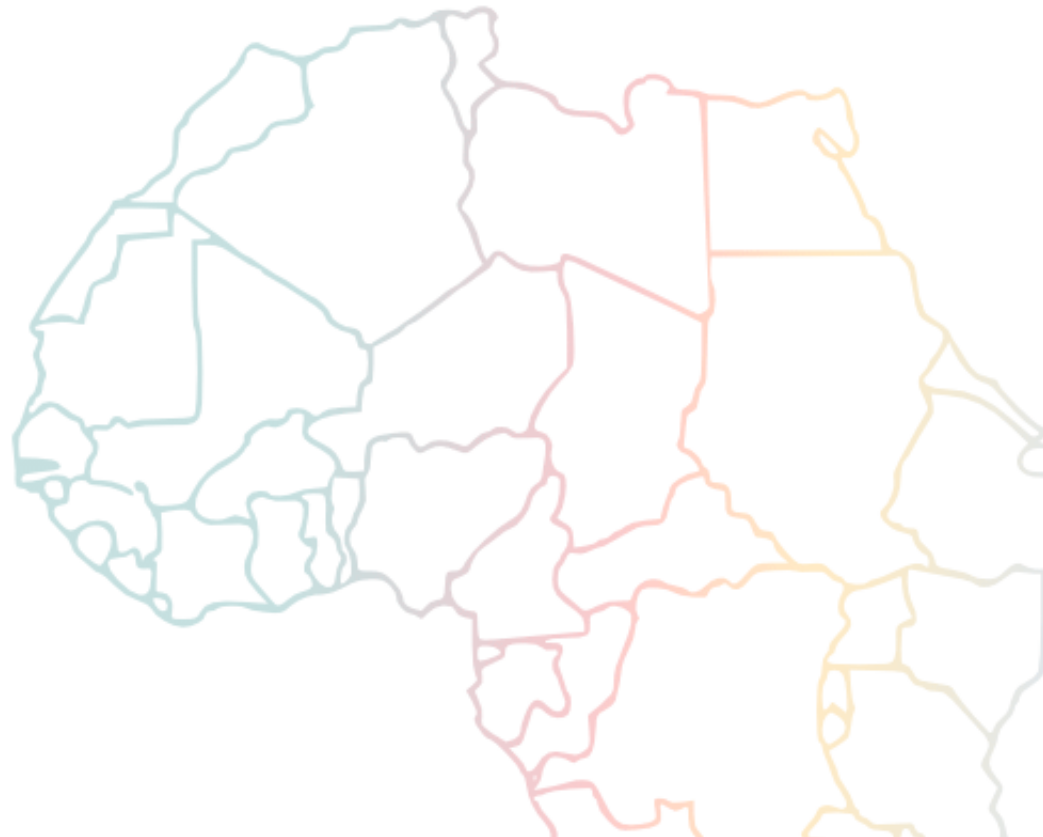




LOCAL GIVING IN AFRICA



RESEARCH REPORT



Local Giving in Africa

Commissioned by WACSI & STAR-Ghana Foundation

Funded by Wilde Ganzen Foundation & Ministry of Foreign Affairs of the Netherlands

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ABOUT WACSI

The West Africa Civil Society Institute (WACSI) was established by the Open Society Initiative for West Africa (OSIWA) in 2005 to reinforce the capacities of civil society in the sub-region. The Institute became operational in July 2007.

ABOUT STAR GHANA

STAR-Ghana Foundation is a national centre for active citizenship and philanthropy. The Foundation works towards the development of a vibrant, well-informed and assertive civil society able to contribute to transformational national development and inclusive access to high quality, accountable public services for all Ghanaian citizens.



Ministry of Foreign Affairs of the Netherlands

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Local philanthropy provides great avenues to scale up development in Africa. It is however highly undocumented leaving stakeholders with limited access to information on the potentials of local philanthropy in Africa.

STAR-Ghana Foundation and the West Africa Civil Society Institute (WACSI) recognised this. They commissioned this study with support from Wilde Ganzen, through the Dutch Ministry of Foreign Affairs in an effort to bridge the knowledge gap on local giving in Africa and the potential it has to scale up development on the continent.

The successful completion of this research report on local giving in Africa would not have been possible without the contributions and support of numerous individuals and organisations.

First, the institutions would like to acknowledge the invaluable contributions of the research team, which included Christian Elongue from Kabod Group, John Obuaba, WACSI Research Fellow, and Dr. Narcisse Fomekong from Kabod Group. Their expertise, dedication, and leadership throughout this project were instrumental in producing a comprehensive and insightful research report.

Our sincere appreciation goes to the civil society organisations who generously shared their experiences and insights on local giving practices and challenges in Africa. Your contributions have provided a rich and diverse perspective on the topic.

Furthermore, we acknowledge the significant role played by the Economic Community of West African States (ECOWAS) and the African Continental Free Trade Area (AfCFTA) in facilitating and promoting philanthropy and local giving across the African continent. We recognise their efforts in creating an enabling environment for sustainable local giving practices.

Finally, we express our gratitude to the entire research team, staff of STAR-Ghana Foundation and WACSI and all individuals who directly or indirectly contributed to the successful completion of this study. Your diligence, expertise and unwavering commitment have been instrumental in producing this research report.

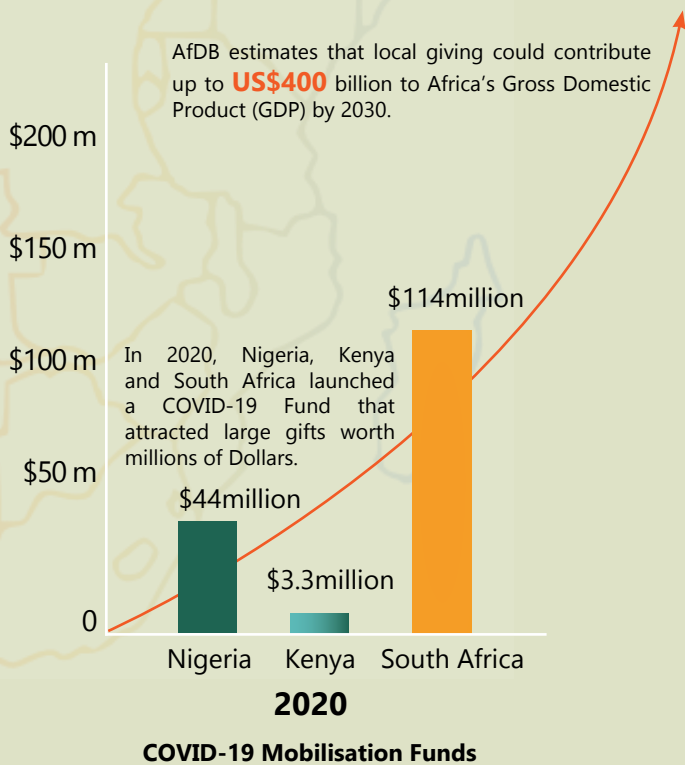
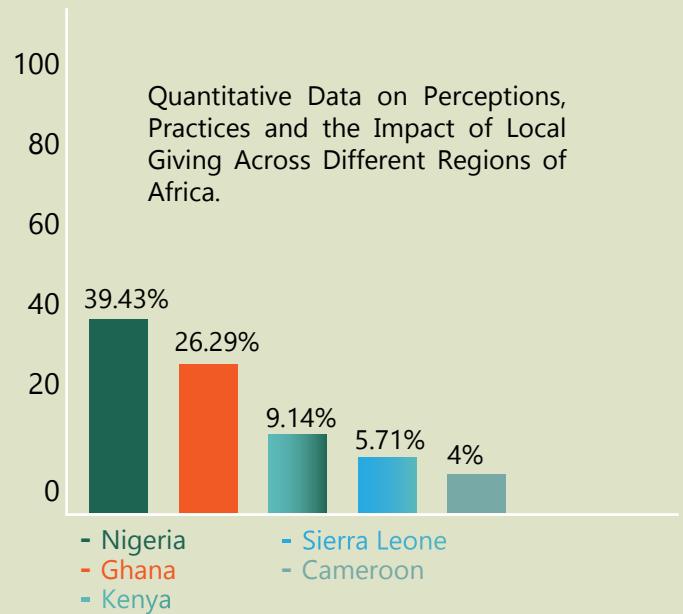
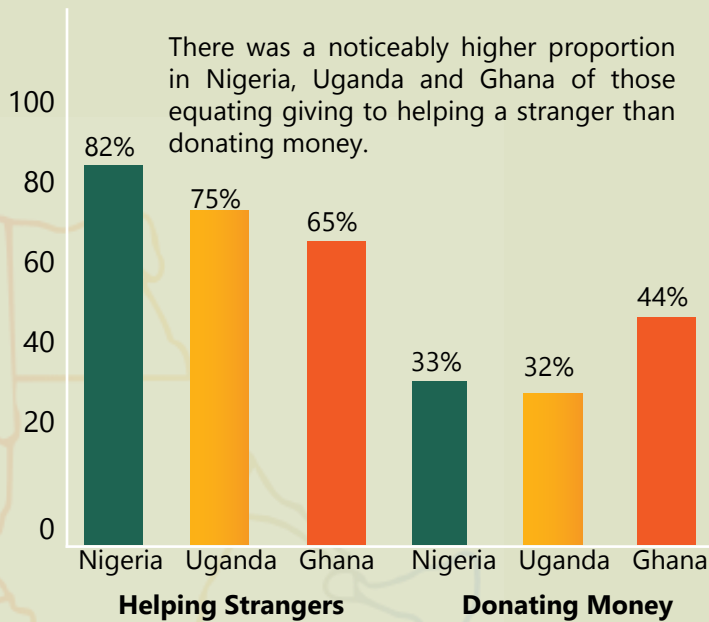
Thank you all for your invaluable support and contributions.

LIST OF ACRONYMS

ADEP:	Association D'appui et d'Eveil Pugsada
AfCFTA:	African Continental Free Trade Area
AfDB:	African Development Bank
AGN:	African Grantmakers' Network
CAF:	Charity Aid Foundation
CAPSI:	Centre on African Philanthropy and Social Investment
CF:	Community Foundation
CFWRZ:	Community Foundation for the Western Region of Zimbabwe
CSO:	Civil Society Organisation
CSR:	Corporate Social responsibility
ECOWAS:	Economic Community of West African States
HNWIs:	High-net-worth individuals
IPBF:	L'Initiative Pananetugri Pour Le Bien-Etre De La Femme
LFBI:	Lagos Food Bank Initiative
NPO:	Non-Profit Organisation
OECD:	Organisation for Economic Co-operation and Development
PF:	Philanthropic Foundation
ROSCAs:	Rotating Savings and Credit Associations
UHNWIs:	Ultra High Net Worth Individuals
VSLAs:	Village Savings and Loans



KEY FINDINGS AT A GLANCE



KEY POINTS

- 1 There are strong traditions of mutual aid and indigenous giving in many African countries.
- 2 Informal giving within local communities is prevalent.
- 3 Faith-based giving through religious organisations plays a significant role.
- 4 Most community-based organisations often engage in collective giving and community development projects.
- 5 More businesses engage in philanthropic activities through Corporate Social Responsibility.
- 6 The use of technology, including mobile money, social media and crowdfunding platforms, is on the rise to facilitate local giving on the continent.
- 7 The ECOWAS region benefits significantly from diaspora contributions in the form of remittances and its initiatives to harmonise policies.
- 8 AfCFTA encourages investment in social enterprises and philanthropic initiatives and supports the growth of social enterprises.

EXECUTIVE SUMMARY

Local giving has been central to conversations and research for the past decade because of its recognised potential in shifting power and decision-making from the North to the South. The present research documents the lessons African CSOs have learnt through their local giving practices and presents how these lessons can be applied to local CSOs in Ghana to strengthen the national philanthropic system. The research also analysed the types of local giving practices prevalent in the Economic Community of West African States (ECOWAS) region and explored the influence of the AfCFTA on the philanthropic environment.

Thus, the objective of this report was threefold:

- i. To identify and document best practices on local giving from existing research and practices/models in Africa and how they can be applicable in the Ghanaian context.
- ii. To review and document the role of ECOWAS and the African Continental Free Trade Area (AfCFTA) in facilitating local giving in Ghana.
- iii. To highlight significant developments and trends for the future of local giving and offer ways to build on them.

Our analysis discovered that local giving in Africa manifests in various forms, from informal to semi-formal and formal structures, each playing a crucial role in addressing community needs and fostering social cohesion. Below is a brief presentation of each:

1 Informal Giving Structures involve direct, personal support within communities, such as family members helping each other with daily needs or neighbours pooling resources to assist someone in distress. For example, the Ubuntu philosophy in Southern Africa emphasises communal support, where individuals give to others in need without any structured system. There is also the practice of remittances and resource sharing within extended families.

2 Semi-Formal Giving Structures. Here, we find community-based organisations or groups that operate with some structure but are not fully institutionalised. An example is the rotating savings and credit associations (ROSCAs) known as “tontines” (Cameroon) or “ekub” in Ethiopia, where members contribute to a common fund and take turns receiving a lump sum. These associations promote savings and provide a safety net for members in times of need. Also, we have faith-based giving, practised by churches, mosques and other faith-based organisations, which can be considered as a form of semi-formal giving, where the believer altruistically gives by faith. For example, the Zakat system in Islam encourages charitable giving, with a portion of donations distributed locally to support the needy.

3 Emerging Formal Structures include established Philanthropic organisations (PO) and foundations with formal structures and governance systems. While still relatively new in Africa, formal POs are gaining traction. Some examples include the African Philanthropy Forum (APF), Trust Africa and the African Women’s Development Fund, which supports various projects and initiatives to empower women across the continent. Crowdfunding platforms like “M-Changa” in Kenya and “Jumpstart” in South Africa, as well as social enterprising, impact investing and volunteering, can also be listed here.

Methodology

This research utilised a comprehensive mixed methods approach to investigate local giving practices in Africa, focusing on their applicability in Ghana. The study began with an extensive literature review covering existing research, academic articles and reports on local giving across Africa. This included documents from philanthropic organisations, CSOs and relevant government publications within the ECOWAS region. To complement the literature review, semi-structured interviews were conducted with key stakeholders, including leaders of local CSOs, community-based organisations and representatives from philanthropic entities. Additionally, a survey was disseminated to various CSOs and community groups to collect quantitative data on the prevalence, types and impacts of local giving practices. Detailed case studies of successful local giving models in various African countries were developed, highlighting best practices and lessons learned. These case studies encompassed examples of informal, semi-formal and formal giving structures.

The research also included a brief analysis of ECOWAS and AfCFTA to understand their influence on the philanthropic environment and local giving in Ghana. Data analysis involved thematic analysis for qualitative data and statistical methods for quantitative data. Findings were validated through triangulation and engagement with local experts to ensure robustness and contextual accuracy. This mixed-methods approach provided a comprehensive understanding of local giving practices, leading to actionable insights and recommendations for enhancing the national philanthropic system in Ghana.

Research Findings

A summary of the research findings revealed that:

01 There are strong traditions of mutual aid and indigenous giving in many African countries. Nigeria, Uganda and Ghana all featured in the top ten of most generous countries in the Charity Aid Foundation (CAF)'s World Giving Index (CAF, n.d.). There was a noticeably higher proportion in these countries of those equating giving to helping a stranger rather than donating money. For Nigeria, 82% reported helping a stranger and 33% indicated donating money; for Uganda, the figures were 75% and 32%, respectively and for Ghana, 65% and 44%.

02 Informal giving within local communities is a prevalent practice involving direct contribution of resources, such as food, clothing and money, to support individuals or groups in need.

03 Faith-based giving through religious organisations plays a significant role, with members contributing financially or through voluntary services to support various charitable causes and community development initiatives.

04 Most community-based organisations often engage in collective giving and community development projects, reflecting longstanding cultural practices of communal support.

05 More businesses engage in philanthropic activities through Corporate Social Responsibility (CSR) programmes, which include contributions to community development, education, healthcare and entrepreneurship support. These businesses and by extension, the private sector, are increasingly considering themselves to have a responsibility to society.

06 Although high-net-worth philanthropy draws more media and public attention, the small amounts of money moved in large numbers really account for quite a significant chunk of philanthropy.

07 The use of technology, including mobile money, social media and crowdfunding platforms, is on the rise to facilitate local giving on the continent. It makes it easier for individuals and organisations to donate and support causes and increases the ability to be transparent and collect information on funding activities. This also results in the rise in data-driven philanthropy, as efforts are being made to improve the collection and utilisation of data to inform philanthropic decision-making and measure the effectiveness of interventions, contributing to more evidence-based and strategic philanthropy.

