NON-GOVERNMENTAL ORGANISATIONS' FUNDING AND ITS IMPLICATION FOR SERVICE DELIVERY IN MOSHI MUNICIPALITY, TANZANIA

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ABSTRACT

Non-Governmental Organisations' (NGOs') access to funds has remained a problem despite several interventions focusing on improving it. The main objective of this study was to assess NGO funding and its implication for delivery of services. Specifically, the study sought to examine funding patterns for NGOs' service delivery, analyse determinants of access to funding by NGOs, determine attitude of beneficiaries towards service delivery and to determine linkages between access to funds and service delivery among NGOs. The study was conducted in Moshi Municipality in Tanzania and adopted a cross-sectional research design. The sample size was 348 respondents and sixteen focus group discussions were conducted. Qualitative data were analysed using thematic content analysis. Quantitative data were analysed using SPSS and MS Excel software. Data analysis employed: cross-tabulation with Chi square tests, binary logistic regression and ordinal logistic regressions. It was found that international donors were the main source of funds for NGOs in Moshi Municipality; NGOs access to funds was influenced by education level of employees, size and experience of an NGO, capabilities and achievements of an NGO and nature of NGO involvement. Individual beneficiaries of NGOs had positive attitude towards service delivery by NGOs. Provision of service on time and services targeting beneficiaries' needs were most important factors determining attitude of beneficiaries towards service delivery ($p<0.05$). The availability of NGO networks, NGOs' responsiveness to beneficiaries, NGO-beneficiary consultations and focusing on the needs of the beneficiaries as indicators of NGOs' access to funding had significant influence on service delivery by NGOs in Moshi Municipality ($p<0.05$). It is concluded that service delivery of NGOs in the study area depends on international donors' support. NGO characteristics particularly; education level of employees, size, experience, capabilities and their nature; influence NGOs access to funds. NGOs beneficiaries have accepting attitude towards service delivery. NGOs service delivery is determined by availability of networks, responsiveness to beneficiaries, beneficiary consultations and focusing on the needs of beneficiaries. The study recommends to NGOs to reform and restructure their operational structures and strategies with a view to improve their characteristics that will enhance their access to fund from local and international sources. NGOs should strengthen the education capacity of their employees on funding access. Moreover, NGOs should devise strategies and programmes to leverage resources with government based interventions and initiatives including individual and community groups for efficient and effective service delivery.

DECLARATION

I, **THEMISTOCLES KWEYAMBA,** do hereby declare to the Senate of Sokoine University of Agriculture that this thesis is my own original work done within the period of registration and that it has neither been submitted nor being concurrently submitted in any other institution.

Themistocles Kweyamba Date

(PhD Candidate)

The above declaration is confirmed

Dr. John Nshimba Jeckoniah Date

(Supervisor)

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DEDICATION

This work is dedicated to my parents, my father Mr. Laurent K. Kagaruki, my mother Mrs. Christina K. Joachim and my beloved wife Petrades Owokusima Joseph and my daughters Hope and Gift.

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ART	Antiretroviral Therapy
BDHRL	Bureau of Democracy, Human Rights and Labor
BOND	British Overseas NGOs for Development
BRAC	Bangladesh Rural Advancement Committee
CARE	Christian Action Research and Education
CARITAS	Congregations Around Richmond Involved to Assure Shelter
CBOs	Community-Based Organisations
CERF	Central Emergence Response Fund
CI	Counterpart International
CIVICUS	World Alliance for Citizen Participation
CRED	Center of Research in the Economics of Development
CSAE	Centre for the Study of African Economies
CSO	Civil Society Organisation
DF	Degree of Freedom
GB	Great Britain
GDP	Gross Domestic Product
GPF	Global Policy Forum
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IBM	International Business Machines
ICA	International Cooperative Alliance
ICNL	International Center for Not-for-Profit Law
ICT	Information and Communication Technology
IMF	International Monetary Fund

INTRAC	International NGO Training and Research Centre
IT	Information and Technology
MA	Master of Arts Degree
MDGs	Millennium Development Goals
MoCU	Moshi Co-Operative University
MoHCDGEC	Ministry of Health, Community Development, Gender, Elderly and Children
MS	Microsoft
MSc	Master of Science Degree
NANGO	National Association of NGOs
NGOs	Non-Governmental Organisations
NLB	National Lotteries Board
ODA	Overseas Development Assistance
ODAD	Overseas Development Assistance Data
ODI	Oversees Development Institute
OED	Operations Evaluation Department
OXFAM	Oxford Committee for Famine Relief
PCNC	Parent-Community Networking Center
PDA	Population and Community Development Association
PhD	Doctor of Philosophy
PPP	Public Private Partnership
RDT	Resource Dependency Theory
REPOA	Research on Poverty Alleviation
RGS	Royal Geographical Society
SANGONeT	Southern African NGO Network
SAPs	Structural Adjustment Programmes

SDGs	Sustainable Development Goals
Sig	Significance
SPSS	Statistical Package for Social Sciences
Std Error	Standard Error
SUA	Sokoine University of Agriculture
SUISSA	Sustainability Index for sub-Saharan Africa
TACOSODE	Tanzania Council for Social Development
TANGO	Tanzania Association of National NGOs
TANNC	Tanzania National NGO coordination
TDV	Tanzania Development Vision
TNBS	Tanzania National Bureau of Statistics
UDEC	University of Dar es Salaam Entrepreneurship Centre
UDSM	University of Dar es Salaam
UK	United Kingdom
UN	United Nations
UNAIDS	United Nations Programme on HIV/AIDS
UNESCO	United Nations Educational, Scientific and Cultural Organisation
URT	United Republic of Tanzania
USA	United States of America
USAID	United States Agency for International Development
USD	United States Dollar
WEF	World Economic Forum

CHAPTER ONE

1.0 INTRODUCTION

This chapter presents the general background information of the study. The chapter is divided into five (5) sections whereby the first section presents the background information to the problem. The second section provides the statement of the problem. Section three is about justification of the study. The general and specific objectives as well as the research questions are presented in section four. Section five is about organisation of the thesis.

1.1 Background Information

Non-Governmental Organisations (NGOs) have had an increasing role in the International development for over a hundred years (Kimani, 2015). The term NGO was formally introduced in the 1945 when the United Nations (UN) Charter was created at the end of the World War II (Lange *et al.*, 2000). However, International NGOs have far deeper roots than is commonly assumed because even before the onset of the modern NGOs religious groups, merchants and scientific societies were engaged in service delivery activities. Similar to that, NGOs have been performing to deliver socio-economic activities across continents (Agg, 2006; Kimani, 2015). Many of these bodies including Roman Catholic monastic orders survive to the present day.

According to the UN, any kind of private organisation that is independent from government control can be termed as an "NGO", provided it is not-for-profit and not simply an opposition political party (Anheier, 2000; Mostashari, 2005). The reasons behind NGOs’ formation were to deliver paternal services to the third world communities. Such paternalistic services include all issues which have direct human impact for a longer time such as human rights defence, provision of education and health care services, orphanage care and street children, prevention of malaria, provision of clean water, counteract climate change, food security and other social services (Wallets, 2000). That paternalistic approach further reinforced traditional attitudes to the third world through much emphasis on donations basing on the concept of “needs”. This is where funding is continuously needed and any decline on the same is a threat.

In the 1980s and 1990s in the Sub-Saharan Africa where states were severely affected by structural adjustment policies there was a significant need for funds particularly in the provision of social services such as health and education. From this point, NGOs in the North became a preferred channel for social services provision in the developing world. For example, the church based International NGOs alone provided a significant proportion of health and education services. By the mid-1990s, between 40 and 50% of education services in Kenya were provided by NGOs, which also provided 35% of all health services. In the same period, 40% of health care provision in Ghana and 30% in Malawi were from NGOs (Edwards and Hulme, 2005). During this period, NGOs also played a key role in the provision of social services in South and Southeast Asia.

In the year 2000s, the role of NGOs increased within the developing countries especially countries affected by civil wars, extended poverty whereby they were not able to deliver important social services. In this case, the need for international funding rose hence gave them a room to chip in. International NGOs recognise that the struggle towards provision of these services requires more funding efforts to make the services real for men, women and children who need them most. International NGOs (NGOs in the North) are direct sources of funds for local NGOs in the developing countries and they are usually funded by donations and some are run primarily by volunteers while others hold large-scale fundraising events and some apply to governments for grants or contracts to raise money for their development projects in the developing countries (Shivji, 2007).

Other sources of International NGOs' funds include membership dues, the sale of goods and services, grants from international institutions or national governments, and private donations). These International NGOs include World Vision International, Oxfam International, Save the Children International, Plan International, and Médecins sans Frontierès, CARE International, CARITAS International and Action Aid International. The nature of funding for these international NGOs depends on different numbers of roles they play in different models of development practices and they are in two major dimensions. These are the operational roles based NGOs meaning that funds are used to provide relief through the provision of social services and advocacy-based meaning that they fund to promote awareness on certain issues in the developing countries.

Nevertheless, the nature of international NGO funding is differentiated by their longevity. The provision of social services has a long-term relief objective than its counterparts. For example, CARE, OXFAM and World Vision have primary objectives based to the fight against worldwide poverty, future free from injustice and working with children, families and communities to overcome some roles that have long-term social challenges. Moreover, Save the Children, Action Aid and Plan International also have a specific focus on children and undertake programmes in health, nutrition, education, protection and child rights, food rights, women's rights, democratic governance, education, climate change and HIV/AIDS.

Despite the fact that these roles are not static due to the changing world, some scholars (for example, Anheier, 2000; Mostashari, 2005; Walsh, 2010; Stein and Michael, 2012) have suggested that changing dynamics at the global level have particular implications for the roles of international NGOs. However, Haque (2002), Agg (2006), Manji (2006), Poole (2013) and Kimani (2015) assert that the global changes have made International NGOs to assume greater and important roles at the supranational level to ensure that global social problems are handled and distributed in ways that benefit rather than disadvantage poor people.

According to Poole (2013), international funding has been declining. For example, the international NGOs such as Catholic Relief Services (CARE), Oxfam, Save the Children and World Vision, Action Aid, Plan International that have a direct contact funding to the developing countries have faced a declined budget almost to 22% in 2009 and the decline is still exhibited to-date (Global Policy Forum, 2009; Irin, 2014). Further, scholars (for example, Bougheas *et al*., 2008; Kapinga, 2011; Rafael, 2011; Davi, 2013) argue that funders of the international NGOs have lately reduced their funding support due to the changing nature of the social problems. Due to the changing nature of the social problems, the funders have changed their mission, priorities and preferences. For example, due to the decline of HIV/AIDS infections in the developing world, the funders' support towards fight against HIV/AIDS has decreased. Therefore, the support by international agents to local NGOs has significantly diminished. This is posing a major threat towards the provision of social services to most of the vulnerable communities in the developing countries.

In sub-Saharan Africa, the trends of access to funds have also been declining inevitably thereby leaving International NGOs as the only alternative to promote social change to local NGOs in the region (Depuy *et al*., 2014). Hence, International NGOs have been emerging as middle sectors fostering the development of marginalised segments of the population through local NGOs. These have fostered the increasing demand for local NGOs to deliver social services such as quality of education, health care, provision of food, and defence on human rights to the marginalised communities (Jailobaeva, 2014). However, due to the increasing demand for social services, most local NGOs in Sub-Saharan Africa have not successfully provided access to these services that are normally out of reach of the poor. Depuy *et al*. (2014) and Irin (2014) assert that the major reason as to failures in delivering adequate services is inadequate access to funds.

It is reported that the International funding to NGOs in Sub-Saharan Africa has dropped to more than 30% (for example, Riddell 2007; Ryfman, 2007; IMF, 2009; USAID, 2010; Global NGO Survey, 2012). The decline of international funding according to (REPOA, 2007; Ulleberg, 2009 and Ottka, 2010) continues to pose a big challenge to many of the NGOs in the region. Even the allocation of small funds that is available is being awarded basing on habit rather than merit. The odds are stacked against small NGOs that have not previously received funds (Owens and Burger, 2007). Moreover, the decline of NGO funding poses a huge funding competition whereby big local NGOs with a strong base in terms of networks, several years in operation are likely to surpass smaller ones. Some of these problems may include delays in provision of services. NGOs are also forced to change the mode of their service delivery such as charging for services whereby many could not afford and the ability of NGOs to experiment new ideas and become innovative is seriously limited.

In Tanzania NGOs are regarded as development partners to the state in provision of not only social relief services to the grassroots communities but also political, economic and cultural services to the mostly needy communities to complement government efforts (Shivji, 2007; Kisanji, 2009; CIVICUS, 2011). Due to the broad spectrum of NGOs in different socio-cultural, political and economic spheres of engagement in Tanzania, this research was confined to NGOs dealing with the provision of social services that are of long-term needs of poor communities. Some social services anticipated to be provided by NGOs in Tanzania include promotion of humanity, rescue to victims of war, floods and diseases and provision of quality education and health care. Due to several reasons related to socio-economic and other conditions, the government has not been able to deliver entitlements needed by its people. This has resulted to development partners through local NGOs filling in the service gaps of social service delivery that the government was not able to fill (CIVICUS, 2011; Kimani, 2015).

For example, during the early 1980s there was the spread of HIV/AIDS whereby funds were made available for developing countries by international agencies towards the fight against it. Tanzania realised the challenges ahead in achieving some of the key goals such as reducing hunger, provision of quality of education, reduced diseases, and fight against inhuman acts. Therefore, in 2015, Tanzania adopted the Sustainable Development Goals (SDGs) of 2030 in addition to Tanzania development Vision 2025 that became corner stones of the development policy around the country in transforming the economy for Tanzania to become a middle income and industrialised state by 2025. In order to fill in these goals and visions, the government of Tanzania needed support from other development partners. For example, the Public Private Partnership (PPP) gained momentum in the 1990s and 2000s as collaboration of government and private sector organisations to pool together to achieve some social goals.

The partnership has placed the citizens at the centre of the agenda with responsibility to improve social services and NGOs working as partners (Itika *et al*., 2011). International donors in this case made funds available to local NGOs. This is because NGOs were recognised as cost effective, have close reach and quick response to the grassroots communities (Lunogelo *et al*., 2009; TANNC, 2014; URT, 2015). According to Mutashobya and Dudding (2005), the ICA in the UK was introduced in 2000 to provide funds and advice to ICA Tanzania. Its aim was to work with the most vulnerable communities especially on key problems such as health, education and human rights defending. It also aimed to strengthen the socio-economic status of the Masai groups and their families. All these and other related issues create demands for stable and continued funding which is pertinent to allow NGOs to be able to place beneficiaries at the centre of the agenda with the aim of improving their social life.

However, the available data from NGOs in Tanzania have shown steep decline of funding for NGOs in the recent years due to the decline of funding for international NGOs. Some of the reasons for the decline are such as embezzlement of donor funds, corruption practices, dishonest on funds report, lack of commitment of the uses of funds accrued and so on and so forth (Kiondo and Mtatifikolo, 1999; Birdsall and Kelly (2008); CIVICUS, 2011). According to Pearce and Eade (2006), local NGOs are said to lack experience to undertake rigorous monitoring and evaluation projects and to lack experience in managing projects as per donors’ requirements. It is due to this fact that the delivery of social services is continuing to diminish.

Official Development Assistance Data - ODA (2013), for example, asserts that there has been a continuous decline in NGO funding in Tanzania by almost 14% from USD 2 821.59 million in 2007 to USD 2 435.84 million in 2011. While debates surrounding

NGO funding in the recent and current development environment are producing a growing body of literature, little concrete research has been done on how access to funds has influenced service delivery by NGOs. Therefore, the study aimed to contribute to an understanding on the NGO funding and its implication for service delivery using the case of selected NGOs in Moshi Municipality in Tanzania. Specifically, the study examined the funding patterns for NGOs' service delivery, determinants of funding access for NGOs, attitude of beneficiaries towards service delivery by NGOs and linkages between access to funds and service delivery among NGOs.

1.2 Problem Statement

Scholars (for example, Marschall, 2002; Themudo, 2004; Lewis, 2005; Martinussen and Pedersen, 2005; Todaro and Smith, 2006; REPOA, 2007; CIVICUS, 2011; TACOSODE, 2011; Ali, 2012; TANNC, 2014) have acknowledged that funding for NGOs is an important element for NGOs' service delivery in Tanzania and elsewhere. However, while these scholars emphasise on the importance of funding for NGOs, literature (for example, Lewis, 2005; Shivji, 2007, Lunogelo *et al.*, 2009, Ottka, 2010) indicates that local NGOs in Tanzania are faced by poor access to funds. This constrains NGOs in the country to secure funds for effective and efficient implementation of their activities.

The Government of Tanzania has been making several efforts regarding NGOs; however, these have only been enabling efforts to NGO operations. For example, the government has incorporated the NGO funding in the policy and Act regarding NGOs. This has clearly paved the way for NGOs to access funds internally and externally (URT, 2001; URT, 2002; URT, 2008). According to REPOA (2007), it was anticipated that due to good environment that the government has created for NGOs, they would be able to access funds easily and deliver needed services to their beneficiaries. Moreover, the

Tanzanian government has made the provision for NGOs regarding value added tax relief. This is intending to build a favourable funding base for NGOs (URT, 2001; URT, 2002 and Mmanda, 2012).

Despite several interventions focusing on improving NGO funding, access to funds for NGOs is still problematic (URT, 2001; URT, 2002; URT, 2008; Baluku, 2010; UNAIDS, 2010). In addition, if NGOs had enough funds, they would have been flexible in implementing their activities and be able to clearly define their missions. Again, NGOs would have been able to align their activities with their institutional strength and capabilities and strategically build collaborative linkages with other players working in the sector. Because of poor funding, beneficiaries' emancipation from social problems which occupy a higher level of long-term objectives is also paralysed (Agg, 2006; Ali, 2012). Therefore, a need to understand how NGO funding can be enhanced in order to improve service delivery is pertinent.

In Moshi Municipality where this study was conducted, NGOs have been conducting some income generating activities such as cultural tour operations, selling of goods and services such as handmade crafts, curios, fabrics etc. (Koerte, 2009) . These initiatives have to some extent helped NGOs to generate funds. The participation in these and other related activities is hoped to generate more income. Although there is recognition that involvement in income generating activities has improved NGO funding, access to funds in the contrary has continued to diminish, and its impact is yet to be realised (Koerte *et al*., 2011). According to Borzaga and Tortia (2007), the involvement in income generating activities is an innovative feature of the NGO sector as it enables it to pursue multiple resources that are indeed used to address social needs. However, it is constrained by the traditional and cultural way of life, which hinders and inhibits several marketing strategies that could facilitate the access to funds.

There is documented evidence that NGO funding in the western countries enhances service delivery (for example, Marschall, 2002; Lewis, 2005; Todaro and Smith, 2006; Lewis and Kanji, 2009; Loman *et al*., 2010; Marchiori and Buzzanel, 2017). There is, however, dearth of information on the impact of access to funds and service delivery among NGOs in African countries as research in this area is limited. In Tanzania for example, the concept of NGO funding and its implication for service delivery has been used in limited ways. Makoba (2002) used the concept of NGO funding but focused narrowly on the changing attitude of donors. In addition, REPOA (2007) focused on NGO funding but it emphasised on NGOs' perception towards their relationships with the government and donors.

Abaton *et al*. (2012) used the concept of NGO funding in Tanzania and mainly contributed to improving the agricultural context, economic development and environmental rehabilitation and rehabilitation of the endemic diseases monitoring system of the national health services in Songea, Arumeru and Zanzibar respectively. Available studies have tended to focus on non-profit items, NGOs and on the informal sector (Kiondo and Mtatifikolo, 1999; Faisal, 2004; Kajimbwa, 2006; REPOA, 2007; Birdsall and Kelly, 2008; Ottka, 2010; Kepa, 2012). The above studies are limited since they do not take into account access to funds and service delivery dimension embraced by the sector in its efforts to contribute to social welfare of beneficiary communities. Access to funds by NGOs is an important aspect for NGOs in their pursuit of delivering needed services (Ottka, 2010; Mbom, 2012; Ndaruhutse and Naylor, 2015).

Contextually, research on NGO funding and how it affects service delivery aspects in Tanzania is limited. Some studies have been carried out on the universal NGO sector hence contributed to a collective, systematic and holistic way, but they have not attempted to demonstrate the specific NGOs delivering social services. The study, on which this PhD thesis is based, therefore, intended to assess the NGO funding and how it influences service delivery. In order to get a clear understanding about NGO funding and their service delivery, the study examined the funding patterns for NGOs' service delivery, and analysed the determinants of funding access for NGOs. Furthermore, the study analysed beneficiaries' attitude towards service delivery by NGOs and examined the linkages between access to funds and service delivery among NGOs. This is what the research contributed.

1.3 Justification of the Study

Access to funds for Non-Governmental Organisations remains a challenging problem to most NGOs in developing countries including Tanzania. NGOs are affected by the problem of poor access to funds because they cannot deliver services needed by their beneficiaries. The beneficiaries also are left unattended hence being placed in an enormous dilemma. The government of Tanzania will also continue to have communities with consistent poor social services. Despite breadth of studies (Lekorwe, 2007; Vivian, 2008; Lewis and Kanji, 2009; Koerte *et al*., 2011) on NGO funding, access to funds for NGOs providing social services is still poor. For example, Koerte *et al*. (2011) noted that there are mixed results on the extent to which NGO funding has influenced service delivery to the intended beneficiaries.

In this case, there is a need to inform policy makers on how access to funds for NGOs contributes to delivery of adequate social services to the needy communities, hence, enhance their importance to contribute to the development of the country and its people. It is of great importance to gather evidence on NGO funding and its implication for service delivery in Moshi Municipality in Tanzania where many NGOs are engaging in provision of social services (Kiondo and Mtatifikolo, 1999; Koerte, 2009). The study, therefore, provided this evidence by providing information about important sources of funds for NGOs in Tanzania.

The study also brought knowledge of the trends of funds for NGOs, the opportunities that NGOs have in accessing funds and the challenges that NGOs face in accessing funds. The results also added an understanding on the determinants of funding access for NGOs, attitude of beneficiaries towards service delivery by NGOs and the linkages between access to funds and service delivery among NGOs.

Access to funds for NGOs is important in efforts towards attainment of the Sustainable Development Goals (SDGs) of 2030. For example, Goal number two, which aims to alleviate hunger; Goal number three, which intends to achieve good health and wellbeing; Goal number four, which aims to attain quality education and Goal number six, which intends to attain clean water and sanitation to the communities by 2030. Moreover, access to funds for NGOs is a prerequisite for attainment of Tanzania Development Vision 2025 Goal number four, which intends to build a well-educated and learned society by 2025. In this case, high quality livelihood attributes include food sufficiency and food security, education attainment, gender equality, and quality of health care (URT, 2000).

1.4 Objectives

1.4.1 General objective

The main objective of the study was to assess NGO funding and its implication for delivery of services to the poor and disadvantaged in Moshi Municipality in Tanzania.

1.4.2 Specific objectives

The specific objectives of this study were to:

i. Examine the funding patterns for Non-Governmental Organisations' service delivery,
ii. Analyse the determinants of funding access for Non-Governmental Organisations,
iii. Determine attitude of beneficiaries towards service delivered by NGOs, and
iv. Determine the linkages between access to funds and service delivery among NGOs.

1.4.3 Research questions

The following questions guided the study:

(i) How are sources, trend, opportunities and challenges of NGOs access to funding associated with service delivery by NGOs?
(ii) How do determinants of access to funds affect service delivery by NGOs?
(iii) What are beneficiaries' opinions and how do they influence NGOs' service delivery?
(iv) How does access to funds affect service delivery among NGOs?

1.5 Organisation of the Thesis

This thesis has five chapters. The first chapter addresses the introduction, which presents the background information of the whole thesis. The chapter is divided into six (6) sections. Section one is about the background information of the study. Section two, contains the statement to the study problem. Section three, is on the justification of the study. Section four, contains the general and specific objectives of the study and section five contains the research questions. Section six, is about the organisation of the thesis.

The second chapter presents the literature review. The chapter has four sections. The first section focuses on the empirical literature review. The section provides a clear description of NGOs in terms of definition, typologies, emergence and proliferation of NGOs. The section also discusses the previous literature about the funding patterns for Non-Governmental Organisations' service delivery, determinants of funding access for NGOs, attitude of beneficiaries towards service delivery and linkages between access to funds and service delivery among NGOs. The second section contains the gaps in literature. The third section addresses the theoretical framework for the study whereby the resource dependence theory that guided the study is explained. The fourth section is about the conceptual framework for the study.

Chapter Three explains the methodology applied in the study. This chapter is divided into ten sections. The first section introduces the methodology chapter. The second section discusses the ontological and epistemological assumptions underlying the methodologies. Section three is devoted to discussing the choice of the study area. Section four is on the research design as applied to the study. Section five, discusses the sample size and sampling techniques whereby the units of analysis (NGOs and individual interviewees) are explained. Section six is on the sources of data, methods and tools of data collection. Section seven explains how the quantitative data were analysed. Section eight is on how qualitative data were analysed. Section nine is devoted to discussing the limitation and delimitations of the study. Section ten discusses the ethical issues that were considered during undertaking of the study.

Chapter Four gives a general picture of NGO funding and its implication for service delivery in Tanzania. The chapter shows the funding patterns for NGOs' service delivery, the determinants of funding access for NGOs and the attitude of beneficiaries towards service delivery. The chapter also discusses what determines attitude of beneficiaries and shows the linkages between access to funds and service delivery among NGOs. Specifically, the chapter addresses the research questions: how are sources, trend, opportunities and challenges associated to funding for NGOs affect service delivery by NGOs? How do determinants of access to funds affect service delivery by NGOs? What are beneficiaries' opinions and how do they influence on NGOs' service delivery? How does access to funds affect service delivery by NGOs?

Chapter Five is a concluding and recommending chapter. It gives a summary of the major findings and conclusions emanating from the study and the future of NGOs' funding and their service delivery in Tanzania. The main argument of the chapter is the need for NGOs to build and strengthen the capacity of their internal and external funding mechanisms and provide services that have a beneficiary focus. The chapter also discusses the theoretical implications of the findings. The chapter presents the recommendations from the conclusions made by the study. The chapter highlights the contribution of the research to the body of knowledge. The chapter also highlights the areas for future research.

CHAPTER TWO

2.0 LITERATURE REVIEW

This chapter presents the review of related literature that guided the study. The chapter is divided into four (4) sections whereby the first section presents the empirical literature review on NGO funding and its implication for delivery of services. Section two, presents the gaps in literature. The third section is an overview of theory used in this study. The resource dependence theory was adopted to guide the study. The conceptual framework for the study is presented in section four.

2.1 Empirical Literature Review

This section reviews literature on NGO funding and its implication for service delivery. The section begins with the discussion of a concept of NGO sector whereby the NGO definition and typologies are discussed. The section further explores the emergence and proliferation of NGOs. In assessing the NGO funding and its implication for service delivery, the section specifically examines the patterns of funds for NGOs. The patterns include sources of funds, trend of funds, opportunities that NGOs have in accessing funds and the related challenges in accessing funds by NGOs. The section also reviews literature on determinants of funding access for NGOs, attitude of beneficiaries on service delivery and linkages between access to funds and service delivery among NGOs.

2.1.1 Contextualising the NGO sector

NGOs' definition and typology

The NGO sector is very heterogeneous in terms of its modes of operations, ideologies, size of funding, structure, level of operation and ownership (Valentinov, 2006). According to Valentinov (2006), the definitions in the field of the NGOs are highly deficient. The author argues that ‘non-profitness’ has “little consistent transnational and trans-historical meaning” because the term is extremely dependent on culture, national legal systems as well as fiscal and corporate laws in particular. As such, it is very crucial to understand the definition of NGOs from a specific perspective rather than from a generalized point of view.

There are different definitions of NGOs presented by various stakeholders, for instance, the UN defines NGOs as “any non-profit, voluntary citizens’ group which is organised on a local, national or international level. Task-oriented and driven by people with a common interest, NGOs perform a variety of services and humanitarian functions, bring citizens’ concerns to governments, monitor policies and encourage political participation at the community level (UN, 2000).

The UN further asserts that NGOs provide analysis and expertise, serve as early warning mechanisms and help monitor and implement international agreements. Some are organised around specific issues, such as human rights, the environment or health”. The Operations Evaluation Department [OED] (2002) indicates that the World Bank defines NGOs as private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development. In wider usage, they state that the term NGO can be applied to any non-profit organisation, which is independent from government. NGOs are typically value-based organisations that depend, entirely or partially, on charitable donations and voluntary service. Finally, they indicate that, although the NGO sector has become increasingly professional over the last two decades, principles of altruism and voluntarism remain key defining characteristics (OED, 2002).

