



Africa Philanthropy Network
THE VOICE AND ACTION FOR AFRICAN PHILANTHROPY



WOMEN AND PHILANTHROPY IN GHANA

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ABBREVIATIONS

| | | |
|------------|---|-----------------------------------------------------------------------|
| BNI | - | Bureau of National Investigations |
| BOG | - | Bank of Ghana |
| CBO | - | Community-Based Organization |
| CSO | - | Civil Society Organisation |
| CSR | - | Corporate Social Responsibility |
| FIC | - | Financial Intelligence Centre |
| GPF | - | Ghana Philanthropy Forum |
| GAPVOD | - | Ghana Association of Private Voluntary Organisations in Development |
| GRA | - | Ghana Revenue Authority |
| ICNL | - | International Centre for Not-For-Profit Law |
| MDAs | - | Ministries, Departments and Agencies |
| MMDAs | - | Metropolitan, Municipal and District Assemblies |
| NACAP | - | National Anti-Corruption Action Plan |
| NGO | - | Non-Governmental Organisation |
| RGD | - | Registrar General's Department |
| SGD | - | Sustainable Development Goals |
| STAR-Ghana | - | Strengthening Transparency, Accountability and Responsiveness - Ghana |
| TIN | - | Tax Identification Number |
| UDHR | - | Universal Declaration of Human Rights |
| UN | - | United Nations |
| WACSI | - | West Africa Civil Society Institute |
| WINGS | - | Worldwide Initiatives for Grant maker Support |

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1. INTRODUCTION AND BACKGROUND

Introduction

Research suggests that women’s giving is one of the key developments in philanthropy globally, one which has the potential to transform how philanthropy is practiced in the future. While we know women’s potential as donors is growing, we know far less about women donors themselves—their motivations for supporting specific causes, the experiences that have shaped their approach to philanthropy, or what they ultimately hope to achieve through their contributions.

Many people perceive that philanthropy is the provenance of rich, white men like Bill Gates—highly visible leader whose activities make headlines. Yet, philanthropy, defined for this purpose as “voluntary action for the public good,” includes large and small financial contributions and contributions of time and talent from all people – men and women alike.

Globally, women, today play a central role in philanthropy, leading charitable giving as high net worth individuals, initiating and building family foundations, giving within families, networks, associations, clubs and particularly to social justice causes as well as using their time and skills to advance causes within their communities, and embodying the purpose and heart that underpin philanthropic goals. Women’s influence in and approach to giving has evolved over the last 40 years, reflecting the societal changes that have altered gender roles. While older women are entering retirement after decades of taking on expanding roles for women, (which include redefined leadership roles across all sectors of development in both formal and informal spaces) and having a greater say in household giving decisions, their daughters, and the beneficiaries of greater opportunity are using those expanded roles to help lead philanthropy in new directions.

The Ghana study on Women and Philanthropy sought to unlock the potential of women and philanthropy in Ghana, to show the diverse ways in which women contribute to growing philanthropy, given the changing context of women. Women are philanthropists, but, traditional development activities largely ignore their philanthropic giving interests and habits, which are hardly documented. Women are now taking up leadership roles and changing the face of traditional philanthropic giving in Ghana, as is in other African countries. Older men historically donated philanthropically. That is all changing as more women gain control over money. Women’s philanthropic giving

preferences reflect their upbringing and lifelong societal conditioning. Women's philanthropic motivations, or values, are a product of socialization and a collective feminine history vastly divergent from that of men.

Background

Today's reality is that women, strengthened by increasing economic power and education, are as likely as men to be philanthropists. Yet, the body of research literature on women's philanthropic giving does not reflect this reality of the practice around the world. Over the past decade however, a growing interest in understanding how and why women give —has prompted researchers to examine gender issues in philanthropy from new angles.

The heterogeneity of Philanthropy's parameters ranges from the expression of generosity to supporting kinsfolk undergirded by the cultural value of reciprocity, transfer of cash in the form of internal and external remittances, alumni associations providing for the development of their alma mater, corporate philanthropy subsumed under corporate social responsibility, and private individuals and businessmen dispensing financial support to many social causes as well as community mobilization towards a cause, projects and social events. Under this construct, philanthropy imbibes Ghanaian values, principles, and cultural practices in a way that varies from the typical western model. Nonetheless, it shares a fundamental element of the age-old construct, which at its core is the use of private resources for public benefit. Philanthropy can be viewed as a range of acts, the simplest of which would be charity, which is rooted in religious and moral teachings, and covers tithing and giving of alms. Every culture depends on philanthropy and nonprofit organizations, to provide essential elements of a civil society. Women's philanthropy has deep roots in Ghana.

A historical survey shows that Ghanaian women make significant contributions to social progress of most communities. Charitable sharing of time, food, shelter, giving of relief to an immediate need is deeply rooted in a longstanding tradition of family and tribal roots dating back to pre-colonial African society, in which the needs of any individual in the community were viewed as the needs of the whole community. This practice of philanthropy was not gender-specific; however, men and women played different roles to ensure that particular members of the community were helped. Women's roles corresponded to their domestic roles of nursing, and caring for the weak in the community while the men took on the more masculine role of protecting the communal members.