08 There is a growing trend of impact investing, where philanthropic organisations and individuals invest in businesses and initiatives that generate social and environmental impact alongside financial returns.

09 The ECOWAS region benefits significantly from diaspora contributions in the form of remittances, a form of philanthropy in which direct financial support is provided to families and communities for local development projects in education, healthcare, disaster relief, etc.

10 ECOWAS initiatives to harmonise policies across member countries create a more conducive environment for local philanthropy. These efforts are increasingly improving regulatory frameworks that facilitate the sharing of best practices, resources and collaborative projects among member states, thus strengthening local giving mechanisms.

11 By promoting economic integration and reducing trade barriers, AfCFTA encourages investment in social enterprises and philanthropic initiatives that can operate on a larger scale and with a more significant impact. Facilitating cross-border trade and movement under AfCFTA can boost cross-border philanthropy, leading to increased funding opportunities, resource mobilisation and the dissemination of philanthropic practices across different countries.

12 AfCFTA supports the growth of social enterprises, by providing a favourable business environment and access to a broader market. This helps social enterprises thrive and contribute to sustainable development and local giving. AfCFTA also encourages member states to adopt legal and regulatory frameworks that promote a culture of giving, including tax incentives for donors and policies that facilitate charitable activities.

This report further details these findings, showcasing the diverse and dynamic nature of local giving practices within the region.

INTRODUCTION

The landscape of international development is undergoing a significant transformation, with increasing recognition of domestic resources and local ownership's critical role in sustainable development. The Giving for Change (GfC) programme epitomises this shift by advocating for the elevation of local giving practices as a central mechanism for community empowerment and development. Implemented in Ghana by the STAR-Ghana Foundation in partnership with the West Africa Civil Society Institute (WACSI), this programme aspires to reshape traditional development paradigms, emphasising local agency and equitable practices.

In alignment with this vision, WACSI and STAR-Ghana have commissioned a comprehensive study on local giving in Africa. This research seeks to uncover and document the myriad ways local giving is practised across the continent, highlighting best practices that can be adapted to the Ghanaian context. Furthermore, it aims to explore the roles of the Economic Community of West African States (ECOWAS) and the African Continental Free Trade Area (AfCFTA) in facilitating and promoting philanthropic activities within Africa.

The study is structured around several core objectives. First, it will review and document existing local giving practices and models across Africa, describing the diverse forms these practices take. Second, it will compile a series of case studies that illustrate the experiences and challenges civil society organisations face in their local giving efforts. These case studies will not only highlight successful strategies but also shed light on the obstacles encountered and the innovative solutions employed to overcome them.

By identifying and analysing these practices, the research offers actionable insights into how local giving can be effectively implemented and scaled within Ghana. Additionally, the study will examine the supportive roles of ECOWAS and AfCFTA in fostering a conducive environment for local philanthropy, thereby enhancing the potential for regional cooperation and collective impact.

Methodology

To achieve these objectives, a multifaceted methodology was designed to gather comprehensive and representative data on local giving practices in Africa. The methodology comprises the following components:

01 An extensive review of existing literature on local giving practices and models in Africa. This includes academic articles, policy papers and reports from CSOs. The literature review provided a theoretical framework and contextual background for the study.

02 Documentation of more than 30 case studies on local giving in Africa, with at least two stories from each region. These case studies were selected based on their relevance, diversity, and potential for replication in the Ghanaian context. Each case study details the experiences, challenges, successes, and failures encountered by CSOs in their local giving initiatives.

03 Interviews and focus group discussions with representatives from CSOs, local communities, and relevant government bodies. To get the broadest possible perspectives, interviewees were drawn from as wide a range of organisations as possible—foundation leaders, high-net-worth individuals, heads of network bodies, and researchers. This qualitative approach provided in-depth insights into the practical aspects of local giving and the role of ECOWAS and AfCFTA.

04 A survey was designed and distributed to a broader audience to gather quantitative data on perceptions, practices, and the impact of local giving across different regions of Africa. The demographic representation for the survey included Nigeria (39.43%), Ghana (26.29%), Kenya (9.14%), Sierra Leone (5.71%), Cameroon

(4%) and other parts of the continent (Benin, Cape Verde, Chad, DRC, Cote d'Ivoire, Gambia, Malawi, Namibia, Senegal, Somalia, South Africa, Tanzania, Uganda). Insights from this survey complemented the qualitative findings and helped identify common trends and patterns.

05 An analysis of ECOWAS and AfCFTA roles, especially its policies, frameworks and initiatives that facilitate local giving in Africa, was realised. This included reviewing official documents and policy briefs and conducting interviews with key informants from these organisations.

06 The report is structured in three parts. Part A focuses on understanding local giving and emerging philanthropic practices in Africa. Part B presents existing regulations, initiatives and challenges to local giving in the ECOWAS region and then proposes possible solutions. Part C presents the legal framework for local giving and analyses how best practices can be applied to the Ghanaian context.

07 The findings will be validated through consultations with experts and stakeholders in the field of development and philanthropy. An information session will be organised to share the findings with relevant stakeholders, fostering dialogue and feedback.

This mixed-methods approach ensures a holistic understanding of local giving in Africa, providing a robust foundation for the recommendations and strategies proposed in this report.

Limitations

The scarcity of data and inconsistencies in collection methodologies and temporal references impeded our ability to make meaningful comparisons. For example, aside from the scarce data on the value of donations, there is very little or no data on the value of volunteer time and jobs created by the philanthropy sector in Africa. Consequently, data analysis provides only broad insights into the landscape of philanthropy in Africa. This issue is further underscored by the observations of interviewees, revealing significant deficiencies in current and relevant data across various African regions.

Through this initiative, the Giving for Change programme will empower communities, amplify local voices and pave the way for a more equitable and locally driven approach to African development. This report, therefore, serves as a crucial resource for stakeholders in the development sector, providing evidence-based recommendations and fostering a deeper understanding of the transformative potential of local giving.



UNDERSTANDING LOCAL GIVING AND PHILANTHROPY IN AFRICA

A. UNDERSTANDING LOCAL GIVING AND PHILANTHROPY IN AFRICA

Local giving in Africa is a reality often overlooked or underestimated by the media, development practitioners and researchers. Yet it represents an important funding source and support for many social, cultural, educational, health and environmental causes. It is an integral part of the African cultural fabric, deeply rooted in the continent's history. Traditional African societies have long practised reciprocal giving, where resources are shared and redistributed within extended families, villages, or ethnic groups. (Wilkinson-Maposa and Susan Fowler 2005). This cultural norm has been reinforced by the challenges posed by poverty, political instability and limited access to formal social safety nets, necessitating community-based solutions.

Today, local giving is actively practised in all regions of the continent. **FOR EXAMPLE:**

In Ethiopia, **37%** of the population donated to charity in 2021, with an average donation of US\$3 (CAF, n.d.).

In Nigeria, **68%** of the population donated to charity in 2021, with an average donation of US\$7 (CAF, n.d.).

In Ghana, **72%** of the population donated to charity in 2021, with an average donation of US\$10.

In Kenya, **93%** of the population are philanthropists, and more people give to individuals than organisations.

In South Africa, **29%** of people give to charity and only **4%** of people volunteer (CAF, n.d.).

it may be philanthropic if altruism or public service is the goal. Smith et al. (2006) further clarified that philanthropic giving must be outside the nuclear family or household dwelling unit but may include giving to extended family members, clan members, fictive kin, etc. They also mentioned that the motivation for such giving may be altruistic, based on reciprocity or other motivations.

These data show that if harnessed properly, local giving could be considered a growing source of funding for development in Africa. The African Development Bank (AfDB) estimates that local giving could contribute up to US\$400 billion to Africa's Gross Domestic Product (GDP) by 2030. However, some challenges need to be addressed. These include a lack of awareness of local giving opportunities, a lack of trust in charities and infrastructure to support local giving.

1. Understanding local giving and philanthropy in Africa.

We define giving as allocating money, goods, other property, or service (time) to an individual or group without expecting any direct, high-probability exchange of money, goods, other property, or service in return. In giving something, the net worth of the giver (donor) is (at least temporarily) reduced while the net worth of the recipient is increased. While being very popular in Africa, giving within the family cannot be considered a philanthropic act, but giving outside

When it comes to philanthropy in Africa, researchers have made some attempts to define the very essence of African philanthropy, which is mainly indigenous and usually informal, although there have been movements towards institutionalising some of its forms. First, Moyo (2011) believes it is essential to debunk this view of African philanthropy as being informal, indigenous, and "traditional". Such a conceptual framework can have the negative effect of perpetually condemning African initiatives and frameworks to the margins. If this happened, the very essence of Africa and its development initiatives would be undermined.



Of African philanthropy, Moyo writes:

Due to analytical influence and frameworks primarily from the West, philanthropy in Africa or, to be more specific, African philanthropy has sometimes been wrongly and maliciously defined as indigenous or informal. Yet African philanthropy is in fact the foundation on which an African's life and his or her development revolve. It is the foundation upon which modern institutions are built or from which they get their inspiration and identity. The bifurcation between informal and formal misses the central point about African societies; that one is an extension of the other. - (Moyo 2011, 2)



Moyo, therefore, defines **philanthropy in Africa** as forms that may not necessarily be African but are operational in Africa. Examples include international forms of philanthropy such as foundations in Africa but with origins outside of Africa. Moyo (2013), Russell (2013) as well as Mati (2016) argue that philanthropy in Africa should be “defined based on whether it is primarily ‘by and for’ Africans, or if it is just ‘for Africans.’ For Russell (2013) and Mati (2016), African philanthropy refers to philanthropic activities “by and for” Africans and is marked by the mobilisation of local, national and external/transnational resources by Africans for the benefit of Africans.

While other researchers would use terms such as ‘charity’ or ‘help’ (Payton and Moody, 2008), we used the word “giving” because the words “charity” and “help” often carry connotations of pity or condescension, which can be off-putting to some people. The word “giving” is more neutral and describes transferring something of value to someone else. Moreover, “giving” focuses on the person donating, thus helping to understand donors’ motivations. Finally, “giving” encompasses a broader range of activities than the words “charity” or

“help.” For example, giving can include volunteering or simply donating money. It is, therefore, more consistent with the principles of effective altruism.

Alongside, there are Indigenous terms and practices such as ubuntu (Southern Africa), harambee (Kenya), ajo, ujamaa,¹ ilima and susu, tontine² (West and Central Africa) amongst others, which reflect a variety of traditions and practices. In addition to money, this giving includes time, expertise and skills. Most significantly, however, in all its forms, it is underpinned by the ideas of solidarity, mutuality and reciprocity.³

Unlike Western notions of philanthropy, in which wealthy individuals or well-endowed institutions make vertical, unidirectional, supposedly altruistic grants to recipients without any expectations that the latter reciprocate in the future, African Indigenous philanthropy is based on reciprocity, horizontal giving and the fact that “much of what we need and value in life can only be obtained from others. People depend on one another for such valued resources and they provide them to one another through the process of exchange (Hyden 2021, p. 87)”

Giving (as well as receiving) in the African context is not just meant to alleviate immediate material needs but also to build relationships between the giver and the recipient. It follows, therefore, that as a practice, philanthropy cuts through the ontologies and epistemologies of Africans in their various contexts. Most, if not all, Africans define themselves as others, as opposed to the individualism that characterises others, particularly in Western societies.

¹ Tanzanian society has a long-standing social solidarity tradition of mutual aid reciprocity and philanthropy that emphasises the interconnections of the wellbeing of the individual with that of the community. This is encapsulated in Ujamaa ideology, in which identity and self-reliance is developed through and with the community.

² “Tontine” is also used across the Sahel and can be translated to “rotating credit associations” in English. It is a saving and credit system in which members pay a contribution to the tontine and receive disbursements according to fixed rules. The system functions both as a saving scheme and as a way of generating interest. The system is named after Lorenzo de Tonti, an Italian political exile in France in the mid-1600. More here: <https://wacsi.org/i-help-them-in-my-own-way-exploring-local-humanitarian-action-in-burkina-faso-and-mali/>

³ Dean Spade, “Solidarity Not Charity: Mutual Aid for Mobilisation and Survival,” *Social Text* 38 (2020): 131–51.

2. Existing and Emerging Giving Practices in Africa

Local giving in Africa can take many forms, from financial support to material goods, volunteering or sharing skills. It can come from individuals, families, communities, associations, foundations, businesses, or diasporas. It can target a variety of causes, such as fighting poverty, promoting human rights, preserving cultural heritage, improving access to education or health, protecting the environment, or responding to humanitarian crises. In this study, we have organised the various forms of giving according to the source of resources or the giving entity. Some of the models below have existed for many years, such as giving through private foundations, corporate social responsibility, faith-based giving, family-based giving, community-based philanthropy; some are emerging models of giving such as social enterprising and impact investing.

i. Private/Philanthropic foundations

In the last decade, wealthy people have been setting up foundations. While the distinction between family foundations, corporate foundations and high-net-worth individual (HNWI) givers is not well-marked, this section focuses exclusively on individual giving expressed through direct aid or indirectly through established foundations.

Philanthropic data reveals that, in Africa, the size of donations from Ultra HNWI and HNWI is not as significant as in other regions of the world. Their giving, which amounted to US\$1.1 billion, is the smallest, according to Wealth-X's Ultra High Net Worth Philanthropy 2022 report (Wealth-X, n.d.) While there is an increasing number of UHNWIs and HNWIs on the continent, most are not familiar with or have legally registered philanthropic institutions to donate to and very few give grants. The very few who are active in the philanthropic sector do it often through a foundation or institution.

One example is Strive Masiyiwa, a Zimbabwean businessman and billionaire who has been actively involved in philanthropic efforts through his contributions to education and healthcare in Africa.

Through his charitable foundations, Masiyiwa has empowered numerous communities by supporting educational initiatives and providing healthcare resources, positively impacting thousands of individuals across the continent. Similarly, Mo Ibrahim, a Sudanese-British billionaire and philanthropist, has focused his efforts on governance and leadership in Africa. The Mo Ibrahim Foundation has been instrumental in recognising and rewarding excellence in African leadership, working to promote good governance and accountability on the continent.

In South Africa, the Donald Gordon Foundation, created in 1971 by Donald Gordon, positively impacts health, culture, education and human rights. In 2002, this foundation set up a [medical centre](#), the profits from which are used to train African health specialists and keep them on the continent. Another worth mentioning is the Motsepe Foundation, founded in 1999 by Patrice Motsepe and Dr Precious Moloi-Motsepe, to reduce poverty and sustainably improve the standard of living of the poor, unemployed and marginalised. The foundation offers around ten scholarships to aspiring nurses in South Africa each year. Finally, Nicholas Tagaris, a Greek-South African businessman and Chairman of the Libra Group, a diversified investment company. He supports various philanthropic initiatives through the Libra Foundation, focusing on education, healthcare and community development in Africa.

In Nigeria, we have at least 10,000 HNWIs, though there is little data on how or if they support national development.⁴ Some of the most notable philanthropists include Folorunsho Alakija, the Vice Chairman of Famfa Oil, who is renowned for her philanthropic contributions, particularly in the areas of education and women's empowerment. The economist and entrepreneur Tony Elumelu, whose [foundation provides funding](#), mentorship, and training to aspiring entrepreneurs across Africa. General Theophilus Yakubu Danjuma, through the TY Danjuma Foundation, has been [dedicated](#) to implement sustainable and high-impact interventions in areas such as healthcare, education and poverty alleviation.

4 Henley & Partners, 2022 Africa Wealth Report : <https://www.henleyglobal.com/publications/africa-wealth-report-2022>

The foundation has also focused on breaking the cycle of poverty caused by the adverse impact of Neglected Tropical Diseases (NTDs). It contributes to achieving the Sustainable Development Goals (SDGs), particularly in reducing infant and under-five mortality and improving healthcare infrastructure. Additionally, the foundation has made substantial grants, which have been pivotal in supporting research, addressing African developmental challenges and alleviating poverty in communities (Danladi 2017). Last but not least, the Aliko Dangote Foundation's latest initiative was to build the technical skills of several young Nigerians in critical economic areas. His foundation was also the largest donor to the African Union Ebola Trust Fund, contributing US\$3 million. In 2022, the Aliko Dangote Foundation pledged US\$1.25 billion to improve health, education and economic empowerment in Nigeria and across Africa.

In Kenya, the most familiar faces of individual philanthropists with established foundations, either as family or business foundations, include but are not limited to industrialists such as Manu Chandaria, Naushad Merali, Narendra Raval, Tabitha Karanja and bankers such as Equity Group's James Mwangi (Mati, 2020).