Yaziji and Doh (2009) provide another definition of NGOs. They define NGOs as organisations that provide useful goods or services, thereby serving a specified public purpose; they are not allowed to distribute profits to persons in their individual capacities. In addition, that they are voluntary in the sense that they are created, maintained, and terminated based on voluntary decision and initiative by members or a board and exhibit value rationality, often based on strong ideological components. They also define NGOs as private, not-for-profit organisations that aim to serve particular societal interests by focusing advocacy and/or operational efforts on social, political and economic goals, including equity, education, health, environmental protection and human rights.

Although there are different definitions for NGOs provided by different scholars, there are certain characteristics and features that remain consistent across all the definitions. These include non-profitness, voluntarism and ideology. In some cases, it is the wording of the definition and specific examples that differ. Therefore, in this study the word NGO is used synonymously with the word non-profit. Just as are many definitions of NGOs, so are the different categorisations of NGOs.

Lewis (2003) argues that so far there is no consensus on the actual categorisation of the different types of NGOs. Instead, scholars use their own classification to suit their research needs or depending on the context in which they operate. Due to the lack of consensus on the definition and classification of NGOs has hindered progress in the development of both the theoretical and the empirical understanding of NGO sector (Lewis, 2003). Moreover, other scholars such as Grigoras (2017) and Martens (2002) also share the same views and add that lack of consensus has resulted in waning interests in the field and persistence of plurality of NGOs.

Despite the lack of consensus on the definition of NGOs, there are certain characteristics that remain consistent among all the definitions from various scholars, the definitions introduced by three categories are used to describe NGOs. The one dimension classifies NGOs according to who benefits from their services i.e. whether self-benefiting or other-benefiting organisations (Dreu and Nauta, 2009; Schlosser and Levy, 2016). The other dimension characterises NGOs by the type of activities they are involved in i.e. either advocacy or service delivery/operational (Lu, 2003; Lewis and Kanji, 2009; Gooding, 2017) and finally the level at which the NGOs operate in terms of physical boundaries i.e. at community, national or international level (Yaziji and Doh, 2009; Mmanda, 2012; Paco *et al*., 2014).

The self- benefiting organisations are those whose services are accessible by the members of the organisation only due to shared interests, while in the other-benefiting scenario, the benefits are open to anyone who deserves the service. In addition, the mode of funding between these two types of NGOs differs. While the self-benefiting organisations finance their activities from member contributions, in the other-benefiting category, external sources are the major source of funding. These sources may include individuals, governments, multilateral institutions and private foundations (Yaziji and Doh, 2009; Paco *et al.,* 2014). Yaziji and Doh (2009) report that there is high accountability among self-benefiting organisations compared to other-benefiting NGOs because the beneficiaries of the services in the self-benefiting NGOs are also the donors of the organisations.

As such NGOs have keen interest in the day to day running and would like to ensure that the benefits always supersede the costs of contributing their resources. If this does not happen, then the members mount pressure on the managers. On the other hand, in the other-benefiting NGOs, the beneficiaries do not pressure the managers because in this case the beneficiaries are not the donors. Hence, they do not have any authority on the use of the resources. The donors are usually not in daily contact with the managers of the organisations. The managers in this case have the incentives to cheat the donors and are still able to access funding even when they are providing poor services. Generally, in most developing countries there are likely to be more of the other-benefiting NGOs than self-benefiting due to lack of local resources to support such organisation because of the high poverty levels. Other-benefiting NGOs are more plausible due to ODA flows to developing countries (Yaziji and Doh, 2009).

The second dimension of NGO categorisation hinges on the type of activities carried out by the NGOs. These are classified into service and advocacy. This classification comes in the wake of the ever-increasing roles NGOs are supposedly taking up as governments keep shrinking their public service role. Advocacy NGOs on the one hand focus on shaping the social, political and economic environment to promote certain interests and ideologies by setting the agenda through lobbying, providing expert advice on certain decisions, conducting research, holding conferences, disseminating information and many other activities related to setting things in motion for some authorities to act. Advocacy is further segregated into watchdog and social movement functions (Aldashev *et al.*, 2011; Bojarski and Tylec, 2016).

As watchdogs, the NGOs are mainly concerned with the broader social, economic, political and legislative order to ensure these institutions are operating within the law. As such according to Werker and Ahmed (2008), NGOs are less ideologically oriented. The social movement group on the contrary have strong convictions on changing the status quo and advocate for change. In some cases, they can be very radical and bring about radical changes as well (Yaziji and Doh, 2009). The service-oriented NGOs on the other hand provide services to those that have not been adequately served with specific needs (Solidar, 2006; Nelson, 2007; UNESCO, 2008).

Service delivery NGOs act as safety nets where governments are unable or unwilling to provide services for their citizens. Inability of government to provide services are due to various reasons including corruption, indebtedness, political challenges and many more. These NGOs fill in this service provision gap (Shivji, 2007; Yaziji and Doh, 2009). Apart from these two broad categories, there are also hybrids/evolving type of NGOs which have a mix of the two dimensions described above in terms of the services they provide (Lewis and Kanji, 2009). While primarily doing service delivery, these NGOs also engage in advocacy.

It is common with NGOs that they may start with service provision, but because of their work experiences and challenges, they may engage in advocacy in order to involve other stakeholders in the service provision (Lewis and Kanji, 2009). The World Bank mentions the third dimension. The third dimension mentioned by the World Bank classifies NGOs into three categories basing on the level of operation. These are Community-Based Organisations (CBOs) which are locally based and serve a specific group of people within a small geographical area, national NGOs which operate in individual developing countries and international organisations that have their headquarters in developed countries but are operating in more than one developing country (Karkee and Comfort, 2016; Global Policy Forum, 2017; Grigoras, 2017).

As it has been demonstrated from this discussion that there are so many definitions and categorisations of NGOs such that one has to be very clear about what type of NGOs they want to analyse in order to come up with a fair analysis of the issues at hand. For the purpose of this study, the NGO Policy of Tanzania (URT, 2001) on page number 5 makes the adopted definition of an NGO that:

"An NGO is a voluntary grouping of individuals or organisations which is autonomous and not-for-profit sharing; organised locally at the grassroots level, nationally or internationally for the purpose of enhancing the legitimate economic, social and /or cultural development or lobbying or advocating on issues of public interest or interest of a group of individuals or organisations".

Overall, the different types of NGOs are essential in fulfilling certain developmental goals. As briefly outlined in the introduction section of this chapter, this research focuses on services that are other-benefiting and hence, donor dependent NGOs that are providing social services and that are operating at the national level. In an attempt to bring about a coherent picture and clearer understanding of the NGO typology, Fig.1 summarises and interlinks the major NGO typologies discussed in this section.

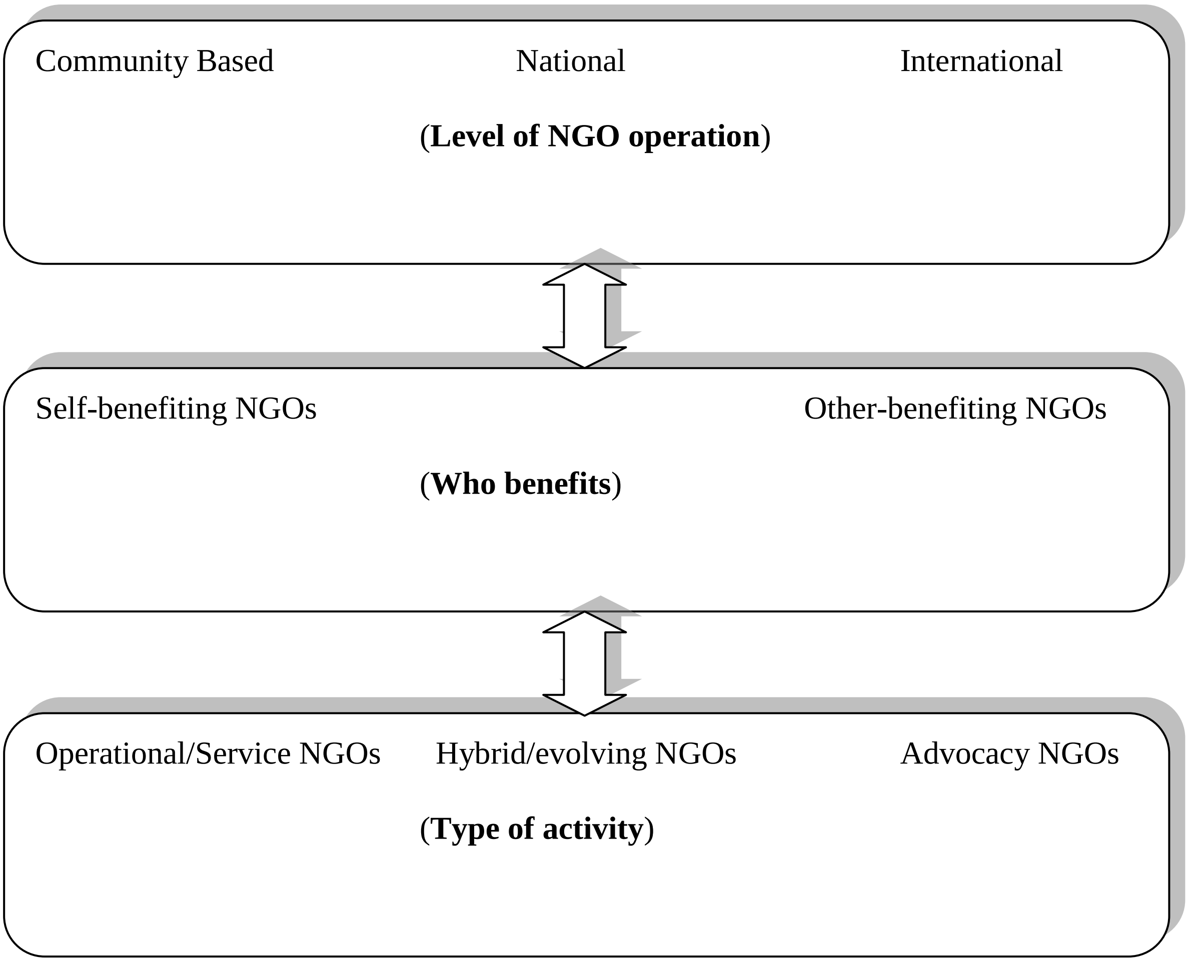

Figure 1: A Summary of NGO Typology

In summary, Fig. 1 classifies NGOs by defining them using the three main categories as follows: a) Who benefits from their activities, b) the type of activities they are engaged in and c) the geographical coverage of their activities. Therefore, it does not matter whether the NGO is self-benefiting or other-benefiting, it focuses on a specific type of activity/activities either advocacy, service delivery or both and it is has a certain geographical coverage which could be at a community, national or international level

2.1.2 The emergence and proliferation of NGOs

Globally, the number of NGOs has increased tremendously since the beginning of the 1980s. According to the Global Journal (2017), there is an estimated (as there is no any reliable database to get precise number of NGOs worldwide) 10 million non-governmental organisations worldwide. For example, the accessed recent data of NGOs in the globe (just to give a brief picture), the Philippines officially registered NGOs grew by 148% compared to the private sector that only grew by 65% in 2009. According to PCNC (2009), there are believed to be approximately 60 000 registered NGOs in the Philippines. At present, South Africa has an extensive and lively non-governmental sector which boasts roughly 150 000 NGOs (SANGONeT, 2016).

In Kenya, the number of registered NGOs is over 6 500 and over 70 000 societies (ICNL, 2017). In the United States of America, approximately 1.5 million NGOs operate in the United States (Bureau of Democracy, Human Rights and Labor, 2017). Although NGOs are thriving worldwide, there are regional differences; indicate that the trend is more prominent in Asia (Parmanand, 2013; Tortajada, 2016), Africa (Hershey, 2013; Anderson, 2017) and Latin America (Kostiainen, 2012). Similarly, within these regions there are specific countries that have outstanding numbers of NGOs. For instance, today there are around 338 000 NGOs in Brazil (Marchior and Buzzanell, 2017) while India has about 3.3 million NGOs (those that file accounts) making it the leading NGO sector in the world (Jain, 2017).

In Tanzania NGOs are said to be more than 10 000 [according to latest literature as there is no any study with different NGO updates] (REPOA, 2007). Scholars have also reported that the number of international NGOs worldwide also grew to almost more than 40 000 (Riddell, 2007; Kimani, 2015). Nevertheless, the estimated numbers are slighter higher compared to these quoted as there is no definitive study on the actual number of NGOs in the world (Marchior and Buzzanell, 2017).

There are several reasons cited by scholars that mainly explain the rapid increase of NGOs in the past three decades. These are the deterioration in the provision of basic services by governments in most developing countries due to the impact of Structural Adjustment Programs (SAPs). The World Bank and the International Monetary Fund (IMF) introduced these programs in the 1980s. They included reduced levels of public expenditure and encouraged privatisation of state services. However, the outcomes of these programs had devastating effects on social service delivery in these countries. Owing to these unintended policy consequences, most developing countries could not satisfy basic needs of their citizens, leaving a visible gap for NGOs to fill (Shivji, 2007; Turner, 2010; Karkee and Comfort, 2016).

Another reason was the single party dictatorships in most developing countries, the democratic dispensation and the collapse of the Soviet Union block opened up the environment for the operations of NGOs (Shivji, 2007). According to Shivji (2007), in the new democratic era, most governments are comparatively more receptive to new ideas that are embedded in the democratic principles and therefore, are more willing to work with NGOs as complimenting partners. Another, and most important factor alluded to by most scholars is the shift in donor preferences to channel their funds through NGOs as governments are viewed to be corrupt and inefficient (Wallace *et al.*, 2007; Mbom, 2012). There is sufficient empirical evidence that suggest that most NGOs tend to engage themselves in certain activities in response to donor interests for the sake of accessing funds (Orjuela, 2005; Lekorwe, 2007; Suharko, 2007; Abouassi, 2012; Carothers, 2015).

2.2 Funding patterns for Non-Governmental Organisations' Service Delivery

2.2.1 Sources of funds for Non-Governmental Organisations

Literature on NGO funding and service delivery is increasingly common (Aldashev and Verdier, 2010; Baluku, 2010; Haider, 2013; Jailobaeva, 2014). Sometimes the sources of funds for NGOs are not explicitly discussed, but various possible sources are indicated within this literature. Foster and Fines (2007) support a more moderate view that an NGO should gradually shift from a few sources (or on one single and dominant type of funding source, such as grants) to a greater diversify of funding sources. In contrast, other studies (Foster and Fine, 2007; Chikoto and Neely, 2014) refuted this argument, by stating that revenue concentration and reliance on a few stable sources of finance enhances growth through greater financial stability.

These studies investigate the variability of four different sources of funds: in-kind donations, grants and commercial activities (*e.g.* selling goods and services; fees for program services) and investment income from endowments. They found that NGOs that relied on private contributions/donations experience higher average income volatility and show higher financial vulnerability from resource dependency [*e.g.* when the main source of funds is commercial activities] (Barr *et al.*, 2005; Carroll and Stater, 2009) and that NGOs that relied on government grants experienced a more stable revenue source (USAID, 2010). While there is no doubt that raising local funding contribute to funding access, Fernand (2006) argues that in most NGOs in African countries would raise more than 20 percent of their income from local funding.

Due to economic problems and high poverty levels (USAID, 2010), lack of developed philanthropic culture (Eade, 2004) and inefficient government departments with little capacity to disburse funds to NGOs are some reasons that NGOs are unable to raise funds locally (Hendrickse, 2008). Another way of establishing funding streams is through borrowing. Yan and Butler (2009) studied the factors that determine access to funds structure and borrowing decisions of NGOs. They claimed that NGOs with a low degree of fund concentration, as well as those with financial support from governments, are more likely to issue debt.

This supports the notion that NGOs with more government funding are in stronger financial positions and have higher debt capacities to raise long-term loans. Describing other sources of funds for NGOs (Ali, 2012 and Omeri, 2015) suggest member fees as a source of funds. The sources of funds suggested by these scholars should then have direct practical relevance to solving access to funds for NGOs and hence be able to deliver needed services. Similarly, Jailobaeva (2011) discusses sources that they help to promote enough funds for NGOs so helping them to focus on these sources. Njoroge (2012) and Gakuu and Kirimi (2014) suggest commercialisation as the practical source of funds for NGOs. For example, Njoroge (2012) asserts that, NGOs with estates can rent them for the aim of generating income while Gakuu and Kirimi (2014) describe that NGOs can sell their services hence be an important source of funds which is generated from within hence help in forming a grand base for funds.

In some countries with growing economies, private sectors seem to be the most sources of funding for NGOs. As noted by Lotsmart (2007), Gyamfi, (2010) and Kabdiyeva (2013), the NGO funding sources include cash and in-kind donations from businesses, individuals, and other entities. They indeed noted that private sectors can donate funds to NGOs or collaborate with them in enhancing equity, social justice and development as part of their corporate social responsibilities. Waiganjo *et al*. (2012) also share the same.

They reported the increased funding relationships between NGOs and the private sectors in Kenya as the NGOs face stiff competition for external donor funds.

In the contrary, Lekorwe and Mpabanga (2007) in Botswana revealed that NGOs access funds from internal sources due to the countries' economic growth after being classified as a middle-income country. In other countries, governments are important funding sources for community welfare and development projects, for instance, in South Africa (Hendrickse, 2008). In funding NGOs, Lotsmart (2007) and Gyamfi (2010) report, that many governments in African countries use various mechanisms including subsidies, grants, contracting and tax exemptions. Authors further contend that NGOs can also generate own income through dues, fees, service charges and interest on investments.

While all sources identified are internally and externally based, different understanding and arguments arise. Some scholars (Jailobaeva, 2011; Batti, 2014) argue that member fees and networks are irrelevant, partly because they are hard for NGOs to source funds from especially new entrant NGOs who seem not have strong network base and partnership. Sullivan (2013) noted that NGOs in Africa are failing to raise funds from external donations because of their lack of understanding of the financial world, short-term nature of their campaigns, and they are poorly resourced to leverage the potential of donors to support them financially. However, other studies contradict this view by arguing that dependency on external funding lead into lack of long-term funding access when donors stop funding (Turary, 2002; Andreas, 2005; USAID, 2010; TANGO, 2013).

Gyamfi (2010) contends that international donors impose restrictions on funding and insists on own project goals and management styles which limit creativity by NGOs as they implement projects in prescribed ways to conform to reporting and assessment requirements. Fernand (2006) argues that NGOs that received more than a third of their funding from international donors lost freedom to implement projects in ways they wanted. Fernand (2006) further illustrates that restrictions and conditions by international donors affect successful development and implementation of projects.

Eade (2004) concurs with this point and adds that external funding has repercussions on reporting and inadvertently encourages corruption by vesting too much power in NGO staff assigned with fundraising responsibilities. Lewis (2011) mentions that while many NGOs focused on raising funds from international donors, the funding from external donors has quantity and quality problems. The quantity problems include increasingly excessive demands for external funding across the globe while the donors are facing increasing demands back home to invest the same funds to resolve their own domestic challenges (Lewis, 2011).

The quality problems of funding from big multilateral donors are many. These include funds tending to reflect priorities of the donor country, which interfere with local strategies of NGOs. Also, external funds favoring big NGOs and in most cases International NGOs at the expense of struggling local NGOs and external funds depending on bilateral agreements that stipulate that the funds must be used for very specific purposes, thereby limiting flexibility on use of the funds by local NGOs (Lewis, 2011).

However, the literature also indicates several challenges. One challenge is that the sources of funds for NGOs may be dominated by donors' interests rather than NGOs priorities (Jailobaeva, 2014) hence reducing NGOs' ability to use the identified sources as their reliable sources of funds. Another difficult is that NGOs are not able to source funds in most of the external funding sources such as grants (Batti, 2014). The author criticises the idea of relying on external sources of funds for NGOs. These criticisms were implied within the NGO funding with some arguing in favour of new emerging NGOs that have no competition skills than their counterparts.

Even when literature focuses on the sources of funds for NGOs, many NGOs in the developing countries may not benefit from these sources. Indeed, Yagub (2014) poses questions that need to be answered; do NGOs know what are essential sources of funds that they should run to? How do these pattern impact on service delivery? These different ideas about the sources of funds for NGOs do highlight a further issue in NGO funding field. Different views and mixed results that cannot be generalised on what counts as sources of funds for NGOs attracts for a more context specific study that will examine the sources of funds for NGOs in a well contextualised angle of Moshi Municipality in Tanzania.

2.2.2 Trends in funds for Non-Governmental Organisations

Another pattern of funds for NGOs is the trend of funds. Indeed, NGO funding trend has been described as declining (Kang'ete and Manomano, 2014; Njoroge, 2012). As well as providing an access to fund strategy, trend of funds as an important element for NGOs is regarded as one an important component for NGOs' funding (Parks, 2008). Having a stable and improving funding trend could assist NGOs to take advantage of donors through observing the potential ones and build on them (Parks, 2008; Open Society Foundations, 2014; Karkee and Comfort, 2016). For service delivery, authors argue that knowing when funds go up and down may help NGOs to plan accordingly, improve contacts with donors and contextual knowledge that facilitates access to funds.

Knowing the trends of funds for NGOs could provide a knowledge site to new thinking or learn about the existing source of funds, which is an opportunity for NGOs in their efforts towards accessing funds (Erik *et al*., 2010). This approach can be linked to an image of NGOs as hunters (Kabdiyeva, 2013; Jailobaeva, 2014) with notions that NGOs are flexible to adopt and try several innovative approaches that could lead them to accessing funds (Ulleberg, 2009; Okorley and Nkrumah, 2012). It was proposed as part of the relevance debates discussed into section (2.2.1) that sources of funds are seen as providing a basis for NGOs to access funds and deliver services needed by their beneficiaries. This section is using trends of funds as important patterns of funds for NGOs and their service delivery as noted by CIIVICUS (2011). Other scholars (Agg, 2006; Saungweme, 2014) suggest that if trend of funds for NGOs is properly embedded in the important aspects of funding patterns for NGOs the access to funds strategies will mainly draw on trend that is routinely displayed.

In this view, trend of funds for NGOs is the recommended element to understand, not just an option. This use of a trend of funds as a pattern of funds for NGOs is gaining attention among donors in their priority to funds (Agg, 2006, Open Society Foundations, 2014; Saungweme, 2014). For service delivery, a recent evaluation report from one of NGOs' donor in Tanzania showing trends of funds for NGOs for a period of five years at the centre of reporting took full advantage of funders to fund the projects (INRAC, 2013; INTRAC, 2014). More importantly, the large literature on access to funds for NGOs relate to this use of trends of funds as among the bases for NGOs to access funds.

As illustrated by Yaziji and Doh (2009), governments are shrinking in terms of their ability to provide sufficient basic social services to their subjects and the NGOs are expanding their territory to fill this gap as also reflected by Wallace *et al*. (2007). These changing ideologies direct the financing of modern development agenda and that funding trends and practices change according to political priorities, global strategies and current theories of how development should be best approached. This directly influences the roles and focus of NGOs as they strive to access funding from donors. However, there are potential constraints to using trends of funds as the basis for accessing funds from donors by NGOs.

Ranges of challenges are discussed in literature. For example, it is noted that using the trends as a basis for funding access faces risks of bias, as existing knowledge of NGO in accessing funds may influence donors' rejection to fund (Hailey, 2016). A range of concerns are discussed, for example, the biasness of trend in the funding setting (Byrd and Cote, 2016; Hailey, 2016). A widely recognised constraint affecting access to funds for NGOs are some irregularities in the trend of funds which limit access to funds capacity among NGOs is frequently noted (Wallace *et al.*, 2007; Yazij and Doh, 2009; Poole, 2013).

The funding trends of the NGO sector has been shifting over time due to donor interests as well as global changes. According to Poole (2013), these shifts are shaped by the ideological changes on how, when and to whom donors wish to deliver funds too. NGOs have been changing roles to suit the prevailing environment due to their flexibility since they are not restricted by any boundaries (Keiko, 2002; Kim, 2003; UNESCO, 2008). This also increases their chances of getting more funding as they are able to raise funds in countries other than their own countries of origin (Aldashev and Verdier, 2008). Changing ideologies direct the financing of modern development agenda and that funding trends and practices change according to political priorities, global strategies and current theories of how development should be best approached. This directly influences the trends of funding for NGOs and focus of donors to NGOs in the underdeveloped countries.

Summarising, the literature suggests that trend of funds for NGOs may provide a clear view of funding access for NGOs. This potential is given as a reason for examining trends of funds for NGOs. The value of examining trends of funds for NGOs is also highlighted in relation to broader donor community. However, there are indications for possible difficulties including bias on funding trends for NGOs' need for funds, limited skills and prioritisation of funds.

2.2.3 Available Opportunities for NGOs in accessing funds

The role of opportunities that NGOs have in accessing funds is a controversial area. Many stress the potential value of opportunities available as discussed below. However, within NGO sector there are also concerns that opportunities available in accessing funds will lead NGOs to distort access to funds movements (INTRAC, 2013). This study focuses on what and how NGOs opportunities in accessing funds support NGO funding access processes. The idea that understanding opportunities available for NGOs in accessing funds could support funding access for NGOs is widespread within NGO funding in Tanzania and beyond.

This role of opportunities available in access to funds is noted within literature on NGO funding more broadly (Kiondo and Mtatifikolo, 1999; URT, 2001; Izu and Gemmill, 2009; Mmanda, 2012). As with trend of funds for NGOs' access to funds, this potential value of NGOs opportunities is given as another valuable tool for NGOs to access funds (Gallart, 2014). This literature also matches discussion on trends of funds for NGOs in building NGOs' opportunities in accessing funds for NGOs' development as a recommendation, not an option to consider. For service delivery, several studies call for more engagement on NGO funding, and understanding NGOs' opportunities in accessing funds is pertinent (Gallart, 2014).

Although, much of this literature does not explain in detail what opportunities NGOs have in accessing funds, it points out two key ideas. The idea that NGOs with several opportunities in accessing funds will want to promote more services in response to opportunities they have. They see opportunities they have as valuable assets in accessing funds. For example, NGOs are described as "mainly committed in accessing funds aimed at service delivery" (Ulleberg, 2009; Nakano, 2010; Theunis and Erika, 2011). Moreover, NGOs may be less affected concerns that having several opportunities in accessing funds may compromise their objectivity and threaten credibility in delivering services as it is often discussed (Howaldt and Schwarz, 2010; Zachariah *et al*., 2010; Bibu *et al*., 2013).

NGOs with several opportunities in accessing funds may not face many service delivery challenges and so be more motivated to pursue their mission. This is implied by those who suggest that having many opportunities in accessing funds can liaise with donors to promote access to funds in relation to their findings (Zachariah *et al*., 2010). Another idea is that opportunities in accessing funds may help NGOs to access more funds include channelling NGOs in the right path for funding (Wallace *et al*., 2007). This study focuses on examining opportunities NGOs have in accessing funds.

The value of opportunities available is suggested by literature. For service delivery, a call for funding for NGOs between donors and NGOs suggests, "opportunities provide the platforms and vehicles for accessing funds for NGOs internally and externally (Yaziji and Doh, 2009). According to Lewis and Kanji (2008) and Yaziji and Doh (2009), opportunities NGOs have in accessing funds, can improve their funding trend and service delivery. While this literature includes examples in accessing funds through several funding opportunities, other reports suggest considerable variation in NGOs' ability to use the available opportunities in accessing funds (INTRAC, 2013).

Several constraints are identified including gaps in managing opportunities NGOs have in accessing funds such as insufficient networks, poor understanding of policy processes, barriers related to political context and limited skills in accessing funds processes. This point suggests that even though NGOs have several opportunities in accessing funds, they may lack capacity to use opportunities available. Summarising, the literature suggests that opportunities NGOs have in accessing funds might support access to funds processes. This may be through bringing awareness to promote action in response to NGO funding with several opportunities in accessing funds. NGOs are advantaged to undertake funding processes as channels to deliver services. However, there are also indications of weak capacity by NGOs for using the opportunities available to access funds.

2.2.4 Challenges that NGOs face in accessing funds

Despite the fact that NGOs have several opportunities in accessing funds as discussed in section 2.2.3, there are still lots of challenges as far as accessing funds are concern (Agg, 2006; Bromideh, 2011). Sometimes the contribution that challenges they face in accessing funds can open more doors for NGOs to access funds and become a success are not explicitly discussed but various possible challenges are indicated within the literature (Kakumani and Kotte, 2011). For example, some scholars indicate that NGOs are challenged by their inability to compete for funds (Batti, 2014; Harir, 2015). Ly and Mason (2012) show this using data from the Kiva micro-lending platform. They found that increasing competition increases the time needed to compete for funding and that this effect is greater for projects that are relatively similar.

Another challenge as highlighted by Murdie and Davis (2012) include the ability to self-regulate and to coordinate fundraising in the NGOs. More generally, as argued by scholars (for example, Gugerty, 2010; Similon, 2014), the self-regulation mechanisms in the NGO sector take different forms and this varying institutional architecture crucially influence the likelihood of successful service delivery. Others such as Barr *et al*. (2005), Barro and McCleary (2007) and Atkinson *et al*. (2012) point to high concentration of donations on few big NGOs for identifying challenges related in accessing funds. It is true that challenges may have negative effects and more critical scholarly studies highlight a risk that NGOs will face when encountering these challenges (Atkinson *et al*., 2012). In line with the study aims, this research concentrate on literature specifically highlighting the available challenges that NGOs encounter in accessing funds as among the important patterns of funds for NGOs.

