



CONSTRAINTS AFFECTING THE FUNDRAISING CAPABILITY OF COMMUNITY DEVELOPMENT ASSOCIATIONS IN AKWA IBOM STATE, NIGERIA

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ABSTRACT

The study was designed to analyse factors deterring the fundraising capability of Community Development Associations (CDAs) in Akwa Ibom State, Nigeria. Specifically, the study examined the profile of CDAs, evaluated their fundraising capability, and identified constraining factors affecting their fundraising capabilities. Data was collected from 270 respondents affiliated with 27 CDAs across nine Local Government Areas (LGAs) selected through a multi-stage sampling technique. Collated data were analyzed using descriptive (frequencies, means, percentages and ranks) and inferential (Principal Component Analysis) statistical tools. Findings indicate that CDAs are predominantly led by middle-aged individuals (51-60 years: 33.6%; 41-50 years: 29.9%), with a male-dominated leadership structure. The highest proportion of members hold higher education qualifications (50.7% first degree, 13.3% master's degree), equipping them with strategic planning and financial management skills. Despite demonstrating strong technical capabilities in resource mobilization ($\bar{x}=3.23$) and frequent engagement in fundraising ($\bar{x}=3.54$), CDAs struggled with financial management, proposal writing ($\bar{x}=2.94$), and online fundraising ($\bar{x}=1.84$). Governance analysis showed committed board leadership ($\bar{x}=3.06$), but comprehensive fundraising plans were moderately implemented ($\bar{x}=2.90$). Six key factors were identified as constraint factors to the fundraising capability of CDAs. The major factors were: Organizational capability and internal challenges (which had strong loadings on insufficient investment in fundraising training and internal disputes); donor relations and proposal quality (which showed a high load on maintaining donor relationships); and financial management and accountability (which focused on weak financial records and delays in fund disbursement). The study concludes that weak internal structures, poor donor engagement, financial mismanagement, and resistance to innovation significantly hinder fundraising success. To mitigate fundraising constraints, the study recommends, among others, that CDAs strengthen financial accountability, invest in donor relations, leverage digital platforms and adopt innovative fundraising techniques.

KEYWORDS: Constraints, Fundraising, Capability, Local associations, Akwa Ibom

INTRODUCTION

Community Development Associations (CDAs) are registered non-profit, non-political, local non-government humanitarian organizations, well renowned for playing a significant part in helping community people undergo social adjustment (Abimbola and Moses, 2020).

The functions of CDAs include; the mobilization of community members to work together towards common goals (such as infrastructure development, social welfare projects, and environmental initiatives) and represent the interests of the community to local authorities, government agencies, and other stakeholders to address issues and secure resources for community development projects to mention a few

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(Oyalowo, 2021; UNDP, 2020). These organizations, particularly in developing nations, are highly acclaimed for their noteworthy contributions to emergency assistance, particularly within the areas of providing services and eliminating poverty. Also, CDAs offer a means of subsistence in areas where government capability is frequently limited and the authorities cannot ensure social progress or eradicate impoverishment on their own (Oyalowo, 2021).

Fundraising is an approach that commences with the institution or organization and involves regular and successful encounters with contributors and fundraisers (Seiler, 2016). For fundraising to be considered successful (that is, to reach the desired amount), it must be carefully thought out, thoroughly studied, and methodically carried out (Kelly, 2018). Imperatively, the ability of community groups to effectively raise funds is crucial for the sustainability and scalability of their interventions. Fundraising capability determines the extent to which these organizations can continue to provide essential services and expand their reach to more beneficiaries. In the context of community development in developing countries (including Akwa Ibom State), enhancing fundraising capabilities is essential for leveraging additional resources, fostering community ownership, and ensuring the long-term impact of their programs (Taylor et al., 2023).

Fundraising capability determines the extent to which these organizations can continue to provide essential services and expand their reach to more beneficiaries. Moreover, robust fundraising strategies enable community associations to diversify their funding sources, reducing dependency on government or donor funding alone, and plan subsequent interventions themselves. This diversification is vital for building resilience and adaptability in the face of changing economic landscapes and potential future crises (Szemzo et al., 2022).

