

Giving and Volunteering among Filipinos¹

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Introduction

The Philippine Nonprofit Sector Project is an effort to map the nonprofit and civil society sector in the Philippines and to understand the phenomenon of altruism among Filipinos as expressed in their giving and volunteering behaviors. This paper expounds on the results of the project's study of the giving and volunteering behavior of Filipinos and what this implies for the sector in terms of raising local resources.

The survey was conducted in six areas spread among the three major geographical divisions of the country over the period of several months in late 1999 and early 2000. The surveys occurred at a time of general economic slowdown. The repercussions from the financial crisis of 1997 were still being felt, and drought was negatively impacting agricultural production, agriculture being the dominant source of livelihood for the majority outside the Metro Manila region. According to a World Bank report, between 1997 and 1998, a million people were added to the jobless ranks, and the unemployment rate rose from 10% to 13.3% (World Bank 2002). In 1997, three out of every four households considered themselves to be poor (Mangahas 1999, 3).

Background

Almost by definition, nonprofit organizations generally depend on the generosity of benefactors and on the support of volunteers in their operations. Nonprofit organizations (NPOs) are non-governmental, privately organized groups that do not distribute profits to owners or stockholders the way business corporations do, even if they earn income from their operations (such as hospitals and schools). Aside from nonprofit schools and hospitals, this definition encompasses social clubs, sports clubs, neighborhood associations, research organizations, associations and other membership organizations, people's organizations and non-government organizations (NGOs). These organizations make up what is variously called the nonprofit sector or the Third Sector or the civil society sector, depending on one's particular reference point (for a discussion of this "naming" issue, see Cariño 2002, 1-25).

The largest nonprofit organization in the country, the Roman Catholic Church, depends significantly on private donations, although it has real properties and other income-earning assets to supplement private giving. However, some church officials have recently floated the idea of requiring tithes from church members because of a supposed fall-off in church giving in recent years. Protestant and other non-Catholic churches and religious organizations, far smaller than the dominant Roman church, probably depend to an even greater extent on members' regular contributions for their operations. Foreign-based groups have also traditionally received significant subsidies from their mother churches.

In the eighties, the apparent inability of government to deliver certain basic services, particularly at the community level, led to the establishment of small nonprofits calling themselves development-oriented NGOs, and, later, civil society organizations (CSOs). Due to the difficult political conditions then existing, many of them also took on advocacy roles and were involved in community organizing and in encouraging people's organizations as part of the growing movement to empower people. They became the darlings of the international philanthropic community, receiving liberal doses of foreign funds based partly on their perceived role as a counterweight to the authoritarian and ineffective Marcos regime.

Today, local nonprofit organizations are finding it more and more difficult to raise funds from their traditional foreign benefactors. New priorities have drawn funders' interests elsewhere, but increased competition from other nonprofits and better government delivery of services (causing donors to concentrate on less "fortunate" countries) are among other reasons for this change.

For nonprofit and voluntary organizations, a growing concern has been how to fill this gap that only promises to grow wider. The logical answer seems to be "from local sources," but that is obviously dependent on whether such resources are available and if they are of sufficient quantity as to be able to support the sector. Here we are speaking both of financial resources as well as human resources as they pertain to the following questions: Do Filipinos give to charitable and other nonprofit causes? Do they volunteer for such causes? To what specific causes are these resources now directed? What are the prospects for increasing these resources over time and broadening the causes that they support?