The notion that challenges that NGOs face in accessing funds shape the funding capacity of NGOs is clearly stated by Barr *et al*. (2005). They suggest that challenges are important to generate NGOs' accountability and trustworthy. The challenges listed should then have direct impact relevant to solving access to funds problems and improve service delivery by NGOs. Smillie (1995) highlights some interesting features. He argues that challenges that NGOs encounter in accessing funds do push them to professionalise and thus to call for skilled employees, namely on fundraising activities and engage in the entrepreneurial tendencies. The author asserts that these challenges help NGOs to focus at the challenges that are directly linked to access to funds.

However, for example, studies by Barr *et al*. (2005), Barro and McCleary (2007), Atkinson *et al*. (2012); not only can these challenges identified best fit all NGOs in different contexts of NGO in the globe and Tanzania as well. Some scholars (for for example, Koch, 2007; Dreher *et al*., 2012) suggest that context specific challenges should be established to form the study basis of funding access for NGOs in their given contextual settings.

2.3 Determinants of funding access for Non-Governmental Organisations

The aim of this review is to gain some insights on the factors that determine funding access for NGOs. It relies mainly on several relevant studies that used datasets from different countries in the globe. In fact, there is no shortage of literatures reporting in the area of access to funds for NGOs. NGO funding has attracted scholarly research from multiple disciplines including anthropology, economics, management, marketing, psychology, social psychology, and sociology. However, the literature is significantly lacking in harmonising findings across these disciplines.

As a result, research into NGO funding access has diverged into multiple sub-categories within. In this regards, several questions arise as to what motivates donors to fund; what inhibits donors from funding; what are external influences affecting NGOs from accessing funds and donors' decision to fund. Due to this divergence, the current literature is confined into an analysing of access to funds from the recipients' (local NGOs) perspective. This distinction helps to refocus the research and provide a clear focus of what actually determines NGOs' funding access. As for this study, it intends to examine those qualities or characteristics of the recipient which attract (or repel) donations.

The assessment will focus exclusively on reviewing literature that could be classified as "*determinants of funding access for NGOs perspective*". The following sections present findings from the literature on factors that determine access to funds for social service delivery NGOs. These factors include: NGO networks, size and experience of NGO, capability and achievements of NGOs, NGO-Donor partnership, psychological factors, marketing efforts, nature of NGO involvement and socio-economic enterprising.

2.3.1 Access to funds determinants – NGO-Donor partnership

Economists argue that potential donors make the decision to give or not to give based on the degree of partnership between the two (Pallavi, 2005, Hsu, 2011). While NGO-Donor partnership is commonly regarded as the underlying motivation for NGOs' access to funds, Pallavi (2005) concludes that partnership has indeed helped in the growth of NGOs, avails a number of opportunities by engaging with the funders such as gaining access to resources and increased influences in related development policies. The author further contends that partnership has allowed parties involved to negotiate roles and responsibilities as well as to enhance their status as partners. For example, Saungweme, 2014 asserts that potential donors may choose to donate only if such an NGO is a local partner.

Thus, this idea of NGO-Donor partnership is in agreement with the resource dependency theory. However, Lindhal and Conley (2002) point out that most studies acknowledge that a donors' decision to give is not decided by a single factor but rather a combination of factors. As such, in a more traditional view of resource dependency theory, a donors' decision to give is also affected by benefits received in the past and/or expected benefits in the future (Lindhal and Conley, 2002; Werker and Ahmed, 2008; World Economic Forum [WEF], 2013).

Similarly, other scholars (Alesina and Dollar, 2000; Burnside and Dollar, 2000; Waiganjo *et al.*, 2012) point out that NGO-Donor partnership has been a potential determinant which affect donors' decision to fund. According to CI (2011) and Byrne *et al*. (2016), NGO-Donor partnership entails being able to keep track of major donors and their funding priorities, and keeping donors updated on the NGOs' activities. The partnership include being able to account for the use of donor funds according to grant agreements, agreed scope of projects, timelines and budgets and all those that donor wants (Lewis, 2011).

In the study of NGO and partnership, Brehym (2001) categorise partnership in several ways: funding based (funding only relationships, capacity based (partner with limited capacity requiring support from the northern partner) and trust (control of the Southern partner at one extreme and unconditional trust at the other) based partnership. Furthermore, it has been suggested that NGO-Donor partnership outweigh other qualities of local NGOs (Hsu, 2011). Under such conditions the relationship between NGO-Donor partnership and resource dependency theory is valid due to the act of giving being better explained by NGO-Donor dependency.

Similar to the above findings, (Alesina and Dollar, 2000; Sargeant and Woodliffe, 2007; Hsu, 2011) note the importance of NGO-Donor partnership. They contend that partnership enable donors to reach out to local NGOs, deliver humanitarian assistance and help to address other socio-economic problems which are said to affect most of the underdeveloped nations. For example, donors may be affected by partnership in the form of donating to a charity as a means to increase their political or career platform (Sargeant and Woodliffe, 2007).

On the other hand, NGOs engaging in the provision of services may experience influence via partnership in the form of learning from donors and adopt favorable strategies as well as funding preference to those countries with which an alliance is shared (Tortajada, 2016). Similar to the explanation of NGO-Donor partnership, the relationship between NGO-Donor partnership and resource dependency theory can be established via observation of donors exhibiting preference towards partnership

2.3.2 Access to funds determinants – capabilities and achievements of NGO

As mentioned earlier in this chapter, most scholars acknowledge that donors' decision to fund is determined by a combination of factors (Lindhal and Conley, 2002). As such, in addition to those factors which may increase or decrease access to funds for NGOs, capabilities and achievement of NGOs has also been identified in the literature. Under the general assumption that donors are rational decision makers, it is reasonable to expect NGOs demonstrating their potentials when attempting to increase their opportunities in accessing funds. One such measure is that of capabilities and achievement (Sargeant, *et al*., 2003; Bougheas, *et al*., 2012; Tortajada, 2016).

This distinction is in agreement with findings by Benerjee (2006) who note the capabilities of NGOs: being donor savvy, able to map a growth path, to approach funding issues technically, acquiring donor trust, fostering legitimacy, being political neutrality, thinking outside the box, harmonising diverse group identities and ambitions and delivering on diverse donors and national statutory requirements. Similarly, in their analysis of selectivity criteria utilised by donors funding Ugandan NGOs, Bougheas, *et al.* (2012) conclude that international donors rely more on factors which proxy for achievement of an NGO. In their study, Bougheas, *et al.* (2012) found both NGOs capability and achievement in delivering services to be positively related to the amount of donations received.

2.3.3 Access to fund determinants – diversified networks

Access to funds for NGO is influenced by numbers of networks that it has (Burger and Owens, 2013). In addition, Ruben and Schulpen (2008) assert that network is being used as a proxy for access to funds for NGOs hence found to be a significant factor for NGO's funding. Notable amongst other factors, networks have influence on access to funds for NGOs (Bougheas *et al.*, 2012). This is curious when interpreting the effect of increased networking connections as it would appear to be a proxy of access to funds. In their study, networking connections were divided into local networking connections and national networking connections.

Interestingly, Bougheas, *et al*. (2012) find funding from international donors to be higher when the recipient has many national networking connections yet local donors react in the opposite. A possible explanation is given via *Crowding-Out Effect*; where local donors opt to support those NGOs which failed to receive funding from international sources (Bougheas, *et al*., 2012). According to Fafchamps and Owens (2008), success in securing grant funding depends primarily on networking. They further contend that networks can be whether the NGO is member of an NGO network or umbrella organisation, whether it is an affiliate of a foreign NGO, and whether the manager works in another NGO. This may be because donors find it difficult to screen local NGOs and tend to rely on networks to access relevant information.

Similarly, Okorley (2014) suggests that local NGOs in similar context to those studied can improve their funding situation by spreading their network to include domestic (local) sources. Leaning more towards indifference or sceptical views about the viability of a 'networking', Lyne (2012) in Cambodia asserts that networking with 'third sector' (NGOs) in pursuit of a common social mission did not translate into organisational support and that there was actually preference for networking with the private sector when it comes to business issues.

NGOs operate in networks ranging from local to national to international in scale. The shape, nature and strength of these networks determine the future sustainability of the NGO sector in Indonesia. The findings indicate that the stability of NGO networks in Indonesia is still highly dependent on international donor agencies. The author suggests that the sustainability of the NGO sector depends on the ability of NGOs to operate in more connected ways hence concluding that a new imperative to improve 'network capital' of NGOs in Indonesia is necessary and important.

Mushi (2011) points out that one of the challenges for NGOs' networks is the competition for funds within NGO network members because they tend to implement activities similar to those of other members. He further asserts that NGO networks cannot deliver good funding results due to the competition of funds that members have in the network. A recent study Burger and Owens (2013) confirmed that larger NGOs are likely to have more and stronger network connections and stronger reputations than their counterparts. Supporting the argument, Ruben and Schulpen (2008) in their critical assessment of the allocation of public funding by Dutch NGOs claimed that larger NGOs have a higher probability of being selected to receive funding and are deemed to have better networks and opportunities for partnerships when compared to smaller NGOs.

2.3.4 Access to funds determinants – size and experience of NGOs

An important feature that requires dept understanding when analysing access to funds for NGO is the size and experience of NGO (Fafchamps and Owens, 2009). This entails understanding of relationships between the two (size and experience of NGO against access to funds). This is necessary because success in accessing funds is largely dependent on its size and experience (measured by number of employees and years in operation). These are intrinsic features of NGOs and they are important determinants of financial stability and financial capacity of NGOs (Trussel and Greenlee, 2001; Trussel, 2002; Fafchamps and Owens, 2009).

The size and experience of NGO is an institutional factor that reflects its reputation and should be considered when analysing levels of funding (Trussel and Parsons, 2007). Empirical evidence supports the abovementioned assertion. Fafchamps and Owens (2009) emphasised that smaller and less experienced NGOs may receive fewer grants due to their lack of information regarding funding possibilities, less experience in preparing and presenting project proposals or weaker reputations when compared to larger and older NGOs. Ruben and Schulpen (2008) in their critical assessment of the allocation of public funding by Dutch NGOs claimed that, larger NGOs have a higher probability accessing funds. One of the reasons they state is that because larger NGOs are deemed to have better networks and opportunities for partnerships with donors when compared to smaller NGOs. Fafchamps and Owens (2009) observed a positive association between NGOs that obtain grant funding and duration of their operations.

Since most of NGOs are donor dependent, they are to a high degree at the mercy of donors in terms of what they can and what they cannot do. This is likely to have an effect to what they can effectively contribute to development through the provision of social services. However, according to Yunus (2008) and Lyne (2012), the relationship between size and experience of NGO and access to funds is difficult to establish because of the decision to fund is based on only donors. Moreover, Trussel and Greenlee (2001), Trussel (2002) and Barr, Fafchamps and Owens (2009) found that size and experience of NGO (measured in terms of number of staff and coverage of beneficiaries) was found to be a key factor for access to funds for NGOs.

As such, the size of the recipient organisation would be expected to exhibit a similar effect due to increased resource availability through economies of scale. In their attempt to explain such scenario, Ruben and Schulpen (2008) assert that due to the nature of NGOs being large, donors view the size as detrimental to NGOs' ability to access beneficiaries located in difficult to reach areas. Moreover, Bougheas *et al*. (2012) made an attempt to capture the relationship between size of an NGO and funding access and conclude that the size of an organisation has also been identified as a potential factor affecting donors' funding behavior.

2.3.5 Access to funds Determinants – marketing efforts

When considering what determines the amount of donations received by NGOs, one is likely to begin with an assessment of marketing efforts. This is because, in large part, for social delivery NGOs they must first ask for such (Fafchamps and Owens, 2009). It has been found that the method of marketing, such as direct mail; telephones; telemarketing; advertisements have a significant effect on donations acquired (Kang'ethe, 2010). Additionally, the approach utilised within the method of marketing has been shown to influence NGO funding (Khieng and Dahles, 2014).

For example, Khieng and Dahles (2014) found that the struggle for funding is one of the major motivations for NGOs engaging in commercial ventures. Authors indeed claim that commercialisation has transformative effects on the goals, motives, methods, income distribution, and governance component of NGOs in the developing countries. And that, commercialisation tends to sideline the social mission of NGOs. Furthermore, In addition to the above marketing tactics, it has been argued that brand recognition, or branding, in the social service delivery NGOs or exhibits a synergistic effect on funding (Paco *et al*., 2014).

According to Paco *et al.* (2014) brand image contributes to the extent that people intend to give money to NGOs, as well as the typicality of the brand and the past donation behaviour. As it is concluded by the authors, they assert that it is very important to facilitate the process of making donations in order to satisfy the donor and convince him/her to repeat the behaviour. Thus, the success of branding is determined by the clarity in which the local NGOs' brand is perceived; where more clarity has a direct impact on an organisation's ability to fundraise (Naddaff, 2004).

Similar to the findings, scholars (for example, Daw *et al*., 2010) brand is linked to the organisation's reputation, identity and image, in the eyes of stakeholders and the community. Thus, a strong brand can be a valuable asset for NGOs. Marketing techniques can help non-profit institutions in the self-generation of funds and in attracting new donors and volunteers (Andreasen *et al*., 2005). Nevertheless, commercial marketing techniques cannot be directly imported from companies to the NGOs (Yaziji *et al*., 2010; Paço *et al*., 2014); instead, NGOs must adapt marketing techniques to their own reality, centering their attention on satisfying the needs of their main clients (users and donors).

Mulyanegara (2010) studied the perceived brand orientation, which is related to customer attitudes concerning the extent to which an organisation engages in brand oriented activities. The author is supported in Napoli (2006) that brand orientation is positively associated with the non-profit organisation's performance in terms of its capacity to achieve the objectives and to attend to the stakeholders better than the competition. The results of Mulyanegara (2010) show evidence that the more individuals perceive an organisation as being market-oriented, the more they perceive NGOs as being brand-oriented, presenting such characteristics as unique, reputable and consistent.

It can therefore, be concluded that the marketing strategy is the most valuable asset of NGOs (Webster, 2002; Paco *et al*., 2014). Despite the low number of studies on NGO branding, there are some authors such as Michel and Rieunier (2012) that dedicated their research to this topic, especially the marketing effort (branding) and have shown that the more favourable the brand image is, the greater the potential for the number of donations obtained by a given NGO. Despite its importance, Venable *et al*. (2005) note that there still remains a need for further research into NGO funding especially on commercialisation activities in NGOs which gives motive towards assessing this factor in another contextual circumstances.

2.3.6 Access to funds Determinants – psychological factors

Psychological factors which social delivery NGOs have control over in order to induce more funds, are important to be considered when examining determinants of funding access for NGOs. In general, these psychological factors are presented as part of the overall social factors when soliciting funds from donors (Sargeant and Woodliffe, 2007). The factors which social delivery NGOs have control over are empathy, sympathy, fear, pity, guilt. For example, Echols (2015) found a strong association between the level of empathy attained and the likelihood of giving funds.

Echols (2015) proposes that funding for NGOs is not a result of mass altruism but rather a combination of economic and psychological factors which are comprised of determinants relating to utility and efficiency (economic factors) and determinants that are controllable and uncontrollable (psychological factors). These findings reinforce conclusions drawn by Alesina *et al*. (2000) and Echols (2015) that social delivery NGOs should ask the prospective donors to imagine how the beneficiaries must feel, rather than asking how the donor would feel in their place.

Similarly, sympathy is considered in the literature as a stimulating factor in a donors' decision to give funds. Hence, a relationship between the degree of sympathy obtained as well as both the donors' propensity to donate and the level of the donation seems to be existing (Sargeant and Woodliffe 2007). Finally, the author found that fear, pity, and guilt have been found to have a positive impact on donors' decision to fund. Thus, as Sargeant and Woodliffe (2007) conclude, funding behavior can be stimulated by engenderment of these feelings. The extent to which a potential donors' support to a charity is visible to others within their respective social group has also been identified (Werker and Ahmed, 2008; Fafchamps and Owens, 2008; Ndaruhutse and Naylor, 2015).

The support from donors serves to enhance the donors' standing within their social group, thus, enhancing the donors' utility. Empirical literature also identify that once a donor has chosen to give to an NGO, the donor is significantly more likely to give again in the future (Aldashev and Verdier, 2013; Cryder *et al*., 2013). According to Islam (2013), this may be attributed to the fact that donors are becoming more sophisticated and prefer to develop deeper relationships with the organisations they choose to support.

2.4 Attitude of beneficiaries towards service delivery by NGOs

2.4.1 Service delivery as a concept

Service delivery is getting services as effectively and quickly as possible to the intended recipient. In most instances service delivery implies a degree of excellence on the part of the organisation, and is a hallmark of economies that have moved past the production phase (Susan, 2013). In NGOs, service delivery is an operation that serve the socio-economic, political and cultural ends (Shivji, 2007; Fafchamps and Owens, 2008, Baluku, 2010; Susan, 2013). Literature frequently makes a distinction of how service delivery varies among NGO sector (Gooding, 2017). For example, NGO provide social services that have direct human impact for a longer time such as human rights defence, provision of education and health care services, orphanage care and street children, prevention of malaria, provision of clean water, counteract climate change, food security and other social services (Ramanath, 2005; Lekorwe, 2007; Seidemann, 2011; Okwanga, 2012; Devi, 2013; Gooding, 2014).

In addition, NGOs play different roles. These include economic services (poverty reduction role), uplifting the poor with their innovative programs, assisting the poor and suffering people. Also self-control through using own resources, identifying native assets and ensuring their effective utilisation, coordinating the poor and deprived ones through formation of co-operatives to facilitate economic progress (Moghimi, 2007; Other economic services include: helping the poor by providing access to credit. Moreover, NGOs deliver political services such as helping poor fight the challenges posed the system, issues related to advocacy and policy formulation and development, helping the government understand its constitutional obligations and best to realise them (USAID 2004, Suharko, 2007; Hendrickse, 2008; Kimani, 2015; Omeri, 2015). According to different variations in literature pertaining service delivery, in this study however, service delivery meant the provision of social services to the intended beneficiaries.

2.4.2 Conceptualising attitude

Attitude is a tendency to act in one way or the other way towards an attitude object or something such as idea, or event (Dubrin, 2005). It is like a drive or decision maker in which it decides how to act or behave in a particular situation that is, to act towards NGOs working with social service delivery.

2.4.3 What is already known about beneficiaries' attitude towards service delivery?

Beneficiary engagement in service delivery is one of the most visible aspects that appear to continue to date (Yin, 2009; USAID, 2010). According to (USAID),

"We need to be aware of the ways in which beneficiaries' attitudes might shape and constrain NGOs' service delivery. Increasing emotional attachment to the felt needs of beneficiaries and their desire to see the NGOs acting as a force for good is likely to lead to beneficiary support, and possibly public demand, for operations prompted by humanitarian motives".

Indeed, a survey by Ritvo, *et al*. (2014) indicate that of 961 respondents who completed an online questionnaire to assess their attitudes, 55% had a negative opinion which shows that the respondents perceive NGOs as "not effective" or "ineffective" in meeting people's social needs. Among these respondents reflected negative views, 56% of the respondents reflected more when asked about 'NGOs helping people in Georgia with basic need such as food, housing, health, clothing. For example, using a sample of 350 respondents, Shashikumar and Sundaraswamy (2000) assessed the attitude of beneficiaries and non-beneficiaries of NGOs towards service delivery.

The author indicated that 74.4% of the beneficiaries and 54% of the non-beneficiaries had positive attitude towards service delivery while 12% and 9.6% of beneficiaries had negative attitude. It was also asserted that the attitude is a prime behaviour attribute that plays a key role in decision process and brings a person into action. In their report on attitude of beneficiaries towards the provided services and their perceived impacts in provision of services, Ahmad *et al*. (2017) using a sample of 230 respondents out of 450 populations indicated that beneficiaries had positive attitude on service delivery. They further assert that the positive attitude was geared by nutritious food provision, safe drinking water, provision of food baskets, warming medication and treatment provision.

According Shashikumar and Sundaraswamy (2000), the probable reason for positive attitude of beneficiaries and non-beneficiaries of NGOs is attributed to factors such as effective leadership with integrity and character, continuous contact with beneficiaries and timely counselling, close supervision of activities, emphasis on constitutionalisation, program of immediate based on local situation. Other reasons by the authors include: substantial freedom to experiment with alternative models of development and above all, their sincerity and devotion. Does this mean that the NGOs sector is supportive of beneficiaries' involvement in service delivery? We simply do not know. Although, numerous studies have assessed beneficiaries' attitudes towards the service delivery, in Tanzania there is scanty information on beneficiaries' attitudes towards service delivery by NGOs. Similarly, only a few empirical studies provide direct information on what might determine such attitude.

2.5 Linkages between Access to Funds and Service Delivery among NGOs

This literature is about the relationship between access to funds and the delivery of services among NGOs. Specifically, about how access to funds affects service delivery and how service delivery draws on access to funds. It might be thought that the relationship is straightforward, with needed access to funds, intended service delivery making surely, and rationally based on relevant research findings. In fact, this is far from the case, as it will be shown in the subsequent paragraphs. The potential contribution that access to funds can make to growth of service delivery is now widely accepted in academic and policy circles, and thus improving access to funds has become an issue of increasing focus for developing country governments and donor (Sulakvelidze, 2013).

However, the empirical link between access to funds and service delivery has not been well established in the academic literature, despite a range of literature hypothesising about the potential linkages that may exist between the two. There is a substantial literature, both theoretical and empirical, establishing the links between donors and NGOs (Sulakvelidze, 2013). There are also a number of studies that made an attempt to link access to funds and service delivery (e.g. Gyamthi, 2010; Burger and Silva, 2015). These studies use the financial situation of local NGOs as negatively affected by constraints such as constraints to credit, inability to raise own funds and inability to engage in profit-making activities.

In many developing countries, studies show that most NGOs are constrained by access to funds and only a small number of NGOs have high flow of funds (Gyamthi, 2010; Kostiainen, 2012). Many NGOs rely instead on searching for funds than focusing on relevant key aim of delivery of quality services for which impact is less likely to be realised. These mismatch in funding and service delivery may not therefore bring positive impact to the beneficiaries' population as a whole (Kaminska, 2015; Burrows *et al*., 2016).

Thus, there are hardly empirical studies linking access to funds and service delivery among NGOs, despite a range of studies as to why this relationship might exist. Nevertheless, recent studies on NGO funding are beginning to remedy this gap. For example, when assessing the financial vulnerability in the case of NGOs in Uganda, Burger and Silva (2015) found that the more financially vulnerable an NGO is, the more difficult it is to pursue long and medium term organisational commitments and goals. This may even result in decreased, interrupted or terminated programs. According to the authors, however, these indicators still only capture NGOs with inability to raise their own funds, engage in income generating activities and constraints to credit services.

So developing a greater understanding on the linkages between access to funds and service delivery is thus, important and currently under-researched area. This study has begun to address this gap in the literature, by utilising studies that are more recently available. The empirical relationship between access to funds and service delivery is not straightforward as shown. According to the literature, there are several mechanisms through which access to funds and service delivery may be related and this varies depending on which NGOs source their funds, the problems related to design because of the donors or recipients. For a clear understanding of the important linkages between access to funds and delivery of services among NGOs, the study was limited to only NGOs that access funds from internal and external sources through donations. The main hypothesis, upon which this study is based, is the idea that access to funds influences service delivery among NGOs.

Nunnenkamp and Öhler (2010) argue that efficient delivery of activities by NGOs is constrained by the competition in accessing funds. They further assert that having adequate access to funds tends to increase administrative costs. Nevertheless, NGOs with high access to funds spend relatively more on charitable activities since they are less concerned with collecting funds through donations. In addition, Aldashev and Verdier (2007) argue that the welfare impact of service delivery depends on the effectiveness of aggregating funds.

Other scholars (for example, Viravaidya and Hayssen, 2001; Fafchamps and Owens, 2008; Lisa *et al*., 2012; Batti, 2014; Harir, 2015) indicate that by reducing the challenges related to access to funds by NGOs and in this way, access to funds may decrease the proportion of low-level service delivery by NGO. Batti (2010), however, indicate that accessing funds requires a lot of time and skills to seek funds from different sources and the pressure to mobilise funds may compromise the service delivery that is intended for quite a long time. Similarly, Lisa *et al*. (2012) assert that maintaining the ability to be financially agile over the long-term may be especially important for NGOs, given that many of them serve high-need communities that require consistently and continually available services.

With this in mind, the goal of accessing funds for NGOs is to maintain or expand services within the organisation while developing measures towards resilience to occasional economic shocks in the short-term. Lisa *et al*. (2012) further argue that access to funds is essential in allowing service delivery among NGOs. According to Bowman (2011), access to funds can have a positive impact on the delivery of services which is also indicated in the study by Hackler and Saxton (2007) who report that whereas non-profits' financial outcomes are merely a means to accomplishing an organisation's social mission and that this is affected by the initial distribution of funds. Thus, noting that NGO's ability to pursue its mission (i.e., providing consistent and quality programming and services) and its access to funds are inextricability linked.

2.6 Gaps in Literature

The literature has outlined the NGOs' funding and its implication for service delivery. However, inconsistencies and mixed findings exist in literature, hence, difficult to generalise in all contexts. While different patterns of funds have been revealed, scanty information, exist on how these patterns of NGO funding contribute to service delivery by NGOs. The literature is significantly lacking in studies that simultaneously differentiate NGOs' access to fund and service delivery. Due to this divergence, the current literature is confined towards analysing access to funds from the recipients' (local NGOs) perspective. As for this study, it intends to examine those qualities or characteristics of the recipient which attract (or repel) donations.

Although numerous studies have assessed beneficiaries' attitudes towards service delivery, there is scanty information on how beneficiaries' attitude influences service delivery by NGOs. Similarly, limited information exists on what might determine such attitude. Furthermore, literature shows that the relationship between access to funds and service delivery is straightforward. Nevertheless, the empirical link between access to funds and delivery of services has not been well established in the academic literature, despite a range of literature hypothesising about the potential linkages that may exist between the two. These mismatch in funding and service delivery may not therefore, bring positive impact to the service delivery as a whole. This study therefore, addresses this gap in the literature.

2.7 Theoretical Framework for the Study

Resource Dependence Theory (RDT)

The resource dependence theory was adopted to guide the study. However, in the organisational theory literature, many approaches have examined resource relations and their implications for organisations. In highlights, most of the influential theories used include the contract failure theory as developed by Hansmann in 1980 states that information asymmetry has huge influence on people's decision-making choices with regard to where they should get their services. Another theory is the government failure theory that was developed by Weisbrod in 1977 who asserts that sometimes governments are not able to provide the required quantities of services to some sections of the population who need more than the average provisions.

In that case, the non-profit organisations become the plausible option to fill this demand gap left by the government (Valentinov, 2006). In addition, the institutional change theory actually, not only relates to the economy but also pertains intensely to sociology (Williamson, 2000). However, scholars from different institutional change schools often lay the emphasis on specific levels of institutional change confined to the economic domain. Campbell (2004) indicates that the main parameter for driving institutional change is the economy. As indicated above, the resource dependence theory is one among most influential theories used in most studies about NGO funding hence suitable to address question on NGO funding and service delivery which is the main focus of this study.

Pfeffer and Salancik propounded the resource dependence theory in 1978. It states that organisations are resource-insufficient; they strive to acquire and sustain resources from their external environment. The theory further argues that external actors who exert demands on the organisation control resources. These actors perceive certain advantages in their relationship with the organisation and exercise power through control over resources. The heavier the dependence on external resources, the more the demands of particular actors controlling these resources are influential. The assertions that these mentioned theories make to the organisations are more or less similar as they can be used to examine the research objective (Thermudo, 2008).

However, there are some increasing overlaps, many discussions around these theories (mentioned in the introduction section), and some modifications/extensions have been made to these theories to further explain the existence of the non-profits through empirical findings. While these theories suggest some strategies to reduce dependence (e.g., government failure theory, contract failure theory, and institutional change theory) the resource dependence theory focuses largely on independence strategies. In addition, resource dependence theory has been usefully applied to analyse resource relations in non-profits (e.g., Tolbert and Lyne, 1983; Guo and Acar, 2005; Vance, 2010) and to NGOs (Shehada, 2010; Gawish, 2016; Wachira, 2016). Indeed, most studies on non-profit or NGO resource relations and organisational independence or autonomy used resource dependence theory as the basis for their conceptual framework.

The resource dependence theory gives central stage to issues around resource relations and organisational dependence. Since this study is mainly concerned with not-for-profit organisations rather than the business sector, resource dependence theory is more appropriate. RDT recognises the influence of external factors on organisational funding and, although constrained by their context, NGOs can act to reduce environmental uncertainty and people dependence. Davis and Cobb (2009) provide the basic argument of the resource dependence perspective and inter-organisational relations as the fundamental units for understanding inter-corporate relations and organisations.

