



African Philanthropy Network  
THE VOICE AND ACTION FOR AFRICAN PHILANTHROPY



# WOMEN AND PHILANTHROPY IN AFRICA



**Synthesized findings from Burkina Faso,  
Ethiopia, Ghana, Kenya, Mozambique, and Uganda  
April 2023**

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# Acronyms

CBOs:	Community-Based Organizations
CSOs:	Civil Society Organizations
CSI:	Corporate Social Investment
CSR:	Corporate Social Responsibility
DEC:	Development Expertise Center
FIDA:	Federation of Women Lawyers
INGOs:	International Non-Governmental Organizations
NGOs:	Non-Governmental Organizations
NSSF:	National Social Security Fund
PAYE:	Pay as You Earn
SDGs:	Sustainable Development Goals
UHNWIs:	Ultra-High-Net-Worth Individuals
VAT:	Value Added Tax

# EXECUTIVE SUMMARY

Women are transforming society and changing the face of philanthropy around the world. Women have bold presence on the philanthropic landscape. Women are just as likely as men to be philanthropists - a more diverse, representative range of voices such as high-net-worth female donors; the emergence of numerous female entrepreneurs as well as inter-generational wealth transfers to daughters, and the rise in the number of female ultra-high-net-worth individuals (UHNWIs) globally.

Even though women often played a central role in philanthropy through their donations of time, money and material possessions, their efforts have received little systematic attention from students and scholars of the non-profit sector, particularly in Africa. In response, there has been a heightened interest in the quest to understand how and why women give and the context in which they do so.

It is also worth noting that women tend to be principally sympathetic towards socio-economic causes. Giving time and expertise is the most preferred approach of giving than to hand-out money. Formal philanthropic initiatives and charitable giving led by women is struggling with financial constraints, the magnitude and



and extent of the social problems in the community, limited resources, and lack of a sustainable women focused giving schemes are the major challenges of women in their giving practices. Some of the women who are dedicating their majority of days and time for giving are prone to face conflict of interest with one's own family, and financial deficit, since they give much of their time and money to volunteering work.

The study examined how and why women engage in various philanthropic initiatives, who is the target group and the main interventions to mobilize local and external resources in order to respond to the challenges they face. In most countries, there is a focus on

economic empowerment.

- In Burkina Faso, women's organizations engage in various philanthropic initiatives such as supporting the vulnerable populations to respond to the challenges they face, particularly those related to their economic empowerment. They engage with influencing of economic empowerment of women, reconciling work and family life, and access to household income generating activities.
- In Ethiopia, most women are engaged with resource mobilization to tackle financial challenges, and also entrepreneurship skills.
- In Ghana and Kenya, most women are engaged with association to unlock better business environment and the diverse ways in which women contribute can generate resources and care for the household, especially children.
- In Mozambique and Uganda, women in not for profit are providing legal literacy, and psychological support to vulnerable groups, so that they can access existing economic empowerment opportunities.

By and large, women who engage in small and medium scale businesses, said they need to enhance knowledge on effective strategies for resource

mobilization from the private foundations, family businesses, and community members through enhanced marketing strategies. Women in CSOs reported a need help from government authorities and donors, to fight the extreme poverty particularly among vulnerable groups. Both, women in CSOs and those in small and medium scale businesses realize the need to give more impactful rather than in ad-hoc manner are they are currently doing.



# CHAPTER 1

## Introduction

In 2022, the APN conducted a study of Women and Philanthropy in six African countries: Burkina Faso, Ethiopia, Ghana, Kenya, Mozambique and Uganda. The overall objective of this study was to increase the understanding of women's philanthropy in Africa as a strategy to generate evidence for amplifying the contribution of women in philanthropy.

The studies undertaken were critical in helping us to better understand the context, trends and patterns underpinning Africa women's philanthropy by focusing on the lived experiences and perspectives of African women. In Africa, women's philanthropy is rooted upon a rich and deep-rooted cultural giving traditions practiced horizontally and informally, and more recently, we start to see formal practices. The centrality of women in African giving and cooperative mechanism has catalyzed the women-led movement in support of philanthropy. Women play a critical role in these processes through regular and periodic giving practices in associations, faith based mutual aid, etc. The women's philanthropy environment is defined by generalized mutual aid and reciprocity practices, which are specifically constituted by cultural and religious values, legal, socio-economic predisposition, as well as politico-legal conditions; predisposing women to give to one another, primarily prioritize issues affecting women, children, and vulnerable groups in the community.

### 1.1 Context

Women's funds have been important participants and financiers in feminism movements across the globe. The growing scrutiny of the disconnect between feminist movements and their funding sources in feminist organizing has served to stress this even more. In response, feminist organizations have worked to design internally motivated methods of making money. The creation of organizations like the UN-Women, International Centre for Research on Women, on the continent, the African Women's Development Fund and Urgent Action Fund - Africa, among others, has concretized the central nature of African women's participation and influence in philanthropy, especially social justice philanthropy,

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even though the role of women within the expanding field of philanthropy in Africa - their contributions, successes, and challenges - remains largely undocumented and unrecognized (African Women's Development Fund, 2011).

There has been evidence of organized and active female philanthropy in African nations during the past few years. Because of expectations based on cultural norms, socialization, and religion, women in East Africa, for example, participate in formal and informal philanthropy activities more than males, despite having lower economic ability. In addition, women are inspired to donate as a result of their emotional reactions to religious, social, personal, and environmental challenges. In addition, there are an increasing number of female philanthropy intermediaries who are prepared to spearhead fund-raising initiatives for the just social good in all three nations, use their social standing to do so, and whose contributions are known to their governments. The majority of vulnerable groups in society are those who benefit from women's generosity. Additionally, there are no organized platforms that maximize women's potential and advance their collective bargaining power to improve philanthropic policies, increase philanthropists' capacity to learn from one another, or construct facilities that would enable women to invest their funds more effectively for long-term development (East Africa Association of Grantmakers, 2014).

The African Gender Initiative (AGI) had set an ambitious goal of raising \$50 million in 10 years by feminist organizations. The network was established to bring African benefactors together around the shared objective of furthering gender equality throughout the continent. The AGI seeks to do this through increasing funding for groups run by African women (Beasley, 2022).

Even though women often played a central role in philanthropy through their donations of time, money and material possessions, their efforts have received little systematic attention from students and scholars of the non-profit sector, particularly in Africa. In response, there has been a heightened interest in the quest to understand how and why women give and the context in which they do so.

It is against this backdrop that APN sought to increase our understanding of women philanthropy, and to amplify the role of women as potential actors in African philanthropy by conducting a study in select African countries.

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## 1.2 About the Study

The overall objective of this study was to increase the understanding of women philanthropy in Africa as well as to amplify the role of women as potential actors in community philanthropy by conducting studies in select African countries. This was influenced by the need to examine gender issues in philanthropy from new angles in order to create a platform for a more proactive, strategic engagement of women in philanthropy so as to unleash new human and financial resources in Africa for the public good. This study was pegged on four cardinal objectives, namely;

a.to develop and organize key definitions and criteria for identifying women-led organizations and women philanthropists based on current literature and the national context;

b.to identify women-led organizations and women's businesses/investments representing the diversity of key population groups in Africa and document their good practices, values, needs, challenges, and opportunities for effective participation of women in African philanthropy;

c.to analyze the state of the enabling environment (both legal and fiscal) that affects women-led organizations and women's businesses/investments; and,

d.to develop a roadmap that includes recommendations, potential partnerships and implementation strategies for co-creation actions to harness women-led philanthropy.

## 1.3 Study Methodology

The country studies adopted a combined approach where both primary and secondary data was collected.

Secondary data was collected from desk research. The authors of the reports, reviewed used various documents from the APN and specific country reports on philanthropy pertaining. A desk review of existing literature was used to generate information on the socio-cultural, economic, and political context, as well as policy solutions on the state of the enabling environment, both fiscal and legal, that affect women's participation in philanthropic giving concentrating on five major policy areas: registration, taxation,

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resource mobilization, policy involvement, and government oversight.

**Primary data** was collected through key informant interviews with carefully selected actors, representing: (i) women's rights organizations/movements; and (ii) small/medium businesses founded and/or run by women. Key informant interviews with women-led organizations were conducted to assess their asset bases, examine their giving patterns, and explore their preferred sectors, amounts of giving, and giving strategies, while also documenting how giving decisions are made and highlighting challenges and opportunities within the women's philanthropy landscape.

**Data Analysis:** the studies employed a number of methodologies to explore and triangulate collected data on women philanthropic giving in order to generate knowledge about existing women's philanthropic initiatives, policies, and practices.

**Sampling:** The studies employed both probabilistic and non-probabilistic sampling approaches. The sample size for the study was 199 respondents drawn from Burkina Faso (30), Ethiopia (28), Ghana (60), Kenya (28), Mozambique (33) and Uganda (20). Depending on the location of women respondents at the time of the interview and their preference, one-on-one, in-person, or online interviews were conducted.



# CHAPTER 2

## Status of Women's Participation in Philanthropy

The status of women participation in philanthropy in the continent was analyzed by looking into existing women practices, assessment of barriers and challenges faced, actual needs and values upholding women's philanthropic giving. Below the summary of analysis is presented.

