

# Africa's Quest

## Issue 2 | 2026

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*Fueling conversations that drive change*



## Giving from Within

# Editorial Note

In this second issue of *Africa's Quest*, we turn our attention to one of the continent's most enduring yet often under-recognised sources of resilience, the generosity that begins at home.

Across Africa, communities have long sustained one another through everyday acts of giving, mutual aid, faith-based support, savings circles, burial societies, diaspora contributions, youth networks, and grassroots organising. These practices are not peripheral to development; they are part of the social infrastructure through which people respond to crisis, share risk, build trust, and imagine futures on their own terms.

This issue, themed Giving From Within: Community Philanthropy and Local Futures, asks us to look beyond formal institutions and donor frameworks to the relationships, values, and accountability systems that already exist within communities. At a time when external funding is uncertain, and development models are being questioned, locally led generosity offers more than a stopgap. It invites a deeper conversation about power, legitimacy, dignity, and who gets to define progress.

The stories and reflections gathered here, spanning Zimbabwe and Malawi, explore community philanthropy as both practice and possibility. They examine how trust is built, how resources are shared, how decisions are made, and how solidarity-based systems respond not only to immediate need but also to long-term inequality and transformation.

As editors, we hope this edition encourages readers to recognise the intelligence, care, and leadership embedded in local giving practices. We also hope it challenges practitioners, funders, and policymakers to listen more closely to communities, not as beneficiaries of generosity from elsewhere, but as authors of their own futures.

May this issue open space for reflection, dialogue, and renewed commitment to forms of development rooted in solidarity, reciprocity, and collective care.

At a time when external funding is becoming less certain, many communities continue to rely on long-standing traditions of generosity, shared responsibility, and collective care. Across Africa, informal giving networks, savings circles, faith communities, burial societies, and local fundraising efforts remain central to how people support one another.

This theme explores the power, complexity, and future of community-led giving and what it means for building more grounded and accountable forms of development.



**Emeldah Takaona**  
Communications Officer, SIVIO Institute

## THE BIG QUESTIONS

- What does giving from within look like in rural communities when they choose to co-invest?
- Is generosity the gap within digital fundraising in Africa or are there other lessons to learn?
- How has the AfricaGiving Platform evolved as a digital giving platform and what does version 2.0 offer?

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THOUGHT  
LEADERSHIP

# Building Africa's Digital Giving Infrastructure

By Rebekah Cross

# Building Africa's Digital Giving Infrastructure

## A Journey From Inception Through to Version 2.0

By Rebekah Cross

**Africa is one of the world's most generous regions, yet many civil society organisations struggle to access and sustain individual giving at scale.**

AfricaGiving began as a practical experiment in closing that gap, first by making organisations visible and discoverable, then by testing how trust, payments, storytelling, and organisational readiness shape whether digital giving can work at scale. Building trusted, African-owned digital giving infrastructure is therefore not simply a technology challenge; it is the next stage in a journey towards stronger local philanthropy, domestic resource mobilisation, and deeper connections between citizens and the causes they care about.



Back in December 2022, we asked a simple question: Can we build our own version of GoFundMe or GlobalGiving — a platform designed for African realities, African causes, and African givers?

We had seen how online giving platforms were transforming lives globally, raising school fees, covering medical bills, supporting families after funerals, and mobilising communities in moments of crisis. We had also seen how Zimbabweans rallied around national emergencies, the Solidarity Trust during COVID-19 (Murisa, 2022, p. 117), and the response to Cyclone Idai in Chimanimani.

Africans give; there is no question about it. But is the non-profit sector benefiting from this generosity? AfricaGiving sets out to ensure that it can be.

### The First Iteration: Launching AfricaGiving (Feb 2023)

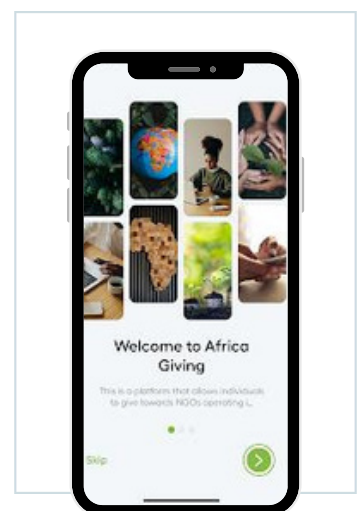
The first version of **AfricaGiving** was simple: a verified database of organisations across the continent. Individuals could browse profiles, learn about the work, and donate. We invited organisations from across the continent to register and allowed users to filter and find organisations based on their country of operation, thematic focus, and compliance score. In the first year, we registered more than 100 organisations from 16 countries.

