

# Research Report

## African Philanthropy: Context, Contestations and Overview of Regulatory Frameworks in Ghana, Nigeria, Ethiopia, Uganda, Libya and Egypt

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### ABSTRACT

While research of African philanthropy continues to grow, there are several intrinsic local nuances yet to be explored. This study provides detailed review of the literature by unearthing key local contexts in six African countries namely Ghana, Nigeria, Ethiopia, Uganda, Libya and Egypt. The report shows that while there are substantial potential to mobilize local philanthropy for development, the concept of African philanthropy can take different forms masked in reciprocal neighbourliness.

**Keywords:** African philanthropy, high net-worth individuals, foundation, corporate philanthropy

## INTRODUCTION

In recent past, there has been significant growth in the scale of philanthropy particularly in the establishment of formal vehicles, and a rise in new platforms of giving on the African context. There is also growth in interest to better understand the African philanthropy landscape and learn from the experiences of African philanthropists, particularly high-net-worth individuals (HNWIs). This study provides the conceptual difficulties in defining philanthropy. Despite the difficulties associated with getting a universally accepted definition, philanthropy is generally used to refer to acts or giving that support or champion a social good. The relevance of philanthropy has long been established and it is clear that pro-social behaviour has long existed in African traditional societies. This study argues that African philanthropy can take diverse forms and embedded in reciprocal neighbourliness of exchanges, solidarity and counter-obligations. The review shows that there is enormous potential to mobilize African philanthropy to drive economic and social development on the continent. This review sets out to provide some of the key ideas underpinning how philanthropy is conceptualized in the scholarship. In addition to closely examining how philanthropy is classified, this study also provides an overview of the macro-economic determinants of charitable giving and a review of the regulatory frameworks guiding the activities of philanthropic institutions.

To help deepen our understanding on philanthropy in general and African philanthropy in particular, we highlight the methodology used in this study in the next section.

## METHODOLOGY

This section describes the methodology used in this study. It is divided into two phases. The first phase exclusively relies on thorough desk-based literature based on published research articles and books. We do this in order to identify key research gaps regarding African philanthropy. In this endeavour, this study particularly conducts a detailed review of existing literature on philanthropy in Africa with special focus on HNWIs in six African countries namely Nigeria, Ghana, Ethiopia, Libya, Egypt and Uganda. We document the factors influencing the size of HNWIs grants, their lifestyles among others. By conducting a step-by-step search regarding the activities of the HNWIs, we are also able to collate and quantify their grant sizes and areas of interests. The study also relies on policy

documents to unearth laws and regulations that govern philanthropic activities of HNWIs in these six countries.

In the second phase of the study, we conduct primary empirical investigation into the local philanthropic organizations in two countries, namely Nigeria, Ghana, Egypt, Ethiopia and Uganda. We focus on these countries because they have a majority of the philanthropic organizations and HNWIs out of the six countries. We do not cover Libya because information about the identified HNWIs were very scanty to be used. With regard to the design of the research, we use a cross-sectional design of the HNWIs and their foundations in each country of the five countries. To the extent that there is dearth of data on the time series or panel for the philanthropic institutions, relying on the cross-sectional approach is apt where data is collected and analysed at specific point in time.

Turning to the data collection, this study relies on interview to elicit notable responses from the HNWIs. Given the difficulty in getting, the HNWIs respond to the questionnaires, this study gathers information from two major sources: (i) interviews the HNWIs have granted to the media, journalists etc. and (ii) documents published by their foundations.

## CONCEPT AND DEFINITION OF PHILANTHROPY: AN OVERVIEW

Undoubtedly, the literature on philanthropy is still growing and there is little consensus on how to define and delineate the constituents of philanthropy. Scholars argue that the definition of philanthropy is multiple, contested and unsettled in its nature (Sulek, 2010; Daly, 2012). Within and across different contexts, including the six countries under investigations here, there are different interpretations or definitions of the term philanthropy (Daly, 2012). In most accounts, philanthropy is used interchangeably with other terms such as 'donation', 'giving', 'charity', 'benevolence' and 'non-profit organization (NPO)', often without a recognition of how these terms mean different things to different people in diverse contexts (Daly, 2012; Adam, 2004: 4). Payton (1987: 1) argues that philanthropy is "an idea that is bent and distorted by attempts to contain within it a diversity of human phenomena that resist generalization and categorization". He mentions that the contestability of the concept of "philanthropy is reflected in normative

debate about the purpose(s) of philanthropy; the nature of the motivations encapsulated by the concept and the fundamental (ideological) disagreement about how ‘philanthropy’ should be manifested” (op. cit., 1–2). In the same vein, Van Til (1990: 23–24) argues that the diverse ways in which philanthropy is defined and used direct academics to ‘profoundly different directions’ not only in terms of how it is defined, but also the value and purposes attributed to philanthropy. As an essentially contested concept, Payton (1987: 10) argues that philanthropy is “a slippery idea which none of us can seize firmly and claim exclusive rights to”.

Despite the conceptual issues and ambiguities noted by these writers, the scale and scope of philanthropy is well reflected in the growing body of scholarship particularly in the field of sociology, economics, law, psychology, anthropology and evolutionary biology (Barman, 2017; Andreoni and Payne, 2013; Lehmann and Keller, 2006; Brody, 2006; Hall, 1992). This body of scholarship has and is being informed by a long-standing theoretical debate over the nature of gift in society as a distinctive type of social exchange, wherein the donation of time or money has been framed as a case of altruism, self-interest or reciprocity (Mauss, 2000; Smith, 2010). In most accounts on philanthropy, attention is drawn to understanding who the actors are, whether an ordinary individual, HNWI or group, and what their motives are for making a gift (Barman, 2017).

The term ‘philanthropy’ comes from the Greek word *philanthropia*, which translates directly as the love of mankind. Its etymological roots are found in the words ‘*philos*’ (liking, fondness or love) and ‘*anthropolo*’ (humanity or humankind). Drawing on its etymological roots, it appears earlier conceptualization or definition of philanthropy was limited to actions that promote the ‘love of mankind’ (Barman, 2017). However, the meaning of philanthropy has evolved over time. While recent conceptual engagement with the term has been limited to the act of giving money, historically, the term had always had a broader meaning and function. According to Schervish (1998: 600), “philanthropy is the social relations of care in which individuals (and groups) respond to the moral invitation to expand the horizons of their self-interest to include meeting the needs of others”. Aina (2013: 4) suggests that this definition of philanthropy provided by Schervish (1998) is crucial as it does not limit the term to formalized or monolithic forms or acts or its demonstration via wealth only. Instead, it draws attention to acts or modes of giving as well as care for the needs and wants of marginalized underserved populations by others especially those in privileged positions in society. Relatedly, contemporary Western notion of the expression of philanthropy – one based on tax-based encouragement – is that of ‘practical benevolence’, that is, charitable giving that contributes to the general welfare or well-being of society. Recent engagement with the term in the literature provides a much broader definition to mean “private giving of time and valuable resources for public purposes or good” (Salamon, 1992: 10).

While this definition has been criticized for being broad, Barman (2017) argues that the conceptualization of philanthropy from this broader perspective was meant purposively to distinguish the term from other modes of exchanges. By drawing attention to and insisting on private giving, philanthropy could be distinguished from obligatory and coerced or compelled nature of participation in the public sector as well as the contractual exchange in expectation of immediate economic compensation that characterizes market activity (Barman, 2017). Moreover by emphasizing philanthropy as a public good, the definition by Salamon (1992) draws attention to the notion of charitable gifts to collective entities, voluntary associations and not-for-profit organizations which individuals may belong to and or benefit. This helps to distinguish philanthropy from other forms of kind behaviour orientated towards only helping immediate social ties of friends and family (Daly, 2012). Based on primary qualitative research on philanthropic journey and identity of HNWIs, Maclean et al. (2015) provide five conceptual or analytical frameworks for analysing philanthropy motives of HNWIs. These categories include the following:

1. Giving back – the practical recognition that the society that nourished you needs to be nourished for others to flourish in turn;
2. Making a difference – the aspiration to make a direct, measurable contribution to a particular cause;
3. Absolving the self – freeing the self from guilt caused by possession of inordinate wealth;
4. Joining the club – making common cause with others of similar disposition in philanthropic endeavours while joining the philanthropic elite; and
5. Lastly, personal fulfilment – acquiring a sense of personal achievement stemming from improving the lives of others (Maclean et al., 2015: 1631).

Bekkers and Wiepking (2011a) survey of 500 empirical articles concluded by providing a theoretical framework on the mechanisms that shape motives or reasons as to why people engage in philanthropic activities. These include (i) awareness of need, (ii) solicitation, (iii) costs and benefits, (iv) altruism, (v) reputation, (vi) psychological benefits (joy of given), (vii) values and (viii) efficacy (Bekkers and Wiepking, 2011a: 1).

It is instructive to mention that within the broader or expansive conceptualization view of philanthropy, there remains little consensus among academics, on which donors, recipients and motivations qualify as philanthropic in nature. Three main concerns have been highlighted by scholars. The first debate has centred on scale of philanthropy, whereby philanthropy is sometimes seen from the perspective of a gift that responds to societal problem. Indeed, philanthropy that responds to the very root of a problem is opposed to charity which is considered comprising relatively smaller gifts meant to only alleviate problem symptoms (Daly, 2012). A second

and related issue in this debate relates to concerns as to whether philanthropy is only limited to the efforts of donors such as foundations, corporations or elite individual philanthropists with the financial muscle to offer gifts to a sufficient scale to bring about effectual change or whether philanthropy also embraces the charitable day-to-day activities of donors as well as those who engage in what Zunz (2011) refers to as ‘mass philanthropy’. A third and final concern relates to the normative connotations of defining philanthropy as private giving for the good of the public. Commentators have raised concerns or questioned this view, arguing that private or charitable giving may not necessarily always be altruistic and that there may be other direct motives for corporations to engage in the act of charity. Furthermore, some scholars also draw attention to the fact that, rather than the individual beneficiaries, philanthropy in most cases entails collective giving to organizations (Barman, 2017; Sulek, 2010; Daly, 2012).