### 2.1 Context

The studies revealed several practices in women philanthropy in Africa. Women's philanthropy focuses on philanthropic practice spheres and underlying motivations for giving. There are three types of philanthropic practices: informal, formal, and hybrid. The studies revealed that most women engage with the informal philanthropy, which is also the dominant form of giving in most societies - focusing on the direct relationship between the giver and the receiver without the use of an intermediary. It focuses on reciprocity, social relations, and trust.

- First, philanthropy is effectively enhanced where there is embeddedness, reciprocity, and obligation in giving practices. This enhances positive links between giving of time, money, and personal returns such as higher levels of happiness, self-satisfaction, and mental or physical well-being. Moreover, such benefits are more likely to accrue to those whose giving practices involve direct and repeated face-to-face contact with recipients of their gifts. In Kenya for instance, this has been increasingly seen as direct giving happens at household and community level, involving mutual exchanges by people with similar socio-economic characteristics giving to each other.
  - Another remarkable practice revealed by the research is that in the philanthropic interventions of African women's giving is informed by exchanges that are not motivated by the giver's direct expectation of reciprocation. The emphasis in this case is on solidarity, compassion, altruism, and generosity. It is important to note that
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giving can take two forms: transactional and relational. The latter involves substantive reciprocity or the expectation of influencing relationships, whereas the former does not. African giving takes the form of embedded, informal, and formal institutions. The moral philosophies and values that people live by on a daily basis are central to institutional embedded giving. This is because philanthropy is inextricably linked to the birth, life, and death of many, if not all, African women. Furthermore, informal giving is horizontal in nature, whereas formal giving is vertical. As a result, African philanthropy contains both endogenous and imported philanthropic norms, ideas, and values.

- Another practice involves enhancing the cultural and social drive underpinning both formal and informal philanthropy. This is informed by the fact that cultural and religious ties form an integral part of informal philanthropy. A good example is in Burkina Faso where “Tontines[1]”. This is replicated in countries such as Ethiopia where “Debo[2]” is used to provide mutual aid to member farmers where the role of women is critical through their contribution both in labour and as facilitators. In Ethiopia, yet another practice includes “Ekub[3]” are existing to benefit particular groups of individuals, such as women and merchants.
- Other culturally based practices include “Ezen[4]” and “Idir[5]”. For example, an idir may provide emergency insurance assistance and funeral services to its members. At large these indigenous giving, gifting and sharing practices are dominant in both the urban and rural areas providing women the opportunity to participate in the development and wellbeing of the community through giving. Where the cultural practices are evoked, the engagement of women in the above-mentioned support system in a community is high and prominent.
- Another practice of philanthropy among African women is mobilized philanthropy. CSOs, continually mobilize resources from a range of sources to channel towards defined charitable aims in the broader society that is not in the community's immediate circle. A key characteristic of ‘mobilized philanthropy’ is that it starts with an articulated aim and seeks to raise the requisite resources. At one point in their work cycles, each of the women-led organizations interviewed noted how they have engaged in mobilizing resources towards helping other people outside their communities.

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[1] Traditional associations of clan members, family members, neighbors, or individuals are employed as the society pools decide to pool goods or services for the benefit of everyone in turn.

[2] An Oromo call for mass support during house construction and harvesting of crops is evoked when a person requires certain support from a community, he/she belongs to. It is a self-help informal organization that provides mutual aid to member farmers where the role of women is critical through their contribution both in labour and facilitating roles.

[3] The practice where women benefit in savings and credit arrangement, with a lottery component providing periodic rewards to its members.

[4] A community-based self-help group that assists families after the death of a member in which women play the key role in preparing and taking food and drinks to the mourning family.

[5] A larger group that serves as a local neighborhood association, taking on various functions depending on the community

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- In addition to that, there is community philanthropy which is employed as part of the African spirit of togetherness and practiced in contexts where givers pool resources to tackle challenges in their own immediate community that any one individual would have been unable to address. Community foundations and faith-based community organizations account for the bulk of the observed examples of 'community philanthropy'. This phenomenon is particularly salient to women organizations who feel an obligation to use this channel to address the various challenges by mobilizing resources. In Uganda for instance, several of the organizations and enterprises interviewed were involved in local fundraising work as well as fundraising from donors abroad. Additionally, some were engaged in community fundraising, especially through religious institutions.
- Another practice is an in-kind and service philanthropy which entails the provision of specific proprietary services or application of non-financial personal resources towards philanthropic purposes. It is whereby the organizations, or some individuals therein donate time, labour, knowledge, influence, and visibility in support of causes. The rationale behind this practice is that philanthropy is embedded in the life system of Africans. Moreover, African lives are in themselves an encapsulation of the diversity of philanthropic gestures from helping relatives contributing to weddings, to giving to religious functions and most of all giving time to each other.
- Women philanthropy is also rooted in the understanding of their role in strengthening the very fabric of society; thus, contributing to efforts to maintaining peace and stability. This includes the provision of a safe haven to people in peril as part of community, national, regional, or international networks -making women's philanthropic actions more visible and even more impactful.
- Another critical practice is the ripple effect of women philanthropic actions. Being considered the "main parent", many women conscript their children into their philanthropic activities. Bringing up their children to embrace these practices early on, as they learn by doing. This socialization role nurtures a number of people, men, and women, with a good understanding of philanthropy, keeps on increasing.

Some women in businesses practiced corporate social responsibility (CSR). This is a utilitarian market-based practice is employed within formal circles as a means to enhance the positive image of a corporate brand. This is largely pursued as part of risk management and "reputational benefit", as opposed to moral compulsion. CSR, largely applied in formal circles has been critical in enhancing philanthropy and amplifying its role in society.

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## 2.2: Barriers and Challenges to Women's Participation

Despite the expanding platforms of women philanthropy in Africa, there are several challenges and barriers to their participation. These include the unfavorable policy environment which does not encourage growth of philanthropy, such as laws on donation and the failure to implement tax exemption policies. In addition to that:

a. Women philanthropy is hampered by the lack of information on enabling policies that support philanthropic giving including information on how to use the existing policies like tax relief to grow women philanthropy.

b. Gender inequality and power dynamics at the macro and micro levels. This is due to the fact that most African societies have highly patriarchal political and socio-economic systems. As such, most assets and resources are male controlled.

c. Competing needs of women, since most contribute significantly to the sustenance of families, communities, and national economies.

d. In the formal arena, philanthropy is hampered by the lack of structures and platforms for growing philanthropy. Women philanthropists lack organized structures that they can use to coordinate and scale up their giving.

e. Among the CSOs, lack of transparency among implementers of philanthropic activities was reported to discourage the growth of women philanthropy. This is further aggravated by the lack of or limited capacity building opportunities for women philanthropists.

f. Moreover, the weak economic empowerment of women disadvantages the development potential of women philanthropy.

g. Another notable challenge relates to how entrepreneurship is skewed towards men. As such, social enterprises are largely characterized by opportunity entrepreneurship; i.e., business creation when there is an entrepreneurial opportunity. This contrasts sharply with women enterprises which are largely borne out of necessity; thus, tend to becoming survival enterprises. Owing to the challenges faced by women entrepreneurial ventures, they tend to be restricted in the scope of access to financial services and the labour market.

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h.Restrictive access to land, assets, financial services, and employment locks them into a vicious circle that does not allow them to fully express their economic potential. Female employment is precarious and vulnerable.

- Women led organizations reported lack of capacity to access financial mechanisms and fundraising; while, members' contributions are not sufficient to cover operating costs and enable them to implement priority projects.
- Women in businesses/entrepreneurs, reported difficulties related to accessing credit from financial institutions because of the high interest rates and guarantees usually required.

***“Often, you must know someone to get funding, because if you don't know someone, no one will help you. Also, for some funding, partners ask for a lot of conditions that we cannot meet” - Ouedraogo Salamata, Yamwekré Association for the Development of Women, Burkina Faso***

i.State regulations are also likely to hamper formal philanthropy. By their design, most philanthropy organizations are geared towards working to support the advancement of social justice goals and equality. Such work enjoins organizations to support individuals whose basic human rights are being infringed upon. In countries such as Burkina Faso, Ethiopia, and Uganda organizations that work in human rights monitoring and advancement, particularly of sexual minorities and opposition politics, have been targeted by functionaries of the State.

j.The registration requirements at central and local government levels continue to pose a challenge. They tend to be hampered by many layers of registration, coupled with the cumbersome renewal requirements.

k. The economic climate in many African countries such as Ghana, Kenya, Ethiopia, and Burkina Faso were not conducive for enhanced philanthropy. Since giving is pegged on the economic environment, a toxic economic climate will affect the rate of charitable donations.

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I. The lack of capacity for systematic follow-up of those receiving support and information on real needs, constitute challenges in the practice of philanthropy. This is because in most cases, there is no information about the number and location of people in need, nor disclosure about the size of improvements made through donations over time, which would encourage more people interested in helping to join in the efforts. Another challenge is the proliferation of false claims about people needing to attract donations discourages philanthropic action. It becomes hard to believe that all shared needs are real.



## 2.3: What are the Women's Needs

The studies also sought to understand what women actually need in order to embark into philanthropy development.