These organisations are not autonomous, but they are rather constrained by a network of interdependencies with other organisations. They are interdependent, when coupled with uncertainty about what the actions will be of those with which the organisations are interdependent; this leads to a situation in which survival and continued success are uncertain; therefore, organisations take actions to manage external interdependencies, although such actions are inevitably never completely successful and produce new patterns of dependence and interdependence. These patterns of dependence produce inter-organisational as well as intra-organisational power, whereby such power has some effect on organisational funding.

The resource dependence theory suggests that no matter how self-sufficient in resources organisations are, how well institutional arrangements organisations are made, and how much authoritative power organisations possess, they will depend on other individuals or organisations for certain essential resources they themselves need, temporarily or permanently (Pfeffer and Salancik, 2003). Tolbert and Lyne (1983) assert that a stable flow of scarce resources from external sources determines the survival of individuals or organisations. In this case, it is inevitable to talk about donor funds in the discussion of NGOs' operations since most NGOs depend on donor funds.

As Viravaidya and Hayssen (2001) state, most of the funds that NGOs receive is used for protecting the environment, assisting the sick and needy, preserving culture and arts and are traditionally not-for-profit in nature. Accessing funds by NGO has been a challenging problem since NGOs were introduced in Tanzania in the 1970s. Although, NGOs have been providing a baffling success to the Tanzanian government and its people, especially the grassroots communities who, by nature, cannot easily be reached by the government, they are said to face funding constraints. NGOs as such rely on well-wishers for grants and donations to cover the costs of their activities. However, with the ever increasing number of NGOs competing over the same scarce resources, it creates pressure on NGOs to survive as the funding trends change over time whereby shifts in donors' thinking has an automatic direct influence on NGOs' service delivery.

Scholars indicate that this dependency on donors for funds may limit the NGOs' capacity to supply goods and services in terms of both quantity and quality (Viravaidya and Hayssen, 2001). As Scott (2004) argues, the magnitude of resource dependence often determines the financial behavior of an NGO, which in turn affect the service delivery by NGOs. In that regard, NGOs are forced to behave the way their donors dictate as many of the saying goes, "beggars can't be choosers" (Hudock, 1995; Viravaidya and Hayssen, 2001). RDT's intuitive appeal is undeniable and is demonstrated by the frequency with which it is accompanied by popular sayings "he who pays the piper calls the tune", "you can't bite the hand that feeds you" and "resources matter and money talks".

However, few discussions on the limits and applications of RDT to NGOs that permit the application of theory in this study exist. Moreover, authors (Hudock 1997; Sherer and Lee, 2002) suggested that RDT was even more relevant in such contexts, which are characterised by scarcity and undependable resource providers. Hence, the resource dependence theory could provide an adequate theoretical premise for explaining the NGOs circumstances under which they operate. The study adopted this theory, as it is more applicable in developing countries' settings like Tanzania where NGOs are donor-driven, dependent and limited to choose for their funders.

Since the NGO sector is not operating in isolation as alluded in the earlier paragraphs, there is need to understand the environment within which they operate and how this affects their performance in service delivery. More especially, their resource base because this is one of the most fundamental requirements for their functioning. This mostly hinges on their interactions with donors. Therefore, this may add some valuable information that could aid in providing a more holistic picture on the outcomes of applying this theory. The theory helped to provide the variables used by the study and the relationship between and among the variables. The study contributed to the theory specifically by extending the discussion of the theory in the aspect of NGO funding and its implication for delivery of services. For all these reasons, the resource dependence theory offers the basis that underpins the conduct of the study. The next section (2.1.3) provides the conceptual framework that guided the study.

2.8 Conceptual Framework for the Study

The conceptual framework for this study lies on both literature and theory about NGOs' funding and its implication for delivery of services. It shows a conceptual summary of the variables to be studied and the relationship between and among variables. The importance of access to funds for NGOs in provision of social services is stimulating social growth of the needy communities (Seidemann, 2011) which is widely recognised in Tanzania and the developing countries as well. According to Haque (2002), McCullagh and Jayawickrama, (2009) and Bista *et al.* (2011), access to funds for NGOs play critical roles in igniting social growth.

Other Scholars (for example, Ottka, 2010; Poole, 2013, Staianova, 2013) contend that well-functioning NGOs are a result of funds accessed. Accordingly, the proposed framework in Fig. 2 depicts a complex relationship. At the core of the conceptual framework are the background variables represented by NGO environment in which NGOs are situated and source funds. One of the important background variables is the NGO environment. The NGO environments include NGO policy of 2001 and Act of 2002 regarding NGOs that enables NGOs' smooth operations. These have a major impact on access to funds for NGO as they provide a stable political, socio-economic and cultural environment that enable NGOs' smooth funding activities and service delivery (Mmanda, 2012).

The government of Tanzania recognises that NGOs are potent forces for socio-economic development, partners of in national building, valuable forces in promoting qualitative and quantitative development and contributors to GDP (URT, 2001; URT, 2002). REPOA (2007) contends that the inadequate regulatory framework constitute constraints to access to funds for NGOs hence impeding service delivery. Another important background is the stability of socio- demographic, political and cultural context of the country. The socio-demographic, political and cultural variables include attitude of beneficiaries towards service delivery, years of operation of an NGO, type of beneficiaries served and size and experience of an NGO. The independent variables consist of conditions imposed by the funders for NGOs to access funds. NGO funding conditions which include demonstrated NGOs' capabilities and achievements in funds management, clear monitoring and evaluation practices, environmental, technical and financial sustainability of NGOs. Other funders' needs for NGOs include a genuine partnership and relationship between NGOs and donors (Trent and Abouassi, 2015), well-educated managers and staff and proper networks among NGOs (Lekorwe, 2007; Fafchamps and Owens, 2008; Lewis and Kanji, 2009).

Other independent variables include funding sources for NGOs. Aldashev and Verdier (2010) contends that NGO funding sources include the private sectors, government contributions, grants, donations, individual voluntary contributions, income generating activities, and fundraising campaigns. Others include membership fees, international donors and gifts (Jailobaeva, 2014). The stakeholders such as donors and the Tanzanian government's interventions are very important to strengthen the capacity of NGOs in accessing funds. Some of the interventions include education and training provision that will foster NGOs' accountability and self-reliance. At the end, NGOs are able to access necessary funds and deliver services to their beneficiaries hence improve the beneficiaries' welfare, staff and NGO infrastructure. Fig. 2 illustrates the conceptual framework for the study.

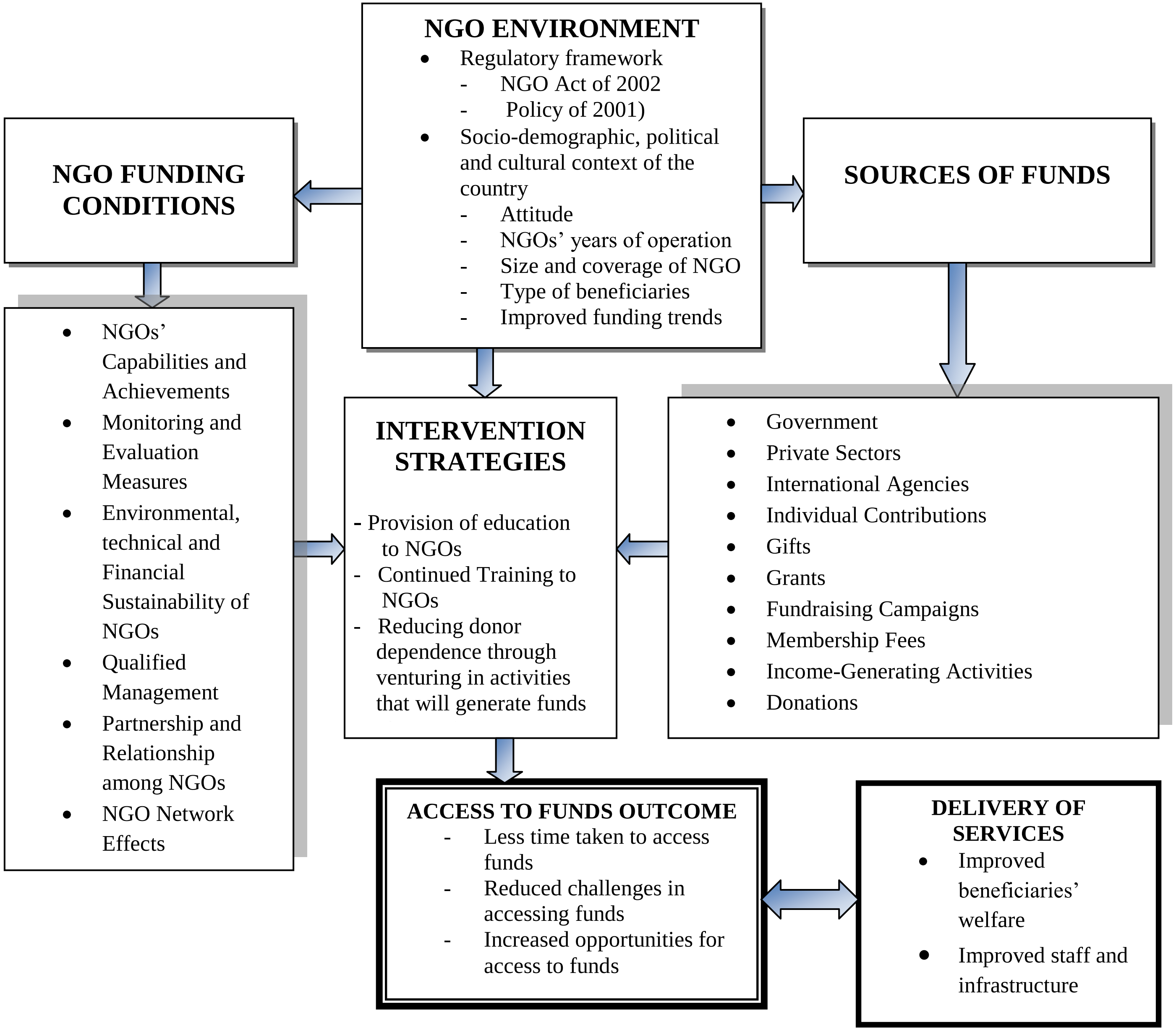

Figure 2: Conceptual framework for the study

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

This chapter presents the methodological approach, which guided this study. The chapter is divided into ten (10) sections whereby the first section is the introduction, which provides the general overview of what the entire chapter contains. The second section presents the ontological and epistemological assumptions that underlie research methodologies. Section three gives an account and a reflection of the choice of study site. The fourth section discusses the research design as applied to the study. Section five explains the sample size and sampling technique. Section six focuses on the data collection methods and tools that were used in the research. Section seven is a discussion about quantitative data analysis plan. Section eight, presents the plan for qualitative data analysis. In section nine, there are limitations and delimitations of this study. The tenth section describes the ethical considerations that the researcher had to address.

3.1 The Ontological and Epistemological Assumptions

3.1.1 The ontological assumptions

Crotty (2009) defines ontology as “the study of being”. It is concerned with “what kind of world we are investigating, with the nature of existence, with the structure of reality as such”. The ontological assumptions are those that respond to the question ‘what is there that can be known?’ or ‘what is the nature of reality?’ This study uses ontology, which is essentially of a cause and effect nature. In this study, the researcher assumes that there exist some realities i.e. NGO funding and how it may affect the service delivery by NGOs. In this case, the researcher thinks that this follows a realistic ontology and a causal reality. For example, Kostiainen (2012) referred to this notion by saying that one purpose of research is to explain what the case is what has happened and a reason for seeking explanations might be to predict what will happen in the future or what would happen if there were some certain interventions. This is clearly shown in the aim of the study that is targeted at examining the effects of funding on service delivery for NGOs in Moshi Municipality in Tanzania.

This means that the researcher is looking for what will happen to NGO service delivery if at all funding is improved. It is therefore assumed that any improvement in the service delivery may be attributed to the NGO funding intervention. The researchers' investigation of this world is clearly manifested in their use of different research methods and techniques of the interpretive design such as interviews, focus group discussions and questionnaire to assess the NGO funding, and its implication for service delivery in order to interpret the respondents' feelings, and inner thoughts. Moreover, using the cross-sectional study design, the study focuses on the respondents' opinions, feelings, experiences and inner thoughts.

3.1.2 The epistemological assumptions

Epistemology is 'a way of understanding and explaining how we know what we know'. Epistemology is also 'concerned with providing a philosophical grounding for deciding what kinds of knowledge are possible and how we can ensure that they are both adequate and legitimate' (Crotty, 2009). As for this, objectivism is the epistemological stance whereby the researcher separates him away from the objects being studied. The study assessed the funding effect (as realities exist in the world) on the service delivery in NGOs. Therefore, the approach to this study had the assumption that funding for NGOs has an impact on service delivery among NGOs.

3.2 The study Area

The study was conducted in Moshi Municipality. A number of reasons motivated the choice of the area. As it is in all major cities and towns in Tanzania, Moshi Municipality has many NGOs that are diverse in nature, focus of operationalisation and are donor dependent. Moshi Municipality is among the municipalities in Tanzania which have many NGOs focusing on economic improvement of the poor and vulnerable persons which rely mostly on donor funding and support. The socio-economic interractiveness nature of residents in Moshi Municipality is believed to have some impact on service delivery and the sustainability of the NGOs in the area (Kiondo and Mtatifikolo, 1999; Olomi, 2003 and Mariki *et al*., 2011). Hence, it was thought a good case for an empirical analysis on the linkages between access to funds and service delivery.

3.2.1 Moshi Municipality

Moshi Municipality is found in Kilimanjaro Region in the North-East of Tanzania on the slopes of Mount Kilimanjaro. Moshi Urban District (Moshi Municipality) is one of six districts in Kilimanjaro Region. It has 21 wards and 60 hamlets (for details see Fig. 3). The other districts are Rombo, Mwanga, Same, Hai and Moshi Rural (Komba *et al*., 2013 and Kashaigili *et al*., 2017).

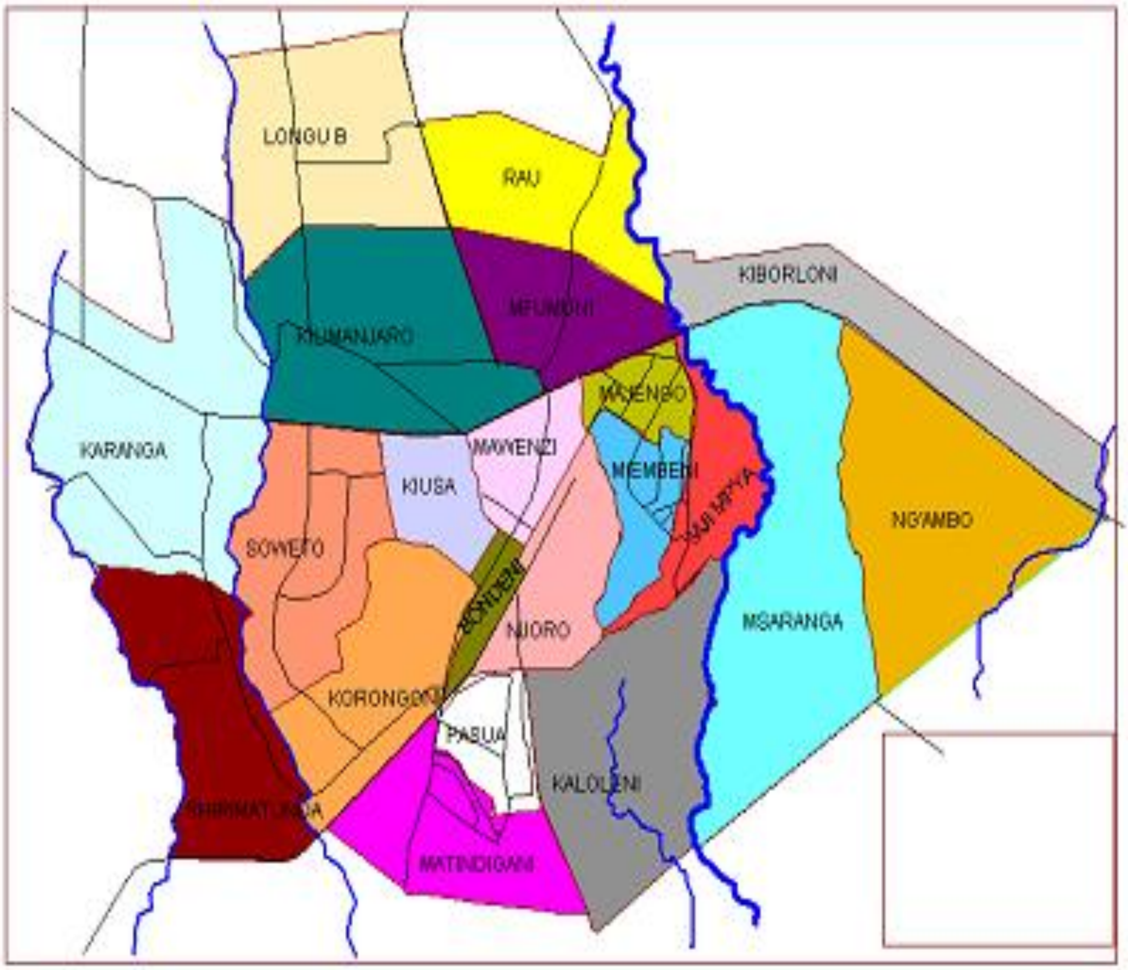

Figure 3: Moshi Municipality

Moshi Municipality covers an area of about 59 km^2 and is the smallest Municipality in Tanzania by area. According to 2012 Tanzania population census, it had a total population of 184 292 whereas 89 174 and 95 118 were males and females respectively (Tanzania National Bureau of Statistics, 2012). Moshi Municipality was established in 1984 in terms of the provision in section 8 and 9 of the Local Government Act (District authorities) 1982.

Socio-Economic indicators such as life expectancy at birth, literacy rate, primary school enrolment rate, infant and child mortality, population per health facility, population per physician and others discussed in detail elsewhere in this document portray the region as being relatively developed compared to others. Despite the active and the existence of several economic activities, access to funds for NGOs operating in the Municipality is still low and challenging.

3.3 Research Design

This study adopted a cross-sectional study design whereby a questionnaire was administered to collect primary data from the respondents. This design helped the researcher to collect data only once, and it was also useful for description purposes as well as for determination of relationships between and among variables used in the study (for example, Saunders *et al*., 2003; Bryman, 2004; Kothari, 2004). The design was also used for this study because of resource constraints in terms of time, money and human resources.

Furthermore, the cross-sectional study design was also adopted because patterns of funds for NGOs, determinants of funding access for NGOs and linkages between access to funds and service delivery among NGOs do not change within a short period. Since the study employed a mixed approach (qualitative and quantitative) of data collection, the design provided a basis for examining the relationship of two or more study variables. In this regard, it helped to achieve the main aim of the study, which was to get an understanding of the NGO funding and its implication for service delivery in Tanzania.

3.4 Sampling

3.4.1 Units of Analysis

The study employed two units of analysis that were an NGO and an individual beneficiary of an NGO. The selection of two units of analysis was based on the nature of the study variables and information that the study sought. The process of identifying the units of analysis for the study involved the identification of NGOs that were working to deliver social services to their beneficiaries. According to, for example Burns and Grove (2003), Henning *et al*. (2004) and Holloway (2005), units of analysis in any investigation refer to the actual empirical units, objects and occurrences that must be observed or measured in order to study a particular phenomenon. This is because they influence the research design, data collection and data analysis decisions.

3.4.2 Selection of sample NGOs

The study selected NGOs that were delivering social services operating at the national level that had been in operation for a period of not less than five years. The reasons for the choice of national level NGOs included the following: It was assumed that they could state well the issue of funding and service delivery especially trends of funds for NGOs that were among the study variables under investigation, and NGOs operating at national level are only compared to the extent that their national contexts influence access to funds from donors than those operating at regional and district levels. Therefore, the researcher chose to vary the national context NGOs and examined them.

This study purposively selected fifteen (15) NGOs out of 48 NGOs to participate in the study that were found to have operations in Moshi Municipality (see Table 1). The use of purposive sampling was due to several reasons: (1) the focus of the study that investigated NGOs that had been in operation for a period not less than five years from each NGO intervention; (2) Many NGOs shared more or less similar characteristics which, if studied collectively would result into leaving out important information sought by the study; (3) their financial reports for the last five years are published and easily accessible to the public, and although they were getting to understand issues related to finance, many NGOs to-date have still not made their financial information available.

Purposive sampling was employed from the updated list of NGOs as follows: a list of all active registered NGOs operating in different interventions was constructed from NGOs that are registered with the Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDGEC) as seen in Table 1. The list was then compared and updated from that which was provided by the Moshi Municipal Director’s Office in Moshi Municipality operating at the national level. As of May 2016 when data collection started, the Ministry had registered 48 NGOs in Moshi Municipality. However, some were listed but not operating and some were not in the list but practically operating in the field. In some cases, where only one NGO was appearing in the NGO intervention and for sampling purposes, that NGO was selected as long as it had been in operation for a period of not less than 5 years.

3.4.3 Selection of sample NGO employees

A total number of 48 NGO employees were selected to participate in the study as shown in Table 1. Of 15 NGOs selected to participate in the study, purposive sampling technique was employed to select three (3) people to serve as interviewees from each selected NGO as it was assumed that they would be able to provide all relevant information and exhaustively that the study sought. The selected employees included the director, the chairperson of the board of directors and the accountant. Two major reasons guided the selection of employees. These were the position each employee had in the NGO and that they had adequate knowledge and understanding about funding and service delivery within their respective NGOs.

Table 1: NGOs and employees selected for the study in Moshi Municipality

S/N	NGO Category	Available NGOs	Selected NGOs	Selected Interviewees (3*15)
1	Multi – sector NGOs (health, education, women, youth, disabled, orphans)	24	8	3
2	NGOs dealing with empowerment and capacity building	16	4	3
3	NGOs dealing with environmental issues	4	1	3
4	NGOs defending human rights especially vulnerable persons in a community	2	1	3
5	NGOs dealing with agriculture and entrepreneurship	2	1	3
Total		**48**	**15**	**48**

3.4.4 Selection of sample individual beneficiaries of NGOs

Simple Random Sampling (SRS) was employed to select individual beneficiaries of NGOs. In order to draw a random sample of beneficiaries, a list of active beneficiaries was updated from each NGO intervention. As shown in Table 2, a total number of 7 024 beneficiaries were active. Then, a list of all active NGO beneficiaries was constructed whereby the study used simple random sampling especially lottery technique, to select 384 beneficiaries to participate in the study, which involved the assigning numbers to the sampling units within a sampling frame. Then, the numbers were kept in a box from which they were picked randomly until the sample size was reached. With a confidence interval of 95%, the Cochran's (1977) formula for finite population correction factor (FPCF) for adjusting the sample for smaller populations was used to determine the sample size as follows:

$$n = \frac{n_0(\text{sample from infinite population})}{1 + \frac{n_0(\text{an infinite population})}{N}}$$

Where:

n = Sample size

n_0 = Sample from an infinite population (384)

N = Sample frame (7 024)

A sample size of 384 was arrived at as follows;

$$n = \frac{384}{1 + \frac{384}{N}}$$

n = 364

Therefore, a total sample of 364 beneficiaries was drawn. Nevertheless, 64 questionnaire copies were dropped as they were incomplete; hence, 300 of them were used in the final analysis. Table 2 shows the beneficiaries' breakdown in terms of NGO they belong to, target group, years in operation and total numbers of beneficiaries for each NGO category.

Table 2: Individual beneficiaries of NGOs' breakdown and selection

S/N	NGO Category	Target group	Years in Operation	Total numbers of beneficiaries
1	MASCEDONIA Ministry (Multi - sector)	Community members especially women	9	1500
2	TAWREF (Empowerment and capacity building)	Community Members and Children	7	100
3	TUSONGE (Human rights defenders)	Women and youth Community members	7	500
4	AMANI Children's Home (multi - sector)	Street-involving boys and girls	17	400
5	MSAMARIA (multi - sector)	Street children involving boys, girls	11	700
6	KIVINET - VICOBA (capacity building and empowerment)	Community Members especially youth	6	150
7	KOMBOA Moshi (capacity building and empowerment)	Children in difficult circumstances and Youths	6	100
8	KINSHAI (multi - sector)	Community members	11	124
9	KIVIWAMA (Environment)	Community members mainly men and women	18	1200
10	Kilimanjaro Orphanage (multi - sector)	Street-involved boys and girls and Children in difficult circumstances, All of these beneficiaries are direct beneficiaries	9	150
11	Mashinani Community Development Organisation (capacity building and empowerment)	Community members and Children in difficult circumstances,	8	100
12	Kilimanjaro centre for orphans and street children (multi - sector)	Children in difficult circumstances, Street-involved boys and girls	12	100
13	Good Hope Support Organisation (multi - sector)	Mainly women and youth	7	1800
14	White Orange Youth (multi sector)	Youths	21	200
15	TAFCOM (multi - sector)	Community members	12	300
	Total			**7 024**

3.4.5 Selection of key informants

Purposive sampling was employed to select key informants who participated in this study. This study selected 30 key informants to provide their expert opinions on NGO funding and service delivery. According to (for example, Mikkelsen, 2005; Lembani, 2008 and Kimani, 2015), key informant interviews are in-depth interviews of a select (non-random) group of experts who are most knowledgeable of the organisation or issue. A non-random choice of key informants was based on their leadership role, knowledge and experience they have with NGO funding and service delivery in the area and their willingness to communicate the knowledge they have on NGO funding and service delivery. Of the 30 key informant interviewees, all twenty-one (21) Ward Executive Officers from 21 wards, 8 hamlets (*mtaa*) leaders and 1 officer from the Moshi District Community Development's Office were selected to participate in the study.

3.5 Data Collection

Both primary and secondary data were collected for the study. The study employed a mixed approach method whereby both quantitative and qualitative data were collected. Using a mixed approach of quantitative and qualitative style is a triangulation purpose and a study using both approaches is a comprehensive one. According to Neuman (2003), the use of both approaches can occur in several ways: using qualitative and quantitative sequentially, or using these approaches in a parallel form or using them simultaneously. In this study, the collection of quantitative and qualitative data employed a sequential form in which quantitative data provided a basis for collection of qualitative data. However, in this research, it was necessary to combine qualitative and quantitative approaches of data collection as using only one approach would have left important aspects out of the research.

3.5.1 Primary Data

Primary data were collected using a questionnaire, in-depth interviews and focus group discussions. Information regarding socio-demographic characteristics of respondents was collected through a survey. The survey was guided by the questionnaire as it is presented in Appendix 1. The survey and focus group discussions helped to solicit information that answered the first objective on patterns of funds for NGOs, the second objective, which intended to examine the determinants of funding access for NGOs, and the third objective on attitude of beneficiaries on service delivery. These methods also assisted to obtain information for answering objective four of the study on the linkages between access to funds and service delivery among NGOs. The use of in-depth interview helped to acquire the general in-depth information on NGO funding and its implication for service delivery. The key informant interviews guide in Appendix 3 also guided this study.

3.5.1.1 Questionnaires

A questionnaire tool was used to solicit information from NGO employees and individual beneficiaries of NGOs. Specifically, the questionnaire was used to collect information on socio-demographic characteristics of respondents, the patterns of funds for NGOs, the determinants of funding access for NGOs, attitude of beneficiaries on service delivery and the linkages between access to funds and service delivery among NGOs. The questionnaire was used to collect quantitative data using combined open and closed-ended questions.

3.5.1.2 In-depth interview

An in-depth interview was also used to collect data from 30 key informants through the use of key informant interview guide. The key informant interview guide comprised a set of semi-structured questions. The guide was used to solicit information on NGO funding and service delivery in Moshi Municipality. Key informant interviews in this study were used to compliment survey findings, particularly for deepening understanding on the survey results. Boyce and Neale (2006) support this by arguing that in-depth interviews provide much more detailed information than what is available through other data collection methods such as surveys.

3.5.1.3 Focus group discussions

Focus group discussions were conducted to collect qualitative information about various aspects of NGO funding and service delivery from NGOs and individual beneficiaries of NGOs. Focus group discussions were used as they allow interaction among participants that can lead to more and different types of information than individual or group interviews (MacDougall and Fudge, 2001 and Agyemang *et al*., 2010). An average number of focus group participants varied from 6 to 12. In total, sixteen (16) focus group discussions were carried out, and the researcher acted as a moderator. Two (2) focus group interviews involving directors of NGOs were conducted with 6 to 8 participants. Generally, 16 focus group discussions from NGO employees (6 focus groups) and individual beneficiaries of NGOs (10 focus groups) were conducted for this study to generate qualitative information.

