DOMESTIC PHILANTHROPY – A panacea for community development

Resource Mobilization using Traditional and Digital Tools
Table of Contents

EXECUTIVE SUMMARY .............................................................................................................. 3

CHAPTER 1: INTRODUCTION .................................................................................................... 4

CHAPTER 2: LITERATURE REVIEW ON TRENDS AND LEGAL FRAMEWORK ON GIVING ........ 5

2.1 A brief History of Philanthropy .......................................................................................... 5
2.2 Types of giving ................................................................................................................... 6
2.3 Motivation for giving .......................................................................................................... 6
2.4 The changing trends of giving in Ghana ............................................................................. 6
2.5 Regulatory framework around domestic philanthropy ...................................................... 7
2.6 Conclusion .......................................................................................................................... 8

CHAPTER 3: METHODOLOGY AND DATE SOURCE ............................................................... 9

3.1 Results Analysis, Presentation and Discussion .................................................................. 9
3.1.1 Giving on online platforms and gender ....................................................................... 10
3.1.2 Giving on online platforms and age ........................................................................... 11
3.1.3 Giving on online platforms and educational level ....................................................... 12
3.1.4 Motivation to give to online philanthropic causes ....................................................... 12
3.1.5 Other avenues/platforms for giving to philanthropic causes ........................................ 13
3.1.6 Giving to CSOs using an online platform for philanthropic giving campaigns .......... 14
3.2 Analysis of responses from the interview ......................................................................... 15

RECOMMENDATIONS ............................................................................................................. 16

CONCLUSION: .......................................................................................................................... 17

BIBLIOGRAPHY ....................................................................................................................... 18
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Executive Summary

Many governments across the world are at a crossroads as they try to find ways to curb the spread of the novel COVID-19 pandemic and its adverse impact on its people while still delivering on their mandate of improving the lives of citizens with the provision of developmental needs. Most of these governments are looking within their borders for solutions as major donors and developmental partners are focusing on their own country issues. This has drawn attention to domestic philanthropy and how it can be leveraged to provide for the needs of all.

Ghana for instance, has recorded impressive economic growth performance in recent years, but it is also clear that alternative forms of financing are essential for the country to meet its development goals. This is mainly due to the widespread concern about the quality of Ghana’s growth in terms of employment, equal access to goods and services and productive and decent employment as well as general improvement in the livelihood of the people.

For Ghana, domestic philanthropy could be an important source to support and supplement existing government’s social protection interventions, as demonstrated by the significant levels of philanthropic giving at the onset of the COVID-19 pandemic where a government instituted Trust Fund raised millions of cedis and continues to receive funding to support various government interventions such as the Coronavirus Alleviation Programme - Business Support Scheme (CAP-BuSS). This clearly shows that it can be done and harnessing such local philanthropic support would require appropriate enabling environment.

It is based on the above that Penplusbytes set out to conduct a dipstick survey to find out the enablers for Ghanaians and organizations and what factors they consider before they decide to give or not to give in kind or cash in support of just and relevant causes. A sub-theme for this report was also, to find out if Ghanaians will be willing to use online and mobile platforms to give for charitable causes particularly if these are championed by civil society.

As analysed in this paper and confirmed by multiple research papers and studies, domestic philanthropy has been on the rise for several years. There is a passionate and growing effort among philanthropists (corporate and individuals) to focus less on change that is short-term or only at the project or program level and instead use models that reach across different sectors and dig deep into root causes, leading to more structural, systemic change and unlocking new untapped sources such as the growing middle class, the diaspora-community and crowd-funding.

However, as the results of this survey shows, the shrinking civic space, blurred regulations, fraud (known in local parlance as “419”), money laundering, corruption, lack of transparency and trust – all have a negative bearing on domestic philanthropy. This therefore becomes a call for action for more advocacy at all levels and from all partners in creating awareness about the positive impact of domestic philanthropy. The effort requires leveraging on innovative approaches and building a community of practice to coordinate and network partners with similar causes to build credibility and provide transparency and accountability of the process, which this paper shows has a direct correlation on whether or not a campaign for philanthropic giving will succeed or fail.
Chapter 1: Introduction

In most global economies, philanthropy or charitable giving constitutes a significant portion of investment for national growth. Charitable giving takes various forms such as giving off time, talent, treasure or other resources for good. The significance of philanthropy was detailed in an OECD\(^1\) report published in 2018. This report particularly revealed noteworthy results on the role of private philanthropy for development.

