



Community Philanthropy as Empowerment: Reclaiming Agency through Indigenous Giving Practices in Northern Ghana

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This study examines the drivers, mechanisms, and implications of community philanthropy in selected communities within the Sagnarigu Municipality of the Northern Region of Ghana.



Contents

| | |
|---|-----------|
| <u>Abstract</u> | 3 |
| <u>1. Introduction</u> | 4 |
| <u>2. Individual Giving Behavior and Philanthropic Motivations</u> | 5 |
| <u>3. Methodology</u> | 9 |
| <u>4. Findings</u> | 11 |
| <u>5. Discussion</u> | 17 |
| <u>6. Recommendations</u> | 21 |
| <u>7. Conclusion</u> | 23 |
| <u>Author Contribution Statement, Funding Statement, and Acknowledgments</u> | 24 |
| <u>References</u> | 25 |

Abstract

This study examines the drivers, mechanisms, and implications of community philanthropy in selected communities within the Sagnarigu Municipality of the Northern Region of Ghana. Through focus group discussions, key informant interviews, and in-depth analysis, we identified that community philanthropy is deeply embedded in sociocultural norms, collective identity, and shared aspirations for intergenerational well-being. Indigenous financial systems, including village savings and loan associations (locally termed “susu” groups), communal labour practices, and mutual aid networks, remain central to resource mobilization and social investment. While external development funding is perceived as complementary rather than substitutive to local efforts, the research reveals critical tensions around trust, accountability, and power dynamics. Community members demonstrate a sophisticated capacity for decision-making, resource management, and co-investment when afforded genuine agency. However, broken donor promises, perceived inequities in benefit distribution, and externally imposed compliance burdens erode confidence and sustainability. This study provides evidence that reframes community philanthropy not merely as resource mobilization, but as a political and cultural practice through which marginalized communities assert dignity, self-determination, and ownership over their development futures. We provide actionable recommendations for donors, International Non-Governmental Organizations (INGOs), corporate social responsibility partners, and local actors to ethically blend resources, strengthen civic infrastructure, and localize decision-making authority without perpetuating dependency paradigms.

1. Introduction

The global development landscape has undergone significant transformation over the past two decades, characterised by shifts in donor funding patterns, increased emphasis on local ownership, and growing recognition that sustainable development emerges from communities' own assets and capacities (Arhin et al., 2018; Kumi, 2019). However, there is limited evidence on how communities in Sub-Saharan Africa mobilize resources through indigenous philanthropic practices and how these interact with formal aid systems (Mao et al., 2021). This gap is particularly acute in Northern Ghana, a region characterized by high poverty rates, seasonal migration, and decades of donor dependency, yet where local communities continue to demonstrate remarkable capacity for collective action, mutual support, and social investment (Arhin et al., 2018).

Community philanthropy, defined as the locally rooted, voluntary pooling of tangible and intangible resources by community members to address shared priorities (Ahmad & Khadse, 2022), has not received sustained scholarly attention in West African contexts. This study addresses this gap by centering community voices and practices as the primary unit of analysis.

The broader context for this investigation includes the documented transition of middle-income countries, such as Ghana, away from concessional aid, which necessitates the urgent exploration of alternative, locally anchored development finance mechanisms (Mao et al., 2021). Additionally, growing evidence demonstrates that community-led initiatives often demonstrate superior sustainability, cultural appropriateness, and transformative impact compared to externally imposed interventions; yet, barriers to power-sharing and genuine localization persist (Carstensen et al., 2021). Understanding how community philanthropy functions, what enables and constrains it, and how external actors can meaningfully support rather than co-opt it has become strategically important for the development sector.

This study was conducted in three communities in the Sagnarigu Municipality of the Northern Region of Ghana. The study employed a qualitative methodology grounded in participatory action research principles, treating community members as knowledge experts rather than passive data subjects. The overarching research questions were as follows:

1. What are the socio-cultural, economic, and institutional drivers of community philanthropy in Northern Ghana?
2. How do traditional governance structures shape philanthropic behaviour?
3. What factors enable or constrain community members' ability to mobilize and direct collective resources?
4. How do community philanthropy and formal aid systems interact, and what tensions emerge?
5. What evidence-based strategies can strengthen community philanthropy while respecting autonomy and dignity?

2. Individual Giving Behavior and Philanthropic Motivations

2.1 Shifting Power to Grassroots Communities

The concept of “localization” has become a defining priority in international development discourse; however, its practice frequently diverges from its promise (Millard & Fucci, 2023). Rather than devolving genuine decision-making authority, most localization initiatives have concentrated on capacity-building, technical assistance, and service delivery partnerships that leave power asymmetries intact (Norman, 2014). Research on active, involved community partnerships reveals that meaningful co-creation requires more than consultation; it demands the integration of community members as agents of change, blending research and organizational knowledge with local relationships, context, and cultural wisdom (Boothroyd et al., 2017). Such approaches cultivate mutual responsibility, accountability, and ownership, qualities rarely present in extractive development models.

