

LOCAL GIVING DURING COVID-19 IN GHANA:

Uncovering the Potential of
Domestic Resource Mobilisation
in Ghana



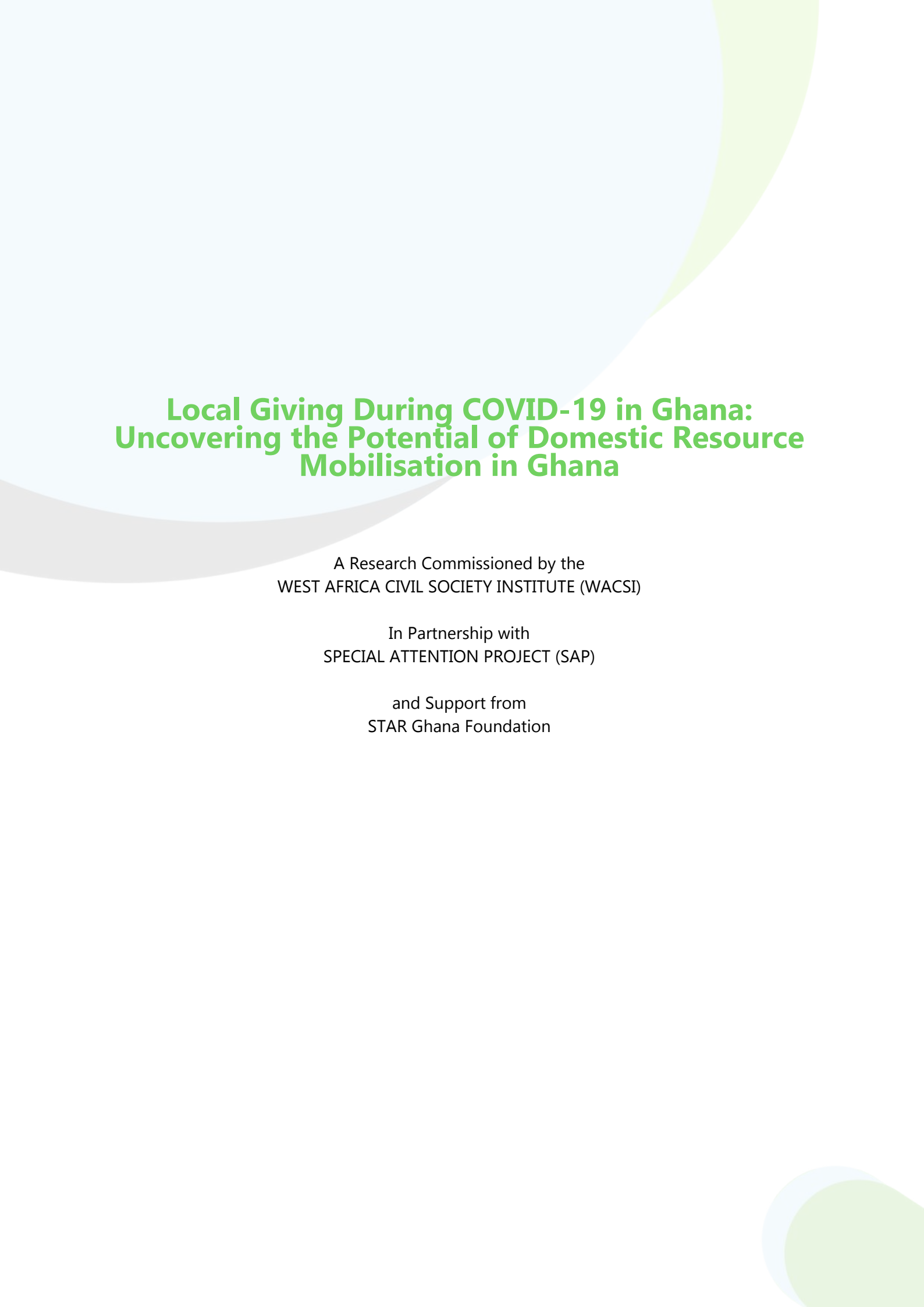


Local Giving During COVID-19 in Ghana: Uncovering the Potential of Domestic Resource Mobilisation in Ghana

A Research Commissioned by the
WEST AFRICA CIVIL SOCIETY INSTITUTE (WACSI)

In Partnership with
SPECIAL ATTENTION PROJECT (SAP)

and Support from
STAR Ghana Foundation



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ABOUT PARTNERS

West Africa Civil Society Institute

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www.wacsi.org

Vision

A peaceful and prosperous West Africa where development is driven by its people.

Mission

We strengthen civil society in West Africa to be responsive, collaborative, representative, resilient, and influential through knowledge sharing, learning, connecting and influencing.

Special Attention Project (SAP)

Special Attention Project is a Ghanaian non-governmental organisation working to improve the lives of children with learning difficulties. SAP was established in 2007 in response to a survey that found that a large number of out-of-school children in the streets of Accra were showing symptoms of learning difficulties. A small educational centre was established at Kaneshie to prepare out-of-school children with learning difficulties for reintegration in mainstream education.

SAP has over the years expanded its mission and scope of work to include intervention services for in-school children with learning difficulties. The aim is to respond to the learning needs of children in school and help prevent them from dropping out of school.

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STAR Ghana Foundation

The STAR Ghana Foundation belongs to the people of Ghana. The STAR Ghana Foundation creates platforms for ordinary people, particularly the most marginalised in society, to become active citizens who demand positive change in their lives and communities.

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FOREWORD

The World Health Organisation on 11 March 2020, declared coronavirus (COVID-19) a global pandemic. The virus which attacks the respiratory system is said to be one of the deadliest the world has witnessed in recent times. Governments, civil society and the private sector globally have been collaborating to educate, inform and reduce the spread of the virus.

Currently, the COVID-19 pandemic has registered over 128 million confirmed cases, more than 2.8 million deaths globally of which close to 874,036 cases and slightly less than 18,498 deaths are in Africa. With such devastating consequences on human life, the social and economic impact of this public health pandemic on Africa are enormous.

COVID-19 has impacted Africa in terms of health, trade, and finance; from a decline in foreign direct investments, remittances and aid flow, to tourism and increased risk of debt unsustainability and default. According to the World Bank Africa Pulse report 2020, Sub Saharan African Economic growth is to shrink from 2.4 per cent in 2019 to between -2.1 per cent and -5.1 in 2020; the first recession in 25 years.

In Ghana, the social and economic disruption was reflected in the significant portion of the population who live from “hand to mouth” in financially precarious and socially wanting conditions. The measures to prevent the spread of the virus relied heavily on access to clean water and basic utilities.

By mid-March, the Government of Ghana announced the release of US\$100m to enhance Ghana’s response plan and temporary subsidies for water and electricity. On 30 March 2020, Ghana’s Minister for Finance delivered a statement to the parliament of Ghana on the “Economic Impact of the COVID-19 pandemic on the Economy of Ghana”. The Minister outlined the expected impact of the pandemic on the Ghanaian economy and the fiscal and monetary measures taken by the Government of Ghana to mitigate the impact of the pandemic.

Concerns about basic survival increased with the imposition of a lockdown. The President of Ghana, through legislation and policy directives endeavored to carve an appropriate response to the pandemic for the health and safety of Ghanaians. The crisis caused by COVID-19 provoked a flood of generosity from Ghanaians and institutions in Ghana..

This research report captures the nature and motivations for Ghanaians to give at the height of the COVID-19 pandemic. The study uncovered that Ghanaians both home and abroad were giving in cash and kind to support efforts to fight the pandemic. The report highlights that these donations were received mostly from people in the working-age demography with relatively high-income including celebrities, leaders of religious institutions and members of civil society also donated to the cause. A Civil Society Organisation (CSO) Fund, set-up in March 2020 raised a GHS 114,612.62 cash donation from 72 CSOs across Ghana within one month. The fund facilitated the procurement of essentials to support vulnerable citizens to cope with the impact of the pandemic.

It is apparent from the research report that CSOs have garnered the necessary trust and confidence of Ghanaians when it comes to supporting the poor and vulnerable. However, this confidence has not translated into Ghanaians supporting the work of CSOs with financial and non-cash resources. Therefore, it has become crystal clear that there is a need for all development stakeholders in Ghana to work towards creating an enabling legal, regulatory, tax and administrative environment for formal giving and philanthropy to flourish. A strong and robust philanthropic culture has the potential to complement government actions in bringing development to Ghanaian citizens.

It is, therefore, our hope that, through the evidence provided in this report, the philanthropy sector in the country can be given the attention it deserves and strengthened by government, the private sector, civil society and most importantly, Ghanaians abroad and in the country. This would go a long way to ensure that, in years to come, aid and development in Ghana will be driven majorly by Ghanaians and Ghanaian institutions and facilitate the realisation of a Ghana Beyond Aid agenda.

Nana Asantewa Afadzinu
Executive Director, WACSI



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LIST OF ABBREVIATIONS

CACOVID	-	Coalition Against Coronavirus
CBOs	-	Community-Based Organisations
COVID-19	-	Coronavirus Disease 2019
CSOs	-	Civil Society Organisations
EID	-	Emerging Infectious Diseases
FBOs	-	Faith-Based Organisations
NGOs	-	Non-Governmental Organisations
SAP	-	Special Attention Project
SCP	-	Street Children Project
SDGs	-	Sustainable Development Goals
VSF	-	Victims Support Fund
WACSI	-	West Africa Civil Society Institute
WHO	-	World Health Organisation

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ABSTRACT

The rise of the novel Coronavirus disease affected the development of African countries. The flow of financial resources to support the fight against the pandemic has dwindled. The pandemic has had a severe impact on the programmes and operations of the government, private sector and civil society organisations. In Ghana, local mobilisation of resources through giving was used as an approach to generate internal resources to fight the pandemic. The West Africa Civil Society Institute (WACSI) in partnership with the Special Attention Project and STAR Ghana Foundation, therefore, set out to investigate the trend and the scope of local giving in Ghana and assess its applicability as an alternative resource mobilisation approach for civil society organisations.

The study investigated this phenomenon by adopting the mixed-method approach, which includes the use of both qualitative and quantitative surveys. The study found that Ghanaians were giving in cash and kind to support efforts to fight the pandemic. These donations were received mostly from people in the working-age group with high income. Citizens of the high social class, celebrities, leaders of religious institutions as well as members of the civil society sector also donated to the cause. From the study, Ghanaians acknowledge that CSOs have the ability to reach out and support the poor and vulnerable.

However, giving directly to the civil society sector was found to be low because of citizens' perception of the sector and the difficulties in identifying organisations to support. The study recommends that government should put in place the requisite formal structures and systems for giving, to facilitate the process of giving to the sector through domestic resource mobilisation as a sustainable approach towards supporting social justice, social protection and social accountability in Ghana.

However, for such an infrastructure to be exploited by local donors, CSOs are encouraged to build a strong sense of trust with local donors. They can do this by effectively communicating, ideally via face to face and or social media channels with strategically targetted audiences. According to the findings of this study, CSOs can target working age citizens (persons between the ages of 26 and 60) who have a higher ability to give, hence, are more likely to give to support social causes.



SECTION 1

GENERAL INTRODUCTION



Since at least the 2000s, global attention on Emerging Infectious Diseases (EID) and pandemics such as the H1N1 Swine Flu from 2009-2010, Ebola from 2014-2016 and the Zika Virus in 2015 have risen, especially in the Global South (Jones et al., 2008). These pandemics and Emerging Infectious Diseases (EID) have been identified as drivers of socio-economic failures, poverty and weak political systems (Diamond, 2009; Price-Smith, 2009; Madhav et al., 2017; Delivorias & Scholz, 2020). Pandemics cause nations, especially those in the developing world, to be vulnerable to economic hardships (Madhav et al., 2017).

In December 2019, the world clinically recorded another global pandemic, the Coronavirus Disease 2019 (COVID-19) in Wuhan, China (WHO, 2020a;b). The pandemic, since its outbreak, has affected 215 countries and territories across the world (Elflein, 2020). As of 26 October 2020, the global count of confirmed cases of the virus was 42,745,212 with 1,150,961 deaths. Africa as at 26 October 2020 had also recorded 1,286,117 cases and 24,464 deaths in 47 countries.

In Ghana, the first cases of COVID-19 were recorded on 27 March 2020 and by 26 October 2020, the country had reported 47,690 confirmed cases and 316 deaths predominantly in Accra and Kumasi (Ghana Health Service, 2020).

The rise of the COVID-19 pandemic threatened not only the lives of citizens but also altered the socio-economic facets of many households, organisations, businesses and nations (Konrad, 2020; Yemoh, 2020). Since its

emergence in Ghana, several measures have been put in place to fight the pandemic. These include imposing travel restrictions, banning social gatherings, and the closure of economic activities (Ministry of Information, 2020; Communication Bureau, 2020). These measures, according to the 5th address of the president, declined the economic growth and ignited threats of hunger and poverty among vulnerable groups in the country (Ministry of Information, 2020).

The civil society sector is one of the groups that has been negatively affected by the severe impact of the pandemic. Even though civil society organisations (CSOs) have a vital role to play in responding to the pandemic, their activities have been handcuffed by the overbearing repressions from the negative impact of the pandemic (EpicAfrica, 2020). Yet, Brim and Wenham (2019) posit that there are inadequate financial resources readily available to tackle emergency pandemics in developing countries. Also, many developing countries like Ghana are considered to be middle-income, hence the possibility to attract funding from international donors have lessened.

According to Webster and Paton (2008), disease emergencies increase the trend of giving to affected populations. Philanthropic organisations over the years have been well known to provide immense support and assistance to individuals, organisations and governments to reduce the threat of pandemics, promote development and build resilient societies in affected countries (Konrad, 2017). For example, during the 2010 Haiti earthquake, a philanthropic aid of US\$ 506 million and supplies from



national, regional and global donors were given to Haiti (Johns & Fox, 2010). In other incidents like the Ebola epidemic, affected countries received US\$ 459 million in cash and materials (WHO, 2016).

Local giving also plays an important role in addressing pandemics and disasters. During the Ebola crisis, local engagement was crucial in the effective management of the emergency (Abramowitz et al., 2015). For instance, in 2014, the Dangote Foundation donated \$3 million to the African Union Ebola Trust Fund (ONE, 2020). Tony O. Elumelu also disbursed \$1 million to the three affected countries (Tony Elumelu Foundation, 2020).

COVID-19 has also generated massive philanthropy efforts from organisations and influential persons to curb the spread of the virus (Vogel & Kurak, 2020). According to Vogel and Kurak (2020), by 1 March 2020, global funds received from the philanthropic community to combat COVID-19 amounted to US\$ 1 billion. To compliment efforts of African governments to curb the spread of the virus across the continent, high net-worth individuals, influential persons and organisations such as Jack Ma, Bill Gates, Aliko Dangote and Sibanye-Stillwater and families donated testing kits and medical

equipment to support the fight against the Coronavirus disease (Tognini, 2020; Vogel & Kurak, 2020). As of 28 March 2020, Aliko Dangote personally allocated 2 billion Naira to the Coalition Against Coronavirus (CACOVID). Other Nigerian billionaires, in partnership with the Central Bank of Nigeria, also supported the cause by donating in cash and kind (Okwumbu, 2020; Tognini, 2020). Tony Elumelu and Mr Danjuma also respectively donated US\$ 14 million and US\$ 2.5 million through the United Bank for Africa Foundation and the Victims Support Fund (VSF) (CNBC Africa, 2020; Premium Times, 2020; Tony Elumelu Foundation, 2020).