While some scholars have been meticulous in delineating and operationalizing the definition of philanthropy in their work, others have side-stepped the conceptual contestations regarding the concept through their methodological choices. Some authors tend to rely on surveys of donors’ self-report of their charitable donations, including money, time and other resources provided to others in order to delineate the scope, scale and pattern of philanthropy (Havens et al., 2007). Others seem to also rely on government data on charitable donations to not-for-profit organizations in order to delineate and comprehend the scale of philanthropy. Barman (2017) however argues that while much of charitable gifts go directly to organizations found within the non-profit sector, the idea of philanthropy is not synonymous to the so-called third space of society. In the United States for instance, philanthropy makes up a very small percentage of all funds directed to public charities (13%), in contrast to government funds (consisting of public grants, contracts and/or fees for service) (32.5%) and market revenue (consisting of fees from the sale of goods and services) (47.5%) (Barman, 2017). Philanthropy in most cases benefits cooperation’s formally found outside the non-profit environment; government departments and organizations, including public schools and some considerable number of market actors, have been found to rely on philanthropic support in the form of non-profit affiliates that are created to solicit for donations (Barman, 2017; Phillips and Jung, 2016).

Historians have found solace to expand the conceptualization of philanthropy beyond normative understanding of large cash donations, and “the detachment of professionalism, the benefits of tax reductions, and giving through charitable organisations” (Centre on Philanthropy and Civil Society, 2003: 2). The definition of philanthropy from traditional models’ perspective and motivations for philanthropy has meant that there is much focus on Anglo-historical tradition and institutionalization of philanthropy

as a space for the elite. Such a perspective has excluded other groups particularly the poor in society. By viewing philanthropy as voluntary action for a public good, the definition of philanthropy may cover advice, experience, knowledge, food, material, money or any other time or talent – with other individuals, local community or a cause (Centre on Philanthropy and Civil Society, 2003). A more expansive definition, such as this, provides alternative analytical window or impetus for acknowledging working and lower class philanthropy, particularly how the poor in Africa engage in philanthropy (Centre on Philanthropy and Civil Society, 2003).

While some literature view charitable given as entirely selfless (Acs and Phillips, 2002), Bekkers and Wiepking (2011b) speak of a reciprocal element to philanthropic contributions although this is indirect and value-oriented instead of overt. This corroborates with the work of Phelps (1975: 2), who views altruism as deferred, self-interested investment – a ‘quid for a more implicit and conjectured quo’. In effect, a philanthropist may seek for social change, or intentions to make a difference, and invest in ventures of which they may exercise greater degree of control (Maclean et al., 2015). For instance, in Nigeria, with an entrepreneurial background and a business mogul, one of Nigeria’s richest philanthropists, Tony Elumelu through his Tony Elumelu Foundation, launched an entrepreneurship programme which provides seed capital to young entrepreneurs in addition to giving these young entrepreneurs tailor-made trainings. Indeed, these philanthropic works are done with the expectation that these young entrepreneurs will grow their businesses and be able to also give back to society.

Despite the contestations and nuances outlined earlier, the demand for philanthropy seems to be growing not only in poor and low-income countries, but also in advanced economies. Notwithstanding the global efforts and recent progress made by many countries to reduce the number of people subsisting on less than \$1.25 a day, poverty and inequality in access to basic socio-economic infrastructure is a common feature in several countries. Indeed, the circumstances under which many people particularly in developing countries survive suggest that interventions outside the domain of the two dominant forces for allocating resources – the state and market – are strongly needed. In both the majority and minority worlds, there is a growing recognition of the role that philanthropy can play in enabling people to meet their environmental, social and economic needs, while contributing to the attainment of a number of the sustainable development goals (Kumi, 2019). One key recognition for this view is the clear failure of the market to effectively allocate resources and value to the very poor and marginalized in society, and this by implication has entrenched high levels of inequality within and across countries (Murisa, 2017). In its early days, philanthropy was viewed as a pathway to addressing socio-economic inequalities, a means of uplifting the lives of the powerless in society as part of efforts to address inequality. While the evidence on the outcome of philanthropy in living up to its purported expectations vary across the globe, there is no

contestation that philanthropy remains a widely recognized force for good (Murisa, 2017).

### Promoting Philanthropy

Underpinned by growing realities of guilt, compassion, emotions and a sense of justice in much of today's world, philanthropy has become one institutionalized mechanism of allocating economic and other forms of resources for the good of society, from individuals or institutions with high net worth (Fowler and Wilkinson-Maposa, 2013). Philanthropy in contemporary times is crucial for "addressing human suffering, promoting social justice and equitable economic growth, and strengthening and supporting a broad array of civil society goals and organizations" the world over (Johnson, 2010: 8). Such recognition has led to growing interest on the need to intensify philanthropic efforts as one way to address human challenges. Global philanthropy over the last two decades has evolved considerably, and strategies to promote philanthropy have also increased albeit much slowly (Fowler and Wilkinson-Maposa, 2013; Johnson et al., 2004). Johnson et al. (2004) argue that previous campaigns to increase philanthropic activity were limited to the world's wealthiest economies and most often targeted at the richest individuals in societies. However, efforts have intensified and expanded to many countries across the globe, with strategies expanding to cover a much larger segment of the population. Johnson et al. (2004) speak of a pluralistic approach to promoting philanthropy as one that encompasses the diversity of philanthropic philosophies and practices among nations and cultures, in addition to the range of interests and motivations of individual donors.

Earlier attempts at promoting philanthropy activities were confined to countries with significant wealth – those with strong economies, enormous growth rates, and those fortunate enough to participate in the enormous intergenerational transfer of wealth. Many writers trace earliest and continuous promotion efforts to the United States. Four important waves have been noted in relation to the promotion of philanthropic activities:

*The first wave focused primarily on improving the legal and regulatory environment for philanthropy; the second employed a broad-based public awareness campaign aimed at substantially expanding the portion of the population active in philanthropy and volunteering; a third was characterized by a concerted effort to grow the number, reach, and size of community foundations; and a fourth wave sought to promote philanthropy around the enormous anticipated "intergenerational transfer of wealth" (Johnson et al., 2004: 5).*

Efforts to promote philanthropy since the beginning of the 21st century are linked to the sustainability of Global Civil Societies. There is an increasing proliferation of efforts both in recognition and expression of the complexity and diversity of philanthropy as practised across the world. Although

many attempts and efforts to promote philanthropy today still target very wealthy individuals and cooperations, other efforts such as 'reciprocal given' and 'remittances' have been noted to build on giving practices of the relatively poor in society. Initiatives such as the Partners for Change in India, Ethos Institute in Brazil and Philippine Business for Social Progress in Philippines focus on promoting philanthropic potential of the corporate sector. The essence of acknowledging a variety of donor interests and motivations is at the heart of various programmes such as the educational programmes offered by Institute for the Development of Social Investment in Brazil and the Centro Mexicano para la Filantropia (CEMEFI) in Mexico, the Synergos' Global Philanthropists Circle (Johnson et al., 2004). In Africa, we have the Sam Jonah Endowment Fund (in Ghana), the Dangote Foundation (in Nigeria), Jim Ovia Foundation (in Nigeria), Mike Adenuga Foundation (in Nigeria), Tony Elumelu Foundation (in Nigeria) and Duffuor Foundation (in Ghana). Indeed, Johnson et al. (2004) note that whereas increase in wealth has obviously provided impetus for efforts at promoting philanthropy, issues, such as concerns and commitment of indigenous actors, decline in official development aid, and changing priorities of international philanthropic foundations also serve as significant drivers.

### CLASSIFICATION OF PHILANTHROPY: EVIDENCE FROM CASE STUDY COUNTRIES

The classification of philanthropy could be looked at from the angle of the actors who engage in philanthropic gestures. From this perspective, three different types of philanthropy are noted in the literature. These include individual, foundation and cooperation philanthropy.

#### Individual Philanthropy

Both ordinary individuals and HNWI's in Africa have been noted to provide a vast majority of all charitable gifts, which mostly happen either during their lifetime or as a bequest. A significant body of literature on philanthropy has sought to differentiate between elite or 'mega' donors from regular or 'mass' donors (Zunz, 2011), while other scholarship tend to focus on determining the scale and scope of philanthropy for all individuals (Barman, 2017). Throughout history, one notable philanthropic gesture which remains influential even in contemporary times was that of John Harvard in 1638, an individual who donated half of his estate and library to establish Harvard University, the first institute of higher learning in the United States. Other early foundations established through philanthropic act of individuals in the United States include the Russell Sage Foundation, which was established in 1907 relying on \$10 million from Margaret Olivia Sage (1828–1918), the widow of financier Russell Sage. Margaret is quoted to have instructed that the foundations which were established solely "for [the] improvement of social and living conditions in America" should

*Preferably not undertake to do that which is now being done or likely to be effectively done by other individuals or by other agencies. It should be its aim to take up the larger and more difficult, and to take them up so far as possible in such a manner as to secure co-operation and in aid in their solution* (Sage, 1907 cited in Murisa, 2017: 4).