Though the community development initiatives have been laudable (Lucas & Targema, 2015), the implementation of their targets remains limited due to the paucity of funds and the limited scope of the collaborating CDAs. For instance, Adi *et al.* (2022) asserted that within the parameters of the community development funding by international actors, participating CDAs only carry out a limited number of initiatives, which are frequently inadequate, poorly maintained, and hardly able to address the long-term requirements of community people. The above-stated assertion buttresses the National Bureau of Statistics (NBS-Nigeria) report, revealing the poverty rate in Akwa Ibom State as 52.8%, with rural communities having a higher poverty rate of 63.4% (NBS, 2022). While CDAs are unable to attract sufficient funds from the government, their inability to mobilize funds through other internal and external sources has further undermined their operation. The inability of CDAs to diversify their funding base beyond government reliance has resulted in financial instability, reduced

program implementation, and compromised community engagement. The situation is further complicated by the prevailing perception that CDAs are not fully equipped to navigate the complex landscape of fundraising, which diminishes their credibility and attractiveness to potential donors (Ovwasa & Onimisi, 2021). This gap underscores the need to analyse constraining factors to the fundraising capabilities of CDAs in Akwa Ibom State to design tailored approaches to boost their fundraising initiatives. To achieve this aim, two specific objectives were articulated: to examine the profile (social and organizational) of CDAs, as well as to analyze factors constraining the fundraising capability of such CDAs in the study area.

METHODOLOGY

The research was carried out in Akwa Ibom State, Nigeria. Geographically, it occupies an area of around 7,249 square kilometres and is situated between latitudes 4°32' and 5°33' North of the equator and longitudes 7°25' and 8°25' East of the Greenwich meridian. The State features a diverse topography with altitudes ranging from sea level to about 200 metres, contributing to its lush vegetation and fertile lands. Recent estimates from the Akwa Ibom State Government indicates an estimated population of 7.2 million for the State as at 2024 (Akwa Ibom State Government, 2025). The culture of the state is predominantly defined by the Ibibio, Annang, and Oron ethnic groups, each contributing to a rich tapestry of traditions, languages, and festivals. The economy of Akwa Ibom is largely driven by agriculture, which remains the primary activity for a significant portion of the residents. The fertile soil supports the cultivation of crops such as cassava, yam, and palm oil, which are staples in both local consumption and trade. Fishing is also a critical activity, given the state's extensive coastline and network of rivers. These communities are known for their communal living and strong adherence to norms and standards that emphasize respect, collective responsibility, and social harmony. The state boasts several communities, each with unique characteristics but unified by shared cultural practices and economic pursuits. Efforts to enhance infrastructure are ongoing, aiming to support the state's economic activities and improve the quality of life for its residents. These dynamics make Akwa Ibom a compelling area of study, particularly in understanding how community development associations can leverage local resources and social capital to enhance their fundraising capacities and drive sustainable development.

The study adopted a cross-sectional survey design. All communities registered as CDA with the Akwa Ibom State Agency for Community and Social Development Project (AKCSDP) were included in the study population. A multi-stage sampling technique was employed to select study participants.

Stage 1 involved randomly sampling 3 LGAs from each of the 3 Senatorial Districts in the study area, totalling 9 LGAs. Stage 2 involved a random selection of 3 communities from each of the 9 selected LGAs (using the balloting technique), to give a total of 27 communities or CDAs, and stage 3 involved random sampling (i.e. using the balloting technique) of 10 members or representatives from each of the 27 selected communities, totalling 270.

Primary and secondary data were utilized. Primary data were collected from 211 respondents using a reliable (i.e. having a reliability coefficient score of 0.94) and content-validated semi-structured questionnaire specifically designed by the researcher to capture the construct and objectives of the study. The secondary data were collected from the AKCSDP. Collated data were analysed using descriptive statistics (frequency, mean, percentages and ranks) and inferential statistics (linear regression). With regard to CDA funding sources, respondents were required to utilize a 5-point scale of never (0), rarely (1), sometimes (2), Most times (3), and always (4) to respond to a list of internal and external funding sources. On a similar note, CDA primary intervention activities were analysed with the aid of a five-point scale of never (0), rarely (1), sometimes (2), most times (3), and always (4). The fund-raising capability of CDAs was operationalised with the aid of technical capability and governance component attributes of CDA stakeholders. Respondents were then requested to utilize a 5-point scale of never (0), rarely (1), sometimes (2), most times (3), and always (4) to respond to a series of questions raised on those attributes. Respondents' scores were ultimately categorized into high and low fundraising capability levels based on index scores. Constraints affecting fundraising capability were operationalised with the aid of a 16-point list of constraint items. Respondents were thereafter required to utilize a 5-point Likert continuum of Never (0), Rarely (1), Sometimes (2), Most times (3), and Always (4) to respond to those collated items.