The Surveys

Data for household giving and volunteering were collected via household surveys in six areas around the country in late 1999 and early 2000. The survey areas were purposively chosen in order to complement the survey of nonprofit organizations that the Project was also conducting at that time. In each area, 60 clusters or *barangays* (villages) were selected randomly proportionate to size (except for Metro Manila which was split into two areas). Estimating a 75 % response rate, interviewers in each area were asked to randomly approach around twenty households in each cluster in order to successfully interview at least 15 of them. This method was designed to ensure a sample size of at least 900 households per survey area. Two questionnaires were actually applied per household. The giving questionnaire assumed that giving was a household behavior and that normally, the decision would be made by the household head, his or her spouse, or the household member who earned the highest income. The volunteering questionnaire assumed that individuals made their own decisions on whether or not to volunteer so that a random method for choosing the household member or members to be interviewed was

implemented. The table below shows the number and distribution of respondents. The questionnaires were drafted based partly on the results of preliminary focused group discussions conducted, five in Metro Manila among mixed income groups and three in a rural setting outside the city. The data cited below reflect estimates calculated from survey results. Estimates were calculated using provincial survey data to represent average values per household per provincial income classification (using household data from the 2000 census and the 2000 classification of provinces by income put out by the Department of the Interior and Local Government). The limitation of this procedure is that it explicitly assumes that provincial survey data are typical of each particular income category, something that may or may not be true.

Table 1. Matrix of Respondents by Area, Type of Questionnaire, and Urban/Rural Distribution

Area	Giving Questionnaire		Volunteering Questionnaire	
	Urban	Rural	Urban	Rural
Metro Manila	1,410		1,359	
Benguet	550	359	661	375
Iloilo	370	773	580	1,146
Southern Leyte	204	902	258	1,115
Davao del Sur	568	325	822	512
Zamboanga del Norte	114	772	184	1,231
TOTAL	3,216	3,131	3,864	4,379

Despite the economic slump, a high proportion of households claimed to have given in the past year. More than eight out of every ten (86%) households said they gave to organizations in the twelve months immediately prior to the survey (1998-99), while two out of three (74%) also gave directly to persons in need. This inci-

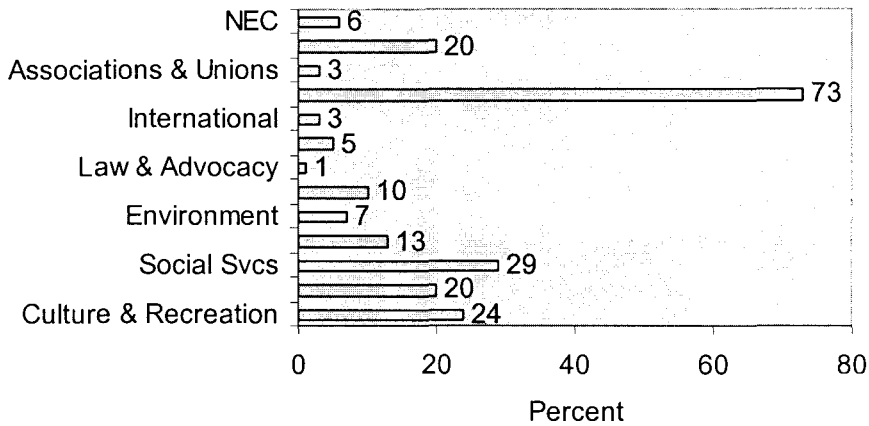
dence is much higher than household giving in the United States where 75 percent is the norm (Hodgkinson and Weitzman 1996, 13).

This giving was directed primarily at churches with a 73 percent level of support (chart 1) and a 44 percent share in the total amount donated to organizations (chart 3). Churches traditionally depend on individual giving for a large portion of their revenues. The obligation to support the church, the Catholic Church in particular, is deeply embedded in the psyche of the Filipino masses even if this is manifested mainly in Sunday giving at mass, much of which probably comes out of spare change. For good measure, the church has a plethora of services covering its faithfuls' needs over their entire life cycle, services that are "paid" for by "voluntary donations."

