Faith in Action

Islamic Philanthropy as a Catalyst for Stronger Gulf-Africa Partnerships

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Emerging Markets Group

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Acknowledgements

We express our gratitude to various industry experts for their valuable contributions to our research process and their openness in sharing their experiences and viewpoints regarding the challenges and opportunities to unlock Islamic philanthropy in Africa.

The intended audience of this research is, first and foremost, African and Gulf-based Islamic philanthropies, development sector actors, including regional policymakers and non-profit organizations and Zakat & Islamic philanthropy administrators. The participating experts' sincere and open input has immensely aided us in producing this study and we are grateful for their time and trust.

Methodology

The aim of this study was to identify the existing trends, opportunities and challenges in the Islamic philanthropy flow from the Gulf countries to Africa, focusing on key donor countries such as Saudi Arabia, United Arab Emirates, Kuwait and Qatar.

LITERATURE REVIEW

The desktop review encompassed a range of secondary literature — including third-party reports, scholarly research papers and books, news publications, and websites of reputable organizations — to understand the evolution and drivers of Islamic Philanthropy in the Gulf and Africa, and the challenges of deploying Islamic philanthropy in the continent. Due to a paucity of secondary information, desk research was bolstered by primary research involving semi-structured qualitative interviews.

PRIMARY RESEARCH

We conducted a total of six in-depth interviews with an international agency that collects Islamic philanthropy from the Gulf and deploys it in Africa, academic researchers studying Gulf philanthropic activities in Africa, and African third-sector and private institutions that administer Islamic philanthropic funding like Zakat. Some Gulf-based philanthropic organizations we reached out to were either unwilling to participate in the study or unresponsive to our attempts to engage them.

Qualitative interviews were followed by thematic analysis to determine key convergences and divergences between Islamic philanthropy in the Gulf and Africa and potential synergies. Due to the sensitive nature of the topic, we have kept our sources confidential.

Introduction

The 9/11 attack on American soil left an indelible mark on the world. Its ripple effects extended far beyond the tragedy itself, where over 3,000 souls perished in a matter of moments. In response, US law enforcement agencies, under then-President George Bush›s administration, launched thorough investigations into **alleged links** between transnational Islamic organizations and ‹terror› activities. Several Muslim charitable organizations were scrutinized and subsequently shut down in the US and across the globe. These included Al Haramain Islamic Foundation (Saudi Arabia), Benevolence International Foundation (Saudi Arabia), Global Relief Foundation (USA), Holy Land Foundation for Relief and Development (run by Palestinian-American businesspersons), and International Islamic Relief Organization (Saudi Arabia). Some of these organizations, particularly those with origins in the Gulf, had a presence in Africa. Their closure had broader implications for the communities and individuals who relied on their aid and assistance in various parts of the African continent.

Prior to 9/11, Gulf Islamic charities were active to varying degrees across Africa. One example is the International Islamic Relief Organization Saudi Arabia (IIROSA), which distributed **relief materials** to hundreds of poor families in South Africa, providing supplies like wheat, rice, sugar, oil, corn, and blankets. Their efforts also extended to Egypt, Sudan, Nigeria, and Somalia, across various initiatives, such as orphan sponsorship, mosque construction, well digging, education, healthcare, and emergency relief. However, due to accusations of financing the instigators of the 9/11 attacks, African countries like **Kenya** banned the organization, hence curtailing its philanthropic activities in the region.