Firstly, among the needs identified included belonging, esteem, and giving. The studies showed that most generous and joyful givers are women who have moved on up to another level with regard to fulfilling personal needs. They have achieved enough success (emotionally and financially) that they do not have to worry as much about their own security. Belonging and esteem are based more on relationships and their own accomplishments rather than on memberships or conspicuous consumption. More importantly, women put a higher value on relationships with people and organizations that are helping them extend their own values. This is often the driving force underlying their involvement and charitable giving. Giving was also identified as part of self-actualization. The values in giving by most of the women leaders interviewed were grounded in their religious and cultural norms.

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Secondly, women need entrepreneurial, economic, and social empowerment. This includes giving them entrepreneurship education and women's empowerment; personal development training to increase their self-confidence; vocational training and apprenticeship in small trades with equipment; training on knowledge of their rights; funding of their activities; capacity building on philanthropy and resource mobilization strategies; changing societal mindsets and breaking down community stereotypes.

The analysis of responses also revealed the following gaps:

- Dearth of information on people in need by group and type of needs by community, means and resources to support people living in vulnerable situations with activities that can help these people gain self-esteem and stop being dependent;
- Resources for greater coverage of vulnerable populations in the community;
- Incentives (for instance: tax exemptions/reductions and others) for greater resource mobilization to facilitate long-term philanthropic actions that could bring about the desired change; and
- Creation of networks of women donors to facilitate the exchange of experiences and improve effectivity of giving practices.

## 2.4: Values Upheld by Women in Philanthropy

The studies showed a wide ranging and cross cutting values upheld by women:

a) Across the reviewed countries, women were seen to be driven by cultural norms and socialization to take care of children, the elderly, and the sick. This was further tied to the expectation of women's motherly care in attending to community needs during funerals, weddings, and other social occasions. As a result, they have inculcated the norms of giving their time freely. This is reflected in their giving whereby even though the average economic ability of women is lower than that of men, they still share the little they have in-kind with family members and the community in general.

b) Another value held by women is religiosity and its call to philanthropy. Compared to

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men, African women are more overtly religious and are more involved in philanthropy as part of a calling, based on their religious faith compared to men. In Kenya for instance, philanthropy takes a gender face with men and women leaning towards their socially and culturally assigned roles.

c) Thirdly, women pursue philanthropy motivated by values such as the need for dignity for all members of society, honesty, transparency, and integrity in attending to societal needs, patriotism, and solidarity with those in need, and self-giving. These values are shared by all women, and remain valuable to them. The feeling of solidarity and love for others is also a critical value propelling women to philanthropy. As noted in Burkina Faso, Ghana, Kenya, and Uganda, women are seeking to strengthen women's leadership so that collectively, they can break the chains of poverty, the day-to-day challenges they experience such as patriarchy in communities, class and sex segregation. This can be achieved by advocating for women's economic justice as well as promoting education and lifelong learning.



# CHAPTER 3

## The Environment for Women's Participation in Philanthropic

The analysis of condition and the environment for women's participation in philanthropy was analyzed in all countries by looking at Factors motivating them to give, strategies used, which population and sector do they target, and what are their pending patterns. The study also assessed the existing opportunities and challenges, and the policy environment.

### 3.1 Factors Motivating Women to Give

The analysis of the country studies, showed a number of pull and push factors that motivates women in business and in the CSO sector) to give.

- a) Largely, women are motivated by compassion. Women in CSOs, mentioned the desire to contribute in addressing social problems, obeying religious commands and personal experiences. Those in businesses, mentioned the pursuit of professional satisfaction, to improve the lives of minorities and the marginalized in society, and, to deal with the vagaries of dependency in the society.
  - b) Most women, use philanthropy and charitable giving to build relationships among members of the community, enhancing and developing support for the local culture, increasing self-confidence, and fulfilling the facility infrastructure for their local areas.
  - c) Owing to the changes in the philanthropic landscape globally where funding flows from the Global North to the Global South are increasingly diminishing, women and women led institutions have pursued philanthropy and charitable giving so as to increase ownership of local charitable initiatives as well as to change the existing overbearing international donor practices.
  - d) Tied to the same, is the cultural and moral responsibility to give. Most women feel it is
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a moral responsibility to give. Women are also motivated by empathy, especially in the case of a tragedy; thus, they would tend to give as a means of showing support and solidarity.

e) The analysis also showed that, women give more when they are confident that they are financially secure, they would be able to donate without risking their own future or that of their loved ones. Giving without risking consequently allows them to give enough to make an impact to a particular charity or cause.

f) Some said that they feel obligated to give back to their community.

## 3.1 Strategies Used By Women

It is worth noting that women sometimes donate spontaneously, whenever they can. Their giving strategies vary and women themselves find it hard to keep into a defined strategy. They give as a response to poverty situations and destitution they come across on a daily basis. Most women met, are aware that their giving may not change systems that creates such depravation; but they are doing what is in their power to serve humanity. A number of strategies employed in women's philanthropic giving are summarized below.

a) Volunteering: Meaningful volunteer opportunities have been used as a means of building bonds that strengthen and enrich the donor-non-profit relationship. Moreover, volunteers are an essential resource for a sustainable community of CSOs and spaces for civil advocacy. For many actors in the civil society, a steady supply of individuals willing to give their most valuable resource—time—is critical for their basic operations. This gap has been largely filled by women who tend to volunteer their time, services and skills to fulfill socio-economic needs in the community.

b) Capacity building, training, and mentorship: Coaching or mentoring is an interactive, facilitative process meant to promote learning and development that is based on educational and social learning theories. Mentoring is typically thought of as a hierarchical relationship between a senior and junior organizational member to help the protégé advance with the organization.

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- Mentoring consists of support for both career (sponsorship, exposure and visibility, coaching, protection, challenging) and psychosocial (role modeling, acceptance and confirmation, counseling, friendship) development, and typically proceeds through four stages: initiation, cultivation, separation, and redefinition.
- Significant benefits are associated with mentorship. Protégés receive more promotions, have higher salaries, experience less stress and conflict, are more satisfied with their jobs and careers, and are less likely to leave their organizations compared with non-protégés. These positive outcomes are associated with both formal (matches made by a third party) and informal (self-initiated) mentorship and are sustained longitudinally compared with those not mentored.
- Mentors also derive benefit from mentoring, including satisfaction from helping others, creation of free time for alternate pursuits, organizational recognition or reward, and improved job performance through exposure to new ideas. Women led initiatives have been critical players in the capacity building, training, and mentorship of young female entrants in various industries.
- Women have a tendency to celebrate socio-cultural and religious festivities in an orphanage, church, nursing home and/or hospital offering food, toys, and other goods; mobilize a group of friends who share the same values to support a common cause; adopt children in need to help them grow up healthy, study and have a good future; and, become mentors to women and girls who are facing situations similar to those they experienced and overcame in the past.

c) Direct financial assistance: Including comprehensive scholarships that enable brilliant but poor girls to access the top high schools that they have qualified for, but cannot afford, contributions through religious groups as well as contributions as part of an institutions Corporate Social Responsibility (CSR).

### 3.3 Target Population and Sector

With regards to causes that African Women Philanthropists give to, a number of sectors were identified. These include economic development (youth and women), Democracy

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and Good Governance, Food Security, Health, water, sanitation & hygiene and Gender Justice. This categorization is attributed to women's perspectives and evaluations of their socio-cultural and political environments. This has also been driven by the need to uplift marginalized groupings such as women and the youth who need equal and equitable access to economic opportunities.

a) Resources mobilized through faith-based giving, for example, have been used to establish orphanages for children who would otherwise be in the streets, suggesting socially significant contribution to welfare services and inclusion of marginalized populations. They have also enabled poor children to access education, and poor and marginalized communities to access affordable health care.

b) Women also give to social and cultural occasions such as weddings, birthdays, funerals, and childbirth. This is influenced by the socio-economic environment, which is not only for coping with life's challenges, but also to celebrate happy occasions in people's lives. These social aspects also attribute to politically stable environments while conflict zones like some parts of the country call for conflict resolution and management funds under the democracy and governance docket while gender mainstreaming and education are cross cutting components under this theme.

c) Additionally, food security, health, water sanitation and hygiene are key to women philanthropists, however these are significantly supported by government, private sector and International NGOs. The respondents mentioned that they mostly give in the form of handouts thus the bulk of these needs can only be quantified by county and national governments.

The choice of the sectors is largely underpinned by the fact that philanthropy probably finds its essence in religion, which advocates charity towards others, sharing, mutual assistance, etc. A whole philosophy is built around the couple of giving and receiving. This calls on the followers to give so that in return they will be blessed. This blessing is proportional to the level of generosity, which, moreover, must be done willingly.

Drawing from the Burkina Faso, Ghanaian, Kenyan and Ugandan cases, the studies found that philanthropic giving targeting children and mothers constituted the vast

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majority of the targeted cohorts particularly in informal philanthropy and charitable giving.

*“As a mother and a woman, I am sensitive and usually touched to see a destitute child, and I am emotionally forced to do something. While I see the situation like children begging, or voices about children in difficult situation I tend to reply without thinking twice”*

-Interview with a Charitable Giver, Kenya.

Furthermore, community-based-cultural giving practices have a broad coverage of target groups. This includes individuals mourning the loss of their loved ones, individuals facing life challenges or those in need of the assistance of others. Other philanthropic interventions undertaken under community-based-cultural giving practices include collective supporting arrangements during land preparation and harvesting periods, as well as charitable giving in response to natural and/or man-made emergency situations. In addition, under the socio-cultural context, charitable giving is undertaken to alleviate the suffering of vulnerable households and households wallowing in abject poverty as well as reaching out to marginalized community members.

