



BEYOND GIVING: STUDY OF LOCAL PHILANTHROPY IN ZAMBIA

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ABSTRACT

What draws Zambians to give beyond the perceived need of the recipient? Do people give in kind more than in monetary forms? This study aims to look beyond the act of giving and start a discussion on local philanthropy in Zambia.

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1 Introduction

The Zambian Governance Foundation (ZGF) was registered in 2009 as a company limited by guarantee to enhance government accountability and transparency to poor and vulnerable sections of society through the development of the civil society sector in Zambia. ZGF's mission is ***to strengthen the role of civil society in pro-poor policy engagement, by increasing access to capacity enhancement resources, tools and other support mechanisms.*** ZGF's efforts aim at empowering poor and vulnerable people (men and women) to engage effectively with government and demand greater government accountability and responsiveness to their needs.

In mid-2016, ZGF met with representatives from the Global Fund for Community Foundations (GFCF) to learn more about the work they did in supporting community foundations across all continents. The term 'community foundation' was new to ZGF but not the concept of using local resources to spur local development. In a way, this is what ZGF had already begun fostering in its work in Muchinga province with small grassroots community-based organisations. As part of its affirmative action work in Muchinga, ZGF identified nine community-based organisations, and nurtured them over a four-year period, helping them to add a social accountability aspect to the service delivery work they were already engaged in. Some key results from this work were the organisations beginning to directly engage government at local level around issues to do with the free education policy, food security packs, child labour, access to water and access to HIV antiretroviral medication. Introducing a social accountability perspective to the service delivery issues the organisations were pursuing helped to enhance the sustainability of the interventions as it allowed for communities to come together and interact with government on issues affecting them.

Building on the Muchinga work, meeting with GFCF and subsequently attending the Global Summit on Community Philanthropy in South Africa planted a seed in ZGF, stimulating the team to learn more about how it could foster a local philanthropy approach within ZGF and Zambian civil society in general. ZGF therefore decided to embark on its own local philanthropy journey by carrying out a study to ascertain the trends of giving in Zambia. Overall, the results of the study highlight the existence of some form of giving, but also the potential that exists for the growth of local philanthropy.

Thus, this report provides insights into how people give, to what causes they give, and what motivates them to give. The report also proposes key messages to be considered by relevant stakeholders in taking forward the discussion around local philanthropy in Zambia.

2 Background

Africa has been a recipient of development aid for a long time now, with the most common type of aid given being official development assistance (ODA) and humanitarian aid during times of emergencies. Despite a raging debate about what effect aid has on Africa, aid seems set to continue playing a role in the continent's development prospects for the foreseeable future. According to a World Bank report¹ from March 2017, Africa will receive 60% of the US\$75 billion allocated for development purposes over the next three years. Despite such staggering figures, it would be wrong to conclude that Africa is only a recipient, as there is increasing evidence that giving patterns on the continent have been growing. The following excerpt from the *2017 World Giving Index report* puts this into perspective:

¹ <https://www.voanews.com/a/african-regions-to-receive-45-billion-in-development-aid/3773966.html> (Accessed 11th December 2017)

*"Last year's report found that giving habits in Africa had recorded a positive shift after several years of little change. Africa has this year gone against the global downward trend and is the only continent to see an increase in all three giving behaviours when compared to its five-year average score."*²

According to the 2017 *Global Trends in Giving report*, the top three causes that receive the most attention in Africa are children and youth, women and girls, and education.

These giving trends suggest that there is an untapped pool of potential for the growth of local philanthropy in Africa, and a closer look into a country-specific context provides a good starting point for exploring how this potential can be exploited in a development sense.

Zambia has a rich culture of giving that draws its strength from traditional practices such as '*chilimba*' or rotational giving clubs and more recently religious giving of both Christian and non-Christian denominations.

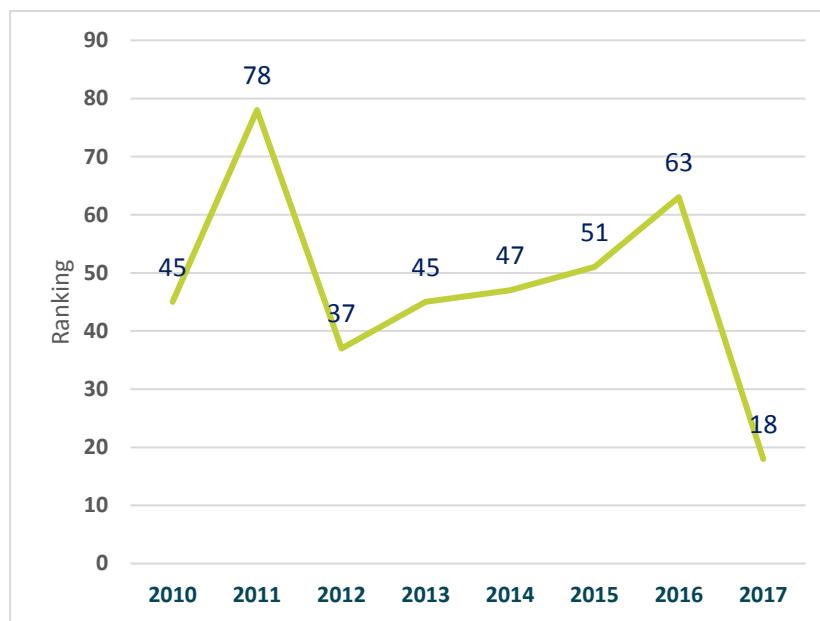


FIGURE 1 - ZAMBIA'S RANKING ON THE WORLD GIVING INDEX (2010 – 2017)

The *World Giving Index for 2017* shows that Zambia's giving trends since 2010 have been fluctuating (**Figure 1**), with the country currently ranked 18th in the world and 4th in Africa in terms of giving.

Despite this culture of giving, formal philanthropy is still a relatively new concept in Zambia, with mostly external actor³ taking up this space. However, little is understood of why people give beyond the perceived need of the receiver. In a country context where there is a 60% poverty rate and growing inequality, what are the deciding factors that influence individual giving?

Philanthropy in the formal sense

is still relatively new in the Zambian context and the majority of resources in such mechanisms are often financial and external. There are key challenges in understanding the nature of local giving and a lack of data to help ascertain 'why people give' especially in the lower-middle income context of Zambia. While there are many regional examples of how local philanthropy has spurred community interest and ownership in development initiatives, there are limited examples and information on this in Zambia.

Philanthropy - the giving of money, resources and time for the betterment of a community - is a practice that does take place in both the informal and formal sense in Zambia. According to a report by the United Nations on the launch of the Sustainable Development Goals (SDG) Philanthropy Platform, "*Zambian philanthropy is diverse and manifests in various shapes and forms, ranging from institutionalized independent foundations, to corporate philanthropy, to faith based giving.*" Philanthropy in the formal sense is still relatively new in the Zambian context and the majority of resources in philanthropy are predominantly foreign.

² p 29

³ Statistics from UNDP SDG Platform

While formal giving is often in monetary forms, informal giving in Zambia can be broader and can include the giving of time, knowledge and other reasons. This type of informal giving can be viewed as part of the local culture. More recently, it has been observed that local formal giving is predominately faith-based or religious giving. In Zambia, this is mostly in the form of giving to churches where much of the monies given do not necessarily benefit the community but rather the organisation receiving the funds. There is a limited number of organisations harnessing local resources for local development and none that would be said to be a community foundation. At most, there are organisations that use the Asset-Based Community Development (ABCD⁴) approach in their work but this is not understood or communicated as being part of an effort to build local philanthropy thinking.