Even though Ghana depends mostly on foreign aid to support its development activities, the emergence of COVID-19 in Ghana created a new spark in local giving and domestic resource mobilisation. It further exposed the underlying and untapped potential of domestic resource mobilisation in the country. Ghanaians of goodwill also made independent contributions to the pool of funds designed to support the most vulnerable groups. As at 19 April 2020, the COVID-19 Trust Fund, created by the government of Ghana, received GH¢ 12.6 million from citizens' donations to curb the spread of COVID-19 (Dapatem, 2020). The network of CSOs in Ghana, under the leadership of the Ghana CSOs Platform on the Sustainable Development Goals (SDGs), raised GH¢ 84,812.62 from members and non-members of the network. Other actors such as celebrities, entrepreneurs, foundations, faith-based organisations (FBOs), community-based organisations (CBOs) and civil society actors/organisations have also provided support services to individuals and communities to support the fight against COVID-19 locally.

Following the giving culture among Ghanaians during this pandemic period, it calls for the need to explore how the COVID-19 pandemic could serve as an opportunity to change the giving landscape in Ghana profoundly. In line with this, the West Africa Civil Society Institute (WACSI), the Special Attention Project (SAP) with support from the STAR Ghana Foundation examined the practices of local giving and its influence on domestic resource mobilisation during the COVID-19 pandemic in Ghana.

1.1 GOAL

The study aimed at understanding the giving behaviour of Ghanaians in response to COVID-19 by identifying who, why, what, how and to whom are Ghanaians are giving. The output of this study will be used to examine the contribution of local giving to local resource mobilisation within the civil society sector in Ghana.

1.2 RESEARCH OBJECTIVES

The research was implemented under five main objectives;

1. To identify who is giving to fight against COVID-19 in Ghana,
2. To investigate why they are giving in the context of the fight against COVID-19 in Ghana,
3. To identify the type of donations given to fight COVID-19 in Ghana,
4. To explore how they are giving to fight COVID-19 in Ghana, and
5. To identify who they are donating to in the efforts to curb COVID-19 in Ghana.

1.3 Research Questions

To respond to the objectives, the study answered the following questions:

1. Who is giving?
2. Why are they giving?
3. What are they giving?
4. How are giving?
5. Who are they giving to?

1.4 STRUCTURE OF THE REPORT

This report is structured under eight sections as shown in Figure 1. Section two, which follows sector one, reviews relevant literature on emergency diseases and local giving to the civil society sector. Section three discusses the research methods used in the study. Section four, five and six present and discuss the findings from the data, while section seven discusses the results of the study. Section eight concludes the report and makes recommendations to citizens, governments and the civil society.

1.5 CONCLUSION

The negative impact of COVID-19 has influenced the trend of giving among Ghanaians in the country. To explore this giving tendency among Ghanaians, WACSI, STAR Ghana Foundation and SAP embarked on this study to investigate the role of local giving in domestic resource mobilisation for civil society organisations during the COVID-19 pandemic. This was done by exploring the nature and forms of citizen giving during the COVID-19 pandemic in Ghana. The subsequent sections of this report provide a detailed description of the literature, the research methods utilised, results derived, discussions, conclusion and recommendations that emerged from the study.

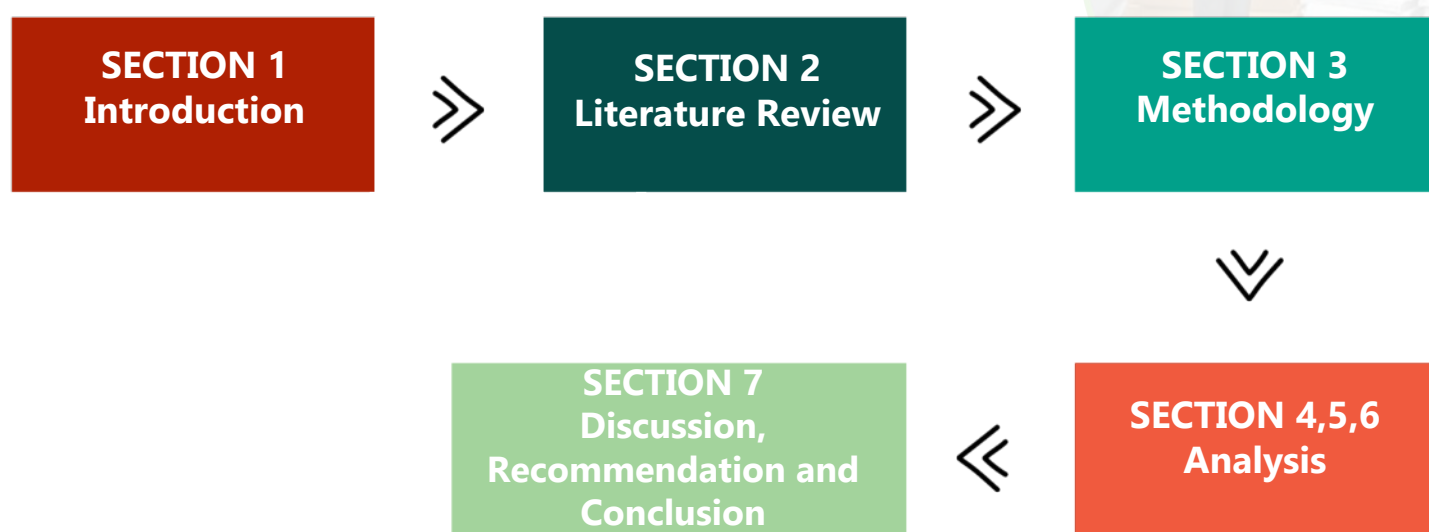


Figure 1: Structure of the Report



SECTION 2

LITERATURE REVIEW ON EMERGENCY GIVING IN GHANA



2.0 INTRODUCTION

This section provides the literature review on the concept of giving and the state of the giving landscape during emergency events in Ghana. Concepts and issues reviewed in this section include; emergency giving, giving landscape in Ghana, CSOs' role in giving and challenges in giving.

2.1 UNDERSTANDING EMERGENCY GIVING

Emergency Infectious Diseases (EIDs) have significantly increased over the years. EIDs pose serious threats for global economies, global security and public health (Morens et al., 2004). Zoonoses characterise an overwhelming majority of EIDs: an infectious disease of vertebrate animals transmissible to humans and mostly originate in wildlife. These diseases mainly emerge due to human activities, economic development and climate change issues (Jones et al., 2008; Patz et al., 2005). According to Allen et al. (2017), they transform into global pandemics as a result of increasing urbanisation and connectivity.

EIDs are more likely to erupt in developing countries because of land-uses, changes in forested tropical regions and high wildlife biodiversity (Allen et al., 2017). Nonetheless, developing countries often lack adequate financial resources and capacities to respond effectively to these crises (OECD, 2015). Therefore, there is an increasing need for local emergency giving in the Global South.

In this study, emergency giving is considered to be endeavours to provide support either financially and/or non-financially, geared towards supporting vulnerable groups badly affected by infectious diseases or natural and artificial disasters. According to Rockefeller Philanthropy Advisors (2011), emergency giving strategies are defined by; the time to give, the decision to give, the target population, donor partners and the process of giving.

In recent times, emergency giving has not proven to be effective because of limited financial resources (Hart, 2017). In 2016, emergency giving accounted for only 2 per cent of the global corporate giving (Hartz, 2017). Hart (2017) further asserts that, most gifts for emergency giving were allocated to immediate relief, as opposed to risk reduction and long-term resilience building. Thus, proactive giving strategies have been underestimated and in most cases, non-existent. Yet, they are crucial, especially in developing countries like Ghana, to help build resilient infrastructures, early warning systems and risk mapping, which could, in turn, reduce the vulnerability of poor communities during such crises (Ibid).

2.1.1 Motivation for Emergency Giving

The motivation to give is the first and most crucial stage in every act of giving. It defines the purpose and objectives for giving (Griffin, 2017). Motivation reflects the beliefs and determines what you want to achieve from giving. Unlike in development aid, giving during emergencies is related to humanitarian reasons and purposed to save lives, alleviate suffering, maintain human dignity and support the fight against the pandemic (Atwood, 2012; Onyango & Uwase, 2016). According to Griffin (2017), the motivation to give to saves lives, alleviate suffering and maintain human dignity can be complicated. However, some of the common drivers can be rooted in the following:

- **Altruism:** Altruistic donors are motivated to give based on a personal conviction to help others maximise their potentials. They have the belief that giving is a social responsibility to support those who are less fortunate. Altruistic givers give irrespective of whether it is an emergency or not.

- **Giving feels good:** Such donors do not give based on any intrinsic motive of helping others. In emergencies, this category of donors give for the 'joy' of being considered as a person who supports a good cause of helping others.

- **Social stewardship:** Donors in this category are considered as social stewards. They recognise giving as a duty to their fellow human beings to prosper or for society to function fairly. Just like altruistic givers, social stewards also give irrespective of the reason.

- **Sense of gratitude:** Motivated by a sense of gratitude, this group of donors donate to give back to society. In emergencies, these donors give because they have once benefitted from donations during emergencies.

- **Personal interest and passion:** During emergencies, these donors give based on their interest or passion for supporting the fight against the pandemic. For example, individuals interested in health may be more willing to donate during health pandemics and epidemics.

- **Direct experience:** Individuals or organisations may give because of their direct involvement in the fight against the disaster. For example, when a president or a frontline health worker voluntarily donates to support the fight against a pandemic.

- **To honour or be honoured:** In emergencies, some philanthropists donate to be recognised and praised by others.

This research will pay attention to the multiple motivations related to giving during COVID-19 in Ghana; what motivations are common among Ghanaians, and possible explanations.

2.1.2 Forms of Giving in Emergencies

Giving takes different forms. Some of these forms include financial, time, material and expertise (von Schnurbein & Bethmann, 2010). These forms constitute the four main types of giving that will be explored in this research.



1. **Financial donation (money):** Donating money can either be a one-off activity or a continuous action.

2. **Donating time:** It includes dedicating an amount of time through volunteering to support the emergency crisis.

3. **Donation of materials:** This includes donating capital resources such as vehicles, infrastructure, food, protective equipment, preventive kits and other materials needed to support a social cause.

4. **Donating expertise:** Giving can be in the form of providing free expertise or services to a cause.

This research will look at the different forms of giving as a result of COVID-19 in Ghana to ascertain which of these forms were used, and possible explanations.

2.2 THE GIVING LANDSCAPE IN GHANA

Ghanaians have a long history of giving where people give gifts, money and time to support one another (Kumi, 2019a:b). According to Kumi (2019b), Ghana is experiencing growth in its local philanthropy. For example, during the 1983 draught and hunger strike, the 3 June 2015 flood and fire disaster, and the 2014 cholera



outbreaks (UNICEF, 2011), Ghanaians demonstrated a great giving culture and philanthropic acts to individuals and the nation at large. In 2017, Ghana was ranked 37th in the global giving index (Charities Aid Foundation, 2018). The growth of giving in Ghana is influenced by social and moral norms emanating from their religious and cultural positioning.

Giving in Ghana has been channelled through house to house donations, technology platforms such as mobile money and bank transfers, media campaigns and other outdoor public campaigns (Aryeetey & Opai-Tetteh, 2012). Giving platforms in Ghana are categorised as formal (indirect or vertical) and informal (direct or horizontal) (Kumi, 2019).

2.2.1 Informal (Direct or Horizontal) form of Giving

Informal giving also referred to as the horizontal or direct giving, is the dominant and most significant form of giving in the Ghanaian society (Kumi, 2019a). It involves direct exchanges between the giver and the receiver without any third-party as an intermediary. Informal giving can happen in an adhoc or unplanned manner where the giver can spontaneously respond to a need without necessarily planning to do so.

Informal giving is part of Ghanaian traditional and religious contexts where people give to support the poor in society (Aryeetey & Opai-Tetteh, 2012; Hartnell, 2019). Traditionally, informal giving is a measure of good

social norms, values and culture. It is seen as one of the essential principles in the Christian and Islamic religions. For example, giving is mandatory in the Muslim religion while the Christian doctrine also strongly advocates for solidarity and charity (Hartnell, 2019).

Informal giving often takes the form of individual giving –direct support by an individual to a cause. It involves donations from private individuals to family members, friends and relatives in the form of remittances. In this case, a giver can be an ordinary citizen, entrepreneur, a leader of a religious body, leader of a political party, a celebrity, a person in the diaspora, an influential person or traditional leader (Kumi, 2019b).

During pandemics or situations of large scale social need, individual giving transcends beyond family and friends to the larger community. Here, it includes direct donations of food, clothes, protective kits, and money to the vulnerable and affected persons and communities. For example, Apostle Kojo Safo, a renowned entrepreneur, singlehandedly fed many Ghanaian returnees from Nigeria during the 1983 hunger strike (The Africa Redemption Magazine, 2013). However, this can be analysed as individual giving strategies that did not transform the giving landscape in Ghana in the long run, although it characterised the under-exploited giving potential within the country. This research will look at the extent to which the COVID-19 pandemic affected the giving behaviour of Ghanaians.



2.2.2 Formal (Indirect or Vertical) Giving

Formal giving is a vertical or indirect form of giving. In formal giving, there is always an intermediary between the giver and the final recipient. Formal giving occurs in a planned manner, thus it is more organised and structured way of channeling support to the beneficiary. Here, the giving system is structured and is channelled through intermediary actors such as a foundation, an organisation, a company, a group, an association or a religious body among others (Kumi, 2020a). The predominant types of formal giving in Ghana include:

- **Philanthropic Foundations**

Philanthropic foundations are not new in Ghana but have evolved in the last decade (Kumi, 2019a). They constitute organisations created by families, companies, communities, influential members of the society and political leaders, among many others. Example of these foundations include Kufour Foundation, Asamoah Gyan Foundation, Kofi Annan Foundation, Rebecca Foundation and the Ghana National Petroleum Corporation Foundation, among others.

Kumi (2019a) classified philanthropic foundations in Ghana into four categories, namely; political parties, external foundations, African philanthropy networks, and foundations created by entrepreneurs, celebrities and traditional leaders. These foundations are stratified and vary in their scope, nature and objectives. They include local and foreign foundations. Examples of local foundations are those established by high net-worth Ghanaians, Ghanaian politicians and private companies. Local philanthropies have contributed significantly in cash and kind during emergencies in Ghana. For example, in 2015, the Lordina Mahama Foundation mobilised resources to fight against cholera outbreak in Ghana in 2015 (News Ghana, 2015).

- **Religious bodies**

As posited by Grönlund and Pessi (2015), religion plays a significant role in giving, because it encourages human compassion, benevolence and charity. For example, giving is mandatory in the Muslim religion. Muslims donate Zakat (alms tax), Sadaka and Zakat al-Fitr (almsgiving), Waqf (philanthropic foundations) and Kurban (sacrificial celebration) to support one another (Asamoah-Gyafu, 2009; Bonsu & Belk, 2020). The Christian doctrine also emphasises loving one's neighbour and giving, which echoes universal principles of compassion (Hartnell, 2019; Kumi, 2019b).