Women philanthropy is hence not new in Ghana and transcends the traditional charitable giving of time, food, shelter to infrastructure and construction of schools and clinics, offering education to all communities and students as well as providing mentoring and coaching support for youth and women's leadership. Its visibility has however been low, owing to lack of proper and centralised documentation on philanthropy, the lack of public accountability, duplication of activities; inadequate information on philanthropic strategies and approaches to ways of giving in order to effectively support development; and lack of a favorable tax regime that encourage philanthropy in all its forms.

2. OBJECTIVES AND SCOPE OF THE STUDY

Objectives of the Study

The main objective of the study was to increase understanding and amplify the role of women as potential actors in community philanthropy.

Specifically, the study sought to address three main issues

- I. Elaborate and organize key definitions and criteria to identify the list of women led organizations and women philanthropists according to the current literature and country context;
- II. Identify women-led organizations, representing diversity of the key population groups and document their good practices, values in giving, supported sectors, how decisions are made on what to support, challenges and opportunities for effective women's participation in African philanthropy;
- III. Identify women enterprises/investments and assess their assets, spending patterns, amounts of donations, strategies for donation/giving, sectors supported, and how decisions are made and their investments, as well as challenges and opportunities for effective women's participation in African philanthropy;
- IV. Analyze the state of the enabling environment (both legal and fiscal) that affects women-led organizations and women enterprises/investments;
- V. Develop a road map that includes recommendations and potential partnerships and implementation strategies for co-creating actions to harness women-led philanthropy in Ghana.

Scope of the Study

The study is limited to Ghana and targets women-led organizations and women Enterprises/investments and women philanthropists.

3. SIGNIFICANCE OF THE STUDY

The report on the women and philanthropy landscape in Ghana can be used to build the case for the recognition of women's contribution to national development and influence actors such as government and donors to create enabling environment for women to effectively engage. Furthermore, the report will enable Philanthropy Support Organizations such as APN and other partners to encourage women's participation in advocacy to grow the potential role of domestic resources mobilization and community philanthropy in driving systemic change.

This research reflects APN's mission to reclaim the power and elevate practices of African philanthropy through creating new narratives on practices and models that are often overlooked, fostering interconnectedness for strengthening infrastructure, as well as enabling spaces for policy dialogue and advocacy on the enabling environment for philanthropy to thrive.

Since its inception, APN has been working to ground Women in Philanthropy in its agenda particularly during its biennial conference by giving visibility to women in philanthropy. There is an acknowledgement that women in philanthropy represent a key feature of African philanthropy and must be documented. This research therefore initiates a deeper dive into the documentation of women's giving in Africa.



4. METHODOLOGY

The study was a fully qualitative assessment and review of various literature and researches conducted in various places in Ghana and Africa in general. To get a deeper understanding of the issues, qualitative methods were used to gain insights into the role women in philanthropy and development play in Ghana. The study drew on both primary and secondary sources of information to respond to the research questions and cross-validate the findings. The secondary sources covered literature review of the general context of women in Philanthropy and popular informal savings schemes, community microfinances as well as the opportunities and constraints. Based on the themes that emerged from the review, the research questions were further aligned to ensure that they were robust in unraveling the relevant aspects of the involvement of women in Philanthropy and the general scheme of development.

Sampling

The geographic scope of the study was Ghana. The research participants were female. The study participants were selected from two different populations, being; women-led - organizations and women enterprises. Participants were drawn from both the general population and databases on the sector.

Data Collection and Analysis

Through the use of guiding questions, the research sought to ensure consistency across the assessment, to enable the drawing of overall conclusions, while at the same time providing space to follow up on unexpected information. A sample frame of sixty (60) respondents were interviewed.

Limitations of the Study

In conducting the study, a number of limitations were noted, namely;

- i. The term philanthropy is not well understood. Most respondents connoted the level of public giving by a class of influential and wealthy people. The term 'giving' is better embraced and accepted by society.
- ii. Very little or no information exists on organized philanthropy in the country and more importantly on Women and Philanthropy.

