

Exploring Faith-based Giving as an Alternative Funding Model for Civil Society Organisations in Ghana:

Experiences, Prospects
and Challenges





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About WACSI

The West Africa Civil Society Institute (WACSI) was set up by the Open Society Initiative for West Africa (OSIWA) in 2005 to strengthen the institutional and operational capacities of civil society in the West Africa based on critical needs assessments and consultations with key civil society constituents and policy makers.

WACSI's institutional strengthening approach has evolved and integrates the varying experiences of working with civil society organisations (CSOs) and development agencies. It is designed to assist an organisation and institution to engage in a process of assessments, reflection and improvement, which is aimed at enhanced performance and the achievement of set targets.

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Acknowledgements

The West Africa Civil Society Institute (WACSI) continues to take interest in the sustainability of civil society in West Africa. This is a central theme in our 2018 – 2022 strategy. To be able to holistically support the sector to be sustainable, we need to understand the context-relevant approaches and enablers of civil society's sustainability. One of these is the outstanding ability of faith-based organisations in Ghana to generate the resources they need to seamlessly continue their operations and consistently succeed in implementing programmes that impact the lives of Ghanaians.

How have they been able to identify and galvanise the resources, from a context that seems deplete with resources, to achieve this overwhelming milestone? What can other civil society organisations learn from the success of faith-based organisations in this regard? These are some of the questions that we have continuously raised over the years and it was time to find answers to them.

I am particularly grateful to all the stakeholders who have played invaluable roles to enable us to derive key some lessons from faith-based organisations in Ghana as documented in this report.

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Finally, I would want to express my profound thanks to the Global Fund for Community Foundations for the very significant and timely support that enabled us to conduct this study. We appreciate the fact that you have a keen interest in the sustainability of civil society and by supporting this research, you have contributed to add an indispensable cornerstone to the building blocks of civil society's sustainability in Ghana and the region. I am indeed grateful to you and my hope is that this will be at the heart of bigger collaborations to ensure civil society in Ghana and West Africa is supported to be sustainable to practically contribute to a prosperous and peaceful region.

Nana Asantewa Afadzinu

Executive Director
WACSI

Executive Summary

Civil society organisations (CSOs) in Ghana are generally fragile and dependent on donor funding mechanisms for survival. Recent studies show that financial sustainability of CSOs is challenging, which has spurred conversations on new alternative funds mobilisation routes, innovative methods and strategies to ensure its sustainability. This scoping report highlights the opportunities and challenges associated with faith-based giving as a domestic resource mobilisation (DRM) strategy that CSOs could explore in Ghana. Specifically, the report highlights the experiences of funds mobilisation, the strategies, the opportunities and successes and the challenges. It draws on in-depth interviews from 6 faith-based organisations (FBOs), three CSOs that have funds mobilisation connections with FBOs and 2 key informants or experts working within the civil society space in Ghana. The report stresses four key messages.

First, the key sources of domestic faith-based giving for Faith-based organisations are: (i) Special collections and offerings collected by affiliated religious bodies to support the FBOs; (ii) Individual contributions, appeals, pledges and gifts from members of religious affiliations (local and foreign); (iii) Allocations from headquarters or the 'root' organisations from which the faith-based organisations were formed and (iv) Volunteers and in-kind contributions from partners and stakeholders. However, faith-based domestic resource mobilisation has not been systematically integrated into the core strategy of domestic resource mobilisation efforts of some faith-based organisations as they draw their funding mainly from external sources.

Second, religious organisations affiliated to Faith-based organisations use multiple strategies to encourage and mobilise funds and resources from givers. Four commonest approaches identified are: i) using education, doctrines and psychological preparation towards giving; b) instituting 'special days' for collection from givers; iii) being accountable and effectively communicating results and iv) effectively communicating mission to givers.

Third, opportunities for mobilising funds and resources from faith-based sources exist because (i) large religious base of the country who are motivated by faith to give; (ii) indigenous systems and culture of giving in Ghana and (iii) growing technologies and digital infrastructure that provide convenience for givers. Strong connections to a 'base'/constituents is important for generation of funds.

However, there are some challenges that constrain the prospect of domestic mobilisation of faith-based funds to boost financial sustainability of CSOs while also promoting socio-economic development in Ghana. Six key challenges have been articulated below: (i) general perceptions of CSOs and development actors ; (ii) culture of giving is skewed towards ad-hoc social welfare causes than long-term development actions that address systemic changes ; (iii) The difficulty of working with rising middle class and high-net worth personalities and (iv) weak transparent and accountable systems of CSOs. Some non-faith-based organisations also find it difficult mobilising domestic faith-based resources because of: (i) unfavourable perception and risk of associating with faith-based organisations and ii) clash of religious doctrines and some principles and values held by organisations.

Recommendations

The report makes the following recommendations for CSOs to learn from:

- **CSOs should cultivate strong relationship with identifiable and diverse constituents that it can successfully draw funding and support from.** Building a strong domestic supporters' can also help to protect organisations against political crackdowns. It further expands the reach of the organisation and helps to amplify voices in advocacy and influencing activities. CSOs can use emerging social media platforms such as Facebook, Twitter, WhatsApp, newsletters, to engage constituents and followers.
- **CSOs seeking to diversify their funding bases, should be deliberate and conscious about it** (e.g. incorporate into strategic plans) and take the first step of studying, mapping and exploring faith-based giving opportunities to support its development and response to social justice causes. Much cannot be achieved without given this a priority. At the same time, it is important for CSOs to develop a resource mobilisation strategy that carefully includes faith-based giving and focuses on a blend of external and domestic resources to ensure both short-term survival and long-term financial sustainability.
- **CSOs should set aside resources for communicating impacts of its work to a wide range of stakeholders** including donors (upwards stakeholders), communities and constituents (downward stakeholders) and to the general public and peers (side stakeholders). Such track records inspire faith-based giving.
- **Civil society must develop new win-win partnerships with religious bodies, individuals, organisations** to advance a holistic socio-economic agenda and social justice agenda for Ghana.
- CSOs seeking to leverage on opportunities faith-based giving provides in Ghana need to **do critical reflection and assessment to ensure that their vision, mission and programmes are well aligned with religious orientations and expectations of targeted givers.** This can facilitate acceptance and support from such givers.
- **CSOs should also clearly communicate their mission (and reorient where necessary)** to a wide range of audience across different platforms and develop 'motto' that psychologically connect with values and faith of targeted faith-givers.
- **CSOs should continue to strengthen their transparency and accountability mechanisms** to be credible and earn trust among followers and targeted givers. This includes publishing audited accounts and accounting wholly for any funds mobilised towards projects.
- **CSOs should continually promote the use of digital platforms** that offer convenience to targeted givers to contribute to the support of organisation. This includes the use mobile money and Express Pay platforms.
- **CSOs should leverage on indigenous practices and volunteerism** that inspire giving to mobilise domestic faith-based resources.

At a Glance



Research Objectives

- **Deepen the understanding** of the practice, experiences and dynamics of local faith-based organisations in domestic resource mobilisation;
- **Highlight the opportunities and gaps of prevailing faith-based giving** as a domestic resource mobilisation strategy being utilised by CSOs in Ghana;
- **Share experiences, challenges and successes** from organisations that are exploring this alternative;
- **Provide recommendations for faith-based giving** in enhancing the transparency, accountability and financial sustainability of CSOs in Ghana.



Sources of Faith Based giving

- **Special collections and offerings** collected by affiliated religious bodies to support the FBOs;
- **Individual contributions, appeals, pledges and gifts** from members of religious affiliations (local and foreign);
- **Allocations from headquarters or the 'root' organisations** from which the faith-based organisations were formed and (iv) Volunteers and in-kind contributions from partners and stakeholders.



Strategies used by Faith Based Organisations

- **Using education, doctrines and psychological preparation towards giving;**
- **Instituting 'special days' for collection from givers;**
- Being **accountable** and **effectively communicating results;**
- **Effectively communicating mission to givers.**



Opportunities enabling Faith Based Giving in Ghana

- **Large religious base of the country** who are motivated by faith to give;
- **Indigenous systems and culture of giving** in Ghana;
- **Growing technologies and digital infrastructure** that provide convenience for givers.



Challenges to Faith Based Giving in Ghana

- **General perceptions of CSOs and development actors;**
- **Culture of giving is skewed towards ad-hoc social welfare causes** than long-term development actions that address systemic changes;
- **The difficulty of working with rising middle class and high-net worth personalities;**
- **Weak transparent and accountable systems of CSOs;**
- **Unfavourable perception and risk of associating with faith-based organisations;**
- **Clash of religious doctrines and some principles and values held by organisations.**

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List of Acronyms

ADRA	Adventist Development and Relief Agency
CA	Central Aid
CAFOD	Catholic Agency for Overseas Development
CSOs	Civil Society Organisations
DRM	Domestic Resource Mobilisation
FBG	Faith-Based Giving
FBOs	Faith-Based Organisations
GCBC	Ghana Catholic Bishops' Conference
GHS	Ghana Cedi
GMM	Ghana Muslim Mission
ICGC	International Central Gospel Church
NGOs	Non-Governmental Organisation
SCEF	Street Children Empowerment Foundation
SCP	Street Child Project
SDA	Seventh Day Adventist
SDG	Sustainable Development Goals
SEND	Social Enterprise Development Foundation
SILDEP	Social Initiative for Literacy and Development
UK	United Kingdom
WACSI	West Africa Civil Society Institute



1. GENERAL INTRODUCTION

1. 1. Background and research questions

Civil society organisations (CSOs) in Ghana are generally fragile and dependent on donor funding mechanisms for survival. Since Ghana's transition from a low-income to a middle-income country in November 2010, the modalities and volume of development assistance is decreasing¹. In this changing environment, most CSOs in Ghana are in a state where the likelihood of beneficiaries continuing programmes and projects after donors' exit looks less than satisfactory. Such issues have gained prominence within policy and practice as the sector grapples with the necessity to remain relevant and connected to constituencies; the capacity to administer its programmes; the ability to garner long-term impact; and increasing donor withdrawal and funding cuts (See Hayman 2016; Appe and Pallas, 2018). Nonetheless, this presents opportunities and challenges for civil society to find alternative routes, innovative methods and strategies to ensure its sustainability.