Other examples worth mentioning are:

- Nassef Sawiris, an Egyptian businessman and philanthropist; Chairman and CEO of Orascom Construction Industries. He engages in philanthropic initiatives through the Sawiris Foundation, supporting education, healthcare and cultural preservation in Egypt and beyond.
- Mohammed Dewji, a Tanzanian businessman and philanthropist, CEO of MeTL Group, a conglomerate interested in agriculture, manufacturing and financial services. He engages in philanthropic initiatives through the Mohammed Dewji Foundation, supporting education, healthcare and community development in Tanzania.
- Ashish Thakkar, a Ugandan entrepreneur, philanthropist, founder and CEO of Mara Group, a technology and investment conglomerate. He is actively involved in philanthropic activities through the Mara Foundation, focusing on youth empowerment, education and entrepreneurship in Africa.

Many of these individuals are also public figures whose donations influence attitudes to philanthropy. However, most of them do not professionalise their giving, for example, by ensuring that problem identification or decision-making is data-driven. They generally tend to give to basic needs of different kinds and not necessarily to advocacy, rights work and social justice, which are often perceived as contentious. Their giving has improved access to essential services, infrastructure development and empowerment of marginalised groups, among other outcomes.

Contribution of Private Foundations to Development in Africa

This section measured the perception of the contribution of private foundations to national development.

According to the survey, 50 % of respondents are optimistic that private foundations have been instrumental in their country's development. At the continental level, we also had a positive response from respondents.

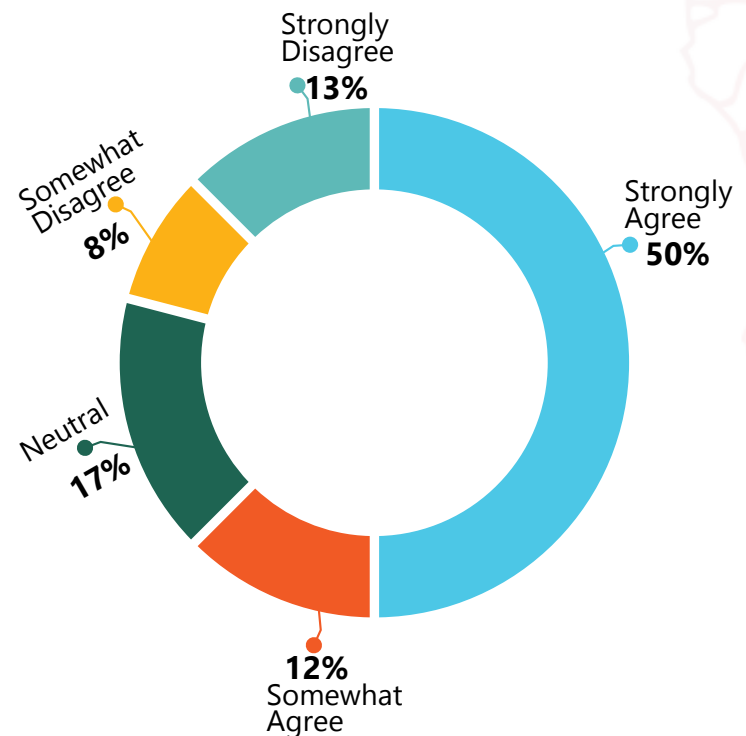


Figure 1: Contribution of Private Foundations to National Development.

Private Foundations have contributed greatly to Africa's Development

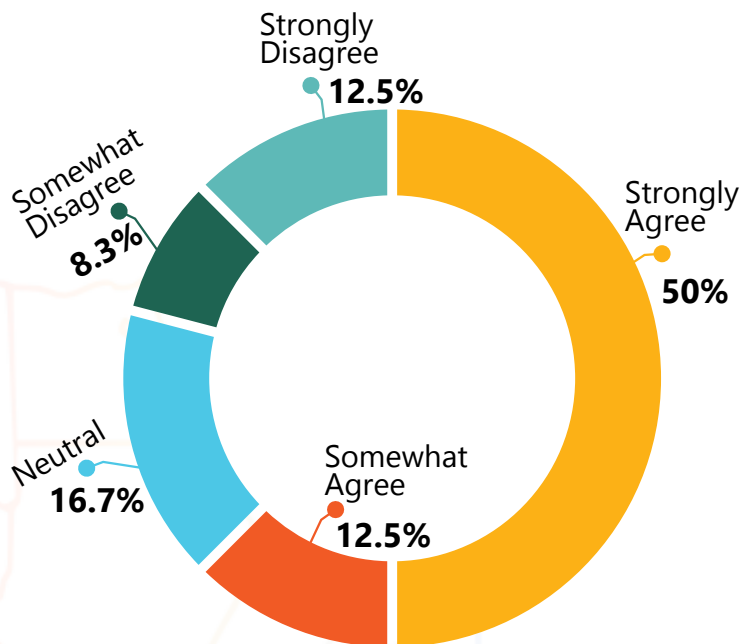


Figure 2: Perception on the Contribution of Private Foundations to Africa's Development

Willingness to donate to Private Foundations

Even though private foundations have been set up by wealthy individuals, they still expect donations from other individuals and corporate organisations to support them. This helps them to increase their reach. Our survey revealed that about 60% of respondents are willing to donate to private foundations.

ii. Emergency/ Relief Funds

The humanitarian situation in parts of sub-Saharan Africa is often alarming. Sometimes, conflict, drought, floods and epidemics affect millions of people. In response to these emergencies, donation campaigns are usually launched. The recent coronavirus pandemic brought an increase in these types of campaigns. For example, the Coalition Against COVID-19 (CACOVID), launched on 26 March 2020 in Nigeria to assist the federal government in combating COVID-19, attracted US\$44 million in large gifts. In Kenya, the COVID-19 Fund, established by President Uhuru Kenyatta on 30 March 2020 to mobilise the emergency response to the COVID-19 pandemic, attracted US\$3.3 million.

In South Africa, the Solidarity Fund, created on 23 March 2020 as an independent public benefit organisation that collected donations in the fight against COVID-19, attracted US\$114 million in large gifts, that [are of US\\$1 million or more](#).

Before COVID-19, other campaigns saw massive local participation. This is particularly true of the campaign to combat famine in Kenya. In 2011, "Kenya for Kenyans" raised £6 million from 250,000 people to help more than 3 million Kenyans suffering from famine. This campaign was carried out via mobile money. Using mobile money to raise funds for causes is an interesting trend in African philanthropy.

We noticed that most local giving during emergencies or through relief funds is one-off giving. Even though these forms of giving have attracted large donations, their weakness is that donations stop once the emergencies are over.

This is also because the donations are targeted at specific needs, so donors may not see the relevance in continuing their donations. Large donations are attracted because such emergencies affect human lives and people are passionate about saving lives. The question, however, remains whether donations should continue to be informed by emergencies.

iii. Corporate giving

There is a growing awareness among companies of their power and their responsibility to act on social issues. Corporate giving – widely construed to include money gifts, in-kind donations, partnerships with CSOs and employee volunteering programmes – remains a major player in Africa (Andrew, Ese, and Shnief, n.d.). Companies operating on the continent and within the ECOWAS region increasingly recognise their social responsibilities and some engage in CSR programmes. Most initiatives involve allocating a portion of their profits towards community development projects.

Governments across several African states, at least on paper, stress the need for corporations to be involved in fair, ethical and socially responsible investments or by corporations signing up to voluntary ethical reporting initiatives such as the Global Reporting Initiative. South Africa, for example, has, among other instruments, the Companies Act 2008, the King Report on Governance for South Africa 2009 and the Consumer Protection Act or CPA 2009, which variously spell out the social and ethical responsibilities of corporations. Likewise, Kenya relies on, among others, the Companies Act of 2015 and the Environmental Management and Coordination Act of 1999.

In **Cameroon**, **Congelcam**, a company specialising in fish sales, donated a public-school building in Bafoussam. This endeavour enhanced the company's reputation and eventually increased sales.

In **Senegal**, some companies, besides helping the population in the event of disasters caused by natural calamities (floods), are presenting sustainable development programmes. These include vocational and technical training programmes, sometimes free of charge, in a few areas, including agriculture, education and health. Unfortunately, this aid cannot be quantified, as there are hardly any company reports or studies on the impact in figures. The same observation was made by Monaem Ben Lellahom in 2018. He points out that foreign companies report on their actions and that local companies, even though they give, do not do so.

In **Ghana**, corporate giving is voluntary and some multinational companies in the telecommunication and extractive sectors have established foundations for implementing their developmental projects. While telecom companies focus primarily on health, education and infrastructural development, extractive industries prefer community relations and environmental protection activities. The MTN-Ghana Foundation, for example, focuses on health, education and empowerment issues, while Newmont Ahafo Development Foundation, a community development foundation, focuses on community and social development projects.

Another key feature of corporate philanthropy in Ghana is the lack of stakeholder consultation because corporate organisations tend to prioritise their agenda and decision-making processes over intended beneficiaries (Amponsah-Tawiah and Dartey-Baah, 2016).

While corporate giving interventions aid community development, motivations or inducements for companies to undertake corporate social responsibility (CSR) initiatives or any other corporate giving programmes vary. This is especially so as the uptake of CSR by corporations to profile themselves as socially responsible has been forced by a confluence of simultaneous development of the anti-globalisation movement, shareholder activism, and corporate governance reforms. In our study, 58.4% of respondents agreed that CSR is not a sustainable way of promoting local giving in Africa because only profitable businesses do it. 33.4% somewhat disagree, believing in CSR's potential to develop a culture of local giving. Furthermore, 91.7% strongly agree that CSR should be legally enforced for all businesses in Africa, while only 8.3% somewhat agree.

In general, the impact of corporate giving is complex. It depends on several factors, such as donors' motivation, the transparency of beneficiaries, the effectiveness of interventions and the socio-political context. However, some general trends can be identified, such as the fact that CSR favours donations in kind rather than cash, targeted rather than general donations, long-term rather than one-off donations and donations involving the active participation of local partners rather than mere assistance.

iv. Faith-Based Giving

Faith-based giving is a form of financial or material support the faithful offer their religious institutions or leaders. Two forms of faith-based giving have emerged in the literature. Giving for religious activities and providing for social good.

In Africa, this type of giving is widespread and significantly impacts the continent's social and economic development. In Kenya, religious donations are the [second most](#) important form of local giving in the country (Yetu, 2017). Thus, religion is the second biggest motivation for giving behind personal attachment to a cause. In Benin, the Catholic Church

was once considered “the most prominent and effective protection network” in the country (Bompani 2011). In South Africa, until very recently, the Catholic Church was providing more anti-retroviral treatment for people living with HIV than the state. In the Democratic Republic of Congo, Catholic and Protestant schools have been instrumental in providing education to children, particularly in rural areas (Scheunpflug and Wenz, 2021). This shows the potential of utilising partnerships with churches and religious institutions and the importance of tapping into local traditions when engaging individuals around growing their giving.

Majority of Kenyas who assist individuals in need, mainly give the person directly



Figure 3: “How Kenyans Give: A Nationwide Survey of Philanthropic Behaviour” (Yetu, 2017)

According to the same Kenyan study, 93% of Kenyans give, generally, directly to individuals rather than to organisations. Kenyans are, therefore, very charitable and would be even more so if there were tax exemptions, as the Kenya Community Development Foundation (KCDF, 2014) [report observes](#). According to the report, when respondents were asked what the most significant incentive for local philanthropy would be, the unanimous answer was tax incentives.

Kumi (2019) adds that motivations for giving, especially in religious circles, are influenced by faith, gratitude, solidarity, hope, or fear. Religious donations are used to finance religious activities and support humanitarian, educational, health, or environmental projects. Thus, they help strengthen social capital, community cohesion and resilience in the face of crises.

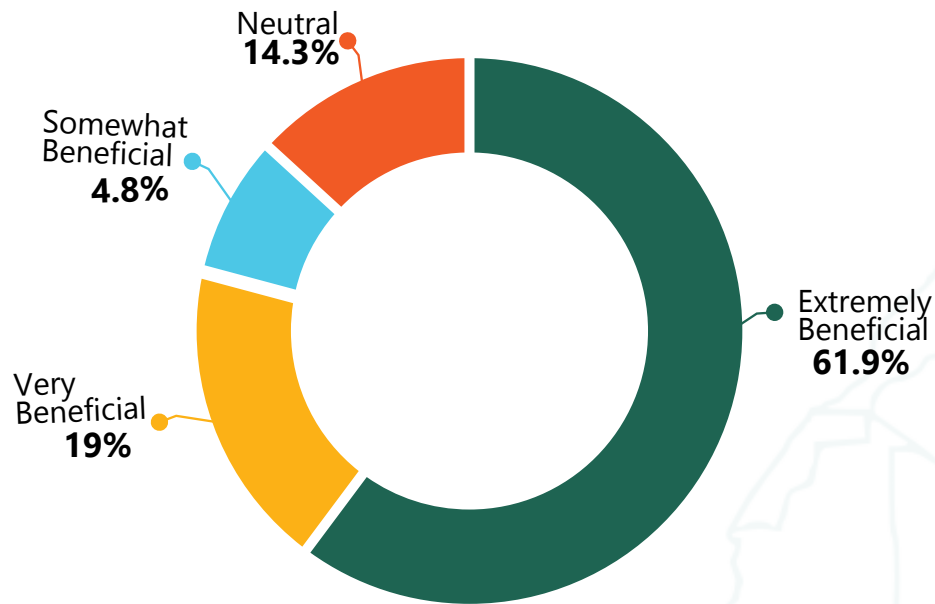


Figure 4: Perceived Benefits of Faith Based-Giving.

From our survey, 61.9% of people who are affiliated with faith-based giving say it is extremely beneficial. Arhin (2020) found that the Christian Health Association Ghana, which comprises 25 Christian denominations, has provided 302 health facilities and institutions across Ghana.

Religious giving is, however, a private affair because individuals prefer not to disclose their philanthropic acts. It is also informed by Ghanaian social and cultural norms and values on giving, which 'frowns upon' lavish display of wealth. Kumi (2019) further argues that, among some Pentecostal Christians, the ideals of tithing and giving free-will offerings (e.g. thanksgiving, seed sowing) are an opportunity for meeting their religious obligations, hence attracting blessings from God. Thus, tithing opens doors for miraculous rewards and success for the believer and his or her family.

It is noteworthy that Christian giving is not only restricted to tithing and offering but also through the establishment of relief agencies such as the Assemblies of God Relief Agency, International Central Gospel Church (ICGC)'s Central Aid and Wesleyan Aid, with the objective of promoting the well-being of their members and society at large.

Faith-based giving also applies to Islamic philanthropic organisations, where resources are transferred to the needy. In Ghana, Islamic philanthropic institutions have played significant roles in the delivery of social services and community development through instruments such as Zakat (alms tax), Sadaka and Zakat al-fitr (almsgiving), Waqf (private foundations) and Kurban (sacrificial celebration).

While faith-based giving in Ghana has received much attention, a persistent challenge for research is the lack of data. This is partly due to the informal nature of giving and the absence of a central government agency collecting information on faith-based philanthropy. Moreover, giving is mostly in kind and anonymous because Christians and Muslims believe that when giving for charity purposes, it is better not to disclose it (Kumi, 2019a).

Thus, faith-based giving offers an excellent opportunity to finance development projects in Africa. In our survey, respondents who were affiliated with faith-based giving were asked the frequency at which they give. The majority of the respondents, as shown in the diagram below, indicated that their donations are very frequent.

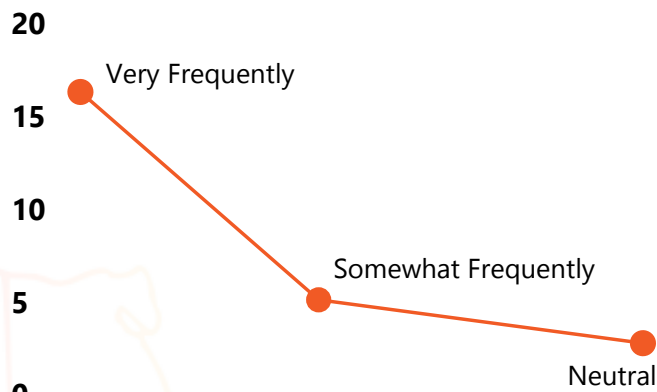


Figure 5: Frequency of Faith-Based Giving in Africa.

Despite the large base of religious people in Africa and the fact that they give very frequently towards religious activities or social services, one’s socio-economic status affects how much and how frequently they give.