Recruitment criteria for the focus group discussions on individual beneficiaries of NGOs were that the participant had a good understanding of NGO funding and service delivery. This was achieved during survey to mark interviewees that seemed to understand the question under investigation. Each focus group lasted approximately one hour, all the discussions were recorded by using an audio recorder, and the researcher for further reference took some brief notes just in case the audio recording faded. Focus group discussions helped to obtain information on funding and service delivery, especially on patterns of funds for NGOs, determinants of funding access and linkages between access to funds and service delivery.

3.5.2 Secondary Data

The secondary sources of data for this study were documents from NGOs that participated in the study and the Office of Moshi Municipal Director. Secondary data were mainly intended to answer the first objective and specifically on the trend of funds for NGOs. An extensive documentary analysis was conducted to collect information regarding NGO funding trend, especially on the amount funds NGOs expected against the actual amount of funds they had received for the previous five years (2010-2015). The secondary data were collected from these two sources in the form of records or official statistics. These records and official statistics included the accounting resources (annual audited financial reports), programme reports, meeting reports, postures and brochures. Other documents presented included newsletters, magazines, and fund raising plans of the respective NGOs. These were more pertinent to the funding situation at hand since they were from the organisations. The office of Moshi Municipal Director offered volumes of secondary information about NGO statistics for example, data on the total number of NGOs, sources of funds for some NGOs and various aspects about beneficiaries of NGOs in Moshi Municipality.

3.6 Data Analysis

3.6.1 Objective one: Funding patterns for Non-Governmental Organisations' service delivery

The data on NGO funding patterns were analysed using descriptive statistical analysis including percentages, frequencies distribution and cross tabulation with the aid of IBM SPSS. For good graphical presentations of some results, Microsoft Office Excel was employed. The funding patterns for NGOs were examined in terms of sources of funds, trends of funds and challenges that NGOs faced in accessing funds. Sources of funds were measured by developing an access to funds index. The index was used to establish whether private sector, membership fees, grants, gifts, local individual voluntary donations, international individual donations, in-kind donations, government, fundraising and income generating activities were sources of donations or not. This helped to identify the sources of funds for NGOs by asking respondents to identify whether the above sources were the sources of their funds or not.

The response weights assigned to each source were 1 and 0 whereby scores on 1 were recorded as "a source of funds" and 0 otherwise. Therefore, a single index with all sources of funds was developed for multiple response analysis. The scores for each funding source were calculated to identify the first, second and third top most source of funds for NGOs. Trends of funds for NGOs were also established and measured by developing a total amount of funds expected and the total amount of funds received from each source within each NGO category across 5 years. Opportunities and challenges associated in accessing funds were measured by asking respondents to mention the opportunities as well as the challenges they encountered in accessing funds and propose how the identified challenges could be overcome.

3.6.2 Objective two: Determinants of funding access for Non-Governmental Organisations

The data for this objective were analysed using binary logistic regression. The binary logistic regression model was used to estimate the relationship between the determinants and access to funds for NGOs. The analysis was done with the aid of IBM Statistical Package for Social Sciences (SPSS). The model was used because the dependent variable that was access to funds was measured as a dummy variable. Nine (9) factors were identified from literature to be more associated with access to funds for NGOs. These factors were: education level of staff, diversified NGO networks, NGO size and experience, NGOs capabilities and achievements, NGO-donor partnership, socio-economic enterprising, membership fees and nature of NGO services.

The binary logistic regression model as developed by Hosmer (1989) was specified as follows.

$g(\pi(\tilde{x})=log\left[\frac{\pi(\tilde{x})}{1\text{-}\pi(\tilde{x})}\right]=\alpha+\beta_0+\beta_1x_1+\beta_2x_2+\ldots+\beta_px_p.\ \ldots + e$……………………………… (1)

Where:

$log\left[\frac{\pi(\tilde{x})}{1-\pi(\tilde{x})}\right]=Y$; is access to funds was measured as a dummy variable i.e. NGOs had access to donations (1), and (0) otherwise;

X_1 = Highest level of education achieved for NGOs' employees measured by years of schooling;

X_2 = Diversified networks of an NGO measured by number of NGO connections;

X_3 = Size and experience of an NGO measured by number of beneficiaries served, total amount of funds received and duration in operation;

X_4= Capabilities and achievements of an NGO measured by NGO had met the intended needs of beneficiaries (1), and (0) otherwise;

X_5 = NGO-donor partnership measured by extent to which NGOs are involved in activities supported by donors that benefit both parties;

X_6 = Marketing efforts (NGO involvement in income generation 1, 0 otherwise);

X_7 = Psychological factors (NGO has control over psychological factors 1, and 0 otherwise);

X_8 = Nature of NGO involvement (enrolment targets based on donors' focus and development goal aspects 1, 0 otherwise;

e = Error term;

α = the intercept term of the model;

$\beta_{0\,=}$ is the coefficient of the constant term;

$\beta_1 - \beta_P$ = Regression coefficients;

3.6.3 Objective three: Attitude of beneficiaries towards service delivery by Non-Governmental Organisations

Attitude of beneficiaries towards service delivery by NGOs was analysed by using a Likert scale whereby the level of attitude was computed using two approaches: summated scale (Table 12) and index scale. For summated scale approaches, a five point Likert attitudinal scale was used whereby scores on positive and negative statements were computed and compared. The Likert attitudinal scale had twenty statements. A half of the statements connoted positive responses and the other half connoted negative responses. The aim was to gauge the attitude of beneficiaries towards service delivery by NGOs.

Respondents were requested to respond to statements reflecting attitude towards service delivery using the following responses: strongly agree, agree, undecided/uncertain, disagree or strongly disagree for 5, 4, 3, 2 and 1 respectively. Statements connoting negative responses were reversed so that all of the individual item scores lie on the same scale with regard to direction. In reverse scoring, 5, 4, 3, 2 and 1 became 1, 2, 3, 4 and 5 respectively. Then, an index scale on attitude of beneficiaries towards service delivery was constructed. The aim was to establish the unit measure of the levels of beneficiaries' attitude towards service delivery by NGOs.

It was hypothesised in this study that beneficiaries' attitude towards service delivery by NGOs would be affected by the following variables derived from literature. These included the need for information on service delivery progress, need for involvement in monitoring and evaluation programmes, training of beneficiaries on service delivery, flexibility in service delivery, age of respondents, marital status, education level attained by the beneficiary, economic status of the beneficiary and provision of services on time.

To explore the relationship between these determinants and beneficiaries' attitude of beneficiaries towards service delivery, ordinal logistic regression model was employed which was aided by IBM Statistical Package for Social Sciences (SPSS). The model was specified as follows:

$$P(y) = \frac{e^{\alpha} + \beta_1 X_1 + \cdots \ldots \beta_n X_n}{1 + e^{\alpha} + \beta_1 X_1 + \cdots \ldots \beta_n X_n} \quad \ldots \ldots (1)$$

Where:

P(y) = attitude of beneficiaries towards service delivery by NGOs (probability of having positive, moderate and negative attitude for 3, 2 and 1 respectively);

α = the intercept of the equation;

$\beta_1 - \beta_{10}$= coefficients of the predictor variables which represent the amount of change in the dependent variable;

X_1 = need for information on service delivery progress (regularly reported services as 1, and 0 otherwise);

X_2 = need for involvement in service delivery (participation of beneficiaries as 1, and 0 otherwise);

X_3 = training beneficiaries on services delivered (received training as 1, and 0 otherwise);

X_4 = need for flexibility in services delivered (measured as 1 for flexibility, and 0 otherwise);

X_5 = provision of services on time (services delivered when needed as 1, and 0 otherwise);

X_6 = Age of a respondent (measured in years);

X_7 = Sex of respondent (male 1, and 0 for female);

X_8 = Marital status of the respondent (married 1, and 0 otherwise);

X_9 = Economic activity carried out by the respondent (income generating activity 1, and 0 otherwise); and

X_{10} = Education level of the respondent (measured in years spent in school).

3.6.4 Objective four: Linkages between access to funds and service delivery among Non-Governmental Organisations

The data on this objective were analysed using both descriptive statistical analysis including percentages and frequency distributions and ordinal logistic regression model with the aid of IBM SPSS. Seven predictor variables (indicators of access to funds and service delivery) were identified from literature. The respondents were required to respond on the respective variables which were used to determine the linkages of access to funds and service delivery. The responses were "often", "not often" and "never" for 2, 1 and 0 respectively. Three levels of service delivery were created as high (2), moderate (1) and poor service delivery (0) for often, not often and never respectively.

The ordinal logistic regression model was used to analyse the relationship between the predictor variables: focusing on the needs of beneficiaries, regular reporting of activities being carried out, accurate record keeping of beneficiaries, availability of beneficiary networks, and responsiveness to beneficiaries by NGOs, NGO-beneficiary consultation and reviews of service delivery. The ordinal logistic regression was employed because of the ordered dependent variable (linkages = P(y)) and it was specified as follows:

$$P(y) = \frac{e^{\alpha} + \beta_1 X_1 + \cdots \ldots\ldots\ldots\ldots\ldots\ldots \beta_n X_n}{1 + e^{\alpha} + \beta_1 X_1 + \cdots \ldots\ldots\ldots\ldots\ldots \beta_n X_n}$$

Where:

P(y) = the linkages as high (2), moderate (1) or poor (0);

α = the intercept of the equation;

$\beta_1 - \beta_7$= coefficients of the predictor variables representing the amount of change in the dependent variable;

e = error term;

X_1 = Focusing on the needs of beneficiaries measured by meeting the interest of the beneficiaries as 1, 0 otherwise;

X_2 = Regular reporting of activities carried out **(**regularly reported as 1, 0 otherwise);

X_3 = Responsiveness to beneficiaries (support processes and practices as 1, 0 otherwise);

X_4 = Accurate record keeping of beneficiaries (available frequently reviewed beneficiaries register book as 1, 0 otherwise);

X_5 = NGO-beneficiary consultation (having been involved in services as 1, 0 otherwise);

X_6 =Availability of beneficiary networks (connectedness of beneficiaries as 1, 0 otherwise);

X_7 = Reviews of services being delivered by NGOs (regular reviews of services as 1 and 0 otherwise).

3.7 Qualitative Data Analysis

3.7.1 Thematic content analysis

The analysis of qualitative data in this study was performed by using thematic content analysis. According to authors (for example, Braun and Clarke, 2006 and Ruggunan, 2013), thematic content analysis offers an accessible and theoretical-flexible approach to analysing qualitative data. Semi-structured questions were posed to the groups and interviews for discussion in line with objectives of the study. The interviews were recorded by using an audio device recorder and later transcribed. Transcripts were analysed using thematic content analysis as follows: re-reading notes taken during interviews and re-listening to the audio transcripts a few times.

These codes that were generated were grouped into themes whereby the major themes included sources of funds, trend of funds, challenges associated with NGO funding, opportunities in access to funds, determinants of access to funds, attitude towards service delivery, determinants of attitude, linkages and strategies that make access to funds and service delivery being effective. The analysis involved discovering of emerging themes from the data sets. Reviewing the themes was necessary in order to make sure that the major themes have enough data to support them and if not to merge or separate or to remove them. This technique helped to obtain a strong coherence in a theme and strong distinctions between themes that were later presented into meaningful quotations.

3.8 Limitations and Delimitations of the Study

Some of the participants were worried to share information about the financial position of their NGOs which was the main issue under investigation for this study. Despite the agreement on anonymity, some NGO leaders appeared to be uncomfortable discussing their financial accounts. Some NGOs were not ready to give the researcher access to their accounts or would not have enough detailed accounts that discriminated between different aspects of NGO funding (e.g., sources of funds: government, fees, and international donors). To overcome these limitations, participants were assured of confidentiality and that the information that they will give, will strictly be used for academic purposes only.

This study on NGOs was confined to NGOs in Moshi Municipality; hence, the findings cannot be generalised for other wider contexts in Tanzania. However, efforts were made to capture the diversity of NGOs engaging in the provision of social services that are also available in most cities and towns in Tanzania for example, NGOs working on issues related to health, human rights defence, education, women, youth, disabled and orphans and street children. Although the findings cannot be generalised to other contexts in Tanzania, they can be used to solve similar challenges identified elsewhere in Tanzania and provide new understanding of NGO funding and its implication for service delivery in Tanzania.

3.9 Ethical Considerations

Ethical guidelines as guided by Moshi Co-operative University were followed. The Office of the Moshi Municipal Director granted permission and clearance to interview respondents in the Municipality. Individual consent from respondents, interviewees and discussants who participated in the study was sought to ensure that they had free will to participate in the study and answer all the questions for the study. The researcher also maintained the highest level of objectivity in discussions and analyses of the data throughout the research.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSIONS

This chapter presents the results and discussions of the study. The chapter is divided into four (4) sections whereby the first section presents the socio-demographic characteristics of NGO employees and individual beneficiaries of NGOs. The second section answers research objective one. The second section answers the second specific objective. Section three answers the third specific objective. The results that meet the fourth objective are presented in section four. The chapter focuses on only NGOs that are recipients of funds from donors in the form of donations in the country.

4.1 Profiles of the NGOs which were Sampled

4.1.1 NGO years in operation

The findings in Table 3 show that three quarters of the studied NGOs had been operating for a period of 5 to 12 years. This implies that the majority of the NGOs had important knowledge about funding and its implication for service delivery in their respective areas. The findings are similar to those by Saungweme (2014) who found that the majority of NGOs were in operation for a period of less than 10 years and only a few were in operation for more than twenty years.

Table 3: NGOs' background information (n = 15)

NGO Category	Frequency	Percent
Years in Operation		
5 – 8	6	40
9 – 12	6	40
13 – 16	-	0
17 – 20	2	13.3
21+	1	6.7
Activities NGOs engage in		
Human rights defending	1	6.7
Education	1	6.7
Health	1	6.7
Orphanage and street children's care	4	26.7
Women, youth empowerment and capacity building	8	53.2

4.1.2 NGOs' activities

More than half of the NGOs (53.2%) were engaged in activities that were directed to emancipate beneficiaries from social poverty. These activities are geared towards poverty reduction of the marginalised and disadvantaged persons in Moshi Municipality as shown in Table 3. This, according to the respondents, has helped NGOs to win funds from donors.

4.2 Socio-Demographic Characteristics of Respondents

4.2.1 Sex

The study set out to show the sex of respondents that participated in the study. Referring to Table 4, we can see that there was more female involvement in NGOs than males. Of the total 48 NGO employees, males were 43.7% and 56.3% females. For 300 individual beneficiaries of NGOs, 32% were males and 68% were females. These findings imply that there was a difference between males and females benefiting from NGO services. Females enjoy a good breadth of NGO services. More specifically, NGOs interviewed claimed that there is a greater number of female involvement in NGO activities. In line with the findings of Chanrith (2004) and Chowdhury (2014), the extent of involvement in NGO services is perceived to be higher among females. Amelga (2003) posits one of the major reasons as to why female are more involved in NGO services than men that there is a consensus among development practitioners arguing that effective development cannot take place without ensuring that women are active participants and full beneficiaries of development interventions.

4.2.2 Age

The respondents were asked to indicate their age category. Age of the respondents is one of the most important characteristics in understanding their views about particular aspects; mostly age indicates level of maturity of individuals in that sense age becomes more important to examine their responses. The findings indicate that age of respondents ranged from 18 to 75 years and the mean age was 37.3 years (Table 4). The majority of the respondents were in the age group between 26 and 50 years. These results indicate that the respondents were drawn from the age category that was required by this study with most of them being mature in age and life hence having enough experience of various issues that are evolving around in the country at large. This could be explained by the hierarchical culture of Tanzanian communities in which tribute for seniority is profoundly rooted. Similarly, Chanrith (2004) reports that age is an embedded aspect that is explicitly evident in current NGO work whereby NGOs usually seek advises from senior beneficiaries.

4.2.3 Marital status

The study sought to understand the marital status of the respondents. Marriage is one of the most important institutions. It was found that 50% of the respondents were married and the rest were widows, widowers and singles. The perceptions and attitudes of a person can also differ by marital status of the persons because the marriage might make the persons a little more responsible and matured in understanding and giving responses to the questions asked. The details of the marital status of the respondents are presented in Table 4.

4.2.4 Level of education

The respondents were requested to indicate their education level that they possess. The majority of respondents from the NGO employees' category (97.9%) had secondary school to postgraduate level of education. This indicates that NGO employees in the study area who involve in and benefit from NGOs have attained the basic education. This could enable them to understand questions and thus, provide credible information on NGO funding and its implication for service delivery. For employees, education is one of the factors that is said to contribute to access to funds for NGOs in Moshi Municipality particularly the ability to write proposals and communicate with potential internal and external donors. Gyamthi (2010) and Wachira (2016) also found that the level of education attained has an influence on access to funds for NGOs.

For individual beneficiaries of NGOs, 37.7% and 46.7% of the respondents had primary and secondary school level of education respectively. The findings indicate that respondents who participated in this study had attained the basic education and they understand the services delivered to them and how they can do to make them sustainable when NGOs stop or shorten services. Makuwira (2004), Jivani (2010) and Khan *et al*. (2014) also found that beneficiaries with basic education are supportive and participative in service delivery by NGOs. That is why the author is recommending that NGOs learn to relinquish their grip on power and develop confidence through education to their beneficiaries.

Table 4: Distribution of socio-demographic characteristics of NGO employees and individual beneficiaries of NGOs (n = 348)

NGO Employees' Category (n = 48)	Frequency	Percent	Beneficiaries' Category (n = 300)	Frequency	Percent
Age			**Age**		
			18 - 25 years	26	8.7
18 - 25 years	2	7.3	26 – 30 years	76	25.3
26 – 30 years	5	29.1	31 – 35 years	56	18.7
31 – 35 years	4	10.5	36 – 40 years	48	16.7
36 – 40 years	7	16.7	41 - 45 years	34	11.4
41 - 45 years	6	12.6	46 – 50 years	22	7.4
46 – 50 years	6	12.6	51 + years	38	12.6
51 + years	5	11.2			
			Sex		
			Male	96	32.0
			Female	204	68.0
Sex					
Male	17	43.7			
			Marital status		
Female	31	56.3	Married	187	62.3
			Divorced/Separated	14	4.7
Marital Status			Widowed	30	10.0
Married	24	50.0	Single	55	18.3
Divorced/Separated	4	8.3	Living together	14	4.6
Widowed	6	12.5		30	
			Economic activity		
Single	12	25.0	Farmer/crop producer	12	10.0
Living together	2	4.2	Livestock keeper	40	4.0
			Farming & livestock keeping	134	13.3
Highest Education Level Achieved			Pet trader	44	44.7
No formal education	1	2.1	Wage laborer	34	14.7
Primary education	0	0	Self employed	2	11.3
Secondary education	5	10.4	Formal/civil servant	4	0.7
Diploma	19	39.6	Housewife	30	1.3
Degree	18	37.5			
			Highest Education level Achieved		
Postgraduate Degree	5	10.4	No formal education	5	1.7
			Primary education	113	37.7
			Secondary education	140	46.7
			Diploma	19	6.3
			Degree	18	6.0
			Postgraduate Degree	5	1.7

4.3 Funding Patterns for Non-Governmental Organisations' Service delivery

The first specific objective of this study was to examine the funding patterns for NGOs' service delivery. The patterns included sources of funds for NGOs, trends of funds for NGOs, challenges NGOs face in accessing funds and the opportunities relating to funding for NGOs as discussed in the next sections.

4.3.1 Sources of funds for Non-Governmental Organisations

The sources of funds for NGOs are presented in Table 5. The findings show that NGOs receive funds from a number of sources. These sources of funds are both internal and external. The findings show that major sources of funds for NGOs are externally based whereby grants (75%) are major dominant source of funds for NGOs. In general, this reflects the fact that the majority of social service delivery NGOs has been able to attract multiple donors. In addition to that, the majority of NGOs in Moshi Municipality are funded through external sources. Although external sources are hard and difficult to access, once accessed they provide a bulk of funds that cover NGO operations for a longer time than local sources.

The findings show that there is an over-reliance of NGOs on external sources of funds and a declining proportional of the internally generated funds without diversification to other possible innovative sources of funds. Similarly, Barr *et al*. (2005) and Davis (2013) found that most NGOs access funds through external donors. Owens *et al*. (2008) also found that international sources accounts for 35% of NGO funding in Uganda; local sources accounts for 8% whereas 40% comes from contributions in the forms of membership and user fees, and private/individual donations.

Table 5: Sources of funds for Non-Governmental Organisations (n = 48)

Source of Funds	Frequency	Percent
Grants	36	75.0
In-kind donations	31	64.6
Fundraising events	30	62.5
Local individuals voluntary contributions	29	60.4
Income-generating activities (sales of goods and services)	24	50.0
Individual International donations	16	33.3
Private sectors	16	33.3
Government contributions	12	25.0
Membership fees	8	16.7
Total	**225***	

*Multiple responses

The findings are not in line with those by Jailobaeva (2014) who found that social service delivery NGOs access funds more from internal sources than from external ones. The author identifies the best option for funding sources as the government, private sector, public donation and social entrepreneurship. Fafchamps and Owens (2009) found that NGOs in Uganda access funds from internal sources (membership fees, donations and voluntary work) and external sources from grants. Relating the two sources, Fafchamps and Owens (2009) found a negative relationship between the two sources and claim that the relationship is due to a selection effect. An NGO that receives external grants is less likely to raise donations locally; however, once grant is received, it does not seem to reduce donations from internal sources.

4.3.1.1 Grants

This study found that the most important source of funds for NGOs is grants as presented in Table 5. Grants are indicated as the first major sources of funds for NGOs because they provide bulks of funds. The findings from focus group discussions show that few NGOs exhibited high concentration of big grants and they were awarded through a competitive process. Focus group discussion findings further indicate that only few NGOs could afford to access grants. These findings imply that although grants are ranked the first source of funds for NGOs due to bulkiness of funds they provide, very few NGOs in the study area can access them. It was emphasised during focus group discussion that many NGOs fail to access grants because they are influenced by high screening costs, administrative issues and donors' choice to concentrate funds on few NGOs they learn to trust.

TAFCOM, an NGO which provides education services to the most vulnerable children in Moshi Municipality, was advantaged to receive a grant to install some few classes. It was reported that in order to run the school, they have to enrol a mixture of pupils. This includes those whose parents can pay for their school fees at low market price and those who purely need a free service. The reason was to cover the operating and maintenance costs of the school and to generate surplus for school improvements.

Atkinson *et al.* (2012) found that about 50% of NGO donations were concentrated in the four biggest NGOs in the UK. This proves the "survival of the fittest" slogan meaning that grants are channelled to big NGOs who have a long good working and funding history. Barr and Owens (2003) found that three large Ugandan NGOs receive half of the total funds of the entire local NGOs in Uganda and the second most important source of funding from bilateral donors. Interestingly, this finding seems to contradict previous findings on grants to NGOs. For example, PITIJA (2010) found that almost all NGOs in the Central and Southern Europe access funds from grants.

Nunnenkamp and Öhler (2010) and Andreoni (2006) found that grants in NGOs are substitutes for internal sources. They provide evidence that decrease of grants in NGOs is due to an increase support of government funding. This implies that the government has strong impact on NGO funding if they increase financial supports for NGOs. It is argued that the government has close ties with NGOs and can easily work with and support NGOs than grants that are not predictable and hard to access for many small NGOs. Barro and McCleary (2003) found that grants work as magnet for attracting funds from other sources. Similarly, Fafchamps and Owens (2009) underline the fact that grant-receiving NGOs are simply empty shells created with the purpose of attracting grants.

Mansuri and Rao (2012) had the same observation that material payoffs coming from donors may induce people to gather into groups that often disappear when the donor-driven incentive is finished. This means that the higher the grants, the higher are the rate of access to funds for NGOs from other sources in the following period. The higher the amount of funds NGOs receive, on the contrary, is not correlated with higher rates of funds NGOs receive.

4.3.1.2 In-kind donations

The study findings show that in-kind donations are ranked the second source of funds for NGOs (as presented in Table 5). This is an indication that NGOs receive in-kind donations as a source of their funds. In this study, the focus is on those gifts in-kind that cannot be easily converted to cash hence be termed as donations of goods or services for social delivery purposes. It was indicated from focus group discussion that NGOs receive gifts from a number of people: individuals, groups, companies and other entities. It was demonstrated that in-kind donations are in various forms and NGOs receive gifts in-kind in the form of goods like clothes, shoes, child sponsorship, food and shelter, tents, blankets, medicine and in the form of service such as volunteering.

Islam (2013) demonstrates that individuals contributing their time, personal items and even purchased supplies are an important and growing source of funds of in-kind donations. The findings show that NGOs receiving gifts in-kind as a source of external funds face a number of challenges. For example, one interviewee reported that they were not able to clear customs and covers some shipping costs. Thus, became an alarming signal for donors who were willing to donate again. Halley (2014) found that NGOs access funds in terms of in-kind donations. The author provides a highlight description of types of gifts in-kind including: one-off gifts, personal donations and legacies, community collections, or special events.

Inappropriate gifts in-kind are also challenges to NGOs delivering social services. For example, one of the NGOs delivering services to orphans and street children cleared a container with dumped used clothing and other donated household items. However, it is also reported that it is a common experience to social delivery NGOs in Tanzania and the developing countries to receive appropriate in-kind donations (Islam, 2013). Appropriate in-kind donations in the time of disaster response can save many lives. For example, after the September 2016 devastating earthquake in Kagera, many people, government, companies and other humanitarian relief assistance provided medical and other social services. This saved many victims from losing life in many cases.

Nearly every NGO has a personal experience about in-kind donations and many would prefer dealing with in-kind donations while many would not prefer not to deal with in-kind donations at all. Nevertheless, in-kind donations represent the fastest growing segment of philanthropic giving from donors and the reality is that NGOs must learn to manage them effectively. The findings from focus group discussion show that in-kind donations that are coming in form of services are generally appreciated, however, some of the interviewees reported that:

*"Unless our NGO has stable and abundant sources of funds, the in-kind donations it gets are unlikely to support high-quality services" (*Officials of an NGO working on education services in Moshi Municipality, 24 May, 2016*).*

The findings demonstrate the concern that NGOs do not have stable funding from in-kind donation sources even if it is ranked the second source of funds for NGOs. For NGOs to get in-kind donations they should have ability to persuade donors. The findings also indicate that for an NGO to access in-kind donations, it depends on the ability of that NGO to mobilise them. Similar observations was reported by Kendall (2003) that NGOs in Portugal have managed to receive most of their funding from in-kind donations and place this source among potential sources of their funds. Moreover, these results are not in line with those of Teague (2007) in Mexico who found that to a lesser extent NGOs received funds from in-kind donations.

In-kind donations are voluntary and unpredictable (Malunga and Banda, 2004). Thus, subsistence of NGOs that rely on in-kind donations is questionable in the long term. Even then when NGOs accept in-kind donations (donated supplies) moving them is a challenge. Donors expect the receiving NGOs to pick up the goods that are generally in the short notice. Donors also Expect NGOs to manage and pay for transport, storage and distribution. This implies that NGOs must decide between paying for transporting the goods or not. However, this decision is complicated in its cause that purchasing the goods locally offers the secondary benefits to supporting the local economy of the country. Due to this challenge, the alternative series of activities are required in order to give rise to self-earning funds.

This has been asserted by Dandic *et al*. (2006) who found that NGOs that have capacity to generate own funds are less affected on traditional sources of funding, thus, able to increase their operation than those who depend on other sources such as in-kind donations. Although, this source is potential by means of source of funds for NGOs, it has not been recognised by many NGOs in Moshi Municipality in Tanzania.

4.3.1.3 Fundraising events

The findings show that fundraising is ranked the third source of funds for NGOs (Table 5). These findings imply that NGOs organise fundraising events for the sake of accessing funds from donors hence underscoring the importance of fundraising on NGO access to funds. Key informant interviews emphasised that NGOs get funds through fundraising events. It is emphasised that raising funds through fundraising events requires expertise of NGOs in conducting fundraising events; it also requires focused management abilities and a well-built trust of NGOs to donors. For example, Leecharoen and Rojanasak (2014) support the argument by showing that clients repurchase as a result of their satisfaction with the quality of the service provided.

This implies that NGOs that demonstrate loyalty and commitment on the funds received are more likely to get a subsequent donation from a given donor. Other studies (for example Sargeant and Jay, 2004; Sargeant and Woodliffe, 2007; Sargeant, 2013) positively correlate donors' satisfaction with NGOs' loyalty that it is likely to offer a second or subsequent donation than those who identified themselves as not satisfied. NGOs in the study area have expanded fundraising activities directed at different stakeholders. This has helped them to tap new donors for monetary and in-kind donations.

NGOs are holding several time events such as live-funds concert, internet fundraising events.

4.3.1.4 Local individual voluntary contributions

Local individual voluntary contributions are ranked the fourth source of funds for NGOs, as shown in Table 5. The findings imply that NGOs receive funds from local individual voluntary contributions. The general understanding is that if individuals are given priority they will positively influence the effort towards access to funds because many NGOs will require funds from them. Local individual contributions are deemed important for NGOs to access funds. As such, a lot of emphasis is put on enlightening local individuals about the importance of funding for NGOs. Local individual contributions provide 60.4% of funds support to NGOs in addition to other sources of funds in the studied area.