In Ghana, the West Africa Civil Society Institute (WACSI), the STAR Ghana Foundation and other partners have been at the forefront of work on civil society sustainability. This focus is significant given the enormous roles expected by CSOs to play in advancing the Sustainable Development Goals (SDGs) to end poverty and hunger by 2030 (see Arhin, 2016). WACSI is championing initiatives to equip CSOs to gain financial sustainability, advancing thinking and learning on the issue through participatory research, consultations and capacity development. The Institute

strongly believes that a collaborative, representative and responsive civil society generates engaged citizens who will sustain an influential and resilient civil society that can help foster a healthy civic space.

The aim of the research is to situate faith-based giving—financial and material donations, often inspired by faith or religious beliefs, given to religiously affiliated congregations, denominations and quasi-religious social justice organisations or other non-profit organisations—as an alternative source of funding and support for CSOs in an environment of growing financial uncertainty and perceived aid reduction. The research seeks to address the following questions: (1) What are the main sources of faith-based domestic funds for FBOs? (2) What strategies do faith-based organisations (FBOs) use in mobilising faith-based giving and domestic resources in the absence of external donor funding and support; (3) What are the opportunities, prospects and challenges for faith-based giving as a source for domestic resource mobilisation? (4) What can CSOs learn from the practices of FBOs to strengthen their capacity to mobilise resources from their own constituencies?

¹ Net ODA decreased further from 4.5% of GDP in 2012 to 3% in 2014. See: OECD (2015), Development Co-operation Report 2015: Making Partnerships Effective Coalitions for Action, OECD Publishing, Paris. <http://dx.doi.org/10.1787/dcr-2015-en>

1.2. Research objectives

The overall objective of the research is to highlight the opportunities and challenges associated with faith-based giving as a domestic resource mobilisation (DRM) strategy that CSOs could explore in Ghana. The specific objectives of the research are to:

- Deepen the understanding of the practice, experiences and dynamics of local faith-based organisations in domestic resource mobilisation,
- Highlight the opportunities and gaps of prevailing faith-based giving as a domestic resource mobilisation strategy being utilised by CSOs in Ghana,
- Share experiences, challenges and successes from organisations that are exploring this alternative, and
- Provide recommendations for faith-based giving in enhancing the transparency, accountability and financial sustainability of CSOs in Ghana.

1.3 Structure of the report

This report is organised into five (5) interconnected chapters. Following this introductory chapter will be a short overview on faith-based organisation and faith-based giving. This will be followed by the methodology of the research in chapter 3. Chapter begins a conversation on the findings and highlights the main sources of faith-based domestic funds for faith-based organisations, how faith-based organisations mobilise resources from faith-based givers, why local faith-based giving is not being explored by some CSOs?, Opportunities for faith-based giving in a changing aid dynamic in Ghana and the challenges for mobilising domestic faith-based resources. Chapter 5 provides lessons and recommendations for CSOs.





2. FAITH-BASED ORGANISATIONS AND FAITH-BASED GIVING: AN OVERVIEW

Religious bodies have conventionally been concerned with evangelisation and the spiritual well-being of their members. However, religious groups have equally been interested in tackling some of the material and physical well-being of their communities (Hovland, 2008). In many instances, this concern with physical and material well-being is usually delivered and championed through faith-based organisations (FBOs) that are typically affiliated with religious communities (Clarke, 2008; Clarke and Jennings, 2008; Clarke and Ware, 2015).

Definitions of what constitute faith-based organisations and faith-based giving are highly contested in the available literature (e.g. Clarke, 2007). Given the brevity expected of this paper, a comprehensive review may not be appropriate. However, this study conceptualised faith-based organisations whose mission is rooted in a particular faith and carrying programmes and services related to that faith, but the activities are not necessarily what would be considered as evangelistic in nature (rather than meeting the needs of community members) (Hovland, 2008; Clarke, 2008). Similarly, the study defined faith-based giving as financial and material donations, often inspired by faith or religious beliefs, given to religiously affiliated congregations, denominations and quasi-religious social justice organisations or other non-profit organisations. Faith-givers practice through a variety of forms including provision of money, time, other

resources, and support. Faith-based giving is comprised of three main categories:

- (i) individuals or groups giving financial and material resources to their congregation, denominations or religious bodies to be used to respond either to priority needs of the religious bodies (including wages and salaries of ministers, building new places of worship, church maintenance etc) and or social issues in society,
- (ii) financial and material resources provided to religious bodies as an entity or to their established social justice organisations or other affiliated institutions to respond to social issues in society, and
- (iii) financial and material resources provided by religious bodies or their established social justice organisations to other civil society organisations (who may not necessarily have faith orientations in their mission) to be used to address social issues in society.

The study focused predominantly on the two latter categories. This means the study is concerned primarily with giving meant to undertake humanitarian and social development causes in society rather than on evangelistic and issues (such as paying wages and salaries of workers, utilities, building new places of worship, church maintenance, etc).

The topic of faith-based giving has drawn global interest for the past few decades. Scholars have studied the trend, nature and dynamics of religious giving across countries such as Canada (Reed and Selbee, 2001; Berger 2006), the Netherlands (Bekkers, 2003), Taiwan (Chang, 2006), Western Europe (Reitsma, Scheepers and Grotenhuis, 2006) and the United States of America (USA) (Giving USA, 2019). In the USA for instance, the Centre of Philanthropy publishes an annual report on giving which highlights the extent and contribution of religious giving to the USA economy. This report has established that faith-based giving plays an important role in the USA economy. In 2018 for instance, charitable giving to faith-based organisations received the highest share of 29% (or \$125 billion) out of the total of \$427 billion mobilised for charitable activities from individuals, corporations' foundations and bequests (Giving USA, 2019). Similar trends existed for the previous years, specifically, 2017 and 2018.

However, the literature on faith-based organisations and faith-based giving in Africa, and Ghana in particular, is still limited though there is growing literature on philanthropy, volunteerism and civil society sustainability (Bortei-Doku and Opai-Tetteh, 2012; SDG Philanthropy Platform, 2018; Kumi 2019; Dotsey and Kumi, 2019). The emerging literature shows (e.g. Okyerefo, 2018) that faith-based organisations have been very important actors in the provision of health facilities, schools, scholarships, social support, and relief items at emergency situations and the general socio-economic development in Ghana. The earlier missionary religious bodies including the Muslim Missions, Methodist, Presbyterian and Catholic churches played significant roles in improving access of many remote communities to essential services such as education and health. For example, at least 302 health facilities and health institutions across Ghana have been provided by the Christian Health Association Ghana, which is comprised of 25 Christian denominations (CHAG, 2020). Even the pentecostal and charismatic churches that emerged only in the 1980s have also followed in the steps of the earlier missionary churches and are addressing social causes (Okyerefo, 2019). As part of efforts to meet the material needs of people in the society, several religious bodies have created "wings"- formal organisations and affiliated entities - to provide social support and promote socio-economic development. These agencies enable the religious bodies to separate their traditional evangelisation and soul-winning activities

from physical and material well-being of members of targeted society. This has for example led the Catholic Church to set up the Caritas Ghana, the Assemblies of God to set up AG [Assemblies of God] Care; the Action Chapel to set up Compassion Inc; the International Central Gospel Church (ICGC) to set up Central Aid; the Seventh Day Adventist (SDA) to set up Adventist Development and Relief Agency (ADRA) and the Methodist church to establish the Methodist Development Relief Agency, etc. Little is known, however, about how much funds are generated by faith-based organisations in every calendar year, what the trend and pattern of faith-based giving is, the socio-economic characteristics of givers and the dynamics surrounding how funds are mobilised, utilised and accounted for. In this study, the core objective has been to explore and learn about where and how selected faith-based organisations mobilise funds, the successes and the challenges and lessons that can be identified to inform the broader civil society fraternity in relation to domestic resource mobilisation—especially within the changing development landscape in Ghana (See Arhin et al, 2018).





