

ASSESSMENT OF FUNDRAISING CAPABILITY OF COMMUNITY DEVELOPMENT ASSOCIATIONS IN AKWA IBOM STATE, NIGERIA

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Abstract

This study examined the fundraising capability of Community Development Associations (CDAs) in Akwa Ibom State, Nigeria. It examined their profile, funding sources, intervention activities, and fundraising capability. Data were collected from 270 respondents affiliated with 27 CDAs across nine Local Government Areas (LGAs) selected through a multi-stage sampling technique. Collated data was analysed using descriptive statistics and inferential statistical tools. Findings revealed that the highest proportion of CDA members (33.6%) were middle-aged (51-60 years) males and well-educated (50.7% held a first degree). The primary internal funding source was membership fees, while international organizations were the most significant external source. Key CDA intervention areas included health and education, while infrastructure projects received less attention. 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 ($\bar{x}=2.90$). Regression analysis indicated no significant relationship between fundraising capability and CDA profile variables ($p>.05$). To enhance fundraising effectiveness, the study recommends that CDAs diversify funding sources, strengthen financial management skills, leverage digital fundraising platforms, and improve collaboration with government and private organizations.

Keywords: Development, Capability, Fundraising, Associations

Background to the Study

Community Development Associations (CDAs) in Nigeria have a longstanding tradition of spearheading self-help initiatives and addressing communal needs through collaborative efforts with community members in areas such as infrastructure, social welfare, and environmental sustainability (Mela & Bello, 2023). CDAs are community-driven organizations made up of residents who come together to initiate and implement development projects within their local areas. They operate with a focus on self-help, leveraging community resources to address local needs, in order to ensure that development projects are tailored to the specific needs of each community (Izu, 2024). These associations serve as vital conduits between local populations and governmental bodies, advocating for resources and policies that foster community advancement (Hart, 2024). These form of organizations, particularly in developing nations, are highly acclaimed for their noteworthy contributions to emergency assistance, particularly within the areas of providing services, eliminating poverty, and providing empowerment to help citizens acquire a means of subsistence. This is, most especially, true in areas where government capability is frequently limited, and the authorities are unable to ensure social progress or eradicate impoverishment on their own. Bolstering the fundraising capabilities of CDAs not only facilitates immediate project implementation, but also promotes long-term sustainability and self-reliance within communities (Aderogba, 2023).

According to Uzoagu (2022), CDAs are normally composed of executive leaders alongside general members who are linked

to specific committees which oversee functions including fundraising efforts and project delivery alongside welfare service activities. CDAs function according to documents which specify their targets along with membership requirements as well as operational procedures (Oyalowo, 2021). The roles of CDAs encompass community mobilization, infrastructure development, advocacy, and social service delivery. These community-led organizations serve as effective facilitators for self-help initiatives including road construction as well as health centre infrastructure development educational facility construction and water supply development which extend government developmental programmes. CDAs perform a connecting function which enables them to translate community requirements into development plans by connecting members with governmental and non-governmental agencies. Fundraising represents a vital organizational capacity of CDAs which depends on paying members' contributions and dues as well as assessments and donations as well as grant funding and strategic partnerships established with local organizations (Muse & Narsiah, 2015). CDAs play a crucial role in mediating conflicts which lead to community unity as well as group-based problem-solving strategies within communities. The civic engagement of residents becomes stronger through CDA activities because they help both residents and the government work together to develop community initiatives. The operational effectiveness of CDAs encounters obstacles because these community development agencies struggle with budget limitations along with rigid administrative rules and insufficient skill levels of their workers. The sustainability

and impact of CDAs will grow through the development of institutional infrastructure and better fundraising systems alongside partnerships with outside stakeholders. CDAs continue to drive sustainable community growth and social transformation by utilizing their grassroots support and local trust which enables them to work toward better living standards.

