

## E-PHILANTHROPY AS A MEDIUM FOR FUND RAISING BY ISLAMIC FAITH-BASED ORGANIZATIONS TOWARDS POVERTY ALLEVIATION IN NIGERIA

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### Abstract

ICT is the most potent novel mechanism at our disposal to overcome global challenge of eradicating poverty and hunger as well as guaranteeing worldwide access to essential services. Within this context, E-philanthropy has emerged as an avenue via which individuals and entities strive to achieve virtuous ventures for social good by mobilizing financial resources in communities to facilitate the provision of a range of socio-economic, religious and welfare services for the benefit of disadvantaged individuals thereby addressing the root cause of social problems. This paper therefore, examines the potentials of E-philanthropy by Islamic faith-oriented institutions as a medium for the alleviation of poverty among the less privileged members of the society. The paper explored the utilization of E-philanthropy via the appropriation and utilization of information and communication technology by Sokoto state Zakat and Endowment Commission in carrying out its mandate. Findings reveal that the FBO uses social media to foster its services and programs, so as to interconnect with the general public/stakeholders to strengthen relations and fundraising. The paper recommends greater adoption, utilization and participation in information and communication technology (ICT) related platforms by faith-based organizations (FBOs) as a medium to enhance the huge potentials of E-philanthropy in actualization of the mandates of the organizations, evolve need/demand -oriented interventions and sustainability of programmes. The FBOs should collaborate and foster linkages via the instrumentality of ICT tools and platforms to engage stakeholders for optimal use of scarce resource and in order to maximize impact in enhancing the wellbeing of the less privileged members of the society.

**Keywords:** E-Philanthropy, Fund Raising, Islamic, Poverty Alleviation

### Introduction

Poverty curtailment represents the principal target of the development enterprise, a quest or ambition popular with all nations globally. This point to the fact that fighting poverty requires global effort, which necessitates the initiation and implementation of policies and programmes by organs of the United Nations Organization, regional and sub-regional groupings, national governments, and non-governmental organizations so as to contain poverty affliction. The United Nations sustainable development goal of eradicating extreme poverty by 2030 can be located in this context. The enormity of poverty and destitution prevalent in the world is impacting negatively on socioeconomic safety and harmony. Across the globe, however, there is now more awareness and concern with poverty. The ambitious Sustainable Development Goals (SDGs)

programme set by the world community emphasizes poverty reduction as the most daunting aspiration of the 21<sup>st</sup> century and the residual goals also have bearing on poverty.

Islam views poverty as a danger to humans' faith and to the safety and durability of the society in general. Its perception of poverty is that of a religious and social predicament, which thrusts an individual into dishonour, sin and crime (Al-Abdin 1997). It is on such basis that the Prophet (P.B.U.H) solicit the refuge of the Almighty from it by saying "*O Allah, I seek your refuge from poverty, insufficiency and lowliness*". The goals (Maqassid) of *Shari'a* in preserving faith, human soul, progeny, property and mind will be onerous to accomplish in the condition of poverty (Al-Abdin 1997). These objectives necessitate the provision of primary human needs so that individuals may be prevented from crossing the limits of religion and morality (Al-Qaradawi 1393H). Within Islam the mandate for the extermination of poverty from the society lies with the state as well as the community. The Qur'an and the teachings (*Sunnah*) of the Prophet (P.B.U.H), within the generality of the Message revealed for all times and places, point out the manner and means by which this responsibility should be executed (Al Abdin 1997).

Philanthropy for social development is a significant component of Islamic jurisprudence (*shari'a*) and of the *sunnah* (sayings and practices) of Prophet Muhammad (P.B.U.H). Throughout the ages, contributing personal wealth in form of philanthropy has not only served to avail the poor with immediate necessary services but also facilitated social change. The rise of global poverty, particularly in many Muslim countries, has repeatedly raised the issue of revival of Islamic philanthropic activities. Providing social protection for the susceptible groups of society is a critical component of an all-inclusive poverty reduction strategy. Public-oriented social safety nets are meant to assist the poor people in attaining minimum standard of living and shield them against unforeseen shocks. Safety nets for the poor are either private or public. Transfers of personal wealth as embodied by Islamic canon of *zakat* (obligatory charity), *waqf* (endowment) and *sadaqah* (alms) are the most commonly utilized instruments in Islamic countries and other Muslim communities to tackle social insecurity arising generally from incapability, whether permanent, chronic or transient.