### The Heart of Digital Giving: Trust

Trust is the currency of digital philanthropy. Givers want to know: Is this organisation real? Are they compliant? Have they been audited? Will my money reach the intended purpose? Since the beginning, our compliance process has been to assess the organisation on five levels:

- Legal Registration: Legally registered in the country of operation.
- Financial Transparency: Completed an audit in the past three years.
- Strong Governance: Having an active board or governance structure that meets regularly.
- Reporting: Regular reporting through annual reports.
- Accessibility: Having an active digital presence to build visibility.

When we launched in 2023, we listed every organisation regardless of their transparency score (1-5), but as we realised the importance of trust, we have pivoted our approach and now only list verified and compliant organisations.



*AfricaGiving Platform at Inception*



The first step to your individual giving journey is to complete the online application: [africagiving.org/organisations/join](https://africagiving.org/organisations/join). We also had to earn trust as AfricaGiving by telling authentic stories, sharing real-time updates, automating receipts while keeping a personal touch, and ensuring funds reach the right organisation every time.

Every improvement deepened the relationship between giver, platform, and organisation.

## A Turning Point: Launching the We Are One Fund (2025)

In 2025, a new opportunity emerged: the **We Are One Fund**, specifically supporting organisations responding to gender-based violence in Zimbabwe. It worked, powerfully. Why?

The story was focused, local, tangible and urgent. Zimbabweans saw themselves in the cause. Businesses aligned their Corporate Social Responsibility with the movement. The needs were clear and specific:

- **\$10 — transport for a survivor to attend court**
- **\$100 — medical care for a rape survivor**
- **\$60,000 — annual cost of running a safe shelter**

This experience sharpened our understanding of what works in digital giving:

- **Storify the cause**
- **Personalise the need**
- **Be specific with the ask**
- **Show the impact clearly**

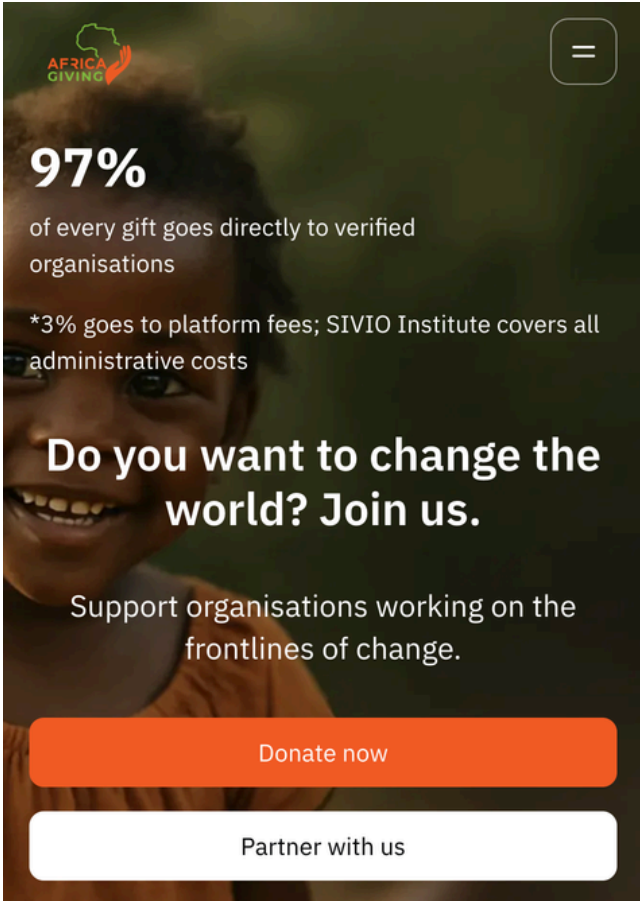
These lessons are now shaping the next evolution of AfricaGiving and our broader vision for African-led giving infrastructure.

## AfricaGiving 2.0

Earlier this year, we launched a revised platform – [AfricaGiving 2.0](#) - one that builds on the lessons learnt and strengthens how people discover, connect with, and support local organisations across the continent.