Fundraising is an approach that commences with the institution or organization and involves regular and successful encounters with contributors and fundraisers (Seiler, 2016). Fundraising plays a crucial role in the sustainability and effectiveness of community-driven initiatives, enabling organizations to secure financial resources for development projects, social programmes, and capacity-building efforts (Zikargae, Woldearegay & Skjerdal, 2022). More so, it determines the extent to which these organizations can continue to provide essential services and expand their reach to more beneficiaries. In the context of CDAs, fundraising is essential for mobilizing the necessary financial assistance to implement infrastructure projects, improve social services, and enhance the overall well-being of the local population (Fateye, Odunfa, Ibisola, & Ibuoye, 2021). The fundraising capability of CDAs depends on various factors, including leadership efficiency, community engagement skills, financial management skills, and access to diverse funding sources, such as government grants, international donor support, corporate social responsibility (CSR) initiatives, and local contributions (Aderogba, 2023). However, despite their significant contributions to grassroots development, many CDAs face financial constraints due to limited fundraising capacity, reliance on irregular

funding streams, and inadequate institutional support (Fateye et al., 2021).

Statement of the Problem

The activities of CDAs in Akwa Ibom State, Nigeria are essential for grassroots development, yet they face significant fundraising challenges, including limited access to diverse funding sources, over-reliance on external donors, and inadequate financial management capacities within the organizations (Lucky, 2024). This over-reliance on external donors renders CDAs vulnerable to fluctuations in international aid, as evidenced by recent reductions in foreign assistance to Nigeria's health sector, which have had debilitating effects on various community projects (Shibayan, 2025). Additionally, internal challenges such as the lack of viable fundraising strategies and poor association-donor relationships hinder the financial sustainability of CDAs (Jabbour, Maalouf, Sawaya, & Elia, 2025). Addressing these multifaceted challenges requires a comprehensive evaluation of CDAs' fundraising capabilities to design robust approaches to boost their effectiveness. The study was conceived, against the above-detailed background to examine the fundraising capability of CDAs in Akwa Ibom State, Nigeria.

Objectives of the Research

This study aimed to assess the fundraising capability of CDAs for local intervention programmes in Akwa Ibom State, Nigeria. The specific objectives were to:

1. Examine the profile of CDAs in Akwa Ibom State, Nigeria
2. Identify the sources of funding for CDAs in Akwa Ibom State, Nigeria.

3. Ascertain the primary intervention activities of CDAs in Akwa Ibom State, Nigeria.
4. Evaluate the level of fundraising capability of CDAs for local intervention programmes in Akwa Ibom State, Nigeria

Research Questions

1. What is the profile of CDAs in Akwa Ibom State, Nigeria?
2. What are the sources of funding for CDAs in Akwa Ibom State, Nigeria?
3. What are the primary intervention activities of CDAs in Akwa Ibom State, Nigeria?
4. What is the level of fundraising capability of CDAs for local intervention programmes in Akwa Ibom State, Nigeria?

Research Hypothesis

HO₁: There is no significant relationship between the level of fundraising capability of CDAs and their profile in Akwa Ibom State, Nigeria.

Methodology

The research was carried out in Akwa Ibom State, Nigeria. Geographically, the State occupies an area of around 7,081 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. Recent estimates have the population of Akwa Ibom at about 5 million, reflecting its reputation as one of Nigeria's most populous states.

The study adopted a cross-sectional survey design. All communities registered as CDAs with the Akwa Ibom State Agency for Community and Social Development Project (AKCSDP) made up the study population. A multi-stage sampling technique was

employed to select study participants. Stage 1 involved a random sampling of three (3) LGAs from each of the three (3) Senatorial Districts in the State, making up nine (9) LGAs. Stage 2 involved a random selection of three (3) communities from each of the nine (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 with the aid of a content-validated semi-structured questionnaire which scored a reliability coefficient of 0.94. The instrument was specifically designed to capture the construct and objectives of the study. Secondary data were collected from available records of 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. Finally, linear regression was used to analyse

the relationship between the profile of CDAs and their fundraising capability.

