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How to avoid fake charity organizations?

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Global Perspectives and Project work

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February 26, 2021

Acknowledgement

During this time of study, several people have generously supported me with their advice and support, and I would like to share my gratitude for this assistance and motivation throughout the academic year. I would like to express my everlasting appreciation to my teacher Urazalina Ainagul Kenzhegalieva for her undoubtedly useful advice and guidance. I respect every bit of her advice, she has devoted her time and efforts to improve my research work. I wish every student had such a caring teacher to fulfill his or her needs.

I would like to acknowledge my peers and other members of Nazarbayev Intellectual School for their responds for data collection. They assisted me with better options for survey questions and shared their own experience with charity fraud.

My heartfelt gratitude to my family members for their patience and support. I spent majority of my free time looking for the various research papers of other authors to complete my knowledge. Special thanks to my parents and close relatives for motivating me.

Abstract

The research study investigates the relevant issue of charity fraud. The main goal is to find out the root causes of why people believe in scammers. In Kazakhstan, a fifth of the funds collected are the earnings of pseudo-volunteers. Americans contributed nearly \$450 billion to charity in 2019, according to the Giving USA Foundation's annual report on US philanthropy. The information was collected by conducting a survey and interviews. According to the survey, around a quarter of respondents or people they know, witnessed charity fraud. This problem disturbs legitimate organizations and inhibits the settlement of global problems. The sum of money that was scammed may have been used as food or other aid to those in need.

Key words: charity fraud, fake charity organizations, legitimate organizations, global problems, people in need.

Абстракт

Данное исследование изучает актуальную проблему мошенничества с благотворительностью. Основная цель - выяснить основные причины из-за которых люди верят мошенникам. В Казахстане пятая часть собранных средств - это заработки псевдovolонтеров. Согласно ежегодному отчету о благотворительности в США, подготовленному Фондом Giving USA Foundation, в 2019 году американцы пожертвовали на благотворительность почти 450 миллиардов долларов. Информация была собрана путем проведения опроса и интервью. Согласно опросу, около четверти респондентов или знакомых стали свидетелями мошенничества с благотворительностью. Эта проблема беспокоит законные организации и препятствует решению глобальных проблем. Обманутые деньги могли быть использованы в качестве еды или другой помощи нуждающимся.

Ключевые слова: благотворительное мошенничество, поддельные благотворительные организации, законные благотворительные организации, глобальные проблемы, нуждающиеся в помощи.

Абстракт

Зерттеу барысында қайырымдылық алаяқтық мәселесі зерттеледі. Негізгі мақсат - адамдардың алаяқтарға сенуінің түпкі себептерін анықтау. Қазақстанда жиналған қаражаттың бестен бір бөлігі жалған еріктілердің табысы болып табылады. Америкалықтар 2019 жылы қайырымдылыққа 450 миллиард долларға жуық қаржы аударды, деп хабарлайды Giving USA Foundation АҚШ-тың қайырымдылық қызметі туралы жылдық есебінде. Ақпарат сауалнама және сұхбат жүргізу арқылы жиналды. Сауалнамаға сәйкес, респонденттердің шамамен төрттен бірі немесе олар білетін адамдар қайырымдылық алаяқтықтарын көрген. Бұл мәселе заңды ұйымдарды алаңдатады және ғаламдық мәселелердің шешілуіне жол бермейді және тежейді. Алаяқтыққа түскен ақша сомасы мұқтаж жандарға азық-түлік немесе басқа көмек ретінде қолданылуға жұмсалар еді.

Кілт сөздер: қайырымдылық алаяқтық, жалған қайырымдылық ұйымдары, заңды қайырымдылық ұйымдары, жаһандық проблемалар, мұқтаж адамдар.

Introduction Charity fraud [U+202F] is perceived [U+202F] as a particularly hideous kind of deceptive business practice because it abuses the trust of generous people who donate with the expectation that they are supporting those in need [U+202F] (Keane et al., 2019). [U+202F] News websites, pages in social networks, and other sources - there are more and more requests for help every day. [U+202F] The crooks adapt old schemes to the new reality, come up with new schemes: they pretend to be volunteers, fake fundraising campaigns or they imitate of helping people in need. [U+202F] Aruzhan [U+202F] Sain, [U+202F] director of many legitimate charitable foundations, [U+202F] is [U+202F] extremely [U+202F] indignant [U+202F] at [U+202F] the [U+202F] and reports Khabar.kz [U+202F] (2019). [U+202F] Frauds are [U+202F] making [U+202F] fake [U+202F] IDs [U+202F] organization [U+202F] now. [U+202F] Frequently, charlatans are hiding behind [U+202F] the name of a charitable organization or face of actually sick kids, ask for money from pedestrians on the street, [U+202F] are on duty at intersections with photographs of babies and glass boxes for donations. [U+202F] Nowadays, in Kazakhstan, [U+202F] there are [U+202F] more [U+202F] scammers [U+202F] charity than in any other sphere. [U+202F] A fifth of the funds collected is the earnings of pseudo-volunteers [U+202F] (Bovkis, 2019). [U+202F]