The situation regarding income inequality in Zambia has shown a worrying trend in previous years. Although there is an absence of official data on this in recent times (the most recent Living Conditions Monitoring Survey remains the 2015 version), it is widely accepted that the income inequality gap between the rich and poor has been progressively widening. According to a 2017 Policy Brief by the International Growth Centre (IGC) quoting the 2015 Living Conditions and Monitoring Survey, disparities between wage incomes are the largest contributor of income inequality in Zambia, and this has slowed down poverty reduction efforts over this period. The IGC brief also suggests that while poor households have been catching up with middle-income households, the gap between middle and high-income households has increased.

The study was thus undertaken in a context where a rich culture of giving is embedded, but also where a broadening income inequality gap exists and threatens to worsen living conditions for the poor and marginalised.

2.1 Problem Statement

Zambia has limited information on local philanthropy or on how this can be fostered. As local philanthropy can be a key catalyst to sustainable socio-economic development, this presents a challenge for communities and development practitioners alike.

Not only is there limited information on the patterns and impetus for local philanthropy, few have made the link between local giving, social cohesion and even innovation. Without a catalyst to start the conversation, create awareness and at the same time gain some valuable information on giving tendencies, the status quo may remain, and Zambia will continue to miss out on the benefits that come with vibrant philanthropy practice, especially with regard to enhancing community development.

ZGF therefore seeks to better understand the motivating factors of individual giving as a contributing factor to local philanthropy that spurs local change. ZGF has spent the last nine years supporting civil society to create meaningful, sustainable change in the communities they work in. While ZGF has focused on building organisational capacity and policy engagement skills of these civil society organisations, a concerning trend was noticed, namely the limited recognition of local resources in changing local communities.

This study is the first step towards finding ways through which local giving can contribute to positive change in communities by understanding the motivations for giving. The responses in this study will help ZGF to better understand how it can integrate local giving in its support to local communities.

⁴ The ABCD approach considers local assets as the primary building blocks of sustainable community development, thus focussing on community strengths rather than problems and needs.

2.2 Objectives of the study

The overall objective of the study was to assess the potential of local philanthropy as a driver for sustainable change and the requirements and unique propositions (conditions) for local philanthropy in Zambia. An effort was made to draw insights from regional examples on how to foster local giving for local development, and the overall analysis done took this regional perspective into account. The study had four specific objectives as follows:

1. To serve as a foundation to help ZGF to integrate local giving into its programming. The idea is to add a local philanthropy layer to ZGF's already existing work with communities by finding ways to access local resources for local development. This can be done through various ways including the design of a new type of grant, which incentivizes local giving, and mainstreaming the ABCD approach across all grant schemes.
2. To help ZGF to better understand local philanthropy dynamics in Zambia. By internalising the understanding of local philanthropy dynamics, ZGF will potentially be able to use the ABCD approach as part of its capacity development support to civil society.
3. To use the study as a catalyst to start the conversation about local philanthropy amongst civil society in Zambia.
4. To serve as a case study for building the supply side of local philanthropy in emerging economies with an emerging middle-class and shrinking donor funding for development.

2.3 Methodology

The study made use of various research techniques and approaches in assessing the trends of giving in Zambia. These included administering a SurveyMonkey online questionnaire; conducting desk research; Skype interviews with regional community foundations; and in-depth phone interviews with selected respondents outside the CSO sector. The online questionnaire was distributed through emails and ZGF's social media platforms and recipients were drawn from within and outside the civil society sector, and from across Zambia.

To get a regional perspective of local philanthropy in Southern Africa, two community foundations from Zimbabwe were purposively selected to be part of the study, based on their experience with local philanthropy work.

Ten in-depth interviews were conducted with selected individuals outside civil society to allow for further probing on trends of giving in Zambia.

The data was analysed using SurveyMonkey and interpreted through graphs and charts.

3 Results of the study

3.1 Anatomy of individual donors

3.1.1 Demographic characteristics

Overall, 104 responses were received, out of which 66, representing 63.46 %, were male and 38 (or 36.54%) were female. In terms of age, the 25-35 years category had the highest number of responses (32.69%) and was closely followed, at 29.81%, by those in the 36-45 age range. The 24 and below and over 60 age ranges collectively accounted for less than 15% of the respondents, entailing that the study respondents were largely those in the age range generally believed to be the most economically productive. With regard to level of education, the vast majority of respondents (76.93%) were at the level of at least a bachelor's degree, suggesting that the study was largely responded to by those expected to have basic understanding of the subject matter. The demographic characteristics of the respondents are depicted in **Figure 2** below.

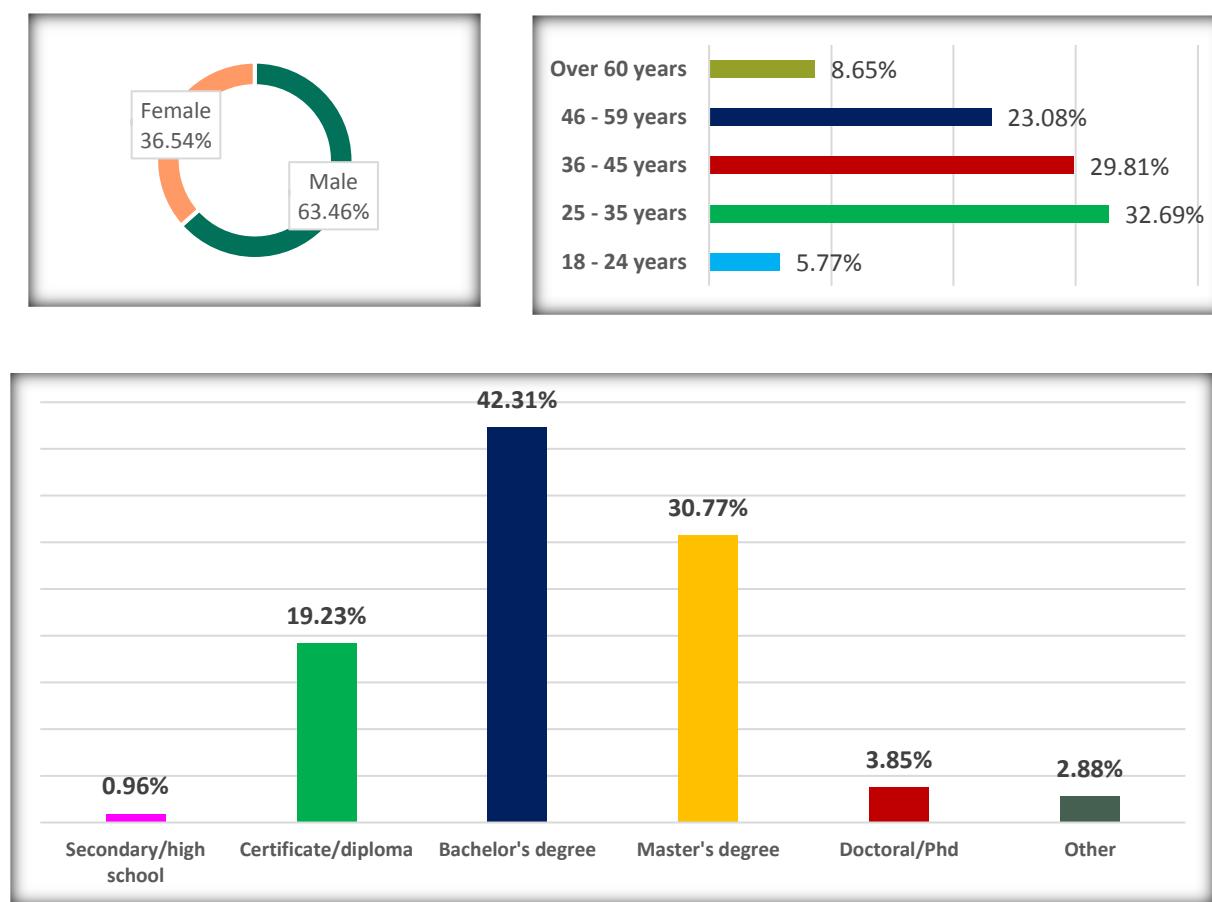


FIGURE 2 - DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

3.1.2 Socio-economic characteristics

In order to get a sense of their ability to give, respondents were asked questions concerning their current employment status and their range of monthly income. They were also asked to indicate what sector they worked in to enable us observe if any particular distinctions could be made between sectors. This was for