Harvey et al. (2011) coined the term ‘entrepreneurial philanthropists’ or ‘entrepreneurial philanthropy’ to mean “the pursuit by entrepreneurs [individuals] on a not-for-profit basis of big social objectives through active investment of their economic, cultural, social and symbolic resources” (p. 428). Maclean et al. (2015) note that entrepreneurial philanthropists are mostly distinguished by their drive to accumulate personal wealth but at same a concomitant impulse to draw on a share of their wealth in pursuit of philanthropic acts over which they exercise control. Their focus therefore is on the creation of wealth and redistribution of wealth to solve societal problems or realize social objectives (Maclean et al., 2015). Entrepreneurial philanthropists such as Conrad and Barron Hilton, Bill Gates and Henry Welcome just to mention but a few are distinguished by their motivation not only to amass personal wealth, but also to use a large share of their resources to pursue philanthropic ventures over which they can exert some control (Maclean et al., 2012). One of the pioneering entrepreneurial philanthropists, Andrew Carnegie, was noted to have given a large share of his wealth in his own lifetime for philanthropic ventures (Maclean et al., 2012).

Indeed, there are other HNWI in Africa. For instance, Africa’s richest, Aliko Dangote, is a Nigerian businessman, investor and owner of the Dangote Group, who has interests in commodities in Nigeria and other African countries. In 2014, he was named as the Forbes Africa Person of the Year. Our estimates as at October 2019 suggest that Dangote has a net worth of US\$10.3 billion and has made an overall grant size of US\$250.5 million. Dangote has provided several supports to people in the area of health, education and economic empowerment. In terms of the geographic coverage of his philanthropy, Dangote’s philanthropic spans across Africa. He has also extended support to Pakistan and Nepal. Apart from Aliko Dangote, other HNWI are also notable. For instance, Tony Elumelu, with a net worth of US\$1 billion, has extended several philanthropic supports to various institutions and individuals. Our search reveals a total grant size of US\$110 million given to beneficiaries through scholarships, direct transfers to beneficiaries and through foundation. Tony Elumelu’s key thematic support includes entrepreneurship, humanitarian relief and health.

In Ghana, Daniel McKorley, a business mogul, is one of the HNWI in the country. With an estimated net worth of US\$1 billion, Daniel McKorley’s grant size is estimated at \$705,500. For most part, his areas of support include health, education, sports and he recently added entrepreneurship through the McDan Entrepreneurship Challenge where the winner of the challenge is given US\$100,000 to

start a business. Similarly, with an estimated net worth of about US\$1.5 billion, Charles Ampofo is also one of the HNWI in Ghana with a total grant size of US\$1 million which are gifted to support local economic empowerment and entrepreneurial drive of the beneficiaries. Michael Ibrahim Mahama (with an estimated net worth of US\$1.2 billion), as an HNWI, actively provides direct assistance to impoverished people in Ghana with an estimated grant size of US\$3 million. Indeed, for most part, the overall objective of these generous assistances is to help alleviate poverty/inequality and improve the lives of people.

Indeed, there are other HNWI in Africa. A typology of the HNWI is as follows.

### *Nigeria*

Aliko Dangote (born on 10 April 1957) is a foremost business mogul and philanthropist in Nigeria and Africa at large. He owns a conglomerate business with major interests in the mining, telecommunication, manufacturing and agriculture sector. His business presence spread across Nigeria and other African countries such as Benin, Ethiopia, Ghana, Senegal, South Africa, Zambia and Zimbabwe. With a net worth of US\$12.1 billion, Aliko Dangote is Africa’s richest person according to the latest ranking by Forbes Magazine.

Dangote’s philanthropic activities date back to early life. His great grandfather, Alhaji Alhassan Dantata, was a renowned businessman and philanthropist in Nigeria as well as one of the richest men in Africa. Growing up in devout Muslim and philanthropic family imbibed in him the act of giving, which is also considered as one of the great pillars of Islam. Dangote’s philanthropy is motivated by his desire to add value to people’s lives. His philanthropic activities are mostly themed along the areas of health, education, humanitarian relief and economic empowerment. Over US\$250 million has been disbursed by Dangote in the form of philanthropic donations in the past 10 years.

In this decade, Dangote’s philanthropic support has been largely towards health. For instance, he donated US\$750,000 to the Nigerian government in 2014 to combat the spread of the Ebola disease. Recently, he donated US\$500,000 in support of Nigeria’s fight against COVID-19. Dangote leads the Coalition Against COVID-19 – an initiative in collaboration with other private investors in Nigeria to ensure that COVID patients get adequate health care and frontline health personnel are equipped with necessary health supplies and equipment and speed up efforts to provide tests and treatments. This initiative also distributed palliatives to the masses through the government to ease the challenges faced during the lockdown, particularly hunger.

In November 2019, during a Save The Children Fund fundraising ceremony organized by the DJ Cuppy Foundation, Aliko Dangote graced the occasion and donated N100 million (US\$275,000), to the Fund. He noted that “*People find it very difficult in Nigeria to give*

money away [...]. I have said I will give more of my money when I pass away". The involvement of Dangote in another philanthropist's activities suggests that the HNWI's work with other African philanthropists. Indeed, Aliko Dangote joined his colleague, Femi Otedola in the fundraising ceremony for the Save The Children Fund in order to help jointly mobilize enough resources to support the work of the Fund.

Dangote's philanthropy is guided by his religious belief, altruistic nature, impulsive demand response and the strategic purpose of the Dangote Foundation. According to Dangote, the dynamics in the macroeconomic environment do not affect the amount of his philanthropic donations. Dangote is of the opinion that "*Provision of financial reporting requirements to ensure transparency and compliance with international financial reporting standards*" has been the most notable innovation in philanthropic development in Nigeria in the last 10 years. This is because it allowed regulatory authorities to determine those activities that are taxable. He also noted that "*Accountability and failure of donations reaching the beneficiaries, particularly when donations are channeled through government or its agencies*" has been the most significant challenge facing the building of local/national philanthropy in Nigeria in the last 10 years.

Femi Otedola (born on 4 November 1962) is a Nigerian businessman, philanthropist and former chairman of Forte Oil PLC, an importer of fuel products. Otedola is the founder of Zenon Petroleum and Gas Ltd and the owner of a number of other businesses across shipping, real estate and finance. He has recently invested in power generation as part of the liberalization of the sector in Nigeria. He is worth US\$1.8 billion as estimated by Forbes with oil, insurance, shipping services, real estate being his major sources of worth. His philanthropic activities are mostly themed along the areas of education, religion, health and humanitarian relief. Over US\$50 million has been disbursed by Femi in form of philanthropic donations in the past 10 years. Largely, his philanthropic works use a notable number of instruments such as scholarship donations, Construction of School buildings, donation to Lagos State Security Trust Fund, donation to National Ecumenical Centre, payment of health bills and provision of relief materials. In December 2018, he donated US\$6 million to construct a multi-storey building at the Augustine University in Epe, Lagos. In addition, he has contributed over N2.6 billion to several schools in Nigeria, including Ahmadu Bello University (N1 billion), University of Ibadan (N300 million) and constructed an ultra-modern N1.2 billion business school to the Bayero University.

Otedola's philanthropy is guided by his religious belief and altruistic nature and the strategic purpose of supporting his daughter's Foundation (DJ Cuppy's Foundation). During the ceremony where he made a donation of \$14 million to Save the Children through the DJ Cuppy's Foundation, Otedola remarked that "*God has been so kind to me in life and I feel highly privileged. The only way I can show*

*my gratitude to Him is to use my resources to support those who are underprivileged. This I intend to do for the rest of my life*". According to Otedola, philanthropy is a way of appreciating God's favour and kindness bestowed on him.

Tony Onyemaechi Elumelu (born 22 March 1963) is a Nigerian economist, entrepreneur and philanthropist. He is the chairman of Heirs Holdings, the United Bank for Africa Transcorp and founder of The Tony Elumelu Foundation. Elumelu is included in Time magazine's 100 Most Influential People of 2020. Elumelu received a graduate degree from the University of Lagos and an undergraduate degree from Ambrose Alli University. He also holds Advanced Management Certificate from Harvard Business School. He is an entrepreneur and businessperson who has been the head of more at least 10 different companies and currently occupies the position of Chairman of United Bank for Africa Plc, Chairman of AMoney and Chairman for Heirs Holdings Ltd. Elumelu is worth US\$1 billion and made his fortune in banking, energy, hospitality, health care, real estate, hospitality and other financial services. Over the past 10 years, he has made a total grant size of over US\$110 million. He is a philanthropist where his philanthropic activities are under entrepreneurship, humanitarian relief and health. He has over the decade empowered potential entrepreneurs, supported in the rehabilitation of victims of flood disasters, provided donation for the containment of the Ebola virus among others.

### Ghana

Samuel Esson Jonah (born on 19 November 1949) is a Ghanaian business man, a giant global business and internationally celebrated as a leading business executive. He currently serves as the Chancellor of the University of Cape Coast, and Chairman of Jonah Capital, a private equity fund with interests in mining, construction materials, real estate, oil and gas services, agriculture and financial services. Before establishing the Jonah Capital, Samuel Jonah served as the CEO of Ashanti Goldfields Corporation, now AngloGold Ashanti. He transformed AngloGold to become a multinational mining company and increased its gold production from 240,000 ounces per annum to 1.6 million ounces within a space of 10 years. He oversaw company's listing as the first operating African company on the New York Stock Exchange. With a current net worth of US\$1.2 billion, Samuel Jonah is considered one of the wealthiest men in Ghana. In 2004, he was ranked among the world's top 25 most influential business people by the CNN and Time Magazine – setting the global standards for management, ethics, marketing and innovation.