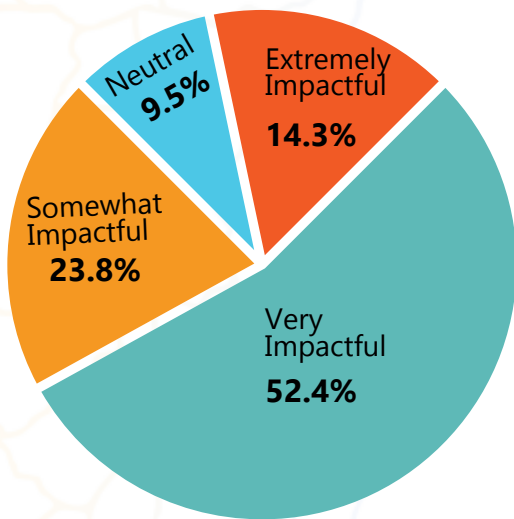


Figure 6: Impact of Socio-Economic Status on Faith-Based Giving.

From the figure above, 52.4% of our survey respondents who are affiliated to faith-based giving indicated that their socio-economic status impacts their giving. Despite the high poverty levels in Africa, this model still looks promising because, once people are willing to give frequently, any improvement in their economic status will also increase the amount they give.

Finally, it is important to highlight some of the controversies around faith-based giving, as they can be misused for political, sectarian, or corrupt purposes. Sometimes, the show of solidarity by churches and their leaders could be considered as a legitimisation and acceptability strategy because they have been criticised for greed and self-aggrandisement (Kumi 2019a). For this reason, philanthropy by ‘new Ghanaian churches’ could be considered as strategic philanthropy by modelling themselves on the work undertaken by historic mission churches including the Roman Catholic, Anglican and Presbyterian Churches. Religious donations are therefore a complex and ambivalent phenomenon, reflecting the diversity and dynamics of religions and economy in Africa.

v. Family-Based Philanthropy

Family-based philanthropy refers to the practice of philanthropic giving and involvement by affluent families, often involving multiple generations, to support various charitable causes or initiatives. It is a form of organised and strategic giving that goes beyond individual donations and often involves the establishment of formal structures, such as family foundations or donor-advised funds. Some key characteristics of family-based philanthropy include:

- Multiple generations of a family, fostering a shared sense of purpose, values and legacy.
- Family-based philanthropy is typically structured and organised, with clearly defined goals, strategies and decision-making processes.
- Families often establish formal entities, such as private foundations, donor-advised funds, or charitable trusts, to manage and distribute their philanthropic resources effectively.
- Often guided by the family’s core values, beliefs and priorities, which shape the focus areas and approach to giving.

- Family philanthropy aims to create positive and sustainable change by addressing various societal challenges, such as education, healthcare, environmental conservation, or community development.
- Family philanthropy is often seen to create a lasting legacy, pass on values and traditions and promote intergenerational cooperation and learning. Family philanthropy can be a cornerstone to establishing a legacy of generous donors.

A thorough understanding of how wealthy families engage in collective philanthropy is helpful for non-profit organisations to secure longevity in their major gifts pipeline. Provision of care for the young and the weak, especially the sick, persons with disability and the elderly; the transfer of material resources, particularly between members of a family, from those with a surplus to those with a deficit; and the provision of advice and psychological support, e.g., from the experienced to the inexperienced. An underlying reciprocity is understood, even as givers do not literally expect gifts to be directly returned (Everatt et al. 2005).

Giving within extended families represents an interesting challenge to the existing literature on philanthropy. A significant proportion of the African

population is socially organised around the extended family with the result that their patterns of familial obligation and reciprocity extend well beyond the nuclear family unit. Giving within extended families is often not conceived as philanthropy or charity, because it is informed by patterns of obligation very similar to those occurring within the nuclear family. The Social Giving survey found that a third (34%) of respondents regarded giving within the extended family as a duty or obligation. Over half of respondents (55%) felt that philanthropy began when they donated to children outside the nuclear family. Just over half (55%) of respondents said they had given money, goods, food, or other items to members of their family not living in their household (Everatt et al. 2005).

Majority of respondents from the survey indicated that the culture of giving by families to support their members could be extended to CSOs and communities.

Even though family-based giving has not emerged as one of the most popular forms of local giving among the survey respondents, there are divided opinions on its sustainability. While 42.9% of respondents say it's not a sustainable means of promoting local giving, another 42.9% say it is sustainable.

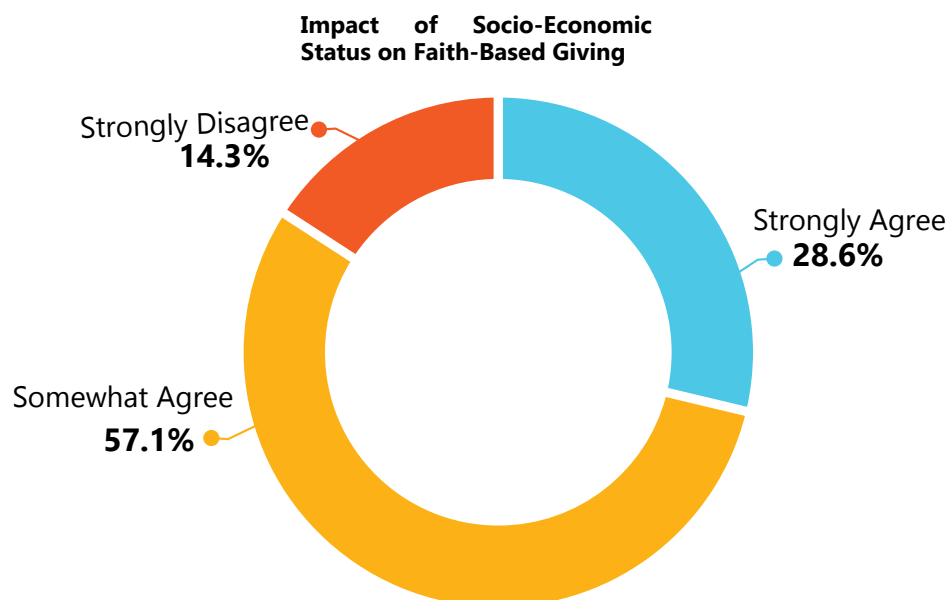


Figure 7: Views on Citizen's Giving toward Development through CSOs

Families can Give to Support CSOs and Communities

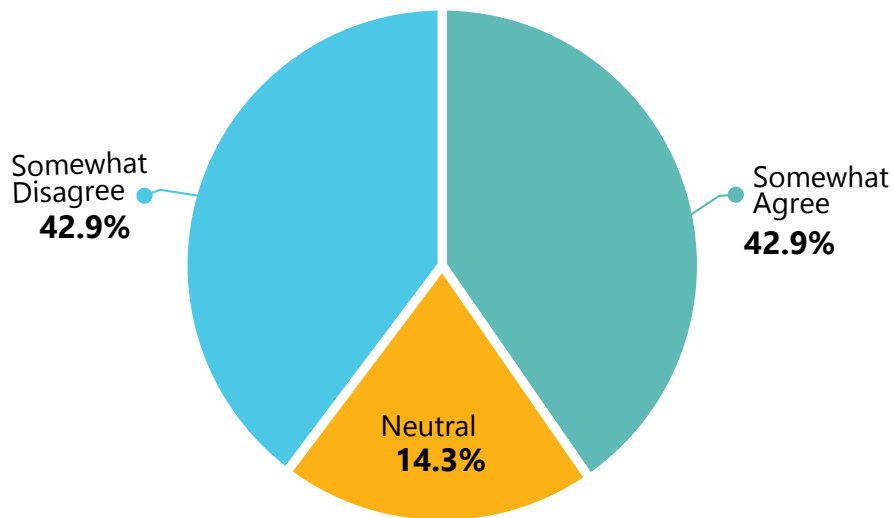


Figure 8: Views on Family-Based Giving

vi. Community-based philanthropy

Community-based philanthropy is a horizontal form of giving which includes four sub-categories in the study: community foundations, cooperatives (tontines, savings and/or credit cooperatives), crowdfunding and other traditional ways of community-based giving.

a. Community foundations

Community foundations (CF), which emanate from local communities, are local public foundations that build and manage endowment funds to support local

charities and community priorities. They have been increasing in numbers in Africa, progressing from being participants in global civil society to being among the creators of global civil society. Within CF, donors can be wealthy individuals or people from all walks of life.

Out of 339 respondents who are familiar with community-based philanthropy, 64.3% strongly agree that this form of local giving contributes greatly to the development of communities in Africa.

Giving through Community Foundations is a sustainable means of promoting community development

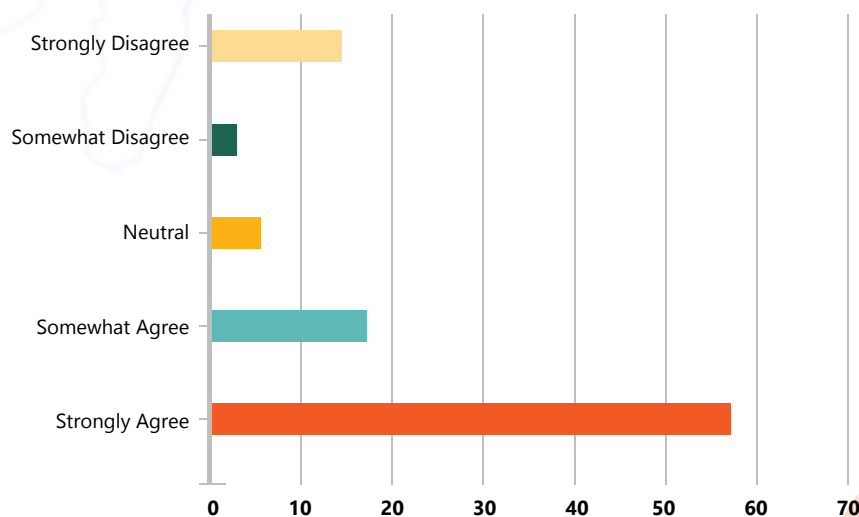


Figure 9: Perceptions of Community-based philanthropy.

This is because African communities are mostly rural, and this form of giving is predominant in most rural communities. A recent study documented several examples of this type of horizontal aid in **Burkina Faso** and **Mali**, where individuals and communities provided support to people in crisis in their villages using their own scarce resources (WACSI, GFCF, and NEAR, n.d.). While this type of support may be covered by the term “community support”, the report emphasised on the will of individuals to provide support directly to people in need separately from more collective community support systems.

In **Zimbabwe**, the first donors of the community foundation for the Western Region of Zimbabwe (CFWRZ) were 50,000 villagers, who had few funds but big ideas. CFWRZ was based on the concept of Qogelega, a traditional approach where community members pool resources with the goal of creating a permanent community endowment. Worth mentioning is the West African Rural Foundation, which does not only help farmers to produce crops, but also promotes collaboration between farmers, as has been the case in The Gambia since 2018.

In **Egypt**, the [Community Foundation](#) for South Sinai contributes to the development of the Bedouin community through the production of olive oil and also participates in projects that could develop South Sinai.

In **Cameroon**, community giving is expressed through ‘tontines’, a collective form of savings and credit that enables members of a group or community to support each other financially in times of need, such as to pay school fees, medical care, or engage in entrepreneurial

projects. ‘Tontines’ are based on trust, solidarity and mutual responsibility. They play an important role in providing aid, as they offer an alternative to formal banking systems, which are often inaccessible or costly for poor or marginalised populations. The Togo alternative, known as the **Nana Benz**, has been successful and based their economic and social system partly on tontines. The association Bamoun de cœur which brings together members of the Bamoun community, used this same approach to collect 70,000,000 CFA francs (about US\$115 000), to treat about twenty cases of serious illnesses, build two buildings with [two classrooms](#) and one with 3 classrooms in Foyet, in the West of Cameroon. The funds were collected from members giving both in Cameroon and in the diaspora during their weekly community meetings.

In **Ghana**, community-based philanthropy is undertaken through indigenous vehicles like self-help groups, community security groups (Asafo), cooperative labour (Nnoboa) and rotating savings (Susu). It includes individual donations, volunteering and religious giving. Although community-based philanthropy is the dominant form of giving in Ghana, there is no comprehensive data on the amount of giving because it is considered a private affair (Kumi, 2020).

From the survey, local giving through community foundations is very popular; more than half of the 95 respondents we reached out to, agreed that these structures have a positive impact on community development. Opinions on this type of donation are set out in the table below.

Table 1: Perceptions of Community Foundations

	Strongly Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Strongly Agree
Giving through community foundations/cooperatives has contributed greatly to the development of local communities and poverty alleviation	12.6%	2.1%	3.16%	18.85%	63.16%
Giving through community foundations/cooperatives has many challenges that make it unsustainable	17.71	18.75%	17.71%	23.96%	21.87%
The challenges faced by giving through community foundations/cooperatives can be addressed	12.63%	0	5.2%	17.89%	64.21%

b. Cooperatives

Community foundations and cooperative foundations have almost the same modes of operation as fundraising is done by individuals, organisations and any other entity. The only difference is located at the level of the field of action. Some characteristics of cooperative foundations are that they can collaborate with other foundations and their funds come from both locals and foreigners. One example here is that of the MC2 cooperative fund in Cameroon, which is unique in that it is set up in rural areas where the poorest people live (Fomekong, n.d.). A trader or farmer who pledges one or two dollars a day keeps it in an account. The sum of this daily contribution is lent out, for example, at harvest time to farmers to buy fertilisers or seeds for their crops. The farmers are supervised by engineers who assist them through the production process. Once the crops have been harvested, these farmers refund the money at very low rates. In this way, registered members benefit from the contributions of others to carry out their projects and at the same time, it stimulates community development. As a modern form of tontine, with a wider membership base, MC2s are helping to combat financial exclusion and poverty.

c. Crowdfunding

Crowdfunding, while generally considered as a digital fundraising activity, can also be grouped under Community-based philanthropy since the initiator of the crowdfunding campaign taps mainly into the power of his network or community to raise funds. One peculiarity of crowdfunding is that the financial contributions are made electronically from everywhere, sometimes, by complete strangers who just identify with the goal of the crowdfunding campaign.

There is an increasing number of crowdfunding campaigns in sub-Saharan Africa to finance social, cultural, or environmental projects. These campaigns use online platforms that allow project owners to present their ideas, objectives and financial needs and allow contributors to choose the projects they wish to support. During the research interview, Ese Emerhi, Global Network Weaver at the Global Fund for Community Foundations (GFCF), indicated that COVID-19 produced a surge in crowdfunding, but she questions its potential as a trend, given the often-short duration of the issues it supports.

Several organisations are increasingly crowdfunding to finance their initiatives. For instance, in 2019, Africtivists collaborated with Internet Without Borders (IWB) to launch a crowdfunding campaign to raise funds that enabled Chadian activists to pay for Virtual Private Network (VPN) and internet data at a highly expensive rate since the government censored access to internet and social network on 28 March 2018 (Christian and Charles 2019). Paul Ninson, a New York-based Ghanaian photographer was also able to raise more than US\$1.2 million to open the [Dikan Center](#), Africa's biggest photography library, thanks to online crowdfunding (Jr, n.d.).

The Fees Must Fall movement, led by South African university students, used crowdfunding to raise funds for legal fees, organisational costs and support for marginalised students (Griffiths 2019). The Save Mau movement, focused on environmental conservation and protection of the Mau Forest in Kenya, [utilised crowdfunding](#) to mobilise resources for advocacy efforts, community outreach and conservation projects.

Tech4Her Africa, a CSO aiming to bridge the gender digital divide and empower women and girls in Nigeria, leveraged crowdfunding campaigns to raise funds for training programmes, mentorship initiatives, and technology access for underserved communities (Mamaro and Sibindi 2023). These examples highlight the diverse range of social movements and CSOs across Africa that have successfully utilised crowdfunding to mobilise resources for causes such as education, environmental conservation, gender empowerment, healthcare, and human rights advocacy.

Some of the platforms that are used are [ChaCSO](#), [Go Fund Me](#), [Kickstarter](#) and [Crowd2Fund](#). One of them, Giving Tuesday, has become a giving movement that has impacted how organisations and individuals view and use technology in their awareness and fundraising campaigns. 80% of their campaigns in 2022 created opportunities for people to give back online since the pandemic restricted physical interactions ordinarily used to raise funds such as dinner galas, golf tournaments, marathons and more.