According to the Ghana Statistical Services (2013), religious believers (Christian, Muslim and traditional) represent 94 per cent of the population of the country. During emergencies, religious bodies and faith-based groups provide in cash and kind to address the emergency at hand. For example, in 1983, Technoserve and two faith-based organisations; Adventist Development Relief Agency, Catholic Relief Services donated money and food items to many Ghanaians (GAO, 1994). Individuals also contribute through their religious institutions to support efforts to fight against pandemics. According to WACSI (2020), affiliated churches of faith-based organisations allocate a quota of their resources to support the work of the organisations. On the other hand, church members also donate to the organisations through special offerings, individual contributions, appeals, pledges and gifts or through volunteering and in-kind contributions (WACSI, 2020).

• International Organisations

International organisations, most of whom may have headquarters outside Ghana, may have longstanding bilateral relationships with the country. Some have offices in Ghana and work closely with government, private sector and civil society actors to drive the development agenda of the country. Given their presence in the country, and their intimate relationship with the development trajectory of the country, they respond favourably to support the country's efforts to respond to emergencies. An organisation such as the World Bank's International Development Association (IDA) provides grants and low to zero-interest loans for projects and programmes to foster socio-economic development and reduce inequalities during emergencies. For example, in 2014, the World Health Organisation (WHO) provided technical support to fight Cholera outbreak in Ghana (WHO Ghana, 2014).

• Private and Public Companies

Companies and organisations are key actors in the philanthropy sector during emergencies. For example, Despite Group of Companies donated GH¢ 100,000 to support the 3 June 2015 fire-flood victims in Accra (Quaicoe, 2015). In the context of this research, the study will explore whether the COVID-19 pandemic is influencing (and, if yes, how) formal and informal giving.



2.3 THE ROLE OF CIVIL SOCIETY IN LOCAL GIVING DURING EMERGENCIES

Civil society-led giving and philanthropy are needed in response to emergencies like health crises and pandemics. They can play central roles in formal or indirect forms of giving where they can take up the intermediary role between the giver and the recipient of the donation. CSOs have been described as crucial for the successful management of emergencies for the following reasons:

2.3.1 Role in Information Giving During Emergencies

According to Rockefeller Philanthropy Advisers (2011), access to information during times of emergencies is mostly scarce or often lacks credibility and reliability. Furthermore, emergencies can partly or entirely dismantle a country's communication infrastructure. It can disable the media by significantly reducing its staff and coverage, which could diminish the quality of information delivered (Mind Media, 2020). On the other hand, there is a reduced tendency of governments to be transparent on the amount of information they have and growing risk for them to control public media.

Under such circumstances, the role of local actors such as civil society organisations in information delivery becomes essential (Hartz, 2017). Since civil society organisations are citizen's intermediaries, they know the local situation, the challenges associated with the emergency and citizens' needs (Hartz, 2017). They have updated information about the emergency's context, challenges and potential solutions, benefitting from on the ground information. Also, they are part and parcel of their communities; hence they often have a mastery of the local language and parlance which they use to deliver relevant information on the pandemic to citizens. Therefore, they can be used as reliable sources of information and can inform about the potential actions to take to remediate the crisis.

2.3.2 Addressing Underlying Vulnerabilities and Inequalities to Build Resilient Societies

Local giving is not solely about finding immediate solutions to the emergency but also about building more resilient societies (Hartz, 2017). Even though emergencies always need short-term and immediate responses, they also require long-term solutions. As COVID-19 is correlated with climate change, effective response to EIDs and pandemics should focus on conservation of areas rich in wildlife diversity and reduction of human activity (Jones



et al., 2008). Such response actions would, in turn, reduce the risk of transmission of the disease from animals to humans and thus the likelihood of such pandemics to erupt. Yet, given the focus on the immediate remedies, efforts aimed at seeking lasting, long term solutions seem to be far reaching. According to the Conrad N. Hilton Foundation (cited in Rockefeller Philanthropy Advisors, 2011), more than one-third of private giving is allocated within the first four weeks of disaster and stops in the fifth or sixth month.

Given that CSOs have an in-depth understanding of the local context, they consider emergencies and pandemics not only as short-term issues that need to be immediately tackled but also as opportunities for long-term and structural change (Hartz, 2017). As the Secretary-General of the International Federation of Red Cross and Red Crescent Societies (IFRC), Elhadj As Sy reckons, CSOs can prepare for future crises and build resilient societies (International Federation of Red Cross and Red Crescent Societies, 2015b). According to Rockefeller Philanthropy Advisors (2011), one of the most effective ways to support long-term recovery from a crisis is to empower local communities to become self-reliant, which points to the crucial role of CSOs. To tackle COVID-19, CSOs have mobilised resources, provided in-kind donations and utilised their technical know-how to play pivotal roles in combatting the virus.

2.4 CHALLENGES OF GIVING DURING EMERGENCIES

According to Hartz (2017), giving during pandemics such as COVID-19 faces some specific challenges. Some of the notable challenges include:

- Risk of fraud: Some organisations may be created hastily to respond to the emergency. These “pop-up organisations” may not know the communities they want to target nor have the skills needed to address the emergency, and some may exploit these emergencies for their gains.

- Regulatory issues: Ensuring that aid effectively comes to the communities that are initially targeted can be difficult in emergency settings. Laws that restrict foreign funding for NGOs and reduced access to bank loans are two issues that can prohibit effective crisis management. For example, in Cameroon, a 1983 law has been resuscitated to prohibit NGOs from raising funds to respond to the COVID-19 pandemic (Blasting News, 2020). Other regulatory issues, such as land rights, that were cited as the main reason why the American Red Cross did not meet its plans to build homes in post-disaster Haiti (International Federation of Red Cross and Red Crescent Societies, 2015a), can also prevent even major charity-led organisations from acting in times of crisis. On the other hand, the unavailability of regulatory systems for philanthropy, for instance, in Ghana, can also limit the ability and credibility to control and monitor philanthropic inputs during emergencies.
- The trust crisis: During the crisis, research has shown that fear and panic can lead to reduced trust towards political institutions (Edelman, 2017). A study by the Bill & Melinda Gates Foundation (2017) also found that, following crises caused by disasters, negative perceptions of international development increase, which could, in turn, prevent effective management of the long-term effects of the crisis.

2.5 LIMITATIONS FOR GIVING TO THE CIVIL SOCIETY SECTOR

CSOs face some challenges that impede their ability to mobilise sufficient financial resources needed to play their role effectively during emergencies such as COVID-19. Key amongst these challenges include:

- The perception that CSOs are rich: A significant factor that prevents populations from giving to CSOs during emergencies is the perception that the civil society sector has adequate financial resources (Speller, 2011).



- Giving is for the rich: Giving to organisations, foundations and other civil society groups is perceived to be an act for the rich, influential and wealthy people in society because the poor are more concerned with meeting their basic needs (Kumi, 2019a;b).
- Low knowledge and visibility of CSOs' work: The low visibility and recognition of CSOs' contributions to the development of their communities and constituencies further explain the low interest of citizens to support the sector in giving (Vandyck, 2017).
- Weak documentation of philanthropic acts: There is limited and poor documentation of philanthropic acts that prevent Ghanaians to be convinced to support CSOs in times of crises (Aryeetey & Opai-Tetteh, 2012). This also inhibits citizens' appreciation of the need to support CSOs in their effort to alleviate human sufferings during pandemics.

- Weak accountability systems: CSOs often do not report appropriately on how they have managed the funds they receive from citizens. This weak accountability practices and low level of transparency perpetuated by some constituents in the civil society sector reduce citizens' trust in CSOs and negatively affects the possibility for them to continue to give to the sector even during emergencies (Vandyck, 2017).
- Absence of an adequate enabling environment to promote giving: Despite the existing potential of giving among Ghanaians in the country and from the diaspora, the country does not have any legal and policy framework including tax benefits to regulate the giving, especially to the civil society sector in the country (Ghana Philanthropy Forum, 2018). Most often, giving to the sector is not regulated, and it is difficult to track the nature and extent of giving to the sector and how it contributes to the development of the nation. The unavailability of regulatory frameworks does not create the enabling environment to promote organised giving to the civil society sector.

2.6 CONCLUSION

In this section, emergency giving was defined as an endeavour that provides support to vulnerable groups affected by infectious diseases and or natural and artificial disasters. Giving during emergencies is to save lives, alleviate suffering, maintain human dignity and support efforts to address a social cause. Giving can be in the form of money, material, expertise and time. In Ghana, the giving landscape is classified as formal and informal. Informal giving was the most common and dominant means of giving in the country. Finally, lack of trust for CSOs, the perception of CSOs and weak enabling environment were identified as the key challenges for giving to the civil society sector.



SECTION 3

STUDY METHODOLOGY



3.0 INTRODUCTION

This section presents the approach and methods used in conducting this study. It highlights the data collection tools and techniques, the target population and sampling procedure for selecting the study respondents. The tools for processing and analysing the data collected is also discussed in this section.

3.1 RESEARCH APPROACH

To appreciate, understand and explore the scope of giving among Ghanaians during the COVID-19 pandemic, the study adopted the mixed method approach, which involves the use of both quantitative and qualitative approaches. The two methods were used to explore the state of local giving in Ghana during the COVID-19 pandemic and its influence on domestic resource mobilisation for CSOs in Ghana. Using the two methods helped to complement the strength and weakness of each method and obtain a more comprehensive data suitable for a better comprehension of the extent to which COVID-19 influenced giving patterns in Ghana. By using the two methods, the study was able to harness on the flexibility of the mixed approach to employ different strategies in the data collection. The mixed method was used concurrently to study the landscape of local giving among Ghanaian citizens during the COVID-19 pandemic. Two virtual surveys were sent out to investigate this phenomenon. The first survey targetted the Ghanaian citizens, and it was titled: Citizen Survey on Local Giving Towards COVID-19 Pandemic. It sought to seek answers to the questions; who, why, how, what and to whom they are giving to, during the pandemic.

The second survey was directed to civil society organisations in Ghana, and it was titled: CSO Survey on Local Giving Towards COVID-19 Pandemic. The survey sought to investigate and understand from the civil society perspective, the nature of giving from Ghanaians, whether Ghanaians were giving to the civil society sector as well as how and when civil society organisations have been receiving donations from Ghanaians during the period of the pandemic. The study also captured case studies of civil society organisations that had experiences in mobilising local resources through giving during the pandemic.

3.2 DATA COLLECTION METHODS

Based on the nature of the research question, both primary and secondary data sources were used. A virtual survey and interviews were used to collect primary data from citizens and civil society organisations in Ghana. Secondary data were also collected informally through continuous desktop research from literature work and social media pages on Facebook related to giving during COVID-19 in Ghana.

The non-probability sampling technique was used to select the target population and the sample size. Ghanaian citizens and civil society organisations in Ghana were purposively selected as the target population in this study. The convenience sampling method was used to administer virtual surveys. Both surveys were administered using Survey Monkey and were advertised on Facebook, Twitter, LinkedIn, WhatsApp and Messenger online platforms from June 2020 to July 2020. The online survey administered to civil society organisations was

also advertised on the West Africa Civil Society E-Directory platform and other CSOs platforms and social media pages. One hundred sixty-six (166) citizens and 58 civil society organisations responded to the virtual surveys for citizens and civil society organisations, respectively. Also, three civil society organisations which are the CSOs platform on the Sustainable Development Goals (SDGs), the Street Children Project and the Special Attention Project (SAP) were purposively selected as case studies for this research based on their experience and the milestones they recorded in mobilising resources in Ghana during the pandemic.

3.3 DATA ANALYSIS

The data obtained was analysed, both quantitatively and qualitatively. The quantitative data was processed using excel and presented in text, tables and charts in this study. The qualitative information received from the open-ended questions were processed and analysed using the content analysis technique and presented in texts and quotes.

3.4 RELIABILITY AND VALIDITY OF DATA

The validity and reliability of the data were assessed to ensure that the data obtained adequately responded to the research questions and can be replicated. Assessing the reliability and validity of the data collected was an

important step in the research to ensure that accurate results are generated from the study. In doing that, the data obtained were cross-examined by comparing with existing data which includes available literature on the subject matter. Again, similar questions were asked to different actors to capture their perspectives for triangulation of the data received. However, the study observed a low response rate from participants due to the limited time and the use of the virtual platform as the primary tool for data collection. The CSOs survey and case study reports from selected civil society organisations were included in the study to complement the result obtained from the citizen survey.

3.5 CONCLUSION

Figure 2 shows a summary of the study research presented in this section. As shown in Figure 2, the study adopted the qualitative and quantitative research approach. These methods were used in a parallel manner to capture responses from Ghanaian citizens and civil society organisations through online survey and case studies. Content analysis and statistical analysis using excel were the key tools used to analyse the study. The subsequent sections will present the results from the data analysed using the methodology discussed in this section.

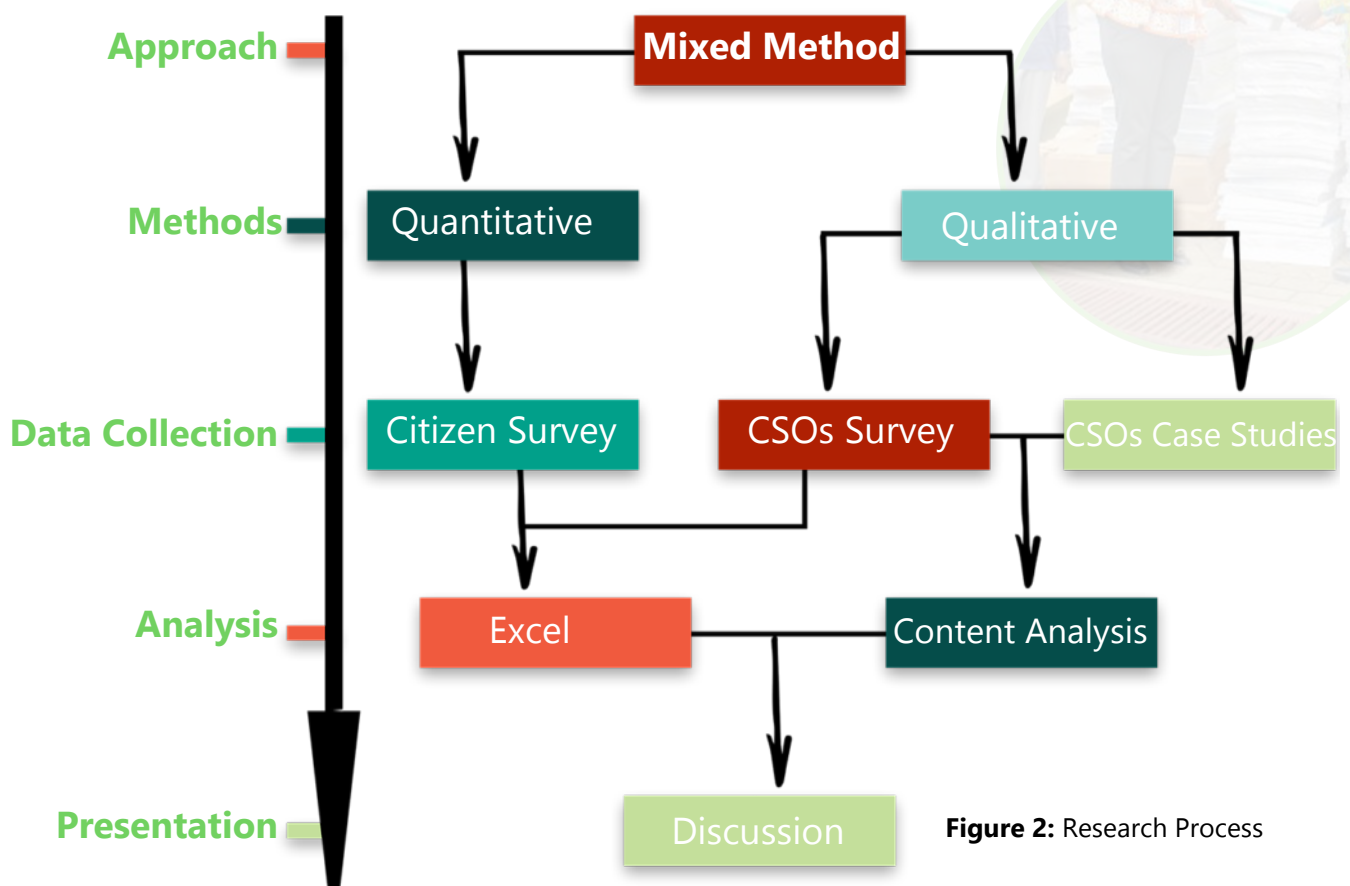


Figure 2: Research Process



SECTION 4

ANALYSIS OF CITIZENS' GIVING PATTERNS DURING COVID-19 PANDEMIC IN GHANA



4.0 INTRODUCTION

This chapter presents the findings of the results of the data collated from the citizens engaged in the virtual survey. The data in this section are presented in tables and figures. The aim is to appreciate the scope of local giving during the COVID-19 pandemic in Ghana and how it can influence giving to the civil society sector in the country.