According to the report, philanthropy contributed US$6.6 billion to development globally from 2013–2015. A majority of this amount (two-thirds) went to middle-income countries. However, Africa - considered to be made up of a majority lower income country- benefited the most. Although an Overseal Development Assistance (ODA) report states that philanthropy contributed only about 5% to global development, it still plays a crucial role, particularly in sectors like health, education, agriculture, human rights, civil society, and the environment. Ghana for instance benefits significantly from domestic philanthropy and this was brought to the fore at the beginning of the COVID-19 pandemic when the government of Ghana set-up the COVID-19 Trust Fund, which raised nearly 60million Ghana Cedis\(^2\) as well as logistics such as vehicles, equipment, Personal Protective Equipment (PPE) amongst others.

While most countries, including Ghana, do not have all of the data on 2020 charitable giving as yet, especially because the pandemic is still raging across the world, a quick observation shows that giving has soared over the last year. Private foundations and individual philanthropists, community foundations and ordinary citizens have used charitable giving channels, to speed up and maximize donations to local and national groups that are meeting the basic needs of those who were hit hardest during the pandemic - providing food, shelter, employment opportunities, and healthcare.

In Ghana, charitable giving has become a necessary and vital complement to government spending, especially during a crisis. Private, corporate or individual-based charity identifies problems and funds bottom-up solutions, sometimes before the public sector knows there is an issue. While government may invest in successful, privately-funded initiatives, it oftentimes does not lead the charge. Domestic philanthropy has become a catalyst for development and providing solutions for the needy in society that enables government to channel its limited resources to other sectors.

This dipstick survey report on philanthropy is aimed at finding out whether ordinary Ghanaians and organizations will give, in kind or in cash, in support of just and relevant causes and also find out what motivates them in giving. A sub-theme for this report is to also find out if Ghanaians will be willing to use online and mobile platforms to give for charitable causes particularly if these are championed by civil society.

\(^{2}\) https://www.myjoyonline.com/covid-19-trust-fund-accumulates-%C2%A257m-chief-of-staff/?param=
CHAPTER 2: LITERATURE REVIEW ON TRENDS AND LEGAL FRAMEWORK ON GIVING

Philanthropy is considered an indispensable part of a strong and healthy society. It has been defined commonly as the act of giving of time, treasure or other resources by individuals, a community or an organisation to make a positive change happen for humanity regardless of their wealth or status.

Philanthropy is a critically important part of any free society. It focuses on the elimination of social problems at the source, rather than addressing the symptoms of those problems alone. Philanthropy provides opportunities for education, relief, growth and success that may never have been available otherwise.

2.1 A brief History of Philanthropy

Stretching back to the earliest societies, philanthropy has a long history and exists in most historical periods. Philanthropy exists in all cultures and is intertwined with many of the world’s religions (Fernandez, 2011; Frumkin, 2010). Although philanthropy has been around for centuries, there appears to be no universally or theoretically accepted definition.

The word philanthropy originates from the ancient Greek “philien” meaning “love of” and “antropos” meaning “mankind” or “humanity”, and translates into “the expression of love to human beings” (Fernandez, 2011, p.14) or “the love of mankind” (Wiepking, 2008, p. V). As the name etymologically implies, philanthropists are “lovers of humanity”. Generally speaking, philanthropy aims “to promote the welfare, happiness, and culture of mankind” (Bremner, 1988, p.3). Philanthropy can therefore be defined as love for humankind to improve the lives of all.

From the very beginning, civilizations around the world were built with the idea that empathy—caring for and understanding the needs of others—was critical to shared survival and growth.

Modern philanthropy began to take shape in the middle of the 19th century where wealthy individuals felt the need to give back to society. Over the ensuing decades, Businessowners and the growing middle class used their collective power to address societal challenges in transformative ways.

In many developing countries the existence of an organized charitable sector, including philanthropy, is fairly new and varies widely across regions. The fast-paced growth of wealth across the developing world has catalysed greater accumulation by individuals and corporations who are beginning to give back through organized philanthropy, moving from personalized giving (to family, religious institutions or to local people living in poverty) to more formalized structures of giving.