Monitoring of the media shows that cases of fraud [U+202F] are recorded [U+202F] all over the world. [U+202F] —Researchers recommend to investigate charity before donating (Charity Scams - How to Tell If a Charity Is a Fraud, 2019). [U+202F] But, the sudden and vivid destruction [U+202F] in the globe caused by tornadoes, tsunamis and other catastrophes compels us to contribute [U+202F] fast the people affected. There is a particular urgency in responding to disasters because the victims often lack the supplies or help they need to [U+202F] survive. As a result, donators often

choose to contribute as soon as possible to a charitable organization that pledges to help the disaster victims (Rafter, n.d.). For instance, following the 2005 devastation of the American Gulf Coast, the FBI estimated around 4,000 websites sprang up to misdirect genuine signs of charity into the bank accounts of shameless scammers. At least 60% of these were hosted on foreign servers, a move which generally sends up warning signs to anyone scanning for legitimacy, reports Accounting-Degree.org (2020).

I have chosen this research topic because the issue is relevant to Kazakhstani

Scammers try to cash in on human kindness. This type of organizations preys on people's generosity and sympathy for others. Frauds will steal your money by pretending as a legitimate foundation. Secondly, they rob needed donations from genuine faith-based groups. They push people's buttons and prevent solving global issues, such as global hunger and poverty. Thirdly, the topic covers most of 17 sustainable development goals, most closely to zero hunger. In the online world appears more scammers than ever before. In recent years, the charity has moved almost entirely from offline to online. Internet foundations is a modern way of supporting people in demand. Americans contributed nearly \$450 billion to charity in 2019, according to the Giving USA Foundation's annual report on US philanthropy (Charity Scams - How to Tell If a Charity Is a Fraud, 2019).

Thus, appear a problem to find a fake charity group. There are no accurate statistical numbers of robbed money and deceived people. No data that people can rely on in Kazakhstan. That is why there is a potential gap in knowledge in the size of this problem grammar structure is incorrect.

Context Recently, charity fraudulent campaigns have rapidly increased in social media (as cited in Kurkin, 2019, para. 3). In most cases, scammers create a group from nothing and then publish a couple of posts, bank details to transfer funds and a lot of compassionate comments. A huge amount of influencers from Instagram are advertising these charity organizations. Sometimes their management agencies are too lazy to research these groups and being scammed. In a different case, social media stars are cooperating and dividing total earnings.

Some posts repeat each and almost identical. Only the name of the child, the diagnosis and the name of the medical clinic are changed. Often, even the contact details and bank details will match. By the way, such coincidences are the surest way to recognize scammers (as cited in Kurkin, 2019, para. 2)

Obviously, along with the fake Facebook groups, real people with real problems also collect funds ("Online charity: how to spot scammers", 2019, para. 1). Ignoring all requests for help in the vast network is not a solution to the issue. Besides, a single person in need is not key to solve it, because if people will achieve the given aim with reaching a sum of money to medical help. That will not change the general trend because only one kid is in the spotlight. With a decrease in only one person in need will not help others.

At a national perspective, in Kazakhstan people in need and poverty are gradually increasing year by year. This trend will be projected to increase, therefore, people want to fundraise to solve their social problems with qualitative medical help. Along with them, people want to earn easy money and do not want to work. Evgeny Pitolin, Managing Director of Kaspersky Lab in Kazakhstan, Central Asia and Mongolia, he is a well-known expert in his field and was interviewed multiple times with the media giants, such as Tengrinews, Kazakhstan Times and Kursiv, stated "Try asking the group for details (as cited in "Online charity: how to spot scammers", 2019). Ask for the child's conditions, what medical drugs he is taking, what is the name of a doctor, ask for certificates confirming information about the disease. In fraudulent groups, such comments are very quickly deleted, and their authors are banned." Therefore,

occur a problem to find scammed people or a real example of a fake group. There are no real numbers of robbed money and deceived people. That is why there is a potential gap in knowledge in size of this problem grammar structure is incorrect and researchers need to further study a topic of fake charity organizations.