The theoretical foundations for community-centered development rest partly on the recognition that communities possess what scholars term “social capital,” networks of reciprocal relationships, norms of mutual obligation, and shared identity that enable collective action (Zeldin et al., 2012). Yet, social capital is neither uniformly distributed nor unambiguously positive; it can reinforce as well as challenge existing power hierarchies. Recent scholarship emphasises that genuine empowerment requires not only recognising community assets but also redistributing voice in agenda-setting, resource allocation, and accountability mechanisms (Pierre et al., 2021). Research on community development corporations in North America demonstrates that bottom-up local initiatives can effectively challenge top-down political decision-making when they synthesise internal community vision with outside expertise and leverage strategic external resources (Squazzoni, 2008). However, such success requires explicit attention to power, intentional inclusion of marginalized voices, and resistance to neoliberal framings that reduce community participation to cost-recovery or volunteerism (Alexander & Fernandez, 2020).

In African contexts, empirical evidence remains fragmented, but emerging studies suggest that communities value and utilise self-help mechanisms when external systems are perceived as unresponsive or exploitative (Carstensen et al., 2021). Mutual aid and spontaneous community-led responses to crises have proven vital in numerous settings; however, these tend to receive recognition only after the crisis has passed, without systematic integration into ongoing governance (Carstensen et al., 2021).

2.2 Dignity and Urgency

A growing body of scholarship in development ethics insists that development interventions must centre human dignity, defined as the recognition of persons’ inherent worth, agency, and capacity for self-determination (Kumi, 2019). However, much development practice has treated beneficiaries as passive recipients of services rather than as subjects with knowledge, vision, and rights. The tension between external urgency (donor timelines, project cycles) and

community-paced, participatory processes creates persistent barriers to dignity-centred approaches (Mao et al., 2021). Research on the qualitative dimensions of community well-being reveals that people distinguish between material assistance and respectful partnerships (Daro & Dodge, 2009). Effective community mobilization for local development hinges partly on whether institutions and external partners acknowledge community members' capacity, consult them meaningfully in problem definition, and allow them to lead in determining solutions.

The COVID-19 pandemic provided a natural experiment on dignity-centered responses: communities that mobilized independently and were supported through information sharing and resource provision (rather than directed) demonstrated rapid adaptation and sustained engagement, whereas communities subjected to top-down mandates often experienced fatigue and withdrawal (Carstensen et al., 2021). This evidence suggests that intrinsic motivation rooted in dignity and shared purpose may be a more reliable lever for sustained collective action than external incentives or conditionality.

2.3 Social Cohesion Strengthening

Social cohesion refers to the strength of relationships and the degree of connectedness within a community. It is increasingly recognized as a critical outcome and enabler of sustainable development (Leach et al., 2018). Philanthropic practices, particularly when locally initiated and controlled, function as cohesion-strengthening mechanisms. Acts of mutual aid, collective resource mobilization, and the shared celebration of achievements reinforce bonds, affirm shared identity, and normalise reciprocal obligations (Zeldin et al., 2012).

Conversely, broken trust, resulting from unfulfilled donor promises, inequitable benefit distribution, or imposed conditionality, can fracture social cohesion and erode the civic capacity necessary for collective action. In Ghana, it is documented that NGOs, in responding to changing aid landscapes, have increasingly adopted strategies of "cost-cutting" and reduced presence, which often translate into abrupt programme termination and broken relationships with community partners (Arhin et al., 2018). Such ruptures accumulate, creating what might be termed "aid-induced cynicism," a rational response by communities to decades of unfulfilled promises.

Religious institutions and faith-based organizations have long been primary vehicles for community philanthropy in Africa; however, this infrastructure remains under-researched in the development literature (Tok et al., 2022). Faith-based giving norms, anchored in concepts such as Islamic zakat, Christian tithing, and traditional indigenous spiritual obligations, embed philanthropy within moral and spiritual frameworks that carry different motivational and accountability architectures than secular donor relationships. Understanding how formal institutions can align with, rather than displace, these existing faith-rooted philanthropic systems is an important frontier (Borchgrevink, 2017).

2.4 Civic Infrastructure Beyond Resource Mobilization

Civic infrastructure encompasses not only mechanisms for raising funds but also the institutional arrangements through which communities make decisions, ensure accountability, and amplify voice. Community development corporations, savings groups, cooperatives, and

local governance bodies constitute this infrastructure (Squazzoni, 2008). When such bodies function well, they create space for diverse stakeholders to participate in agenda-setting, provide platforms for marginalized voices, and enable communities to hold internal and external actors accountable (Boothroyd et al., 2017).

Importantly, civic infrastructure is vulnerable. Research on civil society sustainability in lower-middle-income countries, such as Ghana, reveals that as aid landscapes shift, many community-based organizations lack diversified funding, face regulatory pressures, and experience erosion of institutional capacity. Six primary strategies have been documented among Ghanaian NGOs attempting to sustain themselves: multi-donor approaches, cost-cutting, coalition-building, partnership-seeking, credibility enhancement, and visibility strategies (Arhin et al., 2018). However, these organizational adaptations often come at the cost of core mission focus and may inadvertently reinforce dependency on external validation.