The obligation to support the church is deeply embedded in the psyche of the Filipino masses

The incidence of giving to other sectors pales in comparison to church giving. Less than a third (29 percent) of households also gave to social services organizations, while one out of four (24 percent) gave to culture and recreation groups. One of every five households (20 percent) gave to education and research, mostly local schools, as well as to the myriad neighborhood groups that tend to crop up on occasion to address purely local concerns such as a religious feast, a sports competition, leisure and recreation activities or peace and order problems. Rounding out these groups of recipients are those concerned with health (13 percent) and with development and housing issues (10 percent). These mostly community-based groups form a second level of recipients of giving, in contrast to a third group of nonprofits that have mandates that go beyond the confines of neighborhood or local community. This third group, consisting of environmental advocates, philanthropy promoters, professional associations and unions, and the like, benefited from the giving of less than 10 percent of households. From this pattern, it seems that people are still mostly worried about local concerns that affect them directly, and prefer to show their charity to organizations that address these issues. Organizations that go beyond primarily local issues and towards more abstract and policy-type issues tend to attract less individual giving.

Chart 1. Incidence of Giving by ICNPO*



NOTES: ICNPO stands for the International Classification of Nonprofit Organizations developed by the Comparative Nonprofit Project of Johns Hopkins University. This classification scheme identifies the groups of organizations that comprise the nonprofit sector. They consist of:

- NEC – not elsewhere classified
- Local n’hood groups – local neighborhood groups
- Associations & Unions – professional associations and workers’ unions
- Churches – churches and religion promoting organizations
- International – international organizations
- Philanthropy – philanthropy promoting organizations
- Law & advocacy – legal rights, advocacy and political parties
- Development – development and housing organizations
- Environment – groups that work in environment and animal protection
- Health – include hospitals, nursing homes and other health services organizations, among others
- Social svcs – groups engaged in the delivery of social services
- Education – organizations engaged in education and research
- Culture & recreation – groups promoting culture and the arts, recreational clubs and service clubs

One popular perception about giving is that people give because they can afford to. What does “being able to afford to” mean? Surely, poor households are less able to afford to give. Yet household socio-economic classification information indicates that more than 80% of lower income households (i.e., low income households with monthly incomes of fifteen thousand pesos or less) gave to charity in the past year, matching the rate among higher income households. Income becomes a constraint in the amount one is able to give but not, it seems, in the desire to do so.

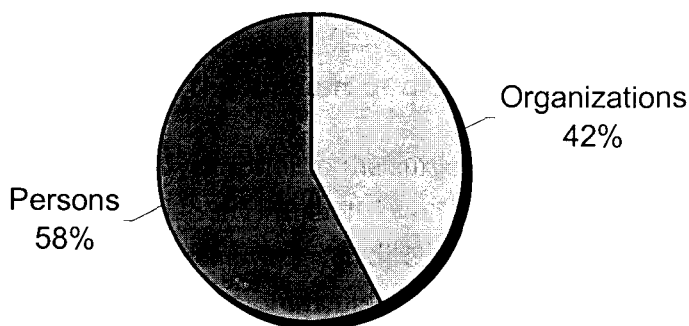
The Amount of Giving

Total giving in the past year prior to the survey (1999-2000) amounted to an estimated P32.184 billion (US\$631 million), with 42 percent of this amount going to organizations while 58 percent was given directly to persons in need (table 2 and chart 2). Thus, while relatively more people said they gave to organizations, the amount given was less than that provided directly to persons in need.

Table 2. Household Giving to Organizations and Persons, amount in Pesos and USD

	Giving to orgns	Ave. per HH	Giving to persons	Ave. per HH	Total Giving	Ave. per HH
Pesos	13,634,448,095	893	18,549,761,961	1,214	32,184,210,056	2,107
US\$	267,342,120	18	363,720,823	24	631,062,942	41

Chart 2. Distribution of Giving Amounts by Beneficiary Type



This amount of total giving represented 1.2 percent of the value of gross domestic product in 1998 and was about 18 percent of total government expenditures on social services for the same year. In comparison, giving in the United States was 2.1 percent of GNP in 2000, and between 0.63 and 0.77 percent of GDP in the United Kingdom. The relatively lower giving in the UK is attributed to the fact that the state is expected to take care of its needy citizens whereas this is less true in the U.S. (Wright 2001, 401). No state welfare system exists in the Philippines and families are often expected to take care of less fortunate relations, however distant they may be. This familial welfare system also often encompasses “friends.”