Currently, many of the existing Gulf-based philanthropies on the continent **continue** to face challenges due to unjust stereotyping. The negative perception has **prevented** these organizations from realizing their full potential impact on the communities they serve. Nonetheless, they press on in pursuit of their mission. The Kingdom of Saudi Arabia's (KSA) King Salman Relief (KSR), one of the primary organizations through which KSA channels its humanitarian and philanthropic giving (including Zakat[1]), for instance, has donated approximately **USD 6 Billion** to date globally. Of this, at least **USD 432.5 Million** of its **investments** were made in Africa, with East Africa receiving the highest contributions of almost USD 374 Million. Similarly, Kuwait, whose main philanthropic organization, Direct Aid, previously known as Africans Muslim Agency, touted by experts as one of the most prolific Gulf organizations, is largely focused on the African continent, and has implemented a remarkable number of projects over the years. With its extensive work across 31 African countries, Direct Aid has **established** over 9,000 projects annually, encompassing a wide range of sectors such as education, construction, and healthcare. Other countries, including the UAE and Qatar, have deployed a significant amount of their humanitarian aid and philanthropy towards Africa— government-led Emirates Charity has **disbursed** **$106M USD** to date while Qatar Charity **disbursed** **$90.3M** in the continent in 2021 alone.

However, private philanthropic organizations from the region have opted to go low-profile. Social Anthropologist, Mayke Kaag notes that this has been the case due to the post-9/11 scrutiny, which pushed Gulf philanthropists to donate to mosque projects and in-kind giving, as opposed to engaging in more visible forms of financing focused on social investment and philanthropic impact projects. Yet, two decades after 9/11, significant transformations have unfolded within Gulf nations. As they seek to **transform** into global powerhouses and forge new, unconventional alliances, strategic philanthropy is becoming an increasingly important vehicle to achieve this larger ambition. Within this context, there is an opportunity for Gulf and African countries to pursue shared philanthropic goals as one avenue for strengthening bilateral and multilateral ties between both regions.

[1] Also known as almsgiving, is a mandatory pillar of Islam, which requires every mentally sound and financially capable adult Muslim who possesses wealth above a certain threshold, called the Nisab, to contribute %2.5 of their wealth once every year.

How Strategic Philanthropy Can Strengthen Gulf-Africa Ties

Every year, between **US$ 250** billion to **US$ 1 trillion** is deployed in Zakat and Sadaqa in and from Muslim-majority countries. **Estimated** to run into tens of billions of dollars annually, Saudi Arabia **collects** **2.5%** of net Zakat-taxable earnings, while Kuwait **gathers** 1% of earnings from public companies. Nevertheless, the Gulf›s considerable philanthropic contributions remain relatively unrecognized on the global stage. In order to change this dynamic, the newer generation at the helm of family offices in the Gulf seeks to infuse philanthropy with strategic thinking and embrace innovative, entrepreneurial methods. They are driven by national development priorities and seek to prioritize evidenced-based impact assessment, reflect on the need for systemic change resulting from the COVID-19 pandemic, and foster strategic partnerships. Furthermore, the Gulf's younger philanthropists aspire to align themselves with multinational corporations and organizations. As young people in the Gulf region seek a global footprint, Africa presents itself as a natural destination and collaborator for these aspirations.

As Gulf countries **endeavor** to bolster their connections with Africa, the Gulf's Islamic philanthropists are positioned to accumulate significant cultural capital within the continent. Africa has its own history of philanthropy, grounded in fourteen centuries of Islamic traditions and practices. Though long-standing, Africa's philanthropic ecosystem, in comparison to the Gulf's, is in general less structured and more fragmented - aside from a few notable exceptions, such as South Africa. This is primarily due to the limited existence of centralized, government mandates around (Islamic) philanthropic giving, a **lack** of generational wealth, and the fact

that a lot of giving is community-based or nationally-focused. Meanwhile, although philanthropy in the Gulf is also unstructured, the underlying driver is different, **shaped** by a preference for **personal privacy** and aversion to scrutiny.

While Muslim communities in both the Gulf and Africa adhere to the practices of Zakat and Sadaqa[2], notable differences exist between the two, especially in terms of scale and scope. Each year, Gulf philanthropists spend approximately **US$210 billion**, a substantial portion of which comes from Islamic philanthropy, to support disadvantaged individuals and social initiatives globally. This amount is roughly **equivalent** to about 2.7% of their respective annual GDPs. Conversely, in Africa, Libya and Sudan are the only countries that mandate central Zakat collection. In other countries with significant Muslim populations, such as Nigeria, the state governments **have** set up Zakat-managing organizations. However, Zakat collection in these countries remains voluntary. Nonetheless, numerous Islamic philanthropic organizations across the continent have taken up the mantle to collect Zakat from their communities. For instance, Nigerian charity NASFAT Agency for Zakat and Sadaqat (NAZAS) **collected** **N100 million [US$130,562]** in 2021 and has deployed the aid to internally displaced people (IDPs) and local populations.