5. STATUS OF WOMEN'S EFFECTIVE PARTICIPATION IN PHILANTHROPY

5.1 Characteristics Of Ghanaian Women in Giving

The study sought among other things, to examine the characteristics of women donors. Key observations on some of the characteristics of Ghanaian women donors were noted as:

- i. Faith Inspired Giving: Faith-oriented women donors give to express gratitude for their blessings and or to make a difference in their communities. In Ghana, as also found in other parts of Africa, majority of giving by women is driven by faith in God or religion. Women donors of this kind make regular and generous giving a habit.
 - i. *"My decision to make a gift is based on my faith. My decision is based on my faith and also on what I stand for." (Respondent's Remark)*
- ii. Women's Desire to Give: As Philanthropy is becoming more diverse and collaborative; women seek to be seen as part of the process. They want to make a difference. In as much as communities still believe a woman's social responsibility is to care for the home, some women take it upon themselves to participate in communal activity among others. At times women take the lead in assisting the vulnerable in adjusting to new reality in the community.
- iii. Women use Philanthropy to Impact: Women see philanthropy as a way to influence issues of importance to them: According to the study, women have a greater impact within the society because of their passion and empathy.
 - a. *"The most impactful thing that we've been doing is providing water. (Respondent's Remark)*
- iv. Giving based on Intuition: According to the research, women have a superior intuition, an almost psychic ability to know what others are feeling and thinking. The study confirmed that the ability to read facial expression and body language underpins a woman's intuition, as well as how they identify and connect with issues and situations, and most women in Ghana give based on their intuition.
- v. Women take philanthropy personally: When it comes to Giving, women at times like to be personally involved in the cause they support. They seek to understand and help shape programs. Some women volunteer time before committing to giving a major gift. Working as a volunteer is the way many women test fit between their values and the interests and values of the organizations soliciting support.

5.2 Women's Identified Needs

- i. A Giving Framework: Just as the study confirms in East and other parts of Africa, in the case of Ghana, there also exist the lack of a platform that harnesses women's potential and promotes their collective bargaining power to increase their visibility, enhance policies which encourage philanthropy, or build the capacity of philanthropists to learn from each other, including building facilities that help women invest their money better for growth and long-term support.
- ii. Voice: When it comes to Giving some women lack voice. This is vividly explained by these statements from a respondent.
- iii. "You know, in the cultural setting up here in the North, it's quite a challenge for women to have voice and even land (property). They have to even ask permission from their husbands if they can do farming, you know. And that is the challenge that we are facing right now because in the first place, women really don't

have many choices. But the new generation of ladies, the women now, are starting to gain power, but it's still not really that much yet”

- iv. “... you can see a change from the last 14 years that I've been in Ghana. I can see some change in those women that we are providing for and they talk. They like talking when they're in their own comfort zone. But if you put men in the group, it's like, there's some kind of fear they cannot talk, they're not comfortable, especially the rural women. So, it's still quite a challenge, but that is that. That is the attitude they were in. So what we are trying to do now is to teach the young girls to be able to speak out and let their voices be heard” (Respondent's Remark)
“Giving reminds me of how blessed I am, makes me more appreciative of what I have and want to give”.
(Respondent's Remark)

5.2 Women Entrepreneurs

The 2018 Mastercard Index of Women's Entrepreneurship report indicated that in Ghana about 46.4% of businesses in the country are owned by women. This is significantly higher than the 11.3% of women's ownership of established businesses in sub-Saharan Africa (Global Entrepreneurship Monitor, 2019). Sociocultural demands on women place a dual responsibility on them to provide free household labour as well as engage in economic activities to financially provide for their households (Carranza, Dhakal & Love, 2018).

In Ghana, MSMEs have low entry requirements. Hence, with limited skills, inadequate funds and relatively high illiteracy rates among women, MSMEs have become their most accessible means of engaging in economic activities in Ghana and sub-Saharan Africa (Adom, Chiri, Quaye & Awuah-Wereko, 2018). Women engage in economic activities in all sectors in every country. However, they are dominant in the services, retailing and agriculture sectors, compared with the manufacturing and construction sectors.

Female-led businesses tend to be necessity-driven, smaller, grow slower, generate less profit and have a shorter life span (less than five years). They typically provide self-employment to the individual owner and contribute less to economy-wide job creation (Mastercard Index of Women entrepreneurs, 2018).

5.3 Challenges Of Ghanaian Women Entrepreneurs

There are some notable challenges within the external environment that constrain women's entrepreneurial activities.

- i. Principal among them are sociocultural norms and beliefs. Some of these beliefs downplay the education of women, dictate what are acceptable career choices for them and ascribe responsibilities that prohibit their advancement in their entrepreneurial activities. There has also been discouragement from men when women are starting or formalizing their businesses (Meyer & Landsberg, 2015). To this end, Singh, Mordi, Okafor and Simpson (2010) have raised concerns about governments' reluctance to legislate against prohibitive sociocultural norms that negatively affect women's economic activities.
- ii. Further, women find it harder to access finance to support their entrepreneurial activities, compared with men (Wellalage & Locke, 2017). This situation is further compounded by unequal property rights, which makes it difficult for female entrepreneurs, most of whom do not own property and cannot provide collateral and for those that have, they cannot use their property as collateral to access credit. Some financial institutions are also unwilling to accept household assets as collateral and others have shown a lack of confidence in women (Siddiqui, 2012).
- iii. Internally, female entrepreneurs are confronted with time constraints. This emanates from their attempt

to balance their work and family responsibilities. The pressure to effectively manage both roles puts a lot of stress on many female entrepreneurs. In attending to family responsibilities, many female entrepreneurs are unable to dedicate sufficient time to business-related activities, such as networking and mentoring, which would aid the growth of their businesses (Panda & Dash, 2016).