RESULTS AND DISCUSSION

Profile of CDAs in Akwa Ibom State

A detailed analysis of respondents' responses on the profile of CDAs in Akwa Ibom State offers insights into the demographic and physical (organizational) landscape of CDAs. The mean age of CDA members (50.45 years) suggests that these associations' leadership and active participants are predominantly middle-aged individuals, whom Black, Dobbs & Young (2012) described as often possessing the experience

and social networks necessary for effective community mobilization. The gender distribution reveals a significant male dominance, which may reflect what was described by Akweongo *et al.* (2021) as traditional gender roles and societal norms influencing participation in community projects. The educational background shows a high level of academic attainment, with 50.7% holding a first degree and 13.3% having a master's degree, indicating a well-educated cohort that could leverage their knowledge and skills in organizational management and strategic planning, according to Gandrita (2023). Lastly, the primary occupational activities reveal a diverse economic base, with the slight majority (54%) of the CDA members engaged in various business endeavours and agricultural production (22.7%), highlighting the potential for resource mobilization and economic contributions from these sectors. Occupational diversity, based on the assertions of Asain & Tuncay (2023), underscores the multifaceted economic interactions within the community, which can be harnessed to enhance fundraising efforts. Results also revealed that more than half of CDAs comprised more than 40 members. Indications arising thereof are that CDAs are popular, and they could be utilized as a platform for broad-based and robust community involvement. Unegbe *et al.* (2024) surmised that the involvement of more community residents enhances acceptance and sustainability of community-based project initiatives. Having a mean value of ₦270,142, the capital base per year remains a critical challenge for some associations. This low capital base may result from low community coverage, which may also reduce the impact of the initiatives on lives, suggesting a need for diversified funding sources. On this note, McDonnell, Rutherford & Thomas (2020) opined that reliance on a single income stream can limit the scope of projects' viability. This need for diversification is further echoed by Tom & Attai (2014), who found that community associations in the country often face resource mobilization constraints that limit their impact. The relatively low percentage of CDAs generating above ₦400,000 annually underscores the need for diversification and innovative fundraising strategies. General meetings, predominantly held monthly by more than half of the CDAs, reflect regular but potentially insufficient engagement by members for dynamic fundraising and project implementation. However, these regular meetings aid in ensuring accountability, proper reporting, and effective monitoring and evaluation of community projects. Gandrita (2023), in a study, noted that more frequent meetings can enhance strategic planning, coordination, more effective fundraising campaigns, and quicker response to community needs.

Table 1: Distribution of Respondents on the Profile of CDAs

Variables	Frequency	Percentage	\bar{x}	SD
Age (Years)				
≥ 40	41	19.4	50.45	7.5
41-50	63	29.9		
51-60	71	33.6		
61 and above	36	17.1		
Sex				
Female	43	20.4		
Male	168	79.6		
Highest Level of Education				
Secondary education	14	6.6		
OND	6	2.8		
NCE	14	6.6		
HND	30	14.2		
First Degree	107	50.7		
Master's Degree	28	13.3		
PhD	12	5.8		
Primary Occupation				
Petty trading	21	10.0		
Farming	48	22.7		
Business	114	54.0		
Civil Servant	28	13.3		
Membership Size				
≥ 20	2	1.0	38.0	4.3
21-30 Persons	11	5.2		
31-40 Persons	76	36.0		
41 persons and above	122	57.8		
Capital Base Per Year				
≥ 100,000	24	11.2	270,142	96,229
100,001-200,000	24	11.2		
200,001-300,000	76	36.2		
300,001-400,000	56	26.7		
400,001 and above	31	14.7		
Monthly Meetings				
Once	109	51.7		
Twice	69	32.7		
Three times	33	15.6		
Total	211	100.0		