A good [example](#) would be The Good Kenyan Foundation that tapped into the power of social media by creating a 24-hour Instagram live bringing together local celebrities and influencers to share their stories of giving while encouraging their diverse audiences to donate to support the mentorship programme offered by the foundation. Another example is that of Muna Kalati, which opted for this approach to get financial support for literacy-related activities in West Cameroon.

d. Other forms of community-based philanthropy (CBP)

Other forms of CBP include Harambee, Habbanayé,⁵ tontines, stokvels, ekub, chamas, which are different variations of Rotating Savings and Credit Associations (ROSCA). ROSCAs are informal financial groups where members contribute funds that are then rotated among participants. These associations promote savings but also provide a safety net for members when needed.

vii. Social enterprising and impact investing

Recent years have seen the flourishing of social enterprises and social impact investments as a financial diversification strategy by CSOs, given the reduction of donor inflows (Arhin, Kumi, and Adam 2018). In Ghana, the development of social enterprises is in its infant stages, but impact investing is gaining momentum as individuals invest significant financial resources with the intention of improving social and environmental conditions. According to the Global Impact Investment Network (2015), 32 active impact investors in Ghana have directly invested about US\$1.7 billion into enterprises and projects while US\$430 million were indirectly invested through funds and intermediaries between 2005 and 2015.

In fact, as Hailey and Salway (2016) argue, innovative crowd-funding platforms and peer-to-peer lending support the growth of impact investing.

⁵ The Habbanayé system is part of the aid vocabulary in Burkina Faso and Mali, emanating from Fulani pastor-alist practices where a wealthier family or friend lends a female goat, sheep or cow to the poor friend or family member who takes care of the animal until it has offspring. The friend or family keeps the offspring and returns the animal they borrowed. This practice enables the poor family member to start their own herd.

In Ghana, an example of impact investment is the Acumen Fund, which uses its philanthropic capital as start-up capital for social enterprises.

For instance, the Acumen Fund invested US\$1 million into Medeem Ghana Limited (Acumen, 2012). Others include Slice Buz (a diaspora fund that invests equity in Ghanaian start-ups) and the Venture Capital Trust Fund established to provide funding for small and medium enterprises. Social enterprises being a hybrid philanthropic model, are informed by the need for mutual aid and self-help and therefore mobilise community support and external donor funding for their operations.

Social enterprising and impact investing⁶ are contributing greatly to the socio-economic development of Africa. Majority of respondents (41.7%) who are affiliated to social enterprising according to the survey, agree that impact investing is contributing to the development of Africa.

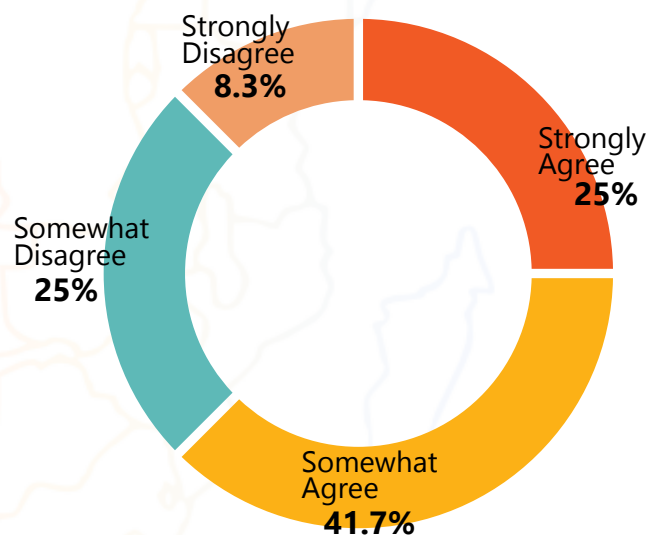


Figure 10: Social Enterprising/ Impact Investing has Attracted huge Funds from Philanthropists and Investors in Africa.

⁶ The central difference lies in their operational models and primary objectives. Social enterprises directly en-gage in business activities to generate revenue and reinvest profits to achieve their social mission, while im-pact investing involves providing capital to enterprises or projects that create positive social or environmental impact, with the expectation of financial returns alongside measurable impact. The two concepts are often complementary.

Volunteers Contribute Greatly to CSOs and Communities in Africa

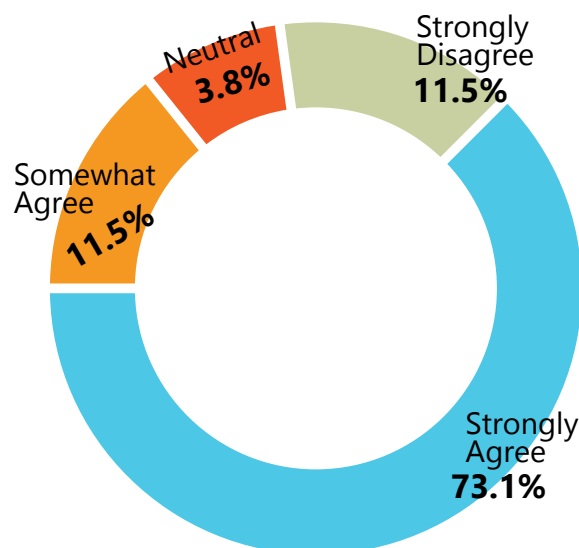


Figure 11: Contribution of Volunteering to the Development Agenda.

viii. Volunteering

Volunteering is another concept closely related to philanthropy. Volunteering is the giving of time or expertise either directly to individuals or to institutions. Volunteering, especially informal volunteering, is the most widespread form of giving and philanthropy in Africa. 71.3% of respondents attest to the fact that volunteerism is contributing to the growth of CSOs in Africa as well as to the development of communities through their time and knowledge.

Mati (2020) further argued that poverty does not necessarily serve as a deterrent to giving. Where there is lack of money, people tend to give their time. Volunteering can thus be seen as the giving strategy for those without financial resources. It follows then that people in rural areas are more likely to volunteer their time than their urban counterparts. The fact that volunteering is mainly a rural approach probably explains the view that it is a poorly organised field. Indeed, in response to the statement “Volunteering is not well structured and formalised in Africa”, more than half of the 52 respondents agreed, as figure 12 shows:

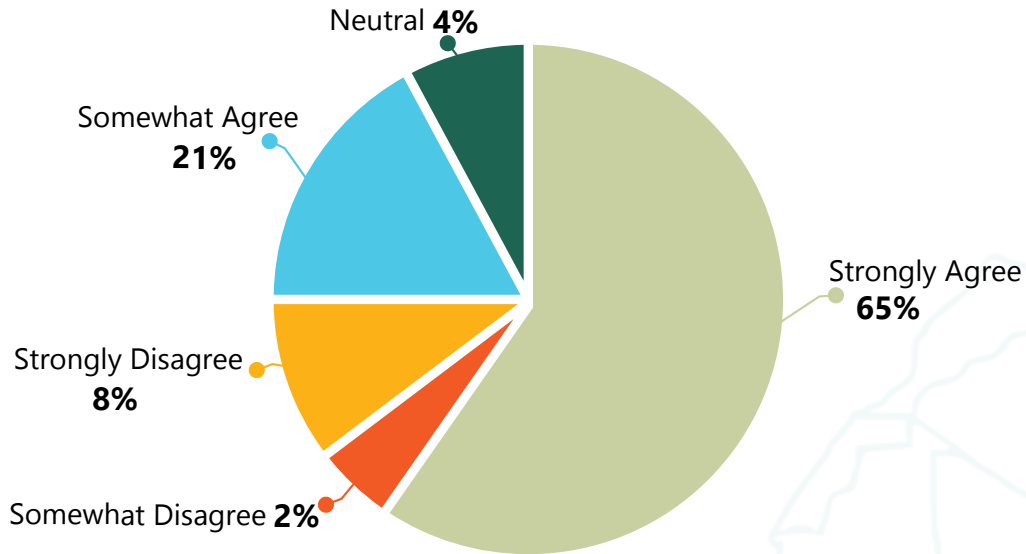


Figure 12: Volunteering is not well Structured in Africa.

Even though volunteering is an emerging model in Africa, its practice has mainly been informal. People who volunteer their time do not always get acknowledged or recognised. And this sometimes, discourages people from volunteering even though it remains one of the promising local giving models.

ix. Most popular forms of giving in Africa.

Following the survey carried out in Africa on different forms of local giving that are practiced and known by respondents, we received 339 responses.

These are classified in order of priority as shown below:

1. Community or cooperative foundations
2. Volunteering
3. Private foundations
4. Faith-based donations
5. Social entrepreneurship/impact investment.
6. Corporate social responsibility.
7. Emergency giving
8. Family philanthropy.

The following graph gives a clear idea of the results of this survey.

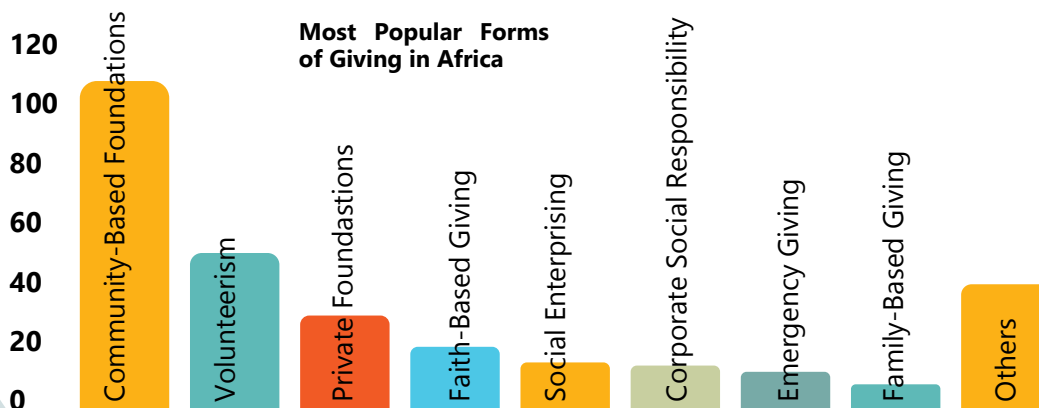


Figure 13: Top Forms of Local Giving in Africa.



REGULATIONS, INITIATIVES, AND CHALLENGES OF LOCAL GIVING IN THE ECOWAS REGION

Image by Steen Møller Laursen from Pixabay

B. REGULATIONS, INITIATIVES, AND CHALLENGES OF LOCAL GIVING IN THE ECOWAS REGION

Local giving plays a crucial role in promoting community development, addressing social issues and fostering a sense of unity within the Economic Community of West African States (ECOWAS) region. As countries within this region strive for sustainable growth and development, understanding the regulations, initiatives and challenges related to local giving becomes paramount. In this section, we explore the landscape of local giving in the region, highlighting the efforts being made, the obstacles faced and the potential for positive change.

1. The landscape of local giving in ECOWAS

In the ECOWAS region, national governments lack a clear and consistent policy position that supports local giving. Some countries, like Nigeria, Ghana and Senegal, have established general regulatory frameworks to govern giving activities. These regulations ensure transparency, accountability, and proper utilisation of funds, thereby increasing public trust in the process. In 2013, at the time of the AU's 50th anniversary celebrations, the member states were focused on creating solidarity in terms of donations, where the main actors or donors are Africans. This is how the African Union Foundation was created. The former Chairperson of the AU Commission, Nkosazana Dlamini Zuma, justified the creation of this foundation in [these terms](#): "It is time for Africa to mobilise our own resources in support of our development and take charge of our own destiny." This impetus has evolved with other organisations created to pool donations at the national or continental level.

At the continental level, there are now a few umbrella bodies, associations, advisers, and media outlets focusing on African philanthropy. One worth mentioning is the African Grantmakers' Network (AGN), a pan-African network of grant-makers that facilitates

networking and the sharing of experiences between established and emerging African philanthropic institutions. The Centre on African Philanthropy and Social Investment (CAPSI) at Wits University in South Africa is also worth mentioning, not only because it is a research centre in a region starved of data, but also because it exemplifies a growing trend for academic study centres in philanthropy.

At the regional level, we have the East Africa Association of Grantmakers (EAAG), a network of trusts and foundations in East Africa that aims to promote philanthropy in the region. As at the time of this report, it was made up of 28 members who are grant making bodies and networks across East Africa. The organisation provides a platform to enhance collaboration and partnership and encourages cross-sector cooperation.

At the national level, we can cite the Nigerian Philanthropy Forum in Nigeria and the Private Philanthropy Circle (PPC) in South Africa. These associations and membership bodies have an important function in stimulating the exchange of research and expertise among philanthropists. They also play a key role in bringing together different forms of capital for social investment.

2. Experiences and Challenges of CSOs in Local Giving in ECOWAS

i. Regulatory and policy challenges

There are several challenges impeding the development of local giving in the region. First, we do not have strong enabling laws that incentivise individual giving and allow philanthropists to give more. Secondly, many CSOs face regulatory challenges and restrictions that impact their ability to receive and manage local donations. One of these challenges is government scrutiny over individual sources of income.

For example, some philanthropists revealed not being comfortable about government attempts to force them to divulge the real amount of money given, since that could lead to tax authorities charging them for under-declaring their assets. Another challenge is the restriction on the ability to transfer money between ECOWAS countries. The ability to transact across borders remains a challenge and many social entrepreneurs are not able to crowdfund beyond their country, while some anti-money laundering legislations cause them to move money in smaller amounts than they would have wanted to.

The complex and time-consuming process of CSOs registration across the region presents a substantial operational obstacle. Sometimes a foundation registered in one African country may need to undergo registration procedures in every other country it seeks to operate within, leading to a predominantly localised operational focus. Moreover, most CSOs experience challenges in securing adequate funding for their projects. Many rely on international funding sources, making them vulnerable to shifts in global funding priorities and regulations. Depending on few major donors' results in reduced autonomy and flexibility in their programmes.

ii. Trust and Accountability

Building trust with local donors and demonstrating accountability is crucial for CSOs to maintain their credibility and secure local support. Citizens often criticise CSOs for using most of the money for administrative purposes and fear their money will be used to sponsor the extravagant lifestyle of the executive director. Hence the increasing need and urgency for data-driven philanthropy among domestic donors and organisations such as [BudgIt](#) and Follow the Money have demonstrated their effectiveness in promoting accountability from both governments and development agencies. They facilitate budget reforms at both national and subnational levels through stakeholder and institutional engagements, collaborations, partnerships, civic-tech innovation and active citizen mobilisation.

[BudgetIT](#), operating in Nigeria, [Sierra Leone](#), [Ghana](#) and [Senegal](#) is a civic tech CSO that facilitates civic engagement, budget reforms and effective service delivery in West African public institutions. [FollowTheMoney](#), was established after the lead poisoning in Bagega community in Zamfara State (Nigeria). The poisoning was because of artisanal mining in the community where over 700 people mostly children below the ages of 5 and pregnant women were exposed and 163 lives lost. [FollowTheMoney](#)'s investigation exposed the lives that were lost and in its early stages, amplified the voices of the citizens through online and offline advocacy with community reporters. During this period the citizens were enlightened on the disbursed funds allotted to tackling the poison within the community. Community members alongside the community reporters ensured that the funds released were judiciously used to tackle the lead poisoning the community was faced with.

Accountability must be reciprocal and CSOs must also self-regulate in ways that build public trust for philanthropy and for nonprofit activities. Table two below provides specific case studies of 12 organisations such as the African Grantmakers Network, African Philanthropy Forum and local research institutions focused on philanthropy and local giving approaches in Africa.

iii. Lack of peer-learning and collaboration platforms

There is an absence of a community of practice for High-Net-Worth Individuals (HNWIs) engaged in philanthropy to exchange experiences and explore collaborative approaches to addressing significant societal issues. This limits innovation as knowledge sharing is a prerequisite to foster learning and improvement of practices. Tendai Murisa, executive director of SIVIO Institute and an expert on African philanthropy, also advocated for the active involvement of indigenous foundations and donors in collaborating with African development practitioners associated with global foundations, with a specific emphasis on shaping an agenda tailored to the African context (Murisa 2023).

3. Lessons learned from African Nonprofits' experiences in local giving.

The case studies below demonstrate the diverse ways in which African

CSOs leverage local giving to address various challenges in different regions of Africa. Through community engagement, local partnerships, and innovative fundraising strategies, these organisations have made significant positive impacts on their communities.