instance to test the perception that private sector employees have more discretionary income, thus are more likely to give more. All three factors – employment status, sector, and monthly income - are collectively taken to depict respondents' socio-economic characteristics.

As shown in **Figure 3** below, nearly half of the respondents (48.04%) reported being employed on long-term contracts, while an additional 13.73% were in part-time employment. Those who are self-employed or own their own businesses accounted for just over a quarter (26.47%) of all respondents. A closer look at which sectors the respondents are working in revealed that the highest number of them are in the non-profit sector, accounting for 44.33% of all respondents. No other individual sector had more than 10% representation, but some of the most prominent ones were education (7.22%), agriculture (6.19%) and telecommunications, technology, internet and electronics, also representing 6.19% of respondents. In seeking a deeper understanding of income patterns, the study asked respondents to indicate their monthly income range, and although this question was made optional, only two out of 104 respondents opted not to answer. As can be seen in **Figure 4** below, slightly over half of the respondents (54.9%) were in the ZMW 0 – ZMW 10,000⁵ income range, while about a quarter of them (25.49%) stated that they earned at least ZMW 25,000⁶ on a monthly basis. The income ranges suggest that the respondents were relatively evenly distributed, with about a third of them (32.35%) on the lowest end of the earning scale and just over 40% being in the middle class (loosely defined, for the purpose of this study, as those earning above ZMW 5,000 but below ZMW 25,000).

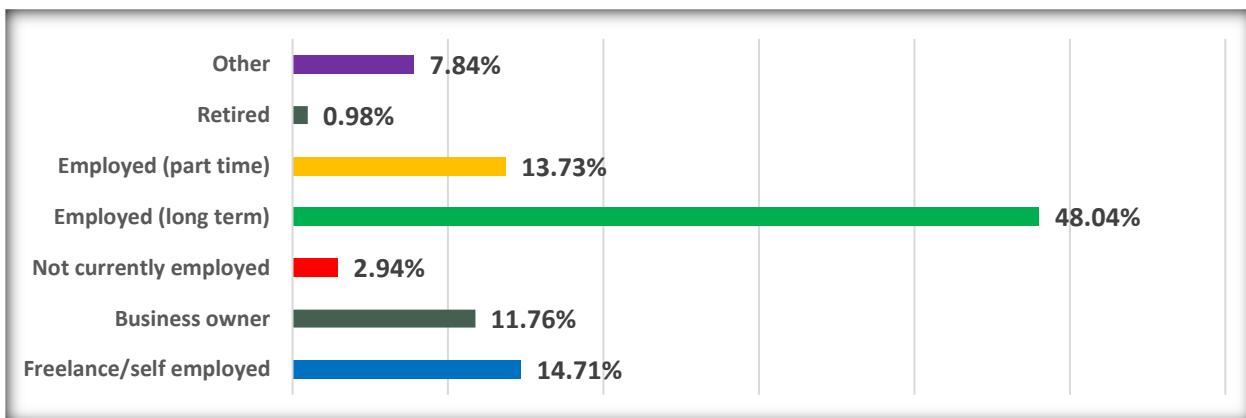


FIGURE 3 - EMPLOYMENT STATUS OF RESPONDENTS

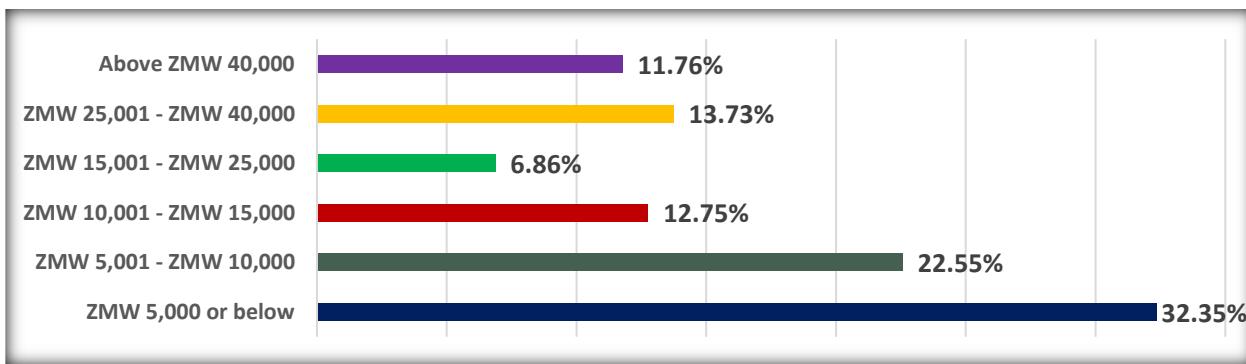


FIGURE 4 - MONTHLY INCOME RANGE FOR RESPONDENTS

⁵ About US\$1,100 or EUR 924 as at end of August 2017

⁶ About US\$2,750 or EUR 2,311 as at end of August 2017

3.2 Perception on philanthropy

To begin to dissect their perception of philanthropy in Zambia, respondents were asked an elementary question as follows: *"Do you think there is local philanthropic activity in Lusaka and Zambia in general?"*

A little over half (56.12%) of those who responded did so in the affirmative, while 43.88% said they did not think there was any local philanthropy activity in Zambia. A further probing on the reasons for either response revealed some unique insights regarding people's perception towards the existence of philanthropy in Zambia. There appears to be a general perception that local philanthropic activity in Zambia can be largely categorised into three contexts where it is occurring, namely the extended family system, the wider community and the church. In fact, of those respondents who said there was local philanthropic activity in Zambia, nearly half (47.9%) specifically mentioned one of the extended family, community or church to support their perception of the existence of local philanthropy in Zambia. Seemingly in agreeing with our background analysis regarding the rich Zambian culture of giving that has always been in existence, one respondent simply stated that "Zambian people empathise with each other", suggesting that there is an underlying willingness to give, but largely within the context of the three categories referred to. It was also evident from the study that while local philanthropy is generally said to be in existence, it is not on a large enough scale for there to be widespread knowledge about it. In making this point, 18.75% of those who responded affirmatively to the existence of local philanthropy in Zambia were of the view that philanthropic activity was either on a very small scale or too new as a concept for people to have good awareness of it.