For advice on how to differ charity from scam for money, they turned to representatives of the charity foundations: Alexandra Shchetkina, president of the “alrus” foundation, which helps patients with Alzheimer’s disease and their families, Lyubov Ermolaeva, founder of the BuySocial project, a charity online store. Shchetkina has claimed that in fact, it is not worth it to donate money on trains and the streets, in a cash-only way (as cited in Kurkin, 2018) Their charitable community no longer collects money like that. Foundations raise money through websites and glass boxes. It is better not to pay attention to the “volunteers” who come up to you with a transparent box and say “Help the orphanage” or “Save the kid with *this* disease”. 99% of those who offer you to buy a balloon, flag or pen to help - are scammers.

Ermolaeva(2019) said that the exceptions are volunteers such as SOS Children’s Villages, who walk up the street with the organization’s badges and talk about it, offering to sign up for regular donations, but they do not collect cash. Never give any cash or donate through wire transfers. If the charity insists on cash or a wire transfer, it should make you suspicious of the organization (as cited in Ashley, 2016, para. 7)

Projected problem is that it is difficult to part with money when asked to donate to something abstract, like global warming or zero hunger. According to Rosstat (2015), only 6% of Russians unconditionally trust charitable foundations.(as cited in Koshkina, 2018) This is not surprising, because only 39% of Russian funds provide annual reports (as cited in Romanova , 2016, para. 7). In my opinion, these statistics are similar to those that can be found in Kazakhstan as well. Nevertheless, there are charity organizations, for instance, nuzhnapomosh.ru where you can donate only one ruble or 6 tenge a day. It is a minimum donate value. In my opinion, it can increase the number of donators, because anyone has one tenge, but with the huge amount of clients and with help of biggest charity organizations in CIS, this project could change and save many lives.

Recently, the FBI has seen a rise in fraud schemes related to the coronavirus pandemic (“Internet Crime Complaint Center (IC3): FBI Sees Rise in Fraud Schemes Related to the Coronavirus (COVID-19) Pandemic, 2020). The crisis hit Kazakhstan’s small business and the whole economy in general after being in lockdown for months. Scammers took advantage of this situation and created crowdfunding projects to help people who lost their jobs and who struggle to live in a pandemic. Frauds used well-known for everyone schemes, such as fake CDC or fishing emails to spam to potential victims (“FBI Sees Rise in Fraud Schemes Related to the Coronavirus(COVID-19) Pandemic”, 2020).

To sum up, the issue of fake charity organizations is relevant in any country. The given problem covers all spheres of life and anybody could be tricked by scammers. We need to do more researches to understand the topic and to find the key to solve an issue.

Methodology In this research work, I have used a mixed method for data collection. Survey was chosen as quantitative method and interview as a qualitative method because they are the most common and reliable ways to conduct the study. Survey defined general thoughts about the issue of charity scams. To identify the main reasons why people believe to fake charity organizations, I added some open-ended questions connected with a topic. I turned to primary and secondary sources of information. To get accurate and reliable information, all references were checked and passed through the given list of criteria for identifying the credibility of sources. For general information, examples or statistics about charity fraud, I used websites and works of other reliable authors. In my case, I used official FBI and other

governmental agencies' sources, which proves that information is authoritative and can be used in other research works. Other sources also were checked and included in reference list at the end. [U+202F]

I have conducted five interviews as a primary source. My interview consisted of seven open questions about target respondent's personal experience with fake charity organizations. I interviewed people who recently experienced charity fraud. This main group of people is essential for study because they have been through charity scam. And, they can provide analysis of situation. Every respondent can react in different way and could have various opinions concerning problem. For instance, some respondents said that this issue is not topical and not vital for society. I cannot agree with them. A fifth of the funds collected are the earnings of pseudo-volunteers (Bovkis, 2019).

The most interesting moment of conversation was that participants told stories with all details, connected with the issue. People I interviewed decided to help others in need to reduce global issues and were fooled by online frauds. Some of them are familiar to me, whereas others I have met in Reddit forums about fake charities and asked to participate in research project. All these people live in Kazakhstan. Every interview took from four to six minutes and was video recorded. I have asked every interviewee's permission, I sent consent form that included participants' rights, description and other contact information. In this research project, I will introduce some fraud schemes and point out interviewee's mistakes.