We centred five causes to make it easier for donors to start with what matters to them and then find trusted organisations aligned to that passion. The refreshed site uses more visual storytelling to create a custom pathway for individuals and corporates to get involved and support AfricaGiving. This platform is more transparent about SIVIO Institute and the system used to run the platform.

AfricaGiving 2.0 is not just a better website or a smoother payment process; it is a more intentional giving ecosystem. It brings together verified listings, clearer campaign storytelling, stronger donor journeys, better organisational readiness, and eventually more Africa-fit payment solutions. In other words, the platform is moving from being a place where organisations are listed to becoming a system that helps giving relationships grow. The redesign makes AfricaGiving more intuitive, more human, and more accountable, built to inspire confident giving across Africa.



**AFRICA GIVING**

**97%**  
of every gift goes directly to verified organisations

\*3% goes to platform fees; SIVIO Institute covers all administrative costs

**Do you want to change the world? Join us.**

Support organisations working on the frontlines of change.

[Donate now](#)

[Partner with us](#)

A black and white soccer ball with black and white hexagonal panels is in sharp focus in the foreground. In the background, several children are running and playing soccer on a dirt field. A simple building with a red roof is visible in the distance. The overall scene is slightly blurred, emphasizing the ball in the foreground.

CASE STUDY

# The Match Funding a Community's Future

By Kondwani Msyalie

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*Rise for Phoka Community Foundation is proving that rural communities are not passive beneficiaries of development, but co-investors in the systems and services that shape their futures.*



On a Saturday afternoon in the Livingstonia-Phoka highlands of Rumphi District, Malawi, several hundred people gather to watch a football match. Spectators contribute through entry fees, teams contribute registration fees, and local businesses provide in-kind support such as prizes and logistical assistance. By the time the final whistle blows, the crowd has collectively contributed to something beyond the scoreline: funds that will help build a toilet block at a local school or rehabilitate an irrigation system that guarantees families' food security during the dry season.

This is Bola na Chitukuko - Football for Development, an expression of a broader shift underway in this corner of northern Malawi. Rise for Phoka Community Foundation is demonstrating that communities can turn everyday social spaces into platforms for collective investment, rather than waiting for external funding to shape their futures.

## The Asset That Was Always There

At its heart, the Phoka experience challenges a persistent assumption in development: that poor or rural communities are mainly recipients of support. The evidence from Phoka points in another direction. When trust, structure, and accountability are present, communities can become co-investors in their own development priorities.

When Rise for Phoka conducted community engagement processes across 16 Village Development Committees (VDCs) in the Phoka area, the findings challenged a familiar narrative. Communities did not simply present lists of what they lacked. They identified priority projects such as school sanitation facilities, irrigation infrastructure, teacher housing, childcare centres, elderly support and, critically, they offered to contribute labour, bricks, sand, stones, fundraising, and time. The barrier was not a lack of generosity or commitment. It was the absence of a trusted, structured system through which those contributions could be organised, pooled, and directed towards collective goals.

This aligns with the principles of Asset-Based Community Development (ABCD), a framework developed by McKnight and Kretzmann that asks not what communities lack, but what they already possess. Rise for Phoka's engagement confirmed what ABCD has long argued: the assets are there. They simply need a home.

## Building the Home: The Village Development Fund

That home is the Village Development Fund (VDF), a community-led financing mechanism that brings local contributions, external donations, partnership resources, and fundraising proceeds into one common fund.



Communities identify priorities through Village Action Plans, contribute what they can, and receive grants to implement projects themselves. Governance sits with community structures, ensuring accountability flows downward to residents rather than upward to donors.

The VDF is established to support projects across the 16 villages in Phoka, with community co-contributions averaging 50% of total project costs, a figure that demonstrates genuine local ownership rather than token participation.

Rise for Phoka is itself in transition, moving from a project implementer to a grant-making Community Foundation. This is not a small shift. It requires new systems, new relationships with communities, and a fundamentally different understanding of the organisation's role as a convener and resource mobiliser than a doer.

## When the Football Pitch Becomes a Philanthropic Platform

Bola na Chitukuko illustrates the VDF model at its most visible. Football already brings communities together, generates excitement, and attracts large audiences in the Phoka highlands. Rather than creating a new mobilisation channel, Rise for Phoka asked a simple question: what if the community channelled what already exists?