Table 1: Profile of Respondents

CHARACTERISTICS	CATEGORIES	FREQUENCY	PERCENTAGE (%)
GENDER	Male	94	57
	Female	72	43
AGE	Below 25	16	10
	26-35	71	43
	36-60	76	46
	Above 60	3	1
COUNTRY	In Ghana	151	91
	Diaspora	15	9
RELIGION	Christian	155	94
	Muslim	5	3
	Traditional	2	1
	Atheist	2	1
	Others	2	1
SOCIAL STATUS	Members of CSO	28	17
	Ordinary Citizen	126	76
	Leaders*	8	5
	Others	4	2
EDUCATION	Doctorate	10	6
	Masters	72	43
	Degree/HND	75	45
	Vocational/Apprenticeship	3	2
	Senior High	5	4

EMPLOYMENT STATUS	Junior High	1	0
	Student	22	13
	Working	119	72
	Unemployed	9	5
	Retired	2	1
	National service	3	2
	Temporary workers	8	5
	Volunteers	3	2
SECTOR OF EMPLOYMENT	Non-profit sector	40	24
	Private Sector	75	45
	Public Sector	33	20
	Others**	18	11
MONTHLY INCOME	Less than 500	15	9
	501-1000	23	14
	1001-2000	23	14
	2001-3000	16	10
	3001-4000	20	12
	4001-5000	14	9
	5001 and above	50	32

Leaders*: Religious, traditional and opinion leaders

Others:** Religious bodies, irregular jobs, students

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

The survey saw a skewed distribution of the population towards Ghanaians currently living in the country. From Table 1, out of the 166 citizens engaged, 9 per cent were in the diaspora while 91 per cent were resident in Ghana. The respondents were also male dominated, representing 57 per cent of the population. Christians largely dominated the survey constituting 93 per cent of the respondents. The ordinary Ghanaian citizen provided 76 per cent of the responses received with no recognisable social status in the society. In addition, 21 per cent of the responses came from people who are members of civil society organisations or a religious, traditional and opinion leader.

Eighty-nine (89) per cent of the respondents were within the working-class age group ranging from 26 to 60 years. Also, 94 per cent of the respondents have attained at least the tertiary level of education. The study also observed high responses from workers representing 72 per cent of the respondents. Forty-five (45) per cent of the respondents work in the private sector, 22 per cent in the public sector and 22 per cent in the civil society sector. Averagely, 31 per cent of the respondents earn above 5001 Ghana Cedis monthly income.

4.2 THE NATURE OF GIVING BY GHANAIS DURING THE COVID-19 PANDEMIC

This section presents the findings from the data obtained from the citizen's survey. It provides answers to the research questions based on the citizen's responses.

4.2.1 Who is Giving

In the first six months of COVID-19 in Ghana, the country has witnessed a growth in the local philanthropic sector. A broad range of local donors offered resources, realised in the form of donations in cash and kind. These came from individuals, groups, the private sector, public institutions, religious organisations and leaders in the civil society sector, among others. For instance, as at 31 May 2020, individuals, organisations and groups from across all sectors contributed up to 51.54 million Ghana Cedis into the national COVID-19 fund. Also, as at September 2020, over 536 Ghanaians raised 43.16 million Ghana Cedis to support the private sector COVID-19 response fund. CSOs in Ghana had also raised GH¢ 119,712.62 from individuals and civil society organisations by May 2020 to fight against the pandemic.

In this study, the findings gathered through the surveys corroborate the fact that Ghanaians donated to contribute to curb the pandemic. Fifty-eight (58) per cent of the respondents of the citizen's survey affirmed that they made donations to support the fight against the pandemic. The demographic attributes of Ghanaians who responded to the citizen's survey were thoroughly analysed to understand the giving behaviour of respondents during COVID-19.

4.2.1.1 Giving Based on Gender

Generally, it is believed that females are more generous in giving than males (Willer et al., 2015). This can be attributed to the view that women give more because they have more empathy than men (Dufwenberg & Muren, 2006; Simmons & Emanuele, 2007; Schwieren & Sutter, 2008). To a large extent, this finding was also observed in this study. In Figure 3, 58 per cent of the female respondents gave in response to COVID-19 as compared to the 57 per cent male respondents. Even though the scale in the disparities between giving among the gender classification is insignificant (1 per cent), it confirms the perception that women donate more than men.

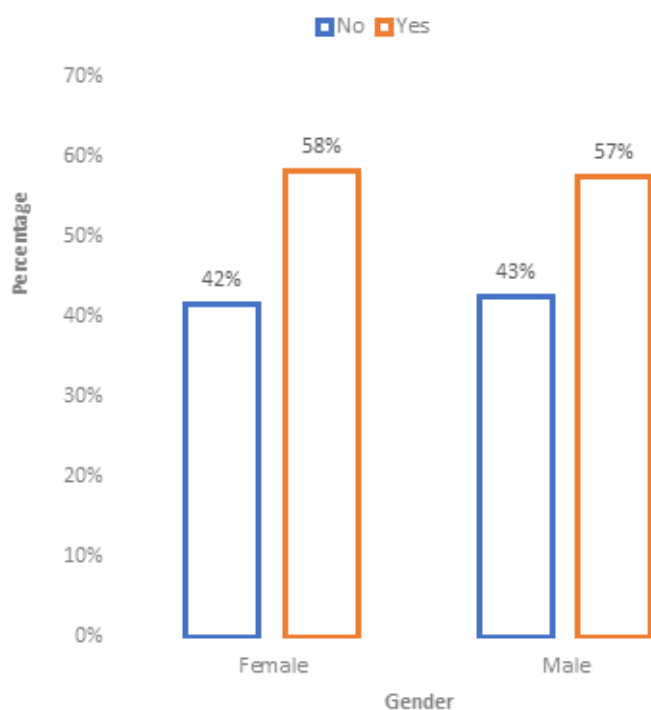


Figure 3: Gender and local giving in Ghana

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

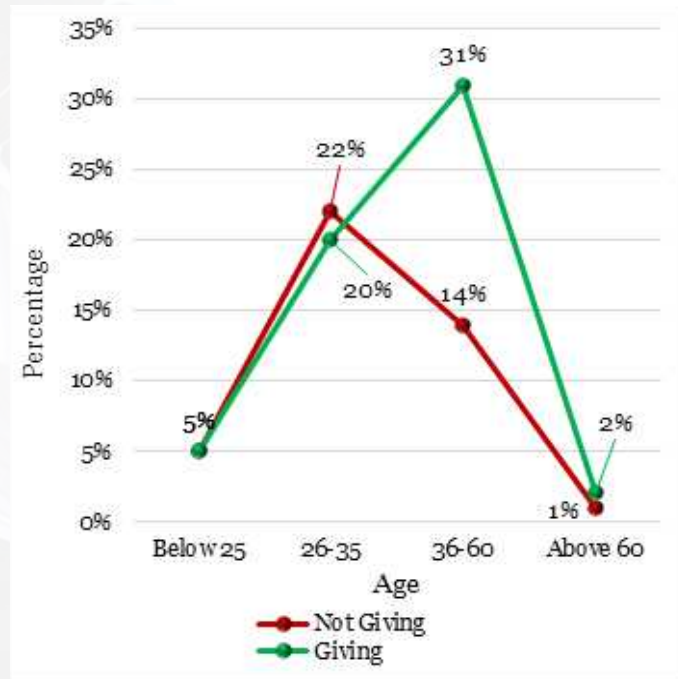


Figure 4: Age and giving in Ghana

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

4.2.1.2 Giving Based on Age

According to Landry et al. (2006), the probability for people to give is low as the age of the giver increases. However, Bjälkebring et al. (2016) also indicated that giving is lower among the young than in adults. The Guardian (2012) further confirmed that people under 30 years have a slow tendency to give than those of over 30 years. Mesch et al. (2006), Weerts and Ronca (2007), Alpizar et al. (2008) and Bekkers and Schuyt (2008) have all added their voices in establishing the relationships between age and giving. In this study, the different age categories of the respondents were cross-tabulated with their status of giving. Figure 4 provides the results from the analysis.

Figure 4 shows that 52 per cent of those who gave during COVID-19 were between the ages of 26 and 60 years. However, the proportion of respondents who did not give reduced from 22 per cent among respondents between the ages of 26 - 35 years to 14 per cent for people within the ages of 36 to 60 years. The study also observed that the age cohort with the highest donors were respondents within 36 to 60 years. Significantly, the younger and oldest respondents (below 25 and above 60 years) were the least among the categories of people who gave during COVID-19.



Thus from this study, giving is lower among the youth and the aged but but high among persons within the ages of 26 years to 60 years, and it is at its peak among persons between the ages of 36 to 60 years. This finding corroborates the view of Wiepking and Breeze (2012), which holds that the younger population generally strives to attain a level of financial stability before giving to others. The Charity Aid Foundation (2014) also indicates that the youth are challenged with financial pressures which serve as a barrier towards giving. Thus, the adult population with stable financial income are willing to give more than the younger population.

4.2.1.3 Diaspora

Giving from the diaspora is a long-existing culture in the Ghanaian philanthropy space (Aryeetey & Opai-Tetteh, 2012; Kumi, 2019b). The Ghana Statistical Service (2012) indicates that it constitutes a significant proportion of remittances in Ghanaian income generation. The role of the diaspora in the fight against COVID-19 has also been significant. In May 2020, the Ghana Diaspora Association, in collaboration with the Diaspora Affairs Office at the Presidency of Ghana launched the “Diaspora Mobilisation COVID-19 Fund” to mobilise resources to support the Ghana COVID-19 National Trust Fund. As at June 2020, the diaspora community has mobilised £5560 from 53 Ghanaians across the globe . Nonetheless, in this study, only 20 per cent of the respondents from the diaspora attested that they gave during the pandemic. This low representation of diaspora giving can be attributed to the low response rate (9 per cent) of the diaspora population in the study.

4.2.1.4 Giving Based on Religious and Social Status

As posited by Aryeetey and Opai-Tetteh (2012) and Hartnell (2019), the religious status of people has a positive influence on their willingness to give. Giving from religious donors such as Christians and Muslims is perceived as a social norm to support the most vulnerable in society (Aryeetey and Opai-Tetteh, 2012). Following the

rise of the pandemic in Ghana, religious bodies rose to the occasion to donate massively in cash and kind. Churches such as the International Christian Gospel Church (ICGC) Temple Kaneshie and other faith-based organisations like the Faith in Ghana Alliance from Caritas Ghana donated in cash to support the Ghana National COVID-19 Trust fund . On 30 April 2020, the Ghana Muslim Community also donated 130,000 Ghana cedis to the Ghana National COVID-19 Trust fund .

In addition, civil society organisations also provided massive material and technical support to fight against the pandemic. Likewise, other key celebrities such as John Dumelo , Criss Waddle, Sarkodie, Joselyn Dumas, Edem, Medikal, Fella Makafu and social influencers like Despite and Dr Ofori Sarpong also donated in cash and kind to support the fight against the pandemic. Similarly, the study also found that people affiliated with religious institutions or in the civil society sector donated. Table 2 presents the results of the study.

Table 2: Respondents social status and giving culture

Social Status	Giving During COVID-19 (%)	
	No	Yes
Christians	41	59
Muslims	40	60
Religious, Opinion and Traditional leaders	25	75
Members of a civil society organisations	21	79
Ordinary citizens	48	52

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

From Table 2, 59, and 60 per cent of the Christian and Muslim respondents respectively indicated that they gave to fight the pandemic. Likewise, 75 per cent of the religious, traditional, and opinion leaders also gave during the pandemic. Additionally, people who are members of civil society organisations also donated. The study also found

that 79 per cent of members of civil society organisations donated in support of efforts to curb the spread of the virus. Nonetheless, the study also found that 52 per cent of the respondents who are ordinary citizens gave to fight the pandemic in Ghana.

4.2.1.5 Giving Based on the Level of Education and Employment Status

Education and employment can influence the giving behaviour of people (Bekkers & Pamala Wiepking, 2011). Studies have shown that there is a positive relationship between attaining a higher level of formal education and giving (Feldman, 2007; Wilhelm et al., 2008; Wiepking & Maas, 2009b). On the other hand, a higher level of education can be an indicator of employment and income level (Schervish & Havens, 1997).

In this study, the educational level of the respondents was compared to their giving preferences, and it was found that respondents with the highest level of education gave, as well as respondents with the lowest level of education. On the other hand, when the employment status of respondents was compared to their giving behaviour, the study saw a positive relationship. Figure 3 provides the results of the analysis between the respondent's employment status and their giving preference during the pandemic.

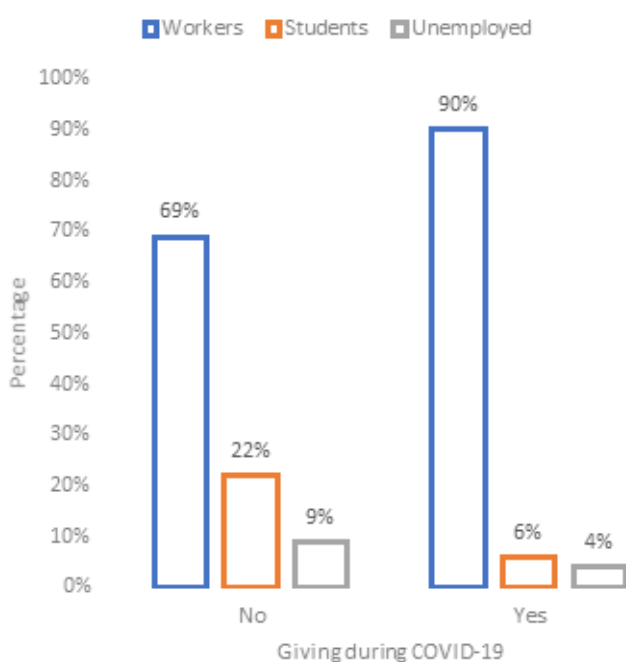


Figure 5: Employment and giving in Ghana

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

As shown in Figure 5, the employment status of respondents is a key indicator in giving. Thus, 90 per cent of the working respondents gave during the pandemic period. Respondents who did not give were either unemployed or students.