Despite the differences in scale, both regions have suffered **similarly** from the global 'war on terror'. It is only in the past few years that philanthropists in the Gulf and Africa are recognizing - perhaps to varying degrees - the need to be more strategic in their philanthropic efforts. This shared ambition can pave the way for potential collaborations between Gulf philanthropic entities and African organizations engaged in collecting and distributing Islamic philanthropy across various regions.

These African philanthropic institutions, **boasting** thousands of active supporters, are notably present across Northern Africa (such Egypt, Morocco, Algeria, Sudan), Southern Africa (including South Africa, Mozambique, and Malawi), Eastern Africa (such as Uganda and Tanzania), and Western Africa (including Nigeria, Senegal, and Ghana). While local mosques have historically been, and continue to be, the primary institutions for Zakat collection and distribution, Islamic NGOs have emerged as a popular channel for Zakat management. This is exemplified in Côte d'Ivoire, where smaller community-based associations have **merged** to create larger Islamic NGOs. Relatively less strategic institutions, such as mosques, which are often resource-constrained, have been the go-to recipients of Gulf aid. Consequently, other entities, such as social investment initiatives and more indigenous forms of philanthropy, like Saccos[3], have largely escaped the purview of Gulf's Islamic philanthropists. This, combined with several other factors, has contributed to the lack of strategization of Islamic philanthropy on the continent. Fortunately, this presents an opportunity for Gulf and African stakeholders of Islamic philanthropy to collaborate for mutual benefit. However, in order to do so, they must navigate the prevailing challenges characterizing African philanthropy in general, and Islamic philanthropy in particular.

[2] Sadaqa is charity given voluntarily in order to please God. Sadaqa also describes a voluntary charitable act towards others, whether through generosity, love, compassion or faith.

[3] SACCO is an abbreviation for Savings and Credit Co-Operative Society. It's a community-based financial institution owned and controlled by its members, who are also the customers using its services.

Islamic Philanthropy in Post-'War on Terror' Africa: Global Parallels, yet Unique Considerations

While it has been more than two decades since 9/11 and the subsequent 'War on Terror', the **remnants** of the latter's legacy continue to affect Islamic philanthropists globally. At times, this takes the form of disproportionate **scrutiny**, other times, it translates into pressure to conform to Western models of organizing and managing charitable activities. However, beyond the challenges posed by the aftermath of 9/11, there are other obstacles that limit the impact and effectiveness of Islamic philanthropy in Africa. Many of these obstacles emerge from the diversity of theological opinions on the subject of Islamic philanthropy globally, which apply to the continent too. These include:

1. **Lack of consensus impedes the formalization of Islamic giving**

   Within Islam, religious leaders or Imams have varied understandings of how Islamic philanthropy should be implemented. There is also a lack of agreement between financial managers and beneficiaries as to who should **manage** Zakat and whether or not non-muslims should benefit - the latter being a contentious issue in Islamic financial circles.

   - **Who should manage Zakat?** The question of which institutions or organizations are qualified to administer Zakat lacks a universal consensus among Islamic scholars and those involved in Zakat management. While some scholars think that only Islamic governments have the authority to administer these funds, others are of the view that in the absence of an Islamic state, any Islamic organization can perform the obligation on behalf of the Muslim community.