Average giving per household was just a tad over P2,100 (US\$41). Out of this, P1,214 (US\$24) on average went directly to persons in need while an average of P893 (US\$18) was given to organizations. Household charity amounted to 1.8 percent of average family income in 1997. Family income sustains many more than just the core family members or even the already extended families that are common in many households.

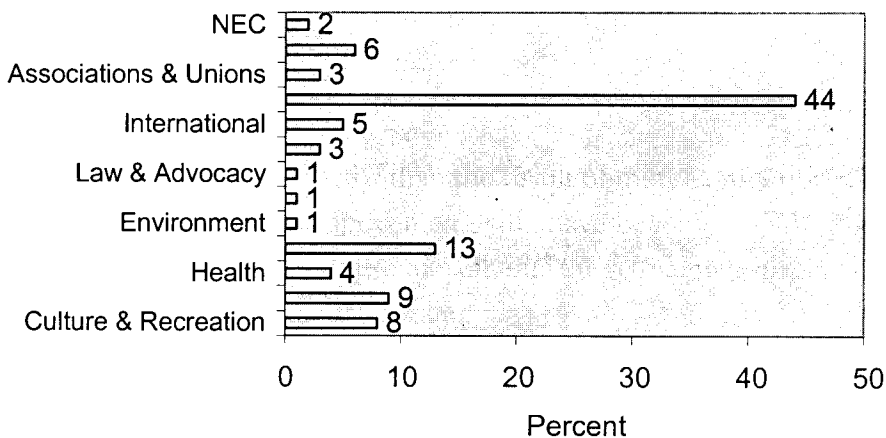
Of the total amount given to organizations, 44 percent or almost P6 billion went to churches and other places of worship with the bulk going to the Catholic Church to which 80% of Filipinos belong. Social services groups received 13 percent or about P1.8 billion of donations. It seems that even the small yet regular contributions of members total to significant amounts for churches, a point that should not be lost on other nonprofits. However, only those organizations that have broad appeal and that are able to mobilize massive numbers in support of their cause or causes can hope to replicate these kinds of numbers. It is no wonder then that even newly established religious charismatic movements, often attracting members from the lower socio-economic classes, have had relatively good success in soliciting donations. Only social service organizations seem to be in a position to currently capture a significant amount of charitable giving from the general public. Many other nonprofit organizations, particularly those in advocacy work, currently depend on foreign grants.

Despite this rather highly skewed donation profile, the Catholic Church has recently complained about a fall off in giving and has aired the possibility of imposing tithes on its members. This is probably less an indication of diminution in the

total amount of giving to the sector than the result of more competition, particularly from religious charismatic movements that have become popular within the last decade or so. The fact that these movements thrive mainly with support from lower income households is quite revealing.

On the other hand, there is reason to be optimistic about the nonprofit sector. A potentially substantial base of support exists, especially should economic and political reforms result in greater income equity. Nonprofits must learn how to establish their niche in this market and endeavor to tap the resources that are available even now.