Table 2: Case Studies of Local Giving Approaches by African CSOs

Case Study	Context/Problem	Local Giving Approach	Lessons Learned
1. Akola Project in Ghana	In Ghana, economic empowerment, and education for women in rural areas are significant challenges. The Akola Project , a nonprofit organisation, recognised that many women lacked access to resources and training to improve their livelihoods.	The Akola Project adopted a community-driven approach by establishing Women's Centres in rural communities. These centres were funded through a combination of local donations, grants, and partnerships with local businesses. Women were engaged as trainers, mentors, and beneficiaries, creating a sustainable model of economic empowerment.	Sustained community involvement enhances economic empowerment.
2. Kibera School for Girls in Kenya	In the Kibera slum of Nairobi, Kenya, access to quality education for girls is a challenge due to poverty and cultural norms. The Kibera School for Girls identified the need to provide education that addresses these barriers.	The Kibera School for Girls implemented a "sponsor a girl" programme that encouraged individuals and businesses to sponsor the education of a girl from the community. This approach not only raised funds but also fostered a sense of ownership and community support for girls' education.	Local ownership and support fostered through sponsorship.
3. Baphumelele Children's Home in South Africa	In South Africa, the HIV/AIDS epidemic left many children orphaned and vulnerable. The Baphumelele Children's Home aimed to provide a safe and nurturing environment for these children.	Baphumelele Children's Home leveraged local giving by engaging the surrounding community to contribute resources, time, and skills. They organised community events, volunteer programmes, and donation drives, fostering a strong sense of ownership and collaboration in caring for the children.	Collaborative community efforts enhance care for vulnerable children.
4. Salka Poultry Farmers in Nigeria	In Nigeria, rural communities often face food insecurity and lack of economic opportunities. A nonprofit organisation identified the potential of poultry farming to address these challenges.	The nonprofit facilitated the establishment of a poultry farming cooperative by engaging local community members. Through community contributions, donations, and training programmes, the cooperative was able to start a sustainable poultry farming initiative that provided food and income for the community.	Local engagement promotes sustainable farming initiatives.

5. Zam Zam Water in Somalia	Lack of clean drinking water due to conflict and infrastructure challenges in Somalia.	Diaspora engagement and community collaborations for funding water projects.	Collaborative partnerships amplify impact of local giving.
6. African Clean Energy in Lesotho	In rural areas of Lesotho, reliance on traditional cooking methods leads to health and environmental challenges. The African Clean Energy organisation recognised the need for cleaner and safer cooking solutions.	African Clean Energy adopted a crowdfunding model that allowed individuals and communities to contribute to providing clean cooking solutions. By tapping into local networks and involving beneficiaries in the process, they successfully introduced clean energy products to households.	Environmental projects driven by local support encourage responsibility.
7. Ubuntu Pathways in South Africa	In the townships of Port Elizabeth, South Africa, systemic poverty, and lack of access to education hinder children's development.	Ubuntu Pathways established a comprehensive support model, funded by local donors and international partnerships , to provide healthcare, education, and vocational training. This approach ensured long-term community involvement.	The sustained commitment of local donors fosters a sense of ownership, allowing organisations to tailor interventions to community needs.
8. Greenpop's Reforestation Projects in Zambia	Deforestation and environmental degradation in Zambia.	Tree planting initiatives engaging local communities , schools, and businesses.	Environmental projects foster ecological responsibility and sustainability.
9. Letsema Circle in Botswana	Youth unemployment and skills development challenges in Botswana.	Mentorship, training, and job opportunities facilitated by local business partnerships.	Local giving partnerships promote economic growth and youth empowerment.
10. Child's i Foundation in Uganda	Challenges in child welfare and orphan care in Uganda.	Family-based care alternatives established through community engagement and partnerships.	Family-based care preserves children's well-being and cultural identity.
11. Mercy Ships' Healthcare Missions in Senegal	Limited access to specialised medical care in remote Senegalese communities.	Collaboration with local healthcare providers, volunteers, and donors for medical services.	Collaborative efforts ensure medical interventions reach those in need.
12. Build It International's Construction Projects in Zambia	Lack of infrastructure hindering education and vocational training in Zambia.	Local community engagement in skills training and construction of facilities.	Infrastructure projects promote education and skills development.

In sum, local giving holds the potential to transform communities and drive positive change in the ECOWAS region. By understanding the regulatory landscape, supporting key initiatives and overcoming challenges, individuals and institutions can collectively contribute to a brighter future for all. Through empowerment, education, healthcare, economic

initiatives and environmental conservation, local CSOs are creating lasting impacts. While challenges persist, their resilience, innovative strategies and collaborative approaches continue to drive positive change. By supporting these organisations through local giving, we contribute to building stronger, healthier and more vibrant communities.



LOCAL GIVING IN GHANA

Charity

C. LOCAL GIVING IN GHANA

1. Legal Framework

There is an increasing recognition of local philanthropic organisations as critical partners to Ghana's development (Tijani 2022). An assessment of the legal environment for civil society including Philanthropic Organisations in Ghana commissioned by the African Philanthropy Network (APN) and WACSI in 2020 reveals that even though Ghana has a vibrant culture of personal giving and charitable contributions, it is difficult to find consistent and regularly produced information on the nature and extent of organised philanthropic engagements to facilitate collaboration and ascertain impact (Senanu,2020).

The existing policy and legal frameworks for organised forms of philanthropy are not robust enough. In Ghana's tax law, there are provisions for making charitable donations. This is broadly described as a contribution/donation to a worthwhile cause in the 2015 Income Tax Act (896) section 100. The Act states that "... a person who contributes or makes a donation to a worthwhile cause can claim a deduction from the person's income for such contribution or donation." The word 'person' represents a taxpayer (both corporate and individual taxpayers).

The existing laws do not specify the maximum or minimum amount for donation. However, it states that the Commissioner-General shall consider Section 34 of the Act (General anti-avoidance rule) in determining what should be allowed. Here the Act refers to the Income Tax Act 2015 (Act 896). The process of making qualifying donations (assuming the individual/company wishes to claim such deductions) is relatively complicated compared to other tax jurisdictions (Tijani 2022).

Moreover, there is currently no identifiable body of legislation dealing specifically with philanthropy and charitable giving in Ghana. However, there is an NPO bill undergoing validation across the country and CSOs are yet to ascertain where this has been clarified in the bill. Prior to the current draft NPO bill, between 2018 and 2020 the NP Secretariat developed the NPO Policy and the Directives for the Management of Non-Profit Organisations (NPOs) Operations in Ghana. This is expected to harmonise the registration process

for CSOs. What remains unclear is where the bill will distinguish between a CSO, an NGO or a philanthropic organisation in Ghana.

2. Top local giving models practised in Ghana.

So far, we identified eight main giving models that are widespread across Africa. In Ghana however, the predominant ones are giving through private foundations, corporate social responsibility, Faith-based organisations and Community-based philanthropy.

i. Philanthropic Foundations

Three forms of philanthropic foundations have been identified in literature as being practised in Africa: private foundations, community foundations and cooperative foundations. However, in Ghana, private foundations seem to be more grounded than community foundations and cooperative foundations. Wealthy individuals and companies set up private foundations which they use as vehicles to support social causes. This is mostly set up by High-Net-Worth Individuals. For example, the Aliu Mahama Foundation was established in honour of the late vice-president, Aliu Mahama, while the Atta Mills Memorial Foundation was for the late president, Evans Atta Mills. Their establishment is to immortalise the lifetime achievements of these leaders.

Mention can be made of foundations established by the spouses of presidents (e.g. the Lordina Mahama Foundation, the Samira Foundation and the Rebecca Foundation) which focus on social and economic interventions. For instance, the Rebecca Foundation has programmes on youth mentorship, women's economic empowerment and the provision of health facilities (Kumi,2019b). The CH Foundation, an independent non-profit organisation, in June 2023 [supported](#) the Ghana Covid-19 Private Sector Fund with US\$100,000. Their donation was to help complete the construction of Ghana's first-ever infectious disease isolation and treatment facility. The Otumfuo Osei Tutu II Foundation is another private foundation which seeks to improve the quality of life of Ghanaians by enhancing access to good quality education, health and sustainable infrastructure while promoting programmes in ICT, tourism and socio-economic empowerment.

Local Ghanaian Civil Society Organisations (CSOs) can continue leveraging private foundations by:

- Identifying and engaging with the major private foundations operating in Ghana, such as the Mastercard Foundation, the Tullow Group Foundation, or the Consolidated Bank Ghana Foundation.
- Developing well-structured funding proposals that align with the foundations' priorities and funding criteria.
- Demonstrating the impact and sustainability of the CSO's programmes to attract long-term support from these foundations.

ii. Corporate giving

Corporate giving and CSR in Ghana have been growing steadily as businesses recognise their role in contributing to social and economic development. This growth is driven by a combination of regulatory requirements, corporate governance codes and the increasing awareness among businesses of the benefits of engaging in CSR activities. CSR actions of several local companies are guided by various recognised international CSR standards such as ISO 26000, the Triple Bottom Line concept, the UN Global Compact, the UN 2030 agenda for sustainable development and the Global Reporting Initiative. Nevertheless, there is still much progress to be made and there is often a significant discrepancy between the legislative requirements and actual practice.

Legal Environment

1. Companies Act, 2019 (Act 992): This act mandates that companies incorporate CSR into their business strategies. It encourages businesses to focus on sustainable development and contribute to the welfare of their communities.
2. Ghana Investment Promotion Centre (GIPC) Act, 2013 (Act 865): This act requires foreign investors to allocate a portion of their investments to CSR activities.
3. Environmental Protection Agency (EPA) Regulations: These regulations require companies, especially those in the extractive industries, to undertake environmental and social impact assessments and incorporate CSR into their operations.

Key Developments in Corporate Social Responsibility

Ghana's participation in the Extractive Industries Transparency Initiative (EITI) has improved transparency and accountability in the extractive sector, promoting better CSR practices. The National CSR Policy Framework has also been developed to provide guidelines and standards for CSR activities across various sectors, ensuring that corporate actions align with national development goals. Finally, there is an increased collaboration between the government, private sector and CSOs in implementing CSR projects. For example, Tullow Ghana has invested in numerous education and health projects, including the construction of schools and the provision of scholarships. The AngloGold Ashanti mining company has implemented community development projects, including the provision of potable water and healthcare services in mining communities.

Key Engagements of CSOs with Businesses

CSOs often partner with businesses to co-develop and implement CSR projects. These collaborations can range from joint community development projects to co-hosting awareness campaigns. This is the case for [Savannah Fruits](#) Company which collaborates with the Fairtrade Foundation to support Shea nut pickers in Northern Ghana. This partnership helps to ensure fair wages and sustainable practices, while also providing training and resources to improve the livelihoods of the women involved in Shea nut harvesting.

There are also CSOs like [WACAM](#) (Wassa Association of Communities Affected by Mining) that are advocating for better corporate practices and influence policy through research, public campaigns and dialogue with policymakers and businesses. WACAM has been instrumental in pushing for more stringent environmental regulations and better corporate practices. Their campaigns have led to increased awareness and policy changes that demand higher accountability from mining companies.

Finally, some CSOs provide training and resources to businesses on sustainable practices and the importance of CSR, helping companies integrate CSR into their core operations. [Friends of the Nation](#) (FoN) works with businesses in the coastal regions of Ghana to promote sustainable fishing practices. They provide training workshops and resources to fishing companies and communities to help them adopt environmentally friendly practices and improve their operational efficiency. The Ghana Anti-Corruption Coalition (GACC) monitors the implementation of CSR projects by various companies, particularly in the oil and gas sector. They publish reports and evaluations that assess the impact and effectiveness of these projects, ensuring that companies remain accountable to their CSR commitments.

Local CSOs can leverage on CSR by:

- Establishing partnerships with corporations operating in Ghana, such as banks, telecommunications companies, or mining firms.
- Highlighting how their work can contribute to the corporations' CSR objectives, such as community development, environmental protection, or employee engagement.
- Offering opportunities for corporate volunteers to engage with the CSO's activities, fostering a sense of shared ownership and commitment.

iii. Faith-Based Giving

Ghanaians are highly religious. According to the 2021 government census, approximately 71% of the population are Christian, 20% Muslim, 3% adhere to indigenous or animistic religious beliefs and 6% belong to other religious groups or have no religious beliefs (Ghana Statistical Service (GSS) 2021). The large base of religious people in Ghana remains an opportunity where CSOs and Faith-based organisations (FBO) are leveraging to mobilise domestic resources to advance socio-economic development and social justice in Ghana. These FBOs have been very important actors in the provision of health facilities, schools, scholarships, social support and relief items during emergency situations and the general socio-economic development in Ghana. The earlier missionary religious bodies including the Muslim Missions, Methodist, Presbyterian and Catholic churches played significant roles in improving access of many remote communities

to essential services such as education and health. Even the Pentecostal and charismatic churches that emerged only in the 1980s have also followed in the steps of the earlier missionary churches and are addressing social causes (Okyerefo 2019).

CSOs can leverage this model by:

- Engaging with religious institutions, such as churches, mosques and temples, to understand their giving priorities and preferences.
- Developing programmes or initiatives that align with the faith-based values and beliefs of the targeted religious communities.
- Leveraging the trust and influence of religious leaders to promote the CSO's work and encourage congregants to support its initiatives.

iv. Self-Help/ Horizontal Giving

In most traditional societies, horizontal philanthropy is an important tool for addressing poverty and social exclusion because it is considered as self-help. In Ghana, horizontal philanthropy is undertaken through indigenous vehicles like self-help groups, community security groups (Asafo), cooperative labour (Nnobo), rotating savings (Susu), village savings and loans. These groups are either mobilised around livelihoods, gender or disability. For instance, Village Savings and Loans Associations (VSLAs) have been well received since being introduced in Ghana. It is a popular model because it is community-based, so any interest paid on loans goes back to the community instead of into the pockets of a bank and it is a simple model which indigenous people living in poverty can engage in. Even those who are living in poverty can be members of a VSLA because they are required to contribute only a small sum each week.

After the year's cycle, each person receives their savings which is usually a significant amount. For an individual living in poverty, receiving a lump-sum of at least 100 cedis enables them to invest in their families, households, and livelihoods. Membership of a VSLA is empowering for women. Each week they take ownership of their finances when they buy shares, the group supports one another through a sense of unity, members can respond to unexpected events by taking a loan (for example, to pay healthcare costs), and their savings received enables investment in the wellbeing

and future of their household. Although horizontal philanthropy is one of the dominant forms of giving in Ghana, there is no comprehensive data on the amount of giving because it is considered a private affair.

For CSOs to maintain and leverage this giving model, they need to continually:

- Strengthen their connection with local communities, understanding their needs and priorities.
- Empower community members to participate in their decision-making processes, ensuring the relevance and ownership of the initiatives.
- Explore crowd-funding platforms or community-based donation schemes to mobilise resources from within the local communities. Communities can pool their resources and manage their giving collectively, creating opportunities for sustainable and community-driven development.
- Encourage individual and household-level giving by demonstrating the direct impact of their contributions on the community.
- Support the formation and capacity-building of community-based foundations, building a network of local partners that can contribute to the CSO's efforts.
- Provide training and resources to help communities establish their foundations, empowering them to lead their development initiatives. By collaborating with these community-led organisations, CSOs can strengthen their community engagement and impact.

By leveraging these predominant local giving platforms, Ghanaian CSOs can diversify their funding sources, build stronger partnerships with key stakeholders and enhance the sustainability of their programmes. This holistic approach can help CSOs tap into the various forms of local giving prevalent in Ghana, ensuring they can continue to address the pressing needs of their communities effectively.

3. Maximising other forms of local giving in Ghana

While the predominant giving models in Ghana are private foundations, corporate social responsibility (CSR), faith-based organisations and community-based philanthropy, there are other giving models that are less prevalent but still offer potential opportunities for Civil Society Organisations (CSOs). These include volunteering, social entrepreneurship/impact investment, emergency giving and family philanthropy. Below, we explore how these models can be applied in Ghana and how CSOs can leverage them.

i. Volunteering

This model provides access to skilled professionals who can offer their expertise pro bono. There is an increased engagement and support from the local community as volunteers make them become advocates for CSOs, enabling them to reduce operational costs by leveraging volunteer labour.

Leveraging Strategies

- Develop robust volunteer programmes that engage individuals, corporate employees and even diaspora communities. Ensure volunteers are provided clear roles, responsibilities, and benefits. This would help expand the CSO's reach and impact while fostering a sense of ownership among the volunteers.
- Collaborate with educational institutions to engage students in volunteer internships. By building a strong volunteer network, CSOs can enhance their capacity and reach.
- Encourage businesses to include volunteering as part of their CSR initiatives.

ii. Social Entrepreneurship/Impact Investment

CSOs can explore innovative financing models that combine revenue-generating activities with social impact objectives, enabling access to funding that prioritises both social impact and financial return. They can leverage the growing interest in social entrepreneurship and impact investment to attract funding and support for their projects. They can develop social enterprises that generate income while addressing social needs, creating opportunities for sustainable development. By engaging with impact investors and social entrepreneurs, they can better access new funding sources and extend their impact.