In this research, survey was used to collect information about opinion of target respondents about fake charity groups. The questionnaire consisted of eight questions, there were used many types of questions such as multiple choice, rating scales and open-ended ones. In the beginning, I expected around 60 respondents to be sure about the generalized and objective answers. A survey passed among students of Nazarbayev Intellectual Schools in Kazakhstan. However, collected data was not appropriate and there were not enough number of respondents, only 25 during the given period. Therefore, I could not conclude any points because I expected more people to answer. I wanted to take a wide range of viewpoints concerning this problem from representatives of all social classes.

Survey method has become the main difficulty of data collection for me. There is an obvious disadvantage of survey model, which connects with irresponsibility of participants. Some respondents did not take it seriously and answers did not satisfy me, mainly because it was anonymous and people did not want to spend their extra couple of minutes to give a full answer. Some causes may be cultural (Putnam, 2000). The second limitation of the study was coronavirus lockdown. Due to new quarantine measurements, I was forced to conduct interviews online, mostly in Microsoft Teams or Zoom apps. The third limitation, I have only five interviewees, this number of respondents can result in a bias outlook for the issue. But, In my viewpoint, every people I have asked to take part in, have different age groups and can provide broader range of experience.

Results The data collected from primary sources was useful and allowed several personal perspectives to be considered. Taking into account the fact that entirely different individuals were interviewed, the answers had several similarities in their experience of fraud schemes. Interviewees replied freely, providing several examples in details and discussing their viewpoints in general. Vast majority of respondents showed their knowledge about this issue because they have been through this situation.

The interviews were taken from five target respondents who were scammed by fake charity organizations. They have different social backgrounds and live in Kazakhstan. Importance

of interview was that the participants should be informed about illegitimate charity groups' schemes and can share their experience and general thoughts about this issue. By looking into transcript, I can suggest that main reasons why people were scammed include the following: not paying attention to warning signs and not studying these organizations.

The full transcript of five interviews is set out in the Appendix. And here are some key ideas and findings:

- Majority of interviewee gave almost the same answers about how they have been scammed, saying that they donated recently to an organization that they found on the net or social media page.

- Many respondents, four out of five people, donated to online charity group. In addition, three people transferred more than \$20. But, a person who donated the biggest amount (see Appendix 2) did not even try to return them or did not go to police for help. It was surprising to hear that people did not try to refund their hard-earned money from frauds.

- A large number of publications and fake photos of real organizations that were stolen were the main hook to five respondents. As they mentioned, majority of interviewee's do not have time to research the webpages and accounts to identify warning signs. Not noticing clear warning signs and copy pasting legitimate groups' names, proofs and identity were the main two root causes of charity fraud and online scams.

As for the survey, A total sample of 27 people aged 14-60 were participated in the study. Quantitative method results showed that 78% of participants have donated charity organizations at least once, whereas minority of six people never tried to donate. I was surprised that around quarter of respondents or people they know, witnessed charity fraud (Figure 1).

Figure 1. Percentage of respondents who were scammed by charity frauds.

This means that more people than I expected have become victims of scammers. Meanwhile, 63% of people defined that they can differentiate fake and genuine charities. It means that crooks are using more complicated and complex schemes to scam. This data proves that issue of fake charity organizations is topical and vital at the moment. Additionally, surveyed people's average trust rate to all of charity groups in the scale between one and five - 3.81 (see Appendix 5). Almost a half of respondents rated it as four or five. Therefore, around 76.2% of respondents are ready to transfer to help people in need. However, 42% said that they would donate to beggar on the street, similar to offline charity and 50% answered as "Maybe" (see Appendix 7). Although only seven people, 26% said that they would donate if they see publication on the social media.

Answers have changed in different cases of offline and online charities. Most respondents donate through online bank transactions, but majority of people are still susceptible to their emotions, like only one person said that she or he will not donate to person in need standing in front of her or him. In addition, no significant difference in data was found between the primary and secondary source findings. 41% of respondents marked not researching charity groups as the primary reason. Surveyed people have chosen not noticing warning signs (29%) and urgency in responding (18%) as the second and third main reasons why people believe to fake charity groups (Figure 2).

Figure 2. Reasons of charity fraud.

The sudden and unexpected destruction caused by catastrophes in the world forces us to donate more quickly to people in need. In response, there is a specific immediacy because the victims often lack the supplies or help they need to survive. People will donate faster to a charitable organization that promises to help disaster victims. For instance, interviewees often donated to people affected by COVID-19 during quarantine. As a result, donors often choose to contribute as soon as possible to a charitable organization that pledges to help the disaster victims (Rafter, n.d.). Fake charity scams can be a lucrative because so many people do want to support legitimate charities.