**Chart 3. Distribution of Amount of Giving by ICNPO
(Percent)**



Volunteering

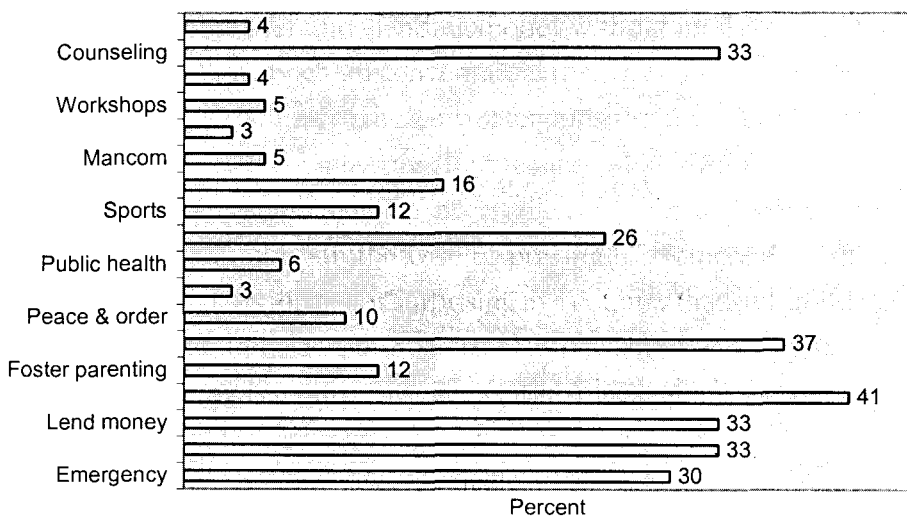
Three of every four Filipinos 13 years old and over volunteered in the past year (1998-99, based on 1999 population estimates). This is significantly higher than the incidence of volunteering in other countries, notably in developed countries such as the US (56%), Canada (31%) and the UK (48%).

Before initiating this survey, the project staff conducted focus group discussions in order to discover what activities Filipinos considered to be “volunteering.”

Among the fairly common activities identified as volunteering were two that stood out – “praying for someone” and “lending money without interest.” Both are curious concepts that do not appear in conventional (i.e., Western) descriptions of volunteering. It may help to think of these two activities as partly stemming from how Filipinos popularly regard volunteering, that is, an act that involves actually helping out someone in need rather than being merely the generic manifestation of an inner compulsion to be charitable. In the case of praying for someone, this assistance takes on a purely religious form, not surprising in a country that stubbornly clings to the legacy of four hundred years of Spanish Catholicism.

This act of praying is a purposive act as it involves taking the time to invoke divine intervention for someone who needs assistance. Its popularity may also be attributed to the fact that it involves relatively little cost – the few minutes it takes to say the prayer. This had the highest incidence among all the activities identified as volunteering with a 41 percent share (see chart 4).

Chart 4. Incidence of Volunteering by Activity Type



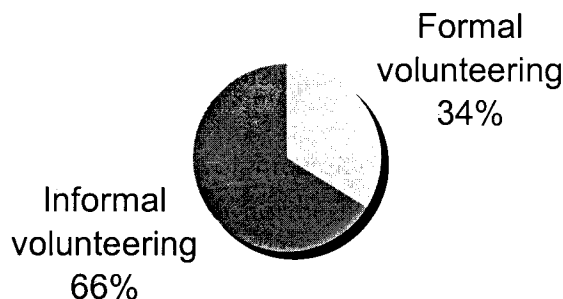
Lending money is also an act of assisting someone in need, with 33 percent of respondents saying they engaged in this activity. Apparently, people consider this to be a form of charity even though the money lent out is eventually returned. In an

environment where poverty is still widespread or where cash flow is a problem, having to borrow money is quite common. Ordinarily, lending money, particularly without any collateral, is a money-making activity, more associated with loan sharking rather than with altruistic behavior. Therefore, in contrast to the exploitative nature of loan sharking, the logic of lending money without interest is helping someone in need without extracting a payment or penalty while involving some cost to the lender, thus a form of charity.

The other volunteering activities that had significant incidence levels were community cleaning (37 percent), helping someone in non-emergency situations and counseling (all 33 percent), and assisting in emergency situations (30 percent). About a fourth of volunteers helped in organizing community religious activities (26 percent).