Who should receive Zakat? Many scholars agree that zakat was traditionally intended for Muslims, while other instruments could meet the needs of non-Muslims. According to one of our interviews with a financial manager of a Kenyan non-profit organization that collects and disburses Islamic giving, Zakat is purely for Muslims and not for non-muslims, but waqf and sadaqa are open to both. Contrastingly, an executive of a Kenyan Islamic financial management company offering Islamic social investments stated that zakat contributions, which are often larger than sadaqa and waqf[4] since they are mandatory, are distributed to beneficiaries irrespective of religion. These contrasting opinions encapsulate the differences between traditional and modern perspectives on Islamic philanthropic management and social investments, **as many contemporary scholars** are of the view that Zakat may be spent on giving aid to non-Muslims, who fall within the categories of deprived[5], as defined by the Quran.

2. **Difficulty in assessing impact due to cultural context**

   As the volume of Islamic philanthropy originating from the Gulf continues to grow in Africa, it confronts the tension between establishing **new** giving models and simultaneously refining traditional methods. One constraint is how to approach the transition from traditional, personal and spontaneous giving to more strategic and accountable means of charity. In both the Gulf and Africa, there is a culture of discretion surrounding charity, especially when it comes to faith or community-based giving. As givers attach discretion to piety, data collection becomes challenging, due to a lack of impetus to share information. This, in turn, makes it difficult to assess the impact of charity, hampering a more strategic approach towards philanthropy.

3. **Limited awareness of Shariah-compliant philanthropy and financial management**
As per one of our respondents, a Zakat administrator, there is a significant lack of understanding of what Shariah-compliant financial management entails among humanitarian organizations that administer donations on the continent. While there are passionate individuals looking to create impact through Islamic philanthropy, there are insufficient knowledge tools to educate them on Shariah-compliant management. There is a need for capacity building efforts to support Shariah-compliant governance of philanthropic organizations. This capacity building will help philanthropists in the Gulf and Africa build local touchpoints to execute and evaluate the impact of their philanthropic strategy.

[4] A waqf, also called a habs, or mortmain property, is an inalienable charitable endowment under Islamic law. It typically involves donating a building, plot of land or other assets for Muslim religious or charitable purposes with no intention of reclaiming the assets.

[5] Largely, people described to be eligible to receive Zakat include the wayfarer – those who are traveling and/or stranded with limited supplies, in the cause of Allah (SWT), those in debt, those in bondage – such as captives and slaves, new Muslims and friends of the Islamic community, Zakat administrators – such as charities, the needy (al-masakin) – someone in hardship, the poor (al-fuqara) – someone with little to no income

Islamic Philanthropy in Post-'War on Terror' Africa: Global Parallels, yet Unique Considerations

In addition to the above challenges, the continent poses unique considerations that modern Islamic philanthropists need to navigate, even as the post-'War on Terror' dust settles.

1. Local and geopolitical factors make some African countries more receptive to Gulf philanthropy than others

Over the years, faith-based charitable and philanthropic organizations have combined philanthropy with faith propagation or Da'wa[6] in various parts of the world, including Africa. However, while some Islamic charities on the continent, such as the Aga Khan Foundation, have adopted a more subtle **approach** towards faith propagation by prioritizing development, many Gulf charities have adopted a more aggressive approach when it comes to Da'wa. As Gulf countries prioritized the dominant sect or jurisprudence of Islam when it comes to this Da'wa with philanthropy, African countries have had mixed responses. For instance, in countries like **Chad,** which have greater cultural proximity to Gulf countries due to shared language and culture, both local communities and policy makers are generally more receptive to Gulf philanthropists. This is in contrast to countries like Senegal, where Sufi Islam has **prevailed** for centuries, making influential community members relatively more skeptical of Gulf charity, as one interviewee noted, owing to the predominance of Salafism[7] and/ or Wahhabism[8] in the Gulf. As a result of this dynamic, Islamic philanthropists need to strike a balance between adapting philanthropic giving to local contexts to maximize impact and prioritizing African countries that are already aligned with their version of philanthropy.