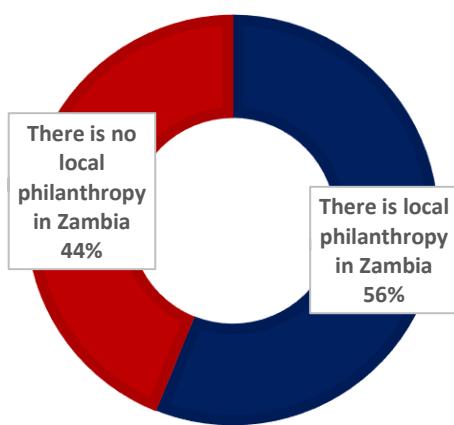


FIGURE 5 - PERCEPTION ABOUT EXISTENCE OF LOCAL PHILANTHROPY

awareness or evidence was the reason given by most respondents, and as is shown later in this report, this has implications for efforts aimed at enhancing local philanthropy.

For the 43.88% respondents who said there was no local philanthropy in Zambia, there were a myriad of reasons given, from which it was possible to narrow down to three broad categories: lack of awareness or evidence of any local philanthropic activity; inability to give due to economic considerations; and absence of formal structures or platforms that make it easy for people to give. As a matter of fact, out of all the respondents who stated that there was no local philanthropy in Zambia, an overwhelming majority of 85.7% gave one of these three categories as their reason for stating the non-existence of local philanthropy in Zambia. Amongst the three categories, the lack of

3.3 Motivations for giving

In a bid to get an understanding of respondents' actual experience with giving, the study had a series of questions focusing on whether respondents had ever given before, their motivation for giving, and what behavioural attributes were most appealing or influential to them regarding the organisations they give to. However, not all 104 respondents answered the questions to do with motivations for giving.

The question of whether respondents had ever given money to a local organisation or cause had a 94% response rate (98 out of 104), with the majority of respondents (73.47%) stating that they had indeed done so before.

As a follow up, respondents were then asked why they are most likely to give to an organisation, and while the response rate for this question was lower than for the previous one (82.69%), the responses still provided a fascinating picture. For this analysis, responses from those that indicated that they ‘strongly agree’ and ‘agree’ are combined across the seven broad reasons that were provided in the study, providing us with a ranking for likely individual motivations for giving, as summarised in **Table 1** below.

	<i>Strongly agree</i>	<i>Agree</i>	<i>Somewhat agree</i>	<i>Disagree</i>	<i>Strongly disagree</i>
Giving makes me feel good	41.67%	29.76%	23.81%	3.57%	1.19%
I believe in the mission of the organisation	61.90%	28.57%	7.14%	1.19%	1.19%
I have benefitted from the work of the organisation	20.24%	9.52%	29.76%	23.81%	16.67%
I will be recognised for my donation	6.17%	1.23%	18.52%	39.51%	34.57%
I give on impulse	9.88%	11.11%	22.22%	40.74%	16.05%
I want to be part of a positive change	65.48%	27.38%	5.95%	0%	1.19%
I am convinced by the appeal for a donation	40.48%	29.76%	23.81%	2.38%	3.57%

TABLE 1 - WHY RESPONDENTS ARE MOST LIKELY TO GIVE

For the majority of respondents (92.86%) the desire to be part of a positive change was the key likely reason for giving to an organisation or cause, with an equally high 90.65% of respondents highlighting a belief in the organisation’s mission as the reason they would give. Conviction by the appeal for a donation accounted for 70.24% of respondents, while 60% stated that they would give because it would make them feel good. Having benefited from the work of the organisation was why 29.76% of respondents would give to those organisations and causes, with a further 20.99% stating that they would give to an organisation on impulse. A paltry 7.4% of respondents stated that they would give because they would be recognized for their donation. The fact that the vast majority of respondents mentioned desire to be part of positive change as their likely reason for giving yet again exemplifies the need for any effort to enhance local philanthropy to be underpinned by an effective communication campaign that brings to the fore the change that is possible through local philanthropy, as suggested in the immediate previous section of this study report. A further interpretation of the likely motivations for giving as revealed by the study could be that people who give are focused not only on the outcome of giving (positive change) but also on who says they can achieve that outcome (mission of the organisation). How the actual donation appeal is crafted does not seem to matter as much if people believe positive change will occur. Lastly it should be noted that the responses from the study suggest that giving is most likely not impulsive but more premediated. People give to what they know or connect with, and any effort to grow philanthropy and engage potential donors should take this into account.

To get more understanding of motivations for giving, respondents were asked to rank, in their order of importance, seven criteria they would consider when making a decision of whether or not to give to an organisation. For the analysis, the ranking categories “very important” and “important” have been

combined. The study showed that for the majority of respondents, impact was the most important criteria for influencing their decision to give, accounting for 97.65% of the responses. Also highly ranked were trust and mission, accounting for 96.47% and 90.59% of all responses, respectively. The remaining criteria were efficiency (88.24%), team (84.71%), approach (83.53%) and innovation (81.18%). An obvious point worthy of note is that all seven criteria individually had very high scores, entailing that they all need to be taken into account when designing or implementing interventions that seek to enhance local philanthropy. **Table 2** below gives the full picture of responses obtained in terms of what factors people consider important when determining whether or not to give.

	<i>Very important</i>	<i>Important</i>	<i>Moderate</i>	<i>Least important</i>	<i>Not important</i>
Mission	82.35%	8.24%	7.06%	0%	2.35%
Approach (messaging)	50.59%	32.94%	11.76%	1.18%	3.53%
Team	48.24%	36.47%	10.59%	3.53%	1.18%
Trust	80%	16.47%	2.35%	0%	1.18%
Innovation	56.47%	24.71%	14.12%	3.53%	1.18%
Efficiency	63.53%	24.71%	9.41%	1.18%	1.18%
Impact	87.06%	10.59%	0%	1.18%	1.18%

TABLE 2 - FACTORS CONSIDERED IMPORTANT WHEN MAKING THE DECISION TO GIVE OR NOT TO

Respondents were also requested to rank, in order of importance, expected behavioural attitudes of recipient organisations they would want to give to, and transparent operations and ethical use of donated funds were more or less equally the most important considerations at 90.70% and 90.59%, respectively. The use of appropriate fundraising techniques was considered the third most important behavioural attitude, accounting for 69.41% of respondents. The last two behavioural attitudes, politeness in communication with givers and demonstrated appreciation for donations, accounted for 60% and 45.88% of all respondents, respectively. The full picture of responses to this question is depicted in **Table 3** below.

	<i>Very important</i>	<i>Important</i>	<i>Somewhat important</i>	<i>Not important</i>
Polite in all communication with givers	60%	28.24%	11.76%	0%
Transparent operations	90.70%	4.65%	3.49%	1.16%
Demonstrates appreciation of all donations	45.88%	35.29%	11.76%	7.06%
Uses donated funds ethically	90.59%	5.88%	2.35%	1.18%
Uses appropriate funding techniques	69.41%	23.53%	5.88%	1.18%

TABLE 3 - IMPORTANCE OF EXPECTED BEHAVIOUR ATTITUDES OF RECIPIENT ORGANISATIONS

The 26.53% respondents who said they had never given to any organisation or cause were asked for reasons why this was the case, and the majority of them (59.09%) pointed to economic reasons, stating that they did not have sufficient income to enable them to give. Others (13.64%) said they did not understand how their donation would make a difference, while for 27.27% of respondents, there were other reasons such as not having received any requests for support, failure to use the local debit card, and lack of reporting of outcomes by organisations after previous donations. None of the respondents used the argument of them not trusting the organisation requesting the funds or not liking the donation appeal as their reason for not giving. All this is depicted in **Figure 6** below.