4.2.1.6 Giving Based on the Level of Income

It has been observed that giving is more predominant among the affluent and wealthy populace in society (Bekkers and Wiepling, 2011). For instance, according to Yao (2015), workers and people with higher income are more willing to give than people with lower income.

Table 3 presents the relationship between the respondent's level of income and their giving preference in this study.

Table 3: Respondents income level and giving culture

Income Range	Giving During COVID-19 (%)	
	No	Yes
Less than 500	47	53
501 – 1000	57	43
1,001 – 2,000	52	48
2,001 – 3,000	31	69
3,001 – 4,000	50	50
4,001 – 5,000	36	64
5,001 and above	30	70

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

The result from the study confirms the general view that giving is an act for the rich and the wealthy in society. From Table 3, respondents with the highest monthly income gave more than respondents with low income. However, the study also observed that 53 per cent of respondents with the lowest income range also donated. Almost half, 43 and 48 per cent, of the respondents in the income range of 501 to 1000 Cedis and 1001 to 2000 Cedis respectively donated during the COVID-19 period. Thus, even though higher-income drives the willingness to give, the study also found that low-income earners also showed a significant interest to give during the pandemic.

4.2.2 WHY DID THEY GIVE?

In Ghana, the primary reason for giving is to support family members, friends, churches and other relatives, but people also give to other causes when the need arises (Aryeetey, 2012). Paton (2008) indicates that disasters, epidemics and pandemics move many donors to support humanitarian needs. The end goal of every giving during

pandemic situations is to save lives and alleviate poverty and suffering among affected people (Atwood, 2012; Onyango & Owase, 2016). But this goal is always driven by several motives (Griffin, 2017).

The study explored the motives behind the giving practice of Ghanaians during the COVID-19 pandemic. Figure 6 presents the findings from this research with regards to why respondents give.

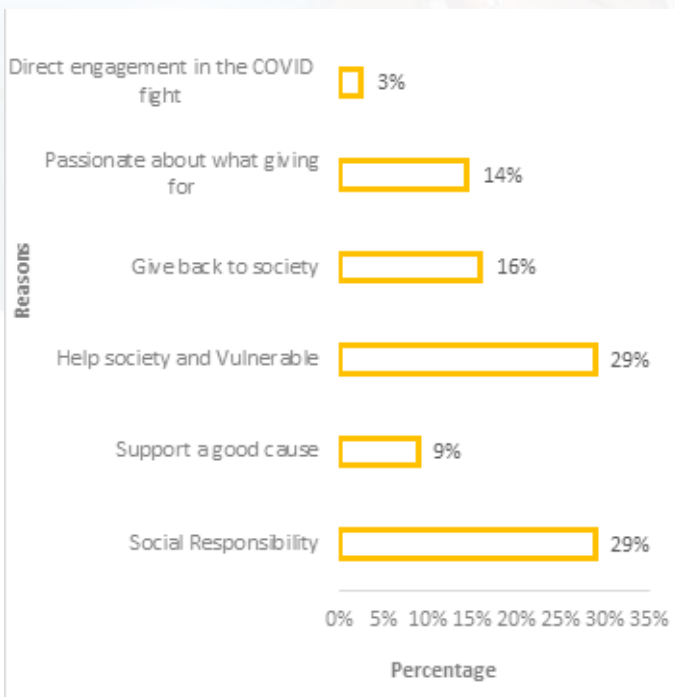


Figure 6: Reasons for Giving

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

As shown in Figure 6, people were primarily motivated to give because of four key reasons;

1. To support a social cause,
2. To help vulnerable people,
3. To support the development of the society at large, and
4. To give back to society.

Whilst only 2 per cent of the respondents gave because they considered themselves to have a direct engagement in the fight, the study also recorded that, 14 per cent of the respondents gave because giving is something they are passionate about. However, giving to support vulnerable groups and to respond to their social responsibility to help others and the development of the society stood out as the predominant motives why Ghanaians gave during the COVID-19 crisis in Ghana based on the study.

The study also analysed the reasons why the respondents did not give during the pandemic period. Figure 7 presents the results of the reasons why respondents did not give to contribute to the fight against COVID-19.



Figure 7: Reasons for not Giving

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

From Figure 7, three key factors can account for the reasons why respondents did not give to help in the fight to curb the spread of the virus. These are:

- 1. Trust:** Respondents indicated that they did not give because they do not trust the functionality and accountability system of recipient institutions within either the public sector, the civil society sector or the private sector.
- 2. Knowledge/information:** 22 per cent of the respondents did not give because they have not thought about it whiles 10 per cent were yet to identify an area of interest to give to. Hence their lack of information on the need to give in response to the challenges posed by COVID-19 did not precipitate any urgency for them to give.
- 3. Income:** 21 per cent of the respondents did not give because of low income. Although it was previously discussed that low-income earners showed interest to give despite their income level, the findings in this section purport that the actual ability to give

is dependent on the giver's possession of financial resources. This result further justifies the assertion that giving is more predominant among the affluent and wealthy populace in society (Bekkers and Wiepling, 2011). Hence, higher-income influences citizens' ability to give.

4. Enabling environment: 18 per cent of the respondents in this study either could not identify any opportunity to give or did not see the environment as conducive to give.

The findings from this analysis confirm the views of Yao (2015), Edelman (2017), and Senanu (2020) on the importance of trust, income and enabling environment in influencing the giving behaviour of people. Therefore with a good communication strategy, availability of giving platforms and influential messages, higher income, and favourable giving environment citizens can have a justified rationale why they should give which could positively influence them to give to support a social cause, especially when an epidemic arises.

4.2.3 What are they Giving?

Giving during the pandemic was influenced by the nature and extent of the effect of the pandemic to different groups in society. As presented in figure 4, respondents gave for one of several reasons; because they consider it to be a social responsibility (29 per cent), to give back to society (16 per cent), to help the vulnerable (29 per cent), to support a good cause (9 per cent), because of their passion for giving (14 per cent) and also because they saw it as an obligation to contribute to the fight against COVID-19 (2 per cent).

Given that there is an underlying motivation for giving among Ghanaians, this section presents a description of the types of donations that were received during the COVID-19 pandemic in Ghana.

Following the surge of the pandemic in Ghana, mobilisation of both financial and material resources became paramount. The three-week lockdown, the ban on travel and other economic activities created hardship among many Ghanaians, especially the poor and vulnerable. Hence during the crisis, donations in cash were dominant. Many cash donation platforms were created,

which allowed citizens to quickly and conveniently donate cash to support the fight.

In this study, as presented in figure 8, 41 per cent of the respondents donated in cash.

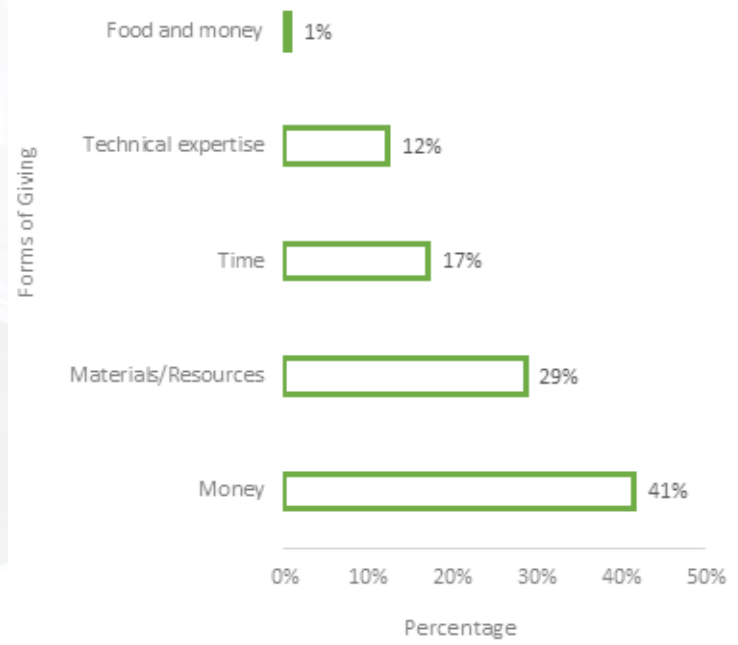


Figure 8: Forms of Giving

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

In addition to the cash donations, giving in-kind also became paramount in Ghana. For example, the donation of food items and COVID-19 protective materials to individuals, hospitals and frontline health workers was recurrent.

In this study, donations of food items were not dominant but giving of materials (mainly personal protective equipment) accounted for 29 per cent of the donations from citizens during the COVID-19 period. The material donations were primarily COVID-19 preventive kits such as hand sanitiser, face masks, thermometers, rubbing alcohol, veronica buckets, medical gloves and soap.

4.2.4 How they are giving?

In the study, 72 per cent of the respondents indicated that giving is an occasional activity. Fifteen (15) per cent also give every month, 2 per cent quarterly, 7 per cent every week and 4 per cent daily. As noted by Webster and Paton (2008), emergencies like pandemics influence the frequency of giving. This was corroborated by the findings of this study. According to the findings, the

frequency of giving among respondents was, to a large extent, influenced by the pandemic. Fifty-nine (59) per cent of the respondents indicated that COVID-19, to an extent, influenced their frequency of giving. Thus, 53 per cent of the occasional donors saw a change in their giving frequencies following the emergence and impact of the pandemic.

Furthermore, the study found that, primarily, social media platforms, word of mouth and the mainstream traditional media platforms such as the television and radio stations were the main channels through which information about the need for donations was received.

From these platforms, respondents received and responded to appeals for donations by giving either via mobile money or through a face to face interaction with people. The findings of this study show that 57 per cent of citizens' donations were channelled through mobile money platforms, while 43 per cent donated directly through face to face interactions with people. The respondents did not commonly use other donation channels such as Gofundme or global giving and online banking. From Table 4, it was found that donations channelled through the face to face approach were made when respondents are informed through word of mouth. Mobile money was used to make donations when information about the need for donations was received via media platforms.

Table 4: Donation channel

Source of Information	Donation Channel (%)	
	Face to face	Mobile Money
Mainstream media (TV/Radio/newspaper)	9	13
Social media (Facebook, Twitter, WhatsApp, LinkedIn, Instagram)	6	29
Word of mouth	28	15
Total	43	57

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

4.2.5 Whom are they Giving To?

As established by Aryeetey (2012), Ghanaians give to their family, friends and other relatives. However, in special instances, donations can go to other individuals and vulnerable people. The study analysed who Ghanaians gave to during the pandemic and the findings largely align with Aryeetey's view on whom Ghanaians give to. Figure 9 provides the results of the analysis.

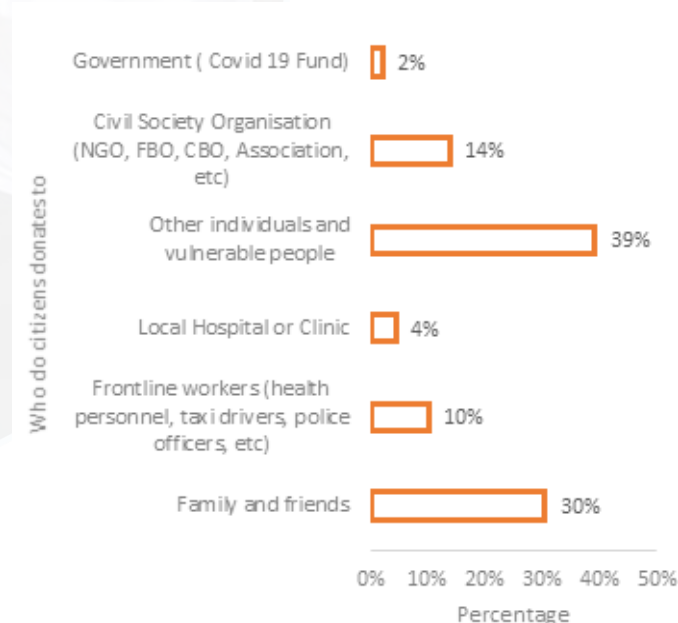


Figure 9: Whom Ghanaians give to

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

In the study, citizens made donations to friends, relatives and other vulnerable people. As shown in Figure 9, 30, and 39 per cent of the respondents indicated they gave to their families and friends, as well as to other individuals and vulnerable people, respectively. It was noted that civil society organisations and the government did not constitute a priority target group for citizens during the pandemic. Donations to these two categories were low. 73 per cent of the respondents indicated that they do not give to the civil society sector.

Respondents who give to the civil society sector mentioned three primary reasons why they do so. Among these are:

- They believe that CSOs can easily help reach out to the vulnerable population,
- They were motivated by civil society's efforts in supporting the fight against the pandemic, and
- They do not trust government institutions.



Thus respondents who give to the sector fall within those who believe in CSOs' ability to reach the vulnerable population and those who are motivated by the realisations of CSOs.

About 44 per cent of the respondents who did not give to the civil society sector indicated low income as a key barrier to their ability to donate. Four (4) per cent of the respondents do not give to the civil society sector because of the perception that CSOs are rich, so do not need any financial support from citizens. Also, 36 per cent of the respondents did not give because of either of the following:

- The difficulty in identifying a civil society organisation,
- Low appreciation of the work of the civil society actors,
- Limited trust in the civil society sector, and
- No incentive to give to the civil society sector.

Even though giving to civil society organisations was not a common practice among many Ghanaians during the pandemic, in some cases, Ghanaian citizens prefer to channel their donations through a civil society organisation or a religious body to reach their target population. From figure 10, 36, 34 and 16 per cent of the respondents indicated that they channelled their donations through a religious body, a civil society organisation and a foundation, respectively. Therefore, the civil society organisations, foundations and religious groups stood out as the predominant channels through which citizens donated during the pandemic.