In this 21<sup>st</sup> century globalized world, a new age of E-philanthropy has dawned on us. This is attested to by new manifestations of civic engagement in the digital age facilitated by technological innovations of the last three decades that have transformed societies and democratized participation. The increasing prospects for incorporating more technological solutions to intricate issues have heighten realization among stakeholders as to the importance of E-philanthropy as a vital resource mobilization mechanism, which if properly developed, managed and utilized will facilitate the funding of various developmental activities for the benefit of the society. Fortunately, in Nigeria, a country with a large number of adherents of the Islamic faith with an age-long tradition of Islamic cultural practices, there is a huge incentive towards harnessing of the potentiality of E-philanthropy in order to solve some of the huge development challenges facing the country.

### **Conceptual clarification**

#### **E-Philanthropy**

The word Electronic philanthropy also termed as E-Philanthropy is an off-shoot of the concept 'philanthropy' for which Payton (1987) contributes both a restricted and a wide definition. By a narrow definition, the term alludes to "intentional, one-way handover of exchangeable." In broader term, the concept 'philanthropy' alludes to "habouring or manifesting concern with or being interested in the welfare of others." According to Ted Hart E-Philanthropy is: "*the developing*

*and boosting of relationships with volunteers and patrons/apologists of nonprofit organizations through the Internet. It involves the donation of cash or real property or the procurement of products and services to benefit a non-profit organization, and the saving of and utilization of electronic data and services to advance relationship building and fundraising activities".* For the purpose of this paper E-philanthropy refers to the promotion and handling of relationships with key stakeholders of non-profit organizations using the internet.

The Islamic religious institution/instruments of zakat (obligatory charity), waqf/endowment (voluntary charity) and sadaqa (alms giving) represent the traditional sources of cash and in-kind donations for the execution of philanthropic activities. They also play a similar role with regards to E-Philanthropy. One way of actualizing the provision of obligatory/voluntary charity within the context of E-Philanthropy is via the mechanism of electronic payment (E-payment).

Essentially, E-payment can be described as transmission of money from the payer to the payee via an electronic channel. E-payment involves an exchange of funds initiated through an electronic communication channel (Shon & Swatman, 1998). Existence of the electronic signals is a prerequisite, to provide a direct link to the depositor or creditor's bank account (Gans & Scheeling, 1999). Typically, e-payment is executed during online procurement, where authentication, validity and authorization are present concurrently, whereby most of the transactions employ internet/online banking and credit cards. However, e-payment is not limited to credit cards, debit cards, e-money and internet banking only. Payment via ATM or bank counters is also regarded e-payment, as long as the customer utilizes electronic mechanism to convey their money.

### **Faith-based Organization (FBO)**

FBOs comprise a broad group of numerous organizations that dispense social/humanitarian aid with a religious identity and motivation. A central role is played by faith in both securing donations and running organizations. Although consensus is lacking on the definition of FBOs, some characteristics include "affiliation with a religious body, a mission statement with outright reference to religious values, financial support from religious sources, choice of programs, and intended outcomes" (Ferris, 2005; Sider and Unruh, 2004). These organizations project a vivid influence of faith in all the organizational stages, that is, from the very establishment of the institutions to the campaigns that they conduct and the benefits that they offer.

On their part, Clarke and Jennings (2008) conceptualize FBOs as "any organization that derives its inspiration and guidance for its activities from the teachings and principles of the faith or from a particular interpretation or school of thought within the faith".

### **The Concept of Poverty**

The term 'poverty' is regarded to possess a cluster of diverse overlapping meanings, based on which field of enquiry or discourse is being scrutinized. Put differently, conceptualization of poverty is a function of the area of specialization, for instance poverty can be defined from a theological, sociological or economic perspective, etc. For the purpose of this paper, however, poverty is conceptualized from a socio-economic point of view.