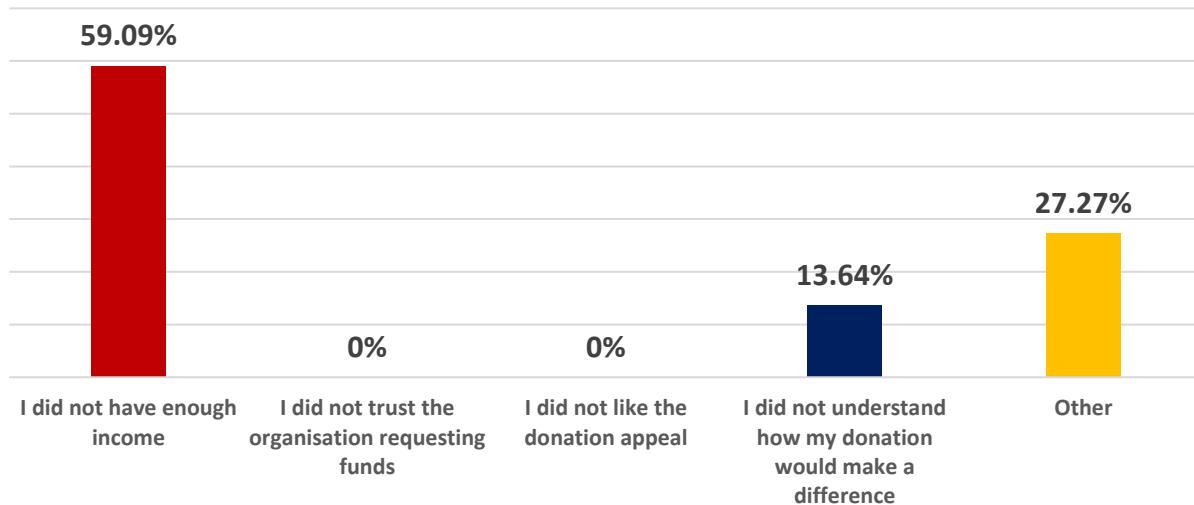


FIGURE 6 – REASONS FOR NOT GIVING

3.4 Communication preferences

The study sought to gauge respondents' views about what was the best channel for communicating a donation appeal, and based on a response rate of 82%, close to half of them (45.35%) stated a clear preference for an in-person approach. The next two most preferred channels were email and website/video, both at 15.12%, followed by formal letters, which were the preferred means of communicating a donor appeal for 13.95% of the respondents. Other communication preferences mentioned were television, radio and different combinations of the existing ones.

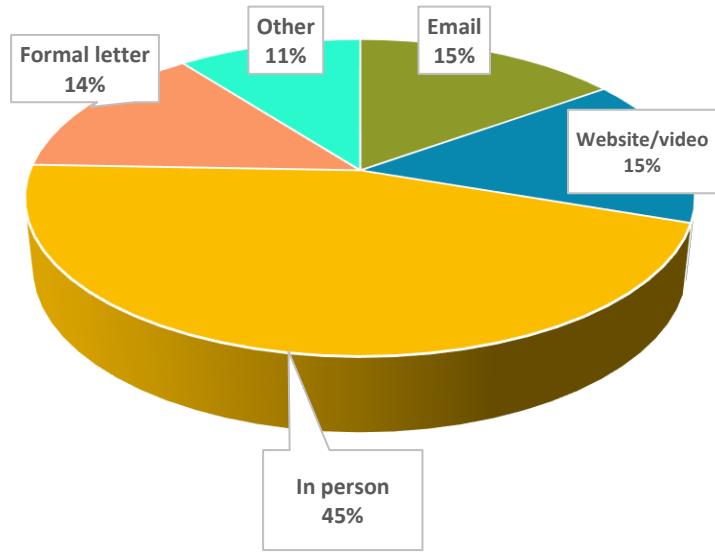


FIGURE 7 - PREFERRED COMMUNICATION CHANNEL

3.5 Donation practice

The study sought to gauge respondents' donation practices and therefore asked a series of questions related to types of organisations given to; value, frequency and types of donations; and the means through which these donations were made.

Respondents were asked to state what type of organisations they had given to in the past, and there was a 68% response rate, with 71 out of 104 respondents answering the question. Churches or faith-based organisations ranked highest in this regard, with 35.21% of respondents saying they had given to such organisations. This is largely in line with the response pattern seen in the study earlier, where several

respondents gave examples of giving to the church as their basis for stating that local philanthropy exists in Zambia. Interestingly, a relatively large number of respondents (23.94%) stated that they had given to non-governmental organisations (NGOs), while other types of organisations given to were local village councils, community-based organisations, and charity groups, represented by 21.13% of respondents. All this is depicted in **Figure 8** below.

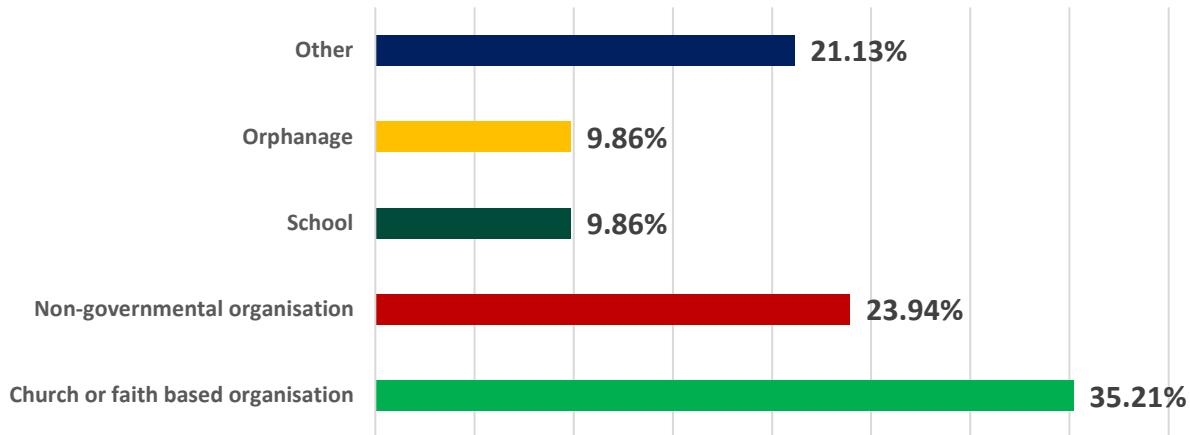


FIGURE 8 - TYPE OF ORGANISATIONS GIVEN TO

Of the 104 respondents, 66 provided information on value of their donations given in the past, representing a 63% response rate. The majority of donations made by respondents (66.67%) were either in the “ZMW 151 – ZMW 500” or “More than ZMW 1,000” range, with slightly under 20% stating that they had given less than ZMW 150. The vast majority of respondents (80.29%) stated that they had given at least twice, with almost a third of them (29.58%) actually having given more than 10 times. In terms of ways through which donations were made, cash or in-person seemed to be the most preferred, with a

71.83% majority of respondents saying they had given their donations that way. Cheque, bank transfer or online systems was the preferred means of donating for a paltry 7.05% of respondents, with the other preferred option mentioned by most respondents being the in-kind approach, represented by 21.13% of respondents.

Figure 9 (left) shows the value of donations made.