An emerging insight is that civic infrastructure functions best when it serves multiple purposes simultaneously: delivering services, building relationships, creating decision-making spaces, and enabling voice. Research on community partnerships demonstrates that infrastructure serving a single function (e.g., service delivery without decision-making authority) often fails to cultivate the trust, ownership, and sustained engagement necessary for transformative change (Boothroyd et al., 2017). Moreover, infrastructure must have genuine authority, not merely advisory roles, to meaningfully engage community members (Zeldin et al., 2012).

2.5 The Changing Donor Landscape

Global development finance has undergone rapid transformation, with concessional aid declining, private capital and philanthropy increasing, and pressure on lower-middle-income countries to resource their own development (Mao et al., 2021). Ghana's transition to middle-income status exemplifies this transition, creating urgency around domestic resource mobilization, yet generating anxiety about the sustainability of health, education, and social services (Mao et al., 2021). Simultaneously, "localization" has become a normative priority across major donors, philanthropies, and international NGOs, yet its implementation often masks continued concentration of power and resources at the central level (Arhin et al., 2018).

Evidence from Ghana reveals that stakeholders recognize both opportunities and risks in aid transitions. Opportunities include the potential for increased self-determination, efficiency gains, and enhanced capacity to leverage domestic resources. However, challenges are substantial: difficulty filling financial gaps, shifting national priorities away from social sectors, human resource constraints, programme discontinuity for beneficiaries, and neglect of vulnerable populations (Mao et al., 2021). The structural reality is that while developed countries invest 3%–5% of gross domestic product (GDP) in the domestic provision of public goods, most African countries cannot match this without sustained external support.

Corporate social responsibility (CSR) has emerged as a quasi-substitute for development assistance in some contexts; however, evidence on CSR effectiveness is mixed (Christensen et al., 2021). While CSR can complement community efforts and provide crucial resources, it carries different accountability architectures than state or philanthropic funding, often prioritising corporate reputation and shareholder value over community priorities (Chehimi et al.,

2019; Rama et al., 2008). Moreover, CSR activities are frequently concentrated in extractive industries and urban areas, neglecting populations and issues beyond corporate interests (Kolk & Lenfant, 2011).

A critical concern in contemporary donor landscapes is the concentration of power among large philanthropies and the potential for “philanthropic imperialism,” the use of private wealth to shape public agendas without democratic accountability (Amarante, 2018). Controversies over the Gates Foundation influence on vaccine policy, agricultural development, and education reform illustrate these tensions (Canfield et al., 2021). Yet local, community-based philanthropy operates under fundamentally different accountability architectures, with resource flows controlled by beneficiaries themselves and subject to relational, reputational accountability within communities (Kumi, 2019).

2.6 Informal Finance, Community-Driven Fundraising, and Hybrid Models

Several practical mechanisms for local resource mobilization are well documented in the development literature; however, they are often siloed rather than integrated. Village savings and loan associations (VSLAs), locally termed “susu” groups in Ghanaian contexts, constitute a prominent model. Research demonstrates that VSLAs build financial literacy, create accessible credit for productive investments, strengthen social bonds, and position women as economic actors. When VSLAs operate autonomously rather than as NGO-controlled instruments, they demonstrate higher sustainability and greater community ownership (Arhin et al., 2018).

Communal labour, the time and skill contributions for collective benefit, represents another ancient, resilient mechanism for resource mobilization that requires minimal cash. However, it is increasingly threatened by urbanization, migration, and the monetization of all values, rendering it an endangered civic practice in many contexts (Carstensen et al., 2021). Deliberate efforts to value and protect communal labour norms may strengthen civic capacity.

While contested, CSR can serve a supportive role when structured as a genuine partnership rather than a donor-recipient charity (Rama et al., 2008). Research suggests that CSR initiatives most aligned with community priorities are those developed through co-design with beneficiaries, offer long-term commitment rather than one-off projects, and support community-identified rather than corporate-identified priorities (Chehimi et al., 2019; Kolk & Lenfant, 2011).

Hybrid models that blend community resources, modest external funding, government provision, and private sector contributions have shown promise in several African contexts; however, they require careful negotiation to prevent the largest external actor from dominating the agenda (Norman, 2014). Critical success factors include sustained external support, genuine community co-governance, transparent resource flows, accountability to both communities and external partners, and intentional attention to power dynamics (Boothroyd et al., 2017).

3. Methodology

3.1 Study Design

This qualitative study employed an interpretive phenomenological methodology informed by participatory action research principles. Our epistemological stance recognized community members as experts in their own social realities, priorities, and capacities. Rather than imposing external categories, we sought to understand community philanthropy through participants' own meaning-making and lived experience.