Through spectator fees, team registrations, and sponsorships, 100 matches are expected to generate MWK 10,000,000 (US\$5,000) for the Village Development Fund. These resources will go directly towards projects prioritised by local communities, including a school sanitation block in Phoka, irrigation rehabilitation in Lumbwezi, a Health Surveillance Assistant (HSA) house in Mzinga, and menstrual hygiene support for over 1,000 girls across local schools.

The football field has become a platform for civic education and collective action. The spectator who pays their entry fee is, perhaps without fully realising it, practising community philanthropy.

## The Deeper Lesson: Trust, Transparency, and Tangible Results

Rise for Phoka's experience of local giving predates the VDF.

Over recent years, the organisation mobilised resources from community members and supporters for a range of initiatives: mattresses for girls' hostels, classroom construction at Gavala Primary School and elderly companionship support for 200 senior citizens, with total local contributions reaching MWK 5,000,000 (US\$2,500). The lesson from each initiative was consistent: people give when they trust the system, understand the purpose, and see results.

Community Foundations exist precisely to institutionalise local trust and generosity. They provide the organisational structures through which community assets and local giving can be mobilised, the accountability mechanisms through which donors and communities can see resources translated into tangible outcomes, and the continuity through which philanthropy becomes an enduring practice rather than a one-off intervention. Research on community philanthropy demonstrates that community foundations strengthen local ownership, build institutional capacity, and cultivate trust by embedding decision-making and resource allocation within communities themselves (Kilmurray & Hodgson, 2015; Richardson, 2013; Avrorina & Knight, 2021).

## A Model for an Uncertain Moment

External development financing across sub-Saharan Africa is under pressure. Aid budgets are tightening, donor priorities are shifting, and communities that have long depended on external resources are being asked to find their own footing. The question is not whether this transition will happen, but whether communities will be supported to navigate it well.

Rise for Phoka's answer is practical: build local systems now. The Village Development Fund is not a replacement for partnerships or donor support; both remain important. It is an insurance policy against dependency, and an investment in the civic infrastructure through which communities can continuously mobilise and direct their own resources.

The goal is not simply to fund projects. It is to build a culture in which giving to your community is as natural as attending a football match. In Phoka, that culture is growing steadily. The next chapter belongs to the communities themselves.



CASE STUDY

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# The Gap is Not Generosity:

What AfricaGiving Is Learning About Digital Fundraising in Africa

By Nontsikelelo Nzula

# The Gap is Not Generosity

## What AfricaGiving is Learning About Digital Fundraising in Africa

By Nontsikelelo Nzula

The future of digital fundraising in Africa will not be determined by technology alone. Mobile phones are widespread, digital payment systems continue to expand, and internet connectivity is steadily improving. Yet one of the most important lessons we have learned at [AfricaGiving](#) is that technology is rarely the main barrier to giving. The real challenge is trust.

After several years of working with nonprofits, community organisations and everyday givers across the continent, we have come to recognise a simple truth: Africa does not suffer from a shortage of generosity. What often limits digital fundraising is the absence of strong relationships, effective communication and trusted systems.

### Generosity Is Not the Problem

Many discussions about fundraising begin with the assumption that people are unwilling to give. Our experience suggests otherwise.

Across Africa, people support relatives, neighbours, faith communities and local causes every day. They contribute money, time, labour and material resources, often under difficult economic circumstances. Giving remains deeply embedded in social and cultural life.

The challenge is that much of this generosity flows through personal networks rather than formal institutions. For many people, giving is relational before it is organisational. Trust is built through people, not platforms.

### Communication Builds Commitment

One of the clearest lessons we have learned is that giving grows where communication is consistent. People give when they understand a need, but they continue giving when they remain connected to the story.

Too often, organisations launch a campaign, make an appeal and then disappear until their next fundraising request. Relationships cannot be built that way.

Donors want to know what happened. They want to see progress, hear stories and understand the impact of their contributions. Consistent communication transforms a transaction into a relationship. Fundraising is not simply about asking for money. It is about helping people feel connected to a cause over time.

### Trust Must Be Earned

A significant number of potential donors remain unconvinced about formal giving channels. Many people are generous in private life but hesitant when approached by institutions. This hesitation is understandable. Questions about transparency, accountability and misuse of funds continue to shape public perceptions of charitable giving. In conversations with donors, concerns often centre on a simple question: Will my contribution reach its intended destination?

Digital giving platforms such as AfricaGiving therefore face a double challenge. They must provide efficient technology while also building confidence. Transparency, regular reporting and visible impact are among the most effective ways to cultivate trust, which is not built once but repeatedly.