Staianova (2013) found that private sectors have emerged as a reliable source of income for NGOs in difficult times. Comparing government funding and individual donations, the author argues that while fundraising department of just a few people can raise and manage many millions of government donors' allocations, mobilising funds from individuals, requires substantial investment in resources, both human and material. While many NGOs have long relied on individual donations for the bulk of their activities and have the necessary structures in place, for other NGOs, moving into individual donations in the midst of quickly diminishing government support may provide extremely challenges. However, since this is an important source of funds, not many NGOs access funds in this area. The findings from focus group discussions and key informant interviews emphasise that local individual voluntary contributions are good sources of funds as they come up with fewer restrictions attached. The findings further emphasise that funders are community members who also struggle for their survival. Local individual contributions are reported to be slowing down because it is said that with the advent of other sources, NGOs have opportunities to go for other funders.

Therefore, the local individuals are no longer keen to fund NGO programmes due to this reason. Studies by Bray (2008) and Batti (2014) found that NGOs consider focusing on individual supporters' fund as they are worthwhile since they come with few strings attached. From Batti (2014), it is shown that individual voluntary contributions are more interested in what they see on NGOs. USAID (2006) and Dreher et al. (2012) who found that 25% of NGO funding is accessed from public funding source present similar findings. Performing well of NGOs convinces locals to fund more and more. These findings imply that NGOs need to demonstrate high level of integrity, performance, accountability and openness in order to convince locals to support their work hence be another good source of funds to NGOs.

4.3.1.5 Income generating activities

Income generating activities are an important source of funds for NGOs. The findings as indicated in Table 5 show that income generating activities is the fifth source of funds for NGOs in Moshi Municipality. This implies that NGOs are setting up their social businesses by identifying a need and matching it with the capabilities and talents they have hence are being able to generate own funds. The findings show that this is an interesting area which NGOs explore and generate funds. These findings emphasise the importance of venturing into socio-economic activities by NGOs. For example, findings from focus group discussion show that NGOs get funds from social entrepreneurship, however, could not cover NGOs' related costs such administration as reported by interviewees:

*“Another important way our NGO gets some extra funds is through sales of ICT equipments, fabrics, renting chairs and tents for social gatherings and functions. From this, it generates its own funds, although the funds generated are very small” (*Officials of an NGO working on income generating activities in Moshi Municipality, 17 May, 2016*).*

Venturing into business by NGOs is partly an option for NGOs that help them to access more funds. Even if they get few funds from this source, it seems to be a good approach for many NGOs to adopt. The findings show that funding challenges that NGOs face are well understood by most of NGOs. Many NGOs have reacted on the same spirit by venturing into income generating activities that has brought them into success in their service delivery.

Many NGOs are re-designing access to funds strategies including owning investments such as restaurants to feed their visitors, shops that sell their unique artworks along with other products that appeal to most of the people visiting or surrounding them. However, this was indicated to be implemented by only broadly based NGOs. These are better equipped to diversify their funding sources than smaller NGOs and they can take advantage of their recognisable logo and name raise funds easily (Viravaidya and Hayssen, 2001). The above findings are supported by previous research. For example, Yunus (2008) found that social business involves solving a social problem by using business methods that include creation and sale of products and services.

Some NGOs were noted to excel well in income generating activities because they have skills that are more technical on which to build income-generating activities. They have more contacts and connections with external groups with which to form selling grounds. In addition, internally, they have more experience to adopt new programs and to adapt to organisational changes. These NGOs also have a greater need to ask outside funding because of their higher costs for support service delivery. To smaller NGOs, although, they access few funds because of their incapability to conduct advanced income-generating activities, it was reported that relatively small amount of self-generated funds through income activities can make a big difference in their service delivery.

For example, Good Hope Support in Moshi Municipality, an organisation that offers at least half of its operating budget through sales of owned handmade craft items. It is obvious that all NGOs are different in terms of ideologies, beneficiaries they serve, mission, philosophies, skills and experience. In addition, increasing their finances apart from donations is an important part of planning for all NGOs. Becoming completely independent from donations by venturing into income generating activities may be a realistic goal for some NGOs in the country. For instance, Viravaidya and Hayssen (2001) assert that NGOs try to self-generate funds just to cover overhead costs. The assertion by Viravaidya and Hayssen is true in its line; however, it is up to each NGO and its management to consider all the funding options available and to choose the most appropriate mix.

The findings from key informant interviews also reported that:

"I am against accepting any foreign funds because to accept foreign funds is to accept the funding system, which is part of the New World Order. Funding, at its best, builds weak and dependent NGOs and mostly creates organisations that are not controlled by the people who are supposed to receive the support. …When you are part of a strong movement, you have the power to define your conditions. Nevertheless, NGOs are weak and I do not believe that they can set conditions outside of the agenda of the donors except by being dependent on them. Funding does not allow NGOs to become self-reliant

*and innovative such as venturing in income generating activities. You can only build a strong movement through experience and your own efforts. Funding allows you to bypass experience and to set up your project without any effort. … Funding is a whole system that is corrupt and it is not true that you can accept funds without accepting the whole system. There are questions of who controls the funds and how it is spent” (*a key informant interviewee in Moshi Municipality, 18 May, 2016*).*

Nevertheless, income-generating efforts for many NGOs are still small and largely uncoordinated. There are also cases that venturing into income generating activities can help NGOs access more funds and improve their service delivery. Henon (2014) and Bojarski and Tylec (2016) indicate that two NGOs from the developing world that have been particularly successful at diversifying their sources of funds and expanding into business ventures are Bangladesh Rural Advancement Committee (BRAC) of India and the Population and Community Development Association (PCDA) of Thailand.

As it has been discussed from the findings above, it can be argued that, the achievements of BRAC and PCDA offer all other NGOs in Tanzania seeking to access more funds and deliver required services. In this case, both groups saw income generating activities not only a key goal to access funds but also as a long-term goal that cannot be reached overnight. They focus on income generating activities that match their skills and experience and are consistent with the activities. In their income activities ventures, they show flexibility and willingness to experiment while starting small and expanding only when they are confident of their technical, market and other skills. They looked for partners who share their goals and can provide expertise that they lacked.

4.3.1.6 Individual international donations

Another important source of funds for NGOs was individual international donations. The findings presented in Table 5 show that individual international donations are ranked the sixth source of funds for NGOs. These findings indicate that individual international donations are among important sources of funds for most NGOs. Key informant interviews revealed that individual international donations are reliable although they are more limited with their preferences and priorities than those of NGOs are. For example, interviewees repeatedly reported that:

*".... despite other sources of funds our NGO has, it couldn't provide services to the beneficiaries, and run some administrative work without support from individual international donations" (*employees of an NGO working on women and youth development at Moshi Municipality, 2 June, 2016*).*

Other interviewees reported*, "Our NGO had some disappointing cases, where it had to stop from operations and beneficiaries from receiving services because international donor funding ended before the end of the project was accomplished. Its supporters, unfortunately, changed their funding priorities and preferences" (*employees of an NGO working on HIV/AIDS issues in Moshi Municipality, 25 May, 2016*).*

The sources of funds that were analysed by this study include individual international donations that have been realised by NGOs as among sources of their funds. These findings imply that NGOs in the south can hardly survive without donations from individual international donors. Owens and Burger (2007) made a similar observation that the main determinant of NGO survival is access to international funds, and, that without it NGOs will struggle to survive. Themudo (2004) in the contrary found that 99% of the NGOs get funds from their institutional sources and 1% from external individual sources.

4.3.1.7 Private Sectors

The private sectors were also identifies as among sources of funds for NGOs in Moshi Municipality. The findings as presented in Table 5 indicate that private sectors are ranked the sixth source of funds for NGOs in the Municipality. For the purpose of this study private sectors are referred to as private trusts, institutions and companies. It is worth mentioning that private sectors have been more proactive and NGO stakeholders with which the NGO interact. The findings from focus group discussion show that private sectors provide charity support to NGOs nearest community or NGOs found within their sectors. These findings underscore the importance of private sectors in accessing funds for NGOs.

During focus group discussions, interviewees emphasised that:
"The government levy on our NGO supporter (private sector) is unfair. For example, we hear private sectors that also provide charity support to our NGO lamenting on tax issues. We think they need to be considered due to their support if at all the government needs to achieve the best for its people" (Officials of an NGO working in orphanage care and support in Moshi Municipality, 06 June, 2016). These findings imply that tax relief is important not only because it makes donations cheaper for private sectors but also because it gives private sectors a greater assurance of benefits to fund NGOs. Therefore, tax deduction constitutes a powerful resource by itself in the search for funds for NGOs from private sectors.

Supporting these findings, the INTRAC (2013) indicated that private sectors fund NGOs. There is evidence that a private sector can play greater roles in NGO funding, as they have been able to contribute to the local social development. Staianova (2013) also found that 58% of NGO funds come from private sectors. Moreover, the author indicates that this is the highest share of all funds from private sectors' contributions during the years 2006 - 2011. For example, in Moshi Municipality, most companies dealing with tourism, refreshments such as drinks, and most hotels have played active roles in supporting NGO activities in several spheres such as health and education.

The main reasons as to why private sectors are the main donors of funds are their readiness to support and their set budget for that course. They have a policy of returning some of their gains to the community and that are among other reasons why NGOs go for them. However, private sector contributions are not stable, they decline when the economy is not stable and rise when it is stable. Staianova (2013) asserts that private sector funding to Central Emergence Response Fund (CERF) was at its highest level of US$ 4.4 million in 2010 driven up by disasters in Haiti and Pakistan. However, 2011 brought a 96% decline in private sectors contributions. Voluntary giving from private sectors in 2012 increased, somewhat, but remained low in comparisons to any other year since 2006.

Nunnenkamp and Ohler (2012) in the contrary found that private sectors only complement other sources to increase NGO funding. NGOs are by far mobilisers of private sector funding. Their work in the front line of social delivery services provides them with a broad supporter base, and invests them with high levels of legitimacy when it comes to fundraising from private sectors too. It is therefore, not surprising to see NGOs receiving large amount of funding from private sectors.

4.3.1.8 Government Contributions

The sources of funds that were identified in Moshi Municipality include government contributions. The findings in Table 5 demonstrate that government contributions are ranked the eighth source of funds for NGOs in the Municipality. This implies that government funding to NGOs is necessary since NGOs are said to fill in the gaps that the government has not been able to fill. Despite the importance of the government to NGOs, key informant interviews and focus group discussions indicate that government support is very little and weak. It was indicated that government contribute in terms of gifts that do not have quick and direct funds impact. The results imply that there is a need for NGO-government contracting law which could serve as a basis for the government to contract NGOs for social services. With this, however, it could motivate and improve philanthropic work, which is still very low in Tanzania (Shivji, 2007).

Similar observations were made by studies (Lu, 2010; Jailobaeva, 2014 and Omeri, 2015) who found government contributions as the source of funds for NGOs. Besel *et al*. (2011) who perceived the government and other private foundations as essential agents for NGO funds also present similar findings. Aldashev and Verdier (2010) indicate that almost 60% of the Canadian NGOs obtain more than half of their funds from the government. To the contrary, Jailobaeva (2014) found that the government either is not interested or does not know how to support NGOs or does not have information about them. Lu (2010) poses a challenge on the nature of government funding. The author argues that government funding is not institutionalised and funds raised by the state-backed funds mostly go to projects not easily distinguishable from government activities and are usually implemented by the government through NGOs.

4.3.1.9 Membership Fees

Payment of membership fees was another source of funds for NGOs. As shown in Table 5, membership fees are categorised the ninth source of funds for NGOs in Moshi Municipality. Although most of the beneficiaries were incapable of paying fees, requiring them to contribute labour was another form of fee-for-service. For example, service delivery recipients such as food and clothing were required to donate labour on activities that are carried out by NGOs. The value of that labour is immeasurable. It is indicated that all such cost recovery activities are funding components to the work of NGOs. Focus group discussions showed that all beneficiaries pay fees directly or indirectly depending on the policies of their NGOs. It was also reported that cost recovery activities such as beneficiaries' contributions bring NGOs face to face with harsh realities of funding.

This can fundamentally conflict NGOs and their beneficiaries. However, for any NGO in the service delivery and which do not make enough funds have to cease operating. For that reason, people who cannot pay must contribute in other way round such as labour-for-service. Nevertheless, it was reported that NGOs that depend on cost recovery program such as membership fees have to exclude from benefiting some of the beneficiaries that they most wish to help. For example, one interviewee from focus group discussion reported that:

*"My NGO charge a small amount of money due to the incapability of its members to afford higher fees; however very few can afford to pay that small amount charged comparing to the market price. Generally, labour-for-service is a challenge to me; my physical disability cannot allow me to afford the same" (*A beneficiary from an NGO providing fireless cookers and solar power in Moshi Municipality, 25 May, 2016*).*

These findings imply that not all beneficiaries can pay membership fees; they need charity support. Thus, NGOs are forced to provide services basing more on support for life than for need. This is a challenge to most NGOs providing social services because many of their beneficiaries are incapable to pay fees either directly or indirectly. This is associated with socio-economic status of beneficiaries which forces them to demand for NGO services. Jailobaeva (2014) found that no matter how little an NGO charge for services, some people might still be unable to pay.

There is no optimal balance in this case, in real sense; some may have to be left out. However, being able to help some people on a progressing way is better than helping no one at all. As noted by Aldashev and Verdier (2010) each NGO should find alternative ways to subsidise or otherwise assist those unable to participate. This dilemma demonstrates why it is much more difficult for NGOs that provide services to the needy beneficiaries compared to those whose beneficiaries can pay for services.

4.3.2 Trends in funds for NGOs for the previous five years (2011-2015)

4.3.2.1 Trends in funds for NGOs for capacity building and empowerment

The trends in funds accessed for NGOs working on capacity building and empowerment issues that participated in the study are as shown in Fig. 4. The proportional of funds support through grants had somehow stabilised for the previous five years. However, gifts, individual international donations and local donations as well as government and income generating activities did not rise steadily and did not maintain the same level.

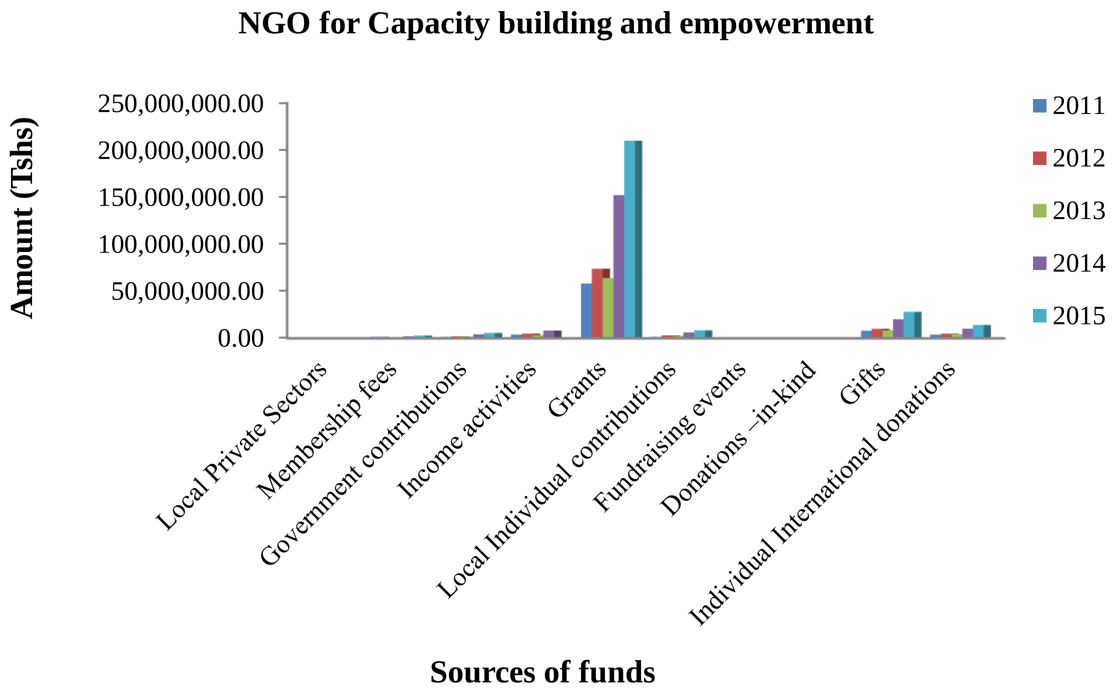

Figure 4: Trends in funds for NGO for capacity building and empowerment

The findings as presented in Fig. 4 imply that the only dominant source of funds for NGOs working on issues related to capacity building and empowerment is grants. However, as noted in Chapter 2, grants are issued on the competition basis and only few NGOs are able to compete for grants. Focus group discussions narrated some of the reasons as to why there is competition for grants. It was emphasised that many NGOs do not to secure grants because of lack of donors' trust. Donors increase the level of grants when there are prospects of trusts (Lekorwe and Mpangala, 2007).

Manyeruke (2012) also asserts that few NGOs secure grants because of the formation and subsistence of the coalition government where by most grants are channelled through governments. Waiganjo *et al*. (2013) also established 2009 to 2013 trends of funds and found that cutbacks of grants are due to the economic crisis that leads donors to low grants on NGOs. The trends exhibited by Fig. 4 demonstrate what the literature revealed in Chapter 2 that; grants for NGOs are volatile and changes due to many factors including shifting donor priorities and policies.

4.3.2.2 Trends in funds by NGOs for human rights defending

Findings in Fig. 5 present the results of trends of funds for NGOs working on human rights issues and show that human rights NGOs secure funds from grants as their prominent source of funds. This figure, however, hides some of the complexities of current NGO funding. These findings are consistent with those of Wallace and Chapman (2004) who found that NGOs across the sector are putting considerable efforts to raise funding from grants and wants to increase their share of this income by winning large grants as well as accessing earmarked NGO funding lines.

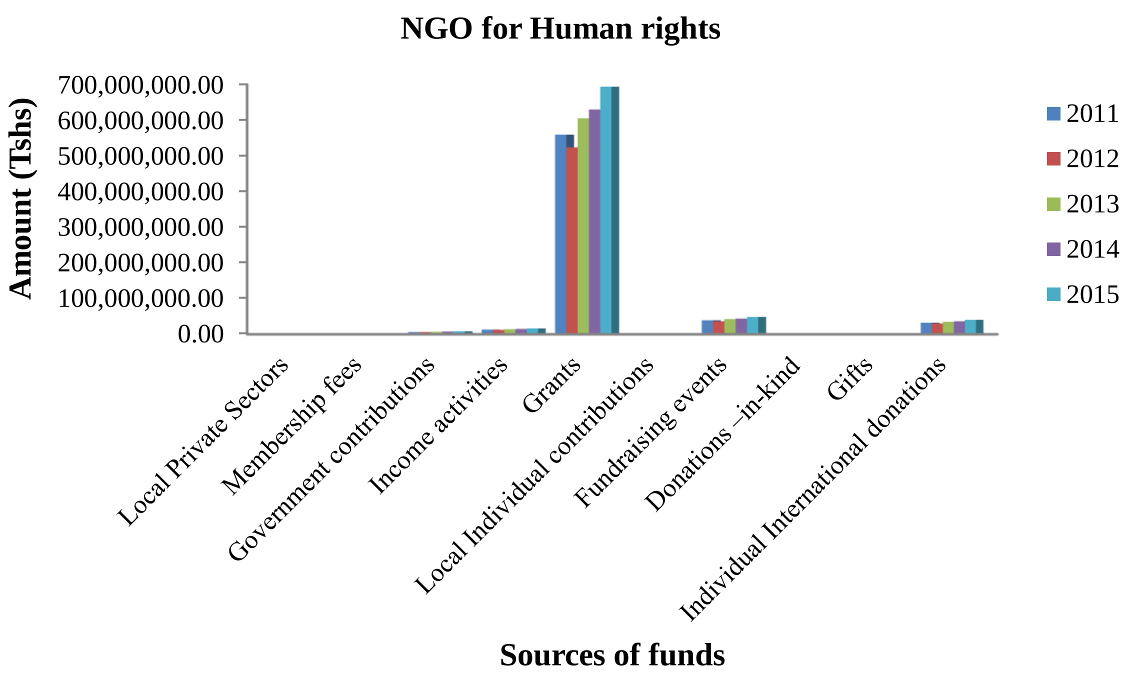

Figure 5: Trends in funds access by NGOs for human rights

As shown in Fig. 5, human rights NGOs exhibit higher grants as compared to capacity building and empowerment NGOs. The trends in funding can be explained by the same reasons noted in the preceding section, as grants were the major sources of funds for human rights NGOs and greatly influenced the human rights assistance provisions. Human rights NGOs receive high amount of grants but they are also traditionally supported by individual international donations, fundraising and income generating activities. However, according to Agg (2006) there is evidence that the funding climate for NGOs working on human rights issues is currently in flux, and there are several additional factors influencing the amount of funds going to these NGOs.

4.3.2.3 Trends in funds for NGOs working on environmental protection

The trends in funds for NGOs working on environmental protection issues were also established. The findings as presented in Fig. 6 show that in 2011 is only when many grants were accessed on NGOs working on environmental protection. These findings show that very little funding was raised from other sources apart from grants that was very high in 2011 and dropped afterwards. This indicates that these NGOs were not prepared when it came to positioning themselves in response to their funding (Global Humanitarian Assistance, 2003). The findings indicate that these NGOs were not prepared well when it came to positioning themselves in response to their grantors. Focus group discussion findings assert that there was by no means a coherent response across the sector as to the extent to which grants was to be used in programs that were proposed. Those programs later came in for criticism.

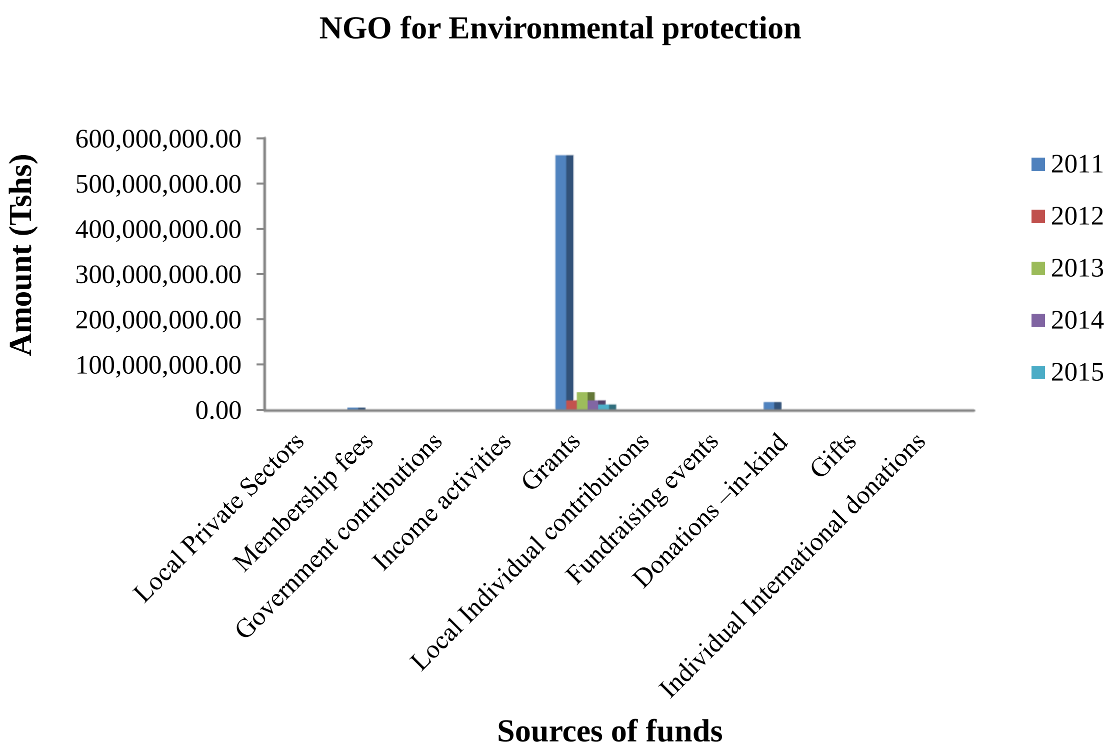

Figure 6: Trends in funds for NGO for environmental protection

While debates surrounding the position of environment protection NGOs in the recent and current funding environment, participants noted that raising grants is notoriously unreliable and there are many limitations with complex reporting requirements differently interpreted by both NGOs and donors. This is another reason why grants for environmental NGOs was only issued once and stopped. This tendency support fears of real decline of funding going to the sector. In light to this dramatic decrease and in the presence of steep decline subsequently, the concerns of NGOs working on environmental protection issues about their funding base may seem frustrating. Moreover, the overall trend masks variations among sources of funds that are quite so uncomfortable for these NGOs.

4.3.2.4 Trends in funds for NGOs for agriculture and entrepreneurship

Trends in funds for agricultural and entrepreneurship NGOs are as shown in Fig. 7. The findings show that there is a considerable rise of funding for NGOs working on agricultural and entrepreneurship issues through the individual international donations and less from grants and other sources including fundraising, donations in-kind and income generating activities. The sharp increase in funding from international individual donations is attributed to technicalities in reporting and trust. Saungweme (2014) found that individual international donors have been channelling a high percentage of funds through agricultural and entrepreneurship NGOs. However, this is also attributed by partnership available between NGOs and individual international donors.

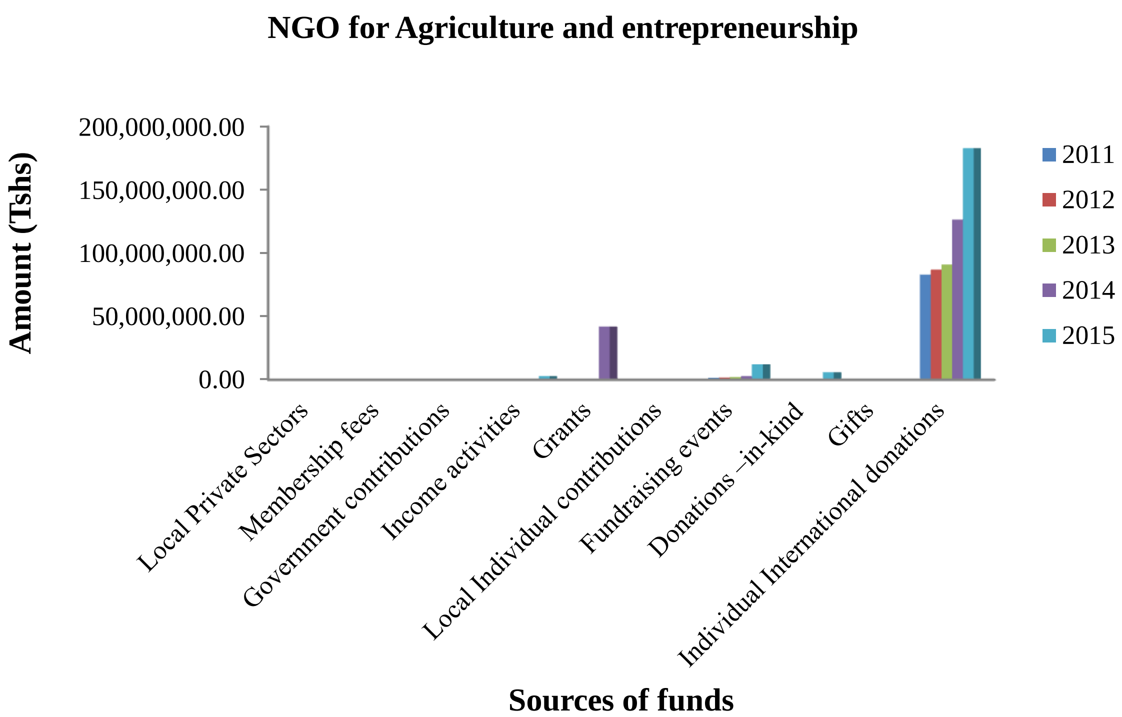

Figure 7: Trends in funds for NGOs for agricultural and entrepreneurship

Findings as presented in Fig. 7 are in line with those of NANGO (2013) who found that grants for environmental and entrepreneurship NGOs was still very low compared to external funding especially from individual external donors. Trends in funding access by NGOs working in agriculture and entrepreneurship showed a different picture from other NGOs' sources. Most of the NGOs that participated in the study had no much funds from this sources and grants were dominating within all NGOs. The rising proportional of funds from individual international donors going to environmental and entrepreneurship NGOs is perhaps the most surprising development.

However, because they are unpredictable and volatile, Agg (2006) made some strong statements in favour of this funding support and need for NGOs to rethink the way they work and the support they receive in reflection to the changing roles of donors. The author even warns against over expectations of funds in this source of funds. Donor support is always changing over time. Riddell (2007) demonstrates that donor funding should be provided at macro level whenever possible and feasible and to fund at the micro level whenever necessary.