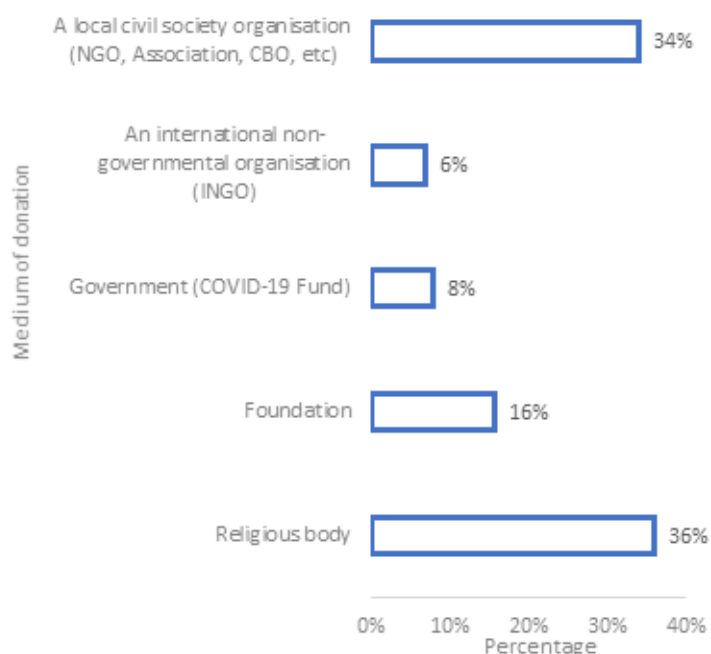


Figure 10: Channels through which citizens donate
Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

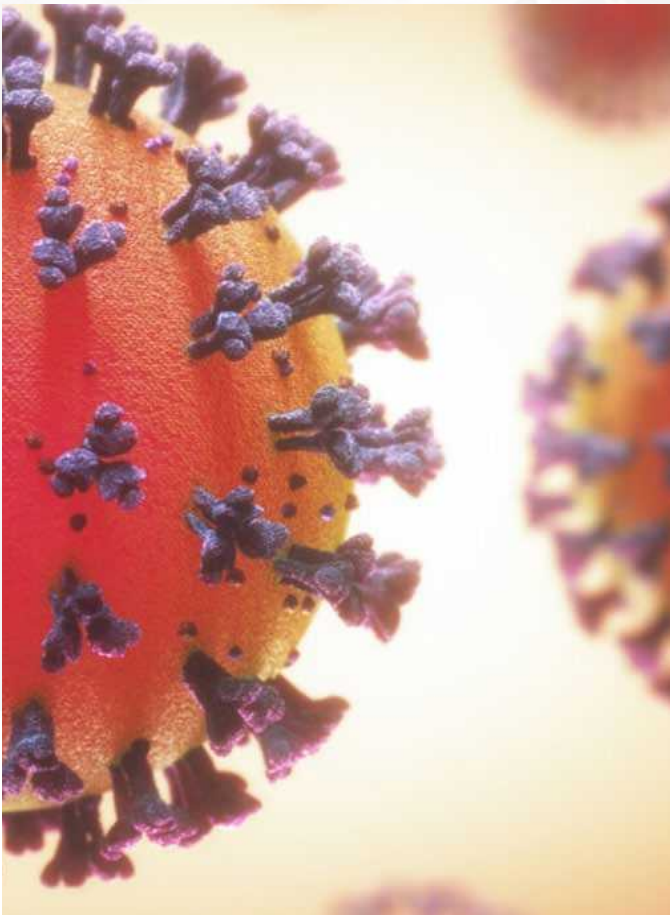
4.3 CONCLUSION

In this section, the study found that Ghanaians gave to support diverse causes during the COVID-19 pandemic. Citizens who gave were mainly people within the middle age bracket, employed, and with high income. Members of religious bodies and the civil society sector, celebrities and highly influential people in Ghana also donated during the pandemic. The section also disclosed that Ghanaians give to support social and humanitarian causes. Civil society organisations constitute a key platform Ghanaians use to channel their support to poor and vulnerable groups. To provide a more comprehensive view of the issue, section five below discusses CSOs' experiences in mobilising resources through local giving.



SECTION 5

GIVING TO CIVIL SOCIETY ORGANISATION DURING THE COVID-19 PANDEMIC



pandemic had affected their primary sources of funding. They indicated that COVID-19 had reduced their ability to mobilise financial resources from traditional means to continue operations or support the fight against the pandemic.

Some of the respondents expressed that, **“there’s no funding”** (Civil society respondent, July 2020). Respondents further admitted that they found it very difficult to organise activities in the communities in which they operate. Also, resources they usually generated from training programmes were no longer forthcoming. Hence, they had to dig into their reserves to survive.

Some organisations were also burdened with the possibility of losing donor funding support for the running of their organisations. Some respondents attested that;

“Funding no longer comes [from] outside the country”. “Most of our contracts had to be withheld”. “Some of our partners asked that we hold on to the implementation of activities” -

(Civil society respondents, July 2020)

5.0 INTRODUCTION

This section presents the results from the data collated from the engagement with 58 civil society organisations in this study. The analysis in this section discusses the challenges of civil society organisations during the pandemic, the approaches civil society organisations are using to mobilise local resources, perception of citizens towards supporting the civil society sector and the challenges in mobilising local resources.

5.1 THE IMPACT OF COVID-19 ON CSOS’ FUNDING

An assessment of the impact of COVID-19 on civil society organisations in Africa by the African NGOs and EPIC-Africa reveals that between April and May, 56.69 per cent of NGOs in Africa lost funding for their operations (EPIC-Africa, 2020). Likewise, in this study, the key highlight of the impact of COVID-19 on the civil society organisations that participated in this study was the dwindling nature of funding to support their work.

Civil society organisations that were interviewed confirmed that the pandemic had affected the financial sustainability of their organisations. About 52 per cent attested that the

5.2 CSOS’ RESPONSE TO THE FINANCIAL CRISIS POSED BY COVID-19

The sudden rise of the pandemic caught many civil society organisations off guard. Findings from Epic Africa’s study hold that about 87 per cent of African CSOs were not prepared to handle the impact of the crisis on their organisations (EPIC-Africa, 2020). Similarly, organisations that participated in this study indicated they were not prepared to manage the effects of the pandemic. Although they were not prepared, they initiated cross-cutting measures to secure funding and maintain the relevance of their organisations. Some civil society organisations adopted the following actions to mobilise resources:

1. Adapting Organisations’ Programmes and Activities to Include COVID-19 Programmes

To respond to the shifting priorities of donors during the pandemic, CSOs either changed their programmes to contribute to the fight against COVID-19 or mainstreamed an aspect of COVID-19 in their activities. Through this strategy, organisations were able to align their programmes and activities with some donors’ priorities by responding to vulnerable groups, women, children and community members.



2. Mobilising Resources Through Local Giving

Local resource mobilisation was among the key strategies civil society organisations used to sustain their operations and programmes during the pandemic. According to the findings of this study, 34 per cent of the respondents engaged with their constituencies to mobilise resources through local giving. Forty-five (45) per cent of the CSOs indicated that they received donations in cash and kind. In-kind donations that were received by the organisations came in the form of materials such as PPEs, food items, clothes; and expertise like pro-poor services, among others. Donations in cash were mostly channelled through mobile money with a few via online banking and online giving platforms.

The following tactics were used to mobilise resources through local giving:

- Using social media platforms (WhatsApp, Facebook) and emails.
- Requesting for membership dues.
- Application to individuals, business operatives, district assemblies, other non-governmental organisations and other relevant stakeholders.
- Writing proposals to local donors like STAR Ghana Foundation to mobilise resources.
- Organising fundraising campaigns and donor engagement.
- Partnering with communities, churches and small non-profit organisations.
- Crowdfunding and individual donations.
- Production and selling of Food and Drug Authority - approved reusable facemasks.

Among the tactics employed, the civil society organisations identified some to be more successful than others in generating resources locally. Table 5 provides a summary of the successful approaches and those that were not successful, as anticipated, in enabling them to raise the requisite resources from within Ghana during COVID-19.

Table 5: Successful and unsuccessful resource mobilisation tactics

Successful tactics	Unsuccessful tactics
<ul style="list-style-type: none"> • Approaching well-to-do individuals in the communities they operate in • Social media and emails 	<ul style="list-style-type: none"> • By applying to local donors and organisations • Membership dues • Rely on voluntary donations
<ul style="list-style-type: none"> • Sending of letters to appeal for funds and equipment • Organising zoom fundraising events • Proposals to business enterprises and individual philanthropists • Writing of letters to business operatives, district Assembly and others soliciting for funds • Writing proposals on resource mobilisation 	<ul style="list-style-type: none"> • By seeking support from some non-governmental organisations • Global giving

Source: CSO Survey on Local Giving Towards COVID-19 Pandemic, July 2020

From the study, it was found that key techniques such as the use of social media, contacting individuals, business and assemblies, and online fundraising events were successful in mobilising resources locally.

5.3 PERCEPTION OF CITIZENS GIVING TO CSOS

As already established in section 4.2.5, Ghanaians believe that civil society organisations are good actors in supporting the poor and vulnerable people in society. Similarly, 61 per cent of the civil society organisations engaged in the survey also mentioned that Ghanaians have the perception that civil society is an advocate and driver of social change. Some civil society organisations explained:

"Ghanaians perceive that NGOs play a major role in bringing development, especially to the marginalised population", - (CSO respondent, July 2020)

"NGOs mostly work at the community level and drive their agenda for growth and development", - (CSO respondent, July 2020)

"Some people perceive CSOs as just talking or advocating and demanding change whilst others think we may not have the power to bring complete change", - (CSO respondent, July 2020)

Twenty-two (22) per cent of the CSO respondents were certain that citizens hold the ideology that, civil society organisations' actions are defined by foreign instruments to drive their national development agenda. Some organisations indicated:

"Ghanaians think it is CSO's responsibility to do what they are doing; after all, CSOs receive big funding from foreign donors", - (CSO respondent, July 2020)

"They think those working as CSOs are making more money from the foreign agencies and using less for activities" - (CSO respondent, July 2020)

On the other hand, 11 per cent of the civil society organisations also noted that citizens have the perception that CSOs are less transparent and accountable in their operations. Some of the organisations said:

"Many think CSOs receive huge sums of money in the name of the community, and the community receives a small amount of it", - (CSO respondent, July 2020)

"Some Ghanaians think non-governmental organisations are in for personal interests", - (CSO respondent, July 2020)

"They think CSOs many a time follow blindly and don't cross-check facts before they act and also don't invite them whenever they have a programme", - (CSO respondent, July 2020)

"They think those working as CSOs are making more money from the foreign agencies and using less for activities", - (CSO respondent, July 2020)

Perception influences the behaviour of people. In giving, perception kindles a favourable attitude towards giving. Thus citizen's perception of CSOs has the possibility of influencing the ability and willingness to give to the sector. Whereas this study did not explore the relationship between citizen's perception and giving extensively, it can be inferred from the results that, the perception that CSOs are rich, CSOs receive more funding from foreign agencies, CSOs do not need local support, among others, limit the possibility for civil society to mobilise resources locally. On the other hand, positive perception such as CSOs are the major players in bringing development to the marginalised, excluded, and vulnerable groups can motivate the possibility to give to the sector.

5.4 INFLUENCE OF COVID-19 ON CITIZEN'S PERCEPTION OF CSOS

Following the emergence of the pandemic, CSOs engaged in the survey indicated that COVID-19 would, in a way, influence the perception of citizens about the sector. The extent to which COVID-19 has impacted the way citizens perceive civil society organisations is presented in Figure 11 below.

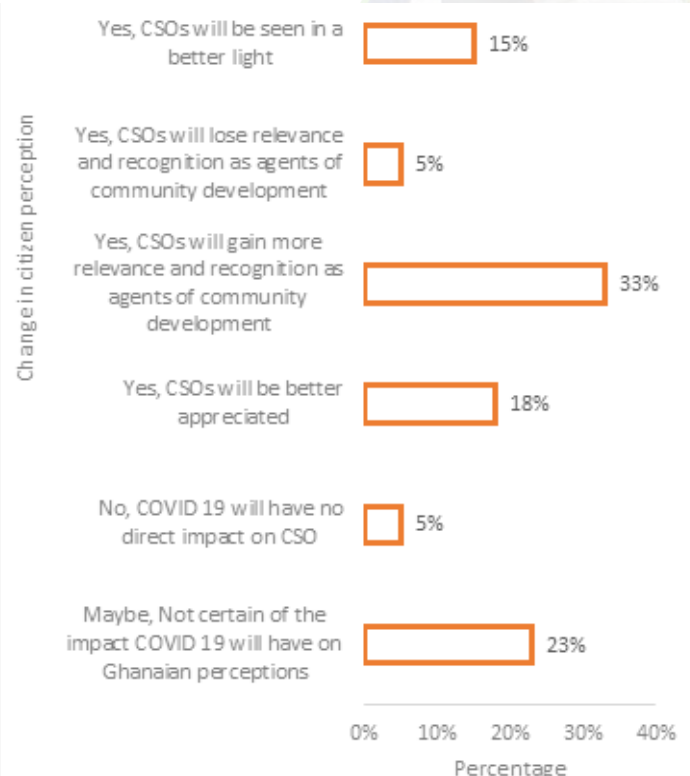


Figure 11: Influence of COVID-19 on Citizen's perception about CSOs

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

From figure 11, 33 per cent of the organisations are of the view that CSOs will gain more relevance and recognition as a community agent of change in their respective constituencies. Likewise, 15 per cent and 18 per cent of the organisations believe that, following the pandemic, CSOs will be more visible and appreciated respectively. These organisations explained that CSOs' continuous efforts to support the fight against the pandemic within their communities would create the opportunity for them to expand their visibility and be appreciated in their constituencies. They stated:

"Before the government's interventions, CSOs had done several sensitisations and can reach out to more remote communities. CSOs have also contributed, and donated PPEs and have also supported the government to support vulnerable groups", - (CSO respondent, July 2020)

"Before then [COVID-19], people did not value the work of organisations, but now they have [a] different perception about [CSOs] because of the impact organisations are making now", - (CSO respondent, July 2020)

Even though 23 per cent of the respondents were not sure that there would be any changes in the way citizens perceive civil society organisations as a result of their engagements during the pandemic, 10 per cent believe that there will be no direct impact of COVID-19 on citizens' perception of CSOs or CSOs might lose their relevance as community agents of change in the short and long term. This result, in part, can be attributed to the uncertainty of the duration of the pandemic and the difficulties encountered by CSOs in mobilising resources locally to sustain their operations.

The study also observed that organisations which were unsure of any positive change in citizens' perception of CSOs, faced difficulties in mobilising resources to support their constituencies in the fight against the pandemic. A respondent explained that:

"Some CSOs will receive higher recognition and acceptance due to the kind of relief they provide to the community, but some will also lose their relevance as they are still on lockdown", - (CSO respondent, July 2020)

5.5 CHALLENGES IN MOBILISING RESOURCES LOCALLY

In this study, giving to the civil society organisations in the pandemic was not forthcoming. As already established in section 4.1, citizens do not generally give directly to support the civil society sector. In the same way, from figure 12, 57 per cent of the CSOs engaged mentioned that the giving frequency from Ghanaians reduced following the emergence of the pandemic.



Figure 12: Frequency and volume of giving from Ghanaians

Source: Citizen survey on local giving towards COVID-19 pandemic, July 2020

Several attempts used by the organisations to mobilise resources locally did not attain significantly positive results. One civil society organisation stated:

"We tried to mobilise funds from the STAR Ghana Foundation, MTN and Rebecca Foundation but no one has replied", - (CSO respondent, July 2020)

Another also mentioned that;

"We have tried to mobilise resources locally, but the feedback has not been encouraging", - (CSO respondent, July 2020)



Likewise, an organisation also added:

"We have not explored mobilising resources locally. We shared the link to our site on Global Giving. The donations have not [been] forthcoming from within Ghana. We have shared it severally, but we do not get donations. Apparently, we need to explore more ways to get Ghanaians to give", - (CSO respondent, July 2020)

According to the Charity Aid Foundation (2014) the low rate of giving in Africa can be attributed to the lack of formal structures and systems for giving, weak regulatory framework, perceived mistrust and weak accountability, inadequate incentives, especially for individual giving, weak technology infrastructure, and over-emphasis on financial giving to the detriment of non-cash or in-kind giving, among others.

In this study, CSOs also highlighted the following limitations in mobilising local resources:

- Donors are also affected during this pandemic.
- Difficulty in approaching stakeholders because of social distance protocols that must be respected.
- Low level of income coupled with rising financial challenges faced by Ghanaians.

- The low interest of people to support the sector.
- People look for support from CSOs but not to give to CSOs.
- The private sector is also having problems managing their activities.

Organisations that were successful in mobilising local resources saw a positive result by mainstreaming COVID-19 in their programmes, networking and building partnerships, engaging more on social media, and changing their communication strategies to communicate issues about COVID-19.