## 3.4 Deciding and Spending Pattern

In analyzing how do women make decision about what to support and what are their spending patterns, revealed several patterns. Specific information can be accessed in country reports, and below a summary of analysis is given.

- a) Women favor giving to individuals and charity.
  - b) Given their preference and culture of giving, African women consider the value of time worthy giving to those who are in need. They believe in the value of caring and standing with those in need.
  - c) Women donate used clothes to those in need, make charitable giving during holidays,
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# The Environment for Women's Participation in Philanthropic

participate in fundraising events, and do make periodic contributions. Women spending is also related to religious beliefs. They also join a number of neighborhood cooperatives and merry-go rounds.

d) Findings from the five countries, showed that African women are largely inclined towards philanthropic interventions targeting the social sector. Under the social sector, women spend on issues towards addressing the needs of marginalized and vulnerable groups in the society. Worth noting is that the social sector responds to a wide range of issues as compared to other sectors.

The process of deciding to whom and how to give, is different in the formal sector. The findings across the six countries indicated that institutional mission plays a significant role and influence whoever had the chance to be heard and supported.

- In the business sector, there is limited room for participatory decision making, owners/founder seem to decide how and to whom philanthropic resources are to be given. In Uganda for instance, the spending patterns of the CSOs and businesses vary based on the resource basket.
  - An important aspect discussed around women's giving was decision making. Though, understandably, independent women had full decision-making power, without having to ask for permission, others, particularly married ones, had to consult their husbands and often have to make joint decisions.
  - All said, it is difficult to quantify what is been given by women - mainly because of the nature of philanthropic giving. As said earlier, most women are involved in donating material goods, food, volunteer their time and a few, do give money. Often times, they do not expect to receive anything in return for what they donate. It was also noted that what women donate is not necessarily dependent on their income/profit/revenue. There is reluctance and limited capacity to measure what they give. For example, time spent in a voluntary gesture, or cost of used/second hand clothes.
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# CHAPTER 4

## Opportunities and Challenges for Women in Philanthropy

On one side, there are several opportunities that can be harnessed to level the playing field; and on the other women face several challenges to participate in philanthropy on the continent. Below these opportunities and challenges are discussed.

### 4.1 Opportunities

There are several opportunities that can be harnessed to level the playing field. These include the following:

a) Financial inclusion and community microfinance development: Financial inclusion is an important lever for development. Moreover, there is a need for the development and promotion of self-financing mechanisms such as savings and credit groups (or savings and credit associations) as an opportunity to increase financial inclusion.

b) Women's groups and cooperative societies: Women's groups and cooperative societies have been created to promote the socio-economic empowerment for women and to enable them to pool resources, ideas, and experiences to increase their income, socio-economic security of households to be specific. When she is not a farmer or an agriculturist, she is a trader at the local market. However, these efforts are not sufficiently supported by the state; leading to poor socio-economic situation of women.

c) Positive masculinity: a very popular concept in development organizations today. It involves both men and boys and encourage them fight against inequality and to make a positive commitment to improving gender equality in society. This is an innovative approach that seek to engaging more men, and making them allies in gender equality and peacebuilding efforts. The approach that supports women's empowerment.

d) Recognition of women's philanthropy: women are encouraged to recognize domestic

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# Opportunities and Challenges for Women in Philanthropy

philanthropy: women are encouraged to recognize domestic philanthropy a tool for inclusive development. It is essential today to think about philanthropy through a gender lens:

- Firstly, because it allows us to understand differently the power relations specific to philanthropy, and to that of the elites in particular (the most well-known and media-savvy).
- Secondly, because it reveals, more broadly, the mechanisms of male domination and the invisibility of women's work at work in society.
- Thirdly, because it shows how the emancipation and affirmation of women contribute to building a fairer and more egalitarian society, and
- Finally, thinking about philanthropy through a gender lens enable diversity in philanthropy, take an interest in those who contribute, and give voice to these invisible actors in philanthropy (invisible donors, but also professionals or recipients). It is about stepping aside to understand philanthropy in all its diversity and complexity. Most are organizations that support the development of philanthropic practice through flexible organizational models, long-term funding, and the expansion of efforts to strengthen civil society around the world.

e) Mobilized philanthropy: women organizations are well placed to mobilize communities and create incentive mechanisms for giving. Mobilized resources at the community level are not be limited to money and material items, but also time, expertise, and other intangible contributions.

f) Moreover, while a strong culture of generosity exists, it is predominantly informal rather than oriented towards formalized structures/institutions such as CSOs. In countries like Kenya for instance, while the growing middle classes are said to be giving away 22% of their monthly income; this is often done through informal gifts and support to family, friends, and neighbors. Religion and local traditions are strong drivers for individual giving. The post-independence tradition of Harambee, rooted in self-help and cooperative work, was mentioned as a key driver for giving.

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# Opportunities and Challenges for Women in Philanthropy

g) Women engage with a wide range of individual and community giving, however, they are more inclined and do prefer to give through faith-based organizations. Religion is the second biggest motivation for individual giving and it is attachment to a cause. CSOs' work is largely perceived as an alien sphere where donations trickle from outside.

h) Gendered roles are changing, albeit slowly. With youth being the biggest segment of the African population, and considering their exposure to different cultural values through social media, the existence of high-profile male and female philanthropists whose work is always on the front page of said social media, such stereotypes are being dismantled and we may well see, in the near future, men and women sharing the philanthropic space in equal measure.

i) Movements such as #africansrising, #participatorygrantmaking, #givigandpower, #shiftpower, and other related initiatives are creating a momentous groundswell in Africa. Different instruments are being developed and used to remove the societal barriers that were holding women back and unable to exercise her power in its full potential. This, as well as the IT revolution, will enable women to fast-track their growth and be able to access learning beyond borders, both academic and practical.

j) In all African countries, vulnerable population groups are observed at all levels. Mozambique has high levels of social inequality. As such, there are many opportunities because there are many people living in vulnerable situations and that the various ways of helping do not necessarily involve having a lot of money or goods, there are several ways to help, even with very little.

k) There is a bubbling growth in community philanthropy in Africa. People are still donating as individuals and failing to take advantage of the power of groups and networks that could create momentum for change. Additionally, Africa has a youthful, IT savvy population. Partnerships thus need to be forged between the old and the young could ensure more security in transactions and greater transparency in the whole process (one of the main reasons why people give individually) to maximize efficiency.

## 4.2 Challenges

Women face several challenges to fully participate in philanthropy. These include barriers

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# Opportunities and Challenges for Women in Philanthropy

to register their businesses, cumbersome procedures, uncondusive policy environment.

- **Business Registration:**

There are a number of bureaucratic barriers preventing women from registering their businesses. Firms that are registered are much more likely to grow than those that are not. In theory, this should provide a strong incentive for women to formalize their business and register. But, in practice, most women-owned businesses remain unregistered. Additionally, lack of knowledge about the registration process and its requirements is one reason why so few women register their businesses. Many women entrepreneurs operate at the micro-enterprise level, and they do not think the small size of their business warrants registration. Cumberseme procedures, placing a particular burden for those who do try to register. Women tend to be time constrained due to combining family duties with the requirements of their business. Since the business registration process is not straightforward and requires time as well as financial resources, many women are deterred and prefer to remain in the informal sector. Women who can afford to register usually hire a lawyer to handle the process for them, but for women without access to financial resources this is an expensive option.

- **Tax regimes that disadvantage women and women led organizations.**

Taxes and customs are a burden for women entrepreneurs. Women perceive tax rates, tax administration, and customs as greater constraints to business growth than men. One reason for this is that taxation places a particular strain on smaller businesses that have smaller profit margins, a category in which many women owned businesses are found. Moreover, women may be less likely to meet and negotiate bribes with the predominantly male government officials. Other challenges emanate from difficult business licensing requirements. Business licensing is an issue for many women entrepreneurs who perceive the process as lengthy and complex.

Tax justice should be a reality for locally led organizations, where local businesses based on the giving value are given priority as opposed to foreign investments.

- **Capacity to Mobilize Resources**

The limited capacity to mobilize resources and recognition of alternative fundraising strategies and some difficulties faced in accessing sources of financing for both women

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# Opportunities and Challenges for Women in Philanthropy

organizations in the NGOs sector and in business. In the NGO sector, most organizations depend on membership contributions, which are not sufficient to cover operating costs and enable them to implement projects. For women entrepreneurs, the difficulties are related to accessing credit from financial institutions because of the interest rates and guarantees usually required. Specific issues are discussed below:

There is limited capacity to mobilize resources and recognition of alternative fundraising strategies. As such, there is a need for tactful strategies on resource mobilization, to ensure that women philanthropists are persuasive as they seek to gain financial support for their philanthropic causes from their donors, partners, and host communities. On the other hand, there are opportunities for growing local philanthropy in Africa:

1. Shrinking donor funding has necessitated enhanced funding from local philanthropists. Secondly, the continent's targets of the Sustainable Development Goals (SDGs) remain unmet primarily due to a lack of enough resources. Local philanthropists thus need to bridge the funding gap in realizing the targets of the SDGs.
2. There is a need to fight the vagaries of extreme poverty particularly among vulnerable groups where the core of women philanthropy is domiciled upon.
3. Responses to climate change challenges through mitigation measures such as afforestation, climate change resilience and adaptation programming.
4. CSOs need to ensure that they utilize the best strategies for various target profiles to optimally secure their support in a sustainable manner. There is a willingness to support causes more consistently and therefore women philanthropists need to have the right strategies for resource mobilization, allocation and expenditure tracking that seemed to lack among individual women philanthropists; while those in International NGOs and cooperatives seem to be trained and well equipped with these skills.