Conclusion The common observation found that there are a numerous reasons of being scammed by fake charity organizations. According to the respondents of the survey, the research revealed the presence of internal factors. Among which, psychological state was described as the internal influence. The result of an interview indicated that one of the possible reasons is family circumstances. Due to the fact that some of the family members passed away of certain diseases. For instance, third respondent stated that the idea to donate to charity group came after his grandmother died from coronavirus. In addition, most of respondents marked that not noticing warning signs and not researching organizations as a root causes. This study will help to differentiate genuine and illegitimate charity groups.

Research topic of fake charities is relevant because charlatans are trying to use human kindness to cash in. Study showed that more than every fourth person have become victims. I did not expected this frequency of fraud cases. Survey and interview methods gave deeper understanding of the problem and showed much needed data. As I later noticed, some of my friends and peers were deceived by fake charities. While others could argue that this issue is not relevant due to quarantine, and they have not experience frauds on the streets. Nowadays, it is uncommon to run into offline fake charity, online new schemes are significantly easier way to collect funds.

This issue disturbs genuine organizations and prevents solving of global issues. The amount of money that was scammed could have been used as a food or other help for people in need. Charity fraud is viewed as an especially heinous form of dishonest corporate practice, since it violates the confidence of charitable people who donate in the hope that they will help those in need. It means that a part of transferred money is used in personal purposes of crooks instead of contribution to reach global Sustainable Development Goals.

There are ways to further research; I could suggest take a bigger audience and respondents. Residents of Aktobe and NIS students is narrow and specific group of people. It was one of the difficulties in a study. In the beginning, I thought that it is the major limitation to find scammed people due to incomplete data in Central Asian region. In fact, it took me only several days to figure out five interviewees. I have learnt that to present more accurate results more than 100 or 200 respondents for survey are needed, whereas I can assume that at least 20, interviewee is required to specific target group of fake charity victims. With more time, I would have made it happen. I expect the goal of future project would be to collect national statistical data related to the amount of victims of fake charities in Kazakhstan, in general. It would be my next step as a further research to share gained knowledge and experience to society. This particular investigation could be base for future studies to pursue advanced studies in Kazakhstan. Through my research and my opinion, I think this means that this type of works should be popularized among social media, to decrease number of scammed people and raise

awareness to warning signs and fraudulent schemes.

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Appendix Interview

1st respondent:

1. Hello sir/madam, could you please tell us about your story and describe all the details. When and how you donated to a fake charity [U+202F] organization? [U+202F]

It was a year ago. When quarantine started. I think with my donate I could have helped to people who sick with coronavirus.

2. Is it online or offline charity group? [U+202F]

It was an online, because we have quarantine.

3. What did they use as a hook [U+202F] to collect money? [U+202F]

They copied the real trustful existing charity organization's name.

4. Where did you find fake organization? [U+202F]

I found it in the Internet.

5. Have you ever tried to return your money? [U+202F]

No, they immediately disappeared in the net. They gave fake number. It was a problem to return money.

6. Can you reveal personal info or bank details of charity scammer? [U+202F]

No, as I said they used fake phone numbers and other personal information.

7. Were there any warning signs? [U+202F]

I think no, because I absolutely trusted them. Or I did not really noticed because charities try to help people in need and they want to change world. Unfortunately, that was fake one.

2nd respondent:

1. Hello sir/ madam, could you please tell us about your story and describe all the details. When and how you donated to a fake charity [U+202F] organization? [U+202F]

Good afternoon. Last year, I think, I decided to donate. This idea came to me spontaneously; I have chosen an international organization. I have donated \$50. Happily, in my international credit card were not much money. That group tried to scam me, and rob remaining.

2. Is it online or offline charity group? [U+202F]

It was online donation.

3. What did they use as a hook [U+202F] to collect money? [U+202F]

That this charity group looked so real, website was almost same as genuine organizations.

4. Where did you find fake organization? [U+202F]

I just googled it. URL link was on the first page. I wanted to donate to global hunger. In addition, website design was so convenient to use, there were different sections for donation purposes.

5. Have you ever tried to return your money? [U+202F]

No, I did not even try it. I thought that would be impossible. I cannot even call them.