### The Perception Challenge Facing Nonprofits

Another reality that deserves attention is how nonprofit organisations are perceived. Many NGOs are associated with donor funding, international connections, and professional employment opportunities. As a result, they are not always viewed as institutions that require public support. When someone is struggling to support their household, donating to an organisation that appears well-resourced may feel counterintuitive.



This perception gap matters because people are more likely to give when the need feels immediate and visible. If organisations want to build wider cultures of giving, they must communicate not only what they do but also why public participation remains important.

## **Giving Is Personal**

Perhaps the most important lesson is that giving is rarely driven by abstract ideals alone. People often give because giving reflects who they are, what they believe or the communities to which they belong.

Family, churches, social networks and community associations continue to play a central role because they provide trusted relationships and shared meaning. This insight has important implications for fundraising.

Many organisations communicate their impact through statistics and project outcomes. While these are important, donors are often asking additional questions:

What values does this cause represent? Why does it matter? How does supporting it reflect who I am?

Fundraising becomes more effective when it speaks not only to impact but also to identity and purpose.

## **Small Gifts Matter More Than We Think**

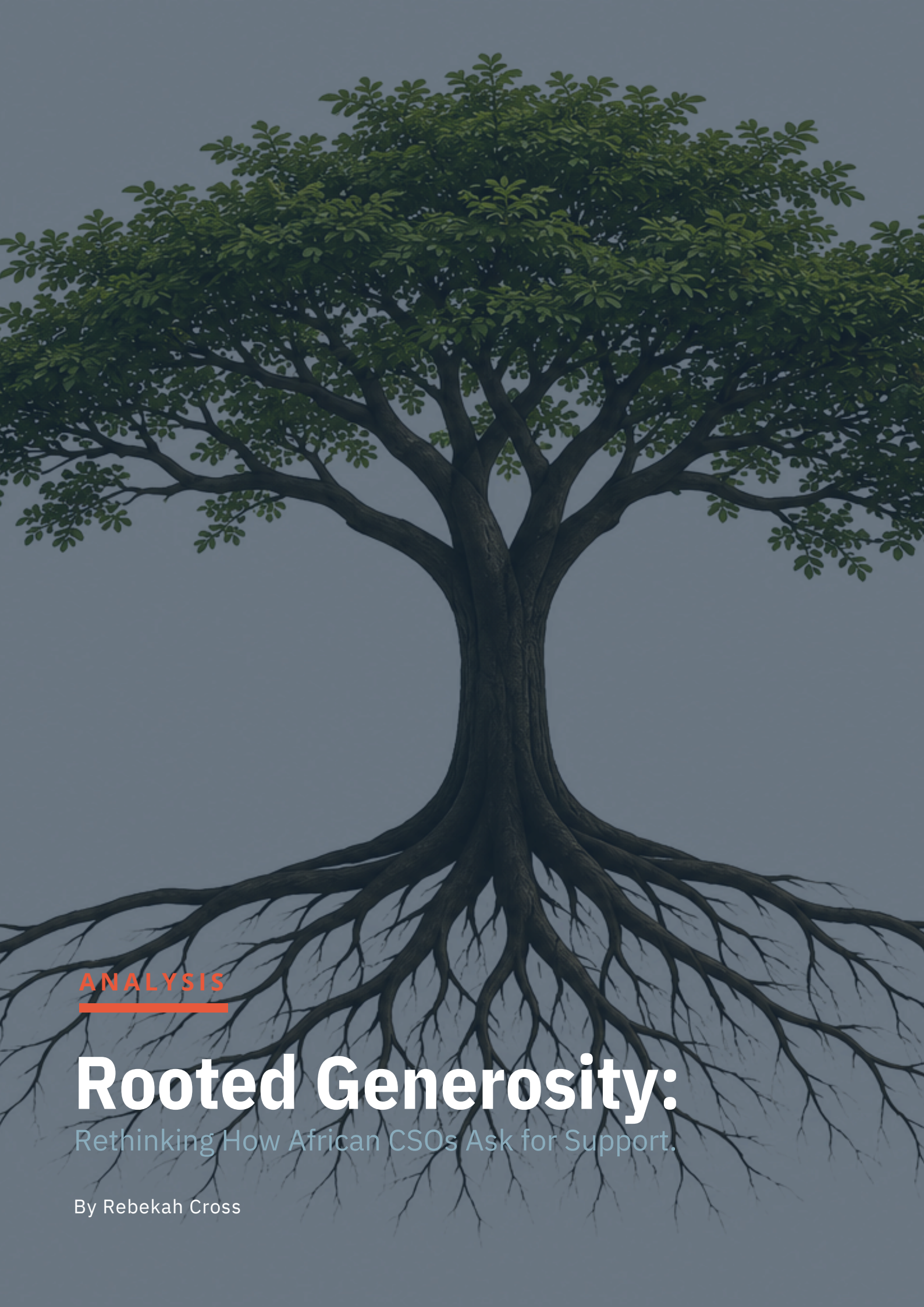
Traditional fundraising models often focus heavily on securing a small number of large donors. Digital giving platforms reveal a different possibility. Many successful campaigns are sustained by modest contributions from large numbers of people. Individual gifts may be small, but collective participation creates significant impact over time.