Generally speaking, two major approaches to the clarification of poverty exist as understood and practiced by most policy-makers. They comprise the restricted (narrow view) approach, which regards poverty simply in monetary (material) terms, and the broad view (wide approach), which involves monetary and non-monetary needs. Currently, deliberations have been enlarged into the capability approach which analyzes people's capability to live and function in a given society. It

views a broader spectrum of human necessities affiliated to, among others, the ideas of justice and freedom within particular societies.

**Income/consumption definition of poverty.** This approach of explaining poverty is the most frequently utilized, principally in applied welfare economics. Peculiarly, from this narrow perspective, poverty is generally defined as the lack of adequate income for minimum subsistence. Thus, as agreed by many scholars (Laderchi et al, 2003; Todaro, 1989; Chimhowu, 2009), poverty is conceived primarily as the lack of adequate income to meet the basic needs. From this welfarist/monetarist perspective, poverty is basically determined by comparing individuals' income/consumption with some defined thresholds (poverty line) below which they are regarded to be poor.

**Basic Needs Perspective:** This approach to the clarification of poverty extends the income perspective a step further. It views poverty as the deprivation of material necessities for the least acceptable attainment of basic human needs. The second perspective extends farther than the traditional monetary measure and involves ownership of certain types of consumption goods/services such as shelter, healthcare and education as the basic needs. The approach emanated as a critique of the narrow view, which neglected the fact that raising income does not automatically improve household wellbeing if the income cannot satisfy the multidimensional aspect of needs (Chimhowu, 2009). The implication of the non-monetary perspective is that household lacking access to basic entitlements such as decent shelter, nutritious food, clean drinking water, health and education indeed suffer from poverty (Piven & Cloward, 1993; Yunus, 2007).

**Human Capability Perspective:** Currently, discourse within the second perspective has been broadened into the so-called capability approach. The capability perspective discards monetary income as its measure of well-being, and preferably centers on indicators of the freedom to live a 'valued' life (Human Development Report, 2010). This approach which is pioneered by the works of Nobel Laureate Amartya Sen, contends that poverty emanates as individuals lack fundamental capabilities which leave them with "deficiencies" and insufficient resources to exist/function in a society (Alkire, 2005; Sen, 2005). Such deficiencies comprise, among others, low incomes, poor health, low education, insecurity, low self-confidence, a sense of powerlessness and the absence of rights such as freedom of speech (Robeyns, 2005).

Seen from this angle, capability poverty is a multidimensional phenomenon that largely hinges on people's values. Consequently, it presents numerous and "alternative" answers to poverty problems. In this regard, the United Nations' Multidimensional Poverty Index recently launched is generally viewed as the measure of capability poverty.

### **Theoretical framework**

This section offers a theoretical framework exploring the salience of religion in poverty alleviation drawn from sociologically based explanation. For the purpose of this paper, the social capital theory is adopted.

The explication for religious responsibility in poverty alleviation (specifically philanthropic activity) most frequently provided is that of 'social capital'. Religious 'social capital' reveals individuals to the needs of others and provides mobilization opportunities via religious networks. Religious 'content' -- beliefs, values, teachings, norms and practices -- additionally motivates and channels action towards poverty alleviation.

Social capital theory which has been popularized by, among others, Robert Putnam (2000), is grounded on the idea that social networks are of value, resulting from the interpersonal connections ingrained in such networks-'social networks and the norms of reciprocity and trustworthiness that arise from them' (Putnam, 2000). These two key components of social capital recruit financial and human resources for cooperative and philanthropic endeavours, 'providing the media through which we mobilize one another for good deeds, and ... norms of reciprocity that encourage attention to others' welfare' (Putnam, 2000). Furthermore, 'individual charitable decisions ... are highly determined by the individual's level of trust in institutions and in other people' (Wang & Graddy, 2008). By uncovering people to the needs of others, furnishing opportunities for mobilization, and sustaining trust, social capital fosters charitable activity. Religion provides the requisite structure and norms for the mobilization of social capital. Generosity and civic participation are obviously shared by all religions. In the Islamic tradition, for instance, more blessings are attached to giving than receiving; in Christianity too: "blessed are those who give" according to Christian tradition (Kostadinova, 2014). Islam as with other religions, preaches voluntarism in the sense that it encourages caring, sharing with others or giving assistance to those in difficulties reflected in practices such as *zakat* and *sadaqa*. In *zakat* it is mandatory for a person to offer a portion of his wealth in charity. In *sadaqa* the scope is broad, as even individuals lacking anything tangible to offer can give *sadaqa* in the shape of a glass of water to the thirsty.