3.2 Study Area

This study was conducted in the Sanga, Shigu, and Garizegu communities within the Sagnarigu Municipality of the Northern Region of Ghana. This geographic area is characterised by a semi-arid climate, predominantly agricultural livelihoods, significant seasonal migration, limited formal employment, and substantial dependence on informal sector activities and external remittances. Public service provision is constrained by limited government capacity and resource scarcity. These conditions render communities particularly dependent on self-help mechanisms and external aid, making them ideal sites for exploring how community philanthropy functions under stress.

3.3 Sampling and Participant Selection

We purposively selected three communities based on (1) a documented history of collective action initiatives, (2) the presence of both formal NGO programming and indigenous self-help mechanisms, and (3) the community leaders' willingness to participate. Within communities, we employed maximum variation sampling to include participants across age categories (youth, adults, and elders), gender, economic status (better-off farmers, poor households, and traders), and roles (traditional leaders, community organizational leaders, ordinary community members, and religious leaders). Across the three communities, we conducted focus group discussions (FGDs) with 32 participants and conducted individual interviews with 12 key informants (village leaders, NGO field staff, government representatives, and religious leaders).

3.4 Data Collection

The study employed a qualitative approach to primary data through focus group discussions (FGDs). These included community histories of collective action, comparative assessments of community-driven versus externally-initiated projects, the roles of traditional governance and religious institutions, and the dynamics of interactions with NGOs and donors.

To complement these community perspectives, semi-structured key informant interviews were conducted with 12 individuals representing local government, NGOs, and traditional and religious leadership. These interviews provided crucial institutional context and insights into the policy environment and systemic enabling factors.

3.5 Data Analysis

A thematic analysis was conducted with independent coding by two researchers for reliability. The findings were organized thematically and validated through community engagement workshops.

4. Findings

4.1 Community Philanthropy as Indigenous Practice Embedded in Relational and Spiritual Obligation

Across all three communities, giving and mutual support are not considered charity or development interventions, but as expressions of fundamental social obligation rooted in shared identity, kinship, and spiritual belief. As one male elder explained, discussing the community's joint repair of a dam that had breached: *"It feels so great knowing that our hard work pays off...Whenever I pass there, it feels so good to look at and our minds are at ease."* The emphasis on collective psychological well-being, *"our minds at ease"*, reflects an understanding that community philanthropy addresses not only material needs but also relational and spiritual dimensions of well-being.

Women's groups in all three communities emphasised the concepts of sisterhood and mutual support across life phases. A women's group leader shared that members contribute to birth expenses, funeral costs, wedding celebrations, and child school fees as expressions of kinship obligation: *"When a sister gives birth, we contribute. When a sister loses a family member, we contribute. When a child is going to school and the family has no money, we contribute. This is not charity. This is being a family."* This distinction between impersonal charity and relational obligation recurred across multiple FGD sessions and reflected a fundamentally different moral architecture than external donor relationships.

Similarly, religious leaders in all three communities emphasised that philanthropy is mandated by faith. One Imam noted, *"In Islam, zakat is not optional. It is one of the five pillars. We are obligated to give. When you have enough and your brother or sister is suffering, you must share."* This faith-rooted obligation emphasises community members' spiritual responsibility for collective welfare, creating sustained commitment independent of external incentive structures.

Importantly, community members distinguished between giving to those within community (relational and obligation-based) and support offered to external causes, which they termed *"charity proper."* This distinction suggests two different gift economies operating simultaneously: internal community redistribution rooted in obligation and selective support for external causes based on capacity and perceived legitimacy. Understanding this distinction is critical for external actors seeking to support, rather than displace, community philanthropy.

4.2 Mechanisms of Resource Mobilization

The study identified three primary mechanisms through which communities mobilize resources for collective benefit: informal savings groups (*susu*), communal labour, and direct cash/in-kind contributions to specific community members or projects.

Susu Groups and Village Savings and Loans Associations

All three communities had active *"susu"* groups, typically comprising 20–40 female members who met weekly or bi-weekly. Members made regular (weekly or bi-weekly) cash contributions,

with accumulated funds rotated to each member sequentially or allocated through group decision-making to support members' productive investments, emergency needs, or community projects. One susu leader described the system: *"We put in money every week. When it is your turn, you get the total amount. Or if someone is in desperate need, we can give them an emergency loan. The interest from those loans helps us do community projects."* Susu groups thus serve three functions: personal savings and credit, mutual aid for members, and capital for community philanthropy.

Notably, "susu" group members exercised considerable autonomy in deciding resource allocation. Groups reported decisions to support school fees for girls from disadvantaged households, fund communal pit latrines, contribute to community clean-up campaigns, or support elderly members facing hardship. When NGOs attempted to co-opt susu groups for externally defined purposes (e.g., distributing health education materials or implementing microfinance projects), participation sometimes declined, or members created parallel groups to preserve autonomy. This suggests that the preservation of community control over collective resources is valued above increased capital or capacity, a finding with significant implications for development approaches.