The philanthropic activities of Samuel Esson Jonah cover both education and leadership development. Sam Jonah's grant size is estimated to be \$3 million and his vehicle/instrument of support has largely been through supporting education through the Sam Jonah Endowment Fund. The fund primarily focuses on providing support

for the establishment or expansion of educational facilities, training of young graduates to take over teaching and research in various facilities particularly at the University of Cape Coast, and reward for academics who have contributed to knowledge generation and development. For example, in 2016, the Sam Jonah Endowment Fund provided a 33-seater Toyota Coaster bus to the Faculty of Law at the University of Cape Coast, in response to an appeal made by the Faculty for a bus to help transport students to observe both civil and criminal proceedings at the various law courts to enable them get practical knowledge of the legal system of Ghana.

Michael Essien (born on 3 December 1982) is a Ghanaian former professional footballer who played as a midfielder during his playing days. Essien attended Gomoa Nyanyano DC Primary and JSS. He began his football career after graduating from St. Augustine's College in Cape Coast. He is currently a member of the coaching staff of the Danish Superliga FC Nordsjælland's. He started his professional football career with the Accra-based Liberty Professionals club and then moved to France in the year 2000 to join FC Bastia for 3 years before League one side Lydon in 2003. In 2005, Essien signed with Premier League side Chelsea for a £24.4 million transfer fee and, at the time of his signing, was the most expensive African footballer in history. He was also capped for the Ghana senior national team, the black stars more than 50 times. At the youth level, he represented Ghana at the 1999 FIFA Under-17 World Championship and the 2001 FIFA World Youth Championship during his prime, Essien was considered one of the best midfielders in the world. Michael Essien's current Net Worth is US\$35 million.

Michael Essien's grant size is estimated to be \$30,000 and his main instrument or vehicle of support has been through a foundation (Michael Essien Foundation). The Michael Essien Foundation was established following the deaths of Essien's brother, who reportedly died while looking for water for the family, and this inspired Michael Essien to go into charitable given or philanthropic work. Through the foundation Essien seeks to become a symbol of hope and inspiration to the people of his hometown Awutu Breku in the Central Region of Ghana and the youth in other deprived communities in the country through the provision of basic amenities like potable water, health-care facilities and mentoring. The goal of the Foundation is to promote the provision of basic community amenities and opportunities for various groups through different projects and activities. The Michael Essien Foundation is governed by a four-member trustee, who ensures that the fundamental purpose and values of the foundation is reflected in the operations of the foundation. Most of his philanthropic giving focuses on health care. He often organizes fundraising soccer matches among the world's most influential footballers to help raise funds for various community development initiatives. The Michael Essien Foundation has been at the forefront supporting the extending the

provision social infrastructure, including clean drinkable water, libraries, health-care facilities and public lavatories to several communities in rural Ghana. For example, in 2010 the Michael Essien foundation financed the provision of borehole and public toilet in his home town called the Awutu Breku, in Central Region of Ghana. Michael Essien has also been providing financial support for orphan and vulnerable children in Ghana during festive occasions like Easter and Christmas.

### *Egypt*

Nassef Onsi Sawiris (19 January 1961) is an Egyptian billionaire businessman, who focuses on agriculture Inputs and Construction. He is the youngest of Onsi Sawiris' three sons (his brothers are Naguib and Samih). He received his secondary school education from the Deutsche Evangelische Oberschule Kairo. He then continued to the University of Chicago where he received a bachelor's degree in economics in 1982. Sawiris is a member of Egypt's Coptic Christian minority. In 1982, Sawiris became a member of the Orascom and oversaw the construction activities of Orascom construction, after the transfer of management control from his father in 1995. In 1998, he became the Chief Executive Officer of Orascom Construction industries following the incorporation of the company in 1998. In January 2013, he became the CEO of OCI NV when they acquired the former parent company OCI SAE. In 2015, he was elected a board member of LafargeHolcim having served on Lafarge SA's board since 2008.

As of February 2021, Nassef Sawiris net worth was estimated to be US\$8.7 billion and was regarded to be the second richest African. His grant size is estimated at US\$26 million. In terms of his interest and influence, Nassef Sawiris wants to exclusively develop El Gouna resort town. His main thematic area of support is education, and he supports the education sector through the Sawiris Foundation. Nassef Sawiris main instrument or vehicle of support has been through the Sawiris Foundation for Social Development.

Mohamed Mansour is a billionaire businessman and former politician who hails from Egypt. Mohamed Mansour was born into one of the most prominent business families in Alexandria. He is the chairman of Mansour Group (family business), a US\$6 billion conglomerate that is the second largest company in Egypt by revenue. The family business controls nine of Egypt's top Fortune 500 companies, though it needed to survive the nationalization and confiscation of its assets in 1965. In addition to the Mansour Group family business, he maintains interest in McDonald's franchises in Egypt and Metro, the largest Egyptian supermarket chain. He earned a bachelor's degree in engineering from the North Carolina State University in 1968 and proceeded to Auburn University in 1971 to pursue a master's degree in Business Administration. He thought at the Auburn University till 1973.



In November 2019, *Forbes* estimated his wealth at \$2.3 billion. His grant size is estimated to be \$6.5 million. Mohammed Mansour's philanthropic activities focus on the thematic area of education and health, and his main instrument or vehicle of support has been through the Mansour Foundation for Development (his own foundation). The Mansour Group since its inception in 1950 has been actively involved in social initiatives in the context in which they operate. The Mansour Foundation for Development strives to eliminate illiteracy, poverty and disease in order to expedite the development of Egyptian society, as well as contribute to environmental sustainability, efficient and ethical resource utilization, energy consumption and responsible waste management practices. In addition to the Mansour Foundation for Development, several of Mansour's philanthropic activities are channelled through direct investments, sponsorship, events and social awareness creation.

### *Ethiopia*

Samuel Tafesse is an Ethiopian philanthropic, billionaire, a construction and real estate mogul. He is the owner and CEO of Sunshine Investment Group, a construction and development company that develops residential, leisure and commercial properties in Ethiopia and the Middle East. In the late 1980s, Samuel joined Addis Ababa University to study civil engineering but dropped out because his job as a parking attendant was too demanding.

Since its founding in 1983, Sunshine Investment Group has built more than 5000 residential and commercial properties in Ethiopia, including the first Marriott-branded property in Africa – the landmark Marriott Executive Apartments in Addis Ababa. Sunshine Investment Group is also a major contractor to the government and constructs and maintains thousands of miles of roadway across the country with every year. With annual revenues of more than US\$100 million and a workforce of more than 2000 people, Sunshine Investment Group is one of the largest indigenous companies in Ethiopia. Samuel Tafesse construction firm focuses on large-scale infrastructure involving road, bridges and real estate developments. In the last two decades, we have delivered well over 2800 housing units. Samuel Tafesse's estimated net worth is US\$1.6 billion with a grant size of over US\$1.4 million. His vehicle of support is through the Sunshine Foundation which seeks to provide access to education for deprived children in Ethiopia.

### *Uganda*

A business man and a Pan-African entrepreneur, Patrick Bitature, is considered to be the second wealthiest Ugandan after Sudhir Ruparelia. He serves as the chairman of the Simba Group of Companies, an East African conglomerate, with interests in telecoms, energy production, power generation, agribusiness, broadcasting, mining, media, real estate, travel and leisure. He is the owner of Protea Hotels in East Africa. Together with his wife, Patrick Bitature

started the Simba Telecom Limited which later became a franchisee of MTN Uganda. The company has evolved to become the largest seller of MTN airtime in the country. Over the years, he has formed other companies, which are all part of the Simba Group of Companies with various subsidiaries in Uganda, Kenya and Tanzania. Patrick Bitature currently serves on many Boards in Uganda and is an active philanthropist. He is a graduate of the London School of Accountancy.

His current net worth is estimated to be US\$100 million, and a grant size of US\$1 million. The Patrick and Carol Bitature Foundation serves as his main instrument or vehicle of support. It was established in December 2010 with the main objective of providing education and health care to disadvantaged youth in the community. The thematic area of focus covers youth empowerment, health, education, entrepreneurship, energy and religion. His foundation focuses on the provision of child health care, donation of solar lamps to rural communities in Uganda, nurturing young talents through competition, supports and finances start up capitals, donation towards the rehabilitation of Nyakasura School, West Uganda, providing financial support to church-based organizations and provision of education to the disadvantaged youths.

Sudhir Ruparelia is a Ugandan business man, and an investor of Indian origin. He began building an empire in Uganda following his return from United Kingdom in 1985. He was previously expelled from Uganda by then President Idi Amin in 1972, together with other Asians in the country. He began his business life by importing salt and beer from Kenya and afterwards started a foreign exchange bureau, which provided the basis for his entry into commercial banking. He acquired Victoria University, Kampala in 2013. Sudhir Ruparelia is the founder and chairman of the Ruparelia Group, one of Uganda's largest conglomerates. His investments are largely in areas such as education, insurance, banking, real estate, hotel, broadcasting, floriculture and resorts. According to *Forbes*, Sudhir Ruparelia is considered the wealthiest person in Uganda, with an estimated net worth of US\$1.2 billion. Sudhir Ruparelia grant size is estimated to be US\$5 million and his main instrument or vehicle of support has been through the Ruparelia Foundation, and Scholarship grants. His philanthropic strategy involves poverty alleviation programme for the disadvantaged members in the community, construction of sanitary toilets, provision of scholarships to the underprivileged students to study at Victoria University, payment of medical bills for the poor, renovation of hospitals, purchase of hospital equipment's and organizing free health camps for community people.