Social capital in Islam seeks to establish a social order whereby all individual members are unified by ties of brotherhood and goodwill like fellows of a single family. Such brotherliness is general, and not parochial. It is unlimited by any geographical boundaries and encloses the whole of humanity and not any one kinship group, tribe or race. As religion regards mankind as one family, all its constituents are equal in the eyes of God and before the law he has unveiled. Islam is thus committed to universal brotherhood and social and economic justice.

An inherent impact of such idea of universal brotherliness is mutual cooperation and assistance. Within this context *zakat* and *waqf* are compatible with tenet of social capital, namely commitment to service to others.

### **The role of faith-based organizations in poverty alleviation**

'Religion is the mother of philanthropy' (Moe, 1961: 141). This axiom is today as applicable as it is when initially composed. The need to sustain charity, welfare and the less privileged is emphasized by all religions. Therefore, mandatory giving is an outcome of a deep sense of religious obligation, duty and dedication so as to realize salvation. For this reason the capability of religious communities in mobilizing tremendous resources aimed at alleviating poverty and development initiatives, is unmatched by any other sector of society.

Across the developing world, states with scant funds and riddled by deficient governance and corruption have been unable to bring about development for all their citizenry. Given such conditions, and in order to bridge the gulf between citizens' needs and existing services, different models of development are being utilized, and religious-oriented charities and organizations are being increasingly promoted for that purpose. In instances where adequate goods, services or favourable environments that enable citizens to secure livelihoods cannot be provided by states, or where exclusion from existing state institutions is being experienced by disadvantaged groups, substitute avenues of service provision and/or making governments accountable must be evolved (Banks and Hulme, 2012). It is into this gap that faith-based charity organizations have neatly fitted. Today, religious charity organizations are increasingly becoming important players in human welfare development and the effort to contain the poverty scourge.

Over a long period of time, religious organizations or faith-based organizations (FBOs) have been working with poor communities the world over, and Islamic as well as Christian FBOs are well engaged in the circumstance of international relief, humanitarian and development work (Ali, 2014). As a matter of fact, when it comes to giving it is not surprising that regarded among the most generous are the Muslim communities. Charity in Islam is a part of the daily life of all Muslims and not an occasional act. The Quran, the holy book of Islam, views generous and genuine giving as *sadaqa*, or *ibadah*, meaning worship. therefore, charity is a pious act equivalent to honouring Allah, the Arabic word for God (Kostadinova, 2014).

The universal development of NGO sector in the 1970s and 1980s accounts for the rise of FBOs, including Muslim FBOs. There are dozens of national as well as transnational Muslim FBOs working in the promotion of human welfare in various countries across the world. Muslim FBOs are engaged in a broad range of development and humanitarian initiatives ranging from emergency relief to health care, provision of clean water, education, skills training and income generation projects (Ali, 2014).

In Nigeria FBO development effort was stimulated by the difficult socio-economic and political circumstances precipitated by the 1967-70 civil war. Soon after the war, common problems were faced by Christians and Muslims .... To confront these problems, several Christian FBOs were established. As a reaction to general economic and governance crises, a proliferation of Islamic FBOs is also witnessed in Nigeria, between the late 1980s and the early 2000s. (Davis, Jegede, Leurs, Sunmola and Ukiwo, 2011). Similarly, in Nigeria due to the effect on public and social welfare policies by the deteriorating economic meltdown, there occurred a proliferation of new FBOs and the extension of services being rendered by existing ones. This tendency became conspicuous by the middle of the 1980s, with the introduction of the structural adjustment programme (SAP), involving considerable decrease in the budget for the social sectors (Davis, Jegede, Leurs, Sunmola and Ukiwo, 2011).