2. The refugee focus of Islamic philanthropy in Africa needs to adopt a more long-term approach

A significant proportion of Islamic philanthropic initiatives are **targeted** toward refugees, as refugees often fit the eligibility criteria for Zakat. This is notable, because Africa currently hosts approximately 30 million internally displaced persons, refugees, and asylum-seekers, which collectively **account** for nearly one-third of the global refugee population. Key Zakat initiatives targeted towards refugees include the Refugee Zakat Fund by UNHCR, which in 2022 **provided** support to over 40,000 refugees and IDPs in Somalia alone, and Global Islamic Fund for Refugees by IsDB and UNHCR, a Shariah-compliant **financing tool** comprising a Waqf and a Non-Waqf Fund. However, as in the case of Refugee Zakat Fund, much of its refugee assistance efforts are short-term in nature, with the campaigns focusing on cash relief, in-kind giving, and food assistance. Approximately US$ 38 million is **disbursed** annually under the cash relief program in Africa. These forms of assistance, though crucial in addressing acute and ongoing crises, do not tackle the underlying systemic causes that lead to forced displacement around the continent. Strategic philanthropists from the Gulf can help bridge this gap by focusing their philanthropic efforts on the continent on interventions that address long-term needs, such as employment generation, financial inclusion and entrepreneurship support.

[6] Da›wah is an Arabic word which has the literal meaning of «issuing a summons,» or «making an invitation.» This term is often used to describe how Muslims teach others about the beliefs and practices of their Islamic faith.

[7] Salafism refers to practice of Islam believed to be true Islam, as found in the lived example of the early, righteous generations of Muslims, known as the Salaf, who were closest in both time and proximity to the Prophet Muhammad. They are often associated with social conservatism.

[8] Wahhabism, religiously, is about the revival of the fundamental doctrines of Islam as set forth in the Qur'an and Sunna, and about the rejection of heretical innovations that had crept into Islam. Over the years, it has evolved to refer to political Islam.

3. **The dearth of an enabling environment hinders formalization and sustainable impact in Islamic philanthropy:**

With the **exception** of Southern Africa, Africa generally **lacks** an enabling environment for philanthropy, specifically in areas such as capacity-building initiatives and tax incentives. Owing to this, there is insufficient impetus for Islamic philanthropists - both within Africa and from the Gulf - to formalize their philanthropic giving. This absence of formalization works to the detriment of Islamic philanthropy-administering organizations and their beneficiaries, as the environment is not conducive to derive sustainable or long-term value from Islamic giving.

These considerations have impacted rebuilding in the 'post-War' philanthropic era, even as the demand for philanthropy and social investments on the continent increases, with an estimated %30 of Africa's population projected to be living in extreme poverty by 2035, of which a significant proportion will be Zakat and Sadaqa eligible. Aside from the debate about whether or not non-Muslims can receive Zakat, it is imperative that Islamic philanthropists consider new strategies and innovations in order to leave a lasting impact through their giving. This then poses the question, what can be done to move towards more innovative and strategic models of Islamic philanthropy?

The New Dawn: How Can Islamic Philanthropy in Africa Become More Strategic?

Strategic Islamic philanthropy possesses the potential to tackle consequential and enduring issues in various parts of Africa. To do so, Islamic philanthropists need to work with private sector actors, non-profit organizations and policymakers to innovate around vehicles of giving. An example of this can be found in the private sector, where the development of Shariah-compliant financial products can create greater opportunity for Islamic philanthropy. These products could serve as a bridge between the private sector and Islamic philanthropic organizations, providing philanthropic organizations with partners for long-term projects and new avenues for donations. The development of Shariah-compliant philanthropic vehicles could also stimulate more giving within the Muslim community, making it easier for individuals to fulfill their Zakat obligations and also encourage Sadaqa.