3. METHODOLOGY AND RESEARCH PROCESS

A qualitative research method was utilised in this scoping study. The methodology for this research evolved in response to availability of respondents and time constraints. The research process began with an initial mapping of faith-based organisations that could be contacted for interviews — using secondary sources and a directory of civil society organisations maintained by WACSI. The mapping was followed by series of calls and emails to request for interviews from these targeted organisations. Not all targeted respondents were available for the interviews. As such, the findings from this report draw hugely on a total of eleven (11) research participants. Data collection involved in-depth interviews with six (6) faith-based organisations and three (3) non-faith-based organisations that have strong ties and experience with mobilising domestic resources from faith-based organisations. The faith-based organisations are Caritas Ghana, ADRA (Ghana), Christian Aid, Central Aid, Ghana Muslim Missions and the Street Child Project of the Kumasi Archdiocese of the Catholic Church. The non-faith-based organisations are Social Initiative for Literacy and Development (SILDEP), Street Children Empowerment Foundation (SCEF) and NORSAAAC. Respondents were the Executive Directors of the organisations targeted. In addition, key informant interviews were held with two (2) civil society experts— from SEND West Africa and Star Ghana Foundation.

In analysing the data, the audio files of the interviews were transcribed by research assistants. Next, the transcribed interviews and field notes were compared and subjected to separate rounds of close reading and rounds of active listening to each of the audio files by the researcher. The intention here was to enable familiarisation of the responses, comments and conversations shared by the research participants on the research questions. Such a close familiarisation with, or immersion into the data collected has been recommended by researchers such as Creswell (2007).

Next, the researcher coded the transcript and identified preliminary key issues, themes, concepts and patterns emerging from the responses (along with illustrative quotes). The key issues and themes from the team members were then compared to detect patterns that were recategorised and summarised into sub-themes as necessary. This was then compared again to each transcript of a stakeholder to determine consistency and/or divergence in the responses as shared by the respondents. In the final stage, the researcher reviewed the themes again and made connections within and between different themes. The themes developed up to this stage constituted the findings for each of the research questions. Thematic analysis has been described as the most useful method for capturing the complexities of meaning within a textual data set (Clarke and Braun, 2004) and we found it well suited to the analysis of the qualitative data collected.

3.1 Brief description of organisations interviewed

FAITH-BASED ORGANISATIONS



Caritas Ghana is a national non-governmental organisation (NGO) of the Ghana Catholic Bishops' Conference (GCBC) operating under the National Catholic Secretariat, as the Subscriber (Owner).² It is a member of the global Caritas Confederation (Caritas Internationalis). Inspired by 1 Timothy 6:18, Caritas Ghana operates with a motto of: "Good works, Generosity and Sharing", and has a mission to implement the decisions and policies of the Ghana Catholic Bishops' Conference through its relevant sectors and units for the spiritual and human development of the people of God. Caritas Ghana focuses on seven thematic areas. These include social development, livelihood promotion, social services, promotion of social and environmental justice, public policy advocacy, promotion of pro-poor policies and action research. Its identity is intrinsically church based, but it acts without any discrimination based on gender, religion, ethnicity and race or social circumstances. Further information about the organisation can be found [here](#).



Central Aid is a human development-oriented non-profit agency of the International Central Gospel Church (ICGC) with the mandate to coordinate and implement the church's corporate social responsibility to people, communities, and the nation at large. Central Aid is the brainchild of Dr. Mensa Otabil, the Founder and General Overseer of ICGC. The Aid was established in 1988 as an educational trust to provide financial assistance to brilliant but needy students in secondary, technical and vocational institutions in Ghana. However, since 1996 the scope of activities of Central Aid, has been expanded to include relief services, community development, institutional support, advocacy and career guidance and counselling. Central Aid's mission is strongly tied to the

mission of ICGC, which is to raise leaders, shape vision and influence society through Christ. In other words, ICGC—and through its agency Central Aid—commits to train and equip individuals to develop their full potential and grow into maturity in Christ so they will manifest the character of Christ.



ADRA is a humanitarian arm and agency of the Seventh-day Adventist Church. The Agency was established in 1956, with the headquarters in Silver Spring, Maryland, United States of America. ADRA's mission is to work with people in poverty and distress to create just and positive change through empowering partnerships and responsible action. The agency reaches across boundaries empowering and speaking out for the at-risk and forgotten to achieve measurable, documented and durable changes in lives and society. It operates in 140 countries.

ADRA Ghana emerged in 1985 from an emergency relief programme implemented by Seventh-day Adventist Welfare Services (SAWS) in 1983 in response to a situation of acute food shortage in Ghana. Currently, it has presence in all the 16 regions of Ghana, with commitment to bring long term development programmes and immediate emergency response to communities through a network of global offices and partnership with community-based and grass root organisations. ADRA's mission is to exist and work with people in poverty and distress to create just and positive change through empowering partnerships and responsible action. The core sectors of ADRA Ghana include: Health, Food security and agriculture; Economic development; Environment; Education; and Emergency Management. Further information about ADRA Ghana can be found [here](#).

² Caritas Ghana is different from Catholic Relief Services. Caritas Ghana is a charity organisation of the Ghana Catholic Bishops' Conference (GCBC) whereas CRS is the charity organisation of the Catholic Bishops' Conference of the USA.



The Ghana Muslim Mission is an Islamic organisation in Ghana, West Africa. The Mission was formed by some Ghanaian Muslims in the year 1957. The Mission is a non-governmental, non-denominational Islamic Religious organisation, based on the Sunnah of the Holy Prophet Muhammad and the Holy Quran. The Mission is non-sectarian, non-tribal and non-political Islamic religious organisation. In principle the Mission is involved in enlightening Muslims and non-Muslims alike about the right teachings and the practices of the Islamic religion as taught and practiced by the Prophet Mohammed. Also, the Mission mobilises resources by lawful and acceptable means to develop Islam in its entirety in the country. The Mission has a structured organisational framework in the form of a network of branches. The branch is the basic unit of the organisation. The overall mission of GMM is to become the number one Muslim organisation in Africa that seeks to develop people morally, spiritually and intellectually through the provision of education, health and other social infrastructure. Each year, the Mission has a host of programs and activities that run. These activities are mostly Educational, Social, Spiritual, Health and Economics related programs. Further information about the Mission can be found [here](#).



The Christian Aid is a Christian (international) NGO founded in 1945 by British and Irish churches with the aim of helping refugees following the Second World War. Since its establishment, Christian Aid has provided humanitarian relief and long-term development support for poor communities worldwide, while highlighting suffering, tackling injustice and championing people's rights. It is currently operating in 13 countries including Ghana. The mission of Christian Aid Ghana is to work to significantly improve the lives of poor and marginalised women and men and bring about a fair and just society. As such, Christian Aid attempts to tackle the root causes of poverty so that women, men and children are strengthened against future shocks. Operations of Christian Aid are based on national priorities and anchored

around poverty and inequality, people empowerment and gender inclusivity, agriculture and private sector participation. Further information on Christian Aid be found [here](#).



The Street Children Project (SCP) is a non-governmental and non-profit making organisation concerned about the plight of vulnerable children, particularly young girls who live and work on the streets of Kumasi, Ghana. The Project was established in 2005 by the Catholic Archdiocese of Kumasi to address the needs of helpless children (male and female) who live on the streets of Kumasi.

Street Children Project is managed and mainly financed by the Daughters of Charity of St. Vincent De Paul, a female religious congregation founded in France, in 1633 by St. Vincent De Paul and St. Louise De Marillac for the service of the poor. The Daughters of Charity have their general headquarters in Paris- France and their Provincial headquarters in Nigeria- West Africa. Street Children Project envisions that all children, live, grow and are care for within their homes, that no child spends his livelihood on the streets. The mission of the Street Children Project is committed to address the reality of children on the streets of Kumasi, by reaching out to help them explore other options in life, offering enabling services to motivate them towards reintegration, empowering them by providing opportunities for education, and enterprise development. Further information can be found [here](#).

NON-FAITH-BASED ORGANISATIONS



SILDEP, formerly known as the Sissala Literacy and Development Program (SILDEP-YIKOROKASAAJAD), was formed as a non-governmental organisation (NGO) in 2008 and registered in 2009. The organisation is an offshoot of Ghana Initiative of Literacy and Bible Translation (GILLBT), which worked to improve literacy and translate the Bible (which is the holy book of Christians) into Sissala and other local languages for wider access by the Sissala Christian community. SILDEP operates in Upper West region of Ghana (Wa East, Daffiama-Busie-Isa, Sissala East, Sissala West, Lumbussie-Karne, Lawra and Nandom), Upper East Region (Bongo and Bolgatanga Municipal) and one province (Buro) in the Sissili Province of Burkina-Faso.

SILDEP envisions a literate rural population with sustainable income that is comparable to the highest. Its mission is to promote the welfare of the rural people through language development, adult literacy, translation, gender equity promotion and skills development. As such, SILDEP's initial core focus has been on poverty reduction initiatives, promoting mother-tongue literacy and education as well as to promote moral and spiritual standards. Quite recently, SILDEP has also been partnering with organisations such as the Plan Ghana, CARE, SNV, European Union, SEND Ghana, Star Ghana, Africa Lead, Barclays Bank, Fidelity Bank to implement diverse projects in literacy, education, civics, agriculture, food security, governance, entrepreneurship, gender, rights of children, women and disabled, and micro-finance as well as climate change. Despite its historical connections to religious bodies, SILDEP operates as a non-political, non-religious, non-denominational, non-tribal and non-profit making organisation. Further information on SILDEP can be found [here](#).