Leveraging Strategies

- Develop social enterprise models that can attract impact investors.
- Participate in pitch events and competitions to gain visibility and funding.
- Build relationships with impact investors and venture philanthropists who are interested in social good.

iii. Emergency Giving

CSOs can play a key role in coordinating and mobilising resources for emergency response efforts. They can also develop emergency response plans and partnerships with local and national authorities to facilitate their role in emergency situations. By building a strong reputation for effective crisis management, CSOs can enhance their credibility and attract more resources.

Leveraging Strategies

- Develop emergency preparedness and response plans to act quickly when a crisis occurs.
- Launch targeted fundraising campaigns during emergencies to attract donations.
- Collaborate with other organisations and government agencies to coordinate efforts and resources.

iv. Family Philanthropy

CSOs can engage with high-net-worth individuals and families in Ghana and encourage them to support their projects. They can intentionally build long-term relationships with philanthropic families, private wealth managers, or individual philanthropists who are passionate about community development in Ghana.

Leveraging Strategies

- Engage with local families and family-owned businesses to discuss their philanthropic interests and values.
- Share compelling impact stories that resonate with potential family philanthropists.
- Establish connections with family foundations and tailor proposals to match their giving priorities. Opportunities such as naming rights or sponsorships can also be leveraged.

To effectively leverage the other giving models, Ghanaian CSOs can:

- Conduct thorough research to understand the landscape, key players and best practices for each giving model.
- Develop tailored strategies and engagement plans to attract and mobilise resources from these alternative sources.
- Strengthen their organisational capacity, governance, and reporting mechanisms to demonstrate transparency and accountability to potential donors.
- Foster partnerships and collaborative initiatives with other CSOs, government agencies and private sector stakeholders to maximise the impact of these giving models.
- Continuously monitor and evaluate the effectiveness of their strategies, adjusting as needed to ensure the long-term sustainability of their programmes.

Though not predominant, these giving models offer unique opportunities for Ghanaian CSOs to diversify their funding sources and enhance their impact. Embracing a holistic approach to leveraging all available giving models can significantly bolster the sustainability and effectiveness of their programmes.

4. The influence of the AfCFTA on the local giving environment in Ghana

The AfCFTA is a single market (duty-free quota-free) trading bloc covering the entire African Continent with a total population of 1.3 billion and a combined Gross Domestic Product (GDP) of almost USD 3.4 trillion. The objective is to create a single continental market for goods and services, with free movement of goods, persons and investments, eliminate tariffs and non-tariff barriers, progressively liberalise trade in services, cooperate on investment, intellectual property rights and competition policy, cooperate on all trade-related areas, on customs matters and the implementation of trade facilitation measures (TAKEFMAN 2023). By promoting intra-African trade and economic integration, the AfCFTA is expected to stimulate economic growth, which can lead to increased disposable income for individuals and higher profits for businesses.

CSOs and philanthropic organisations can collaborate on regional initiatives, leveraging diverse expertise and resources. This can lead to more comprehensive and impactful giving programmes that address common challenges across multiple countries. Additionally, the AfCFTA supports small and medium-sized enterprises (SMEs) by providing them with access to larger markets and reducing trade barriers. This provides an opportunity for community development as successful SMEs can reinvest in their communities through local giving and CSR initiatives.

The AfCFTA can help develop the necessary infrastructure to support philanthropy, including legal frameworks, financial systems, and technology platforms. With improved infrastructure, it will be easier for individuals and organisations to engage in philanthropy. For example, better financial systems can facilitate seamless cross-border donations, while technology platforms can connect donors with causes more efficiently.

However, to benefit from these opportunities, the AfCFTA rules and protocols must be mainstreamed into national trade and development strategies to allow Ghanaian stakeholders to fully participate. This offers an opportunity for local philanthropy in Ghana. First, the AfCFTA offers a vast range of opportunities for Ghanaian businesses and entrepreneurs. Ghana

is a middle-income country and various economic opportunities present themselves for the country's economic growth despite the current tight fiscal space resulting from COVID-19. Among others, the African Continental Free Trade Area (AfCFTA) and the availability of relevant policies such as the free movement of goods policy could improve national performance (Tijani,2022).

In 2022, Ghana took a step to develop her AfCFTA Policy Framework and Action Plan. The objective of this policy framework is to provide a consistent and stable policy environment that stimulates private sector development. The policy provides clear and transparent guidelines for the implementation of the government's vision for harnessing the benefits of the AfCFTA. Among the policy prescriptions made are the need for the government to review and amend national laws and policies to ensure consistency with AfCFTA rules and regulations as well as institutionalise stakeholder engagement and consultations on intra-African trade to improve exports under the AfCFTA. The policy further prescribed a review and alignment of industrial and trade policy and export strategy with the aim of boosting Ghana's exports to other AfCFTA markets.

The AfCFTA represents a significant opportunity to enhance local giving across Africa. By driving economic growth, facilitating cross-border collaboration, strengthening local economies, promoting CSR, empowering philanthropic infrastructure and fostering public-private partnerships, the AfCFTA can play a pivotal role in creating a more robust and sustainable philanthropic ecosystem on the continent. This, in turn can lead to more effective and impactful local giving as well as supporting social and economic development across Africa. In Ghana, the AfCFTA contributes to an increased number of High-Net-Worth Individuals who can support Ghana's local giving agenda. On the other hand, businesses or companies in Ghana will get easier access to the vast continental market with over 1.3 billion people.

CONCLUSION

Local giving undoubtedly has an impact on the development of countries or communities. Over 90% of the 339 respondents in the study's survey believe that local giving has a positive impact on development. Local giving from community members to one another is expected to continue being the most common form of giving in Africa and Ghana. This holds especially true as the focus shifts towards localisation.

Interestingly, community giving and online giving are more similar than they seem. Technology has created virtual communities, leading people to interact more online than in their local neighbourhoods, a trend the pandemic has reinforced. It is however important to put in place some measures to intensify the current practice of local giving in Ghana and within the ECOWAS Region.

First, at the policy level, governments need to develop more conducive regulations to ease the operations of CSOs and philanthropic institutions and facilitate the movement of money across borders. Additionally, we have demonstrated how working in silos within the sector has limitations. Hence the need for collaboration which has become increasingly evident as the most significant problems are seen to be both globally and mutually aggravating – climate change, inequality, conflict and poverty questions intersect and are everybody's business. We therefore need to use our social capital convening power to stimulate greater collaboration. However, it is important to acknowledge that collaboration is difficult, even among organisations from the same sector; and it requires its own investment of time and resources. Philanthropists will need patience and commitment to make collaborations effective.

Secondly, it is important to make the most of technology to encourage local donations through online giving. This can be achieved by being transparent and using technology to process large amounts of data. Online giving, whether through established platforms or temporary crowdfunding appeals, is expected to keep growing. The pandemic has accelerated this growth in many ways and places and it is likely to keep increasing as a younger, more tech-savvy generation becomes more influential. Additionally, online donations are the preferred method for responding to crises and disasters, which are expected to become more common due to the global nature of the world's problems.

Finally, there is a shift happening in the transfer of wealth between generations. As younger people who are more aware of issues like climate change and racial injustice become wealth holders, philanthropic practices are likely to change. African philanthropy is expected to expand due to new sources of wealth and giving, but our key concern is how effectively these resources can address the interconnected issues society is dealing with and how they can work together with other sectors.

RECOMMENDATIONS

This section draws out action points for key stakeholders that can be practicalised to accentuate positive trends and help further the development of local giving in Ghana, ECOWAS and the African region at large.

Data

- **CSOs:** There is a need for data-driven philanthropy to produce efficiency of efforts and ensure investment decisions are data-driven. Accurate information and data are needed on the state of local giving in each of the ECOWAS member states. WACSI together with philanthropy organisations can lead efforts to constitute a data repository that is assessable and accessible to promote transparency and accountability.
- **Government institutions:** Support efforts to collect, process and distribute data on philanthropy across the region, to create a more informed picture of local giving and philanthropy. Though there are efforts underway to remedy the lack of data these efforts need to be both intensified and accelerated.
- **Funding partners:** Support the uptake of digital means to gather and access data. This will involve some capacity strengthening among organisations who have either limited access to technology or limited experience in its use.

Research & knowledge management

- There is a need for further research on the gender element in local giving. We often assume it is men who give, but women do too, yet this has not been effectively captured and documented. Women are leaders of many philanthropic institutions and it would be interesting to analyse how to better appreciate their role in the philanthropic space.
- Improve ways of measuring impact and increase transparency. This will have the effect of increasing trust in the sector.
- More institutionalised funding of research is needed. More research is needed on how to capitalise on largely positive attitudes towards philanthropy.

- Increase knowledge sharing, especially between non-profits and philanthropists. Knowledge exchange and peer learning are happening but should be encouraged further. For example, a CoP could be set up for HNWIIs to convene and converse about ways to improve their philanthropic interventions.

Collaboration and partnership

- Investigate what level of collaboration works best – collaboration can span many different arrangements. For example, collaborating can help leverage the influence of HNWIIs as evangelists for philanthropy.
- Support platforms that bring donors together to collaborate and share information.
- Campaign for tax incentives, where there are none, to encourage individual giving; where these exist, support their uptake.
- Invest resources in actively working in collaboration with others. This will require time and conscious effort, given the difficulties involved.

Policy Influencing & Advocacy

- Advocate for policy change towards more systemic interventions. That will result in more strategic and effective advocacy to harmonise legislation regarding philanthropy in Ghana and to develop a more dynamic community philanthropy.
- Campaign to remove obstacles to cross-border giving.
- Advocate for a more enabling regulatory framework, adopting transparency, accountability and good governance practices.
- Find synergies with and reach out to government. Also support and encourage the emergence of a cadre of expert philanthropy advisers who can help broaden the range of existing philanthropic efforts and help philanthropists to think more systemically about needs.
- Embrace business thinking in terms of efficiency, due diligence, and results-based management.

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A woman with her hair in a bun, wearing a white ribbed sweater, is looking down at a document she is holding. The document contains various charts and graphs. She is sitting at a desk with other papers and a pen. In the background, there is a modern office environment with a blue wall and a white lamp.

ANNEXES: CASE STUDIES ON LOCAL GIVING IN AFRICA

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1. Association D'appui Et D'aveil Pugsada ADEP, Burkina Faso / CSR

ADEP (in French) or Pugsada Support and Awareness Association (in English), alongside other development partners, and international cooperation organisations, has been at the forefront of supporting the development of young girls in Burkina Faso since 1995. Their mission is to improve the status and living conditions of young girls, by improving their ability to exercise their human rights and by strengthening their abilities to occupy significant positions within society. They focus on issues such as girls' education, gender-based violence and entrepreneurship for girls. Burkinabé women and girls are faced with multiple social ills such as assault, female genital mutilation, child and forced marriages, social exclusion, sexual, economic and political exploitation.

Context

The organisation identified the need to support the schooling of girls. These needs include school canteens, supplies, bicycles for those who live far away, mats for sleeping at home and lamps for studying at home. The girls come from modest families or are orphans and are mostly girls who are excelling but whose parents do not have the means to pay for their schooling. This makes them very vulnerable. In the past, the organisation largely depended on external technical and financial support to provide educational assistance for these girls. This approach was not sustainable since they do not have control over the budgets of their donors. Initially, community members did not fully understand the needs of these girls and ADEP had to encourage, educate, and engage individually with wealthy community members to convince them to support these girls.

Approach

It all started with a change of mindset which occurred in 2012, when the organisation decided to reduce their over-dependence on external partners and explore indigenous and more sustainable approaches to supporting the girls' schooling initiative. They launched a campaign called "I Sponsor a Girl, I Change The world" in 2022 where they encouraged and mobilised

community members to financially support the young girls. **The giving approaches used include:**

- Identifying individual community members who have the financial capacity and engage them to give to support the girls.
- Engaging with corporate organisations in the financial and mining sectors to donate to support the girls as part of their corporate social responsibilities.
- Developing a digital giving platform to facilitate the collection of donations.
- Organising a gala dinner where all these local philanthropists and corporations were invited to donate towards the initiative.
- Collaborating with the government through the Ministry of Education and the National Assembly so they could sponsor the fundraising gala dinner. This collaboration contributed to the success of the fundraising.

Impact

The organisation raised an amount of 10 million CFA francs (about US\$16 370) and was able to send 110 girls to school. ADEP also grouped and provided jobs for some of the uneducated girls so they can make savings from their profits. They place the income from their activities in a savings and loans bank to accrue interests for their benefit. Each one in turn recovers the interest generated by these funds.

Key Lessons learned

The credibility of ADEP was one of the key factors for the success of this project. The organisation had accountability measures in place such as a press conference to launch the campaign and regular communication updates to stakeholders all through the fundraising process and they also explained how the funds had been utilised. ADEP also connected the beneficiaries with local donors to increase emotional engagement and they were also authorised to audit the organisation's accounts. This helped to attract more support from the community members. Finally, the involvement of community members in deciding the girls' priority needs and areas of interventions contributed to local ownership of the initiative.

2. The Pananetugri Initiative for Women's Well-being, Burkina Faso | Tontine

L'Initiative Pananetugri Pour Le Bien-Etre De La Femme (IPBF) is a philanthropic organisation that was created in 2011 to promote inclusive feminism and increase the resilience capacities of young girls and young women for their overall well-being. IPBF focuses its interventions on the development of female leadership, especially among young girls and young women. They focus on local actions on information, education and communication that are targeted at young girls and young women so that they are more capable of taking full responsibility for themselves and judiciously taking advantage of the rights recognised for them.

Context

IPBF works with disadvantaged women who find it difficult to undertake any activity without external support. These young women lack the capacity and resources to fully take charge of their lives. The issue of climate change has also impacted agriculture which makes it difficult to mobilise internal resources as most of these women are farmers.

Approach

IPBF uses local philanthropy as a vehicle to empower these young women to build assets and become self-sufficient. The organisation builds their capacity so that they can undertake income-generating activities. The women organise themselves into a cooperative. Resources are then mobilised within the cooperatives following support they receive from IPBF to start income generating activities.

The local giving approach the women use is in the form of a tontine. The women contribute in kind or in cash according to their capacity. For example, some collect soap among themselves to give to one of them and this is done in turns in the form of a tontine. The women receive capacity building and financial support from IPBF, so they can enhance their impact through professional approaches and tools. The organisation's strategy is to work with local groups that have a better understanding of the local context so that IPBF avoids implementing the activities or defining the objectives for the people. Priorities are set by the groups, and they decide how much contribution they can afford.

Impact

The young women have realised through the income generating activities that they are stronger when they pool their resources. This has strengthened community solidarity. The capacity building and the initial financial investments made within these women cooperatives strengthened their groups and operations.

Key Lessons learned

The long history of social support practices in the Burkina culture contributed to the success of these women cooperative initiatives. For example, in times of good or bad fortune, community members would come together to support the family concerned.

3. Diakonia, a Swedish FBO changing the lives of vulnerable people in Burkina Faso | Faith Based Organisation

Diakonia is a Faith-Based Swedish development organisation founded in 1966 by five Swedish churches. The organisation works with around 400 local partner organisations in 25 countries to bring change to disadvantaged communities. Diakonia has more than 25 years of experience in changing the lives of vulnerable people in Burkina Faso. Their work focuses on the grassroots level, as well as on influencing policy at the national level.

Approach

Despite the implementation of various strategic poverty reduction frameworks since 2002, poverty remains widespread and Burkina Faso is marked by poor access to health services. Almost 60% of the population is below the age of 20 and faces problems relating to drugs and reproductive health. Communities and households are unable to finance their healthcare bills.

Solution

One of the practical cases of local philanthropy is the universal health insurance initiative. This initiative is implemented with the support of Diakonia and the contribution of communities through fundraising. Community members make an annual contribution to benefit from the initiative. A group leader is appointed by the community members to collect contributions from each family or individual who wants to benefit

from the project. Through this initiative, community members, with a card, can go to community health centres to receive medical care.

Key lessons learned

Collaboration between organisations implementing local philanthropy is necessary to improve sharing of experiences and knowledge. This can come in the form of communities of practice where members share their local giving initiatives and lessons for others to learn from. This is because local giving models operate differently in different contexts.