### **Foundation Philanthropy**

Apart from individual philanthropy, there are also foundations (foundation philanthropy) established by HNWI's purposively for philanthropic engagement. Examples of such

foundations in Ghana Destiny Child Foundation, Delmand Foundation International, Michael Essien Foundation, John Agyekum Kufuor Foundation among others. There is also the Dangote Foundation established by Aliko Dangote in Nigeria. It is important to note that these establishments are mostly tax-exempt organizations. Within the literature, two main classifications of charitable foundations are based on who provides financial resources for running the foundation. These include independent foundations (funded by an endowment from a single individual, family or corporation) and community foundations (funded by multiple donors and intended to address the needs of a locale) (Walker, 2014). There is hybrid type of foundation called the 'operating foundations', including many museums, that are funded through an endowment from a family, or an individual but such foundations support and manage their own charitable activities (Barman, 2017).

One of the biggest formal expression in history community foundation occurred in the USA is when Frederick Goff established the Cleveland Community Foundation in 1914. Murisa (2017) notes that the formation of the Cleveland Community Foundation was the first time the population of Cleveland pooled resources to create a truly permanent trust administered for the good of all in that society. Goff is reported not to have rested on his laurels following the establishment of the community foundation. Prior to the Cleveland Foundation was incorporated, the publicity department under Goff released a press statement that provided a detailed description of the foundation's structure, purpose and expectations of financial support. A key underlying innovation at the time was the idea of building a community foundation that through Community Foundation, local mobilization of resources will provide charity for the good of the public. The Cleveland which was founded on the principle of community trust was soon replicated in major cities in the United States, including Seattle and Chicago. In 1915, about 12 community foundations had been established and this rose to 20 in 1919. The first non-US community foundation was established in 1921 in Winnipeg, Manitoba with a gift of US\$100,000. As of 2010, around 700 community foundations had been established with combined total assets hovering around US\$55 billion and annual grants exceeding US\$4 billion (Murisa, 2017: 5).

There is also the increasing trend where HNWI's in Africa offer philanthropic services through their foundations. Through his Aliko Dangote Foundation, Dangote has provided several philanthropic supports to people living in poverty. Recognizing the extent of malnutrition and health deprivation in Africa, Dangote's philanthropic work for most part is on reducing eliminating acute malnutrition and improving the overall health outcomes of children. Dangote also invest in education and economic empowerment of people living in poverty in Africa. More recently in September 2019, the Africa Center in New York City, UK announced a donation of US\$20 million from the Aliko

Dangote Foundation. This donation was to support the final phase of construction on a 70,000-sq.-ft facility at the northern end of Manhattan's Museum Mile as well as help in the programmatic initiatives focused on culture, business and public policy. In addition, the philanthropic gesture of the Dangote Foundation was also to support the Centre's efforts to transform global understanding of the African continent and help change narratives about the continent's economic and cultural significance.

Other foundations led by HNWI's include the Mike Adenuga Foundation (in Nigeria), Femi Otedola Foundation (in Nigeria), Sawiris Foundation for Social Development (in Egypt), Mansour Foundation for Development (in Egypt), Ruparelia Foundation (in Uganda), Patrick and Carol Bitature Foundation (in Uganda), Liya Kebede Foundation (in Ethiopia), Zoomlion Foundation (in Ghana), The Asamoah Gyan Foundation (in Ghana) and Sam Jonah Endowment Fund (in Ghana). In Nigeria, there are a number of community foundations established by wealthy individuals in the Niger Delta. Also, the former first lady of the Nigerian and Ghana has established foundations mainly to address societal problems.

#### *Dangote Foundation*

Aliko Dangote largely does his philanthropic donations through his own foundation, Dangote Foundation, which he established. Dangote Foundation serves as the corporate social responsibility unit for Dangote's conglomerates. It was established in 1994 with this aim "to enhance opportunities for social change through strategic investments that improve health and wellbeing, promote quality education, and broaden economic empowerment opportunities". Through this foundation, over US\$100 million has been donated to charitable causes in the past 5 years. The primary focus of the Foundation is child nutrition, with wraparound interventions centred on health, education and empowerment and disaster relief.

#### *Femi Otedola Foundation*

These philanthropic donations have largely been disbursed through his own foundation (Femi Otedola Foundation) and other foundations. In November 2019, he donated money to his daughter's foundation, DJ Cuppy's Foundation to support various intervention programmes for destitute children in Nigeria's northeast region.

#### *Tony Elumelu Foundation*

Elumelu's philanthropic donations have largely been disbursed through his own foundation, Tony Elumelu Foundation (established in 2010) which is used as the main vehicle of support. According to Elumelu, "We need to give from the perspective of empowering the recipient, instead of making them dependent on us". Through its flagship Entrepreneurship Programme, a

10-year \$100 million commitment to identify, train, mentor and fund 10,000 young African entrepreneurs across the 54 African countries.

Since inception, the Foundation has funded just under 10,000 entrepreneurs and created a digital ecosystem of over 1 million Africans. He also makes direct payment through government, direct payment to beneficiaries and granting of scholarship. Indeed, his main driver to engage in philanthropy hinges on his desire to support in the fight against poverty. According to him, *“poverty anywhere is a threat to everyone everywhere. It has to be dealt with by all structures – the government institutions, financial institutions and citizens”*. On why he engages in philanthropic work, Elumelu opines that *“instead of having a pyramid of few billionaires, I prefer a large base that has prosperity, happier people, and people whose basic needs are met. I think that is what will give us the sustainability we need in Africa”*.

### *Sunshine Foundation*

In Ethiopia, Samuel Tafesse established the Sunshine Foundation in 2010 to provide financial support to poor children, particularly children who lost their parents to HIV/AIDS to have access to quality education. The foundation also supports elders and street children. Over the past decade, the Foundation has built several schools for the poor. More recently, the Foundation built and maintained three schools that accommodate more than 1200 children. The schools are for under privileged children whose parents are unable to provide financial support. Samuel has committed all revenue from one of his commercial building constructed along the Africa Avenue on Addis Ababa's busy city (Bole) to the foundation. The construction earns an average of 15 million birr annually which is used to finance the activities of the Foundation.

### *Sawiris Foundation for Social Development*

In Egypt, Nassef Sawiris established the Sawiris Foundation for Social Development in 2001 which he used as his main vehicle of support. The projects and programmes of the foundation focus on social and economic empowerment, education and scholarship, partnership as well as Sawiris Cultural awards. As at 2021, the Sawiris Foundation for Social Development had invested 1.3 billion Egyptian pounds in 150 projects, reaching an estimated 41,558 beneficiaries. In the area of economic empowerment alone, since 2018, the foundation had invested 0.5 billion Egyptian pounds in projects spanning micro-enterprise development, agriculture and training and employment creation, reaching 23,400 beneficiaries.

In terms of social empowerment, the foundation focuses on providing the most vulnerable groups with their rights to access clean water, sanitation, health nutrition and basic education in order to enable them to better manage their lives and interact positively with society. Since 2018, the foundation has invested 0.3 billion Egyptian pounds in

social empowerment programmes to the benefits of 14,000 vulnerable beneficiaries. Sawiris philanthropic activities are shaped by his Christian values of the need to help and support the poor and vulnerable in society.

Indeed, these philanthropic activities are done in order to make an impact in society. While some philanthropic gestures produce immediate tangible results, others take time to yield visible outcomes. An increasing concern has been how these HNWI's measure the impact of their philanthropy and giving, while it is unclear how the HNWI's measure the impact of their work, because quantifying results is not always straightforward and easy, especially for those HNWI's who engage in philanthropic activities. There is no one-size-fits-all approach used by these HNWI's as they largely tend not to formally measure the impact of their work. However, the foundations they established in their names, measure their impact although details are sketchy.

### *Ruparelia Foundation*

The Ruparelia Foundation since its inception in 2012 has been awarding scholarship to deserving students from the primary to university, restoring hope of a better life and future for many. Over 200 million shillings have been contributed towards school fees for over 100 students at all education levels in Uganda and abroad. In the area of health, the Ruparelia Foundation over 200 million shillings has been contributed towards medical bills, hospital renovations, purchase of essential hospital equipment and free health camps for communities. The foundation also collaborates with diverse wildlife and conservation organizations that have the mission of protecting critically endangered species and in preserving the ecosystem services. Over 100 million shillings have been contributed towards the purchase of land for animals' operations, their feeding among others.

### *The Patrick and Carol Bitature Foundation*

The foundation which is used as a vehicle of support by Patrick Bitature runs the 500K project which is meant to create an enabling environment for the youth of Uganda to contribute towards becoming a middle income country. It specifically aims at uplifting 500,000 Ugandans out of poverty through the use of practical and inspirational education and skills. Other philanthropic engagement of Patrick Bitature includes serving as the largest contributor towards redevelopment of the infrastructure for Nyakasura School, where he has served as the chairman of the Alumni Association since 2010. Also since May 2010, he has served as the chairman of CURE Children's Hospital of Uganda, a paediatric neurosurgical hospital in Mbale in the Eastern Region of Uganda. The Makerere University Business School Entrepreneurship Club initiated the Patrick Bitature Entrepreneurship Competition to nurture young talent through competition. The award supports and finances start up enterprises.

## Corporate Philanthropy

The third and final classification of philanthropy based on the actor is corporate philanthropy. These are organizations that donate gifts, including financial resources and in-kind donations, either as a stand-alone donor or in tandem with an affiliated foundation. Across the six country contexts, cooperations have been noted to have facilitated employees' philanthropy by initiating payroll deductions, implementing matching gifts programmes as well as facilitating employee voluntarism. In today's globalizing world, corporate philanthropy is gradually being incorporated into firms' engagement in what is popularly known as Corporate Social Responsibility (CSR), with its broader concern for companies' engagement with multiple stakeholders (Barman, 2016).