Before and during colonialism, giving in Ghana was mainly communal or through family networks mostly using a crowdfunding mechanism set up by families or the community especially for the males in a given area. This involved seeding a revolving fund, which was then provided as a ‘soft’ loan to the firstborn male on condition that he supported his kinfolk upon reaching self-sufficiency. Women practiced a form of microfinance called ‘susu,’ which was often the main channel of financial support for families. Ghanaians also commonly give to help less privileged family and kin group members.
through welfare donations, paying of school fees for others, and fostering (taking care of other people’s children, usually extended family).³

### 2.2 Types of giving

Giving takes different forms and can be monetary or non-monetary. It usually takes the form of giving funds, one’s time, tangible materials and/or talent and expertise.

Philanthropy is a very broad field and differs in donor, scale, purpose, and gift (Ramutsindela et al., 2013). Logically, different types and forms of philanthropy emerged over time. In the broadest sense, philanthropy includes all voluntary action undertaken for the public good. Philanthropy commonly refers to the giving of money, but also refers to the giving of time (volunteering) giving of in-kind goods (in-kind philanthropy) and giving of blood or anatomical parts (known as health-related philanthropy).

For purposes of this paper, we will concentrate on the following four (4) main forms of giving.

1. Monetary donation: This has come to the most common and convenient form of giving and can be for a specific activity or permanent support for a cause or causes
2. Volunteering or time donation: This refers to those willing to give off their time and experience for a cause.
3. In-kind or tangible materials donation: This includes donating logistical or capital resources such as clothing, building space, vehicles, food, equipment etc. to support a social cause.
4. Donation of talent or expertise: Giving can be in the form of one’s knowledge, skill or service to support a cause.

### 2.3 Motivation for giving

Konrath and Handy 2018, identified six separate motives for giving, including trust (seeing charities properly use donations for the public good), altruism (concern or compassion for those less fortunate), social benefits (non-monetary benefit, being part of a social network), tax benefits (monetary private benefit), and egoism (enhance reputation, experience good feelings about oneself). Financial constraints can negatively motivate charitable giving.

### 2.4 The changing trends of giving in Ghana

According to a research report commissioned by the West Africa Civil Society Institute (WACSI) on *Local Giving During COVID-19 in Ghana: Uncovering the Potential of Domestic Resource Mobilisation*

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in Ghana \(^4\), Ghanaians have a long history of giving where people give gifts, money and time to support one another. The research paper gives examples of individuals giving during disasters and famine such as during the 1983 draught and hunger strike, the 3 June 2015 flood and fire disaster, and the 2014 cholera outbreaks.

Traditionally, charitable giving in Ghana has been channelled through house-to-house donations. But with the onset of social media and new digital tools, technology platforms such as mobile money and bank transfers, media campaigns and other outdoor public campaigns (Aryeetey & Opai-Tetteh, 2012) have taken centre stage across the country. In recent times Ghanaian philanthropy has become dynamic and it consists of a heterogeneous mix of traditional giving with evolving modern forms of commercially motivated philanthropy ranging from corporate to venture philanthropy and remittances.

2.5 Regulatory framework around domestic philanthropy

A comprehensive legal framework for philanthropic giving is still at the very infant stages of development in Ghana. There is no distinction between a CSO, an NGO or a philanthropic organization and no identifiable body of legislation dealing specifically with philanthropy and charitable giving. Entities have to register as individual trusts or companies limited by guarantee, which become the vehicle for charitable donations. There is no dedicated state or self/sectoral regulatory framework for philanthropy in Ghana.

However, the manifesto of the ruling National Patriotic Party (NPP) that took power in January 2017 states that it will ‘create the enabling legislative and economic environment for philanthropy to blossom and promote a new era of giving, knowing that a prosperous Ghana makes it easier for individuals and organisations to support civil society’\(^5\).

Moreover, the Ghana Aid Policy and Strategy (2014-2017) has committed to engaging philanthropic organizations and other like-minded stakeholders to help deliver the government agenda.

In 2016, the Ministry of Trade and Industry of Ghana launched a national corporate social responsibility policy (NCSRP) after years of sustained advocacy on the need to provide a framework for corporate giving in Ghana. So far, it is the first comprehensive policy document, which streamlines corporate social responsibility (CSR) in Ghana and fills the void of a missing national strategy for CSR activities. It was formulated using the Millennium Development Goals and the follow-up Sustainable Development Goals, Ghana Shared Growth and Development Agenda, which is the medium-term development framework, and the Mining Community Development Source Book as policy guidelines.

The policy underscores the need for corporate Ghana to contribute to sustainable development, and encourages companies to align their CSR with national development frameworks and the Sustainable Development Goals (SDGs).


