	32.2	24.7	10.5	20.6	You pay enough taxes, and so do not need to give
Attitude[Feel_sucker]	7.4	10.6	1.7	5.5	Giving makes you feel a little like a "sucker"
Attitude[Donation_main]	26.2	11.9	16.1	23.4	donations should be the main funding sources of NPOs
Attitude[Warm_glow]	95.1	82.4	89.8	87.4	Giving makes you feel good about yourself
Attitude[Negative_feeling]	25.4	18.0	3.5	10.2	Thinking of giving to NPOs elicits negative feelings

To what extent do you trust the following?

Trust[Family]	60.7	89.0	87.5	89.0	Your extended family
Trust[Neighbors]	36.1	48.5	75.9	61.9	Your neighbors
Trust[Government]	33.9	15.8	16.4	16.9	Government
Trust[Nonprofits]	33.3	46.1	56.1	49.2	Nonprofit organizations

## Appendix 2

### Correspondence Analysis – a short description

In survey research such as this one, researchers collect large amounts of data through questionnaires in which many questions have categorical response options, aiming to explore their interrelationships. If they seek to go beyond bivariate statistics and explore these relationships *simultaneously*, they need to employ a multivariate approach. Commonly used exploratory multivariate techniques such principal components analysis (PCA) and factor analysis (FA) are designed for use with continuous variables with underlying bivariate normal distribution. Moreover, the results of PCA and FA cannot inform us of relations between individual response categories of the categorical variables. A technique that is designed specifically to respond to these limitations is correspondence analysis (CA).

CA was suggested over 80 years ago (Hirschfeld, 1935), neglected for quite a while until it was rediscovered by various scholars in the 1970s (Hill, 1974) and later it was made known after Bourdieu used it in his *Distinctions* (1984). It is conceptually similar to PCA and FA, but applies to categorical rather than continuous data. Similar to principal component analysis, it provides a means of displaying or summarizing a set of data in two-dimensional graphical form. It is thus helpful in explaining the property space described by the axes or dimensions. The principles of property space analysis (Lazarsfeld, 1937) is a central tenet of configural theory. It assists in theory development and confirmation by building types from the “compounds of attributes” of concepts. Each attributes combination of the concepts indicates the presence of some attributes coupled with the absence of other attributes. “Conventional usage arrays the component attributes in rows and columns to construct an associated property space. Every cell in that space captures a possible grouping of the attributes of the concepts being organized” (Elman, 2005, p. 296). Similar to FA it allows reducing the complexity of a multivariate array of variables and generate a lower-dimensional understanding of its complexity (Bendixen, 1996), and discovering the relationships between the original attributes and the reduced factors. CA preserves the categorical nature of the variables since the analysis is conducted at the level of the response categories themselves rather than at the variable level.

CA is normally applied to contingency tables. Because CA is a descriptive technique, it can be applied to tables whether or not the chi-square statistic is appropriate (Greenacre, 2007). It practically decomposes the chi-square statistic associated with a contingency table into orthogonal factors (or Axes). CA is based on the analysis of the contingency table through the row and column profiles, and calculates the distances between rows and between columns based on the chi-square differences between them and the average row or column chi-square.



The distances are used to graphically represent rows and the columns in terms of these distances, in a low-dimensional space, trying to obtain an optimal graphical representation of both the rows and columns of the original data matrix in terms of as few dimensions as possible. The procedure produces various types of information – the axes or factors, their relative importance, the row and column relations with the axes, and their location vis-à-vis the axes. CA utilizes a unique terminology, but the terms are largely parallel to terms used in other methods, predominantly in factor analysis. Inertia refers to the level of explaining power of each element in the analysis (an *axis*, which is similar to a factor in factor analysis; *rows* and *columns* which are close to variables in factor analysis). *Contributions* are similar to factor loadings in factor analysis.