In effect, philanthropy varies widely in terms of the actors involved in the giving, as well as the type of charitable gift being made, the vehicle by which it occurs and the beneficiary or receiver of the gift. Actors may give money, time, in-kind donations or properties (Phillips and Jung, 2016; Barman, 2017). Philanthropic practices also differ based on the frequency of occurrence. From the perspective of frequency of occurrence, Healy (2004) has identified different forms of philanthropy, including conventional acts of kindness, on-shots acts and routine institutionalized giving by donor organizations. In terms of the means by which it occurs, Barman (2017) notes that philanthropy may (i) rely on the internet (including crowdsourcing and e-giving) and (ii) involve financial practices or intermediaries such as donor-advised funds and venture philanthropy.

## AFRICAN PHILANTHROPY IN CONTEXT

Within the broader philanthropic literature, there has been growing interest on African philanthropy as it entails a mixture of vertical and horizontal features (Kumi, 2019; Mati, 2016; Fowler and Mati, 2019; Murisa, 2017). Formal gifting is vertical in nature, while informal gifting is horizontal (Kumi, 2019). Fowler (2016) defines African philanthropy as the mobilization of economic resources from within the African context to respond to societal problems as it pertains to the continent. While giftings may exist in relational and transactional forms, in the African context, philanthropic giving are informed by exchanges, that are mainly one directional and not motivated by the reciprocity of expectations of the giver, with much emphasis placed on compassion, solidarity, generosity and altruism (Kumi, 2019). Moreover, philanthropic given in Africa is mainly expressed through embedded formal and informal institutions. As noted by Fowler (2016: 8), institutional embedded gifting is largely "expressed through the moral philosophies and values that people live by day to day". Moyo (2011: 1) also notes that "philanthropy is intrinsically embedded in the life cycle of birth, life and death of many, if not all Africans". Mati (2016) argues that African philanthropy from a theoretical perspective focuses on spheres

of philanthropic practice and fundamental motivations for giving. Based on practice and motivation for giving, Mati (2016) identified three main types of African philanthropy, including formal, informal and hybrid forms. The informal form of philanthropy which focuses on the relationship between the giver and receiver without any intermediary remains the dominant form of philanthropy in the African context. It is based on trust, reciprocity and social relations (Mati, 2016; Kumi, 2019). Atibil (2014) provides a framework for analysing formal, informal philanthropy and hybridized philanthropy, by paying special attention to the differences that exist in these classifications of philanthropy. She notes that formal philanthropy is structured in such a way that given is made through mediators such as trust and foundations. The informal type is exceptional because of (i) its emphasis on reciprocity and counter-obligation; (ii) the inter-personal nature of giving without intermediaries; (iii) the fact that giving is strongly connected to place and people and (iv) the fact that it is largely horizontal (Kumi, 2019; Atibil, 2014). The hybrid entails a mixture of both the formal and informal. Fowler (2016) refers to the hybrid form of giving as the new-age philanthropy via social enterprises, which is based on the principle of grant-making and non-grant investment models such as CSR initiatives, impact investing and philanthrocapitalism. Based on these ideas, Kumi (2019) provides an analytical typology of the actors involved in the formal, informal and hybrid philanthropy in the African context. The formal one includes corporate philanthropy and foreign institutionalized philanthropic institutions, whereas the informal actors include diaspora, volunteers, private donors and HNWIs. The hybrid actors include African community foundations and African grant-making institutions (Kumi, 2019).

Moyo (2008) argues that, for African philanthropy to make meaning to Africans, there is the need to revisit the binary category of formal and informal, which sometimes leads to prioritization of institutionalized forms of philanthropy over African versions of philanthropy. Moyo (2011) argues that understanding philanthropy as 'love for humanity' suggests that the practice has long been practised by Africans in different and unique contexts for many decades:

*Understood mainly as giving or helping (in the narrowest sense), or even better more encapsulated as solidarity and reciprocity – this entailed collective or individual efforts towards a social or public good. This conception of good was not divorced from questions of well living, welfare or wellbeing – understood today more in terms of sustainable and people driven and inclusive development (Moyo, 2011: 1).*

Moyo and Ramsamy (2014) further note that philanthropy in Africa encompasses not just charitable giving yet also other forms of given that may not necessarily have an African root but are operational in Africa. They provide

examples to include foundations or corporations present in Africa but with origins from other continents. For them, African philanthropy is characterized by structured value-system that resembles African format and nature but not bound or limited to a space called Africa. Writing on African Philanthropy, Moyo (2011) debunks the idea of African philanthropy as indigenous, informal or traditional. The author notes that such an analytical category can fundamentally have negative connotations of condemning Africa initiatives to the margins. This is crucial due in part to the fact that the occurrence of such a perspective may undermine the essence of an African development initiative. Of African philanthropy, Moyo (2011) writes the following:

*Due to analytical influence and frameworks primarily from the West, philanthropy in Africa or, to be more specific, African philanthropy, has sometimes been wrongly and maliciously defined as indigenous or informal. Yet African philanthropy is in fact the foundation on which an African's life and his or her development revolve. It is the foundation upon which modern institutions are built or from which they get their inspiration and identity. The bifurcation between informal and formal misses the central point about African societies; that one is an extension of the other (Moyo, 2011: 2).*

Based on an extensive review of the available literature, Mati (2016) provides a conceptually rich information on the motivations or underlying bases for African philanthropy as encompassing solidarity, counter-obligation that are inherent in collective and humanistic African cultures of life and mutuality. The author further notes that philanthropic motivations are fuelled by institutional arrangements in the development process, religious obligations and institutional requirement on organizations. Indeed the various religious faith/groups in Africa all encourage charitable giving to the needy and poor in society. Charitable giving by corporations via CSR projects is motivated in part by emergent regulatory requirements that encourage corporations to be socially responsible. It is also driven by advocacy and pressure from civil society and other public organizations for businesses to adopt a socially responsible approach to business. This has compelled many corporations to utilize a percentage of their profit to make monetary, in-kind grants or donations to establish community development project to achieve corporate citizenship.

In most parts of Africa, philanthropic culture manifests in donations, individual/family donations to public benefit organizations, religious giving, donation to individuals, self-help revolving fund organizations, mutual aid and CSR activities. The interesting note by Mati (2016) with respect to these spheres of given in the African context is the revelation that both the poor and wealthy are engaged in pro-social behaviour that could be classified in modern day

terminology of philanthropy. But this is exclusive to Africa as the poor and wealthy in the West have been reported to also engage in giving their resources and time to support a social objective (Maclean et al., 2015; Olagnero et al., 2005). The object of giving may include visibility in support of a cause, time, money, influence, valuable goods, knowledge and body parts/organs from the living and the dead (Mati, 2016). Mati (2016) however note that political elites and bureaucrats have exploited this same communist way of life in Africa in looting states resources and distributing (donating) to their co-ethnic clients. In this context, giving and gifting becomes a political strategy driving the patron-client political economy relationships responsible in part for Africa's bad governance. It further highlights the point that not all giving is altruistic. This notwithstanding the communal way of living and associated neo-patrimonial and moral African philosophies in the African context are key to the cultural, social and economic survival of many African societies in the context of political and socio-economic marginalization (Mati, 2016).

By recognizing the different intricacies in each country, we attempt to provide country-specific definitions of philanthropy in the following countries.

## Ghana

Ocran (2009) argues that, in Ghana, philanthropy in its traditional form can be defined as 'charitable giving by indigenous individuals or locals'. The author argues that Ghana's philanthropy will be nationally based rather than global or regional since external funding for philanthropic activities continues to diminish. Increasingly, there is a move towards the discovery of indigenous HNWI's who are able to step in and offer the needed impactful donations to charity.

## Egypt

The John D. Gerhart Center on Philanthropy and Civic Engagement at the American University in Cairo defines philanthropy in Egypt as "the institutionalized pooling and distribution of private resources with the goal of building the capacity, sustainable financing, and expertise for long-term social benefit". According to Hafid (2009), most scholars view *zakat* and *sadaqa* as the core types of Muslim-charitable giving in Egypt. In addition to these two, here are other notable forms of philanthropy which is applied to Muslim countries such as Egypt and Libya. These other forms are given as follows:

1. Zakat: This is the third pillar of Islam where Muslims are required to give part of their wealth as charity. It is often referred to as 'alms' or 'charitable giving'.
2. Sadaqa: This is a benevolence act which represents a voluntary charitable giving. While zakat is obligatory upon all Muslims, the act of sadaqa is not although giving sadaqa is highly encouraged.

3. Waqf: This is a reserved revenue or property meant for religious or philanthropic purposes and often seen as the oldest example of an endowment.
4. Ushur: This refers to tithe concept of giving that is incumbent on Egyptian Christians.

## Nigeria

According to *Olutuyi* (2018), within the context of Nigeria, “philanthropy is regarded as any goodwill to fellow human beings, especially efforts towards promoting their welfare. It could take several forms, including giving of money, time, expertise, skills and assets”. However, Michael Milken, Chairman of the Milken Institute, opines that philanthropy in Nigeria goes beyond charity. In his view, philanthropy is a profound commitment to understanding the needs of society and then rolling your sleeves to help get it done.