SCEF is a registered non-governmental organisation in Ghana (CG123552014), founded in September 2010 that seeks to rescue, rehabilitate and reintegrate children in street situations in James Town and Accra Central, Ghana. The organisation is also registered in the U.S.A, Germany and Finland. The focus of the organisation is to eradicate street-living amongst children across the James Town and Accra neighbourhood and in doing so, alleviate poverty. SCEF addresses the most crucial need for children in street situations, identified by social workers with the help of children in street situations themselves, to have access to education through scholarships and life skills coaching. Scholarships awarded to recipients do not go beyond five years. Further information about SCEF can be found [here](#).

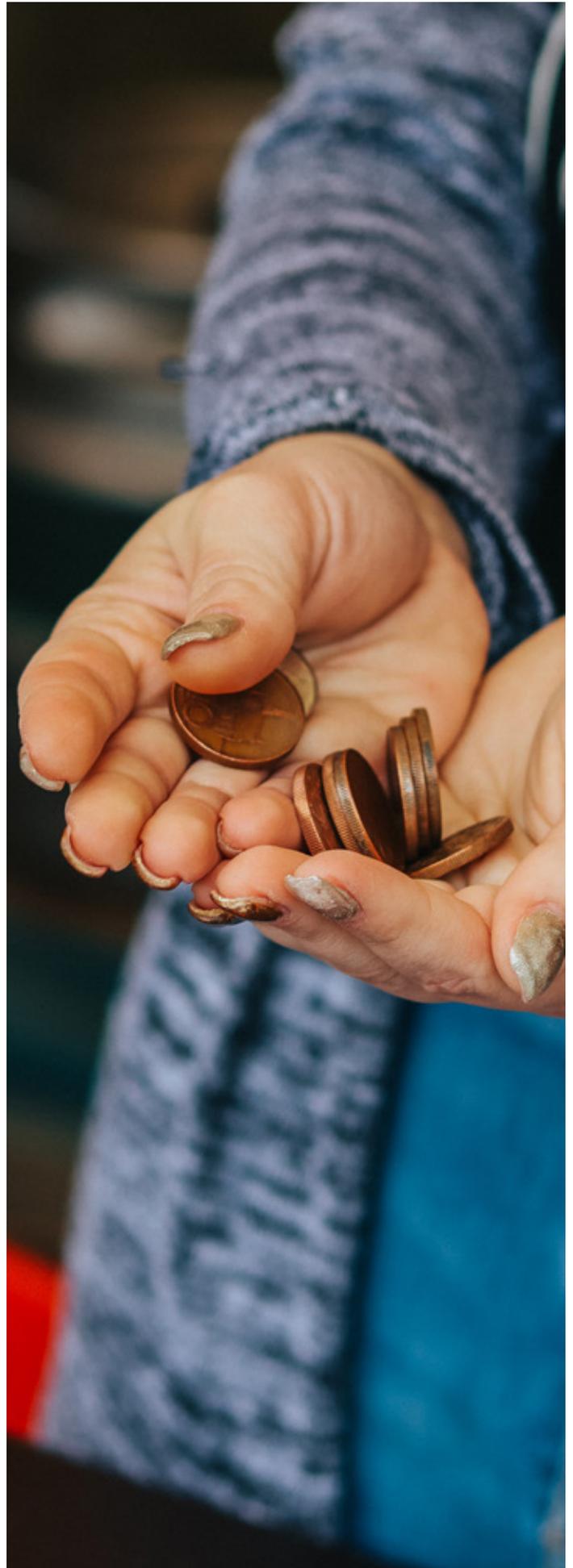


NORSAAC is an empowerment for change organisation committed to women and young people in Ghana's Northern Region. Dedicated to championing an improved quality of life for empowered women, youth, and marginalised groups asserting their rights, NORSAAC actively engages in community and policy-based work in four main areas: sexual rights and reproductive health, gender and governance, livelihood and entrepreneurial development, and education. NORSAAC further engages groups, along with additional stakeholders, to influence community-level changes in the form of: 1) provision of quality services; 2) altering community norms, beliefs and practices; and, 3) influencing gatekeepers of the decision-making process in homes, communities and formal structures. NORSAAC also works in collaboration with government and non-government stakeholders to influence policy change in favour of those negatively affected. Through the organisation's direct work with communities and districts, it is able to identify gaps in policy, or policy inefficiencies and works in collaboration with government and non-state actors to influence policy change in favour of poor and marginalised people that are usually negatively affected by such policies. Further information about NORSAAC can be found [here](#).

3.2 Limitations

This research faced two main limitations. First, the sample of faith-based organisations that participated in the research is quite small to warrant generalisations. However, this does not invalidate the key messages in the report as the intention was to gain insights, rather than, generalising findings on the experiences, challenges and successes in the ways faith-based organisations mobilise resources.

Second, the study could not do a comprehensive analysis of how much faith-based organisations mobilise each year from faith-based resources. This is because it was very difficult getting yearly financial estimates and/or audited accounts from the participants (only 2 provided audited accounts). Additionally, the accounts shared with the research team did not disaggregate nor provide adequate information on components of funds mobilised from faith-based givers and donors. Relatedly, a trend analysis of the contribution of faith-based giving over a period could not be established because of the limited audited accounts provided for the research.





4. FINDINGS

4.1 What are the main sources of domestic faith-based funds for faith-based organisations?

Like their traditional counterparts in the civil society fraternity, faith-based organisations draw on multiple sources of funds locally and from external partners and donors. However, with respect to faith-based sources of funds, four commonest sources of funds were identified from the scoping research.³ These include:

- (i) Special collections and offerings collected by affiliated religious bodies to support the faith-based organisations,
- (ii) Individual contributions, appeals, pledges and gifts from members of religious affiliations (local and foreign),
- (iii) Allocations from headquarters or the 'root' organisations from which the faith-based organisations were formed, and
- (iv) Volunteers and in-kind contributions from partners and stakeholders.

Estimating the value or the proportion of faith-based giving to either the total domestic resources mobilised, or the entire annual receipts of the research participants was quite a difficult task in the context of this research, as explained in the previous section.

³ This study is limited only to funds coming from faith-based sources, and therefore excludes other sources of revenue such as proposals or grants from local and international bodies

Notwithstanding, an analysis of the available documents and the interviews held with the participants showed varying levels of reliance on faith-based giving for the operations of the studied organisations. For some organisations, faith-based giving forms a relatively small proportion of their entire funding portfolio while for others, there is significant reliance of faith-based giving to support their operations. For example, the Street Child Project mobilises around 20% of its funding from faith-based givers every year and the rest from project proposal writings from varied sources. For Street Children Empowerment Foundation, faith-based giving comprises approximately 7%—an equivalent of GHS 70,000—of the total receipts received by the organisation in 2019/2020.

Organisations that have substantial reliance on faith-based giving include Central Aid, Caritas Ghana and the Ghana Muslim Mission. For Central Aid (CA), it mobilises all its funding (100%) from givers within the International Central Gospel Church. As the respondent elaborates:

In ICGC, we believe in self-reliance...Our first principle in terms of financial mobilisation for every project or vision is internally generated funds which we have upheld since 1988. We have put structures in place to help us mobilise what we need to operate from local assembly level to the corporate level etc.

Available records show that funds mobilised from givers each year for Central Aid's operations has been ranging from GHS 500,000 – GHS 750,000. Annual pay-out to scholarship beneficiaries alone—the flagship programme

of CA—is approximately GHS 400,000.⁴

Similarly, the Ghana Muslim Mission relies very extensively on its members usually through its sadaqa and zakat doctrines to mobilise nearly all its funding and other resources from members to advance its operations.⁵ Caritas Ghana mobilises significant resources from local faith-based giving sources—usually from the Catholic Church. In 2017 for instance, of the total amount of GHS 46,3701.00 received, 49.9% (or GHS 231,285) came from the Caritas reserve fund—which is an internally generated fund from the Ghana Catholic Bishops' Conference and other non-earmarked funds that is used to supplement various programmes. The remaining sources of funds included Catholic Relief Services (16.16%) and restricted project donors (33.96%). In 2018, funds generated from local faith-based givers improved to GHS 318,097.00, which is an equivalent 55% of the total receipts of GHS 576, 465.00. The other sources include the Catholic Relief Services (22.06%, or GHS 127, 118.00) and restricted donor projects (22.7%, or GHS 131, 250).

For organisations such as SILDEP, there is strong reliance on faith giving even though the focus has largely been on material/collaboration rather than financial terms. According to the respondent, faith-based giving constitutes about 30% of its annual receipts—an equivalent of GHS 155,583 for 2014). However, churches and other faith-based giving make substantial indirect contributions to the programmes ran by SILDEP. As the respondent elaborates:

“ I can say approximately 30% of our funding comes from faith-based givers...which is a formal one that goes through our account, our auditors and so on and so forth. But the informal one we cannot quantify. When we identify a developmental issue, we go to the churches to plan how we can educate and sensitise community members on the issue. It is the churches that plan and mobilise the budget for things like lunch, snacks, stationary, etc needed to run those programmes successfully. Because it is the churches that provide the bulk of the funding, we cannot quantify these sources from our end.