Results and Discussion

Profile of CDAs in Akwa Ibom State

Table 1 Distribution of Respondents on the Profile of CDAs

Variables	Frequency	Percentage
Age		
≥ 40	41	19.4
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
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
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)

A detailed analysis of the responses on the profile of CDAs in Akwa Ibom State offers insights into the demographic and physical (organizational) landscape of CDAs. The age distribution indicates that a substantial proportion of the CDA members (33.6%) were between 51 and 60 years old, followed closely by those aged 41 to 50 (29.9%). This suggests that these associations' leadership and active participants are predominantly middle-aged individuals, whom Fu, Noguchi, Tachikawa, Aiba, Nakamine, Kawamura, Takahashi & Tamiya (2017) 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, Jackson, Appiah-Yeboah, Sakeah, & Phillips (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 Taylor, Aveling, Roberts, Bhuiya, Edmondson & Singer (2023). Lastly, the primary occupational activities reveal a diverse economic base, with the majority of the CDA members engaged in various business ventures (54%) and small-scale agricultural production (22.7%),

highlighting the potential for resource mobilization and economic contributions from these sectors. Occupational diversity, based on the assertions of Asian & Tuncay (2023), underscores the multifaceted economic interactions within the community, which can be harnessed to enhance fundraising efforts.

Moreso, one highlighted area of competence and an indication of a solid institutional foundation that may enhance community participation and trust is the fact that more than half of CDAs comprised more than 40 members, which is indication of potential robust community involvement. Unegbu, Yawas, Dan-asabe & Alabi (2024) surmised that when more community residents are involved, the more any project will be accepted and sustained. The capital base remains a critical challenge for some associations, with less than 50% of the participating CDAs generating between ₦200,001 to ₦300,000 annually. 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.

Meetings are predominantly held once a month by more than half of the CDAs. This reflects 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.

Sources of Funding for CDAs

Table 2: Internal funding source of CDAs in Akwa Ibom State

S/N	Internal funding sources	Never	Rarely	Sometimes	Most times	Always	\bar{x}	Rank
1	Interests, profits from endowment capital, deposits, shares and Stocks	47(22.4)	91(43.1)	67(31.9)	2(0.9)	4(1.7)	1.16	2 nd
2	Revenue from assets	57(26.7)	100(47.4)	36(17.2)	7(3.4)	11(5.2)	1.13	3 rd
3	Membership fees and levies (i.e. cash and non-cash)	-	5(2.6)	16(7.8)	79(37.1)	111(52.6)	3.40	1 st
4	Revenue from commercial activity (sale of products and services)	87(41.4)	87(41.4)	28(12.9)	7(3.4)	2(0.9)	0.81	4 th

Source: Fieldwork (2024)

From Table 2, the main internal funding source was identified as membership fees and levies, indicating a strong reliance on contributions from members. This aligns with the findings of Tom & Attai (2024), who noted that membership contributions (i.e. both human and material resources) are a significant source of funds for community

organizations. However, other internal funding sources, such as revenue from assets and commercial operations, were found to be less significant. This suggests that CDAs might not be fully capitalizing on potential income-generating activities or assets they possess, which could be an area for strategic development.

Table 3: External funding source of CDAs in Akwa Ibom State

S/N	External funding sources	Never	Rarely	Sometimes	Most times	Always	\bar{x}	Rank
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1.	Funding from international associations	-	5(2.6)	16(7.8)	55(25.9)	135(63.8)	3.51	1 st
2.	Central government and administration	65(31.0)	115(54.3)	26(12.1)	5(2.6)	-	0.89	6 th
3.	Local council	106(50.0)	85(40.5)	16(7.8)	4(1.7)	-	0.61	8 th
4.	Support from other national NGOs	-	5(2.6)	62(29.3)	113(53.4)	31(14.7)	2.80	3 rd
5.	Public fundraising revenues	-	4(1.7)	40(19.0)	56(26.7)	111(52.6)	3.30	2 nd
6.	Financial and non-financial Donations from institutions, Companies	29(13.8)	115(54.3)	52(25.0)	11(5.2)	4(1.7)	1.27	5 th
7.	Financial and non-financial Donations from private individuals	91(43.1)	104(49.1)	11(5.2)	5(2.6)	-	2.67	4 th
8.	Punitive damage	70(33.0)	94(44.8)	34(16.2)	13(6)	-	0.67	7 th