## • Limited Data and Information

Tied to this is the lack of information, which is the main driver of women philanthropic support. There is a need to allow women philanthropists freedom to help in the form they wish to give with the right information about the initiative's needs, philanthropists will often meet the needs. Additionally, civil society organizations need to encourage alternative ways of giving.

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# Opportunities and Challenges for Women in Philanthropy

- **Excessive government oversight**

In countries such as Ethiopia, Uganda and Burkina Faso, government oversight and compliance was seen as hampering women institutions to engage fully with philanthropic activities. Overall, the regulatory environment has historically been characterized by a “co-operation and rebuff” orientation between the state and the non-profit where the state favor philanthropic actions that aid hegemonic reproduction, while stifling those challenging such actions. As such, there is a need for reforms to ensure that government regulations need to support income generation and women philanthropy in a systemic way including tax exemption so that they have more people giving for the common good.

- **Macroeconomic environment changes**

Last but important least, are the challenges emanating from the macroeconomic environment. The current economy is not promising for philanthropy. The global geopolitical context occasioned by the fallout from the war in Ukraine and the vagaries of the COVID-19 pandemic as well as internal strife in countries such as Burkina Faso, Ethiopia and Uganda have led to challenges in securing funding for the philanthropic sector. As such, there is a gap between the ideal and the realities of philanthropy as practiced by African women.



# CHAPTER 5

## Policy Environment for Women in Philanthropy

The six country studies teased out several areas that African countries could work on to create a conducive policy environment to spur women's philanthropy. The philanthropy sector is not yet streamlined in terms of laws and policies to govern it.

a) For instance, in most African countries, charitable organizations are lumped together with NGOs and CBOs in the legal frameworks since it is assumed that there is an obvious linkage to philanthropy in all the dealings of actors in the civil society since they are construed as non-governmental private voluntary groupings of individuals or associations established to provide voluntary services to the community, but not for profit or commercial purposes. Based on such close linkages in the definition, the regulation of philanthropy falls under the same legal regime that governs the civil society sector, particularly NGOs and CBOs.

b) The policy and legal environment that governs civil society is restrictive. The laws that govern operations of civil society, including philanthropy organizations, impose obligations that the women philanthropies must comply with to operate legally. Lamentably, the policy and legal environment constituted of highly restrictive registration, taxation, resource mobilization, policy engagement and government oversight regulations that are largely meant to ensure the government keeps a tight leash on civil societies as well as ensure that their scope of activities are restricted.

c) Women organizations on NGO sector, are facing several bureaucratic bottlenecks in the registration process. In Burkina Faso for instance, officials of organizations must periodically travel to the Capital, Ouagadougou, in order to register and/or renew their organization's registration. In Uganda, organizations face similar bottlenecks whereby the operating permit issued upon registration has to be renewed every three or five years. Such red-tape procedures are cumbersome and costly, especially for organizations that are domiciled far away from the country capital. Furthermore, the multiple layers of

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# Policy Environment for Women in Philanthropy

d) Leaders of enterprises interviewed reported how income tax on commercial activities discourages social enterprise. They noted that the cost of operations increases due to heavy tax burden; thus, depleting funds that would be used for philanthropy giving activities. Major taxes mentioned were VAT (Value Added Tax), PAYE (Pay as You Earn) and the mandatory contributions to the National Social Security Fund (NSSF). The women leaders proposed the purging of some taxes.

e) Both women leaders in CSOs and enterprises pointed to the obvious sensitivities about wealth and ownership of properties, linked to taxation and other legal requirements. While there were still significant aid flows from abroad to CSOs in the continent, the funding conditionalities and priorities made it difficult for them to realize meaningful value for their work.





# CHAPTER 6

## Summary of Findings

### 6.1 Women's Philanthropy Practices

The studies revealed several good practices in women philanthropy in Africa.

a) Philanthropy is best enhanced where there is embeddedness, reciprocity, and obligation in giving practices. This enhances positive links between giving of time, money, and personal returns such as higher levels of happiness, self-satisfaction, and mental or physical well-being. Moreover, such benefits are more likely to accrue to those whose giving practices involve direct and repeated face-to-face contact with recipients of their gifts.

b) Another good practice involves enhancing the cultural and social drive underpinning both formal and informal philanthropy. This is informed by the fact that cultural and religious ties form an integral part of informal philanthropy. At large these good indigenous giving and sharing practices are dominant in both the urban and rural areas to provide women the opportunity to participate in the development and wellbeing of the community through giving. Where the cultural practices are evoked, the engagement of women in the above-mentioned support system in a community is high and prominent.

c) Additionally, there is corporate social responsibility, a utilitarian market-based practice employed within formal circles as a means to enhance the positive image of a corporate brand. This is largely pursued as part of risk management and "reputational benefit", as opposed to moral compulsion. Another practice also noted in the studies emanates from legal and policy measures rallying for philanthropy. Applying largely to formal circles through measures such as corporate social responsibility, these measures have been critical in enhancing philanthropy and amplifying its place in society.

d) Another good practice of philanthropy among African women is mobilized philanthropy where institutional structures continually mobilize resources from a range of sources to channel towards defined charitable aims in the broader society that is not in the

# Summary of Findings

community's immediate circle. Tied to the same is community philanthropy employed as part of the African spirit of togetherness and practiced in contexts where givers pool resources to tackle challenges in their own immediate community that any one individual would have been unable to address. Another good practice

e) Women philanthropy is also rooted in the understanding of their role in strengthening the very fabric of society and thus contributing to efforts to maintaining peace and stability. This includes the provision of a safe haven to people in peril as part of national, regional, or international networks, made women's philanthropic actions more visible and therefore more impactful.

f) Another critical practice is the ripple effect of women philanthropic actions. Being considered the "main parent", many women conscript their children into their philanthropic activities, thus bringing up their children to also embrace these practices early on, as they learn by doing. This socialization role ensures that the number of people, men, and women, with a good understanding of philanthropy, keeps on increasing.

g) The major critical lesson/reflection of these practices is the role of African women philanthropic interventions in the promotion of long-term development. Compared to other development funding from organizations in the Global North who pursue interests tied to the realization of their source country's foreign policy objectives, the philanthropic funding sourced from the interventions of African women tends to support long-term projects that are able to bring about structural change. These projects help shift power to communities by ensuring they get funding for their socio-economic needs thus ensuring that communities are flourishing and resilient; enhance cooperation and conflict avoidance by ensuring that social and economic institutions and communities work together through partnerships and collaborations; enhance education and skills in the society by funding education with a focus on quality education, financial literacy, and skills learning. A perceived advantage of funding from philanthropic institutions is that their funded projects have sustainability at heart compared to donor agencies. Moreover, philanthropic funding sourced from the interventions of African women tends to engender a long-term social transformative agenda such as gender equality and equity and uplifting the marginalized.

h) Tied to the same is the finding that philanthropic inflows are perceived to be more resilient to shocks compared to funding from organizations in the Global North who pursue

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# Summary of Findings

interests tied to the realization of their source country's foreign policy objectives. This is due to the fact that despite shocks in funding from the Global North, African women continue to give both formally and informally even in the midst of difficult economic conditions. The philanthropic interventions of African women therefore have particular strengths which are derived from the nature of their independent funding.

i) Furthermore, informal African philanthropy is distinct due to its emphasis on reciprocity as well as counter-obligation; the inter-personal nature of giving without intermediaries; the fact that giving is strongly linked to place and people; and its largely horizontal in nature. Formal philanthropy, on the other hand, is structured and given through intermediaries such as foundations and trusts, whereas the hybrid contains a mix of formal and informal philanthropy. In the case of African women's philanthropic interventions, there has been a rise in new-age philanthropy, including social enterprises based on grant-making and non-grant investment models such as impact investing, corporate social responsibility, and philanthropy capitalism.

j) Informal giving, also known as horizontal philanthropy, has been a part of African history, tradition, and religion, where people give to help the poor in society. Because it is considered self-help in most traditional societies, horizontal philanthropy is an important tool for addressing poverty and social exclusion. While most acts of giving are in kind, such as emotional support and the provision of food, clothing, and advice, they are important social protection mechanisms. This is based on the belief that members' well-being and welfare is a communal responsibility. As a result, the goal of giving is to promote redistribution, particularly in traditional African societies informed largely by the understanding of affectionate economy.

k) Community structures and mechanisms are developed here to ensure resource distribution, which is also informed by future reciprocity expectations. This type of philanthropy is similar to the concept of 'community philanthropy,' in which members of the community help one another. Giving can also be used to initiate and stabilize social relationships, as well as to assert social status. As a result, traditional leaders have been instrumental in acts of giving by acting as both coordinators and caregivers for the welfare of their people.