Not all the faith-based organisations rely strongly on faith-based giving from domestic sources. For example,

although Christian Aid's main sources of funds include offertories and individual appeals at churches (including the Anglican and Methodist churches), these are usually generated from outside Ghana. This is expected given the root of the organisation. Similarly, ADRA does not mobilise its resources from within the Ghanaian SDA churches except a one-off special offertory contributed by members on the last Sunday of August yearly—estimated at about GHS 400,000 a year.⁶

4.2 How do faith-based organisations mobilise resources from faith-based givers

Findings from the research further shows that faith-based organisations use multiple strategies to encourage and mobilise funds and resources from givers for their operations. The discussion here excludes approaches for mobilising resources through response to calls for proposals. The focus is, therefore, to show the various means which faith-based organisations use to generate resources to support social justice activities—but not necessarily evangelisation activities usually undertaken by their religiously affiliated bodies. These strategies can be categorised into four, as elaborated below.

a) Use of education, doctrines and psychological preparation towards giving

Faith-based organisations use varied doctrines and faith-based principles to educate members and reinforce the essence of giving among its targeted givers. For example, the Ghana Muslims Missions undertakes public awareness and education on sadaqa, zakat and infaq, which provides doctrines on giving and domestic resource mobilisation for its targeted givers.⁷ The Director from SCP also shared that: “given our targets, I don't use the scriptures much due to religious differences but when I am addressing a faith-based organisation, I use Matthew 25: 40 which states that whatever you do to the least of my brothers, you do unto me— and the rewards Jesus had stated”. Also, an organisation such as the International Central Gospel Church that runs the Central Aid uses its doctrines and teachings on Model New Testament Christians to encourage giving from its targeted givers and donors. As part of its vision to establish the house of God through the development of a model of new testament christians

⁴ Central Aid's operations cover payment of tuition and exam registration fees for 400 - 500 SHS students every year

⁵ Sadaqa is a type of charity in Islam that encourages members to spend from their possessions and their abilities in the ways of Allah; zakat refers to an obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. Infaq is a type of charity in Islam that admonishes members to give without any expectation of reward or return.

⁶ There are about 400,000 members [excluding children] of the SDA in Ghana and it is estimated that every member pays GHS 1 on the average during this day.

⁷ Sadaqa is a type of charity in Islam that encourages members to spend from their possessions and their abilities in the ways of Allah; zakat refers to an obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. Infaq is a type of charity in Islam that admonishes members to give without any expectation of reward or return.

and churches, ICGC has outlined and popularised series of characteristics that a model new testament Christian needs to exhibit. One of these features is giving. Other characteristics include being a person ready to serve with gifts and talents, gainfully employed, a team player and committed to the vision of ICGC. The characteristics expected of a model new testament Christian enjoin the congregation to use their time, talents, intellects and resources to support the church to achieve its vision, including advancing the growth of the Central Aid. Church members, the main targeted givers of Central Aid, are regularly exhorted about the blessings and obligations of giving, which they respond positively. These core tenets of ICGC is widely communicated including on the website of the church. As the Executive Director of Central Aid explains further:

“*Our mission is to raise leaders, shape vision and influence society through Christ. The mission helps us to address the vision as it were. The model represents what should be that people should look up to in line with the vision. So, the church has a well popularised characteristics of a model Christian that we see helping us to achieve our vision. One is that the person is ready to serve with his gifts and talents. So, if I am ready to serve with my gifts and talents then I must be part of other things that the church is involved in and that calls for commitment. If God has blessed me with all gifts and talents, then I must put everything at the disposal of the community, I must serve the community. So, a model new testament Christian should be gainfully employed to have the financial capacity to support what we do. A model new testament Christian should be committed to a certain cause and should be a giver, a team player and should have the ability to work with others because the assignment is big and individuals should work as a team to achieve that. Over the years, we have educated people to understand this principle.*

Respondent from ADRA also shared that:

“*We have not done much in raising funds locally in the past. But as you know, the development and aid context in Ghana is changing so we are now looking at our church membership and telling them that they need to support our activities in the communities. It's something that we need to do and improve seriously. We also keep educating and emphasising the general view of ADRA being the legs, ears, hands and eyes when it comes to humanitarian services [and the need for members to support activities].*

Thus, faith-based organisations rely on sensitisations and education, often placed within the context of scriptures and doctrines, which increase the faith of the members to give, to psychologically prepare givers to understand and act to provide funding to support the development activities being done by these faith-based organisations.

b) Institute 'special days' for collection from givers

Some of the main strategies developed by faith-based organisations to mobilise funds and other resources have been through the institution of special days where funds are mobilised from givers and affiliated organisations. Examples include ADRA, Central Aid and Christian Aid. For example, the Adventist Development and Relief Agency (ADRA) has instituted 'ADRA Day', which is a day in the month of August dedicated by the Seventh-Day Adventist Church for members of the church to make contributions to support the Agency. The respondent explains that: "this one-off special offering made once a year by all the Seventh Day Adventist (SDA) churches across the country to support our work is very important, however small it is. There are about 400,000 members [excluding children] of the SDA and if every person gives on the average a cedi, it means we do not get less than GHS 400,000 from this source".

This is also true for Christian Aid, with its headquarter in the UK. The Christian Aid has instituted the 'Christian Aid Week' dedicated to mobilising resources from member churches [including Anglican and Methodists] in the United Kingdom. Similarly, Central Aid has also instituted a 'Central Aid Day' where "every local assembly of the ICGC in Ghana takes two offertories, main offering and project offering, with the project offering given to the Central Aid Secretariat to support its operations," as explained

by the respondent. Respondent further explained that, on these special days, the Aid (Central Aid) is able to reach out to get “individuals, groups, or business owners in the church who sign up as partners and pledge certain amounts of funds which are paid over a certain period of time to support our work”. Thus, with the institution of such special days, faith-based organisations are able to increase their revenues which they use to support their operations—though further details on the exact figures obtained through this strategy could not be obtained from all respondents within the timelines of the research.

c) Being accountable and effectively communicating results

Narratives from the respondents also established that faith-based organisations rely on results/impact communication as a strategy to encourage giving. While it has not been possible to get perspectives from givers on how such results marketing influence giving, respondents explained that results marketing provide evidence of how resources mobilised has been utilised, which improves trust and encourage others to give to support activities of organisations. For example, in addition to general publication of materials related to projects results, ADRA usually undertakes mass publicity and results awareness whereby programmes and results—in various formats—are showcased to individuals and local branches of the SDA churches during the last Sunday in August of every year. Similar approach and strategy were also shared by the respondent from Central Aid especially during the week or on the day of the ‘CA’ day. As the respondent explains:

“ One thing we do is to play videos of our projects to our church members for accountability and to give opportunities for members to understand what their donations are being used for. When awareness of our work is raised among members, it increases our donation appeal and we are able to get new individuals, groups, or business owners who sign up as partners and pledge certain amounts of funds which are paid over a certain period of time to support our work.

The respondent from Caritas Ghana supports this. The respondent explained that: “It is important for leaders to be accountable to the givers and so we have accountability systems in place which allows us provide account of how

much we have mobilised and utilised, including sharing audited accounts.” The Director of the Street Child Project further added that:

“ When the people know what you are doing with their resources, or public funds, they are more encouraged to give. From our experience, if the system is open, it also makes people feel belonged and engaged. In the first 2 weeks of the lockdown [during the Coronavirus pandemic in April 2020], we had gotten a number of donations to support feeding programmes for the vulnerable and we just did a report that covered the 2 weeks with accounts. It was posted to all those who supported us, and the response has been encouraging.

Respondents also highlighted that social media platforms have become one of the key avenues through which they are able to engage givers and communicate results or impacts of how funds mobilised have been utilised to followers. Organisations such as The Caritas Ghana (7900 followers), SCEF (4000 followers), SCP (1500 followers) and ADRA Ghana (555 followers) do maintain active Facebook accounts that regularly updates the accounts with progress of activities and impacts.⁸ Available audited accounts examined, and the interviews could not, however, establish the average amount of resources that are generally mobilised because of the results marketing and accountability mechanisms of reporting achievements and failures to givers.

d) Effectively communicate mission to givers

Findings from the research further show that faith-based organisations rely on their missions as a strategy to mobilise funds and domestic resources from its givers and donors. This is particularly achieved by build understanding of what the organisations do among givers and then encourage them to rally around the mission to advance its work. The respondent from Caritas Ghana, for example, shared that: “As a Catholic Church, we are basically there [in communities] for the purposes of evangelisation and promotion of gospel, but there are poor people in the communities. You are also there with a faith conviction to do good for people, so it starts with shifting mindset for people to share in that direction, to give towards helping the poor and vulnerable in the society”.

⁸ At the time of finalising this report, all these organisations have made a post within the past 3 days.

A further perspective from the representative from Central Aid also confirmed how missions of faith-based organisations drive and attract givers: “The Central Aid was set up at the very early stages of the ICGC, and our founder set a vision to derive funding from domestic sources. We have achieved that because people share [information] on what we do, especially with the scholarships that we give to brilliant but needy Ghanaians, not only ICGC members”. Additionally, the respondent from SCP remarked that: “Letting people understand what you do and stand for is important. My main spirituality is to stand with the poor and as people come to know you, it becomes less difficult to mobilise funding. I could walk into a shop and ask for contributions to provide food for the homeless, and they give me something, no matter how small. At times, I just put something on my WhatsApp status that make people think differently, and they donate because they identify or share with the need”.