More importantly, small donations allow people to become part of a cause. They create ownership, belonging and shared responsibility. This democratises giving and shifts participation from a privilege reserved for the wealthy, to an opportunity available to everyone.

## **Looking Ahead**

Digital fundraising in Africa remains a developing field. The opportunities are considerable, but so are the challenges. Success will depend less on technological sophistication and more on whether organisations can build trust, communicate consistently and engage people in ways that resonate with their lived realities.

Africa's culture of giving already exists. The task now is to create systems that reflect how people build trust, make decisions and participate in community life. At AfricaGiving, we remain optimistic. We believe a stronger culture of digital giving is possible, not because technology will solve every problem, but because generosity remains one of the continent's most enduring strengths.



ANALYSIS

# Rooted Generosity:

Rethinking How African CSOs Ask for Support.

By Rebekah Cross

# Rooted Generosity: Rethinking How African CSOs Ask for Support

*By Rebekah Cross*

Across sub-Saharan Africa, a familiar scene has long shaped the development sector: community organisations are encouraged to appear more desperate to attract donor support. The underlying assumption is simple: funding follows desperation. This logic has defined the aid relationship for decades, producing a system in which the performance of need became the currency of support.

But the funding landscape has shifted dramatically. With official development assistance contracting and global priorities changing, African civil society organisations (CSOs) can no longer rely on narratives of crisis to sustain their work. To endure, they must reposition themselves as agents of possibility, not petitioners of pity. This requires a fundamental reorientation in how organisations understand themselves, communicate, and mobilise resources within their own ecosystems.

## The Poverty Narrative

The pressures that push organisations to amplify their neediness are mirrored in community behaviour. Chatikobo and Scoones (2026) document how community members in Zimbabwe actively sought lower vulnerability rankings, believing this would qualify them for NGO aid. Even relatively secure households privately lobbied researchers to downgrade their assessments.

This behaviour was rational within the system that the aid architecture created. When vulnerability becomes the price of admission to support, strength becomes a liability. The imagery of “poverty porn” extended hands, suffering children—was not incidental; it was the communicative logic of a system that rewarded desperation.

Yet this narrative has reached its limits. It undermines dignity, erodes agency, and traps organisations in a cycle of dependency. More importantly, it no longer aligns with the realities of the funding environment.

## A Shifting Funding Landscape

The shrinking of the global aid sector is undisputed. In 2024, eight wealthy donor nations cut their external aid budgets by a combined US\$17 billion (Murisa, 2025). According to the OECD (2026), DAC aid fell by 23% in 2025 to US\$174.3 billion and is projected to decline by another 5.8% in 2026. Analysts increasingly argue that the development cooperation system has produced dependency rather than transformation.

This shrinking aid sector is forcing a transition long advocated by progressive practitioners: a move away from reliance on external grants towards diversified, locally grounded funding models. The organisations most likely to endure are those that can make a compelling investment case, not a charity plea. Charity responds to deficit; investment responds to potential.

The opportunity is real. Africa’s domestic capital pools have surpassed US\$2 trillion for the first time, with pension and insurance assets alone exceeding US\$1 trillion (The African Scan, 2026). These resources will not be unlocked by narratives of desperation. They require organisations to demonstrate competence, credibility, and momentum.

At SIVIO Institute, we have been exploring how to leverage non-traditional sources of funding, individuals, businesses, and community networks. This shift demands new communication strategies, new forms of accountability, and a renewed commitment to demonstrating impact with whatever resources are available.