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# Summary of Findings

## 6.2 Challenges and Barriers Facing Women Philanthropy in Africa

Despite the expanding platforms of women philanthropy in Africa, there are several challenges and barriers to the same. These include:

a) The lack of implementation of legislations and policies which encourage growth of philanthropy such as the failure to implement tax exemption policies and laws on donations. Additionally, women philanthropy is hampered by the lack of information on enabling policies that support philanthropic including information on how to use the existing policies like tax relief to grow women philanthropy.

b) Another challenge emanates from the gender and power dynamics at the macro and micro levels. This is due to the fact that most African countries have highly patriarchal political and socio-economic systems. As such, most assets and resources are male controlled. Another challenge is the competing needs of African women since most women significantly contribute to the sustenance of families, communities, economies, and countries. As such, women's monetary contributions to philanthropy are small compared to men.

c) In the formal arena, philanthropy is hampered by the lack of structured platforms for growing philanthropy: Most women philanthropists lack organized structures that they can use to coordinate and scale up their giving. Moreover, although women enormously give to social causes, their giving was less structured and largely remained at the informal level through the community-based organizations, women's groups, and welfare groups among others. Among the structures lacking include platforms for giving, research, advocacy, capacity building, networking, coordination, monitoring, and evaluation.

d) Additionally, the lack of transparency among implementers of philanthropic activities discourages the growth of women philanthropy. Another notable challenge relates to how entrepreneurship is skewed towards men. Moreover, there are difficulties faced by women and women led organizations in obtaining funding from national and international technical and financial partners.

e) State regulations are also likely to hamper formal philanthropy. By their design, most

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philanthropy organizations are geared towards working to support the advancement of social justice goals and equality. Such work enjoins organizations to support individuals whose basic human rights are being infringed upon. In countries such as Uganda, Ethiopia and Burkina Faso, organizations that work in the sector of human rights monitoring and advancement, particularly of sexual minorities and opposition politics, have been targeted by functionaries of the State. The registration requirements at central and local government levels continue to pose a challenge. Moreover, they tend to be hampered by many layers of registration as well as the cumbersome renewal requirements.

f) Additionally, the economic climate in many African countries such as Ghana, Kenya, Ethiopia, and Burkina Faso were not conducive for enhanced philanthropy. Since giving is pegged on the economic environment, a toxic economic climate will affect the rate of charitable donations.

g) The lack of capacity for systematic follow-up of those receiving support and information on real needs, constitute challenges in the practice of philanthropy. This is because in most cases, there is no information about the number and location of people in need, nor disclosure about the size of improvements made through donations over time, which would encourage more people interested in helping to join in the efforts. Another challenge is the proliferation of false claims about people needing to attract donations discourages philanthropic action. It becomes hard to believe that all shared needs are real.

h) The major critical lesson/reflection of these challenges is the need to grow the visibility of African women philanthropic practices within the continent and globally and amplify the challenges for policy consideration. To achieve this, a number of measures need to be undertaken. First, there is a need to maximize leadership and create a common agenda for African women philanthropists. This will include measures aimed at creating horizontal and vertical avenues of information sharing and building capacities on best practices of resource mobilization as well as communicating to the socio-economic and political institutions so as to create a movement that embodies philanthropy in all spheres of African life. Highlighting the role of women in philanthropy will enable visibility but also an opportunity for them to learn from each other and be able to grow their efforts in ways that will enable meaningful contributions to addressing the challenges indicated above.

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# Summary of Findings

## 6.3 Women's Actual Needs

Among the needs identified included belonging, esteem, and giving. The studies showed that most generous and joyful givers are women who have moved on up to another level with regard to fulfilling personal needs. The values in giving by most of the women leaders interviewed were grounded in their religious and cultural norms. Other findings include the following:

a) Women need entrepreneurial, economic, and social empowerment. This includes giving them entrepreneurship education and women's empowerment; personal development training to increase their self-confidence; vocational training and apprenticeship in small trades with equipment; training on knowledge of their rights; funding of their activities; capacity building on philanthropy and resource mobilization strategies; changing societal mindsets and breaking down community stereotypes.

b) The major critical lesson/reflection of the needs of women is the need to enhance information on people in need, empower women with the means and resources for greater coverage of vulnerable populations in the community; incentives for greater resource mobilization to facilitate long-term philanthropic actions that could bring about the desired change; and the creation of networks of women donors to facilitate the exchange of experiences and improve effectivity of giving practices.

## 6.4 Values Upheld by Women

Among the needs identified included belonging, esteem, and giving. The studies showed that most generous and joyful givers are women who have moved on up to another level with regard to fulfilling personal needs. The values in giving by most of the women leaders interviewed were grounded in their religious and cultural norms. Other findings include the following:

a. Cultural norms and socialization to take care of children, the elderly, and the sick.

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# Summary of Findings

b) Another value held by women is religiosity and its call to philanthropy. As compared to men, African women are more overtly religious and are more involved in philanthropy as part of a calling, based on their religious faith compared to men.

c) Women pursue philanthropy motivated by values such as the need for dignity for all members of society, honesty, transparency, and integrity in attending to societal needs, patriotism, and solidarity with those in need, and self-giving. These values are shared by all women, and they value them. The feeling of solidarity and love for others is also a critical value propelling women to philanthropy.

d) The major critical lesson/reflection of these values is the need to use them as a socializing pad to heighten interest in philanthropy not only at the institutional level but also at the individual and community levels. To achieve this, it is necessary to build capacities in women led enterprises and non-profit organizations as a means to create the space necessary for informal and institutional philanthropy. This will help in widening the agencies and agents of resource mobilization and (re)distribution. Such capacity building must embody feminist principles and perspectives so as to enhance philanthropic causes centered on the socio-economic and political empowerment of women and girls.

## 6.5 Environment for Women's Participation in Philanthropic Giving

With regards to the environment for women's participation in philanthropic giving, the studies found out that women have several pull and push factors that motivates them to give.

a) Women are largely motivated by compassion, the desire to contribute to the resolution of social problems, the pursuit of professional satisfaction, obeying religious commands and their own personal experiences. Moreover, women engage in philanthropy to improve the lives of minorities and the marginalized in society, help the weak as well as to deal with the vagaries of dependency in the society. Additionally, they seek to maximize their participation in socio-economic issues

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calling for voluntary work as well as to address the vagaries of poverty in society. Moreover, they seek to use philanthropy and charitable giving to build relationships among members of the community, enhancing and developing support for the local culture, increasing self-confidence, and fulfilling the facility infrastructure for their local areas. Owing to the changes in the philanthropic landscape globally where funding flows from the Global North to the Global South are increasingly diminishing, women and women led institutions have pursued philanthropy and charitable giving so as to increase ownership of local charitable initiatives as well as to change the existing overbearing international donor practice.

b) Tied to the same is the cultural and moral responsibility to give. Most women feel it is a moral responsibility to give. Women are also motivated by empathy especially in the case of a tragedy; thus, they would tend to give to charities or organizations as a means of showing support and solidarity. Additionally, women givers see giving as being deeply rooted in belonging to a community. As such, they are inclined to give towards the good of the community. Moreover, women give more when they are confident that they are financially secure, thus they would be able to donate without risking their own future or that of their loved ones. Giving without risk consequently allows them to give enough to make an impact to a particular charity or cause. In addition, women also give to their community because they have the feeling to give back to their community.

c) The major critical lesson/reflection is the need to surmount environmental challenges. To encourage private sector investment in new and small businesses, there is a need for an expanded State Small Business Credit Initiative as well as an expanded and permanent New Markets Tax Credit. These capital initiatives should be supplemented with new federal funding for local business networks and local skill acquisition initiatives to increase the likelihood of small businesses forming, surviving, and growing.

## 6.6 Strategies Employed by Women in Philanthropic Giving

Women in study countries deploy various strategies in their giving practices, and most adhere to social justice ethos and trust.

a) One of the strategies employed in giving is volunteering. Meaningful volunteer

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opportunities have been used as a means of building bonds that strengthen and enrich the donor-non-profit relationship. Moreover, volunteers are an essential resource for a sustainable community of civil society organization and spaces for civil advocacy. For many actors in the civil society, a steady supply of individuals willing to give their most valuable resource—time—is critical for their basic operations. This gap has been largely filled by women who tend to volunteer their services and skills to fulfill socio-economic needs in the community.

b) The second strategy involves capacity building, training, and mentorship. Coaching or mentoring is an interactive, facilitative process meant to promote learning and development that is based on educational and social learning theories. Other strategies include:

c) Direct financial assistance including comprehensive scholarships that enable brilliant but poor girls to access the top high schools that they have qualified for, but cannot afford, contributions through religious groups as well as contributions as part of an institutions Corporate Social Responsibility (CSR).

d) Additionally, women have a tendency to celebrate socio-cultural and religious festivities in an orphanage, church, nursing home and/or hospital offering food, toys, and other goods; Mobilize a group of friends who share the same values to support a common cause; adopt children in need to help them grow up healthy, study and have a good future; and, become mentors to women and girls who are facing situations similar to those they experienced and overcame in the past.

e) The major critical lesson/reflection is the role of the vibrant associational life in Africa in philanthropy. With a diverse range of rural and urban volunteer groups that assist members and the broader community. These mutual aid organizations can be found all over the continent. While they were traditionally formed as ethnic-based, professional groups, and/or hometown associations, there has been an increase in non-affinity based formal giving circles and associations that provide both a social and networking outlet for members as well as a vehicle for philanthropy in recent decades. These organizations have served as the foundation for Africa's emerging African women philanthropy sector.

f) Another critical arena that can be harnessed in enhancing African women's philanthropy is the growth of women's giving circles. This will involve individual donors at both the formal and informal levels collaborating to support causes of mutual interest. Bearing in mind

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the extensive presence of women centred circles at both the formal and informal levels in Africa, there is a need to leverage on these networks both vertically and horizontally as a means to enhancing the giving circles in order to widen the mechanisms for African women's philanthropy. Moreover, there is a need to utilize impact investments, selective grant making, and policy development.

g) African women's philanthropic landscape is also more inclusive, with a broader scope and reach which encompasses institutionalized foundations and trusts, high net worth individual women, faith-based giving, ordinary individual giving, diaspora, corporate, and community philanthropy. While some aspects of the philanthropic landscape are specific to their respective countries, such as traditional giving in Ghana, Burkina Faso, and Ethiopia, most aspects of philanthropy and charitable giving, such as faith-based philanthropy, corporate philanthropy, and social enterprise, reflect the nature of philanthropy in many African countries.