5.6 CONCLUSION

To a large extent, the pandemic negatively affected the financial stability of CSOs in Ghana. CSOs, therefore, leveraged on local donors to mobilise resources to continue their operations and remain relevant. Whereas some were successful, many others were not due to inherent challenges among which includes citizens' perception of CSOs. The next section provides details of the approaches and strategies some selected organisations used to mobilise resources locally during the pandemic.



SECTION 6

LOCAL GIVING CASE STORIES: EXPERIENCES FROM CIVIL SOCIETY ORGANISATIONS



6.0 INTRODUCTION

This section chronicles the experiences of three organisations in Ghana that made significant efforts to mobilise resources locally during the pandemic. The thought of taking the lead in mobilising resources in a seemingly challenging terrain to do so necessitates a more in-depth exploration of how they did it, what successes they realised, what challenges they encountered and what lessons they derived from the process. This information is key to inspire and influence the domestic resource mobilisation efforts of CSOs in Ghana, especially during this and other pandemics. The section, therefore, documents the resource mobilisation experiences of the Ghana CSOs SDGs Platform, the Street Children Project of the Catholic Archdiocese of Kumasi and the Special Attention Project.

6.1 LOCAL DONORS WHOLLY SUPPORT THE GHANA CSOs SDGs PLATFORM TO PROMPTLY RESPOND TO COVID-19

The Ghana Civil Society Organisations (CSOs) Platform on Sustainable Development Goals (SDGs) was established in October 2015 to ensure more coordinated civil society efforts in achieving the SDGs in Ghana. The CSOs platform's mission is to bring civil society organisations across Ghana together to foster joint efforts, build partnerships with key stakeholders and engage in effective advocacy towards achieving the SDGs at the national, regional, and international levels. The CSOs platform comprises over 400 members, organised into 17 sub platforms, and 13 district platforms, and managed by three Co-Chairs, a Coordinator and a 34 member-Steering Committee.

The CSOs Platform implemented several interventions as part of efforts to complement government's effort in the fight against COVID-19. On 30th March, the Platform launched a COVID-19 Response Fund to be

managed by a committee including SEND Ghana, STAR Ghana Foundation, Ghana Agricultural Workers Union of Trades Union Congress, Ghana Anti-Corruption Coalition, Youth Advocate Ghana, International Child Development Programme, West Africa Civil Society Institute, Hope for Future Generation, among others. The committee leverages on the strength and expertise of the CSOs Platform members and non-members to administer the fund in such a way that can impactfully address some of the inequality challenges exacerbated by the COVID-19 pandemic. This initiative is being undertaken in the spirit of leaving no-one-behind.

The fund mobilised donations in cash and in-kind from CSOs, individual philanthropists and the public to support the poor and vulnerable within the period of the pandemic. The fund has so far raised GH¢ 119,712.62 from 78 contributors (10 individuals; 67 institutions, one unidentified), out of a target of GH¢ 200,000. This fund was raised via mobile money (GH¢ 37,500) and bank deposits (GH¢ 82,212.62). The implementation of the fund is being done in 2 phases.

The first phase³ targeted persons with disabilities (PWDs), street children, the aged and mentally challenged in three locations (Kumasi, Accra, Kasoa). Items such as rice, oil, soaps, water and vitamin C were donated to these vulnerable groups on 27 April 2020 in Accra and 27 April – 1 May 2020 in Kumasi through collaboration with renowned and credible CSOs and the Department of Social Welfare. A total of GH¢ 58,250 was allocated to this activity. In May 2020, relief items were distributed to about 1,437 people in the Greater Accra, Kasoa and Greater Kumasi catchment areas to augment government's efforts to mitigate the impact of the coronavirus pandemic. This coverage comprised 519 (36%) street children, 258 (18%) aged/widows, 308 (21%) mental health institutions and 352 (25%) persons with disabilities (PWDs).



Figure 13: SDG Platform support vulnerable people in Kasoa and Kumasi

Source: CSOs SDG platform, 2020

In the second phase of the CSOs COVID-19 Response Fund, the SDGs Platform supplied 4 5000 facemasks and 9000 information education and communication (IEC) materials to the vulnerable (PWDs, street children, the aged and persons with mental illness) to facilitate sensitisation efforts in all parts of the country. This phase has also focused on behavioural change communication to encourage people to adhere to the coronavirus prevention protocols. The total cost of acquisition of the facemask was GH¢27,500.00 and the cost for the IEC sticker materials stood at GH¢ 10,650.00

Both the first and second phases cost GH¢96,400.00. The balance of GH¢ 23,312.62 was utilised for media coverage and transportation for the distribution of the items nationwide. A COVID-19 Response Committee is closely monitoring the implementation of the funds to ensure that the items reach the targeted beneficiaries. A monitoring and evaluation strategy is being closely implemented to ensure accountability in the distributions.

6.2 STREET CHILDREN PROJECT'S (SCP) FINANCIAL RESOURCES SOAR DURING THE COVID-19 CRISIS

Street Children Project (SCP) is a non-governmental organisation established to address the problems of vulnerable young women and children who are displaced and homeless in the city of Kumasi in the Ashanti region of Ghana. SCP is committed to addressing the challenging reality of children on the streets of Kumasi, by helping them explore other options in life, offering enabling services to motivate them towards reintegration, empowering them by providing opportunities for education, and enterprise

development. SCP has benefited from several of WACSI's initiatives including training on local fundraising, resource mobilisation, communication skills and strategies and convenings to develop a national civil society strategy in Ghana, which are all geared towards equipping SCP and other CSOs in Ghana to be more apt in defining and driving a feasible sustainability plan for their organisations.

In the wake of COVID-19 in Ghana, SCP dared to apply the lessons learned from the local resource mobilisation training. The organisation realised unprecedented milestones. This section chronicles SCP's approaches, lessons, challenges and recommendations in local fundraising/resource mobilisation during the outbreak of the COVID-19 crisis.

How COVID-19 Affected the Street Children Project

According to Rev. Sister Olivia Umoh, Executive Director of SCP, COVID-19 affected the interventions and operations of SCP. This made it difficult for the organisation to carry out all its activities freely. Some of the interventions which were affected by the pandemic were; mobilising female head porters (kayayei) to give them skills training and offer them shelter and food, catering for the street children in their secondary education, organising vocation training skills to women in beads making, dressmaking, hairdressing among others.

Due to the COVID-19 outbreak, SCP adjusted its communication approach and increased its frequency, focusing on COVID-19 relief programmes and rehabilitation activities, as it could generate more compassion and support from citizens. "In our COVID-19

response activities, SCP included vulnerable targets such as homeless persons, street beggars, young sex workers/ street mothers and their children and vulnerable families” the Executive Director mentioned.

However, COVID-19 has also generated more local donations from Ghanaians and attracted some new donors to the organisation. Some donated in-kind (approximately GH¢ 37,000), money (GH¢ 58,000). In total, GH¢ 95,000 was fundraised, especially via mobile money. SCP usually gets its financial donations through direct appeals and by communicating about its activities on social media platforms (WhatsApp, Facebook) and emails.

Methods used to Raise Resources Locally During COVID-19

Sister Olivia explained the procedures SCP employed to mobilise resources locally. She revealed:

- “WACSI’s online training on technology for CSO and communication skills have helped us immensely. We also put into practice what we learnt from WACSI in Local Fundraising and Resource Mobilisation courses and used social media platforms massively.
- First, we drafted a passionate appeal letter launching our COVID-19 Emergency Relief Programme. We then sent out the letters to individuals, institutions, churches, mosques etc.
- We posted the appeal letter on social media platforms. We also sent them out by e-mails. I put the appeal on my WhatsApp status and profile every day, and all our staff members followed suit.
- Besides the appeal letter, we created short appeal messages every few days calling for support from the general public so we could reach out to the vulnerable who were worst hit by COVID-19.
- Furthermore, we divided our interventions into phases following the unfolding of the COVID-19 drama. Phase one was from the onset of the lockdown, followed by phase two, which was the weeks following the lifting of the lockdown and so forth. On 7 September 2020, we started phase 4 of our interventions. It is worth noting that at the onset of the COVID-19, we had very little in our coffers”.



Amidst these strategies, the SCP remained worried that the pandemic would affect their programmes. Sister Oliver explained:

“When the lockdown was announced, I was wondering how we would feed the 50 children in our residential facility and sustain the centre. I also worried about what would happen to our many children on the streets. My heart told me we have got to do something to save the children. I thought they would not work to get their little pesewas to buy food due to the lockdown. They would have to find some hideout to stay safe, away from the police, they might get the virus because of crowded space and lack of food. I was like a mother of so many children afraid of impending danger befalling her children. Indeed, I was”

SCP’s Response to its Fear of the Pandemic

In response to SCP’s fear of the impact of the pandemic on their activities, Sister Olivia explained their response action.



"I had a chat with a representative of our key partner organisation in the Netherlands, and she shared in my fears and worry, and together we decided we could do something. I was not sure our staff would have my kind of courage to put aside the fear of the Coronavirus and go out to serve. Thus, I called an online meeting of my management staff and shared my worries and fears. My formidable team members were committed that SCP stands by the vulnerable at this time more than ever.

Together with my management team, we developed the SCP Covid-19 Emergency Relief Programme. We sincerely had no funds as I said earlier. But I was sure we would feed the children, even if it meant carrying a begging bowl to government house/offices and all the places that were allowed to operate during the lockdown. Although we got the initial startup funds from Adamfo Ghana, our partner organisation in the Netherlands, we did not fold our arms to wait for money from abroad. We knew the need to feed a minimum of 500 street-connected children, homeless and other vulnerable persons with one meal every other day until the lockdown would be lifted.

Hence, we needed lots of funds or foodstuffs, toiletries, cleaning materials and personal protective equipment (PPEs) and we knew we needed to raise the resources locally as well because COVID-19 hit the whole world, and the western world was worse hit. So, I told my staff, we would raise most of the funds in here in Ghana, and we surely will feed the poorest to survive this pandemic. We were resolute, and we still are.

By the end of the first week (after we put out our letter of appeal), we were getting calls locally asking what help we needed, people making commitments

to support. At the same time, we were receiving emails asking for account details to make transfers to support our COVID-19 SCP response programme. We got in touch with anyone we knew to check on them and sell our emergency relief programme in case they were interested in helping the poor but did not know how to go about it with the lockdown. I have never felt so supported in humanitarian service as I have been during this pandemic. It has been like everyone wants to make their contribution towards SCP's COVID-19 response programme.

Interestingly, SCP was the first to launch a COVID-19 relief programme in Kumasi if not in Ghana as a whole. On the 4th day of the lockdown, we were already out on the streets sharing food, face masks, Vitamin C, soaps, etc. This early intervention attracted both local and international donors to donate to support our work. We communicated our activities in the same way we called for help. We posted photos of our interventions and some short videos on social media platforms. Regularly, we got media houses to cover our activities on radio and television. After the first few weeks of the intervention, we reported with many photos of activities and sent to all donors and associates and all the people who had come into contact with SCP. We also published our reports on the West Africa Civil Society E-directory.

Interestingly, whenever we sent out a report of a phase, it attracted many more donors to key into our programme. So, funds and materials kept coming in, and we kept expanding our reach. Some scenes of the sharing were very moving and touched the hearts of many Ghanaians. It has been my most outstanding experience of local support and an amazing one. Some people still send in their support to date."



Figure 14: Sister Olivia Umoh during a relief outreach

Source: SCP, 2020

SCP's Actions used to Raise Resources

Sister Olivia discussed the actions used by SCP to raise resources locally. She indicated that:

"One remarkable way we raised resources locally to cushion the shock of the pandemic was in the production of face masks. Our skills training centre sprang into action in the production of face masks. At SCP, we think we produced the highest number of masks in Ghana. We actually started production before anyone else, and we have stayed in it and even got the Food and Drug Agency to approve our face masks. We produced over twenty thousand (20,000) face masks. Although over ten thousand (10,000) of the face masks we produced were given out to our target group who could hardly afford to buy them, we got donors who paid for the masks. We also generated income (approximately GH¢ 30,000) from selling some of the face masks. We got some bulk orders from organisations in the North of Ghana (approximately GH¢ 8,000), institutions, and groups, home and abroad. Notably, our face masks were of good quality, meeting the laid down Food and Drug Authorities' standards and so sold higher than others. It was an interesting turn of event that our trainees at the Vocational Training Center became active participants in the fight against the Coronavirus as well as generate funds for the institution.

We received lots of support from within and outside Ghana for our services besides the COVID-19 relief programme. Thus, reporting our interventions raised our organisational profile and visibility locally and internationally. At a point, it was so dramatic that when we sent out the report of a phase of the intervention, we got lots of calls pouring in and making donations (approximately GH¢ 50,000). These are the ways we raised resources locally to cushion the shock caused by COVID-19 on our organisation's resources".

SCP's challenges in mobilising resources locally

Sister Olivia further explained some of the challenges they encountered. She said:

"The major challenge was that we had to work extra hard, over time, between planning, implementation and reporting. We never had a break, not even during the lockdown. Even though some of our staff – who worked in our early Childhood Education Centre were not working, we still needed to pay them. It is sad to note that the government could not create an avenue for collaborating with civil society organisations to reach out to the vulnerable in the communities which they targeted to support. Perhaps, the government relieve materials could have reached the vulnerable better. It was equally disheartening to note that the private sector who had much to donate trooped to donate to the government and hardly to CSOs. It was

the ordinary Ghanaians who did not have considerable donations to display that remembered the CSOs. Thanks to them that they did."

Lessons Learned in Mobilising Local Resources

Some of the lessons SCP learned from the process include the following:

- When you dare to give out in charity, you never go wanting. SCP initiated its COVID-19 response programme by bringing out all it had, and gifts poured out in such amazing abundance beyond the COVID-19 response programme's expectations.
- SCP's competent and committed team together with its management team has worked together to plan and implement the organisation's COVID-19 response programme.
- The importance of communication. SCP shared its plans, interventions and achievements widely with friends, collaborators, partners, and anyone they could reach out to.
- Strategic communication is an asset for resource mobilisation. SCP reported its interventions to all donors, including those who would not ask for a report.
- Acknowledging and appreciating the donor is paramount. SCP made donors feel recognised and appreciated. For instance, SCP published the names of donors in every report of each phase of the response programme.
- Accountability and transparency in the management of resources attract more donors to give.
- Courage pays. Because SCP confronted the pandemic courageously to serve, the organisation was able to stay relevant to its target audience despite the challenges posed by the pandemic.
- Ghanaians should appreciate the efforts of CSOs for the common good, assess the services provided and contribute to the efforts. After all, Ghanaians contributed much to support government efforts.



SCP's appeal to CSOs

Given SCP's leading experience in trying out the knowledge gained from training their staff attended and staying committed to its mission in times of uncertainty as that posed by COVID-19, Sister Olivia channelled a key message to like-minded organisations who are in the same dire situation as SCP.

"It pays to be focused on your mission and vision, stand by these and defend them in season and out of season. SCP refused to be daunted by the distressing and threatening aura of the Coronavirus because our target group were the most vulnerable in the situation, and we could not afford to abandon them in this crisis. We knew they needed us most, and we stood tall to serve them to survive the pandemic. SCP could not go on lockdown. Instead, we approached the local government for a permit to enable us to move freely to serve. Thus, SCP's emergency relief team was enlisted among the essential service providers during the lockdown. We ensured we observed all the precautionary measures and taught our beneficiaries to do so. Responding to our mission has not just cushioned SCP's resources but has topped it during the crisis of COVID-19. We have never been this buoyant. We made use of learning we got from WACSI's training on sustainability, Local Fundraising and Resource Mobilisation and other WACSI platforms. SCP, as an organisation, has developed much for coming into relationship with WACSI. Thanks to all the wonderful resource persons you have at WACSI. I believe if every organisation who attends WACSI's courses implements them, they would be well equipped to weather whatever storms that hit the CSOs' operational space."