4. The construction of the University of Dschang's doctoral school building

Context

The University of Dschang is one of Cameroon's largest and oldest universities, founded in 1993. It has over 40,000 students in nine faculties and two schools. However, it faces a major infrastructure problem, which affects the quality of teaching and research. What's more, the infrastructure that does exist is often beset by problems of electricity, water, internet, security and hygiene. These difficult conditions hamper the smooth running of courses, practical work, examinations and research. They also affect the comfort and well-being of university users. The problem of infrastructure at the University of Dschang is therefore a major challenge to be met to improve the academic and scientific performance of the students of this institution. It is in this context that the University Foundation undertook an initiative to provide its doctoral school with a building.

Solution

The donations collected enabled a building to be erected to house the doctoral school. The building was delivered in 2019 following the laying of the foundation stone on 29 June 2018. The funds were raised through several channels. Individual donations from the authorities and elites of Dschang and other regions of Cameroon. Associations such as the Association de personnels enseignant et non enseignant du Ndé (RAENDE) and RENUUD (Association des ressortissants Ngiemboon dans les Bamboutos), teachers from the University of Dschang and other anonymous donors were also involved.

The impact

The importance of the doctoral school building at the University of Dschang is linked to the mission and role of this structure in training doctoral students and promoting research. According to the University of Dschang's [website](#), the doctoral school is a permanent structure that brings together five training and research units (UFR) in different scientific fields. Its aim is to "train doctors capable of innovating, creating and transmitting knowledge". The doctoral school also coordinates, monitors, and assesses the research activities of doctoral students and teacher-researchers.

The doctoral school building is therefore a strategic location for the university, as it provides optimal conditions for doctoral students, supervisors, partners, and guests. It offers suitable spaces for lectures, seminars, oral examinations, meetings, collaborative work and so on. It also has modern, high-performance equipment to facilitate access to information, documentation, and digital resources. In this way, it enhances the quality of teaching and research, as well as the university's scientific reputation.

5. Uganda National NGO Forum, champion of Community-Led Philanthropy in Uganda

This case study explores the practice of local giving in Uganda, with a focus on community-led philanthropy. The case study is based on an interview conducted with Sarah Pachuto and Jane Kiyai, representatives of the Uganda National NGO Forum, a platform for NGOs in the country. The interview aimed to understand the current practices, challenges, and prospects of local giving in Uganda.

The Uganda National NGO Forum works through partnerships with local organisations to implement community-led development projects. Their involvement in the Giving for Change programme aimed at promoting local giving and empowering communities to address their own challenges. The programme utilised techniques such as community dialogues and fireside conversations to engage communities in identifying and prioritising their needs.

Current Practices of Local Giving

In Uganda, local giving is often practiced during social events such as weddings and funerals. People contribute cash or in-kind donations to support these events. However, there has been a shift towards giving for development purposes, such as supporting schools, healthcare facilities, and water sources. The Uganda National NGO Forum has witnessed an increase in community-led giving towards these development issues, facilitated by sensitisation efforts and partnerships with local governments.

Challenges and Difficulties

Several challenges affect the capacity and effectiveness of local giving in Uganda. The shrinking civic space for CSOs, stringent regulatory requirements, and the impact of the COVID-19 pandemic have posed significant obstacles. Corruption and lack of trust in accountability systems also hinder people's willingness to give. Additionally, the negative narrative surrounding CSOs and the attitude of relying solely on government support present challenges to community-led philanthropy.

Role of Technology

Technology, particularly social media platforms like WhatsApp, plays a role in facilitating local giving in Uganda. People use these platforms to mobilise resources and raise funds for various causes. However, internet access and affordability remain barriers, limiting the widespread use of technology for giving purposes, especially in rural areas.

Policy and Regulatory Environment

Uganda does not have specific laws governing philanthropy or local giving. However, there are existing laws that indirectly support giving and protect the rights of CSOs. The CSO Forum is cautious about advocating for a single law on philanthropy, as it may be targeted and dismantled. Instead, they focus on identifying laws that promote philanthropy and understanding the legal framework surrounding CSOs.

Key Drivers and Priorities

The key drivers for the growth of local giving in Uganda include addressing corruption, changing negative attitudes towards CSOs, and promoting a sense of community responsibility for development. By tackling

corruption, building trust, and promoting a mindset shift towards self-reliance, local giving can thrive and make a significant impact on community development.

The Future of Local Giving in Uganda

The future of local giving in Uganda is expected to continue growing, albeit at a slow pace. The success of community-led philanthropy depends on addressing challenges such as corruption, negative attitudes, and regulatory barriers. Continued documentation of giving efforts and recognition of individual givers can further motivate communities to engage in local giving. However, the political landscape and government support for CSOs will also influence the trajectory of local giving in the country.

Conclusion

This case study highlights the importance of community-led philanthropy in Uganda and the challenges it faces. By addressing corruption, changing negative attitudes, and promoting self-reliance, local giving can play a significant role in community development. The CSO Forum's approach of working through partnerships and engaging communities has shown promising results. As Uganda continues to navigate its philanthropic landscape, it is crucial to create an enabling environment that supports and encourages local giving for sustainable development.

6. AfriKids: Empowering Local Communities through Local Giving

AfriKids is a non-profit organisation based in Ghana, dedicated to improving the lives of children and communities in the northern regions of the country. With a focus on education, child protection, and child health, AfriKids has been working tirelessly to address the developmental challenges faced by these marginalised communities. In recent years, the organisation has made significant strides in mobilising local resources through its local giving initiative, shifting the power dynamics in philanthropy, and fostering sustainability.

Background

Traditionally, AfriKids relied heavily on funding from international donors, primarily from the UK and other European countries. However, recognising the need for a more sustainable approach and a shift in power dynamics, the organisation embarked on a journey to intensify its efforts in local giving. This approach aimed to engage local individuals, businesses, and communities in contributing to the organisation's work, thereby fostering a sense of ownership and accountability.

Approach to Local Giving

AfriKids adopted a bottom-up and participatory approach to local giving, involving community members in defining their own developmental needs and priorities. The organisation established a database of organisations and individuals with a history of giving or potential to contribute to their cause. They approached these entities, aligning their interests with AfriKids' mission and submitting proposals for collaboration. Additionally, AfriKids actively engaged with local communities, empowering them to contribute their time, resources, and expertise to the organisation's programmes.

Successes and Impact

Through their local giving initiative, AfriKids has witnessed numerous successes and positive impacts. Local individuals and businesses have stepped forward to support the organisation's work, providing resources, office space, and volunteering their time. Community members have actively participated in programme implementation, ensuring the sustainability of interventions even after AfriKids' physical presence. The organisation has also forged partnerships with local companies, such as Tobinco Pharmaceuticals and Zoom Lion, who have made significant contributions to their projects.

Challenges and Mitigation

AfriKids has encountered several challenges in their local giving efforts. One challenge is the preference of some organisations to support initiatives in the southern part of Ghana, where most industries are located. To mitigate this, AfriKids uses data and evidence to demonstrate the need in their target regions, emphasising the impact their interventions

can have. Another challenge is the lack of alignment in priorities between donors and AfriKids on how to use the collected funds. AfriKids addresses this by engaging in open dialogue, sharing their expertise, and advocating for the most effective use of donations.

Accountability and Transparency

Accountability is a core value for AfriKids, ingrained in their organisational culture. They ensure transparency by involving community members in decision-making processes, sharing project scopes, budgets, and timelines. Regular reporting and evaluations are conducted at various levels, from weekly reports to independent evaluations. The organisation also encourages communities to demand accountability, fostering a sense of collective responsibility for the success of their interventions.

Future Outlook

With the implementation of the African Continental Free Trade Agreement (AfCFTA), AfriKids anticipates increased opportunities for local businesses and improved livelihoods for community members. The organisation aims to tap into these opportunities, expanding their local fundraising portfolio and partnering with emerging businesses. By leveraging the growth in industries and trade, AfriKids envisions a brighter future for the communities they serve, with increased resources and support for their programmes.

Conclusion

AfriKids' local giving initiative has been instrumental in empowering local communities, fostering sustainability, and shifting power dynamics in philanthropy. Through partnerships, engagement and a commitment to accountability, the organisation has successfully mobilised local resources and created a sense of ownership among community members. As they continue to navigate challenges and embrace opportunities, AfriKids remains dedicated to improving the lives of children and communities in Ghana's northern regions.

7. The Power of Community Philanthropy: A Case Study of the Global Fund for Community Foundations

This case study explores the work of the Global Fund for Community Foundations (GFCF), a South-African organisation that is promoting community philanthropy as an alternative approach to traditional aid and development models. The GFCF aims to shift power dynamics and empower local communities by supporting grassroots organisations and advocating for a more equitable and sustainable approach to philanthropy. The case study highlights key insights from an interview with Ese Emerhi, the Global Network Weaver for GFCF, discussing her experiences, challenges, and vision for the future of community philanthropy.

Background

The GFCF provides small grants and research support to like-minded organisations globally, focusing on elevating community philanthropy to address power imbalances and promote local ownership and agency. The GFCF recognises that communities have their own assets, power, and problem-solving capabilities. Their approach challenges the traditional view of communities as problems to be solved and emphasises the importance of community input and decision-making in development initiatives.

Progress and Challenges

While community philanthropy is gaining recognition and support globally, it faces several challenges. The urgency for immediate results and the lack of a clear roadmap for community philanthropy within project cycles pose obstacles. Additionally, understanding the complexities and nuances of community systems and the resistance from established development actors hinder the progress of community philanthropy.

Data and Technology

The GFCF acknowledges the need for more data on the contribution of local giving to national development. While the organisation does not collect data on a global scale, it collaborates with partners to showcase and elevate their work. Technology plays a crucial role in promoting community philanthropy, enabling organisations to leverage online platforms, crowdfunding, and digital payment systems to mobilise resources and engage donors.

The Future of Community Philanthropy

Ese Emerhi envisions a future where community philanthropy leads to a radical shift in development practices. This shift involves breaking existing power structures, embracing new ways of working and creating multiple tables where diverse voices are heard and decisions are made collectively. The goal is to eliminate suffering and achieve a society where resources are abundant and everyone can live in dignity.

Conclusion

The GFCF's work in supporting grassroots organisations and advocating for a shift in the aid paradigm demonstrates the importance of local ownership, agency, and collective care in the international development sector. While challenges persist, the commitment to reimagining development practices offers hope for a more equitable and inclusive future.

8. Local Giving in Ghana: The case of NORSAC

Norsaac was established in 2002 and has become one of Ghana's leading organisations championing an improved quality of life for empowered women, youth, and marginalised groups to improve social change and the living conditions of citizens. Norsaac works closely with communities, community structures and target groups to empower individuals to strengthen their agency to claim and exercise their rights through increasing their knowledge base and widening the depth of information made accessible.

Context

Norsaac has five main interest areas which are improving economic opportunities, health care, education, peace and security as well as social protection. In all these areas they work with young people, women and children. Young people are economically productive therefore when they are economically empowered, they will be able to access economic opportunities, health care, education and they will not be used to perpetuate violence. Through this, women's vulnerability to gender-based violence reduces.

Local giving Approach

Norsaac aligns more with social enterprising. A subsidiary organisation was set up to coordinate all social enterprise initiatives. They provide capacity building to young people especially women. Young people with innovative ideas apply and they are trained between three to six months. Post the training, they are supported to develop their ideas or solutions focusing more on climate change. Additionally, the organisation has been playing a significant role in emergency giving especially when there is a fire outbreak in a school building or when furniture is destroyed. In such cases, Norsaac mobilises support from other CSOs and private actors to keep the students in school before any eventual government interventions. Additionally, during COVID, Norsaac provided Personal Protective Equipment (PPEs) to several women groups.

Impacts and successes

Norsaac's subsidiary social enterprise has reached over 3,000 young people with training on business planning, management and coaching. 500 of the beneficiaries have been supported with start-up tools. By providing the start-up kits, beneficiaries are capacitated to put their knowledge and skills to practice. Through the Technology Accessibility Resource Allocation (TARA) initiative, 34 of the beneficiaries have been supported with laptops, tablets and mobile phones to enhance digitalisation of their businesses. Through their Catalyst Fund, 70 of the beneficiaries have also been supported with start-up capital ranging between 8,030 and 40,000 Ghana Cedis.

Challenges

For a social enterprise, the sustainability of social enterprise solutions is a big challenge. Some of their targets for these social solutions are women and youth who are dependent on their parents and husbands and therefore need approval from these guardians. Literacy and numeracy are another challenge when supporting young people in social enterprising. They need these basic skills to be able to manage their enterprises effectively.

Opportunities to explore

The Africa Continental Free Trade Area (AfCFTA) opens doors for young entrepreneurs since it will eliminate trade barriers for young people and women running social enterprises. Africa has a very large young population and issues of employment are key. Social enterprising is one major avenue African governments can use to reduce unemployment. Partnerships with universities to help young people generate and refine their business ideas is a necessity because a lot of business ideas generated by universities are unutilised. For instance, ideas generated through student thesis. More hubs need to be created to help young people refine their business ideas. Partnerships with the private sector can also help in financing social enterprises.

9. The Lagos Food Bank: A Case of Local Philanthropy in Nigeria

Lagos Food Bank Initiative (LFBI) is a non-profit, private-driven initiative established in 2015 and committed to fighting malnutrition and hunger, through targeted programmes that seek to improve the nutrition/food intake of pregnant women and their infants, students and the youths in the underserved communities in Nigeria. LFBI also focuses on reducing food waste. Through their food banking network across Lagos State, they provide food aid to many underserved communities through their distribution networks. They champion the food banking system through school feeding, community nutrition-based interventions, urban farming, job placement for beneficiary resilience and self-sustenance, daily mobile pantry services and walk-in-beneficiaries.

Context

Poverty, inadequate investment in the social sector, inadequate dietary intake, and disease have been identified as the major causes of malnutrition in Nigeria. In the recent past, the extent of malnutrition has increased due to economic hardships faced in the country, making it one of the critical barriers to development. In the 2023 Global Hunger Index, Nigeria ranks 109th out of the 125 countries with a score of 28.3. This puts Nigeria at a very high level of hunger.

Local Giving Approaches

The LFBI receives its food donations from the following sources;

- i. Food Manufacturers: The organisation receives donations in the form of food items at the food bank or picked up at the company warehouse. Donations usually include cereals, dairy, protein, legumes, canned foods and non-food items (toiletries, PPE).
- ii. Retail Shops: Some of their donations come from local grocery stores and supermarkets. They come in food combo packs which contain different items that are useful especially in their mobile pantry food distribution and monthly outreach programmes.
- iii. Donations from individuals and corporate organisations: The food bank receives donations from individuals, group of people or companies.
- iv. Farmers and Growers: The food bank partners with local farmers and growers to provide their beneficiaries with fresh produce and proteins including fruits, vegetables, meats and eggs. These are sometimes produced left-overs from

harvests or sales which would otherwise have gone to waste on the farms. The foodbank would help in distributing the items to people in need who would use them judiciously. In some cases, the food bank receives the excess of the harvest – perhaps a farmer has grown more than they can sell – and they can ensure it reaches people in need.

v. They also have volunteers who work at the food bank. These volunteers give their time towards the work of the food bank.

Impact and Successes

Since 2015 the organisation has served up to 160 rural and under-served communities in Lagos State and over 2,000,000 beneficiaries, especially, children between the ages of 0-16 years. The youths and vulnerable women in the rural communities have also been impacted. They currently have over 14,000 registered volunteers in their database.

Challenges and Lessons Learned

The medium through which people donate sometimes serves as a hindrance to mobilising donations. At Lagos Food Bank, each partnership is unique, and the Food Bank works to make the donation process as easy as possible for its agriculture partners.

LIST OF INTERVIEWEES

1. Mr Djafara, President of the CSO Ballam in Niger
2. Mr Tchioffo Ngoufo Eugene Aristide, Permanent Executive Secretary of the University of Dschang Foundation in Cameroon
3. Mr Youmndi Ngouotmoun Oumarou. Executive Chairman, Association Bamoun de Coeur, Cameroon
4. Rufai Issifu, Peace & Security Interest Lead, Norsaac, Ghana
5. Funmi Oyegoke, Communications Officer/Family Farming Officer, Lagos Food Bank Initiative, Nigeria
6. Nuhu Alimatu Sadia, Founder of My Hereafter Project, Tamale, Ghana
7. Ese Emerhi, Global Fund for Community Foundations
8. Sarah Pachuto, Uganda National NGO Forum
9. Jane Kiyai, Uganda National NGO Forum
10. Raymond Ayinne, Afrikids
11. Zoe Rippon, Head of Fundraising at AfriKids
12. Goodchance Mariki and Stigmata Tenga from the Africa Philanthropy Network



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