Source (Fieldwork, 2024)

Fundraising Capability of CDAs

Fundraising capability among CDAs in Akwa Ibom State revealed notable strengths and areas for improvement across technical capability and governance capability. For technical capability, CDAs demonstrated significant proficiency, particularly in coordinating crowdfunding activities ($\bar{x}=3.54$; rank 1st), with members possessing sufficient technical skills required for efficient fundraising ($\bar{x}= 3.23$; rank 2nd). This could be made possible by the presence of other local groups within the community, which makes it easy to communicate and collate donations and funding resources. However, the moderate level of writing compelling proposals ($\bar{x}= 2.94$; rank 7th), tracking previous fundraising activities ($\bar{x}= 2.89$; rank 9th), as well as moderate presence of individuals with good budgeting, accounting, and reporting skills

($\bar{x}=2.27$; rank 11th) points to a crucial area for capacity building. Ikeanyibe & Okechukwu (2020) identified financial management as a significant challenge for community associations, particularly in developing countries. The authors also emphasized enhancing these skills to improve financial accountability and transparency, thereby increasing donor confidence and funding stability.

Furthermore, CDAs demonstrate a high application of a variety of fundraising tactics ($\bar{x}=3.12$; rank 3rd). This implies that the associations were highly committed to ensuring that resources were available to cater for their felt needs, utilizing other means of resource mobilization when faced with funding challenges. Conversely, the poor allocation of counterpart resources ($\bar{x}=1.75$; 14th) and low use of online platforms for donations ($\bar{x}=1.84$; rank 13th), on the

other hand, point to areas that require improvement, which was also observed by Treiblmaier & Pollach (2008) as comparable discrepancies in the financial practices of local groups. Regarding the low utilization of online platforms, this could be attributed to low coverage, poor network and electricity challenges encountered in accessing a wide range of community members via the internet. As a corollary, Lawrence and Tar (2010) had reported poor online presence among local communities, particularly in less developed countries.

Governance components reveal a moderately high presence of committed board members ($\bar{x}=3.06$; rank 4th). This shows the presence of strong leadership among the community groups and high concern

among innovators or early adopters in these communities to attain community needs. The moderate scores for comprehensive fundraising plans ($\bar{x}=2.90$; rank 8th) and awareness campaigns ($\bar{x}=2.78$; rank 10th) suggest active collaboration, transparency, and openness in fundraising strategies to both community members and intended donors. Lastly, the pooled mean indicates that 86.67% of CDAs participating in CSDP have a strong fundraising capability, which is a significant finding. This implies that the majority of the CDAs in the study area are well-equipped to support and implement local interventions effectively. This aligns with Osu and Yakubu (2021), who found that CDAs in Nigeria are well-structured and can significantly impact community development through effective fundraising.

Table 2: Level of fundraising capability of CDAs in Akwa Ibom State

S/N	Fundraising capability	Never	Rarely	Sometimes	Most times	Always	\bar{x}	Rank
A.	Technical Capability							
1.	Members possess the technical skills necessary for crowdfunding initiatives.		*7 (3.4) **	36(17.2)	67(31.9)	101(47.4)	3.23	2 nd
2.	Available competent individuals capable of writing good grant proposals to secure funding.		16(7.8)	46(21.6)	84(39.7)	65(31.0)	2.94	7 th
3.	Individuals with strong skills in budgeting, accounting, and reporting are included in the association.		58(27.6)	78(37.1)	35(16.4)	40(19.0)	2.27	11 th
4.	A variety of fundraising strategies are employed to adapt to changing funding conditions and donor availability.		7(3.4)	38(18.1)	88(41.4)	78(37.1)	3.12	3 rd
5.	Mechanisms are in place to track the performance and success of previous fundraising efforts.		13(6.0)	52(25.0)	91(43.1)	55(25.9)	2.89	9 th
6.	The association engages in fundraising activities such as crowdfunding.		-	13(6.0)	71(33.6)	127(60.3)	3.54	1 st
7.	Counterpart funds are allocated from the budget to alleviate the financial burden on donors.	15(6.9)	82(38.8)	71(33.6)	29(13.8)	14(6.9)	1.75	14 th
8.	An online platform for collecting donations is utilized.	2(0.9)	85(40.5)	71(33.6)	49(23.3)	4(1.7)	1.84	13 th
9.	Meticulous records of funding are maintained throughout the intervention phase.		7(3.4)	62(29.3)	56(26.7)	86(40.5)	3.04	5 th
B.	Governance component							
10.	Committed board members inspire confidence in donors and effectively guide fundraising efforts.		13(6.0)	40(19.0)	80(37.9)	78(37.1)	3.06	4 th
11.	Active collaborations, sponsorships, and partnerships with donors are established to fund local interventions.		5(2.6)	55(25.9)	91(43.1)	60(28.4)	2.97	6 th
12.	An adequate and comprehensive fundraising plan is in place.	4(1.7)	29(13.8)	29(13.8)	78(37.1)	71(33.6)	2.90	8 th
13.	Presentations and awareness campaigns are conducted, targeting potential donors and the public.		24(11.2)	38(18.1)	109(51.7)	40(19.0)	2.78	10 th
14.	The presence of influential members attracts significant contributions from donors.	5(2.6)	56(26.7)	84(39.7)	39(18.1)	27(12.9)	2.12	12 th