Like other civil society groups, FBOs moved in to fill the vacuum resulting from state withdrawal. Therefore, the establishment of the Islamic Foundation of Nigeria in 1973 was not a coincidence. Today the organization carries out diverse humanitarian services, involving educational institutions and training centres, youth centers, home for the destitute and rehabilitation centers, as well as health care provided through the Al-Noury Specialist Hospital commissioned since 1987 (Islamic Foundation of Nigeria , 2009).

Benevolence and civic participation are clearly shared by all religions. Within Islamic tradition, for instance, it is more blessed to give than to receive. As with other religions, Islam preaches voluntarism in the sense of being caring, sharing with others or providing money to those in difficulty. It is reported that the prophet Muhammad (SAW) has said, "The example of Muslims in the matter of mutual love and affection is that of a body. When one of its organs is affected with disease, all other organs suffer from fever and sleeplessness in sympathy" (Muhammad, 2004).

The institution of *zakat* and *waqf* are part of the various tools provided by Islam to fight poverty and promote wellbeing in the society. While *zakat* assists to bring about flow of finances and mobilize the required manpower, *waqf* contributes the material infrastructure and provides a wellspring of revenue to be used in, among others, activities that enhance social welfare both at family, community and state levels (Dogarawa, 2014).

Muslim faith-based organizations are involved in the accumulation and sharing of *zakat* as well as the management of *waqf* (endowment). Through the *zakat* system a permanent mechanism within the economy is provided, for the continuous transfer of wealth to the poor from the rich,

so that no matter the amount of poor people in a society or whatsoever be the causes of poverty there is always a sustainable flow of transfer to take care of the welfare of the poor (Qaradawi, 1999 cited in Dogarawa, 2009).

Muslim FBOs harbour their own perceptions of who the poor is and what poverty entails. Sacred texts of Islam described some certain categories of individuals to be poor and requiring of assistance: *Masakin* (the needy who possesses some provisions but is unable to afford all their basic needs), *Fuqara* (the poor who have no income), non-muslim potential converts (spiritual poverty), *Al-riqab* (captives who were wrongly imprisoned), *Al-yatama*, *Al-shuyukh*, *Al-aramil* (orphans, elderly and widows), *Al-dein* (those who are in debt), and travellers who require assistance so as to get back to their home (Ali, 2014).

As noted in a report by the Islamic Research and Training Institute (IRTI), many Islamic charities are not only entrenched in these guiding principles of giving, but they also possess considerable financial capabilities. *Zakat* and *awqaf* (Islamic alms and endowments) have been in existence for centuries, and many Islamic charitable organizations nowadays have billions of dollars of asset pools that could potentially reduce poverty in various regions of the world. Donations from *zakat* alone could facilitate poverty alleviation in countries with huge Muslim populations, comprising Indonesia, India, Pakistan, Bangladesh, Singapore and Nigeria (kostadinova, 2014).

Attempts have also been made by Muslim FBOs to professionalize their development undertakings. Muslim Aid, for instance, describes its current vision of development as “alleviation of poverty, education for all and the provision of basic amenities for those in need; capacity building, disaster mitigation, microfinance for development and helping local communities achieve the underperformed targets in the UN Development Goals, especially in educating the girl-child, women health, maternity and poverty eradication” (Muslim Aid, 2010).

### **E-Philanthropy as Medium for fund raising by Faith-Based Organizations in Nigeria**

Philanthropy, in simple terms, implies acts undertaking for the welfare of humanity. All religions possess charitable component; Islam, however, carries this one step further by making some forms of it mandatory. Philanthropy exists in two forms in Islam: mandatory and voluntary. Compulsory philanthropy consists of *zakat*; whereas, the institutions of *sadaqa* (alms-giving) and *waqf* (endowment) make up voluntary philanthropy. Muslim faith-based organizations (FBOs) are involved in the collection and distribution of *zakat* as well as the management of *waqf* (endowment). Within this context, E-philanthropy has emerged as an avenue via which FBOs can leverage the use of digital technologies as medium for fund raising towards poverty alleviation.