## Reconnecting to Community

Murisa (2025) argues that the NGO of the future must be rooted in community, accountable to the people it serves, and capable of mobilising resources from within its own ecosystem. Over decades, many NGOs became more accountable to donors than to communities, adjusting programming to match institutional priorities rather than local realities. The result was a sector structurally fragile and vulnerable to the kind of contraction now underway.

Rebuilding resilience requires reinvesting in community relationships, leveraging local knowledge, networks, and solidarity. Murisa identifies five emerging models pointing in this direction:

- Community-embedded NGOs leveraging local assets and diaspora giving
- Membership-based NGOs built around subscription-paying constituencies
- Corporate-sponsored NGOs grounded in shared value
- Income-generating NGOs monetising their expertise
- Cause-driven NGOs tapping into individual giving in a digital Africa

Across these models, one principle is consistent: organisations that endure cultivate multiple revenue streams anchored in trust, not donor cycles.

This shift also transforms the invitation to supporters. It is no longer “help us survive” but “join what we are building.” When individuals invest in the stock market, they do so expecting mutual return, not out of pity. CSOs must frame their work similarly, as movements with momentum, not crises waiting for rescue.

## KidzCan Zimbabwe: A case study of partnership

KidzCan Zimbabwe offers a compelling illustration of what this new model looks like in practice. The organisation began not with a grant proposal but with Andrea Whatman, a childhood cancer survivor who started spending time with children receiving treatment at Parirenyatwa Hospital.

Her personal experience became the organisation’s animating force. Responding to real needs, KidzCan expanded from providing pain medication to covering the full cost of treatment for any child referred to them.

As KidzCan grew, individuals and businesses began to come alongside. Their Facebook page is filled with partnerships, schools, companies, churches, and community groups contributing in diverse ways. Their storytelling is honest: it acknowledges difficulty but leads with what has been built and what remains possible.

I remember wearing orange for KidzCan at school, participating in fundraising walks, and hearing survivor stories during assemblies. Their work was integrated into our lives. The mission, early cancer detection for every child under 18, was clear, compelling, and grounded in evidence. This is a mission everyone could get behind, and they did.

Today, 70% of KidzCan’s budget is secured through local fundraising. The recent opening of the third phase of the Rainbow Children’s Village, accommodation for 24 children and caregivers, is a testament to the partnerships they have cultivated. A consortium of foundations, businesses, and individuals funded the building. Ruzawi School funded a room. Husqvarna’s annual mud run raised US\$60,000 in 2025. Pick’n’Pay sold orange cupcakes in February. Spur offers a dessert special. Zimsocks created a dedicated product line. Schools across Zimbabwe held annual Orange Day fundraisers. These are not passive gestures; they are participatory acts that extend the organisation’s story into everyday life.

What distinguishes KidzCan is not the scale of its ambition but the integrity of its relationships. People are generous—they do give. But increasingly, support flows to organisations that demonstrate they make a difference, that are good stewards of what little they have, and that report back on progress, encouraging supporters to give repeatedly. The gifts are often small. The creativity in their use and the faithfulness in reporting it is what builds trust over time.

### The New Narrative: From Dependency to Dignity

The advice to **“look poor and in need of help”** might have made sense within the system that once existed. But that system is no longer. The new narrative requires organisations to demonstrate, consistently and visibly, that communities are not waiting to be saved. They are already building.

To thrive in this new era, CSOs must:

- Shift from needs-based to asset-based storytelling, highlighting strengths, leadership, and solutions
- Demonstrate impact, even with limited resources, and report back clearly and consistently
- Cultivate trust and proximity, grounding their legitimacy in community relationships
- Diversify revenue streams, tapping into local capital, individual giving, and shared-value partnerships
- Position supporters as partners, not benefactors

This is not merely a communication strategy; it is an organisational posture. Partnership, understood this way, is an invitation to join something real — a movement already in motion. It is a shift from pity to potential. From dependency to dignity. From hands extended to hands at work.

## Resources to help you shift



Pivot your organisation toward real sustainability with practical, Africa-rooted training built for changemakers.

### Build the skills that strengthen your future



- [Harnessing Individual Giving](#) — Unlock community generosity and grow your donor base.
- [School of Sustainable CSOs](#) — Strengthen governance, diversify income, and embed long-term resilience.



- [Fundamentals of Fundraising for Community Foundations in Africa](#) — Our newest course for community foundations ready to mobilise local resources.

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