6.3 SPECIAL ATTENTION PROJECT (SAP) RAISED RESOURCES LOCALLY DURING COVID-19

SAP was established in 2007 to respond to the learning needs of children with learning difficulties. Today, Special Attention Project (SAP) is recognised as a leading grassroots organisation working for the rights of children with learning difficulties and creating innovative learning solutions to improve learner outcomes. SAP's activities mainly involve providing individualised learning interventions for children with learning difficulties; capacity building of teachers; counselling services and education for parents and caregivers, and media practitioners.

To ensure financial sustainability, SAP considers several non-donor-based funding approaches through which its activities can be financed. Some of these considerations include:

- **Commercial model:** Clients pay all cost of the project.
- **Hybrid models:** Part of the cost is financed by client and part from donations.
- **Contract-based:** Government agencies hire the organisation to implement programmes.

Over the past five years, SAP has put a lot of efforts in shifting from foreign funding to other resourcing models. The shift from foreign funding has, however, been challenging because the Ghanaian civil society funding system is shaped around foreign donor funding. There is low awareness of the need for societies to take care of their disadvantaged groups. On the other hand, there is a little effort of government agencies to partner with local NGOs to implement programmes.

Effect of COVID-19 on SAP's Resources

Mr Richard Opoku, Project Director for SAP, explains the effect of the pandemic on the operations of SAP. He said:

"COVID-19 brought financial stress to SAP as funding from its major foreign donors was halted entirely, causing the organisation to scale down its operations and restructure its programmes.

Revenue generated through SAP's services to parents and schools also stopped because of COVID-19 disruption to schools and finances of the organisation's clients.

On human resources, SAP had to review contracts of its staff, including working part-time and adopting more flexible working hours which necessarily don't involve reporting to the office regularly.

SAP largely works with basic schools which are still under closure, so SAP's staff still work from home".

How SAP raised resources locally to cushion the shock caused by COVID-19

Unfortunately, it became increasingly difficult to attract funding to implement SAP's regular programmes because of school closures and larger concentration on the impact of COVID-19. Against this background, SAP had to restructure its programmes in line with the impact of COVID-19 on the education of the organisation's target groups. A survey was conducted by SAP to get data to back the organisation's new project. SAP then forged new partnerships with organisations working on similar projects and started exploring for funding partners in Ghana to implement the new project. SAP developed a local resource mobilisation plan to facilitate the process of mobilising resources locally. Corporate bodies, religious groups and the private sector that aligned with the project were targeted for this funding support.



As a result of this multi-faceted local fundraising approach, SAP raised GH¢ 40,000 to provide remedial learning interventions to vulnerable children who risk falling behind or dropping out of school because of COVID-19.

SAP's Challenges in the Resource Mobilisation

Effective resource mobilisation often thrives on face-to-face presentation and project pitching with potential donors. However, with COVID-19 restrictions in effect, it became difficult for SAP to physically engage with potential funding partners to influence them to develop their interest in the organisation's project. Also, SAP's confidence in approaching potential funding partners was greatly affected because of the widespread effect COVID-19 brought on all sectors of the economy. It became a severe challenge in identifying and attracting the right potential partners for the project.

Mitigation Strategies to Avert the Challenges

To mitigate the challenges, SAP made use of technology to pitch its project to potential funding partners. Several virtual meetings were organised with potential funding partners to provide details on the project via Zoom. The virtual meetings provided the platform for potential partners to seek further clarification and information that they needed.

Another action taken to mitigate the challenge was extensive research to identify potential partners whose interest align with SAP's project. Since funding partners were likely to focus on COVID-19 related project, SAP developed its project in line with the impact COVID-19

has precipitated on the education of its target group. A comprehensive, COVID-19 local resource mobilisation plan was developed and pursued, which provided direction for SAP in mobilising resources.

Also, SAP intensified its awareness-raising through social media and online news sites to improve visibility.

Lessons Learned from Local Resource Mobilisation

SAP's experience through the COVID-19 period confirms that it is always essential to develop and pursue a well-structured local resource mobilisation plan. The plan helped the organisation to identify its potential donors and more importantly, choose which fundraising strategy and approach to use. Another lesson that SAP learned is working in partnership with other organisations that is mutually beneficial. The organisation has again learned the importance of incorporating the use of technology in its local resource mobilisation initiatives.

SAP's Recommendations to CSOs

The enormous impact of COVID-19 on almost all sectors of the economy has caused potential partners to shift attention to projects that are related to COVID-19. Based on this, SAP recommends the following strategies for CSOs to use in mobilising resources locally during pandemics such as COVID-19:

- CSOs should align their projects to COVID-19 but at the same time, not losing sight of their original mandate.

- CSOs should prioritise researching the background and interest of potential funding partners before approaching them. Following the identification of potential partners, there should be a concerted effort by CSOs to forge effective partnerships and friendship with them.
- CSOs need to develop a comprehensive local resource mobilisation plan to ensure expeditious use of time and resources in mobilising resources.
- CSOs should invest in the use of technology, especially in an era where online and virtual engagements are now commonplace.
- CSOs should invest in their communication and awareness-raising campaigns using a mix of media platforms, including mainstream and social media to improve visibility.
- CSOs should research the societal problems they seek to address and disseminate the findings widely. They should use the findings of their research as the basis of their proposal pitches, to raise awareness on the problem and to catalyse their arguments and the need for support.

- Furthermore, it has become critical during this COVID-19 period for CSOs to work together based on joint projects and shared interests. When two or more organisations come together, they present a strong force and are more likely to attract donor support than a single organisation working alone.

6.4 CONCLUSION

In the course of the novel COVID-19 pandemic some CSOs made some strides to maintain their financial stability. This section presents case stories of the successes of CSOs Platform on the SDGs, SAP and SCP in mobilising resources locally. The experiences of these organisations, as presented in this section, demonstrate that it is possible to mobilise resources locally despite the challenging conditions posed by COVID-19. They also provide CSOs with key tips, lessons, and recommendations to be employed when mobilising resources locally.





SECTION 7

DISCUSSION, RECOMMENDATION AND CONCLUSION



7.0 INTRODUCTION

Building on the data presented in sections 4, 5 and 6, this section presents the discussion of the results of the study. The section explores the potential of using local giving as a resource mobilisation strategy for CSOs based on the findings from the data. It further provides strategic recommendations which CSOs can employ to mobilise resources locally through local giving.

7.1 LOCAL GIVING AS AN ALTERNATIVE RESOURCE MOBILISATION TACTIC FOR CSOS

Increasingly, the financial sustainability of civil society organisations has become an essential subject for conversation in recent years (WACSI, 2015; Vandyck, 2017; Appe & Pallas, 2018; Arhin et al., 2018; Pallas & Sidel, 2020; Senanu, 2020; WACSI, 2020). Whiles some are discussing the need to reshape donor's relationship with organisations in the global south (ISTR 2016; Vandyck, 2017; Pallas & Sidel, 2020), others are centralising on growing the local philanthropic sector (Charitable Aid Foundation, 2018; Senanu, 2020). The conversation around local philanthropy/giving as an alternative for local resource mobilisation for civil society organisations

is increasingly gaining grounds in recent global discourse. Local philanthropy is seen as an alternative to reduce civil society's overreliance on foreign aid which thwarts on the sustainability of civil society organisations.

According to the Charity Aid Foundation (2014), African's giving index rate exceeds that of Europe. There are existing capacities and potential to mobilise resources domestically and increase giving to support development efforts. There has been a growing awareness and realisation of the potential of the African people to contribute at different levels to support development efforts. Hence, the role of local giving in the African Philanthropic sector cannot be underestimated. Nonetheless, the question that remains unanswered is how well this approach has worked in the Ghanaian society and how it can be applied.

Following the trend of giving during the COVID-19 pandemic, the study analysed these patterns of giving and used it as a measure to indicate the possibilities of leveraging on local giving as an alternative resource mobilisation tactic for CSOs in Ghana. Findings from this study aligned with works by Aryeetey and Opai-Tetteh (2012) and Kumi (2019a;b) that indeed the philanthropy sector in Ghana is growing. The COVID-19 pandemic influenced the giving culture of Ghanaians towards helping affected people and most vulnerable members in society.

Although Ghanaians primarily support family members, relatives and friends (Aryeetey & Opai-Tetteh, 2012), the study showed that Ghanaians also give to respond to an action that contributes to the development of the country. Also, Ghanaians give to provide for the poor, needy, marginalised and vulnerable people in the society as depicted by the case studies on SCP and the Ghana CSOs SDG platform. Similar to findings from the works of Bekkers and Wiepling (2011), age, gender, social class, employment status and income level influence giving in Ghana. The middle-age workers with high income have the highest tendency to give to in Ghana. Likewise, the social status of a person, be it a social influencer, a celebrity, religious leader or civil society member, can also positively influence the ability to give to a cause.

As is common in the philanthropy sector (von Schnurbein & Bethmann, 2010), depending on the nature of the cause, Ghanaians can give in kind or in cash. The social media platforms, direct contact of potential donors,



Figure 15: 6 things CSOs should take into consideration

and crowdfunding are the best approaches civil society organisations can use to reach out to the local Ghanaian philanthropic actors. Cash donations using mobile money in this study was found to be the most commonly used platform for giving in Ghana.

Even though COVID-19 might have threatened the survival of many civil society organisations, it also created the room for CSOs to rethink the financial sustainability of their organisations. In the process, CSOs have become innovate to employ cross-cutting measures and strategies to mobilise resources locally. Although generally, giving to support a cause is mostly an occasional activity in Ghana, Ghanaians perceive civil society organisations as middlemen. The study revealed that Ghanaians do not give directly to support the operations of CSOs but would instead prefer to channel their donations through them to reach their target population. Therefore, CSOs can use local giving as an alternative approach to local resources mobilisation in Ghana.

7.2 RECOMMENDATIONS TO CSOS

The following recommendations are made to enable civil society organisations to mobilise more resources through local giving.

- Put in place the appropriate structures and systems to facilitate giving to CSOs: CSOs should civil society organisations should put in place the requisite formal structures and systems that will enable citizens to easily give to support their actions. Organisations should have a dedicated means of receiving donations that are well known and accessible to potential donors.
- Build trust: CSOs should continue to build trust for their constituencies. They must do this by ensuring downward accountability to their constituents and upward accountability to other stakeholders. It is evident from this study that SCP gained resounding success in its local resource mobilisation efforts during the pandemic because of its regular and equitable reporting and accountability to donors

and beneficiaries and the general public. This strategy used by SCP help to earned the trust and build more admirers, supporters and donors to support their work.

- Communication is key: An effective communication strategy must be developed and applied to increase knowledge and awareness of the charitable sector in Ghana. Civil society organisations should frequently communicate their work and increase awareness of projects that need financial support from citizens.
- Target the audience with the highest potential to give: Giving for CSOs should be targeted at people within the working-age group. Also, employees with high income have the highest tendency to give. Hence, such CSOs should target these categories of people in society. Hence, in engaging in a local resource mobilisation drive, CSOs should target the right segment of the population that is likely to respond favourably to an appealing need for them to contribute to addressing a development challenge.
- Use the appropriate communication channels: Social media platforms and direct contact with identified donors should be enshrined in CSOs' approach to mobilise resources locally.
- Develop a resource mobilisation plan: CSO should develop a plan to serve as a guide in identifying and determining which local resource mobilisation strategy is useful and effective in approaching potential funding partners.

7.3 CONCLUSION

The study has shown that local giving also plays an essential role in addressing the pandemic. During the upsurge of COVID-19, local giving was a key resource mobilisation strategy for the government, the private sector and civil society organisations. Ghanaians donated in cash and kind to support individuals, organisations and institutions fighting the pandemic. The study investigated the giving culture of Ghanaians during the COVID-19 pandemic. Specific questions such as; who is giving, what are they giving, why are they giving, how are they giving and who are they giving to were explored in the study. The result of the study is summarised below;

Table 6: Summary of the giving culture of Ghanaians during the COVID-19 pandemic

WHO	<ul style="list-style-type: none"> • People between 26-60 years are giving • Workers with high income are giving • Social influencers, religious members and leaders, civil society members
WHAT	<ul style="list-style-type: none"> • Cash • In-kind
WHY	<ul style="list-style-type: none"> • To support the vulnerable population • To support a social cause
HOW	<ul style="list-style-type: none"> • Mobile money • Face to Face
WHOM	<ul style="list-style-type: none"> • Vulnerable people • Give through civil society organisation or a religious body

Source: Author's Construct, 2020

The study also explored how the COVID-19 pandemic can serve as an opportunity to change the giving landscape in Ghana profoundly. Indeed, the study found that some civil society organisations mobilised resources locally through local giving during the pandemic period. Even though leveraging on local giving by civil society organisations was not successful for all organisations, it was found to be one of the best and sustainable approaches in domestic resource mobilisation. Hence, this study concludes that local giving can be used as an alternative approach to mobilise resources instead of wholly depending on foreign aid. However, a mobilisation plan needs to be developed, trust needs to be built, and a local giving – friendly infrastructure put in place, for this approach to work successfully.



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APPENDIX

SCP Appeal Letter to partners for donation

DAUGHTERS OF CHARITY OF ST. VINCENT DE PAUL

SCP STREET CHILDREN PROJECT

Catholic Archdiocese of Kumasi

GOD CARES

P.O. Box KS 99
Kumasi, Ghana
Tel: 0244-881844 / 03220 81570
Email: streetchildrenprojectks@yahoo.com
Website: <http://www.streetchildrenks.co.nr>

Our Ref: _____

Your Ref: _____

Date: _____

30/03/2020

EMERGENCY RELIEF SERVICES FOR VULNERABLE PERSONS AND FAMILIES

Kumasi is now under lockdown as a result of the COVID-19 pandemic. Many are the vulnerable in society who would find it very hard to get a meal a day within this two-weeks shutdown.

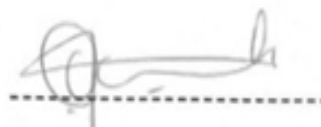
As such Street Children Project, Catholic Archdiocese of Kumasi has set up an Emergency Relief Programme for the Vulnerable (street connected/homeless children, mentally ill persons by the road side, and identified destitute families) to provide meals, toiletries and other essentials during the lockdown period. This is in the bid to offer needed support to our target group and also collaborate with government's effort to support the vulnerable in this pandemic crisis.

Anyone who wishes to contribute towards this course should kindly contact Sr. Olivia Umoh on **0540264454** and **0244881844**. Both cash and kind donations are welcomed. Cash donations can also be sent through mobile money on the above-mentioned contacts.

All good willed citizens are welcomed to join us serve the vulnerable in our society as we pray for the healing of our land. Thank you.



Msgr. Gabriel Acheampong
Management Board Chairman
Street Children Project, Kumasi



Sr. Olivia Umoh
Project Director
Street Children Project, Kumasi



CSOS PLATFORM ON THE SDGS DONATES FROM RESOURCES MOBILISED THROUGH LOCAL TRAINING





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