4.3.2.5 Trends in funds for NGOs for women and youth development

Trends in funds for women and youth development NGOs are as shown in Fig. 8.The findings illustrate that NGOs working on women and youth development receive funds through only two sources: grants and the private sectors. Lembani (2008) asserts that funding trend for NGOs working in youth and women issues has been shifting over time due to donors' priorities and preferences as well as global changes.

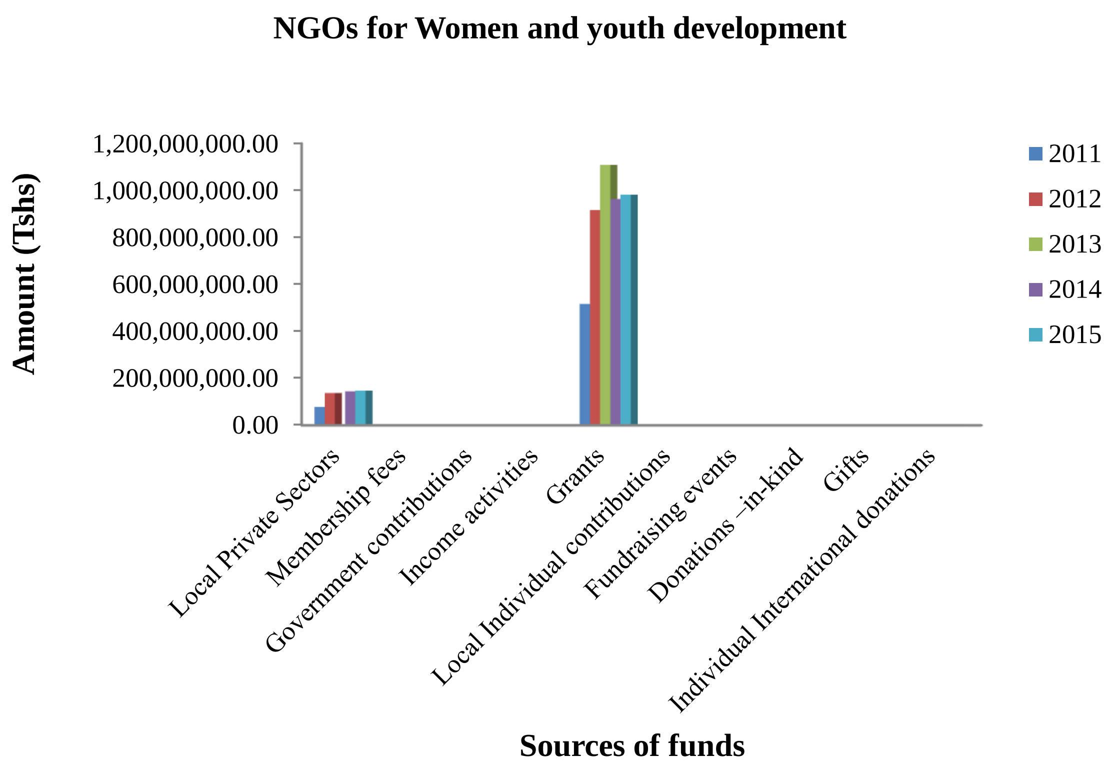

Figure 8: Trends in funds in NGOs for women and youth development

As can be observed from Fig. 8, the uneven changes in funding have been noted in NGOs for women and youth development. These shifts have implication for these NGOs that they decrease the chances for NGOs to deliver continued and consistent services to their beneficiaries (Aldashev and Verdier, 2008). Although, there are shifts in trends of funds for these NGOs especially on grants, there is another potential funding opportunity for these NGOs from private sectors. Having local private sectors as sources of funds for these NGOs is another opportunity that proves very successful for women and youth development NGOs. However, whatever these sources provide, the current efforts to raise funds from other different sources is essential for the sustainability of women and youth development in the country especially Tanzania where the latter group is facing along socio-economic and cultural challenges.

4.3.2.6 Trends in funds for NGOs for orphanage and street children

Trends in funds for NGOs for orphanage and street children, as presented in Fig. 9, it is revealed that NGOs for orphanage and street children source funds from local private sectors, individual international donations and grants. Of these sources, grants are the most significant sources of funds for NGOs for orphanage and street children. These findings are in line with Owens and Burger (2007) who found that individual international donations are major sources of funds for NGOs for orphanage and street children. The pattern of grants accessed shows a tremendous decrease that demonstrates a relative shift away from donors' support.

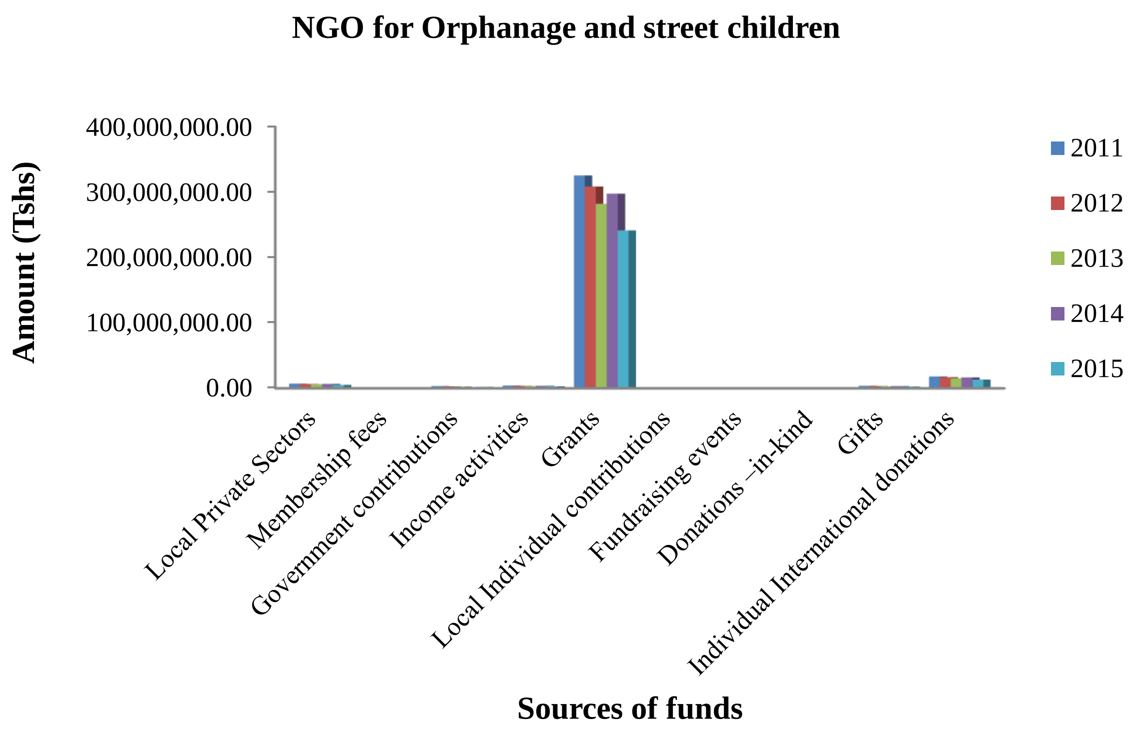

Figure 9: Trends in funding access for NGOs for orphanage and street children

Looking to the future, this situation can be considered as orphanage and street children NGOs moving to the threshold of becoming weak and not progressive. These findings highlight the need for more funding sources to complement grants that are deteriorating in order to secure progress on overcoming problems resulted orphanage and street children situation. As a long-term supporter, orphanage and street children NGOs have maintained a strong commitment to work for orphanage and street children. It was emphasised during focus group discussions that continued efforts must be made to strengthen funding access for the NGOs that were found to offer a holistic and beneficiaries led services.

Staianova (2014) noted that, the focus should be placed at these NGO sector levels, including accelerating the implementation of funding reforms for these NGOs especially in funding access. At least increasing funding from other sources such as individual international donations and the private sectors is an important factor in ensuring that NGOs for orphanage and street children are accessing funds and able to implement their programs and plans to maximum effect.

4.3.2.7 Trends in funds for NGOs working on orphanage care and support

The findings show the trends in funds for NGOs working on orphanage care and support. As shown in Fig. 10, individual international donations, local private sectors and local individual contributions are sources of funds for NGO for orphanage care. However, the major prominent source is the individual international donations. Despite the fact that it is prominent, it also has several shifts in funding for the past five years. The findings correspond with those of Owens and Burger (2007) who found that individual international NGOs are major sources of funds for NGOs.

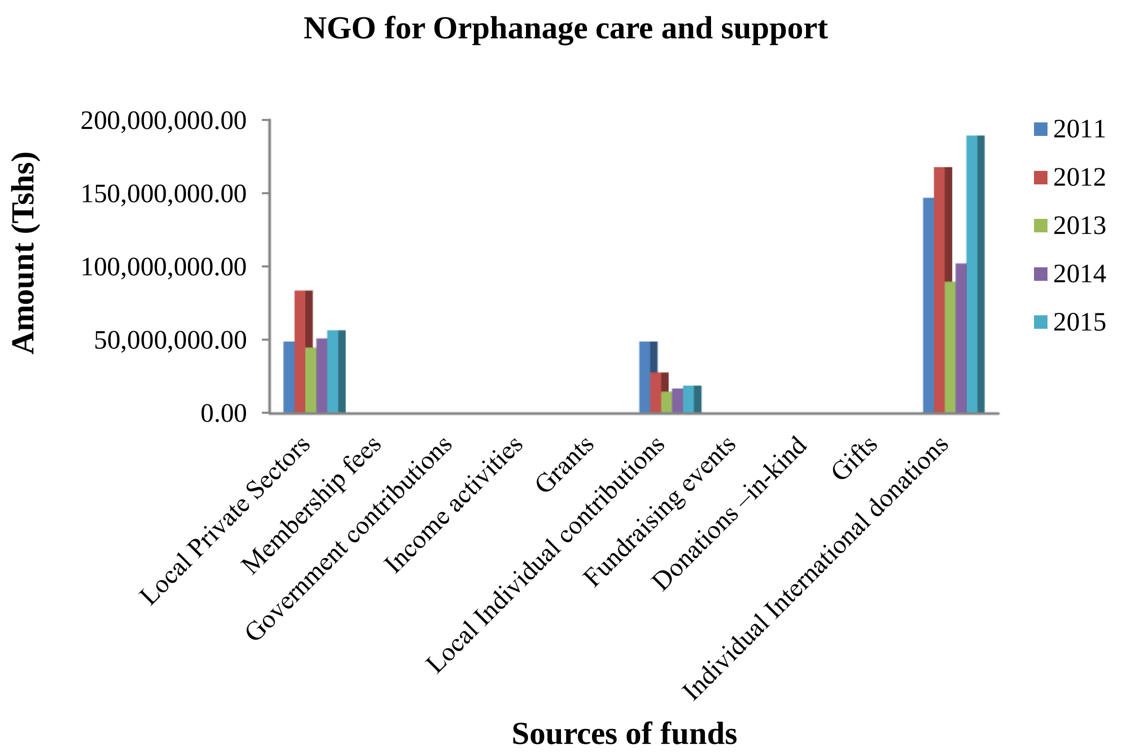

Figure 10: Trends in funds for NGO for orphanage care and support

Bailey (2015) argues that the recent decline in funds for social delivery NGOs especially the orphanage and support NGOs has destabilised care system and introduced new system of care. The decline is connected with the low status of orphan population. The author predicts even greater need for attention to the issues in the future and discusses the central role other sources of funds could play. During key informant interviews, it was emphasised that trends in funds for orphanage care and support NGOs has increased compared to the last days as one informant reported:

*"I see the following possible future developments which may affect local NGOs especially orphanage care and support NGOs, and therefore, require new strategic answers and organisational development (*a key informant interviewee in Moshi Municipality, 06 June, 2016*)".*

These findings indicate that local private sectors, local individual donations and individual international donations are particularly important sources of funds for orphanage care and support NGOs. The amount of funds required for these NGOs has not shown a steady decline in the last five years 2011-2015. However, according to the trends, new strategic answers are needed to make the orphanage NGOs operational in terms of funding. Barr *et al*. (2005) suggest that there should be good estimates of the amount of support needed and support to families to care for orphans in their homes rather than establishing separate orphanages.

2.3.3 Summary of trends in all funds expected and received for the previous 5 years from 2011 to 2015

The summary of trends in all funds expected and received for the past five years from 2011 to 2015 is as presented in Fig. 11 and 12. It was shown that trends in funds for NGOs for the past five years was decreased. In general, the findings show a wide gap between the amounts of funds which NGOs expected against the amount of funds they received. The range in funding among NGOs is from Tshs. 20 million to 1.8 billion. One observation is that there are huge differences in the budgets among these NGOs. The reason for huge difference is that, some NGOs are purely focusing on a single activity such as women issues. These NGOs access more funds, while others that are engaging in varieties of social activities do not.

Another reason for a huge difference in funding is due to lack of capacity to raise funds. This is because NGO employees do not give enough time for fund raising activities from a variety of sources than the normal sources they are used to have as it was noted during the interviews. It was also noted that having varieties of funding sources, funders find no reason of injecting more funds. This has made some NGO employees not to commit their time to prepare proposals for more funding consideration. The idea here, however, is mostly to get a general impression of how much funds these NGOs are able to get for the programs and activities they are engaging in.

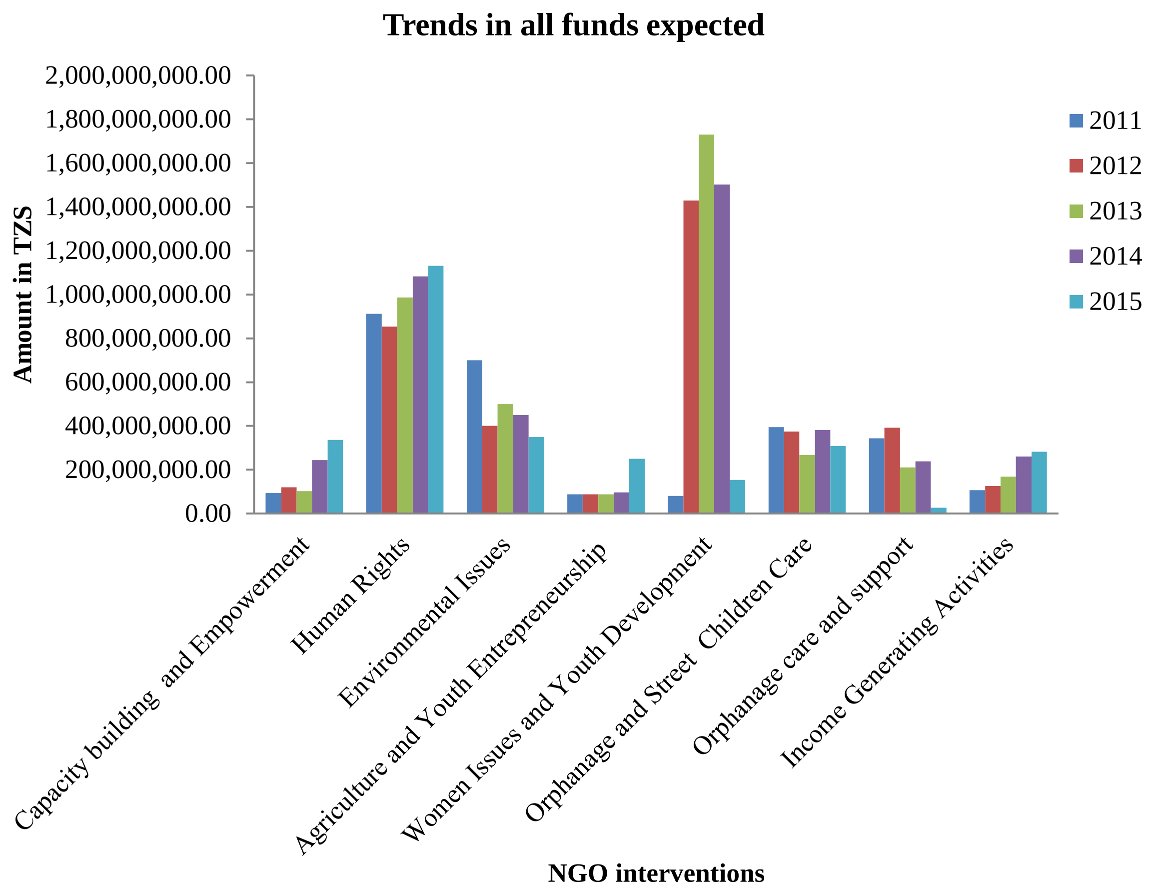

Figure 11: Trends in all funds expected for each NGO intervention

The findings show that only NGOs working on women and youth issues were able to meet the funds expected for all five years. These findings imply that there is a donor attention to NGOs working with women and youth in the study area. The boom and fall of funds from these sources have different phases depending on each source as it is indicated in Fig. 11.

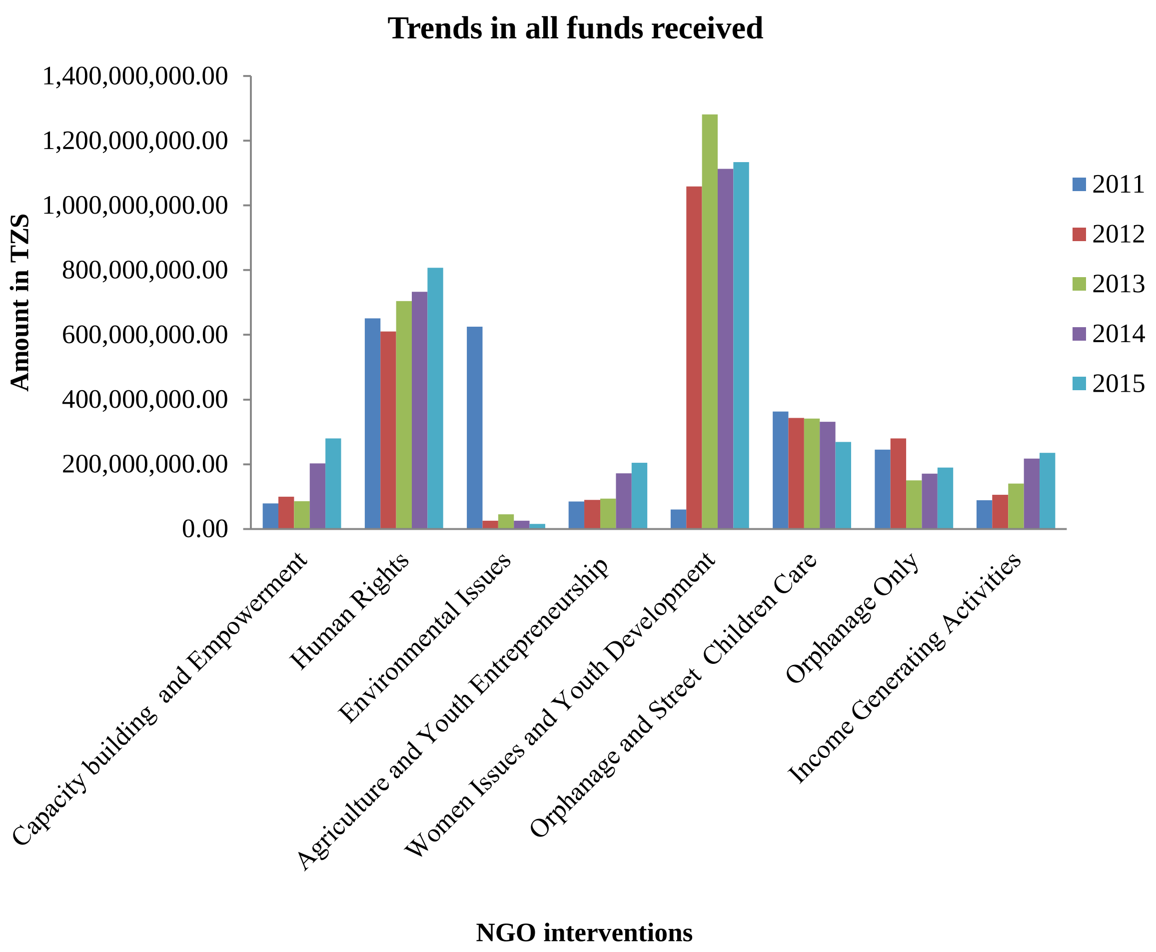

Figure 12: Trends in all funds received for each NGO intervention

The findings from focus group discussions indicate that disregard of what each NGO engages in, the amount of funds they have received was too small to cover the budget. This resulted into service delivery delays as interviewees reported:

*"…… We thank God dearly, we don't even know how our NGO managed to deliver services to its beneficiaries; the funding situation is worse, truly it is a miracle" (*employees of an NGO working on women and youth development in Moshi Municipality, 2 June, 2016*).*

The findings indicate that NGOs need reliable sources of funds if they have to deliver expected results. As it is, the little funds NGOs access cannot help them deliver intended services. Women's Resource Center (2008) found that poor NGO funds is an hindrance to attaining positive results intended and threatens the service delivery. The findings imply that many NGOs in the developing countries survive in the hardest. Several scholars have argued such situation for example, Chan (2013) has also indicated that it is very difficult for an NGO management system to become standardised in service delivery.

Chakawarika (2011) also shares a similar concern by arguing that poor NGO trend created many challenges for NGOs; with some leaving the country or stopping their operations totally, some managed to sustain through these challenges. Those NGOs who have managed to sustain the challenges according to Chakawarika (2011) had another funding mechanism apart from depending on only donors. In this regard, it was income-generating activities.

4.3.4 The influence of sources of funds on the trends of funds for NGOs

The influence of sources of funds on the trends of funds for NGOs is discussed. The findings as presented in Table 6 show that the relationship between grants, in-kind donations, private sectors, income generating activities, individual international donations and the trends of funds for NGOs was found to be statistically significant ($p<0.05$).

Table 6: Influence of sources funds on the trends of funds for NGOs

Source of Funds		Trends in Funds			Total	Sig.
		Improved	**Remained the same**	**Deteriorated**		
Private Sector	Yes	0	0	16	16	0.03
	No	7	4	21	32	
Membership Fees	Yes	1	0	7	8	0.06
	No	6	4	30	40	
Government contributions	Yes	0	0	12	12	
	No	7	4	25	36	0.09
Income generating activities	Yes	1	1	22	24	0.05
	No	6	3	15	24	
Grants	Yes	1	3	32	36	
	No	6	1	5	12	0.00
Individual voluntary contributions	Yes	3	4	22	29	
	No	4	0	15	19	0.17
Fundraising events	Yes	5	2	23	30	
	No	2	2	14	18	0.07
In-kind donations	Yes	1	4	26	31	
	No	6	0	11	17	0.01
Gifts	Yes	1	3	19	23	0.10
	No	6	1	18	25	
Individual international donations	Yes	7	4	27	38	
	No	0	0	10	10	0.01

Note: Valid cases = 48, Variable significant at 0.05

These findings indicate that all sources identified are external ones hence suggest that NGOs which access funds from external donations are more likely to have an excelling trends than those with local sources of donations. This is contributed by the nature of these sources of funds from which most external sources are said to have higher pay offs than local ones. These sources are termed as magic bullets that have a special focus on targeting and fixing the problems that have befallen the social livelihoods of needy people (Owens *et al.*, 2008). Authors found that international sources are much more concerned about cost efficiency when allocating funds to NGOs relative to local sources of funds.

Local donors are in turn appearing more interested in local contacts or sources of information when funding.

Owens *et al*. (2008) argue that international sources tend to increase their funding if the community positively evaluates the performance of the NGO, whereas local donors are negatively affected by the community's assessment on the performance of the NGO. These international sources of funds appear to align themselves with NGOs that do not necessarily focus the poor but rather the cause. These findings do not correspond with those of Atkinson *et al.* (2012) who indicated that the top 200 NGOs in the UK from period (1978 – 2004) had funds increase trends from £116 million to £683 million. The findings demonstrate that the increase in trends of funds for NGOs is due to good management and administration, fewer donors' conditions attached to funding for southern NGOs.

4.3.5 Funding opportunities for Non-Governmental Organisations

The opportunities that NGOs have in accessing funds, as shown in Table 7, shows that NGOs have several opportunities in accessing funds. It was revealed that, despite several opportunities for NGOs from both internal and external sources, ability to offer services and trust from potential donors were the most important opportunities for NGOs in accessing funds. This implies that the majority of NGOs can access funds from various sources of funds be it internal or external. The findings are consistent with those of Saungweme (2014) who found that NGOs in the developing countries due to their social service delivery and charitable concerns have a number of opportunities to access funds from internal and external sources.

The findings further indicate that NGOs are flexible to all sources. For example, for international sources that demand efficiency, NGOs that need funds from external sources are likely to become efficient. Moreover, each donor uses information that is most suitable to its environment. As argued by Owens *et al*. (2008) formal measures such as level of education and appointment procedure are observable, easy to verify and cost-effective way for donors to make decisions to fund, which is obvious to most NGOs in the developing countries like Tanzania.

Table 7: Opportunities for NGOs in accessing funds (n = 47)

Opportunity	Frequency	Percent
NGOs' ability to offer services	20	41.7
Trust from potential donors	12	25.0
Belonging in a group of developing nations	7	14.6
Online funding platform	4	8.3
Availability of appropriate infrastructure	3	6.3
International Volunteers	1	2.1
No opportunities at all	0	.0

Local donors, on the other hand, rely heavily on information that is available through local experience and knowledge. Therefore, to know the founder of an NGO and his motivation matters more to local donors than an anything else in their decision to fund. The findings from focus group discussions indicate that with the available opportunities, NGOs can strengthen their internal capacity. NGOs are able to extend the number of their beneficiaries. They can also extend their activities coverage and bring them closer to their beneficiaries. The results imply that NGOs can extend their financial demands from both sources with regard to adherence of what each source of funds demands.

4.3.6 Challenges for Non-Governmental Organisations in accessing funds

During the survey, respondents provided the information regarding the challenges that NGOs face in accessing funds. The findings as presented in Table 8 show the challenges that NGOs face in accessing funds. It was found that NGOs face a number of challenges in accessing funds. However, opinions of respondents on the challenges that NGOs face varied widely. The reasons were that there were many NGOs operating in different social activities whereby the challenge in one NGO was not necessarily the challenge to another. The findings are consistent with those of Gyamthi (2008) who found that NGOs are faced by magnitude of challenges in generating funds within the country to implement activities.

Some of the challenges Gyamthi (2008) mentioned include lack of structures and operating mechanisms, lack of confidence of receiving (local) NGOs, low human capacity and ignorance of the majority of NGOs about funding related issues. Kakumani and Kotte (2011) also provide a bulk of challenges that NGOs face. Some of them include: paucity of funds, lack of dedicated leadership, inadequate trained personnel, misuse of funds, lack of public participation, centralisation in urban areas, lack of coordination, modernisation, target oriented and time-bound programs, lack of volunteerism among the youth and monopolisation of leadership.

Table 8: Challenges facing NGOs in accessing funds (n = 43)

Identified Challenges	Frequency	Percent
Very few local donors	14	29.2
Few outside donors	9	18.8
No challenge at all	8	16.6
Donors’ support delay	6	12.5
Poor in writing convincing proposals	3	6.3
Hard to meet donors' priorities	2	4.2
Poor information on available funds	1	2.1

During focus group discussions, it was emphasised that local donors do not have hearts of giving. Batti (2014) found that local NGOs face difficulties in securing funds locally because many local donors do not appreciate what NGOs are doing. This is the same as in the study area. In Africa despite vast differences among NGOs, most share a common challenge that many NGOs cannot even meet their own administrative and operational needs. It was also indicated that NGOs have too many demands to cover every day needs of beneficiaries. For example, one interviewee from key informant interviews reported that:

*"The major problem that faces many NGOs in Tanzania is lack of funds which makes them to entirely rely on donors' donations which are very scarce and unpredictable. This has made them not to meet the raising needs of their beneficiaries" (*an NGO expert in Moshi Municipality, 12 June, 2016*).*

It can be argued that, NGOs have realised that generating their own funds will help to overcome donor dependency problems. Donor dependency has dominated in most of the NGOs for quite a long time and, thus, hindered their service delivery progress in efficient and effective ways. In overcoming many of donor dependence challenges, social entrepreneurship is seen as a stable funding source for local NGOs.

4.4 Determinants of Funding Access for Non-Governmental Organisations

The second specific objective of this study was to examine the determinants of funding access for Non-Governmental Organisations. The results as presented in Table 9 show that the highest education level of NGO employees, size and experience of an NGO, capabilities and achievements of an NGO and nature of involvement of an NGO were found to be important predictors of access to funds for Non-Governmental organisations ($p < 0.05$). These findings imply that most of NGOs need to have these qualities in order to access funds from donors.

It can also be argued that irrespective of other qualities NGOs may have, it is important for NGOs to have qualified staff, capabilities and achievements in accessing funds, to be experienced and to involve in activities that have donors' support. The results are not consistent with results by Owens and Fafchamps (2008) who found that success in attracting funds from donors depends mostly on network effects. Donors find it difficult to screen local NGOs and tend to rely on networks to access relevant information. Claudia and Ferri (2004) argue that networks are organisations entrenched face of virtually every aspect and exist just about everywhere in the world.