Communal Labour

All three communities employed communal labour for community projects, such as water system expansion and maintenance, and communal latrine construction. Participation was described as obligatory for able-bodied adults (with religious and spiritual penalties for non-participation described as subtle social sanctions). One community chairman explained, *"When we call for community work, everyone must come. If you don't come without good reason, people will question your commitment to the community. They may gossip or ask why you don't care about collective welfare."*

Communal labour was reported to remain highly effective for relatively small projects requiring moderate labour (3–10 person-days). However, participants noted that larger infrastructure projects increasingly required cash payments for workers, due to migration patterns (younger, stronger workers migrate seasonally or permanently), time scarcity among women managing multiple responsibilities, and declining normative obligations, particularly among the youth. One female participant noted, *"Years ago, we could organize communal labour and everyone would come. Now, young people say, 'I will pay you to do my share' or they are away working in the city. The old ways are becoming hard to maintain."*

Direct Cash and In-Kind Contributions

In addition to formal mechanisms, substantial resource flows occur through direct individual and household decisions to support community members or projects. These included interest-free loans to relatives, direct cash gifts to households facing hardship, voluntary contributions to project costs, and donations of materials. Women particularly reported making these individual decisions through household negotiations, suggesting an invisible philanthropic practice that community-level data might miss.

Seasonal Dynamics

Community members noted that philanthropic capacity is sharply seasonal, concentrated in the post-harvest periods (November to January) when cash is available, and diminishes during the lean seasons. Susu contributions often decline during June to August (pre-harvest scarcity), communal labour participation drops during harvest peaks, and direct giving ceases during food-insecure months. This seasonality has implications for development planning, as externally timed project cycles rarely align with community resource availability rhythms.

4.3 Role of Traditional Governance, Gender, and Social Position

Traditional leadership structures play a significant role in facilitating community philanthropy, although this authority is not absolute or uncontested. Community leaders typically coordinate larger collective projects, announce communal workdays, and adjudicate disputes over benefit distribution. However, participants emphasised that legitimate leaders govern through consensus-building and relationship management rather than coercive authority. When a leader loses trust, community cooperation declines.

Gender Dimensions

Women and men participated in community philanthropy through distinct mechanisms and roles. Susu groups were overwhelmingly female-membership, and women controlled substantial capital through these institutions. Women also organized food donations and provided care labour (nursing the sick, assisting with childbirth, and mourning with bereaved families). However, women's decision-making authority within mixed-gender community assemblies is less pronounced, with men's voices prioritised on larger infrastructure decisions. One woman noted, *"We make the susu decisions; that is our space. But when the village discusses big projects, the men speak most. Our opinions are listened to sometimes, but final decisions often come from the men."*

Religious leaders hold influence over philanthropic norms as they articulate moral obligation and provide spiritual authority for giving. Women reported being more influenced by religious teachings on giving than men, suggesting that religious leaders' messaging about philanthropy might be particularly effective among female audiences.

Social Position and Exclusion

Despite strong community philanthropic norms, vulnerable individuals sometimes experience exclusion. Participants noted that persons living with disabilities, those perceived as intellectually different, and unmarried women or widows with uncertain social standing sometimes received less consistent community support. One elder acknowledged, *"We try to ensure no one is completely left behind, but those without strong family connections sometimes get less help. The system works best if you have someone to advocate for you."* This suggests that while community philanthropic norms are strong, they do not automatically protect the most marginalized, who may still require targeted or external support.

4.4 Tensions Between Community-Driven and External Intervention Models

A critical finding concerned systematic differences between projects initiated and led by communities versus those brought by external actors, with profound implications for how community members perceive and engage with different development modalities.

Decision-Making Authority and Timeline Control

Communities value having the authority to define problems and timelines. When communities decide that a project is needed, they mobilize rapidly through known mechanisms: susu groups pooled capital, communal labour, and community members contributed materials. However, communities noted that this process sometimes entailed delays.

As one participant explained: *"If a child needs school fees and the family has no money, we might wait a few weeks to gather contributions through susu. Sometimes the admission deadline passes before we have enough money. But that is a community decision, we choose to manage at our own pace rather than borrowing from outside."*

This perceived autonomy and self-paced decision-making appeared to be valued by community members above speed or even above optimal resource availability. In contrast, NGO-implemented projects move rapidly (often dictated by donor funding cycles), make decisions through external staff consultation rather than community deliberation, and impose timelines that do not account for community rhythms. However, community members did not universally reject external intervention; rather, they valued external partners' capacity to move quickly in urgent situations, provide specialized expertise, and mobilize large capital sums. The tension is not external engagement versus isolation, but rather preservation of community authority over non-emergency, ongoing development issues.

Benefit Distribution and Fairness

Communities carefully monitor benefit distribution in their own projects, employing known community-based accountability mechanisms. Decisions about who would access susu loans are made by group members, with criteria understood and debated. Communal labour benefits were perceived as collective (*"we all worked, we all benefit"*). However, community members expressed scepticism about NGO project benefit distribution, perceiving external partners' criteria for beneficiary selection as mysterious or potentially corrupt. One female participant noted: *"When the NGO says 'we will help 50 families with school fees', we don't know how they chose those families. Maybe they chose their friends, or people who gave them gifts. With susu, we know exactly how the money is distributed."*

This perception of greater fairness in community-managed distribution (even when processes might be opaque to outsiders) reflects trust in known community members and institutions versus distrust of external actors with unclear decision-making processes.