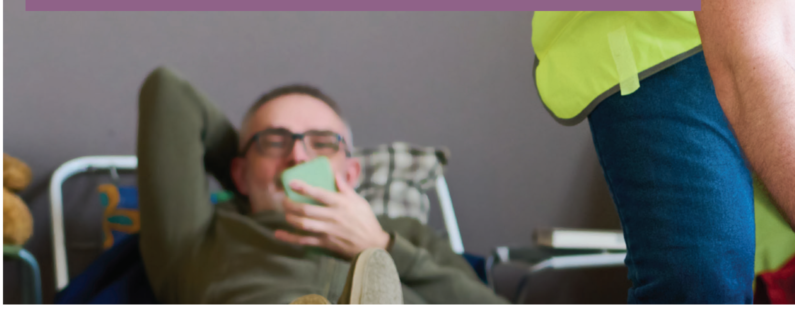
Moreover, the increased presence of Shariah-compliant products could help raise awareness about Islamic philanthropy and its principles. This could propel the understanding and acceptance of Islamic philanthropy within the broader community, which could support its growth and effectiveness in the long run. Some of these vehicles include:

The Bank of Khartoum as a Landmark Islamic Microfinance (ISMF) Model

Effective microfinance in African countries is channeled through Islamic Microfinance Institutions (IMFIs), such as the Microfinance Unit at the Bank of Khartoum (BoK) in Sudan. The BoK administers microfinance funds to Zakat eligible individuals on a Mudarabah[9] model, with **25%** of the Zakat financing cushioning the loan defaulters.

The Islamic Development Bank (IDB) supported and assisted the Bank of Khartoum in establishing a **microfinance** unit under the Department of Retail, SME, and Microfinance in 2009. While the microfinance unit secured **SDG 150 million [~USD 250,000]** from commercial banks, Zakat-administrating organizations also contributed **SDG 50 million [~USD 83,000]** to the fund.

The fund integrated commercial and social resources targeting the economically active poor in the country and the successes of the microfinance unit in Sudan prompted its rebranding to IRADA Microfinance Company. Since its inception, the Al-Aman Microfinance Fund has had at least 95,000 beneficiaries and 85,000 active customers.



[9] This is an agreement made between two parties: one which provides all required capital for the project and another party provides entrepreneurial skills, and manages the project. Profits arising from the project are distributed according to a predetermined ratio. Any losses accruing are borne by the provider of capital. The provider of capital has no control over the management of the project.

1. Islamic Microfinance

Islamic microfinance offers interest-free credit and loans to economically disadvantaged individuals, including **collateral-free loans** (Qard-al-Hasan) for micro-entrepreneurs often overlooked by traditional microfinance institutions. This has the potential to cultivate resilient communities and nurture self-reliance through the provision of interest-free capital to underserved populations for income-generating endeavors. By moving beyond short-term aid and one-off cash transfers, microfinance cultivates financial sustainability and lends support to local economies. Furthermore, **empirical evidence** underscores that higher microfinance engagement directly diminishes income inequality.

In Africa, Islamic microfinance has the capacity to **enhance** financial inclusion for Africa›s approximately 30% unbanked population. It empowers the poor to address their financial needs sustainably, moving beyond ad-hoc support. However, wider adoption of Islamic microfinance as a philanthropic vehicle is wanting, despite existing instances of its deployment by Gulf Islamic charities like **Qatar Charity**.

2. Islamic Philanthropy-based SACCOs

A Savings and Credit Co-Operative Society (SACCO) is a member-based financial institution owned and controlled by its members, who are also the customers using its services. In Africa, SACCOs have thrived across the continent and have played a critical role in empowering women, one of the primary beneficiaries of the SACCO model. Traditionally, there has been evidence of mosques and other Muslim faith-based organizations running SACCOs using Zakat, Sadaqa and Waqf giving to disburse financial facilities. However, SACCOs continue to be informal and unorganized when it comes to disbursing Islamic philanthropy. Through formal engagement with SACCOs, Islamic philanthropists can empower local communities via community-led financial initiatives. Moreover, SACCOs› profound grasp of local customs, cultures, and needs enhances the efficacy and cultural resonance of their philanthropic endeavors through powerful grassroot relationships. The latter is crucial, for Gulf philanthropists, who are increasingly seeking stronger cultural ties and holistic impact beyond financial empowerment.