- iv. Some female entrepreneurs lack self-confidence as well as business skills and expertise. They also lack support from society in general. However, there has been a growth of women business in recent years in the informal sector with most adopting the use of mobile money transactions and coordinated delivery even for basic market products including sellers of fruits and vegetables. There is also a coordinated approach and support to deepen their knowledge and practice of cellphone marketing among entrepreneurs with limited or basic education. This is a positive indicator to increased resources in the very near future.
- v. Female-led businesses represent the majority share of micro, small and medium enterprises (MSMEs) in Ghana and operate mainly in the informal sector.

5.4 Concepts Of Resource Mobilization

SUSU is a form of saving mobilization among rural and urban poor in Ghana. This form of indigenous savings gives the people access to credit as a startup capital for their businesses (Anku-Tsede, 2013). The 'susu' scheme also Known as 'Merry-Go-Round' in some African countries cuts across a wide range of socio-economic or occupational groups such as farmers, petty traders, artisans, food processors and salaried workers.

Under the Susu system, usually, a pool is created and members of the group make financial contributions into this pool in a form of savings. The drawings from the pool are advanced to members on rotational basis depending on the numerical position on the list of members until every member of the group receives their fair share of the contributions (Aryeetey, 2005).

The process starts all over again after every member of the group is served (Anku-Tsede, 2013). In a number of significant ways, the Susu system serves as an alternate source of finance to micro enterprises such as dressmaking, bead making, carpentry and other artisans (Alabi et al., 2007). As the name indicates, Susu as a form of indigenous crowd funding plays a vital role in assisting the group members plan their finances (Mensah and Rengarajan, 2019).

YIBIMA is a form of a crowd fundraising campaign usually adopted by members of the public, community groups and associations to support various project initiatives (Walker, 2017). In some cases, Yibima campaigns are used to raise startup capital for members who are experiencing financial downturns. Yibima fundraising campaigns are also used to support community projects such as schools and hospitals (Steel and Andah, 2003)

The term Yibima is an etymology of the ethnic Akan language in Ghana, which means 'give out something' or 'offer something' (Agyekum, 2006). Overall, evidence emerging from the data suggests it is a form of crowd fundraising campaign usually adopted by members of the public, community groups and associations to support various project initiatives.

Yibima has elaborate informal social media platforms such as Facebook, WhatsApp etc. within which it functions (Carr and Hayes, 2015). Usually, project initiators launch their campaigns by advertising the projects to the public or members of social media groups requesting financial support (Flórez-Parra et al., 2020). It could also be a campaign for raising funds to support a project in their alma maters, especially by the old student associations.

Yibima used to be a community fundraising campaign for self-help projects in the community. In recent times, the upsurge of social media platforms has boosted the development of the Yibima concept in Ghana. Coupled with this, is the rise of the Mobile Money concept (MoMo) which makes contributions toward fundraising campaigns easier (Kuma et al., 2017). MoMo is an application of mobile phones to execute monetary and banking transactions and has become a handy platform for crowdfunding campaigns in Ghana.

This platform has made it easy for revenue mobilization for the Susu and Yibima crowdfunding concepts (Osei-Assibey, 2015).

6. ANALYSIS OF THE ENVIRONMENT FOR WOMEN'S PARTICIPATION IN PHILANTHROPIC GIVING

A growing body of research points to women's influence and power in philanthropy. The more we understand about what motivates donors to give and how they give, and the more we understand the factors that influence and affect giving¹.

6.1 What Motivates You to Give To People In Need?

One of the aims of this study is to understand what motivates women to give. The following form a few reasons behind why women give. This section also identified some of the values upheld by women donors.

- i. Moral responsibility to give. Most women feel it's a moral responsibility to give. According to a respondent, "when one believes to have been given far more than they needed, they are moved to part with some for those who lack". 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.
- ii. Community Social Responsibility to Give: Some women givers see giving as being deeply rooted in belonging to a community so they are inclined to give towards the good of the community. This is how some communities ensure a financial future of the community.
- iii. Philanthropy not Defined in Financial Terms: Regarding the concept of philanthropy some understand it as not limited to just financial terms but rather as time and effort commitment and a desire to help others by sacrificing those personal resources.
- iv. Financial Security: A category of women gives more when they are confident that they are financially secure, thus they would be able to donate without risk 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.
- v. Giving back to the Community: Women also give to their community because they have the feeling to give back to their community. Some see it as an obligation to do so.
- vi. Religious Beliefs: Many women are motivated to give based on their faith in God. They believe they will be blessed or have eternal reward when they give.
- vii. Giving as a passion: Passion has been pointed out as one of the factors that drive many women donors. A few of the quotes below confirm this.