Sustainability and Relational Continuity

Participants made important distinctions between financial sustainability (whether resources would continue to flow) and relational sustainability (whether relationships and commitment would persist). Community-initiated projects were described as relationally sustainable, even if cash contributions ceased; mutual obligation would likely continue in other forms. As one elder explained, *“If our susu could not give loans for one season, it might cause pain, but we would still support each other. The relationship doesn’t stop just because the money runs out.”*

In contrast, participants expressed anxiety about externally-driven projects that depended on NGO continuation. Several communities had experienced programme termination when NGO funding ended, resulting in sudden withdrawals that communities interpreted as broken promises. One participant poignantly stated, *“The NGO came for several years. We came to rely on the help. Then one day it ended. No warning, no transition plan. It felt like they stopped caring about us.”* This experience of externally imposed programme discontinuity appeared to have reduced communities’ willingness to engage with subsequent external partners, suggesting that aid-induced cynicism was a rational response to patterns of broken relational commitment.

4.5 Community Visions for Strengthening Local Giving

When asked to envision how community philanthropy could be strengthened, participants articulated a vision different from both isolationism and current donor-dependent models. Communities sought what might be termed “strategic partnerships”, genuine collaborations in which community leadership, decision-making authority, and agenda-setting were preserved, while external partners contributed specialized resources or expertise without dominating direction.

Specific community aspirations included the following:

1. Communities wanted small grants or soft loans to build storage facilities for communal produce, equipment for artisan production, or materials for small infrastructure projects, giving communities flexibility in timing and purpose.
2. Communities requested training in financial record-keeping, basic accounting, and governance, to strengthen community accountability and eligibility for formal credit.
3. Rather than grants, communities expressed interest in accessing loans at reasonable rates for communal investment, positioning community members as credit-worthy borrowers rather than dependent beneficiaries.
4. Communities desired platforms to learn from other communities’ experiences with philanthropy, self-help, and collective projects, thus reducing their sense of isolation.
5. Importantly, communities requested that external partners offer resources without conditions attached to how the resources would be used, thereby restoring community decision-making authority.

One community summarized their vision as: *“We want partners who trust us. They provide resources, knowledge, maybe connections. But they do not tell us what to do with it. They believe we can make good decisions about what our community needs. That is the partnership we want.”*

This vision reflects a sophisticated understanding of power dynamics and articulates that dignity and self-determination matter alongside material resources for sustainable development. It also suggests receptiveness to external partnerships under conditions of genuine respect for community agency.

5. Discussion

5.1 Community Philanthropy as Political Practice

The findings contribute key insights to development scholarship and practice. First, they confirm and extend the evidence that community-level collective action and resource mobilization remain robust in contexts where exogenous shocks and state capacity deficits would otherwise render populations vulnerable (Carstensen et al., 2021). Despite economic scarcity, communities in Northern Ghana maintain active philanthropic mechanisms, suggesting that these are not luxuries that disappear during hardship but rather adaptive capacities that intensify under stress.

Second, the study reveals that community philanthropy operates under fundamentally different moral and accountability architectures than external aid. The integration of giving within religious obligation, kinship, and shared identity fosters sustained commitment and internalised motivation that external incentive structures often cannot replicate (Kumi, 2019). This finding aligns with recent scholarship questioning whether external development assistance can achieve sustainability outside locally rooted value systems (Arhin et al., 2018). It suggests that development approaches strengthening community philanthropy should attend to moral frameworks and relational dimensions, not merely technical or financial mechanisms.

Third, the findings demonstrate that power and control over resources matter deeply for community engagement. When communities retain decision-making authority, they invest significant effort and demonstrate creative resource mobilization. When external actors dominate agenda-setting, community participation often declines, or communities create parallel mechanisms to preserve autonomy (Boothroyd et al., 2017; Zeldin et al., 2012). This has clear implications for localization discourse. Genuine localization requires the redistribution not only of funding but also of decision-making authority and accountability relationships, a more demanding transformation than most development organizations have undertaken (Norman, 2014).

Furthermore, the study documents the relational nature of development assistance and the lasting impact of broken promises. The “aid cynicism” observed among some community members is not irrationality or ingratitude, but a rational response to decades of externally imposed programme discontinuity (Mao et al., 2021). This suggests that rebuilding trust and engagement will require development actors to demonstrate sustained, transparent commitment, likely through multi-year partnerships with clear governance roles for communities.

5.2 Implications for Policy and Practice

Based on the findings, the transformative role of community philanthropy has specific and actionable implications across four key domains. Table 1 outlines practical and strategic recommendations for stakeholders in policy, programming, gender equity, and corporate engagement.