The New Dawn: How Can Islamic Philanthropy in Africa Become More Strategic?

3. Venture Philanthropy

This model borrows strategies from venture capitalists to achieve philanthropic goals. Venture philanthropy typically involves offering funding and expertise for social investments, along with establishing clear metrics for performance and success. Venture philanthropy differs from traditional philanthropy in that it **takes** a more strategic and hands-on approach to giving.

Islamic philanthropy stands to gain considerable advantages by embracing venture philanthropy and social investment principles. Through strategic impact planning, Islamic philanthropy can channel resources into initiatives that yield lasting benefits while also aligning with its values. By adopting a risk-taking approach, it can nurture innovative solutions to complex challenges. Meanwhile emphasizing measurable outcomes ensures transparency and accountability. Moreover, venture philanthropy›s focus on efficient resource allocation facilitates the creation of sustainable, transformative change, enabling Islamic philanthropy to achieve even greater societal impact, especially in the case of Waqf funds, as exemplified by the case of Awqaf Properties Investment Fund (APIF) by Islamic Development Bank.

Awqaf Properties Investment Fund (APIF) by Islamic Development Bank

The Awqaf and Philanthropy Infrastructure Fund (APIF) **supports** the establishment and development of endowments (Awqaf - plural of Waqf). It operates as an impact investment fund, generating both social and financial dividends. Over the past five years, APIF has achieved a net distributable return of 3-4 percent annually.

As of December 31, 2020, APIF **had** 17 participants, which include IsDB, Ministries of Awqaf, Awqaf Organizations, nonprofit organizations, and Islamic banks. The total paid-up capital of these participants amounts to **US$ 98.57 million,** with additional financing of **US$ 100 million** provided by IsDB.

APIF›s primary focus is on **financing** income-generating commercial and residential real estate properties related to Waqf. As of the end of 2020, APIF›s portfolio comprised 57 completed or active projects with a total value of **US$ 1.22 billion.** These projects were spread across 29 countries that are members of IsDB, including Kenya, Guinea, Mauritania, and Uganda.

Empowering Hope: The Resilience of Islamic Philanthropy

In the wake of the ‹War on Terror,› the world of Islamic philanthropy faced intense scrutiny, affecting both generous benefactors and dedicated administrators across the Gulf and Africa. As the spillover effects rippled through communities, a profound transformation occurred, prompting Islamic philanthropists to navigate new avenues of giving, far away from the limelight.

Yet, amidst the challenges, a glimmer of hope emerged. The ‹war on terror› may have hampered the strategic deployment of Islamic philanthropy, but it couldn›t extinguish the compassion that guided these philanthropists. They sought alternative paths, directing their contributions discreetly, shielded from external pressures.

Within the folds of this intricate struggle, there lies a unique opportunity. The profound ties between the Gulf and Africa beckon an era of fresh collaborations, urging Islamic philanthropists in the Gulf and Africa to reevaluate their charitable endeavors on the continent. The moment is ripe to transform the ephemeral impact into a lasting legacy, forging a path of sustainability for financial giving and strategic deployment.
The key to seizing this opportunity lies in embracing the benefits of data and strategy. By meticulously gauging the impact of their philanthropic endeavors, Gulf and African countries can refine their approach, ensuring that the vulnerable and needy benefit the most. Prioritizing beneficiaries based on financial need, vulnerability, and alignment with national development goals can herald a new era of transformation. This transformation can also aid the Gulf countries in achieving their goal of deepening ties with the continent.

As the sun sets on the shadowy legacy of the ‹War on Terror,› this may be the dawn of a new era. An era where Islamic philanthropy blooms with creativity and innovation, propelled by newer vehicles of deployment, such as Islamic microfinance and SACCOs. Together, the Gulf and Africa have an opportunity to embark on a journey of empowerment, compassion, and progress, redefining the narrative of Islamic philanthropy in the annals of history.

About Botho Emerging Markets Group

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