The digital revolution is changing the frontiers of civic engagement. A completely novel generation of change makers is manifesting and independent civic organising is undergoing resuscitation (Arrillaga-Andreessen, 2015; FSG, 2013). A noteworthy characteristic of modern technology is that it is altering the geography of politics [and civic involvement]. The ability of communities formed around interests to now more easily organise locally and even globally (Clark, 2011; HCSS, 2017) is illustrated by mass movements like the Zapatista uprising, the Occupy movement, the Arab Spring, and others powered by social-media (McLennan, 2016). Accordingly, the democratisation of civic participation is propelling the third sector (NGOs/FBOs) towards a crucial stage of reorientation and repositioning. This entails resolving problem and organising in a completely distinct manner (ICSC, 2015).

The potency of network technologies is jointly demonstrated by internet and mobile telephony. Today user involvement with the global economy (for example, mobile and online banking) and engagement with civic obligations (mobile technologies to report crime, election irregularities,

counterfeit prescription drugs, as well as their use to donate to charitable causes etc.) is being fostered by internet and mobile telephony (HCSS, 2017). Specifically, the spread of mobile communications technology has been much faster than expected, facilitating millions of people inhabiting previously unconnected areas to be part of the Networked Society. One of the most generally embraced technologies in lower income countries is mobile telephony. The World Bank (2016) 'Digital Dividends' Report states that nearly 7 out of 10 people in the poorest parts of these countries own a mobile phone.

Adapting to the digital age would require FBOs to utilize frontier technology to provide fundraising support by prompting users to donate to FBOs based on their interests. Opportunities for nonprofit organizations to promote relationships and participate in new methods of fundraising online are presented by Internet websites and social media (Waters, 2007). The growth in accessibility of Internet tools to participate in forming community, draw new donors, and carry out transactions online has provided a new form of fundraising. Website fundraising, otherwise called e-relationship marketing, e-marketing, or e-philanthropy is now being implemented by organizations. This form of fundraising demands organizations to see donors as partners in the process of mission accomplishment.

In the sphere of funding, e-philanthropy websites like change.org, Crowdrise, Kickstarter and others have acquired worldwide renown, particularly catering to the younger generation (FSG, 2013). Over the last decade offering donation to charity has altered for the better. Nowadays, almost everything is conducted online, and donating to charity or supporting a good cause is no exception. Additionally, we are witnessing the development of crowd-funding and other novel forms of donating which are enabling people who had not previously been considered donors to make donations (Kuttab, Matic & El-Mikawy 2015). Which is why according to OECD (2014), third sector charities and nonprofit organizations are cultivating their brand through a robust online and social media presence to make the most of online donating and crowd-funding options.

The world has been altered by social media — mostly for the better. It is a great tool which has utility for FBOs/charities and nonprofits, as it facilitates the sharing of campaign materials of all sorts through platforms such as Facebook, Twitter, Instagram, WhatsApp, youtube, Pinterest etc. Donation links and social sharing buttons can be added by FBOs to their website and emails using few lines of code. This is critical because the more people who follow you, the more donations you're going to receive! Perhaps the most popular instance of social media usage is Barack Obama's Presidential campaign of 2008, "where his political team utilized social networks to mobilize millions of supporters and raise over three quarters of a billion dollars" (Searce, Kasper, & Grant, 2009). Thus, the potency of social media and participatory culture lies within the individuals who have enough passion to mobilize and respond to an issue. Developing connections and enabling vulnerable and oppressed populations become empowered is the very heart of social work. Social media can be leveraged for this very purpose by individuals and organizations.