- "I've had this passion ever since I was small, I just want to help people" (Respondent's Remark)
- "For me I see it as a calling, anytime I see people in need I fell like helping them" (Respondent's Remark)
- "It's about the passion that I have for vulnerable people". (Respondent's Remark)
- "I see Philanthropy is a civic responsibility (Respondent's Remark)

¹ How Women and Men Approach Impact Investing. (2018-Lilly Family School of Philanthropy)

- viii. Gender Propelled Giving: Some of the women interviewed express how they are prone to give principally to women or girls projects. Some are of the view that society already doesn't provide so many opportunities for women/girls so they do that to augment opportunities for females. Some have established NGOs purposely to meet the needs of women.
- "Our foundation saw the need to focus on women by empowering them to help boost their advancement and to create a balanced society." (Respondent's Remark)*
- ix. Empathy: Empathy involves behaviour intended to benefit another or society, which includes activities such as sharing, helping, donating and volunteering.
- "You know, women empathise a lot, we empathise a lot, and I think that's what motivates us. It is my religious belief to give to those in need; it makes me feel better and fulfilled. I help because someone helped me when I was in need" (Respondent's Remark)
 - "Empathy will move you to help a person. ...and when you help out of empathy, it doesn't become an obligation" (Respondent's Remark)
 - "When I give, I feel good or uplifted" (Respondent's Remark)

6.2 Strategies Used for Giving

The study identified six (6) main ways by which women give. These are discussed below;

- i. Giving through Donor's own NGO: The study found that some women give through personal NGOs they had formed. By doing so, they are able to structure their giving even though they may not have the needed skill in managing an NGO. Some of these NGOs are not registered due to the barriers to registration and other regulatory requirement from government.
- ii. Giving through Faith-Based mediums (Church and Mosque): Women, on average, prefer to contribute to church fundraising activities.
- iii. Giving at Festivals, Traditional events and special occasions: Women in Ghana typically use festivals and traditional events to offer their widows' mite, which is intended to benefit the society greatly.
- iv. Giving to Institutions i.e. Schools, Orphanages, Hospitals: Most women in the field of philanthropy provide services and spend substantial time in schools, hospitals, and orphanages. Most understand that philanthropy entails not only donating money but also your time and services.
- v. Giving through Community: Women play a key role in philanthropy, ranging from volunteering to financial giving to participation in the nonprofit workforce. At the community level, women give to vulnerable groups within the society. Beyond giving, women are also leading foundations as leaders, advisors, driving community giving initiatives, and social impact in the public and private sectors.
- vi. Alumni Giving: Considerable women also give through alumni groups who do become donors to the institutions.

6.3 Spending Patterns and Decisions to Give

- i. Periodic Giving in Smaller Amounts. Some women donors appear to be long-term contributors. Study has shown that, with the right communication, women are more likely to give for a cause in comparison to men. Moreover, when it comes to decision-making in a household, women's influence in a decision to donate is prominent. And, in the long run, women also are the ones passing on those values to the next generation in the family. It is observed that women and men distribute their contributions differently. Studies show that gift distribution differs for men and women. Women are more likely to support religious, health, social services, education, and community causes than men. In comparison to men, women donors appear to have a long-term relationship and engagement.
- ii. Women are Relational. In comparison to men, women give more when there is a strong relationship and deep trust. Working with female donor prospects is all about building life-long, strong relationships. Moreover, women tend to network. Therefore, the more engaged female donors are, the more the perspectives of a growing number of women engaged for the cause.
- iii. Women Give to and for Women. Within the Ghanaian context, women tend to make more contributions to causes concerning women and girls. Women and donors, in general, are more likely to make a significant contribution to a cause that is per their values and beliefs.
 - "I don't know whether to call it a spirit or passion or whatever because no matter how little a woman has, right; she still has the heart to give." (Respondent's Remark)
 - "But I really wish that women had more control over resources" (Respondent's Remark)
 - 'But even in family settings, when there are funerals, they might not always give money if they don't have anything but to give their time' (Respondent's Remark)
 - 'I really wish that women could control more resources to be able to give.' (Respondent's Remark)

7. OPPORTUNITIES AND CHALLENGES TO WOMEN PARTICIPATION IN AFRICAN PHILANTHROPY

Women who participate in Philanthropy face some challenges. These challenges include:

- a. *Economic Climate*: Respondents widely identified the economic climate as a demotivating factor for Philanthropy. Some were of the view that the Ghanaian economic has affected the rate of charitable donations. Mindset, structural weaknesses in terms of policy formulation and rules, and differences in values were points raised during the engagements. Some respondents however indicated that giving at times encourages laziness and dependency on the part of the recipient.
 - b. *Sense of Financial Security*: Some of the interviewees were of the view that a sense of financial security makes them give. In other words, it propels giving. "I want to give, but I don't hope to become impoverished after giving". (Respondent's Remark)
 - c. *An Undeveloped Sense of Identity*: The majority of women, especially those in the Northern part of Ghana, still follow their husband's charitable giving patterns rather than exploring their own interests, and passions relating to giving. This pattern, some say, is a result of the strong traditional and cultural values and the fact that most women do not own property and are not decision-makers.
 - d. *Unfamiliarity with financial matters*: More women especially those in rural areas hardly are involved in financial matters pertaining to the family. This is also due to the fact that they are often removed from financial matters and are uninformed and uncomfortable with the giving Channels available today. However, they still practice philanthropy in other ways, including supporting the needy in the community, mobilising and contributing to community service and social support to others.
 - e. *Issues of money and power*: Globally, the imbalance between men's and women's economic status has defined women's role and behaviour. Money defines power, and where women are resourceful and have wealth like men, they have a voice and decision-making power and elevate their status.
 - f. *Ownership and entitlement to wealth*: Again, in some parts of Ghana where wealth is inherited or not earned, women feel uncomfortable using it to support the causes they care about. Too often, charitable organisations still direct requests to husbands only, ignoring female donors' possible interests and support. Traditionally men are considered the head of the family and decision-makers, and a cultural affront and disrespectful to ignore the husband and seek aid from the wife- Male domination and female subordination playing out; however, there have been drastic changes to this, with the women owing resources, educated, heads of households, professionals and academics; women are the first to visibly give and lead in supporting significant initiatives.
-
- g. *A desire for anonymity*: Women and even a lot of men who give generously do so under anonymity for different reasons, which include religious beliefs of being modest and not boasting about giving, some for security and personal matters and "show off."
 - h. *Unfavourable Government Policy*: The government does not provide any incentives for individuals (including women) who donate.
 - i. *Fear of being exposed publicly*: Women sometimes fear making their giving public. The public exposure which comes with giving at times hinders women from giving. Some also think that making more significant donations might compromise their privacy. These issues have significant influence on the

form and function of giving. “Sometimes when people see us working in the community they conclude we have received some money from a foreign donor or we are rich” (Respondent’s Remark)

- j. *Limited Resources*: Women sometimes lack the funds to be able to give to philanthropy or run their own NGOs to address needs in their community.
 - k. *Feminization of Poverty*: Poverty is a major problem for women and girls in Ghana especially rural women, and this affects Giving by Women.
 - l. *Socio-Cultural, Traditional Beliefs and Socialization*: Due to the patriarchal structure of most societies in Ghana, systemic male domination and female subordination, socio-cultural and discriminatory institutions and structures restrict women (including the marginalized and the vulnerable) from access to equal opportunities including productive resources, such as land, credit, education and training opportunities, among other support systems. These affect women’s role in impactful Philanthropy.
 - m. *Discriminatory Customary Practices*: Systemic gender and social biases in cultural practices expose females, especially, to abuse, including early and forced marriages, sexual violence, denial of education and cultural servitude.
 - n. *Limited Access to Land and Other Productive Resources by Women for Agricultural Purposes*: Customary law considers property as a family asset to be administered by the family head, usually a man. As a result, women’s access to land and to agricultural inputs is relatively poor.
 - o. *Women’s Limited Access to Wage Employment and Decent Livelihood*: Acquiring financial resources and empowerment of women depend primarily on women’s access to wage employment and decent work. Women’s employment remains in “low-pay jobs” because they are predominant in the informal sector, domestic work and traditional farming ventures.
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8. ANALYSIS OF THE ENABLING ENVIRONMENT FOR WOMEN'S ORGANISATIONS AND WOMEN-LED BUSINESSES

Studies show that the challenges of Ghanaian women as they play their complex and multiple roles serve to constrict performance, social participation and impede household and community development (Apusigah, 2002)². This section presents the analysis of the current enabling environment for women in Philanthropy in 5 key policy areas regarding registration, taxation, resource mobilization, government oversight as well as policy engagement.

8.1 Registration & Renewal And Filing Of Annual Returns

In Ghana, a comprehensive legal framework for philanthropic giving does not exist. There is no distinction between a CSO, an NGO or a philanthropic organization and no identifiable body of legislation dealing specifically with philanthropy and charitable giving.

Entities have to register as individual trusts or companies limited by guarantee, which become the vehicle for charitable donations. In most cases, the registration and renewal processes of Philanthropic entities can be burdensome and, therefore, very demotivating for philanthropic entities.

The Companies Act, 2019, Section 8 on Companies Limited by guarantee states from Section 8 (1-4) that:

- (a) A company limited by guarantee shall not be incorporated with the object of carrying on business for the purpose of making profits other than making profits for the furtherance of its objects.
- (b) Where a company limited by guarantee carries on business for the purpose of making profits, other than for the furtherance of the objects of the company, the officers and members of that company who are cognizant of the fact that the company is so carrying on business, are jointly and severally liable for the payment and discharge of the debts and liabilities of the company incurred in carrying on that business, and the company and those officers and members are each liable to pay to the Registrar, an administrative penalty of twenty-five penalty units for each day during which the company carries on that business.
- (c) The total liability of the members of a company limited by guarantee to contribute to the assets of the company in the event of the company being wound up shall not at any time be less than the amount of money specified in the application required for incorporation.
- (d) Where in breach of subsection (3) the total liability of the members of a company limited by guarantee is at any time, less than the amount specified in the application required for incorporation, every director and member of the company who is cognizant of the breach is liable to pay to the Registrar an administrative penalty of five hundred penalty units.