## 6.7 Causes that African Women Philanthropists Give To

A number of sectors and issues were identified, including economic development (youth and women), democracy and governance, food security, health, water, sanitation & hygiene, and gender justice.

a) Women give to social and cultural occasions such as weddings, birthdays, funerals, and childbirth. This is influenced by the socio-economic environment, which is not only for coping with life's challenges, but also to celebrate happy occasions in people's lives.

b) Additionally, food security, health, water sanitation and hygiene are key to women philanthropists, however these are significantly supported by government, private sector and INGOs.

c) The major critical lesson/reflection of the causes and sectors that women give to is their contribution to development. It is noteworthy that across the continent, women philanthropic interventions have been critical not only in providing funding for community development,

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but also have engaged to support creation of enabling environment for the realization of socio-economic and political development.

d) Moreover, African women's philanthropic interventions have been critical in ensuring inclusive and sustained development. As such, the interventions of African women through their philanthropic work can be seen to be a major catalytic player in the continent's development landscape and the realization of the sustainable development goals, a critical intervention in a continent where the state tends to employ a minimalistic approach to socio-economic problems bedeviling the citizenry.

## 6.8 Spending Patterns and Decisions That Prompted Women to Give

Several patterns were identified.

a) First, women favor giving to individuals and charity. Secondly, given their preference and culture of giving, African women consider the value of time worthy giving to those who are in need.

b) Additionally, findings from the five studies show that African women are largely inclined towards philanthropic interventions targeting the social sector. Under the social sector, African women engage in charitable giving oriented towards addressing the needs of marginalized and vulnerable groups in the society such as women, children, youth, and persons living with disability. Worth noting is that the social sector responds to a wide range of issues as compared to other sectors. In addition, the African continent has underdeveloped social protection and/or welfare systems. Moreover, there are wide-ranging socio-economic problems bedeviling children and mothers across the African continent. As such, there is a tendency to give higher attention to the social sector across the African continent.

c) The process of decision-making is, however, different in the formal sector. Institution-based giving, whether it is for profit or not-for-profit matters on the process to be made during giving. Though the decision-making process has different pattern across institutions,

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the studies undertaken across the African continent indicated that an institution-centric rationale played a significant role and influence whoever had the chance to be heard during decision making processes touching on philanthropy. As such, even though women leading not-for-profit institutions sat at the very apex of their respective organizations' decision-making organs, they were also supposed to allow the participation of others in deciding on resources to be dedicated to philanthropy and the charitable causes in which to give to. This may include the regulatory government bodies, board of directors, project team, the beneficiaries themselves and donors. In Uganda for instance, the spending patterns of the organizations and enterprises also vary based on the resource basket. While some are dependent on what they get from the local communities, others have grown over the years.

d) An important aspect discussed around women's giving was decision making. Though, understandably, independent women had full decision-making power, without having to ask for permission when deciding to give, others, particularly married ones, had to consult their husbands so they could make joint decisions.

e) However, it is worth noting that it is difficult to quantify what African women give. This is because Women's philanthropic actions do not only involve donating material goods, food and/or money They also give their time. Other reasons for not accounting for what they spend on helping people in need are that they give what they can, whenever they can, selflessly. Additionally, donating is not a form of business. Thirdly, they do not expect to earn or receive anything in return for what they donate. So, they do not register how much they give. Fourthly, what they donate is not dependent on their income/profit/revenue. In addition, when they donate used goods, they have no way of putting a price on them.

f) Finally, women do not count the time they spend engaging in philanthropic activities.

## 6.9 The Environment for Philanthropic Giving

There are a number of bureaucratic barriers preventing women from registering their NGOs and businesses.

a) Firms that are registered are much more likely to grow than those that are not. In theory,

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this should provide a strong incentive for women to formalize their business and register. But, in practice, most women-owned businesses remain unregistered. Additionally, lack of knowledge about the registration process and its requirements is one reason why so few women register their businesses. Many women entrepreneurs operate at the micro-enterprise level, and they do not think the small size of their business warrants registration.

b) Secondly, difficult business procedures place a particular burden on those who do try to register. Women tend to be time constrained due to combining family duties with the requirements of their business. Since the business registration process is not straightforward and requires time as well as financial resources, many women are deterred and prefer to remain in the informal sector. Women who can afford to register usually hire a lawyer to handle the process for them, but for women without access to financial resources this is an expensive option.

c) In addition, there is a lack of implementation of legislations and policies which encourage growth of Philanthropy. This is due to the fact that while there are tax exemption policies and legislation on donations made for the social good, the process of applying is complicated, time consuming and not widely known to many people. Secondly, gender and power dynamics at the socio-economic level heavily disadvantage women and thus limit the level and extent to which women engage in philanthropy.

d) Additionally, there is a dearth of structured platforms for growing philanthropy since most women philanthropists lack organized structures that they can use to coordinate and scale up their giving. Another challenge is the lack of access to registered land. One of the key business registration requirements is land where the business will be conducted be it rented or owned land. As much as businesses thrive on rented land most entrepreneurs pegged business success on land that they own. women hold only a minute percent of registered land titles. Having access to property rights and land is essential for women entrepreneurs because property is used as collateral for business credit.

e) Additionally, civil society organizations need to encourage alternative ways of giving. Regulations have also stifled the environment in other ways. The studies in the selected African countries teased out a several areas that African countries could work on to create a conducive policy environment to spur women's philanthropy.

f) The philanthropy sector is not yet streamlined in terms of laws and policies to govern it.

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For instance, in most African countries, charitable organizations are lumped together with NGOs and CBOs in the legal frameworks since it is assumed that there is an obvious linkage to philanthropy in all the dealings of actors in the civil society since they are construed as non-governmental private voluntary groupings of individuals or associations established to provide voluntary services to the community, but not for profit or commercial purposes. Based on such close linkages in the definition, the regulation of philanthropy falls under the same legal regime that governs the civil society sector, particularly NGOs and CBOs.

g) Additionally, the policy and legal environment that governs civil society is restrictive. The laws that govern operations of civil society, including philanthropy organizations, impose obligations that the women-led organizations must comply with to operate legally. The policy and legal environment constituted of highly restrictive registration, taxation, resource mobilization, policy engagement and government oversight regulations that are largely meant to ensure the government keeps a tight leash on civil societies as well as ensure that their scope of activities are restricted. Many women-led organizations also faced several bureaucratic bottlenecks in the registration process.

## 6.10 Reflection

The major critical lesson/reflection of the spending patterns and causes championed by women is that even though there is a growing number of identity-based nonprofits that advocate for policy reforms, African women's philanthropy tends to focus more on direct social services and education. Faith-based institutions feature prominently as philanthropic institutions because they raise funds, provide in-kind support, and provide services to their congregations and the broader community. African women have also shown continued commitment at the informal level in aiding their kin and community in countries of origin.

African women philanthropic interventions continue to play important roles such as aligning their activities with national government priorities. This is particularly important since African countries have been experiencing donor withdrawal and aid reduction. In this regard, African women philanthropic interventions have been critical in the provision



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of financial resources to other organizations operating in the civil space as well as to individuals and households at the community level thus helping in addressing critical social and economic challenges.

Additionally, African women philanthropy is rising in strength and importance in a period when there are significant changes in the Global North - Global South flows of donor funding as well as the shift in the development finance landscape characterized by a shift from the narrow understanding of official development assistance to other broader financing mechanisms. As such, African women philanthropic interventions at both the formal and informal levels have become important cogs in aiding in the alleviation of socio-economic and political problems bedeviling countries in Africa in particular and in the Global South in general.

It is also worth noting that the majority of the funds underpinning the philanthropic interventions of African women are largely from resources generated by the continent (Africa) and applied philanthropically for its development. By building credible, accountable, and trustworthy organizations, African women led enterprises and business organizations have been able to not only attract other partners and stakeholders but also rope in community involvement and ownership. This has been critical in helping African women led enterprises and business organizations to anchor their resource mobilization efforts on the enormous resources within communities and income generating activities. Additionally, philanthropic interventions of African women have been able to help use the resources within the African continent in making the continent self-sufficient.