Furthermore, digital technologies provide an avenue for innovative partnerships between third sector FBOs/NGOs, civil society, private sector, the tech sector, and government. There has been suggestion that civil society, [third sector], government and the private sector are converging into an emerging 'fourth sector'. This emerging space encourages these actors to work together, support and learn from one another in new ways (Viso, 2016). Thus through such collaborations FBOs can leverage on digital technologies for the purpose of mobilizing financial resources in communities to facilitate the provision of a range of socio-economic, religious and welfare services for the benefit of disadvantaged individuals thereby addressing the root cause of social problems.

The assimilation of social media as a strategy for a nonprofit organization harmonizes with the essence of what many organizations do, namely create social capital and build community. Shafritz, Ott, and Lang (2005) maintain that one of the primary features of the organization is a social purpose. This may be defined as the mission statement of an organization. All over the ages, nonprofit organizations have captivated participants, acquired and disbursed resources, and organized activities (Shafritz, Ott, & Lang, 2005). Both FBOs and social media serve as an avenue for people to partake, work together, and eventually combine for some greater good.

Waters (2007) maintains that usage of social media by nonprofit organizations will increase as it becomes rooted in daily life. This is seemingly obvious, as many all over the world possess one form of social media account or the other; and according to Facebook (2012), many users of Facebook nearly interact with it daily. In addition, statistics on social media usage establish that one of the top utilized platforms in the world is Facebook (Barnes & Matteson, 2009; LaCasse, Quinn, & Bernard, 2010).

A major avenue through which FBOs can integrate digital technologies for fundraising is the adoption and utilization of e-payment (electronic payment) facilities to increase their collection. Online or e-payment system is not only contrived for business as merely profit-oriented tool but it is available to all, inclusive of government and other non-profit organizations (NGOs/FBOs) as well as the public. Three common e-payment methods are on offer in Nigeria; they include digital cash, credit card and electronic fund transfer (Adeyeye, 2008).

In order to effectively actualize their various vision and mission of enhancing the welfare of downtrodden members of society, Muslim FBOs in Nigeria need to adopt and make available various types of online payment system as alternatives for *zakat* payers to perform their religious obligations and enable other adherents to give charity. The e-payment applications available to these organizations include online banking, short messaging service (SMS), phone or mobile banking, ATMs and credit cards as well as POS machine. The application of online payment by these institutions is believed to benefit all parties involved in the collection and distribution of *zakat* and *waqf* proceeds, be it the payers, the intermediaries or the receivers.

According to Abdul Wahab and Abdul Rahman (2013) online payment would increase the collection of *zakat* and cash *waqf* as the *zakat* payment system and computerized *zakat* system are among the determinants that affect the efficiency of *zakat* institutions.

Eligible *zakat* payers and other potential donors are at times constrained in making payment by some barriers which include the distance of *zakat* offices or counters from the *zakat* payers' or donors' location, time constraint, traffic jams and limited parking space etc. Nowadays, the availability and advancement in e-payment system offers an avenue to cater to these barriers, thereby increasing the fundraising potentials of FBOs.

### **Methodology**

This study explored the utilization of E-philanthropy via the adoption and use of information and communication technology by faith-based organizations (FBOs) in carrying out their mandate. This study is a case study of the Sokoto state *Zakat* and Endowment Commission (SOZECOM) with the goal of understanding the organization's ways of utilizing E-philanthropy based on an interview with key informants of the organization. The study provided answers to the following research questions:

1. What is the level of utilization of E-philanthropy by the SOZECOM? 2. What ICT tools are used by the SOZECOM in the implementation of E-philanthropy? 3. Has adoption of E-philanthropy improved communication with stakeholders and increased donations to the organization?

### **Findings**

This section presents the results of the exploratory study on utilization of E-philanthropy via the appropriation and usage of information and communication technology by the Sokoto state Zakat and Endowment Commission (SOZECOM).

#### **Utilization of E-philanthropy by the SOZECOM**

Explaining how E-philanthropy is incorporated into the organization, the key informant expressed his views as follows:

There is deliberate effort/ policy encouraging the utilization of E-philanthropy by the organization to the extent that it facilitates the actualization of the vision and mission of the organization. Today technology is changing the way people interact. Therefore, our motivation for adopting digital technology in our work is because we recognize that it provides huge opportunity for connecting with individuals and increasing community participation in helping others. As you know one of our main goals in this organization is creating connections and empowering vulnerable and less privileged people in the society. We use the internet to share stories about our work/activities, raise awareness about particular issues, request *zakat* and endowment from the public and also program information.