Table 1: Strategic Pathways for Policy and Practice

| Policy and Practice Recommendations | Expected Outcomes |
|--|---|
| 1. Development Policy | |
| <p>1.1 Reduce regulatory barriers to community-level collective action (e.g., simplify registration for community associations).</p> <p>1.2 Offer tax incentives for domestic individual giving.</p> <p>1.3 Explicitly support community-led initiatives, accepting longer timelines and less predictable outputs.</p> <p>1.4 Advocate for community ownership as a core development goal.</p> | <p>To protect and enable indigenous philanthropic mechanisms rather than replacing them with external systems.</p> <p>To encourage and formalize local resource mobilization.</p> <p>To prioritize community ownership and agency over donor efficiency metrics.</p> <p>To shift the narrative from community to donor effectiveness to an end goal of self-determination.</p> |
| 2. Development Programming | |
| <p>2.1 Ensure communities co-design programmes by participating in problem definition and priority-setting.</p> <p>2.2 Grant community committees veto authority over external programme decisions affecting their area.</p> <p>2.3 Provide multi-year, flexible funding commitments.</p> <p>2.4 Position external partners as one actor among many, not the primary authority.</p> <p>2.5 Implement transparent accountability structures in which partners report on partnership quality to communities.</p> | <p>To structurally transform decision-making authority to the grassroots level.</p> <p>To establish genuine community oversight of fund use and interventions.</p> <p>To enable communities to plan and sustain programs with predictability.</p> <p>To rebalance power dynamics and recognize community leadership.</p> <p>To foster relational, not just transactional, accountability.</p> |
| 3. Gender Equity Advancement | |
| <p>3.1 Create deliberate mixed-sex platforms for susu groups to influence community priorities.</p> <p>3.2 Supporting women leaders to articulate their interests in community assemblies.</p> <p>3.3 Tracking resource allocation by gender across community philanthropy mechanisms.</p> <p>3.4 Strengthen women’s collective voice through cross-community coalition building.</p> | <p>To translate women's financial control (susu) into broader decision-making authority.</p> <p>To amplify women's voices in formal community governance spaces.</p> <p>To identify and address gaps in support for women-identified priorities.</p> <p>To build a broader base of power and advocacy for gender equity.</p> |
| 4. Corporate Social Responsibility (CSR) | |

| | |
|--|---|
| 4.1 Restructure partnerships to support community-identified priorities via capacity strengthening and resource provision. | To shift from company-led implementation to community-led development. |
| 4.2 Respect community leadership and local knowledge as the foundation of CSR. | To transition from patronage to authentic partnerships and generate greater community buy-in. |
| 4.3 Positioning CSR as a supporter of sustainable, community-owned outcomes. | To demonstrate corporate respect and create more sustainable impact. |

5.3 Addressing Aid Transition and Domestic Resource Mobilization

As Ghana and similar countries transition away from concessional aid, strengthening community philanthropy becomes strategically important for maintaining investments in social welfare and community development (Mao et al., 2021). However, the transition creates risks, such as the loss of external funding, reduced NGO presence, and erosion of donor-funded public systems. Community-centered responses might include the following:

1. Deliberate knowledge transfer: As NGOs and donors scale down or exit, systematically documenting and transferring institutional knowledge, best practices, and lessons to community organizations is critical. This requires intentional transition planning, not abrupt withdrawal. Government agencies could increasingly coordinate with and support community-led rather than externally-led initiatives, creating continuity of partnerships while shifting authority to local actors.
2. Blended finance structures: Combining modest government funding (from decentralised budgets), community resources, private sector partnerships, and retained donor support to create sustainable hybrid models.
3. Fiscal space creation: Advocating for national budget priorities to shift toward domestic public investments in social services and reducing pressure on communities to substitute for government provision.
4. Taxation and revenue mobilization: Supporting the development of progressive tax systems that resource government provision while creating incentives for private individuals to give.
5. Regional and national knowledge networks: Facilitating community-to-community learning on resource mobilization, collective action, and managing aid transitions. Communities in regions with a longer NGO presence may have experience relevant to areas facing recent withdrawals. Peer-to-peer learning networks would build civic capacity while reducing isolation.

These approaches require governments and remaining donors to fundamentally reconceive their roles, from primary service providers to supporters of community-led systems. This shift challenges institutional interests and requires political will. However, evidence increasingly suggests that this transition is both necessary and feasible when approached strategically.

5.4 Limitations

While this study provides rich qualitative insights into community philanthropy, its scope across three communities limits broad statistical generalisation. Future research should expand

geographically, use longitudinal and mixed methods, and investigate key areas, such as the impact of climate change, digital technologies, and internal power dynamics, particularly regarding gender, youth, and inclusion, to build a stronger evidence base for supportive external partnerships.

6. Recommendations

The findings of this study inform a set of targeted, actionable recommendations structured for distinct stakeholder groups, yet unified by a core, transformative imperative. This research advocates for a fundamental paradigm shift in development practice from externally driven delivery to an ecosystem that supports endogenous agency, ownership, and long-term resilience. This synthesis outlines the principal contours of this proposed transition.