The Registrar General's department in 2017 reported that there were over 30,000 limited by guarantee registrants. Out of this number, 8000 NGOs are those that show continuous operation within the sector.

8.2 Tax Policy and the Philanthropy Space

Tax policy has a substantial impact on the philanthropy space in varied ways, for example, from ensuring the availability of funds for important social programs to narrowing the gap between rich and poor. Companies

² Pusigah, A. A. (2002). Reconsidering women, education and development in Ghana: Toward critical transformations. Unpublished Ph.D. dissertation submitted to the School of Graduate Studies and Research, Queen's University, Kingston, Canada.

limited by guarantee including NGOs are exempted from paying corporate taxes. Corporate tax is the tax imposed on the net income of the company, in other words, it is a levy placed on the profit of a firm to raise taxes.

Moreover, they are exempted from paying Value Added Tax (VAT). This is because Companies limited by guarantee do not have tradable goods and services that attract VAT. VAT is charged on the supply of goods and services in Ghana, imported goods and the supply of imported services at a rate of 15%. In a case where the NGO starts to engage in buying and selling, the company is obliged to comply with the law and pay tax as the law demands. In other words, it does not become NGO anymore since the activity does not include trading for profit.

However, all Companies limited by guarantee are mandated to pay income taxes on their employees' earnings. Thus, Pay-As-You-Earn is commonly termed PAYE. In Ghana, tax is deducted from an employee's personal income at source through a 'pay-as-you-earn' scheme.

8.3 Issues with Exemption Laws on Philanthropy

The major issues with the current exemption's laws are mainly the lack of clear regulations and administrative enforcements. The country does not have proper exemptions guidelines and database systems to administer the exemptions processes. There is a need for clear guidelines and rule-based systems to administer all aspects of exemptions. There should be transparent enforcement and monitoring mechanisms to ensure goods are used for the approved purpose.

In the absence of regulation prescribing the approval process and clear guidelines, Philanthropic entities have suffered losses, including huge demurrage and rent charges at the Port. The law does not prescribe remedies for such losses, which are often costly to Philanthropic entities who suffer such losses.

Lack of periodic stakeholder engagements on the sensitization of our tax laws has also resulted in situations where the authorities and the taxpayers, including NGOs, are ill-informed on relevant tax provisions in our laws and their applications, including filing requirements and reporting. The absence of practice notes in exemptions administration has also sometimes resulted in ad hoc processes.

8.4 Barriers to Financial Transactions

The Philanthropy sector also experiences some restrictions with financial transactions including:

- i. The limit on cashing up to GHS5,000 (USD\$370) on a cheque, makes it difficult for Philanthropy activities. What this means is that a cheque donation of GHS 5000 or more cannot be withdrawn by an individual without a Bank account.
- ii. The BOG regulation indicating that one can only cash out foreign currencies in local currency equivalent is restrictive to Philanthropy work.
- iii. The twenty percent (20%) tax attributed to non-Ghanaian resource persons affects the ability to attract relevant human resource into the space.

The above regulations limit the impact of Philanthropy in the Country.

9 KEY STUDY FINDINGS

- i. The study confirms that there is an established culture of giving to charitable causes in Ghana by individuals, corporations, communities and diaspora, and through established civil society organisations as intermediary. It is however un-organised and reactive.
- ii. Women tend to have a greater sense of moral identity, empathy, and inclination to help others. Furthermore, social context matters for women; they prefer to give to their local community or causes they are inclined to.
- iii. In Ghana, as also found in other parts of Africa, majority of giving by women is driven by faith in God or religion. Women donors of this kind make regular and generous giving a habit.
- iv. In regions where women are more empowered, for example in southern Ghana and in the Middle Belt, women are found to be more involved in philanthropy.
- v. As wives, mothers and daughters, throughout history indigenous women have sought ways to improve society beyond the limits of their domestic roles and have been key actors for the common good. Historically, families and religious organizations provided the majority of care and charity to widows, orphans and strangers.
- vi. Women have a rich history of volunteerism and activism in the nonprofit sector, although their roles and influence continue to be obscured.
- vii. Importantly, the Ghanaian women's philanthropic activity is also shaped by the intersection of gender with religious identity.
- viii. The notion of selfless womanhood; helping and giving of oneself to others is often seen as women's traditional gender role and an implicit expectation of women's voluntary work.
- ix. Just as study confirms in East and other parts of Africa, in the case of Ghana, there also exist the lack of a platform that harnesses women's potential and promotes their collective bargaining power to increase their visibility, enhancing policies which encourage philanthropy, or build the capacity of philanthropists.
- x. Most women feel it's a moral responsibility to give. Philanthropy is also not seen to be defined only in financial terms.
- xi. Passion has been pointed out as one of the factors that drive many women donors.
- xii. Respondents widely identified the economic climate as a demotivating factor for Philanthropy. Some were of the view that the Ghanaian economic has affected the rate of charitable donations.
- xiii. Majority of women especially those in the Northern part of Ghana still follow their husbands' charitable giving patterns rather than exploring their own interests and passions relating to giving. Again, in some parts of Ghana where wealth is inherited, or not earned, women feel uncomfortable using it to support the causes they care about. Too often charitable organizations still direct requests to husbands only, ignoring the possible interests and support of female donors.
- xiv. Public exposure of giving at times hinders women from giving. Some also think that by making larger donations, they might compromise their privacy.