While Africa has recently emerged as a hub of new business and entrepreneurial innovations, new and small business owners frequently face unique challenges, such as a lack of access to adequate and affordable capital, insufficient business networks for peer support, investment, and business opportunities, and a lack of the full range of essential skills required to lead a business to survival and growth. Women and minority entrepreneurs frequently face additional challenges. While business formation is primarily a private sector concern, public policy can and should encourage increased rates of entrepreneurship, as well as the capital, networks, and skills required for success, particularly among women and minorities.

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# CHAPTER 7

## Conclusions of the Study

In teasing out the needs, obstacles, values, good practices, challenges, and opportunities underpinning philanthropy as practiced by African women and women-led businesses and non-profit organizations, the study concludes that there are several good practices, needs, values, and strategies driving women philanthropy in Africa.

**1** The study concludes that philanthropy is best enhanced where there is embeddedness, reciprocity, and obligation in giving practices. This enhances positive links between giving of time, money, and personal returns such as higher levels of happiness, self-satisfaction, and mental or physical well-being. Another good practice involves enhancing the cultural and social drive underpinning both formal and informal philanthropy. Additionally, there is corporate social responsibility, a utilitarian market-based practice employed within formal circles as a means to enhance the positive image of a corporate brand. This is largely pursued as part of risk management and “reputational benefit”, as opposed to moral compulsion. Women philanthropy is also rooted in the understanding of their role in strengthening the very fabric of society and thus contributing to efforts to maintaining peace and stability.

**2** The study also concludes that at the formal level, philanthropy takes the form of institutional structures that continually mobilize resources from a range of sources to channel towards defined charitable aims in the broader society that is not in the community’s immediate circle. This includes the provision of a safe haven to people in peril as part of national, regional, or international networks, made women’s philanthropic actions more visible and therefore more impactful.

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# Conclusions of the Study

**3** Despite the presence of these push and pull factors, formal philanthropic initiatives and charitable giving led by women in Africa has been hampered by women struggling with financial backups, the magnitude and extent of the social problems in the community, limited resources, lack of a sustainable women focused giving schemes to be in place are the major challenges of women in their giving practices. The study concludes that the major challenges are domiciled in the legislative and policy failures; failure to amplify efforts in philanthropy, gender, and power dynamics at the macro and micro levels; lack of structured platforms for growing philanthropy; lack of transparency among implementers of philanthropic activities discourages the growth of women philanthropy. Another notable challenge relates to how entrepreneurship is skewed towards men. Moreover, there are difficulties faced by women and women led organizations in obtaining funding from national and international technical and financial partners.



# CHAPTER 8

## Recommendations

### 1. Need for Tactful Strategies on Resource Mobilization

There is need for tactful strategies on resource mobilization in order to ensure that women philanthropists are persuasive as they seek to gain financial support for their philanthropic causes from their donors, partners, and host communities. There are a number of opportunities for growing local philanthropy in Africa. First, the shrinking donor funding has necessitated the need for enhanced funding from local philanthropists. Secondly, the continent's targets of the Sustainable Development Goals (SDGs) remain unmet primarily due to lack of enough resources. Local philanthropists thus need to bridge the funding gap in realizing the targets of the SDGs. In addition, there is a need to fight the vagaries of extreme poverty particularly among vulnerable groups where the core of women philanthropy is domiciled upon. Another opportunity is in the fight against climate change through mitigation measures such as afforestation, climate change resilience and adaptation programming.

Cognizant of the challenges to women-led philanthropy in Africa such as food shortages, neglect of care for communicable diseases, climate change, rapid urbanization, degradation of democracy, lack of opportunities for good quality education, and employment of young people, the partner organizations should amplify the clarion call for women participation in philanthropy in both formal and informal platforms. Additionally, there is a need for the partner organizations to spearhead and canvass for policy and legislative reforms to incentivize philanthropy and charitable giving, CSR initiatives and the creation of a national platform to coordinate philanthropy and charitable giving.

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# Recommendations

## 2. Best Strategies for Sustainable Philanthropy

Civil society organizations need to ensure that they utilize the best strategies for various target profiles to ensure that they optimally secure their support in a sustainable manner. There is willingness to support causes more consistently and therefore women philanthropists need to have the right strategies for resource mobilization, allocation and expenditure tracking which seemed to lack among individual women philanthropists, while those in International Non-Governmental Organizations (INGOs) and cooperates seem to be trained and well equipped with these skills. There are several opportunities that can be harnessed to level the playing field. This includes financial inclusion and community microfinance development. Financial inclusion is an important lever for development. Moreover, there is a need for the development and promotion of self-financing mechanisms such as savings and credit groups (or savings and credit associations) as an opportunity to increase financial inclusion.

The partner organizations should take advantage of the development and promotion of self-financing mechanisms such as savings and credit groups to incentivize philanthropy and charitable giving. To enhance the longevity of philanthropic initiatives, measures such as investment in securities by women groups should be enhanced across all countries so as to enhance resource mobilization into perpetuity. There is also a need to amplify their voices so as to create real awareness of women philanthropy and make it a tool for endogenous development.

## 3. Need to Develop Women's Groups and Cooperative Societies

Women's groups were created to promote the socio-economic empowerment of women and to enable them to pool resources, ideas, and experiences to increase their income. In many African countries, women play a major role in the socio-economic security of households. When a woman is not a farmer or an agricultural employee, she is a trader at the local market. However, this effort is insufficiently

# Recommendations

supported, both in the local community and at the state level. State support for women remains insufficient and the socio-economic situation of women still needs to be improved. The partner organizations should thus push for legislative and policy initiatives that prioritize the creation of women's groups and cooperatives that will offer platforms for savings as well as philanthropic and charitable giving.

## **4. Need to Promote Positive Masculinity.**

Increasingly, positive masculinity is a very popular concept in development organizations today. The principle of positive masculinity is to involve men and boys in the fight against gender inequality and to encourage them to make a positive commitment to improving gender equality in society. Moreover, it is an innovative approach that consists of engaging and involving men and making them allies in efforts for gender equality and peacebuilding. Furthermore, it is an approach that truly aims to support women's empowerment. This approach is informed by the realization that after decades of policies focused on girls' access to education and health, and largely financed by international donors, deep inequalities between men and women persist in many African countries. This is why this approach was developed to teach men to deconstruct gender stereotypes that are so harmful to equality with women. There is still a long way to go to eradicate macho practices, as the process is hampered by the crucial issue of women's empowerment.

The donor and other partner organizations should thus engineer platforms and networks for formal engagements with men's groups and networks in political and socio-economic spheres. This will create an enabling environment to ease gender tensions as well as enhance the co-optation of men into women-led initiatives.

## **5. Need to Encourage Cultural and Local Participation**

which is first of all, addressing the mind-set because so many of us, including different organizations have a dependency mind-set; and not many believe it's possible for us ourselves to be able to contribute to our community both financially and in kind.

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# Recommendations

The donor and other partner organizations should thus come up with structures to respond to local socio-cultural contexts through relationship building through periodic communication, building engagements, and bringing community knowledge to the table. This will enhance diverse funding streams such as grant, private sector engagement, and incentivize individual givers as well as tap into the Corporate Social Responsibility (CSR) and the Corporate Social Investment (CSI) of corporate actors.

## **6. Need to Mobilize Communities Better and Create Incentive Mechanisms for Giving**

The recognition of individual donors at community level should not be limited to those who give money and material items, but also those who give time, expertise, and other intangible contributions. One of the respondents noted the issue of self-sustainability by local communities in giving.

The donor and partner organizations should thus engineer platforms and networks for recognition of philanthropists and charitable givers in order to cultivate formal and informal women philanthropists and charitable givers.

## **7. Responsive Legislation and Incentives**

For the women's philanthropy to grow and realize its potential, there is a need for simplified and responsive legislation that accommodates their needs. The governments and donors (both individual, institutions) should thus canvass and spearhead measures to simplify and enact legislations and policies so as to incentivize philanthropy and charitable such as rewarding formal philanthropy with tax breaks and/or tax holidays.

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# Recommendations

## **8. Need to Grow the Visibility of African Women Philanthropic Practices Within the Continent and Globally**

Achieving the visibility of women in philanthropy practices may require a number of measures to be undertaken. First, there is a need to maximize leadership and create a common agenda for African women philanthropists. This will include measures aimed at creating horizontal and vertical avenues of information sharing and building capacities on best practices of resource mobilization as well as communicating to the socio-economic and political institutions so as to create a movement that embodies philanthropy in all spheres of African life.

## **9. Need to Institute Measures to Grow Women's Giving Circles**

This will involve individual donors at both the formal and informal levels collaborating to support causes of mutual interest. The donors and partner organizations should thus leverage on these networks both vertically and horizontally as a means to enhancing the giving circles in order to widen the mechanisms for African women's philanthropy. Moreover, there is a need to utilize impact investments, matching grants, selective grant making, and policy development.



# Recommendations

## Suggestions for Further Research

In order to further enhance the African women's philanthropy and charitable giving initiatives, APN recognizes the role of research in furthering social development. In lieu of the foregoing, there are a few areas highlighted for further research. These include:

- i. The need to undertake studies on the social organization of African women diaspora philanthropy in order to tease out areas of engagement with African women's giving circles domiciled on the continent;
- ii. The need to undertake holistic research on the social protection and welfare systems in selected African countries to cultivate a needs-based philanthropic intervention;
- iii. Research on informal philanthropic giving by African women in Web 2.0 platforms such as Facebook and Twitter.



# CHAPTER 9

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