Note: * Frequencies ** Percentages

Source (Fieldwork, 2024)

Table 3: Pooled mean analysis of the level of fundraising capability of CDAs in Akwa Ibom State

Level of fundraising capability	Rating scale (Mid-point)	Percentage
High fundraising capability	≥ 2.0	86.67
Low fundraising capability	< 2.0	13.33
Total		100

Note: mid-point 2.0

Source: Fieldwork (2024)

Constraints Affecting Fundraising Capability of CDAs in Akwa Ibom State

Based on the analysis of constraints affecting the fundraising capability (Table 2) using factor analysis (PCA), six key factors were identified. The first factor was based on organizational capability and internal challenges. This factor includes insufficient investment in fundraising training for members and staff, internal disputes within the organization, lack of influential and resourceful individuals, competition from other organizations for donor funds, and economic conditions negatively impacting donor support. This finding is in tandem with Agbebaku et al.'s (2017) assertion, to the effect that internal challenges are major obstacles among CBOs.

The second factor was based on donor relations and proposal quality. This factor includes challenges in maintaining positive relationships with donors, donor goals not aligning with the organization's mission, and the inability to craft compelling grant proposals. The high load on maintaining donor relationships (.740) highlights the critical role of effective communication and alignment with donor objectives. Improving these aspects can significantly enhance fundraising success, as supported by Sargeant and Shang (2017), who noted that strong donor relations and high-quality proposals are essential for securing funds.

The third factor, which is financial management and accountability, focuses on weak financial records (.602) and delays in fund disbursement (-.550). The loadings indicate that financial management practices and transparency are crucial for donor trust and support. Weak financial records and disbursement delays undermine donor confidence, as also highlighted by Agyemang, Dwyer & Unerman (2009). According to the authors, poor financial management systems lead to poor accountability, which could repel donor support.

Factor 4 was based on access to networks and resources. This factor includes limited access to networks and platforms like social media (.569), cultural and traditional barriers (.568), and limited knowledge of members on the dedicated bank account for receiving donor funds (-.524) (which indicates that when members have limited knowledge of the dedicated bank account for receiving funds, fundraising tends to decrease and vice versa). As such, members' awareness of CBOs' dedicated bank accounts is crucial for their effective use. These

loadings suggest that access to networks and resources is vital for effective fundraising. Similarly, limited digital access and cultural barriers were found to hinder the outreach efforts of associations (Saxton & Wang, 2013; Elvira-Lorilla et al., 2023).

The fifth factor pertained to donor capability and large-scale funding. This addresses the inability of donors to fund large-scale interventions (-.579). From the analysis, there is a strong inverse relationship between donor capability for large-scale funding and CDAs' fundraising capability. The negative loading indicates that the inability of donors to fund large-scale interventions is a significant challenge for CDAs. Also, donors' limited capability to provide large-scale funding is a critical factor hindering CDAs' fundraising capability. In essence, this factor suggests that CDAs face difficulties in securing large-scale funding from donors. This could be due to various reasons, such as donors' limited financial resources, donors' preference for smaller-scale projects, and lack of trust or confidence in CDAs' ability to manage large-scale projects. This aligns with Othman et al.'s (2012) revelation to the effect that most community groups reported difficulty in securing large-scale funding from donors. They also surmised that 60% of donors cited limited financial resources as a reason for not providing large-scale funding, and 40% of donors preferred to fund smaller-scale projects, citing concerns about CDAs' ability to manage large-scale projects.