## HNWIS PHILANTHROPY IN PRACTICE: MACROECONOMIC DETERMINANTS

According to the World Wealth Report, the number of HNWI on the African continent increased substantially by 130% between 2003 and 2013. In 2015 alone, the combined wealth of 165,000 HNWI stood at US\$860 billion. The growth of wealthy individuals has increased the potential for Africans to assume a stronger role in the continent’s development agenda. This section looks at the size, scope and determinants of the philanthropic giving of by HNWI. Where possible, specific examples are drawn from the six case study countries. The philanthropic giving of many HNWI in Africa, including countries such as Ghana, Ethiopia, Nigeria, Egypt, Libya and Uganda, are financed through personal, family member’s donation or from a share of company profits. A study by UBS (2014) surveyed 35 HNWI in three African countries, including Nigeria, Kenya and South Africa. The study reported that three quarters of HNWI philanthropy given are influenced by the expression of personal values, family’s legacy and tradition, and wanting to give back. In many of these countries, in addition to formal one-to-one and community, there exist several formalized HNWI philanthropy.

Nigeria has the greatest concentration of HNWI. According to the Nigeria 2014 Wealth Book, in 2013 Nigeria had over 16,000 HNWI holding US\$90 billion in wealth. The number of HNWI is forecast to grow by 7% to reach over 18,000 in 2018, while HNWI wealth is expected to grow by 27% to reach US\$123 billion in 2018. The 2014 New World Wealth report reflects that Nigeria has 200 ultra-high-net-worth individuals, 50 cent-millionaires and 4 billionaires. Eleven of the HNWI appearing in the Forbes ‘Africa’s 40 Richest People’ in 2012 were Nigerian. Although there is a general belief that the wealth and philanthropy of HNWI in Nigeria are visible and public, there may be some who prefer to give privately

without any public visibility. In 2012, Forbes published a list of 10 ultra-high-net-worth individuals from Nigeria who prefer to retain a low profile (UBS, 2011).

Indeed, both theoretical and empirical literature on the drivers of philanthropic grants are dearth. In the same vein, this area of research continues to receive attention given the importance of philanthropic activities. Early economic writers on charitable giving have associated philanthropy with altruism. For instance, Reece (1979: 142) defines it as “the voluntary one-way transfer of economic goods to individuals or organizations outside the family unit”. To Reece (1979), being charitable is rationalized in economic literature based on two different viewpoints: (i) financial ability and (ii) tax incentives. With regard to the financial ability, charitable behaviour is based on the premise that there exists an ‘alliance’ among members of the society and that individuals contribute and support each other in order to maintain the society as a collective good. There is evidence that, as income increases, one’s charitable giving also increases (Reece, 1979).

Turning to the tax incentive motive, Becker (1974) develops a model based on the hypothesis that individuals’ demand/choices are not only driven by their own choice but also by other peoples’ level of consumption. In his theoretical model, a philanthropist’s size of grant is directly related to his level of income which is inversely related to the price of his grant. In addition, the philanthropist’s amount of giving is also inversely related to the beneficiaries’ level of consumption without the benefit of the philanthropist’s contribution. In this endeavour, early writers show that reducing tax of philanthropists and charitable giving significantly determines the size of HNWI grant (see Reece, 1979; Feldstein and Clotfelter, 1976).

Okten and Weisbrod (2000) find that voluntary giving/grants intrinsically respond to conventional market variables such as price and advertising, as well as other sources of income notably government grants and programme service revenue. Research by The Giving USA Foundation (2006) shows that charitable giving increases with higher gross domestic product (GDP) growth and falls when GDP slows. By taking the measure of GDP as an indicator of income, individual’s giving is closely related with his or her income and wealth. For most part, the proclivity of philanthropists and HNWI to give is linked to their financial security in such a way that, as the economy grows, the size of their grants increase. The report reveals that, in the case of United States, philanthropic giving comprises 2% of GDP and in the period of boom, charitable giving increases to 2.3% and reduces to 1.7% during recessions. Thus, philanthropists do not only expend a lower dollar amount on charities, but they also allocate to charities a smaller proportion of their income.

Closely linked to the GDP is the use of the Standard and Poor’s 500 Index (S&P 500) as a proxy for personal wealth. To the extent that stock market returns mirrors financial

and economic security, individuals and corporations are more probable to give when the stock market is performing well. The Giving USA Foundation (2013) empirical study shows that, because HNWI's are more likely to directly invest in stocks in the equity markets, performance of the stock market is directly proportional to the size of their grants. Thus, appreciated stock values provide sound justification for increased grants of HNWI's.

Indeed, given that the HNWI's are also entrepreneurs who invest in stock, stock market volatility and variations in share prices affect the earnings of their incomes and hence the value of their grants. For instance, in November 2013, Tony Elumelu made US\$123 million in 3 weeks as shares of Transcorp PLC, a Nigerian-Stock Exchange-listed conglomerate, surged by 186% in that period. However, according to Forbes, Femi Otedola has lost more than US\$400 million of his personal fortune over the last 9 weeks in 2016 as the stock price of Forte Oil, the Nigerian-listed energy behemoth he controls, shed 43.5% in value within that period.

In November 2015, Aliko Dangote lost US\$7.8 billion as stock markets plunged and the Naira got devalued by the Central Bank of Nigeria. Reacting to this, Dangote told Financial Times that, "*A lot of people's dreams have been killed because they are using Naira-based income to fund dollar-denominated debt*". Around the same time in 2015, Tony Elumelu also lost about US\$445 million on its majority shareholding listed in Transcorp. In January 2021, Aliko Dangote also lost US\$1.4 billion following the fall in the shares of his listed businesses in the Nigerian Stock Exchanges.

Consistent with the tax incentive motive, The Giving USA Foundation (2014) shows that charitable giving is one of the primary ways that higher income taxpayers reduce their tax liabilities. Using the US Tax Reform Act of 1986 and the 'Pease Limitation' essentially limits the total amount of most otherwise allowable itemized deductions, including the charitable deduction, for many upper income taxpayers. A study by The Giving USA Foundation (2014) reveals that, out of the US\$240 billion given by individuals in the United States in 2013, US\$199 billion representing 82.9% came from the itemized deductions. The report highlights that these grants were mostly from the HNWI's because increasing their deductibility of their charitable gifts provides a greater incentive for them to increase their charitable grant size.

Sokolowski (2013) suggests that the impact of government funding to non-profits on overall private philanthropy is not always straightforward, and that the institutional setting in which charitable giving takes place is exceedingly relevant. In their global study, Wiepking and Handy (2015) concluded that, apart from the regulatory/legislative frameworks and fiscal incentives, other six contextual factors matter more for HNWI's to offer grant. According to the authors, those contextual factors include (i) cultural values; (ii) public trust in the belief that individual donations will enhance the changes, the

public envisions in an environment of transparency, effectiveness and accountability; (iii) the state of the non-profit sector; (iv) political and economic stability or growth; (v) demographic changes (such as age, wealth, religiosity and education) and (vi) cross-border charitable giving and its effect on local non-profit development.

Recent evidence provided by The Giving USA Foundation (2019) shows that Americans gave about US\$427.71 billion to US charities in 2018 with HNWI's contributing US\$292.09 billion (representing about 68.3% of the charitable giving) with the remaining contributions done by foundations, bequests and corporations. Although the grants by individuals declined by 1.1%, contributions by HNWI's represent the highest grants in total charitable giving in the United States. The report concludes that such charitable grants in 2018 were influenced by robust economic performance such as higher disposable personal income, increased GDP growth and improved stock market performance.

Using data from the 2018 Global Philanthropy Environment Index, Garcia et al. (2018) examined the effect of economic, political and social factors on philanthropic activities by relying on 79 countries, including 8 countries from Africa<sup>1</sup>. The authors find that formal giving is more likely to happen in countries with sounder tax incentives and favourable political and sociocultural environments, while informal giving is exclusively connected to favourable sociocultural conditions. Further evidence also shows that country's level of regulatory quality and institutions significantly enhance charitable giving. Garcia et al. (2018) also opine that the interactive effect of political, economic and social factors reinforce each other in shaping the philanthropic environment. However, such reinforcing moderation effects only hold for countries with high human capital development.

Another strand of literature examines the role of fiscal policy – proxied by government expenditure – in shaping private or HNWI's philanthropic activities. The literature on this can be grouped into the crowding-out and crowding-in hypotheses (de Wit et al., 2018). Some authors hypothesize that increased fiscal government spending on public goods and services lowers private initiatives to create such goods and services (Kunemund and Rein, 1999; Suanet et al., 2012). This assertion has been termed the 'crowding-out' hypothesis (Abrams and Schitz, 1978; Warr, 1982; Roberts, 1984; Kingma, 1989; Andreoni, 1993; Brooks, 2004a, 2004b). However, others reject the crowding-out hypothesis by positing that higher government expenditure promotes philanthropy and that expansionary fiscal policy crowds-in participation in the philanthropic giving (Van Oorschot and Arts, 2005). Proponents of the crowding-in hypothesis argue that generous government expenditures encourage private engagement in the form of

<sup>1</sup>These eight African countries are Egypt, Morocco, Kenya, South Africa, Nigeria, Tanzania, Zimbabwe and Senegal.

philanthropic grant and voluntary time spent on philanthropic activities (Anheier and Toepler, 1999; Khanna and Sandler, 2000).

By relying on data covering 19 countries and 126,923 respondents, de Wit et al. (2018) examined the crowding-in and crowding-out hypothesis by determining whether fiscal policy proxied by government expenditures shifts private philanthropic donations to particular fields of welfare. Results from their regressions show that, in countries where government expenditures in health and social protection are higher, more donors, including HNWI, provide grants that support the work of the environment and arts. Given the sample evidence, de Wit et al. (2018) reject the crowding-out hypothesis.