#### **ICT tools used by the SOZECOM in the implementation of E-philanthropy**

In terms of the ICT tools utilized in the organization the interview participant commented thus: “

Computers, smart phones and tablets are the main ICT tools that are used by staff of the organization. Other tools that are used include E-mail services, and social media tools such as facebook, Twitter, You tube, Whatsapp messenger, etc. computers are used in the offices for day to day administrative functions, while smart phones and tablets are the major objects used for online activities. Our facebook accounts (one in English and another one in Hausa) enable us to share a variety of information and resources through photos, videos and audio content of our activities with our stakeholders. However, this is not meant to oust the traditional face-to face interaction, rather it is meant to support and complement it”.

#### **Improvement in communication with stakeholders and increased donations to the organization through E-philanthropy**

With regards to improving communication with stakeholders the participant commented as follows:

Using digital technology to do our philanthropic work has been helpful. Initially the organization was hesitant to use social media but has since fully adopted it and loves it due to the many advantages it offers as social media users engage in interaction with our organization. Obviously, it is realized that when the tools are used in an appropriate manner a lot of opportunities are created. It has now become one of our top priority issues to adopt social media to engage with the community as a way for promoting our programs and services. This is basically

undertaken through Facebook, Twitter, and YouTube to disseminate the organization's news, photos from projects and other information with our online community regularly. This is assisting our organization with specifying goals and reflecting strategically concerning fundraising, developing the organization, enhancing transparency and accountability, as well as how to engage the community and support the organization in a way that is jointly favourable.

In terms of the impact of E-philanthropy in increasing donation he expressed his views as follows:

The social media promote learning, sharing, disclosure, and affect individuals in purposeful ways by the development of trust and empowerment. Our organization also works to establish trust and empower those whom we serve. However, this is one of the prominent and most exciting aspects of this new channel which makes it valuable to us. It is useful for creating awareness of programs and enlightening the public. This is helping to drive more people to support our activities by volunteering or making donations through digital means or the traditional giving of cash or in-kind materials.

## **Conclusion**

Philanthropy is experiencing the breathtaking effect of the internet, social media applications, and the nearly everyday advancement in digital software, hardware and behaviours. Digital technology has facilitated E-philanthropy which has made possible the 'democratization of giving' thereby enabling a novel trend that sees millions of ordinary people donating money via online platform or e-payment. Based on the potential to raise money and the number of people involved, this new style of giving is set to gain more prominence in the future as the 'digital natives' (those born in a digital age) grow up.

Philanthropy has long been a catalyst for social change across the world while today's technology has linked our planet like never before. With the touch of a button-E-philanthropy is enabling philanthropists and donors to support causes dear to their hearts. Crowd-funding, social media volunteerism, and electronic outreach make today's philanthropy a perpetually evolving yet potent avenue for assisting others irrespective of their physical location on Earth.

The aim of this study was to examine utilization of E-philanthropy via the appropriation and utilization of information and communication technologies by faith-based organizations (FBOs) in carrying out their mandate. The data suggests that FBOs use ICT tools such as social media to advance their organization and or services and programs, and to engage with the community to improve relationships and boost fund raising. In addition, the evidence indicates that FBOs are predominantly contented with the usage of social media to implement E-Philanthropy.

In view of this there should be greater adoption, utilization and participation in information and communication technology (ICT) related platforms by faith-based organizations (FBOs) as a medium to enhance the huge potentials of E-philanthropy in actualization of the mandates of the organizations, evolve need/demand -oriented interventions and sustainability of programmes. The FBOs should collaborate and foster linkages via the instrumentality of ICT tools and platforms to engage stakeholders for optimal use of scarce resource and in order to maximize impact in enhancing the wellbeing of the less privileged members of the society.

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