Thus, as faith-based organisations communicate and popularise their mission, they are able to mobilise givers who share in such missions that potentially inform their act of giving to support the activities of the organisations.

4.3. Why is local faith-based giving not being explored by some CSOs?

As the previous section showed, not all organisations are currently actively exploring faith-based giving. The interviews revealed three main reasons that account for this.

a) **Less priority for faith-based giving**

First, faith-based domestic resource mobilisation has not systematically been part of the core strategy of organisation’s resource mobilisation until in recent times. For example, despite its large religious base, ADRA was not aggressively raising funds from local/national givers—except those instituted by its mother, the Seventh Day Adventist church. As the Director of ADRA explains: “we have not really focused more on domestic resource mobilisation from faith-based sources. What we have done in the past is to build our capacity to make us competitive to generate grants and funding for proposals [usually from external partners]”. Similarly, though Christian Aid focuses on faith-based giving, its attention has not been on Ghana but largely from the United Kingdom where it has its roots and headquarters. Key informant from SEND West Africa also indicated that its organisation has not been focusing on faith-based giving until in recent times

because strategic plans did not prioritise faith-based giving. NORSAAC, which is traditionally not a faith-based organisation also indicated that it has not extensively explored faith-based giving because it has not been a priority for the organisation. Thus, several respondents from the participating organisations are not exploring faith-based giving because (previous) strategic and operational plans paid little attention to it. Rather, they focused on elements that made them more competitive to generate funding from external partners by building and maintaining robust accountability systems and emphasising on impact communication. The little focus given by their strategic plans meant that little energy was spent in exploring the prospects of faith-based giving to support operations in Ghana. However, given the changing aid dynamics and recent understanding about the potential roles for domestic resource mobilisation, faith-based giving is an area that the organisations intend to explore in the near future as a potential source of funding to support social justice activities in Ghana.

b) **Clash of values and principles**

Interviews further revealed that ‘clash of values’ further serve as barriers to the reasons why some organisations do not explore funding from faith-based sources. This happens in situations where organisations’ mission and core activities are often incompatible with doctrines shared by some religious bodies that run the faith-based organisations. For example, a respondent (name withheld due to the sensitivity of the issues) remarked how an experience of different values, ideologies and conditionalities discouraged its organisation from reaching out to faith-based givers and donors. As the respondent narrated: “I was documenting on African proverbs and I used to post them on our Facebook and website. But when some of the donors that give money from the churches and faith-based givers saw them they thought that some of the core messages were evil and barbaric. It generated some misunderstandings with them. But those were the very things that traditional and local people that we deal with cherish so much”. Another key informant further remarked that: “take for example our work on reproductive rights. How do we approach the Catholic church or Caritas Ghana for example where we see a lot of prospects and ask them to support our work knowing very well that they do not believe in abortion?”. Thus, the differences in values, doctrines, philosophy create barriers for some organisations to mobilise funds and resources from faith-based organisations.

c) **Unfavourable perception and risk of associating with faith-based organisations**

Some other respondents shared experiences that resources from faith-based givers have not been given significant attention because they do not want constituents to suggest they were associating with a particular faith while neglecting others. For example, a respondent remarked that: “we have not explored it much because we don’t want to be affiliated to a particular religion or faith. We have Christians, Muslims and different stakeholders from diverse religious groups, all working among us”. This view was also shared by another respondent who explained that: “our focus is on total development of communities. There is a bit of risk with associating with a particular faith-based group as this can generate resistance, hatred and even uncooperative actions from the other group. Doing holistic development is our priority”. Relatedly, some respondents also shared the view that previous attempts to collaborate with religious bodies and their faith-based organisations were not too fruitful because the latter did not want them to use their platforms for advocacy, campaigns and actions deemed to be partisan/critical of ruling government.

4.4 Opportunities for faith-based giving in a changing aid dynamic in Ghana

Does faith-based giving have prospects as an alternative funding model in Ghana—especially within the context of Ghana Beyond Aid? What are the opportunities for mobilising faith-based funds and resources? This section examines three main recurrent themes from the scoping research that provide opportunities for faith-based resource mobilisation in Ghana.

(a) Large religious base of the country

Ghanaians are highly religious. According to the most recent national Population and Housing Census, 70% of the population are Christian while about 18% are Muslim population (Ghana Statistical Service, 2012). Respondents stressed that the large base of religious people in Ghana represents an opportunity for CSOs and faith-based organisations alike to mobilise domestic resources to advance socio-economic development and social justice in Ghana, at least for two reasons.

First, available research shows that individuals with a religious affiliation are more inclined to give and often at higher levels than those that are not religious (E.g. Giving USA, 2017; Austin, 2017). Membership and targeted givers of faith-based organisations cut across different socio-economic groups: including the very poor, the poor, the rich and high-net worth individuals. Narratives from the interviews show that because giving is often motivated significantly by faith rather than material considerations per se, “members including the even poorer ones contribute their widows mite” (cited from Caritas Ghana) towards the achievement of socio-economic development goals set by religious leaders and the faith-based organisations that they manage. As such, the large religious base of Ghana represents an opportunity for CSOs to explore funding and partnership opportunities from religious bodies and individual members within these bodies to make faith-based giving a significant part of the mix of strategies for domestic resource mobilisation.

Second, the interviews showed that many of the individuals affiliated to religious bodies—Christian, Muslim and others—already have a giving culture deeply rooted in religious traditions, scriptures and practices. As a key informant explains: “giving is not something new for individuals affiliated to religious bodies, because they have been doing it at least every week”. The argument is that, a section of the Ghanaian population affiliated to religious bodies are already donating in varied forms to expand evangelisation at their places of worship—helping to build churches and manses, expanding missionary activities and contributing towards some humanitarian causes. From the interviews held, respondents shared the view that religious affiliated givers or faith-based givers are guided and/or obliged by many traditions, doctrines, scriptures and practices that spur them to give more towards humanitarian causes. Respondent from the Ghana Muslims Mission for example shared that members of the Muslim religion are encouraged to give to support social justice causes through the traditions of sadaqa, zakat and Infaq. As the Director of Central Aid also explains during the interview, “model Christians understand that they need to honour God with their gifts, talents and other resources they may have. They understand that giving to support a worthy cause is a seed-sowing activity which does not benefit only the receiver but the givers themselves”. The opportunity that lies in here is that the principles that motivate these givers to provide resources for evangelisation can also be harnessed and drawn

upon by CSOs to advance humanitarian and social justice causes using approaches.

Other respondents also shared examples of the willingness and generosity of religious bodies—and their affiliated development agencies—to support general socio-economic development. Both cash and in-kind resources—which further throw light on the prospect of funds mobilisation from faith-based sources. As shared by one respondent [name withheld because of the personal issue the quotes raise]: “There are many generous people in the church and the affiliated FBOs. When you tell them or the churches something that is dear to their heart, they are always willing to support. For example, one of my academic degrees was funded entirely by an individual from the church after they had seen the need for the programme and how it would advance our social development work. Also, my laptop crashed, and the church helped me to obtain another one”.

Sharing an example from their work, the Director of the Street Children Empowerment Foundation also remarks that: “We get some funding support from the charity arms of the churches...We’ve benefitted from the Presbyterian Church through the Presbyterian Relief Services, the Church of Jesus Christ of Latter-day Saints through their Welfare Services, Action Chapel through Compassion in Action and Charismatic Churches. This year we are projecting 7.25% [equivalent of GHS 70,000] from faith-based organisations.” Thus, the large religious base of the Ghanaian population, the perceived generosity of religious members and diverse religious principles that motivate people to give present an important opportunity that CSOs can harness to improve their funds and resource mobilisation drive.

b) Indigenous systems and culture of giving in Ghana

Beyond scriptures and doctrines, the general giving culture rooted in indigenous systems and practices further offer prospect for CSOs. Members of society including those affiliated to religious bodies are generally encouraged to volunteer, give off labour services to support development work, and to contribute financially towards the support of family, friends, and the larger community—in times of happiness or sorrow. The research highlighted that practices such as “Kofi ne Ama” and “so mu bi” are leveraged by religious leaders to offer avenues for all categories of people, both rich and poor, to make contributions to support the faith-based organisations

and their development interventions.⁹ Religious festivals such as Eid and Christmas have come to be associated with gifts, distribution of food and materials to some poor people.

Among most Christians, the biblical doctrine on tithing, which enjoins members to allocate 10 percent of their income to support activities of religious bodies also offer an entry point for CSOs to leverage on to mobilise faith-based giving resources. Additionally, indigenous practices of making financial and material contribution to friends and family in times of happiness or sorrow, the value and mindset of reciprocity rooted in cultural traditions, the religious teachings that emphasise on giving as a seed-sowing venture that benefits the giver more than the taker, the ethos of building solidarity and supporting one another at times of emergencies all provide essential ground for mobilisation of funds from faith-based givers. This has particularly been established around emergency situations and social welfare causes such as funerals, marriage ceremonies, baby-naming and anniversary celebrations.

The Director from the Street Child Project for example shared the experience that: “the indigenous culture and practice of reciprocity really influences the way people give. It is a well-accepted culture that when you give to help someone, someone else will do something to benefit you some day, and I have seen some people give because of that”.