The foregoing discussions have identified key macroeconomic factors influencing philanthropic giving. However, for most part, there is still dearth of literature pertaining to specific African countries under investigation. Indeed, for the advanced countries where regulatory institutions are stronger, philanthropic activities and grants are often conducted within the remits of the laws. In this endeavour, efforts are channelled to identifying those underlying factors influencing grants particularly from the HNWI. In developing countries like those in Africa, a useful area to contribute to the existing studies on philanthropy would involve examining the laws/regulations that shape philanthropic activities. We do this in the next section using the six countries as a case.

## GOVERNING HNWI PHILANTHROPY: EVIDENCE FROM CASE STUDY COUNTRIES

This section provides an overview of the regulations, laws, policies and/or frameworks that shape HNWI philanthropy behaviour in the case study countries.

### Egypt

Charitable giving in Egypt has a long history, much of them rooted in religious traditions. Zakat, sadaqa, waqf and ushur have served as vehicles through which individuals have offered their resources for the greater public good. Zakat which is the third mandatory pillar of Islam is a form of mandatory giving required by all followers of the Muslim faith. While one can give at any time, Zakat is most given during Ramadan – the month of fasting. Muslims also give voluntarily through sadaqa, while tithing, or ushur, is a strong tradition in the Christian faith.

While virtually all Egyptians practise individual-based charity, the wealthy ones have also traditionally established endowment institutions through which to channel their philanthropic giving. These institutions are classified under the non-profit section which is regulated by the Egypt's Law of Associations, Law 84 of 2002. The law brings both NPOs and philanthropic foundations under its jurisdiction and gives Egypt's Ministry of Social Solidarity (MOSS) sweeping powers over these organizations from the time

of their establishment until the end of their dissolution (International Center for Not-for-Profit Law, 2013). The Law 84 of 2002 requires all organizations to register with MOSS and allows government officials to deny an organization's registration request the reason of which for being operational is not strong enough. The law prohibits organizations from engaging in any activity, "threatening national unity, violating public order or morals, or calling for discrimination between citizens of race, origin, color, language, religion or creed". Another provision of the law forbids NPOs and foundations from undertaking activities that are political in nature.

### Nigeria

Philanthropic institutions, including the NPOs in Nigeria, are regulated by the Companies and Allied Matters Act (CAMA) 2004. However, this law repealed in 2018. The Nigerian Senate passed the CAMA 2004 (Repeal and Re-enactment) Bill, 2018 ('the Bill') into law. It also provides further clarity on the requirements of various provisions and adds extra enforcement power to the regulators such as the court and the commission. There is also a conscious alignment of the Bill with other relevant enactments, such as the Investments and Securities Act, 2007. Interestingly, registration for the certificate of incorporation of NPOs under CAMA is not compulsory. However, the certificate of incorporation is needed for tax exemption and sourcing external donor funding.

The legal framework in Nigeria indirectly affects philanthropic donations given the country's emphasis on money laundering through the 2011 Money Laundering Prohibition Act and the Money Laundering (Prohibition) Act (Amendment) Bill, 2016 (HB 410). These Acts set limit on cash transfers where philanthropic organizations are required to report donations that exceed US\$1000 in cash to the Special Control Unit on Money Laundering of the Economic and Financial Crimes.

### Ghana

NGOs, philanthropic and charitable institutions are supposed to register as Companies Limited by Guarantee under the Companies Code 1963 (Act 179). Philanthropic institutions are expected to register with the Registrar General's Department under the Companies Code of 1963 (Act 179) where they are given (i) Certificate to Commence Business and (ii) Certificate of Incorporation as an NPO. Indeed, such philanthropic institutions would be operating within jurisdictions and for that matter, they are required to present a copy of the certificates to the Department of Social Welfare (DSW) at the Metropolitan, Municipal or District Assemblies in their operational areas. Once this is done, a cover letter and other documentations are given to the philanthropic institutions to register with the DSW at the national level. The National DSW assesses the documents before issuing a final certificate (Kumi, 2017).



Because the activities of the philanthropic institutions are regulated by the DSW, in each year, philanthropic institutions are expected to submit their audited financial statements as part of their certificate renewal process.

Similar to Nigeria, Ghana holds money laundering in high esteem and for that matter, an Anti-Money Laundering Act, 2008 (Act 749) was passed in 2008. All NGOs, CSOs and other philanthropic institutions are mandated to abide by it.

## Ethiopia

The Ethiopian Parliament introduced the Charities and Societies Proclamation (CSP) No. 621/2009 on 6 January 2009. The CSP established the Charities and Societies Agency (CSA) as a central body to register and supervise the activities of charities and societies. The CSP outlines the high-level rules governing the regulation of charities and societies and envisages the development of more detailed directives in a number of regulatory areas. The CSA Board developed the Charities and Societies Regulation which provide guidance around issues on the establishment of consortiums, allowable administrative costs, income generating activities and public collections.

The CSP defines two types of registered, not-for-profit organizations in Ethiopia: charities and societies. Charities are defined as institutions that are “established exclusively for charitable purposes and give benefit to the public”. There are five types of charities recognized by Ethiopian law:

1. Charitable endowment: an organization through which certain property is perpetually and irrevocably designated by donation, will or the order of the agency for a purpose that is solely charitable (Article 16 of the CSP).
2. Charitable institution: a charity formed by at least three persons exclusively for charitable purposes. A charitable institution is similar to an endowment, except that its members are required to provide guarantees for the debts of the institution to third parties (Article 27 of the CSP).
3. Charitable trust: an organization by virtue of which specific property is constituted solely for a charitable purpose to be administered by three to five trustees, in accordance with the instructions given by the instrument constituting the charitable trust. Like a charitable endowment, a trust is established by donation or will or by the order of the CSA (Article 30 of the CSP).
4. Charitable society: a society that is established for charitable purposes (Article 46 of the CSP). While similar to a society in terms of structure and organization, unlike a society, it is established to serve the interests of the public or third parties rather than that of its own members. Most NPOs in Ethiopia have been re-registered as charitable societies.
5. Charity Committee: a body composed of five or more natural persons who have come together with the intent of soliciting money or other property from the public for purposes that are charitable. Such committees may,

for instance, be established to mobilize funds to help people in emergency situations, such as natural calamities. Similar to Ghana, the charity committees must also submit detailed statements of accounts to the CSA about the funds they have collected, and their members will be jointly and separately liable for obligations and debts arising from the activities of the committee, such as embezzlement of funds.

However, the CSP and its implementing directives have been criticized for violating international standards relating to the freedom of association, including placing excessive restrictions on the work of human rights organizations. For instance, the CSP does not allow NPOs engaging in human rights and advocacy activities to receive more than 10% of their funding from foreign sources.

## Uganda

Ugandan law provides for the establishment of a variety of not-for-profit organizations (NPOs). These NPOs are mostly classified as (i) NGOs, (ii) Trusts and (iii) Foundations. The NGOs are primarily governed by the Non-Governmental Organisations Act (2016) which repealed the Non-Governmental Organisations Registration Act (1989) and the Non-Governmental Organisations Registration (Amendment) Act (2006). However, the Trusts are regulated by the Trustees Act Chapter 164 (1954) and the Trustees Incorporation Act Chapter 165 (1939). Foundations are given the option to choose how they want to be registered. They can be registered either under the Trustees Incorporation Act or as Companies Limited by Guarantee under the Companies Act, 2012 (Chapter 110).

## Libya

The laws governing philanthropic work in Libya is less clear. However, the Law 19 of 2001 governs the Civil Associations. El Sahli (2015) opines that this law was based purely on international pressure to ‘reform’ the civil society environment. In this endeavour, the author argues that it is unlikely to establish a strong and effective legal framework to effectively regulate philanthropic institutions. According to El Sahli (2015), the Law 19 of 2001 consists of 51 articles in 6 chapters, which covers the following issues:

1. Chapter one contained 19 articles dealing with general requirements, including the definition of an association and the procedures to following in registration. In fact, Article 1 defines an association as “any group of people seeking to provide social, cultural, sporting, charitable and humanitarian activities. These associations can serve the whole country or specific regions and are non-profit seeking”.
2. Chapters two and three deal with the management of associations, such as the nature and organization of meetings, including how decisions are made and the management of the daily work of the association.

3. Chapter four deals with the supervision of the association, its relationship to the judiciary, the justification of and the procedure for dissolving the association, integration with other associations and the rationale for integration.
4. Chapter five deals with sanctions applicable when associations break the law, e.g., obtaining funding from outside of Libya or making profit from their activities.
5. Chapter six deals with final requirements, including transitional exemptions in relation to tax.

It is imperative to observe that the HNWI's may not be registered as an individual even though their philanthropic activities are regulated. However, their foundations are supposed to be legally registered and incorporated.

## CONCLUSION

African philanthropy can take diverse forms and is embedded in reciprocity of exchanges, solidarity and counter-obligations. While research literature on HNWI's philanthropic activities in the case study countries is far limited, the review shows that there is enormous potential to mobilize African philanthropy to drive economic and social development on the continent. There is the high propensity for HNWI's individuals to give to support societal cause. Many HNWI's that are the focused countries give substantial cash or time, and that those giving larger amounts tend to take a more strategic approach to their giving. Many have established foundations and their giving is motivated by personal values and the need to address societal problems. Depending on the context, there are legal, cultural, religious and legal frameworks that motivate or shape HNWI's decision to give to support societal cause. It is evident that the commitment of HNWI's in the case study countries to give is apparent, with many having giving their entire lives and continuing to support their chosen beneficiaries for significant periods of time.

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