In addition to the above, the Bank of Ghana (BoG) Crowdfunding Policy\(^6\) provides some guidelines and a framework around sourcing donations online. Crowdfunding is an Internet-based funding method for the realization of an initiative through online distributed contributions and micro-sponsorships in the form of pledges of small monetary amounts by a large pool of people within a limited timeframe. It involves the financing of a task, idea, or project by making an open call for funding, mainly through Web 2.0 technologies, so funders can donate, pre-purchase the product, lend, or invest based on their belief in an appeal, the promise of its founder, and/or the expectation of a return\(^7\).

The BoG has recognised that crowdfunding in Ghana has evolved from the localised collection of funds to support business ventures or individuals in communities, to a global platform where funds are solicited through the internet and social media for a similar agenda of funding projects. The BoG Crowdfunding Policy is hinged around the following ACTS:

- Payment Systems and Services Act 2019 (Act 987)
- Data Protection Act 2012 (Act 843)
- Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930)
- Securities Industry Act, 2016 (Act 929)
- Anti-Money Laundering Act, 2008 (Act 749)
- Deposit Protection Act, 2016, (Act 931)
- Cybersecurity Act 2020

The policy aims to promote innovative digital crowdfunding solutions that comply with data protection and customer privacy regulations, good governance and accountability, relevant Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) norms, liquidation procedures and protection of contributors’ interest.

2.6 Conclusion
There is no identifiable body of legislation dealing specifically with philanthropy and charitable giving. Entities have to register as individual trusts or companies limited by guarantee, which become the vehicle for charitable donations. There is no dedicated state or self/sectoral regulatory framework for philanthropy in Ghana. However, the BoG Crowdfunding policy provides a framework for soliciting for funds. The policy aims at promoting innovative digital crowdfunding solutions that comply with data protection and customer privacy regulations, good governance and accountability, relevant Anti-Money Laundering and Combating the Financing of Terrorism.

Chapter 3: METHODOLOGY AND DATE SOURCE

The research aimed at finding out whether ordinary Ghanaians and/or organizations will give in kind or cash in support of just and relevant causes and also what motivates them in giving. A sub-theme for this survey was also to find out if Ghanaians will be willing to use online and mobile platforms to give for charitable causes led or initiated by civil society organisations in Ghana.

The research adopted a mixed method to reach the goals set. The mixed method research refers to an emergent methodology of research that advances the systematic integration, or “mixing” of quantitative and qualitative data within a single investigation or sustained program of inquiry. The basic premise of this methodology is that such integration permits a more complete and synergistic utilization of data than do separate quantitative and qualitative data collection and analysis.

The study is organized into two parts using exploratory sequential mixed method. This was mainly due to the fact that the research is a dipstick study that is to serve as a precursor to other in-depth scholarly works on the subject. The first part is a desk study that gleaned information from research and media content on local philanthropy in Ghana. Other supporting documents such as policy documents (i.e. the Bank of Ghana Crowdfunding Policy and the National Corporate Social Responsibility Policy, Ministry of Trade and Industry) were also reviewed to find out the legal framework within which philanthropy works in Ghana. This was followed by the second part which was a detailed questionnaire perception survey administered using the premium version of the SurveyMonkey tool. This was complemented with findings from a short interview guide that was used to gather perceptions from ordinary people on the streets. The final part integrated these two sets of data in the analytical and concluding parts.

The data was analysed based on the responses from respondents from the online survey and responses from the interviews. The analysis from the survey was done using Microsoft office Excel using simple frequency and percentage tables and graphs.

3.1 Results Analysis, Presentation and Discussion

In all, the online survey had 103 respondents filing out the questionnaire. They responded to ten (10) questions around - demographics, access to information and means of giving, motivations for giving and to which entities/platforms they often give and would like to give to. In terms of gender composition, 66.9% of the respondents were male while 33.0 % were female. The figure below represents a profile of respondents who participated in the online survey. The study collected data on their gender, age and educational background.
Most of the respondents were aged between 18 to 44 years and were educated from basic school level to tertiary and above.

3.1.1 Giving on online platforms and gender

The study revealed that more women than men usually give and are more likely to give to philanthropic causes using online platforms.

More than half the male respondents said they have never given to a campaign running on an online platform whereas only 4 out of the 34 females said same.