During this research, the culture of giving to solidarise ingrained in the Ghanaian society and among the faith-based organisations became even more manifest during emergency and unforeseen situations that threaten lives and properties. This was evident as several faith-based organisations responded to a global pandemic that affected Ghana. In January 2020, the World Health Organisation (WHO) declared the outbreak of the COVID-19 a public health emergency of international concern, and later a pandemic on 11 March.¹⁰ Ghana recorded its first COVID Case on 12 March 2020, of which the government responded to the rising cases of infection by introducing measures such as imposition

⁹ “Kofi ne Ama” (to wit, Kofi and Ama. Kofi is a male born on Friday and Ama is a female born on Saturday among the Akans) is a type of offering where people offer their money and resources in the order of the day in which they were born. It is usually organised in a competitive manner to encourage people to give to prevent their day borns from occupying the last or the 7th position. “So mu bi” (to wit, Hold it too) is a type of offering practice where a bowl or other container is passed around for people/congregation to donate any amount they could to support the bodies’ FBOs or social and physical needs of people in the society.

¹⁰ The corona virus pandemic (COVID-19) is caused by severe acute respiratory syndrome coronavirus (SARS-CoV-2). As of 4 May 2020, more than 3.52 million cases of COVID-19 and 248,000 deaths have been reported in 187 countries and territories.

of lockdowns, mandatory quarantine and restrictions on travels. These brought a lot of hardship to many segments of the society. Individuals and religious bodies were among the first institutions that responded with donations to fight the COVID situation—long before the government officially launched the National Covid-19 Trust Fund.

Events monitored (as shown in table 1 below) show that religious bodies, sometimes working as a local branch (e.g. ICGC Joy Temple at Kaneshie presenting personal protective equipment (PPE) to the Kaneshie Polyclinic on 14 April 2020), and other times as the national corporate entity through their established faith-based organisations (e.g. Central Aid, Caritas Ghana donating to the National Covid-19 Trust Fund) made significant donations of relief items and medical supplies to complement government's efforts. The leadership of the Ghana Muslim Missions also narrated that the Mission contributed GHS 10,000 to the GHS 130,000 mobilised and donated by the National Chief Imam to the National Covid-19 Trust Fund.¹¹ CSOs can draw on these cultural systems of giving, ethos of building solidarity and culture of reciprocity among individuals and faith-based organisations to mobilise resources to support their operations.

c) Growing technologies and infrastructure

The growing number of technologies and information and communication technology ((ICT) infrastructure across the country enhance the prospects for faith-based giving. Interviews revealed that the growing digital platforms such e.g. Express Pay and Mobile Money transfers as well as easy to download apps (e.g. Asoriba, Tithe.ly, SimpleGive, Church Centre App, eGiving) are aiding funds mobilisation activities from their targeted members. The growing technologies and ICT infrastructure brightens the prospects of faith-based giving in two ways. First, it offers convenience for people to give towards development causes. For instance, the International Central Gospel Church encourages members to send their giving and donations through MyICGC App and other online giving platforms such as through Express Pay. Additionally, Central Aid gives mobile money transfer as a giving option. While specific details of amount generated through these platforms were not given, some respondents (e.g. Street Child Project, NORS AAC, SILDEP) particularly shared great success with how Mobile Money platforms provide convenience and enable people to support their work.

¹¹ <http://presidency.gov.gh/index.php/briefing-room/news-style-2/1577-muslim-community-donates-130-000-cedis-to-covid-19-national-trust-fund>

Second, the growing digital platforms also make it less expensive and more efficient for organisations to collect funds from targeted individuals and faith-based organisations. For example, the Director for Street Children Empowerment Foundation shared that: "majority of our supporters are individuals in Ghana, Germany, USA and the UK who want to be godparents [to the street children]. They contribute about 30 euros each month to our work or GHS 150.00 if they are in Ghana...we have a short code, Mobile Money platforms, PayPal linked to our US account and Amazon Pay which enables us to mobilise these resources from the Godparents". The potential of mobile money platforms in aiding funds mobilisation can also be seen with the recent Covid-19 response mobilised by the Ghana Civil Society Coalition of SDGs. Here, of the GHS84,812 mobilised within the first 14 days of the launch of the response, some GHS 30,100 or 35.1% were received through mobile money avenues.¹² Thus, the growing digital platforms offer further opportunities for domestic mobilisation of funds from faith-based givers, donors and organisations.

4.5 Challenges for domestic mobilisation of faith-based giving as a significant source of domestic resource mobilisation

There are several challenges that constrain the domestic mobilisation of faith-based resources to promote socio-economic development in Ghana. Five key challenges have been articulated below.

a) General perceptions of CSOs and development actors

Respondents shared the view that there is a general perception among the Ghanaian populace that CSOs (usually the traditional NGOs) are rich entities that need to give to society rather than to receive from society. The service delivery roles and the historical manner through which NGOs operated in the past (e.g. where several of these organisations provided relief items or invested heavily in infrastructures) play a role in this perception. This perception fuels giving tendencies of targeted individual donors to faith-based organisations. At the same time, it equally influences how some faith-based organisations also view some CSOs. For example, a key informant

¹² Personal communication

shared an example that, “NGOs have been perceived to be very rich. In fact, some givers actually look up to us as potential source of funds in addressing a number of development challenges. With this perception, how do you go to this individual or organisation that look up to you for funds to seek funds?”. This perception makes it even more challenging for CSOs without a religious base or ‘parent churches/mosques’ to mobilise resources from faith-based donors or sources. Respondents argue that it may take a while for this perception to be changed, especially when sensitisation and education from them (i.e. CSOs) to change perception is also actually very low.

b) Culture of giving is skewed towards ad-hoc social welfare causes than long-term development actions that address systemic changes

Interviews further revealed that while culture of giving and indigenous systems of supporting one another provides a prospect, it equally serves as a challenge for faith-based giving. The interviews gathered that the nature and culture of faith-based giving is more successful towards short-term and ad-hoc social welfare causes (e.g. mobilising funds to pay for hospital bills of a person, one-off construction of a borehole for a community; mobilising funds to pay for educational costs, etc) rather than for long-term development change that tackles root causes of deprivation (e.g. sustained advocacy to bring about desirable policy change). An example shared by SCP illustrates this point further:

“ A key challenge in our funds mobilisation from faith-based givers is that some people think we are wasting too much resources on the street children, who are not serious to even settle. Others question whether those trained have even become responsible in society. We have learnt that, probably, our target group is not very attractive to people. Though people are sympathetic when they hear about street children, but it doesn't translate into actions. Unconsciously, they stigmatise them as good for nothing when we have various success stories about how our training has changed the lives of some for better.

Thus, while faith-based givers seem to be more inclined to give towards sporadic causes with tangible results such as helping people in distressed circumstances (e.g. sickness, floods, educational support etc), attitudes towards actions that empower and address systemic changes appear to limit the potential for faith-based giving as a domestic source for advancing long-term development activities.

c) General socio-economic issues

The interviews gathered that a large proportion of members of targeted faith-based givers and members in religious organisations face issues such as unemployment and limited sources of income. As the respondent from Ghana Muslim Mission explained: “unemployment is a key issue that affects funds mobilisation effort”. These sections of the population are often in critical need and may not always give to support development work. As such, it may be ambitious to use religious base to project faith-based giving. The experience from ADRA demonstrates this point further.

“ Faith-based domestic resource mobilisation can be good, but it can equally disappoint. The macroeconomic situation is a critical factor. An observation from recent events such as the ‘ADRA day’ suggest that we are in hard times especially with the financial sector clean up and the associated job losses as well as the collapse of many microfinance institutions. You would want people to donate but they have their monies locked up with one bank or one microfinance institution and they don't have them. So how do they give? Experience shows that as people develop and more money comes into their pockets then they become more generous in giving. But we are in times where people's jobs are gone, and they are unable to meet their basic needs. Obviously, this affects how much we are able to mobilise.

Thus, the general macroeconomic situation, particularly in relation with employment and wages can constrain domestic resource mobilisation from faith-based sources—especially in contexts of rising cost of living and unemployment.

d) **The difficulty of working with rising middle class and high-net worth personalities**

While faith-based organisations draw their funding from diverse sources and socio-economic groups, arguments for the need to focus on middle class and high-net worth personalities within religious bodies to further boost resource mobilisation is becoming more recurrent. However, responses from the interviews reveal two main challenges from mobilising faith-based resources among high-net worth individuals. On one hand, some informants sounded cautious in working with such individuals especially if the sources of their wealth are not easily known or traced. Without much background checks, associating with such personalities could breach money laundering regulations, which can damage reputation and accomplishments of such faith-based organisations. At the same time, many targeted individuals were cautious to be seen as high net worth personalities due to fear of taxation, burglary etc.

e) **Weak transparent and accountable systems of CSOs**

Less transparent and weak accountable systems of CSOs also emerged as a critical challenge that can constrain domestic mobilisation of faith-based giving. Key informants highlighted that even though some faith-based organisations provide accountability to donors, religious leadership, religious members (upwards and downwards accountability), such accountability to other CSOs (sideways accountability) is still limited. As such, weak transparency and accountability can raise doubts about the credibility of an organisation and can repel religious givers from giving.