Fieldwork (2024)

For external funding sources (in Table 3), International organizations were ranked as the most significant, followed closely by public fundraising revenue. This could be because the communities were beneficiaries of Community and Social Development Project (CSDP) grants, along with other international aid assistance. From the findings, National NGOs and private donations also contributed substantially to the resource mobilization of CDAs,

indicating a diversified approach to external funding. However, minor external funding sources such as institutional donations, punitive damage, central government, and administration, and local council were less utilized. This could be due to bureaucratic challenges or limited access to these funds, as reported by Lawrence (2020), who noted how difficult it could be for community groups to access government funds for community projects in Nigeria.

Primary Intervention Activities of CDAs in Akwa Ibom State

Table 4: Primary intervention activities of CDAs in Akwa Ibom State

S /	Activities/Programmes	Never	Rarely	Sometimes	Most times	Always	\bar{x}	Rank
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N								
1.	Building and maintaining community centres and recreational facilities (sports centres and cinema, etc.)	57(26.7)	85(40.5)	62(29.3)	7(3.4)	-	1.09	8 th
2.	Construction and improvement of transportation systems like roads, sidewalks, and waterways	35(16.4)	73(34.5)	74(35.3)	9(4.3)	20(9.5)	1.56	6 th
3.	Installing street lights and maintaining public lighting	31(14.7)	55(25.9)	60(28.4)	53(25.0)	12(6.0)	1.82	5 th
4.	Construction and improvement of health centres, clinics, and laboratories	1(0.3)	18(8.6)	35(16.4)	49(23.3)	108(51.4)	3.17	1 st
5.	Improvement of quality of life of community members that need special care like elderly people, women, sick persons, and children	-	26(12.1)	44(20.7)	63(30.2)	78(37.1)	2.92	3 rd
6.	Constructing and maintaining public water and sanitation facilities	4(1.7)	9(4.3)	87(41.4)	27(12.9)	84(39.7)	2.84	4 th
7.	Establishing and maintaining emergency shelters or community disaster response plans	29(13.8)	93(44.0)	69(32.8)	16(7.8)	4(1.7)	1.40	7 th
	Construction and rehabilitation of schools and other educational and training centres in the Community	-	11(5.2)	43(20.7)	84(39.7)	73(34.5)	3.03	2 nd

Source (Fieldwork, 2024)

The major intervention activities of CDAs (shown in Table 4) included the construction and improvement of health centres, as well as educational facilities. The above aligns with pressing community needs and demonstrates the general focus of surveyed CDAs on essential services. This finding is consistent with that of Elozino, Ananomo & Abanum (2020), who found that health and

education are top priorities for community development in Nigeria. Similarly, Tom & Attai (2014) observed that CDAs prioritize health and education due to their immediate impact on community well-being. However, the lower focus on infrastructure projects like transportation systems (\bar{x} - 0.89; rank 6) and community centres (\bar{x} - 0.61; rank 8)

suggests areas where CDAs could expand their activities.

Level of Fundraising Capability of CDAs

Table 5: 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 crowd funding 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 crowd funding.	-	-	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
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Source(Fieldwork, 2024)

Table 6: Pooled mean analysis showing 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

Fieldwork (2024)

Analysis on fundraising capability of 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 crowd funding 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) 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.