10 RECOMMENDATIONS

The following are the key study recommendations:

1. Knowledge on Women and Philanthropy in Africa must be documented to show the contribution and impact of women's giving to the development of the continent but also for learning and further research as much as it is to enable us shape and create varied means and approaches for giving. Documenting African women's philanthropic work however requires intentional and dedicated resources.
2. Government must work collaboratively with sector players in creating the enabling environment for Philanthropy in general.
3. Expansion of tax incentives will propel planned and organised philanthropy and asset development.
4. Government must provide a platform that harnesses women's potential and promotes their collective bargaining power to increase their visibility, enhance policies which encourage philanthropy, or build the capacity of women philanthropists.
5. Ghana lacks the appropriate Philanthropy Ecosystem for giving to thrive. It is therefore important to develop an appropriate infrastructure and space to foster the enabling environment for philanthropy.
6. Collaboration with women's funds and women's rights organisation can advance documentation on Women in Philanthropy across Africa.
7. Legal illiteracy - the laws on business and investment, commerce, corporations and partnerships, etc., are often complex and intimidating. There is the need to provide services to facilitate understanding of the multiple legal issues - such as the basic legal steps in doing business. Government should work out a scheme for NGOs and advocacy groups such as FIDA to provide legal assistance to women-owned small businesses that cannot afford hiring a lawyer.
8. Customary land law is the basis for most landholding in Ghana, and in the customary land sector, land matters are inextricably linked with traditional roles that, in certain circumstances, tend to discriminate against women. Under the Land Administration project, there is the need to ascertain the extent of gender imbalances in the customary land sector in the entire country. Secondly, a reformed and gender-sensitive customary land sector needs to be integrated into mainstream statutory land title administration in a way to facilitate more efficient use of land to enhance economic growth.

11 CONCLUSION

Below, see the list of key conclusions:

1. It has been established that, Philanthropy is an important element in the construction of a progressive society. This is because it facilitates community; facilitates private action in public space-subsidiarity; supports innovation and creates possibility for social transformation; generates social capital; resources social development and mitigates the impact of state economic policy; provides moral leadership; and is a cost-effective means of delivering social and developmental services.
2. As observed in many local reports, including the recent Rapid Assessment of the Legal Environment for Civil Society Including Philanthropic Organizations in Ghana done by APN in partnership with WACSI, Philanthropic giving by diverse individuals, social and communal groups, and formal institutions, forms the bedrock of Ghanaian culture, whilst providing for the most basic social and

economic needs of many of its people. The most common form of philanthropy is informal and unofficial giving practiced mostly by individuals as opposed to institutions.

3. The study ascertains the fact that women philanthropists are essential to the growth of the philanthropic space and yet are not visible in the philanthropic spaces and not documented in the annals of philanthropy. Ostensibly, some of the core guiding principles behind their philanthropic activism include community building and advancement, leveraging access and equity, religion and faith to mention a few within their communities and beyond.
4. That, not only in the philosophical sense but also in the literal sense of bringing life into the world, progresses. Women in their day-to-day life practice giving or philanthropy but either do they categorize themselves as philanthropists or do not keep account of their giving habits enough to recognize their philanthropic patterns. Whether known or unknown, women philanthropists have contributed to a variety of causes and as such deserve recognition.
5. There is evidence of an active and organized women's engagement in philanthropy in Ghana. The studies also confirmed that African philanthropy is embedded in the culture, values and socialization and is not planned, but is a spontaneous response to a need. Philanthropy in the Ghanaian context refers to the giving of time, money, services, and other resources to help others, which takes place within and outside family circles.
6. Despite lower economic ability, women participate in formal and informal philanthropic activities. A greater number of women are motivated to give based on emotional responses to religious, social, personal, and environmental issues. Beneficiaries of women's philanthropy have been identified to be mostly vulnerable groups within the society as well as to support community initiatives to improve the quality of life for all.
7. The study further identified that women engage in philanthropy differently and have different motivations than men do. Empathy for others is a very strong motivation for women when they give.

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