Respondents were asked to name the organisations they had given to, with a clear instruction that responding to this question was optional. Not surprisingly, there was a 25% response rate, with respondents mentioning 49 different beneficiary entities to which donations

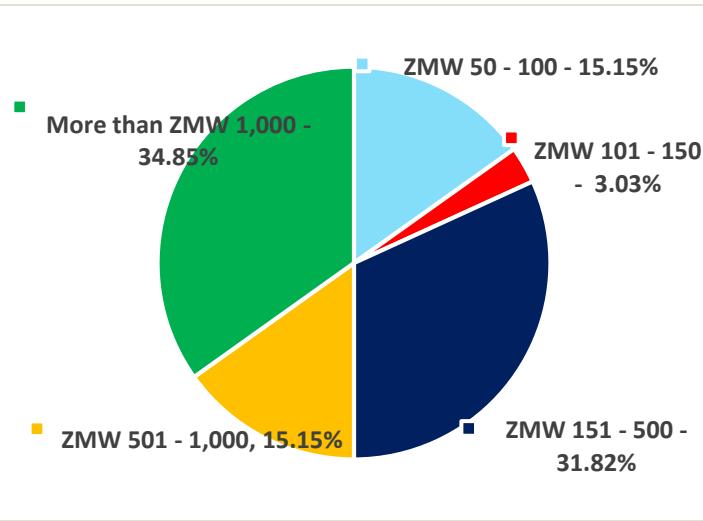


FIGURE 9 - VALUE OF DONATIONS MADE

were made. Out of these entities, 16% were faith-based or church organisations and 26.53% were one of women's groups, youth groups, community schools, or other community-focused entities.

Interestingly, the vast majority of respondents (90.14%) stated that they had given resources other than money to an organisation, with time or volunteering being the most common resource given, as indicated by 66.15% of respondents. Clothing was the second-highest non-money item given, represented by 58.46% of respondents, with food and books mentioned by 36.92% and 23.08% of the respondents, respectively.

3.6 Willingness to donate to ZGF

The study had a series of questions relating to ZGF and its work, and revealed some interesting results in this regard. Respondents were asked whether they would donate funds to ZGF, and although not all of them responded (79.8% response rate), the majority of respondents (63.86%) gave an affirmative response. The affirmative respondents were then asked a follow up question about which areas of ZGF's work they would support, and *project funds for grant-making* had the most responses at 56.9%, followed by *staff time* at 34.48%. **Figure 10** below shows the full range of ZGF work areas that respondents said they would support. Please note that respondents could select as many as were applicable to them so the individual percentages will not add up to 100%.

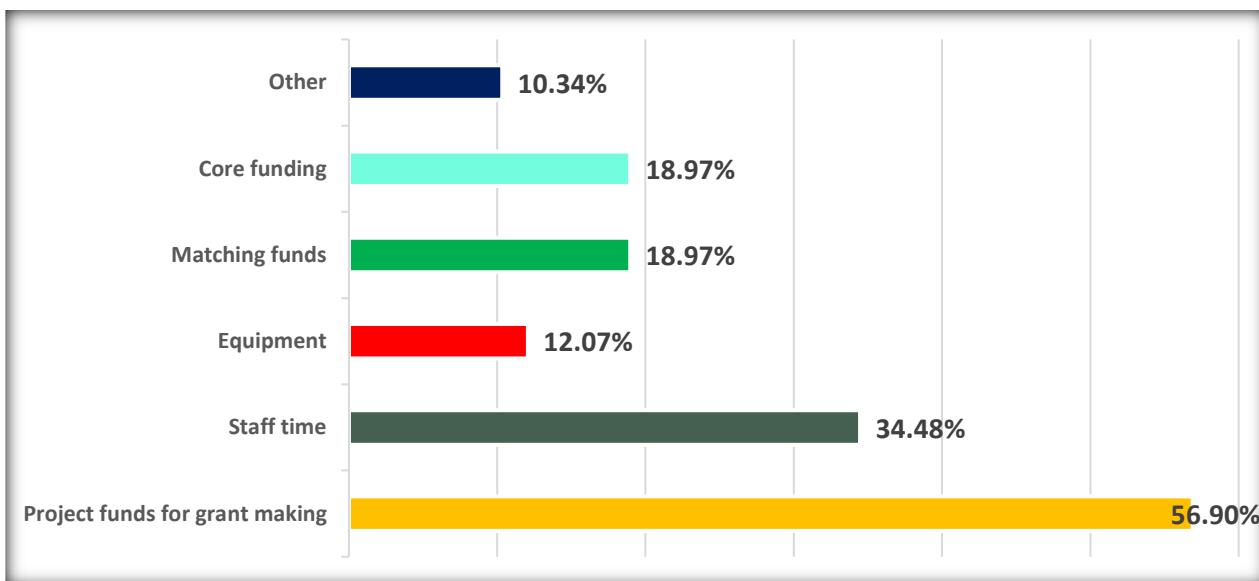


FIGURE 10 – AREAS OF ZGF WORK THAT RESPONDENTS WOULD SUPPORT

Asked if they would recommend donating to ZGF to other people, the vast majority of respondents (84.81%) gave an affirmative response, with the key reasons why they would do so revolving around a belief in ZGF's mission, ZGF's capacity to manage donor funds, and the results that they have seen from ZGF's previous work. One respondent summed it up as follows:

"ZGF is a unique organisation building capacities of CSOs in different ways. Its approach to sustainability is different from other organisations and it tries to show that sustainability, even among CSOs, is real."

For the 15.19% of respondents who said they would not recommend to other people to donate to ZGF, the major reasons given revolved around lack of awareness about ZGF and its work, belief that ZGF is able to attract a wide range of donors already, and feelings of disconnectedness to the mission of ZGF. The response below, from a respondent, sums up why they would not recommend donating to ZGF:

"I don't know enough about it and haven't been asked about specific needs and sponsorship..."

In conforming to the results about non-monetary donations, the majority of respondents (79.52%) stated that they would volunteer with ZGF, with some key reasons for this given as desire to learn effective ways of reaching the masses, interest in improving people's lives, interest in social activism, ZGF's good reputation, and to contribute and share expertise in relevant fields.

Lack of time, insufficient knowledge about ZGF, and ongoing commitments to other things were given as key reasons by the 20.48% respondents who said they would not volunteer with ZGF.

3.7 Additional observations

Respondents were asked to give any other additional information they wished to share about local philanthropy, and although there was only a 40.38% response rate, there were some interesting perspectives shared, as outlined below in the respondents' own words:

- Local philanthropy is to be encouraged since in society we will always have needy people.
- There is need to have a cooperative giving mechanism where all-year round funds are collected in a basket and channeled to major causes so that the impact is big.
- The perception that philanthropy is only money-based should be challenged and more importantly, every citizen should be encouraged and made aware that anyone can be a philanthropist; if you cannot give money, give your time and energy.
- Local philanthropy is still very low but has potential to grow. There is need for local organisations to demonstrate the effective work of charity in order to build much-needed trust.
- People are not good at philanthropy in Zambia because more than 80% of the people live in abject poverty.
- The corporate part of philanthropy through corporate social responsibility activities can be improved in terms of type of activities and structure to ensure sustainability. Equally, more individuals can give if those requesting for donations did it in a way that was effective and creative.
- There is need for an adequate legislative framework to promote giving.
- We also need receivers of donations, especially at organisational level, to exhibit high levels of integrity in the way they manage donated resources. If receivers can demonstrate prudent management of resources (like publishing financial reports publicly), it will encourage more people to give.