Determination of Significant Relationship between CDA Profiles and Level of Fundraising Capabilities

Table 7: Regression Analysis Showing Relationship of CDA Profiles and Fundraising Capabilities

Variables	Exp(B)	Std. Error	T	P. Value
Age of members	13.03	1.02	1.233	.089
Sex composition	23.42	2.31	1.983	.102
Highest level of education	12.02	0.23	1.222	.098
CDA membership size	.055	.036	1.516	.132
Capital base per year	.027	.020	1.352	.179
Monthly meeting	.043	.031	1.370	.174

Note: *** and ** =Significant at 1% and 5% levels, respectively. R²= 0.53

Table 7 shows the result of the linear regression analysis conducted to ascertain the relationship between the levels of fundraising capability among CDAs based on their profile. For all variables included in the equation (that is, age, sex, level of education, membership size, yearly income, and monthly meetings), there was no statistically significant relationship ($p > .05$). Similarly, Agbebaku, Ugioro, Orisasona, Famuyiwa, Uwagboe, Williams, & Oluyole (2017) found that the size of an organization did not significantly impact its fundraising capability, suggesting that other factors, such as member engagement and skills, might be more crucial. Also, Breeze & Scaife (2015)

and Sargeant & Shang (2017) noted that while higher income could theoretically enhance fundraising capability, it does not necessarily translate into significant improvements without effective financial management practices.

Conclusion

The findings of this study underscore the strengths and limitations of CDAs in Akwa Ibom State concerning their fundraising capabilities and overall impact on community development. While the demographic and organizational analysis suggests a well-structured institutional foundation with active community participation, financial constraints remain a

significant challenge. The reliance on membership fees and external donors highlights a need for diversified income sources to ensure financial sustainability. Although CDAs demonstrate strong technical and governance capabilities in mobilizing resources, gaps in financial management, proposal writing, and digital fundraising limit their effectiveness. The study further concludes that key demographic factors such as age, education level, and membership size do not significantly influence fundraising capability, aligning with previous research that emphasizes organizational strategies and management practices as more critical determinants. Based on the findings, the study further concluded that to enhance the financial resilience of CDAs, targeted capacity-building initiatives in financial planning, grant writing, and digital fundraising are essential. Expanding income-generating activities and strengthening partnerships with public and private sector stakeholders can further improve fundraising outcomes. Addressing these gaps will enable CDAs to sustain and scale their interventions, ultimately fostering long-term community development.

Recommendations

The under-listed recommendations were drawn in accordance with the findings of the study:

- i. **Diversification of Funding Sources:** CDAs should expand their revenue streams beyond membership fees and external donors by leveraging income-generating activities such as community-based enterprises, social ventures, and asset monetization. Establishing partnerships with corporate organizations, philanthropic foundations, and impact investors can also provide sustainable financial support.
- ii. **Capacity Building in Financial Management and Fundraising Strategies:** Targeted training programmes should be implemented to enhance CDAs' skills in grant writing, budgeting, financial reporting, and resource mobilization. Workshops on digital fundraising, crowd-funding, and donor engagement can improve fundraising efficiency and transparency.
- iii. **Strengthening Digital Fundraising and Technological Adoption:** CDAs should integrate digital platforms such as crowd-funding websites, mobile payment solutions, and social media campaigns to attract a wider pool of donors. Creating an online presence through a website and regular updates on community projects can boost credibility and attract funding.
- iv. **Policy Advocacy and Government Collaboration:** CDAs should advocate for supportive policies that facilitate easier access to government and institutional funding. Strengthening collaborations with local and national government agencies can help secure grants, infrastructural support, and policy-driven funding opportunities tailored to community development.
- v. **Corporate organizations and philanthropic foundations** should establish strategic partnerships with CDAs by offering funding opportunities, mentorship, and corporate social responsibility (CSR) initiatives tailored to community

development. They should also support digital fundraising efforts by sponsoring technology infrastructure and providing training on modern fundraising techniques.

- vi. Local and national governments should establish grant schemes and capacity-building initiatives specifically designed to support CDAs in their fundraising and development efforts. Additionally, regulatory frameworks should be strengthened to enhance transparency, account-tability, and ease of access to funding opportunities for community-driven projects.

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