For community organizations and local leaders, the path forward centres on institutionalising Indigenous philanthropic mechanisms. This involves the formal codification of practices, such as susu groups and communal labour, to enhance accountability and sustainability. Concurrently, diversifying resource streams and building robust financial management capacity are critical to reducing dependency and strengthening eligibility for equitable partnerships. Furthermore, establishing transparent, community-based accountability mechanisms and proactively engaging in local governance and policy advocacy are essential for securing an enabling environment for collective action.

Non-governmental and international development organizations are called upon to undergo profound operational reorientation. This necessitates a repositioning from primary implementers to facilitators and capacity strengtheners. It requires a genuine ceding of decision-making authority to communities, moving beyond consultation to shared governance. Such a shift must be underpinned by commitments to long-term, predictable partnerships and the progressive channeling of resources directly to community-controlled entities. Crucially, these organizations must model the transparency and accountability they expect and create safeguarded channels for community feedback on the quality of the partnership itself.

At the national and local levels, recommendations focus on creating a supportive macro-environment. This entails increasing domestic public investment in social services to alleviate the burden on community fundraising, while simultaneously enacting policies that reduce barriers to community-driven initiatives, such as simplified registration and fiscal incentives. Governments are urged to meaningfully integrate community-defined priorities into decentralised planning and budgeting processes, transitioning from a stance of aid dependency to one of coordinated partnerships that views communities as essential development actors.

The private sector, particularly through CSR initiatives, should reconceptualize its engagement. The recommendation is to move from designing and distributing philanthropic projects to forming genuine, long-term partnerships based on community-identified priorities. This approach respects and seeks to augment community ownership, invests in local capacity and employment, and is characterised by transparency regarding corporate motivations, thereby fostering trust and sustainable impact.

Finally, bilateral and multilateral donor organizations are presented with strategic alternatives to recalibrate the architecture of aid. Key measures include increasing the proportion of funding accessible directly to community organizations, drastically simplifying associated application and reporting procedures, and supporting community-led monitoring and evaluation frameworks. Donors are further encouraged to fund critical research on community philanthropy

and facilitate cross-community knowledge networks, thereby building the evidence base and peer-learning structures necessary for scaling effective, locally owned development models.

Collectively, these recommendations chart a coherent course away from patronage and parallel systems toward an integrated ecosystem in which external actors' primary role is to bolster the civic and financial infrastructure that communities build and control. The goal is a development paradigm in which power is redistributed, dignity is upheld, and sustainability is rooted in local agency.

7. Conclusion

Community philanthropy in Northern Ghana is a profound political and cultural assertion of dignity and agency, not merely a financial tool. It is rooted in communal values and relational trust, demonstrating resilience where formal systems have failed. The findings challenge development actors to move beyond localization rhetoric to a genuine redistribution of power and decision-making authority to communities, which are already sophisticated managers of their own resources. The study posits that the dignity of communities may be as critical to sustainable development as material aid.

The impending transition away from concessional aid is framed as both a crisis of potential service erosion and a historic opportunity to reconceive the development model. The path forward requires a shift from aid-dependent delivery to genuine partnerships, in which communities lead and external actors support. This necessitates external actors ceding control, governments increasing domestic investment, and all partners committing to a structural reallocation of power.

Ultimately, communities seek respectful partnerships that combine indigenous assets with carefully selected external resources. The need to invest in protecting and strengthening these community systems through supportive research and policy cannot be overemphasised. Strengthening community voice and leadership is not an act of charity but a recognition of the existing reality and a commitment to justice-centered development, offering a vital model for global practice.

Author Contribution Statement, Funding Statement, and Acknowledgments

Author Contribution Statement

This research on community philanthropy was undertaken by Norsaac, with the following individual contributions:

- Mohammed Awal Alhassan: Led the conceptualization of the study and developed the theoretical framework, secured funding, provided overall supervision, guided the refinement of arguments, and critically reviewed the manuscript to ensure coherence and scholarly rigour.
- Anwar Sadat Hamza: Designed the methodology, coordinated data collection, carried out the primary analysis, and drafted the initial manuscript.
- Kawusada Abubakari: Facilitated access to community partners, contributed to the interpretation of findings, and assisted in revising the manuscript. Assisted in shaping the conceptualization of the study and the theoretical framework.
- Hafsa Sey Sumani: Facilitated access to community partners and contributed to the interpretation of findings.

All authors contributed meaningfully to the research process, approved the final version of the manuscript, and take responsibility for the integrity of the work.

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The GFCF works to strengthen, harness and demonstrate the value of community philanthropy as an essential element of community-led development and as a strategy for shifting power. Through small grants, technical support, peer exchange and evidence based learning, the GFCF helps to strengthen community philanthropy institutions around the world, so that they can fulfill their potential as vehicles for locally-led development, and as part of the larger global infrastructure for progressive social change.



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