From the additional observations, it appeared that there is general good will and acceptance towards the need for philanthropy, but most potential philanthropists are concerned about the structural make up within which such philanthropy should exist, primarily in terms of issues of transparency and accountability. Any efforts aimed at growing philanthropy in Zambia therefore needs to consider this.

3.8 Results from the in-depth interviews

The study also made use of in-depth interviews with 10 individuals randomly selected from outside the civil society sector, and asked a series of questions aimed at gathering more information about local giving. The in-depth interviews revealed that most people were only prepared to give towards causes that appealed to their emotions. They said the cause had to be of higher magnitude, citing the burning down of the Lusaka City Market as an example of a cause that compelled them to give unreservedly. The respondents said they felt obliged to give because the issue had identifiable victims and was highly publicized on different media outlets and social media. With further probing, respondents cited the issue

of trust and honesty as crucial when it comes to giving. They said that at times it is difficult to donate or assist those in need because some people tend to be deceptive.

What also came out of the in-depth interviews is that most people exhibit tremendous generosity when a call is made through either the church or workplace. Respondents believed that random giving does not exist, as people only give when the call is initiated by someone they know through a central place like the church or workplace. The respondents said they give because of the principles stated in the Bible about helping those in need and also because they have excess. "*There is nothing like the satisfaction of knowing that you are responsible for the success and growth of others*", said a respondent. Looking at the frequency of giving, most people said they had given assistance towards different causes up to three times in a year.

Discussing ways of encouraging giving, respondents said there is need to highlight causes that need attention through writing of stories of appeal that have a human face rather than just sharing huge statistics. Furthermore, respondents said it is important to provide feedback and share results showing impact of contributions made. In stressing this point, one respondent stated the following: "I can only be encouraged to give further or to encourage others to give once I understand the kind of impact that my contribution would have made."

Responding to the question on the effectiveness of local philanthropy towards promoting local development, most respondents said it was the right step towards addressing challenges facing communities. "*Our communities are facing a wide variety of challenges; lack of access to shelter, education, health and other opportunities, and I strongly believe that when we provide resources and facilitate access to those critical needs, communities develop.*" However, other respondents were of the view that giving creates a dependence syndrome, thus they preferred giving that allowed recipients to generate their own sustainability measures. "*It's not good to give all the time, it creates dependence syndrome. I know of women who are making handbags and other crafts out of plastics, some orphanages are into farming. It becomes better to support such initiatives by providing markets rather than giving all the time,*" said a respondent.

3.9 Regional perspective

In order to have an understanding of local giving trends from a regional perspective, two interviews were conducted with community foundations in Zimbabwe to enrich the survey. Representatives of the two organisations, Community Foundation for the Western Region of Zimbabwe and Uluntu Community Foundation, shared their experiences of local philanthropy, with both stating that the communities they were working with understood the concept of giving as something that was already inherent in the culture and traditions of those communities. The two respondents also stated that when they established their foundations, they merely tapped into this tradition, modified it, steered it towards the formation of a fully-fledged foundation and marketed the concept to donors both nationally and overseas. The respondents also reported that despite the economic hardships in Zimbabwe, the communities have been prepared to contribute towards their own advancement, which has been a significant factor in persuading others to step in. However, the lack of an enabling policy environment, supportive legal framework, including the absence of incentives that might encourage a more strategic and structured philanthropy has seen local companies failing to support the community foundations.

"Encouraging local philanthropy has not been easy due to the harsh economic conditions in the country. However, you still find that communities are still willing to put their resources together for a good cause. The challenge has been with approaching companies, most companies are willing to give but they are not making enough profits to support our work. Other companies have even shut down,"

(Director, Uluntu Foundation, Zimbabwe).

The two respondents said local philanthropy discourse could be encouraged by starting the conversation with opinion leaders within communities, particularly highlighting the pivotal role that traditional leaders have played in promoting and encouraging local philanthropy.

Sharing on what has worked for their organisations, the two respondents said communities are more eager to put resources together once they begin to see results. Thus, there is need for transparency and accountability in the utilization of resources that are raised in this manner.

4 Key messages for consideration

As stated in Section 2 of this report, one of the key objectives of the study was for it to ignite the conversation around local philanthropy in Zambia, as part of a broader effort to explore alternative approaches for supporting development interventions, particularly at community level. In that sense, the study was largely exploratory in nature, and the key messages presented here should be understood in that context.

The **first key message** worth considering is that there is an underlying willingness for people to give, underpinned by the general culture of giving that exists in Zambia, albeit within defined contexts. Building on this, it was apparent from the study that much of the giving that takes place in Zambia occurs within the context of the extended family, the local community or the church. This suggests that efforts to enhance local philanthropy in Zambia may need to be somewhat rooted in those three categories, with ZGF's emerging work around community endowment funds possibly providing an immediate opportunity to take this forward.

The **second key message** worthy of consideration is that the potential for the growth of local philanthropy in Zambia remains largely untapped. The study revealed that while local philanthropy is generally said to be in existence, it is not on a large enough scale for there to be widespread knowledge about it. This lack of awareness or evidence of local philanthropy points to the fact that any effort aimed at enhancing local philanthropy should be underpinned by an effective communication campaign that will seek to not only raise awareness about the issue, but also highlight the positive impact that has been created – or can potentially be created - through local philanthropy activities. The fact that the vast majority of respondents mentioned desire to be part of positive change as their likely reason for giving yet again exemplifies the need for any effort to enhance local philanthropy to be underpinned by an effective communication campaign that brings to the fore the change that is possible through local philanthropy.

Related to the above, the **third key message** to be considered has to do with people's intrinsic motivations for giving. One interpretation of the likely motivations for giving as revealed by the study appears to be that people who give are focused first on the outcome of giving, as evidenced by the number of respondents expressing a desire to see positive change as being what motivates them to give. The need for any local philanthropy effort to result into positive change that impacts livelihoods at either household or community level can therefore not be overemphasised. Beyond being interested in the outcome of the giving (i.e. the positive change), respondents also appeared to give significant credence to *who* says they can achieve that change, with many of them highlighting the mission of an organisation as one of the key factors influencing their giving behaviour. This suggests that local philanthropy work stands a much better chance of succeeding when the entities involved are seen to have credibility and legitimacy to work on

the issues they work on. Specific aspects such as trust, efficiency, teamwork, approach, and innovation were all given importance by respondents. So while there is general good will and acceptance towards the need for philanthropy, most potential philanthropists are concerned about the structural make up within which such philanthropy should exist, primarily in terms of issues of transparency and accountability, and any effort aimed at enhancing local philanthropy should take full cognisance of such concerns.

The **fourth key message** being suggested for consideration is the realisation that for the most part, giving does not happen impulsively, but is more a premeditated course of action that people take on the basis of specific factors they have taken into consideration. It was evident from the study that people will give to what they know and/or connect with, and any effort to grow local philanthropy and connect to potential donors at different levels needs to take this into account. At the very barest minimum, this entails that any appeal for giving should be structured in a way that will clearly show not only the change to be attained by such efforts, but also how that change resonates with the mission of the organisation behind the appeal.

Given the above observations, organized and networked philanthropy has the potential of growing the sector if families and individuals channel their resources through formalized philanthropy. Breaking the dependency syndrome, which is long rooted in the African culture has to start at the family level, which in turn will enable the growth of philanthropy in Zambia. There is need for a new way of thinking which promotes sustainability. *"Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime,"* says the old Chinese proverb. Local communities have talent and potential that should be appreciated, thus giving should be done in ways that enable this potential to be realised.