6. Can you reveal personal info or bank details of charity scammer? [U+202F]

Unfortunately, no

7. Were there any warning signs? [U+202F]

I have not found them when I researched them. But, they responded to me very quickly, I mean in few minutes. I guess that is some kind of warning.

3rd respondent:

1. Hello sir/ madam, could you please tell us about your story and describe all the details. When and how you donated to a fake charity [U+202F] organization? [U+202F]

Tragedy was happened in my family in last year. It was tough times in my life. My closest relative - my grandmother has passed away from coronavirus. I wanted to help other people and society in general, because COVID is one of the most topical issues in the whole world. In addition, especially elderly people are in risk group.

2. Is it online or offline charity group? [U+202F]

I do not use any cash; I donated online through Kaspi.

3. What did they use as a hook [U+202F] to collect money? [U+202F]

I do not remember the website page or social media accounts tag name, but there were tones of publications, different videos and proofs.

4. Where did you find fake organization? [U+202F]

I think this global problem has particular urgency in responding, I did not have much time to research every organization because of my work and other things to do. Therefore, in late summer I decided just to donate to the most popular group that I found in Instagram.

5. Have you ever tried to return your money? [U+202F]

To be honest, I have donated around 20 dollars. That is not a big hit to my pocket. I only called them once to ask about their work and other stuff, like taxes. Anyway, probably, they have already thrown away a sim-card with that phone number. I was not motivated enough to return my money and start detective study.

6. Can you reveal personal info or bank details of charity scammer? [U+202F]

Yes, it remained in a history of bank transfers. Name of the holder was Nursultan Serikov.

7. Were there any warning signs? [U+202F]

Most likely, there were warning signs, but I did not pay attention because of urgency in responding.

4th respondent:

1. Hello sir/ madam, could you please tell us about your story and describe all the details. When and how you donated to a fake charity [U+202F] organization? [U+202F]

Several months ago, I made a donation to an online charity group in the amount of 10 thousand tenge. As I understood at that time, they needed help for a three-year-old child who suffers from a rare disease. As soon as I found out to whom I had transferred the money, I immediately went to the same place. But, they were no longer there. I thought that my money would go to a good cause, so I transferred such a rather large amount.

2. Is it online or offline charity group? [U+202F]

It was offline charity. After I transferred the money, it turned out that they were scammers.

3. What did they use as a hook [U+202F] to collect money? [U+202F]

They were standing nearby my house with a donation box and on it was a photo of a child describing the disease.

4. Where did you find fake organization? [U+202F]

As, I said they were in front of supermarket near to my house.

5. Have you ever tried to return your money? [U+202F]

Later I went to the police for help. But, there they told that I was not the first person with such an appeal, and they failed to find these scammers.

6. Can you reveal personal info or bank details of charity scammer? [U+202F]

No, and I did not have any of their details, since I transferred the money, and it is not the Internet wallet.

7. Were there any warning signs? [U+202F]

I do not think so. I thought they are people in need, and with my donation, I could help them to be in better place in their lives. I will be careful now.

5th respondent:

1. Hello sir/ madam, could you please tell us about your story and describe all the details. When and how you donated to a fake charity [U+202F] organization? [U+202F]

Despite my age, I spend a lot of time helping as many people as I can. My life as a charity donator started when I saw a couple of old and disabled people asking for money near the local supermarket. After that, I imagined how many people are in a situation like this. Then, I found a charity organization's website, which gained money for local poverty-stricken citizens. Of course, I donated quite a few amount of money to help them. However, after 3 days, it was revealed that it was a lie and all the money was being sent to people who wasted them for themselves. This event took place when I was 16. [U+202F]

2. Is it online or offline charity group? [U+202F]

Obviously, it was online organization.

3. What did they use as a hook [U+202F] to collect money? [U+202F]

They used pictures from official big organizations and posted pictures of poor families. They used videos and photos of poor and disabled people to push people's buttons and to emotionally pressure and convinced me to donate money.

4. Where did you find fake organization? [U+202F]

As I said before, I found it in Instagram by #charity tag.

5. Have you ever tried to return your money? [U+202F]

I tried to return my money but it was unsuccessful. They have not answer to my appeal, I knew nothing about group and I could not even call to police about a fraud.

6. Can you reveal personal info or bank details of charity scammer? [U+202F]

Unfortunately, I could not. I do not remember that account.

7. Were there any warning signs? [U+202F]

Actually, I did not see any warning signs. I was very naive. But maybe, there were a few, but I didn't pay attention to them

Survey