The weighted mean for hours volunteered per week is 6.7 hours. This is significantly higher than that recorded for northern countries. These hours are heavily weighted by the type of activities that Filipinos say they volunteer for, particularly those types that are done informally, that is, done for persons rather than organizations. In particular, volunteering by “praying for someone” pushed the hours up significantly. Volunteering activities were also classified into formal (for organizations) and informal (for persons) volunteering. Chart 5 shows that volunteering for individual persons made up about two-thirds of all volunteering activities. Formal volunteering averaged just under five hours per week while informal volunteering averaged 8.2 hours per week.²

Chart 5. Incidence of Volunteering, by Type



Beneficiaries of Volunteering

As with giving, volunteering among Filipinos tend to show their charity first and foremost towards persons they know, either members of the family or friends. Such assistance is, in fact, considered a social and personal obligation. The third most popular group of beneficiaries consists of victims of calamities. The personal nature of volunteering (as well as giving) can also be inferred from the type of activities volunteers say they do, with those activities principally benefiting persons directly being the most popular (the informal types).

Defining Giving and Volunteering Close to Home

This personal nature of charity among Filipinos can also be gleaned from the way they define the acts of giving and volunteering. This came out first in the focused group discussions conducted prior to the surveys as respondents named activities not traditionally associated with the usual concept of volunteering. The two that stood out were: praying for someone and lending money without interest. Praying

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for someone can be regarded as the easiest way that a Filipino can express his or her altruism while at the same time keeping it couched in the religious terms that are commonly associated with good works among people steeped in Christianity. It is difficult to put this activity in secular terms for the object of that prayer is often to ask for divine intervention regarding that person's welfare. The question is, what is the cost (or the pain) involved in praying for

someone if it is true that altruism indeed involves some cost to the do-gooder?

Another form of charitable act that seems popular among Filipinos is the giving of advice, or counseling. In contrast to the usual western concept where counseling is a professional activity, giving counsel to persons is something that is freely asked and freely given among Filipinos. It is someone's experience that counts in evaluating who can be a good counselor, rather than the presence of a university degree.

While offering or sharing something tangible is central to the idea of giving, an emotional "hook" is also associated with the concept. People are expected to show

concern or sympathize with someone's less fortunate plight. Feeling compassion for someone is often enough especially when the sympathizer has nothing of material value to share. Respondents in the focus groups said that the intention to help is just as important and, in fact, "completes the act of giving."

It seems that praying for someone (in the broadest sense rather than just the Christian one), lending money without interest and counseling or giving advice are traditional ways of helping others that have been carried forward into the present and persist despite the intrusion of similar western concepts, albeit imbued with the aura of professional services (with their corresponding professional fees). Understandably, these types of assistance are generally directed towards people known to the provider. Unlike within the professional context and even other forms of giving and volunteering wherein assistance is given in the most generic and anonymous of terms, these traditional forms of assistance developed within the close knit communities of pre-Hispanic settlements where everyone was related to each other in one way or another.

The Role of Culture and Tradition

It is clear that people perceive giving and volunteering in the broadest possible sense, and that represents a problem in trying to measure one form of altruistic behavior against another. It also makes it difficult to make cross-cultural comparisons when people's perceptions differ so markedly or are so culture-bound. Handy, et al. (2000, 46) address the measurement aspect of this problem by proposing a net-cost approach, but the problem goes beyond this one dimension. Culture and tradition also clearly play a part in how people define altruistic behavior.

In a country where over half of the population consider themselves to be poor³, altruism is alive. Much of this altruism is directed towards assisting people known to the giver. The giving of alms also continues to be a popular way for expressing altruism despite laws prohibiting mendicancy. Even giving to institutions is often facilitated by personal ties between donor and solicitor.

Only in religious giving is this personal mediation superfluous. A religious upbringing of four hundred years with a heavy dose of Catholic guilt conditions this

behavior. There is also no denying that churches have continued to be major providers of community services and, therefore, to be a major presence in communities, particularly in the poor and rural areas. Otherwise, people's charity appears to be primarily directed at family members and friends, and, to a certain extent, towards the immediate community.

There is a problem with this definition when taken in the context of philanthropy and charitable giving as they are commonly understood in the West and that is that altruism is supposed to benefit some public good. However, specific forms of direct giving and informal volunteering appear to have only private benefits without the impact on the broader public good that is called for (Wright 2001, 402).