5. LESSONS AND RECOMMENDATIONS FOR CSOS

The findings from this scoping research shows that faith-based organisations have had some successes and challenges in domestic resource mobilisation from faith-based sources. The experiences from faith-based organisations also highlight a number of lessons that the broader CSO fraternity can benefit from for effective domestic resource mobilisation, especially in the present changing development context in Ghana. Some of the issues and lessons identified from the faith-based organisations experiences are highlighted below.

Issue identified	Recommendation
1 Getting 'loyal' constituents' matter	Membership of religious bodies have been central actors in funding faith-based organisations such as Caritas Ghana, Central Aid, Ghana Muslims Missions etc. CSOs should cultivate strong relationship with identifiable and diverse constituents that it can successfully draw funding and support from. Building a strong domestic supporters' base can also help to protect organisations against political crackdowns. It further expands the reach of the organisation and helps to amplify voices in advocacy and influencing activities. CSOs can use emerging social media platforms such as Facebook, Twitter, WhatsApp, newsletters, to engage constituents and followers.
2 Setting priorities matters	CSOs seeking to diversify their funding bases, should be deliberate and conscious about it (e.g. incorporate into strategic plans) and take the first step of studying, mapping and exploring faith-based giving opportunities to support its development and response to social justice causes. Much cannot be achieved without giving this a priority. At the same time, it is important for CSOs to develop a resource mobilisation strategy that carefully includes faith-based giving but focuses on a blend of external and domestic resources to ensure both short-term survival and long-term financial sustainability.

- 3 Being visible with records of impacts matters CSOs should set aside resources for communicating impacts of its work to wide range of stakeholders including donors (upwards stakeholders), communities and constituents (downward stakeholders) and to the general public and peers (side stakeholders). Such track records inspire faith-based giving.

- 4 There is large religious base Civil society must develop new win-win partnerships with religious bodies, individuals, organisations to advance a holistic socio-economic agenda and social justice agenda for Ghana. The West Africa Civil Society e-directory is a useful bilingual website that can help CSOs to map out potential partners, both at country and regional levels for possible collaboration and partnership.

- 5 Organisation's mission, doctrines, principles and values ignite giving CSOs seeking to leverage on opportunities faith-based giving provides in Ghana need to do critical reflection and assessment to ensure that their vision, mission and programmes are well aligned with religious orientations and expectations of targeted givers. This can facilitate acceptance and support from such givers.

CSOs should also clearly communicate their mission (and reorient where necessary) to wide range of audience across different platforms and develop 'motto' that psychologically connect with values and faith of targeted faith-givers.

- 6 Pay attention to transparency and accountability CSOs should continue to strengthen their transparency and accountability mechanisms to be credible and earn trust among followers and targeted givers. This includes publishing audited accounts and accounting wholly for any funds mobilised towards projects. Being transparent and accountable should, accordingly, take into account upward accountability (with donors), downward accountability (with constituents) and sideways accountability (to the general public and anyone who may be interested in activities of CSOs). It is particularly important for CSOs to promote internal accountability and transparency and live the values they project externally.

- 7 Innovate with changing digital platforms CSOs should continually promote the use of digital platforms that offer convenience to targeted givers to contribute to the support of organisation. This includes the use mobile money and Express Pay platforms.

- 8 Leverage on indigenous practices CSOs should leverage on indigenous practices and volunteerism that inspire giving to mobilise domestic faith-based resources.



6. CONCLUSIONS

This scoping study sought to explore the experiences, the opportunities, successes and the challenges of faith-based domestic resource mobilisation in Ghana. The overall goal was to tease out lessons that other CSOs can learn from as the development and donor landscape in Ghana continuously changes. The report drew largely on an account of 6 faith-based organisations and supported by 3 CSOs that have funds mobilisation connections with faith-based organisations and 2 key informants or experts working within the civil society space in Ghana.

The report has highlighted that the main strategies that faith-based organisations affiliated to religious institutions leverage on to encourage and mobilise resources from givers include education and doctrinal orientation, project collections or offertory, programme results marketing and intensive communication on their missions to rally more support from those that share in the mission.

The report has argued that CSOs can consider including faith-based giving in their domestic resource mobilisation strategies. This is because there is large religious base of the country who are motivated by faith to give. At the same time, there are indigenous systems and culture of giving that align with faith principles which encourage people to give towards promoting social development causes. At the same time, the growing examples of technologies and digital infrastructure such as apps and mobile money provide more convenience for givers to give without much hassle. However, there are some challenges that constrain the prospect of domestic mobilisation of faith-

based funds to boost financial sustainability of CSOs. The key challenges identified include: misconceptions about CSOs as very rich entities; a skewed culture of giving that is geared towards sporadic and ad-hoc social welfare causes rather than long-term systemic change; the difficulty of working with rising middle class and high-net worth personalities and weak transparent and accountable systems of CSOs.

Among other things, the report has recommended that CSOs should make a deliberate strategy to cultivate strong relationship with identifiable and diverse constituents that it can engage and successfully draw local funding and support from through emerging social media platforms such as Facebook, Twitter, WhatsApp, newsletters. Future research on this subject could expand on the number of respondents and interview givers as well as to understand their motivations for giving, expectations and possible challenges they face.

Table 1: Sample presentations from some faith-based organisations to respond to the COVID-19 pandemic in Ghana

Entity	Amount or worth of items donated	To who?	When?	Source
The Catholic Archdiocese of Accra	Veronica Buckets, Disposable Gloves, Hand Sanitizers, Liquid Soaps, Tissues, Powdered Soaps/Detergents, Parazone/Dettol, Disinfectants	Ghana Prisons Service	07/04/2020	click here for details
Caritas Ghana	GHS20, 000	Slum Dwellers at Old Fadama (whose houses were demolished during the COVID-19 lockdown)		click here for details
Deeper Christian Life Ministry	GHS 20,000	COVID-19 National Trust Fund	09/04/2020	check details here
Francis Antwi – Anointed Palace Church	GHS 10,000	Tema General Hospital		Click Here for Details
International Central Gospel Church	GHS 100,000	COVID-19 National Trust Fund	02/04/2020	Click here for Details
Ghana Baptist Convention	GHS 100,000	COVID-19 National Trust Fund	31/03/2020	Click here for Details
Methodist Church Ghana	GHS 200,000	Ministry of Health Noguchi Memorial Institute Ghana Prisons Service Some Methodist Health Facilities (rural areas)	01/04/2020	Click here for Details
Presbyterian Church of Ghana, Christ's Family Congregation-North Kaneshie	Food items Hand sanitizers	Poor and needy individuals	27/03/2020	click here for details
Glorious Word Ministry, Rev. Isaac Owusu Bempah	Veronica buckets liquid soap dustbins hand sanitizers detergents	Odorkor lorry station	31/03/2020	Click here for Details
Apostolic Church Ghana	GHS 30,000	Tema General Hospital	09/04/2020	Click here for Details
Church of Pentecost	GHS 30,000	Ghana Prisons Service	03/04/2020	Click here for Details
Bethel Prayer Ministry-Prophetess Dr. Vida Osei Mensah	GHS 100,000	Ashanti Regional Coordinating Council	02/04/2020	Click here for Details
Action Chapel International	Veronica Buckets (8 pieces) Water (bottles) 12 doz Hand Washing Soap (8 pieces) Baby diapers (44 pieces)	University Hospital	11/04/2020	Click here for Details
Legon Interdenominational Church (LIC)	GHS 23,000	University Hospital	11/04/2020	Click here for Details
Takoradi Central Church of Christ	GHS 40,000	Hospitals Prisons	09/04/2020	Click here for Details
Pentecost Church	10 Vans	NCCE's public education	24/03/2020	Click here for Details
The Maker's House Chapel	Food Items	Needy	27/03/2020	Click here for Details
Revival Assemblies of God Church	GHS 2,000	Hohoe Municipal Hospital	01/04/2020	Click here for Details

Revival Assemblies of God	GHS2,000	Hohoe Municipal Hospital	April 1	Click here for Details
Pentecost Church, Ghana	GHS45,000	Ministry of Health	March 24	Click here for Details
Methodist Church, Ghana	GHS200,000	4 Government and health agencies	April 1	Click here for Details
St. Stephens Parish	Undisclosed	Upper Denkyira East Health Directorate	April 3	Click here for Details
Presbyterian Church of Ghana, Christ's Family Congregation	Undisclosed	Residents of North Kaneshie	April 1	Click here for Details
Deeper Christian Life Ministry	GHS20,000	Covid-19 National Trust Fund	April 9	Click here for Details
Deeper Life Bible Church	GHS10,000	Kumasi South Hospital	April 10	Click here for Details
Ghana Islamic Society	Undisclosed	Ayawaso West Municipal Assembly	April 15	Click here for details
ICGC	GHS100,000	Covid-19 National Trust Fund	March 31	Click Here for Details
Triumphant Baptist church, Kwadaso, Kumasi	GHS100,000	Covid-19 National Trust Fund	April 6	Click Here for Details
Church of Pentecost, Ghana	GHS30,000	Ghana Prisons Service	April 4	Click Here for Details
KSJI-Ghana	Undisclosed	Catholic Bishops Conference Covid-19 Fund	April 18	Click Here for Details
Methodist Church, Ghana	GHS200,000	Ghana Prisons Service, Ministry of Health, Noguchi Memorial Institute, Methodist Health Facilities	April 2	Click here for details
Aglow International Prayers	GHS20,000	Covid-19 National Trust Fund	April 15	Click here for Details

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