Most women said they had given to an online philanthropic campaign before. This finding contradicts internet usage data in Ghana as more men than women are on the internet or use internet services in Ghana.
In fact, the internet is overwhelmingly male. Men are on average 33.5% more likely to have internet access than women, according to the Inclusive Internet Index\(^8\), a survey of 86 countries that are home to 91% of the global population. In some poor, urban areas, men outnumber women online by as much as two to one. This is the situation in Ghana as mobile connectivity and other barriers impede women's access to internet services particularly in the peri-urban and rural areas.

This study however compliments other findings elsewhere. In a recent report from the Women's Philanthropy Institute at the Indiana University Lilly Family School of Philanthropy, \(^9\) we are told that compared with men, women give more on online donation platforms, make smaller gifts to smaller non-profits, and contribute more to women's and girls' organizations.

The study also found that online giving platforms make it easier for women to give to causes aligned with their values and interests by curating and helping identify potential recipient organizations. At the same time, the report notes that in order to appeal to women donors, platforms and non-profits need to focus on building trust and community with donors — both online and offline.

3.1.2 Giving on online platforms and age

Findings from the study indicates that older persons aged between 45 to 65 and above are unlikely to give to philanthropic causes on online platforms. This maybe likely due to the fact that this research had a shortfall in its use of a virtual space to solicit for responses where most older persons are most likely absent.

That notwithstanding, most young tech savvy people are also more likely not to give to these platforms. There may be several factors contributing to this skew including cases of duping and fraud that are rampant online in recent times.

The figure below represents the breakdown of respondents who responded to the question of whether they will give and have given to an online platform asking for help for a philanthropic cause before.

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\(^8\) The Inclusive Internet Index [https://ictlogy.net/wiki/index.php?title=Inclusive_Internet_Index](https://ictlogy.net/wiki/index.php?title=Inclusive_Internet_Index)

\(^9\) Women Give 2020 – New Forms of Giving in a Digital Age: Powered by Technology, Creating Community. [https://scholarworks.iupui.edu/bitstream/handle/1805/22578/women-give2020.pdf](https://scholarworks.iupui.edu/bitstream/handle/1805/22578/women-give2020.pdf)
Research such as Bekkers and Schuyt (2008) and Weerts and Ronca (2007) have confirmed the relationships between giving and age. Further studies have also showed that people under 30 years have a less tendency to give compared to those 30 years and above.

This study has corroborated these findings and confirms that indeed there is a relationship between giving and age. But then, access to information online is a contributing factor to persons 18 years and above giving to philanthropic causes on online platforms.

3.1.3 Giving on online platforms and educational level

Highly educated people have been found to be more altruistic and donate more (Andreoni et al., 2003).

Our findings indicate that more than 50 percent of respondents who had had some form of education are more likely to give and have given to philanthropy through online platforms.

![Educational Level and Giving on Online Platforms](image)

This is probably so due to a better understanding of how online platforms work by the educated and also their access to such information online.

3.1.4 Motivation to give to online philanthropic causes

Respondents who responded affirmatively to the question on whether or not they give to philanthropy through online platforms were further asked to give their reasons for giving. This was to ensure a better understanding of their online giving behaviour and the motivations behind that.

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In the figure above, we notice that half of the respondents gave because of the credibility and popularity of the online platforms they gave to.

About 3 out of 10 respondents also said they were moved to give based on an emotional connection to the plight of the person in need.

What is interesting about these findings is the fact that 2% of the respondents had no reason whatsoever for their giving and yet they gave. This is an area that could be explored further in other studies to understand and ascertain the thinking of such persons who give for no reason at all.

3.1.5 Other avenues/platforms for giving to philanthropic causes

The study then sought to identify other avenues for giving that respondents supported that were not necessarily online. The figure below represents a breakdown of findings:
It is interesting to note that more persons give to media houses asking for help than to NGOs, CSOs and CBOs asking for help. This probably translates to the credibility and popularity issue raised in the previous finding on reasons people give to online platforms.

Then also, the Ghanaian cultural dynamics comes into play here where findings indicate that more than half of the respondents would give directly to persons in need and to religious bodies for charity. The Ghanaian culture of giving has for many years been largely influenced by family upbringing and religion.

3.1.6 Giving to CSOs using an online platform for philanthropic giving campaigns

This study then asked the question of whether people are willing to give to civil society and not-for profits who use online platforms to ask for help. The findings as seen in the figure below indicates that most respondents are indifferent towards such giving.

This presents a dicey situation as more persons (4 out of 10) are likely to give than not give but more persons would not give or may want to give (6 out of 10).