This study has largely brought out what is existing as far as local giving in Zambia is concerned. It is however ZGF's hope that the key messages elicited from the study will help to ignite a wider debate and focus on local philanthropy as a viable approach for supplementing the conventional development path that local communities have trodden for a long time. It is ZGF's hope that the debate on local philanthropy will help to challenge existing norms and practices around giving.

At a broader level, the role and importance of local giving has not been given much prominence in the debate around sustainability of development interventions. It is ZGF's submission that any efforts aimed at enhancing sustainability of development interventions should be premised on how local resources can be encouraged and grown both as a way of creating long-term alternatives to external aid, and promoting local ownership of the development process. Seen in this light, community philanthropy is more than just a question of funding but actually a process in itself of building communities and building engaged constituents for social causes. In an effort to carry this idea forward, ZGF is exploring other options apart from traditional donor aid to sustain communities, and is in the process of establishing community endowment funds that will enable communities to move from dependency to ascendency. The concept of endowment funds will enable communities to utilize local resources in defining and prioritizing their areas of development, and provides a logical platform for putting into action some of the forward-looking ideas that have emerged from this survey.

Annexes

Annex 1 – Survey questionnaire

Zambia has a rich giving culture that draws its strength from traditional practices such as ‘chilimba’ or rotational giving clubs and more recently religious giving of both Christian and non-Christian denominations. Although Zambia has a culture of giving, formal philanthropy is still a relatively new concept in Zambia, with mostly external actors taking up this space. However, little is understood of why people give beyond the perceived need of the receiver.

The [Zambian Governance Foundation](#) with support from the [Global Fund for Community Foundations](#) seeks to better understand the motivation for individual giving as a contributing factor to local philanthropy which can spur positive change. ZGF has spent the last eight years supporting civil society to create meaningful, sustainable change in their communities. While ZGF has focused on building organisational capacity and policy engagement skills of these civil society organisations, a concerning trend was noticed – the absence of local resources in changing local communities.

This survey is the first step towards finding ways through which local giving can contribute to positive change in communities by understanding the motivations for giving. Please take a moment to complete this brief survey.

Please note that the responses are anonymous and the provision of your name, organisation and contact details is optional.

1. Please indicate your gender

- Male
- Female

2. Please indicate your age range

- 18-24
- 25-35
- 36-45
- 46-59
- Above 60

3. Please indicate your highest level of education

- Secondary
- Certificate of diploma (post-secondary)
- Bachelor's degree
- Master's degree
- Doctoral or PhD
- Other (please specify)

4. Please indicate your current employment status

- Freelance/self-employed
- Business owner
- Not currently employed
- Employed (long-term)
- Employed (part-time)
- Retired

- Other (please specify)

5. Which of the following describes the primary sector you work in?

- Advertising & marketing
- Agriculture
- Banking
- Transportation (including transportation of goods, people and airlines)
- Automotive/Mechanic
- Business support & logistics
- Construction, machinery, and homes
- Education
- Entertainment & leisure
- Finance & financial services
- Food & beverages
- Government
- Healthcare & pharmaceuticals
- Insurance
- Manufacturing & processing
- Nonprofit
- Retail & consumer durables
- Real estate
- Telecommunications, technology, internet & electronics
- Utilities, energy, and extraction
- Other (please specify)

6. Please indicate the range of your monthly income

(While the question is optional, answering it will provide useful information for this research)

- ZMW 5,000 or below
- ZMW 5,001 to ZMW 10,000
- ZMW 10,001 to ZMW 15,000
- ZMW 15,001 to ZMW 25,000
- ZMW 25,001 to ZMW 40,000
- Above ZMW 40,000
- Other (please specify)

7. Do you think there is local philanthropy activity in Lusaka and Zambia in general?

- Yes
- Now

8. Why or why not?

9. Have you ever given money to a local organisation or cause?

This section contains general questions on giving and can be answered whether you have experience with giving or not.

10. Please select the rankings of the statements that complete the following sentence: I am most likely to give to an organisation because.....

	Strongly agree	Agree	Somewhat agree	Disagree	Strongly disagree
Giving makes me feel good					
I believe in the mission of the organisation					
I have benefitted from the work of the organisation					
I will be recognised for my donation					
I give on impulse					
I want to be part of a positive change					
I am convinced by the appeal of the donation					

11. Please rank the following elements and characteristics of an organisation in terms of their importance when making a decision to give

	Very important	Somewhat important	Moderate	Least important	Not important
Mission					
Approach (messaging)					
Team					
Trust					
Innovation					
Efficiency					
Impact					
Other (please specify)					

12. Please rank the following items in terms of importance when considering the behaviour of recipient organisations

	Very important	Important	Somewhat important	Not important
Polite in all communications with givers				
Transparent operations				
Demonstrates appreciation of all donations				
Uses donated funds ethically				
Uses appropriate techniques (does not bully or exploit)				

13. What is the best channel to communicate a donation appeal?

- Email
- Website/video
- In-person
- Formal letter
- Other (please specify)

14. Please use this space to share my thoughts or observations you may have on local philanthropy.

The questions on this page are for those people who have had experience giving to local organisations or causes.

15. What type of organisation have you given to?

- Church or faith-based organisation
- Non-governmental organisation
- School
- Orphanage
- Other (please specify)

16. Please indicate the range of the value of your donation (optional)

- ZMW 50 – 100
- ZMW 101 – 150
- ZMW 150 – 500
- ZMW 501 – 1000
- More than ZMW 1,000

17. How many times have you donated to an organisation?

- Once
- 2 – 5 times
- More than five times
- More than ten times

18. How did you make your donation?

- Cash (in-person)
- Cheque or bank transfer
- Online discussion
- Other (please specify)

19. Please state the name(s) of the organisations that you have given money to (optional for those that answer yes.)

20. Have you ever given resources other than money to an organisation?

- Yes
- No

21. If 'yes' what resources have you given (select all that apply)

- Time
- Clothing
- Food
- Furniture

- Books
- Other (please specify)

The questions in this section are for those who have not had experience with local giving.

22. Please select the main reason for not giving.

- I did not have enough money to give
- I did not trust the organisation requesting funds
- I did not like the donation appeal
- I did not understand how my donation would make a difference
- Other (please specify)

Please take a few moments to answer questions specifically relating to giving to ZGF.

23. Would you donate funds to ZGF?

- Yes
- No

24. If yes, please select all the areas of ZGF's work you would support.

- Project funds for grant-making
- Staff time
- Equipment
- Matching funds
- Core funding
- Other

25. Would you recommend donating to ZGF to other people?

- Yes
- No

26. Please explain why or why not.

27. Would you volunteer with ZGF?

- Yes
- No

28. Please explain why or why not.

Thank you for taking the time to complete this survey, we appreciate the time you have given towards this research. Please share the link below with others who may be interested in contributing to this research.

<https://surveymonkey.com/r/RQ68YRL>

To learn more about the work that ZGF does supporting civil society in Zambia please sign up to our weekly Newsflash by clicking this [link](#).

Annex 2 – In-depth interview guide

1. What is your understanding of local philanthropy/giving?
2. Do you think local philanthropy/giving is important for the development of communities? In what ways or why not?
3. In your view, how can local philanthropy/giving be encouraged?
4. How many times have you given in the last one year?
5. What type of institutions have you given to?
6. What is your motivation for giving or reason for not giving?