It is noteworthy that volunteering for specifically political goals or advocacies received little mention. It is true that the surveys occurred before the events of early 2001 that led to the ouster of former President Joseph Estrada. Still, it would seem that political activism should attract a bevy of volunteers considering its recent dramatic effects on several societies. It may be that participation in these events leading to more organized civic involvement and volunteering is true only to a limited extent. Just listen to the complaint about the lack of political consciousness among young people heard from the activists of the protest years of the seventies and eighties.

Impact on Third Sector Organizations

The high incidence of charitable giving shows that Filipinos are aware of and attempt to fulfill their instinct to be of help to others, particularly family members and friends in need. They also give to organizations although in relatively small amounts. However, small change from many people can total up to significant sums. Therefore, institutions with broad mass appeal, most prominently religious organizations, have the best chance of raising significant amounts of money in this manner, as the popularity of religious charismatic movements has shown, a popularity concentrated among lower income households. Protestant and other non-Roman Catholic churches appear to be getting by on members' tithes although some of

them probably receive support from mother churches or affiliates in the richer countries. The Catholic Church generates significant incomes from property as well as certain income-earning enterprises. However, it has recently chafed a bit about a supposed falling off in giving by its faithful, so much so that it floated the idea of tithing as a way of forcing its members to give more. Large nonprofits, specifically schools and hospitals, depend on fees for their income.

Other nonprofits, particularly those with less immediately tangible products or services such as advocacy groups, social service groups, and development and environmental NGOs, depend mostly on government as well as private, mostly foreign-sourced, grants for their sustenance. Little or no funds are raised from the general public by these nonprofits, which is probably just as well since a fundraising campaign aimed at the general public would most probably fail. However, with less money coming from foreign donors, organizations need to find a strategy for local fundraising while taking this particular feature into account. To fundraise successfully, they will probably need to address their appeals to particular segments of the population that can afford to give more than the cursory weekly collection box offering at church on Sundays. To support such a drive, they will also probably need to make public appeals in order to raise awareness about the services they render and the public's corresponding obligation to support the delivery of such service.

The situation is similar in volunteering. The potential for greatly increasing the number of volunteers exists, what with many people already saying that they do so. However, as we have seen, this volunteering primarily consists of activities aimed at helping people directly, rather than through an organized group effort. Given that volunteer resources are one way to fill gaps caused by cash shortfalls, voluntary organizations need to devise ways to attract volunteers as well as to keep them. After all, organized group volunteering probably has broader and more lasting impacts on society compared to direct personal assistance. Interest in this area has been bolstered by corporate voluntarism in which corporations urge employees to "volunteer" for house building and environmental clean-up and conservation⁴. It remains to be seen whether these efforts can be sustained beyond their short-term public relations benefits.

The Role of Government Policy

It is possible that government policy can play a role in encouraging more giving as well as volunteering for nonprofits. Government funds, primarily those acquired through the state lottery (run by the Philippine Charity Sweepstakes Organization or PCSO) and various gambling operations (run by the state-owned Philippine Amusement and Gaming Corporation or PAGCOR) already provide funds to nonprofits, although the lack of objective standards for choosing beneficiaries makes

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it appear that these are conduits for administration largesse to favored organizations. Other than by example, government can directly influence private giving by offering tax credits for charitable donations. Current tax laws allow a personal deduction of 10 percent of gross income and a corporate deduction of 1 percent of gross income for charitable contributions

to accredited nonprofit organizations (Bureau of Internal Revenue, National Internal Revenue Code). However, relatively few individuals take advantage of these tax features since such benefits can only accrue to those who file itemized tax returns⁵. Corporations, on the other hand, tend to “donate” to their own foundations that in turn favor “corporate-friendly” charitable activities. The issue of fiscal incentives to charitable giving is something that needs investigation to determine if tax policies can have significant effects on such behavior, both by individuals as well as by corporations.