This is a rather interesting area for more research to understand the modalities for such giving behaviours.

The respondents were then asked reasons for their answers to the question above and this is how their responses were generally categorised:

The above tells us that credibility and again popularity of the organisation is a major influence for people giving to such online platforms.
3.2 Analysis of Responses from the interview

A short interview guide was used to collate responses from 21 persons on the streets of Accra to complement findings from the online survey and they were asked 2 questions:

1. Would you give to an online platform asking for help for a philanthropic cause?
2. Would you still give if it was a CSO asking for this help using the online platform?

The following are some of responses transcribed from the interview:

“If I know them well, why not?”

“Yes, I will give but they have to be transparent and give me information on how the money is used”

“No oo, any fraudster can pose as a CSO. How do I know if they are real or fake?”

“I will give if they are well known and are on the news often”

“CSOs asked us to donate and spent our monies during the lockdown. They didn’t tell us what they used that money for. So, I won’t be bothered”

Again, the above validates and indeed complements findings from the survey that credibility, transparency of the process and the popularity of the civil society organisation had a direct correlation on whether or not its online campaign for philanthropic giving will succeed or otherwise.
RECOMMENDATIONS

The preceding chapters have weighed the state of giving in Ghana as well as the regulatory framework and enabling factors that affect domestic philanthropy in Ghana. From the literature review and the survey results and analysis, one can easily deduce that Ghana has a history and culture of giving which can be tapped into by civil society to mobilise resources locally to bring about tangible change in the lives of the underserved through various causes – be it social or economic.

However, the enabling environment for this to occur is severely lacking and disjointed and plagued with mistrust. There is a need for a concerted effort towards realising and leveraging on the power of philanthropy for good. To achieve this, the following key recommendations needs to be taken on board:

- There is the need to create a community of practice that will drive change on Philanthropic efforts in Ghana. This COP can lead in consolidating all the various legal frameworks around NGOs and local fundraising organisations. This CoP can serve as a bridge between policy makers and philanthropic organisations in shaping policies that will create a favourable enabling environment with sanity and credibility in the philanthropy sector. A CoP will ultimately coordinate activities, form collaborations around various causes which help in reducing or eliminating waste and duplication of efforts and also develop uniform objectives for various partners around different causes.

- There is also a need to create an online data hub that will serve as a repository of all philanthropic efforts across the country. This will help reduce repetition of efforts at solving same problems, serve as a-go-to platform for philanthropists and organisations wishing to support causes. This platform can also serve as a knowledge hub to foster information exchange and learning on what works around domestic giving in Ghana.

- There should also be an award scheme which will celebrate and recognise various individuals and the impact they have made through philanthropy. This will help raise awareness around the need for domestic giving, motivate more people to give locally, provide credibility for those raising funds for various causes, headline philanthropy in the media and influencing national discourse around domestic giving and its contribution to national development.

- There is the need to make philanthropy more visible and transparent. Philanthropic organisations need to be accountable to their donors and beneficiaries at all times, show and tell their achievements and what they used funds raised to do. This will build trust, inspire and motivate others to give more, more strategically, and more thoughtfully.

- Finally, mobilising for funds domestically need not be focused on using only face-to-face campaigns. The target donors should be reached at all places where they spend some time during the day – mobile devices – and one must design their campaign for funds strategy in such a way that it can reach people via social media platforms and SMS. This will ensure a greater reach and also maximise one’s efforts at raising funds.
CONCLUSION

From the presentations above, philanthropy does not easily lend itself to an easy definition and categorization which makes it to truly assess its contribution to specific national development agenda. But this does not need to discourage organisations and individuals who leverage on domestic giving to bring about positive change.

Philanthropy is an indispensable part of a strong and healthy society, and its impact is felt most in times of crisis. Philanthropy is nimble and fast unlike the usual government interventions and it is still very critical in providing solutions to the needs of many individuals and communities and help in tackling systemic challenges that prevent human development and progress.

Philanthropy provides many opportunities and has much to offer in supporting innovations in how society looks within itself and providing solutions for its needs. Therefore, actors in the philanthropic space need to leverage the larger resources corporate bodies and donors and also leverage the insights, innovations provided by new digital tools and social media and use more nimble approaches of philanthropy to be successful. This will ultimately require new mindsets, partnerships and forms of collaboration amongst like-minded organisations in the philanthropic sector.
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