The sixth factor was based on innovation and the adoption of new techniques. This factor focuses on resistance to adopting new fundraising techniques (.754). The high loading on resistance (.754) suggests that CDAs' ability to innovate and adopt new fundraising techniques is crucial for their fundraising capability. Also, resistance to adopting new techniques is a significant barrier to CDAs' fundraising success, and CDAs who are open to innovation and adopting new techniques are more likely to have a higher fundraising capability. The factor highlights the importance of staying up-to-date with the latest fundraising trends and techniques to remain competitive. Similarly, Sargeant and Shang (2017) reported the challenge of innovation adoption by local communities. The author provides empirical evidence that innovation is crucial for fundraising success and that resistance to change can hinder fundraising performance.

Table 4: Rotated Component Matrix of Factor Loadings

S/N	Factors	Component					
		1	2	3	4	5	6
1	Insufficient investment in fundraising training for members and staff	.909					
2	Internal disputes within the organization	.898					
3	Lack of influential and resourceful individuals within the organization	.860					
4	Competition from other organizations for donor funds	.783					
5	Economic conditions negatively impacting donor support	.776					
6	Challenges in maintaining positive relationships with donors		.740				
7	The donor's goals and objectives do not align with the organization's mission.		.571				
8	Inability to craft compelling grant proposals		.533				
9	Weak financial records and transaction histories with previous donors			.602			
10	The absence of a dedicated fundraising team or individual						
11	Limited access to networks and platforms for reaching potential donors, like social media and digital platforms				.569		
12	Cultural and traditional barriers to fundraising				.568		
13	Members of the association have limited knowledge of the dedicated bank account for receiving donor funds.				-.524		
14	Delays in fund disbursement from donors			-.550		.593	
15	The inability of donors to fund large-scale interventions					-.579	
16	Resistance to adopting new fundraising techniques						.754

Source: Field data (2024)

CONCLUSION

This study identified key factors constraining the fundraising capability of CDAs in Akwa Ibom State. The findings revealed that organizational capability and internal challenges, donor relations and proposal quality, and financial management and accountability are key constraining factors. Other factors which may significantly impact fundraising success include access to networks and resources, donor capability, and adoption of new techniques. Internal disputes, lack of influential individuals, and poor financial transparency may also hinder donor confidence and negatively impact CDA's access to facilitatory funds. Weak donor relationships, ineffective grant proposals, and misalignment with donor objectives further reduce funding opportunities. Additionally, limited digital outreach and cultural barriers restrict access to funding sources. The inability of donors to finance large-scale interventions also poses a challenge.

Furthermore, resistance to adopting innovative fundraising techniques weakens CDAs' ability to remain competitive.

The findings of this study underscore the critical role of training and organizational capacity-building in enhancing the fundraising capabilities of CDAs in Akwa Ibom State. The demographic analysis revealed that middle-aged individuals predominantly lead CDAs, leveraging their experience and networks for community mobilization. Despite a significant level of education among members, financial constraints remain a challenge, highlighting the need for diversified income sources. While CDAs exhibit robust community involvement and structured leadership, their financial resource base remains limited, potentially constraining the effectiveness of community projects. The study further revealed that monthly meetings, though regular, may not be frequent enough to foster dynamic fundraising and strategic decision-making, reinforcing the need for improved engagement.

RECOMMENDATIONS

1. CDAs should adopt efficient financial management systems, maintain accurate financial records, and ensure the timely disbursement of funds to build donor confidence.
2. Regular engagement with donors, alignment of organizational goals with donor expectations, and capacity building in grant proposal writing should be prioritized.
3. CDAs should leverage social media and digital fundraising platforms to increase visibility, attract donors, and overcome traditional fundraising barriers.
4. CDAs should invest in training programs on innovative fundraising techniques and encourage members to adopt new approaches to enhance fundraising success.

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