Government policy, however, need not be limited to the tax front. Subsidies, grants and low interest loans are other ways to support socially beneficial but privately provided services. In addition, there should be a better way to utilize the substantial funds generated by state lottery and gambling operations, most of which now go to supplement the President’s discretionary funds. Over the long term, government policies that directly raise income levels and narrow income gaps between the rich and the poor can ensure that people have enough left over from their personal funds available for donation to causes.

Conclusion

Despite being relatively poor⁶, Filipinos are able to support a significant third sector presence. According to Project estimates, there are at least 249,000 non-profit organizations in the country (Cariño 2002, 84). As in other countries, the majority of these are small local groups that address neighborhood or community concerns, particularly in social services. Other than the historical inclination to give to religious causes, Filipinos tend to support those groups that produce immediate, tangible benefits and that keep the bonds of community alive. There is purpose in even this apparently random sort of giving.

Filipinos tend to express their charity in a personal way...

Filipinos also tend to express their charity in a personal way, preferring to share time and resources directly with persons in need, many of whom they probably also know personally or are at least familiar with. In fact, formal fundraising is often facilitated by personal networks that take this penchant for a personal, or at least familiar, connection into account. Being able to channel more resources towards a more “formal” segment means having to find a way around this particular trait.

Currently, giving is primarily directed at religious groups and churches. Diversifying the recipients of giving would be a way to channel resources to other organizations struggling to deliver other services. Historically speaking, giving to the church was not made out of purely religious fervor. During the Spanish colonial period, the Catholic Church pretty much served as the social services arm of the colonial government, providing for education, health and other needs. This virtual monopoly was broken during the American colonial period when secularization of such services became a backbone of colonial policy, but church-provided services remain widespread to this day. Only in the last two decades has the non-church component of the sector exploded, not just in terms of the number of nonprofits created but also in the variety of services offered⁷. These NGOs and other nonprofits have depended heavily on foreign benefactors. They must now find a way to wean people away from church giving towards a broader altruism that acknowledges the diversity of the sector.

Can people increase their level of giving? Given the situation in other countries as a guide, the giving incidence in this country already seems quite high. However, the amount of giving needs to be raised. There may be some leeway in doing so if evidence from Thailand is any indication: Thais apparently give more per capita than Filipinos.⁸ Clearly, this can only come from increased giving by middle and upper income groups. Otherwise, for total giving to increase significantly, the general level of incomes must first rise.

Notes

- 1 This is the revised version of a paper presented at the Fifth International Conference of the International Society for Third Sector Research, 7-10 July 2002, Cape Town, South Africa.
- 2 Formal volunteering activities are: community cleaning, peace and order, search and rescue, public health, religious activities, community sports, community festivities, management committee work, advocacy, workshops, doing production and performance, and administrative work. Informal activities include helping someone in both emergency and non-emergency situations, praying for someone, lending money without interest, foster parenting, and counseling.
- 3 While official government statistics cite a poverty incidence of 33% (NSCB 2002), a recent poll shows that 58% of the people perceive themselves to be poor.
- 4 Among those with recently active recruitment programs are Habitat for Humanity, Hands-On Manila and several corporate foundations.
- 5 No data are available for the Philippines but even in the United States, only a quarter of taxpayers are itemizers (Hodgkinson and Weitzman 1996, 20).
- 6 Poverty incidence among families in 1997 was 32%. There is a national sweepstakes and lottery that collects and disburses substantial sums of money to select charities but this type of "giving" was not specifically included in the survey nor did respondents volunteer to cite this as being a part of their giving behavior.
- 7 According to Project data, more than half of nonprofits surveyed in the cities of Makati, Davao and Baguio were established in the past decade (Barlis-Francisco 2002, 107-108).
- 8 While results were obtained only for AB households by the survey conducted by the National Institute of Development Administration, it seems reasonable to make this generalization.

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