Table 9: The estimated results of the binary logistic regression model (n = 48)

Variable		Coefficient (β)	Std. Error	Wald	Sig.	Exp (β)
Highest education level achieved	X_1	0.02141	0.012	3.183*	0.010	0.92100
Diversified networks	X_2	-0.00083	0.008	0.010	0.260	-1.30077
Size and experience of an NGO	X_3	0.01333	0.011	1.469*	0.020	0.99736
Capabilities and achievements of an NGO	X_4	0.06833	0.068	1.009*	0.040	0.83247
NGO-donor partnership	X_5	0.00074	0.005	0.021	0.360	0.96430
Marketing efforts	X_6	0.00099	0.011	0.008	0.400	0.99317
Psychological factors	X_7	0.00096	0.005	0.036	0.180	0.77803
Nature of NGO involvement	X_8	0.04925	0.022	5.011*	0.000	0.86219

Note: * Variables significant at 0.05, Omnibus Tests of Model Coefficients (Chi-square = 172.551; sig. = 0.000; Hosmer and Lemeshow Test (Chi-square= 19.896; sig. = 0.550)

From Table 9, it was shown that the strongest predictor of access to funds for NGOs is nature of NGO involvement (p = 0.000). The P-value was highly statistically significant showing that the model containing all predictors fitted well the data (x^2 = 172.551, p = 0.000). The findings as shown in Table 9 also demonstrate that the Hosmer and Lemeshow Test showed a Chi-square statistic of 172.551 (p = 0.550). This implies that 55% of the variance in access to funds was explained by a set of independent variables that were entered in the model.

4.4.1 Determinants of funding access - highest education level of NGO employees

The relationship of education level of employees and access to funds for NGOs as presented in Table 9 was found to be statistically significant ($p = 0.010$) and Exp (β) = 0.92100 which implies that education level of employees is associated with increased probability of access to funds for NGOs. The findings indicate that if the education level of employees is increased by one unit, access to funds by NGOs also increased by 0.02141 units as indicated by the odds ratio that was 0.02141. This implies that employees with higher level of education (one unit higher) are 0.02141 times more likely to contribute to access to funds in their respective NGOs. These findings give emphasis on the importance of having trained and experienced personnel in order to increase access to funds for NGOs as they could competently manage the funding processes and beneficiaries in service delivery activities.

These findings are consistent with those of Omeri (2015) on factors influencing financial sustainability of NGOs' in Kenya who found that highest education level of staff has a more significant relationship on NGOs' funding access. According to the author, other factors were diversity of funding sources and strategic financial planning. The findings from focus group discussion with NGO employees demonstrate that educated and experienced employees help to generate some expected results. This is because education provides them with fundraising skills and motivates them to work hard. Education helps employees to respond to the increasing complex issues regarding funding for NGOs.

For example, some interviewees emphasised on education for staff that:

"You cannot make it if your NGO does not have educated staff in as far as funds is concern because they are in better positions to recognise and nurture good relationships

*with donors and beneficiaries consistently" (*employees of an NGO working on orphanage care and supportin Moshi Municipality, 06 June, 2016*)*. The findings show that there is a direct relationship between education level of employees and access to funds for NGOs. This implies that there is likelihood for NGOs with highest level of education employees to access more funds than their counterparts are.

Beam (2011) observes that employees with highest level of education can be the most important resource in the long-term financial status of NGOs. NGO employees must get funding expertise somehow, if they do not have strong skills in this area. The knowledge and understanding on NGO funding is required for effectiveness of funding to be guaranteed. Schneider (2003) indicates that limited education level of the employees do not give them the priority needed to effectively develop tools that can aid funding access for their respective NGOs. This means that NGO employees have the highest level of education although there were notable weaknesses in funding access implementation that was caused by communications and this needs to be addressed.

4.4.2 Determinants of funding access - diversified networks

The relationship of diversified networks and access to funds for NGO was found not to be statistically significant ($p = 0.260$) and Exp (β) = -1.30077 (Table 9). This implies that diversified networks in NGOs are not significant predictors of access to funds. The findings indicate that if networks in NGOs increased by one unit, access to funds for Non-Governmental Organisations decreased by -0.00083 units as indicated by the odds ratio that was -0.00083. This implies that diversified NGO networks (one unit higher) are -0.00083 times less likely to contribute to access to funds.

These findings imply that despite the high number of connections NGOs have, they are still less influential in terms of accessing funds. It can be argued that diversified network connections prompt NGOs to lose focus on important donors. However, the negative beta coefficient on the factor “diversified networks” is a shocking finding. Initially, it was thought that having more connections within and across NGOs could help in appealing to multiple donors. This was not indicated the case because NGOs view networks as just resource centres while there are other important issues related to access to funds for NGOs such as strong social capital, good leadership, joining learning and mutual beneficial partnership with donors.

The findings, however, disagree with Owens and Burger (2013) and Li (2015) who found that connected NGOs are more likely to access funds than those that are not connected. Higher network connections allow NGOs to have more access to resources and gain more influence over policies, actors or ideas. The findings, therefore, indicate that such connected NGOs tend to be more successful in accessing funds and delivering services.

Holmen (2002) notes that too much networking is done to boost the dominance of few large and well-connected NGOs while too little networking is devoted to practical and grassroots-relevant efforts on the ground. In an ideal situation, different participating NGOs in the network fulfil complementary tasks for the benefit of the whole network. For instance, some NGOs in the network provide information on funding; others disseminate it within the network whereas some try to influence outsiders in their respective localities or countries.

The findings from focus group discussions suggest that diversified networks cast a significant effect on access to funds for NGOs. It is because, being in networks, they provide a better access to funding information and practical assistance relevant to NGOs. Diversified networks help NGOs to share experience among them and exposes them to local and foreign donors. For example, some interviewees from focus group discussion reported that:

*"Our NGO depends on networks as a new strategy for accessing funds. If our NGO was not networked, it could have suffered from funds shortages. That is why it decided to network with other NGOs although the networks didn't guarantee all what the NGO needed but at least it could give a way" (*employees of an NGO working on HIV/AIDS issues in Moshi Municipality, 25 May, 2016*).*

These findings indicate that more networks provide more information as regards to NGOs' access to funds. This may be reflected by NGO's determination of own needs for funds. Moreover, NGO's membership experience in the network could derive better skills in accessing funds processes and subsequently better benefits in searching for funds in the networks and beyond networks. NGOs have different comparative advantages that, if utilised properly, might not only strengthen the influence of the network as such but could also have funding effect within NGOs and networks at large.

However, NGOs consider resource use against the potential benefits to be gained from networking. One explanation is that the majority of NGOs have limited networking experience and capacity to network and, thus, have limited previous knowledge of the true costs of networking. Another explanation for this may be that there is little tradition within Tanzanian NGOs of assessing non-financial costs of the networks from the onset. Networking also requires investments of time and efforts as well as funding for travel, communications and events. Therefore, it is often the case that in most of the funding access for NGO, networks still play key roles as resource hubs.

USAID (2013) has shown that in many cases, NGO network formation still depends on the existence of international organisations (donors). This is not always the case and does not suggest that NGO existence always depends on international donor agencies as apparently in the case of large NGOs in Tanzania. However, the predicted disruptions to the NGO network that may occur may be due to certain fails of the resource canters. This means that it is essential to plan ahead in order to avoid the effects of such a scenario. A relevant question arises that whether we need to have stronger indigenous NGO networks that can play roles as resource hubs to stabilise networks where international donor agencies are taken out of the structure.

During focus group discussions, three areas that make networking attractive were reported: primary conditions, secondary conditions and tertiary conditions. The primary conditions entail content, timing and format as affecting NGOs' decision to engage in the network activity or not. According to Ostergaard and Nielsen (2012), a network activity can be relevant thematically but if the timing and format are inappropriate, it is most likely that an NGO will opt out. The secondary condition was the NGO capacity. The internal capacity of the NGO to participate in the network is important. Some NGOs were specifically concerned with their capacity to absorb and maximise the usefulness of network outcomes. They rightly think about the opportunity versus cost of engaging in networking activities. They think of how they could otherwise spend time and resources required to participate in a network.

NGOs highlighted some of the disadvantages in participating in networks including lack of procedures for knowledge sharing and some networks have become personalised with limited NGO ownership. The tertiary condition is the NGO culture. The culture of participation in networks plays a significant part in determining the outcome in networking activities. It was emphasised that NGOs that had prior experience with networks tended to view their resource use and the expected benefits more realistically. By contrast, small NGOs had a much more limited understanding of potential networking benefits and costs. Gillinson (2004) agrees with this notion and asserts that it is because small NGOs are challenged by their culture and tradition.

4.4.3 Determinants of funding access - size and experience of an NGO

The relationship of size and experience of an NGO and access to funds for NGOs was found to be statistically significant ($p = 0 .020$) and Exp (β) = 0.99736 as presented in Table 9. This implies that size and experience of an NGO is a predictor of access to funds. The findings indicate that if size and experience of an NGO increased by one unit, access to funds for Non-Governmental Organisations increased by 0.01333 units as indicated by the odds ratio that was 0.01333. It can be argued that NGOs serving a large number of beneficiaries and with a long duration in operation are 0.01333 times more likely to access funds from donors than those with smaller coverage.

These findings underscore the importance of NGOs to reach as many beneficiaries as possible if they are to access funds from donors. Findings from focus group discussions emphasised that donors are interested on the extent to which NGOs are able to cover large parts of the intended beneficiaries as some of the interviewees reported:

*"…Our NGO has some disappointing cases, it is supposed to reach a number of beneficiaries due to its policies but it doesn't because the funds it receives is unlikely to meet the increasing needs of its beneficiaries"(*employees of an NGO working on orphanage care and support in Moshi Municipality, 06 June, 2016*).*

These findings suggest that NGOs serving a large number of beneficiaries and with a long duration in operation, their access to funds tends to increase than NGOs that have fewer beneficiaries. However, NGOs with large number of beneficiaries find hard to deliver services to their beneficiaries because of the limited funds they get (Yunus 2008 and Lyne 2012). These findings support the views of Trussel and Greenlee (2001), Trussel (2002) and Barr, Fafchamps and Owens (2009) who found that size and experience of an NGO are major determinants of financial access for NGOs. Moreover, Trussel and Parsons (2007) concluded that size of an NGO is an institutional factor that reflects its reputation and should be considered when analysing NGO funding.

The findings are also similar to those of Ruben and Schulpen (2008) who assessed the allocation of public funding by Dutch NGOs and concluded that NGOs with large number of beneficiaries have higher probability of being selected to receive funding compared to those with fewer ones. It can be argued that small NGOs are less advantaged and not able to benefit from a competitive economy. Batti (2014) and Adan (2015) note that NGOs compete for funds and very few NGOs are able to compete. For NGOs to compete for funds, they need to have advanced and supportive networks and some established strategies that will help them to cope with the changing funding world.

Smaller NGOs are also said to lack access to funds because they do not have chances to get information regarding sources of funds and the possibilities of accessing funds. They are also said to be less experienced in preparing and presenting good proposals (Werker and Ahmed, 2008). Authors further argue that small NGOs have weaker reputations when compared to larger and older NGOs. Burger and Owens (2013) confirm that larger NGOs are likely to have more and stronger reputations than smaller ones. Generally, the larger the NGO the less is likely to be financially vulnerable.

4.4.4 Determinants of funding access - capabilities and achievements of an NGO

The relationship between capabilities and achievements of an NGO and access to funds was statistically significant ($p = 0.040$) and Exp (β) = 0.83247 as illustrated in Table 9. The findings imply that capabilities and achievements of an NGO is a significant predictor of access to funds for NGOs. The findings also show that if capabilities and achievements of an NGO increased by one unit, access to funds for Non-Governmental Organisations increased by 0.06833 units as indicated by the odds ratio that was 0.06833. This implies that NGOs that have capabilities to deliver services to their beneficiaries and achieved to meet the needs of their beneficiaries (one unit higher) were 0.06833 times more likely to get more funds than those that are not.

These findings underpin the importance of having NGOs that work to meet the needs of their beneficiaries. Banerjee (2006) observed similar findings that NGOs' capability contributes to access to funds. Some capabilities and achievements of NGOs include capability of being a donor savvy, capability for mapping a growth path, capability of attracting the trust of donors, capability of approaching the funding issue technically, capability for delivering on diverse donors, capability of thinking out of the box as far key innovations is concerned. An NGO that has to worry about next month's rent is unlikely to be able to fulfil its mission effectively, but is more likely to suffer from significant distractions.

This has a negative implication to the funders of NGOs. The implications for capabilities and achievements are straightforward. NGOs must ensure that not only they survive in the short run but also they are sustainable in terms of fund flows. The findings from Key informant interviews also emphasised on capabilities and achievements as follows:

*"Simply, NGOs can access funds easily from donors if they have a good history on the provision of their services especially when their efforts are directed to serve the intended beneficiaries in fullness and not just needing funds for their own but a beneficiary community" (*A key informant interviewee in Moshi Municipality, 24 May, 2016*).*

An NGO that cannot demonstrate growth are likely to lose their donors with the best ones usually departing first. Conversely, if the NGO is able to deliver on the above, it is usually well placed to perform effectively in accessing funds. Capable NGOs have an informal sphere of credibility among their beneficiaries (Benerjee, (2006). This credibility comes from demonstrated capabilities in number of areas: intellectual capability, capability for mass mobilisation and empowerment, capability for changing the status quo and capability for ensuring a stable organisation and the capability to manage desperate beneficiaries' ambitions and to harmonise them under a general plan for moving out of poverty.

The findings from key informants for example, one of the donor representatives also emphasised that capabilities and achievements of an NGO are some of the hallmarks for access to donor funds for NGOs as hereby narrated:
*"Each fund is issued on the basis of an NGO's ability and capability to manage it which is measured by its capabilities and achievements in its service delivery. These are some of the very important elements that satisfy donors to fund. We really want to see these [capabilities and achievements] in their proposals" (*an interviewee from donor representatives in Dar es Salaam, 30 May, 2016*).*

These findings imply that there are capabilities and achievements that NGOs need to achieve in order to attract donor funds. The capability and achievement issue has to be explained as a cyclical process rather than linear cause and effect constructs. Clearly, as an NGO delivers, it earns trust, and as it does so, that opens it up for more predictable funding. Key informant interview findings also indicate the need for trust: "*I am usually concerned whether my donation is used for real needy people,"* a donor expressed. Another donor said, *"I stopped donation to an educational charity, when I realised that they used it for other purposes"*. The findings show that donors have their predetermined conditions that NGOs need to abide. For a successful funding environment, however, there is also a combination of factors that come together to create a successful funding environment.

Moreover, an analysis on one of NGO donors, its evaluation report shows important key elements: capabilities and achievements. It was reported that:

*Our donor has documented the concern about the organisation's ability to deliver its service programmes. The primary focus was on capabilities and achievements. For sure, it should be well incorporated into the overall program on how well the organisation has managed to deliver its services (*employeesof an NGO working on legal rights servicesin Moshi Municipality, 23 May, 2016*).*

The findings imply that donors are interested in how an NGO is capable to deliver the intended services and how it is strong to deliver services to its beneficiaries. Brinkerhoff (2005) asserts that successful NGOs are characterised by an amazing depth of capabilities within their administrative structures to enable them to deliver on diverse donors' requirements. Donors who support NGOs impose a number of conditions on their recipient NGOs. For example, a program officer may demand that an NGO submits a narrative report stressing program impact, or require a funds utilisation report. Further, different donors have different reporting formats and monitoring methodologies. Each of these is a complex exercise but NGOs need to abide as per requirements.

4.4.5 Determinants of funding access - nature of NGO involvement

The relationship of nature of NGO involvement and access to funds was found to be statistically significant ($p = 0.000$) and Exp (β) = 0.86219 as shown in Table 9. The findings imply that nature of NGO involvement is a significant predictor of access to funds for NGOs. The findings also show that nature of NGO involvement if increased by one unit, access to funds for Non-Governmental Organisations increases by 0.04925 units as indicated by the odds ratio that was 0.04925. This means that NGOs that are involved in donors' focused aspects (one unit higher) are 0.04925 times more likely to get funds than NGOs whose focus and involvement are not donors' priority aspects.

These findings underpin the importance of targeting groups that attract donors' focus and attention. Barr *et al*. (2003) when studying NGOs in Uganda who found that nature of NGO involvement had a strong significant relationship with funders make similar observation. The difficulty and simplicity of NGOs in accessing funds is due to the mode of operation of NGOs. This should reflect the agenda and concerns of international donor agencies. Other studies (for example, Viravaidya 2001; Ulleberg, 2009; Kim *et al.*, 2014) also found that nature of NGO involvement is more likely to determine access to funds for NGOs.

Bar *et al*. (2003) provide two main characteristics of NGOs that differentiate them from other organisations: NGOs are motivated by search for profit and NGOs have a charitable purpose that leads to solicit funds from donors. This study has a focus on the latter NGOs (benefactors) because they are about public good and they typically choose to provide charities that promise to spend the funds on the socially valuable goals benefactors mostly care. It is the benefactors' interest to sponsor charities that are more efficient than others at pursuing this goal. Ultimately, the benefactors choose which social objective to pursue and which charity to fund.

During focus group discussions, it was emphasised that most NGOs are involved in donor priority aspects. Bromideh (2011) points out NGO activities that are line with common global problems: poverty, gender and equality for all, vulnerability problems, capacity building and empowerment, environmental protection, health related issues etc. These most influential activity programs grab more donor funds. In today's highly competitive limited funding environment for the NGOs, a focus on donor priority aspect programs is crucial. However, the shortcomings of this is that many NGOs tend to concentrate on these programs and leaving alone other important aspects that also faces the marginalised persons.

4.5 Attitude of Beneficiaries towards Non-Governmental Organisations' Service delivery

The third specific objective was about analysing the attitude of beneficiaries towards service delivery by NGOs and also to ascertain factors that influence such attitude. Respondents responded on several statements about their views regarding service delivery. The findings from summated scale analysis indicate that the majority of beneficiaries have positive attitude towards NGOs' service delivery.

4.5.1 Attitude of beneficiaries towards service delivery by NGOs using a summated approach

Attitude of beneficiaries towards service delivery by NGOs was analysed using a summatedscale. As shown in Table 10, the majority of the respondents disagreed and strongly disagreed on negative statements (number 1 to 10) about service delivery by NGOs. The study findings in Table 12 also show that, the majority of respondents agreed to strongly agree on positive statements (number 11 to 20) about the service delivery by NGOs.

Table 10: Attitude of beneficiaries towards service delivery by NGOs (percent n = 300)

No	Statement	SD	D	N	A	SA
1	The end of services offered to beneficiaries should be a secret left to NGOs	42.3	46.7	9.0	1.7	0.3
2	Most NGOs have more influence on what service should be delivered to beneficiaries than beneficiaries themselves	53.3	36.3	7.3	2.3	0.7
3	If the beneficiaries are unhappy with the place where the service is delivered, they should accept the situation	39.3	35.3	22.0	2.7	0.7
4	On the service delivery, beneficiaries can hardly accomplish whatever they set out to accomplish	36.3	36.0	24.0	3.0	0.7
5	Getting services needed by beneficiaries is mostly a matter of luck	37.0	47.3	10.3	5.4	0
6	Beneficiaries' complaints on service delivery should be ignored as they retard NGO's service delivery efforts	38.3	44.0	12.3	4.4	1.0
7	In order to get services delivered by NGOs, you need to have family members or friends in high places	41.3	34.3	18.3	5.3	0.7
8	The delivery of services is undesirable, beneficiaries feel insecure	37.7	39.0	15.7	7.3	0.3
9	The services being delivered have improved beneficiaries' living conditions	1.3	0.7	5.0	55.0	38.0
10	NGO staff have limited skills and knowledge to deliver services	43.7	33.0	10.3	11.7	1.3
11	Beneficiaries have the right to be involved in the decisions about the services intended for them	1.7	1.7	5.0	46.0	45.7
12	It takes a short time to be an outstanding beneficiary on most service delivery by NGOs	1.3	4.0	2.7	49.7	42.3
13	The delivery of services to most beneficiaries is justified to be threatening	27.3	33.0	23.7	3.3	12.7
14	The service delivery process is justified to be fair for all NGO beneficiaries	1.7	2.0	11.0	45.0	40.3
15	Services delivered by NGOs are important as they promote beneficiaries' socio-economic growth	1.3	4.0	8.0	48.3	38.3
16	The service delivery by NGOs adhere to the needs of beneficiaries' working environment and cultural context	1.0	9.7	12.0	55.0	22.3
17	Beneficiaries are fully aware of how NGOs deliver services towards achieving their needs	3.0	18.7	13.0	41.0	24.3
18	The service delivery by NGOs provide beneficiaries with opportunities to practise a variety of wished skills	5.0	18.3	18.0	32.0	26.7
19	The services delivered by NGOs provide beneficiaries with chances and a sense of owning the services	8.0	17.7	17.0	41.0	16.3
20	Most NGOs can be counted on delivering services on time when they say it will	1.7	24.7	16.3	40.3	17.0

Note: Strongly Disagree (**SD**) = 1, Disagree (**D**) = 2, Neutral (**N**) = 3, Agree (**A**) = 4, Strongly Agree (**SA**) = 5. Statements from number1 to 10 connote negative attitude and statements from number 11 to 20 connote positive attitude of beneficiaries towards service delivery by NGOs

The results in Table 10 imply that beneficiaries had positive attitude towards service delivery by NGOs in Moshi Municipality. Findings from focus group discussions emphasised that negative attitude of beneficiaries towards service delivery is due to lack of proper knowledge. Other interviewees, however, noted that negative attitude on service delivery was due to the fact that NGOs are less effective in meeting peoples' needs. Ritvo *et al*. (2014) who found that NGOs are not effective in meeting the needs of their beneficiaries also support this. Proper knowledge is important for beneficiaries so that they understand the service delivery. Similar findings have been reported in a study by Shashikumar and Sundaraswamy (2000) in India on attitude of beneficiaries and non-beneficiaries towards NGO service delivery and found that more than half of beneficiaries and non-beneficiaries (78.4% and 54% respectively) had positive attitude towards service delivery by NGOs.

On the contrary, Ararsa (2015) found that beneficiaries had negative attitude towards service delivery by NGOs. For example, the author indicated that negative attitude of beneficiaries had a negative implication on the services being delivered. In the same vein, Esther (2014) in Ghana on the role of grassroots communication in NGO development projects in Africa found that these projects did not succeed as intended by donors and that most of the projects died because of the negative attitude of beneficiaries. In addition, Jalil (2011) in Ghana when evaluating an NGO-led development interventions and their sustainable management found that beneficiaries had negative attitude towards service delivery. This was not hostile at all in the services delivered by the NGOs.

Even though NGOs in the study area struggle to provide better services to the beneficiaries, the study findings of this study show that, some of the beneficiaries still had negative attitude on the services delivered. This is due to the poor access to funds that was noted by the majority of the NGOs. It is true that funds are most important component of an enabling environment for NGOs. Saungweme (2014) asserts that local Non-Governmental Organisations play an important role in the development processes. However, they face an uncertain future, as they depend on volatile external donor funding which leaves them financially unsustainable. This means that the NGO funding environment is not good to operate in the study area to meet the needs and expectations of beneficiaries.

Therefore, according to CIVICUS (2013), it may not be a surprise if some of the beneficiaries have a negative attitude on the services being delivered where funding environment for NGOs is not good for them to operate. It can also be argued that most NGOs aim at building their institutional capacity while beneficiaries' expectations are material to satisfy their immediate needs. The findings from focus group discussions emphasise that the focus of NGOs working on social service delivery is on providing social services through building the capacity of the beneficiaries. Through social service delivery, the beneficiaries will have increased capacity to meet their needs.

The findings from focus group discussion show that beneficiaries expect from NGOs material supports that will satisfy their immediate needs. This implies that NGOs have to address material needs of beneficiaries while working to meet their organisational goals. Since beneficiaries are not getting what they are expecting in full, they have no positive attitude on the service delivery by NGOs. As the study revealed, most of the NGOs are focusing on providing health and education services that have a long-term impact, this leads in not fulfilling some of the beneficiaries' immediate and emerging needs hence, to have a negative attitude towards service delivery. Ararsa (2015) points out that significant beneficiaries' attitude takes place when NGOs are committed to investing themselves to their beneficiaries' needs.

4.5.2 Index of attitude of beneficiaries towards service delivery by NGOs

An index scale of beneficiaries' attitude towards service delivery by NGOs was developed in order to obtain a summary measure of attitude of beneficiaries towards service delivery. The scores on Likert scale were grouped as agree (3), uncertain (2) and disagree (1) for strongly agree and agree, neutral, and disagree and strongly disagree respectively. Therefore, in positive statements, respondents were agreeing (3), for neutral statements, respondents were uncertain (2) and for negative statements, respondents were disagreeing (1).

In this regard, an index ranging from 20 to 60 was constructed as a measure of beneficiaries' attitude towards service delivery by NGOs. The index total scores were 60 (20 statements * 3 responses) for all twenty statements and the mean score was 40.0((30+40+50)/2). The scores below an index mean (20 – 39) were categorised as negative attitude, scores equal to the mean index (40) were categorised as moderate attitude and scores above index mean (41 – 60) were categorised as positive attitude. As presented in Table 14, the majority of the respondents (83%) had positive attitude towards service delivery by NGOs. Shashikumar and Sundaraswamy (2000) found that 78.4% of the beneficiaries had positive attitude towards service delivery by NGOs.

Table 11: Respondents' attitude towards service delivery by NGOs (n = 300)

Attitude Categories	Beneficiaries	
	Frequency	**Percent**
Positive attitude	249	83.0
Negative attitude	33	11.0
Moderate attitude	18	6.0
Total	**300**	**100**

The findings further show that 6% of the respondents have moderate attitude towards service delivery by NGOs and 33% of the respondents have negative attitude towards service delivery by NGOs. Shashikumar and Sundaraswamy (2000) found that 12% and 9.6% of the beneficiaries had moderate and negative attitude towards service delivery by NGOs respectively. These results do tell well good NGOs' efforts to promote beneficiaries-centred services and show how NGOs are committed to the real needs of their beneficiaries. It was emphasised during focus group discussions that NGOs have occupied top most position in convincing and pursuing the service delivery to their beneficiaries.

Most beneficiaries have realised that NGOs' efforts on the service delivery were far more impressive than years ago. They say that NGO social service delivery work for the right cause and the right people and the services are very close to the weaker people and give quicker results. Key informant interviews reveal that positive attitude of beneficiaries is due to effective leadership, continuous contacts with beneficiaries and provisions of timely services. Above all, sincerity and devotion of NGO employees towards service delivery was emphasised. Arwin (2009) also posits that negative attitude of beneficiaries towards service delivery is due to conflicting programs amongst NGOs because of lack of coordination. The presence of one program affected the quality and delivery schedule of another program. The author concludes that there should be a way on strengthening NGO coordination; otherwise, there will be a hard competition amongst NGOs. Although the findings varied in their degree of attitude, in general, most of the respondents have positive attitude towards service delivery by NGOs.

4.5.3 NGO interventions and beneficiaries' attitude towards service delivery

NGO interventions and beneficiaries' attitude towards service delivery are shown in Table 12. It was revealed that the relationship between beneficiaries' attitude towards service delivery and NGOs' area of intervention from which beneficiaries belong was not statistical significant (p>0.05). The findings imply that no matter what services are being provided by NGOs, what matters is that they have positive impact on the livelihoods of the intended persons. In this regards, it can be said that most NGOs in the study area have more or less common goal around social service delivery.

Table 12: NGOs' area of intervention and beneficiaries' attitude (n = 300)

NGOs' area of intervention	**Attitude**				
	Positive attitude	**Moderate Attitude**	**Negative attitude**	**Total**	**Sig.**
Orphanage and street children care	51	1	1	53	
Orphanage only	49	2	1	52	
Women issues and youth development	48	1	1	50	
Human rights	31	8	2	41	0.08
Empowerment and Capacity building	31	2	3	36	
Environmental issues	17	3	1	21	
Income generating activities	13	0	1	14	
Agriculture and youth development	9	1	3	13	
Total	**249**	**18**	**13**	**300**	

Note: Variables significant at 0.05, Pearson Chi-Square (20.88)

Similar observation was also made by Manyama (2011) when assessing the attitude of beneficiaries towards NGOs and their initiatives basing at alleviating poverty in Tanzania. NGOs' social delivery activities hinge upon beneficiaries' needs and donors' priority aspects. NGOs as they are widely recognised, they do not have the solely responsibility to provide people with things like money or consumer goods but also they provide moral support. During focus group discussions, participants indicated that despite the fact that there is no difference in the attitude of beneficiaries and NGO interventions, NGOs have found themselves having the same objectives and therefore competing between themselves in the activities they do. According to Manyama (2011), duplication of areas of intervention sweep away NGOs' critical or most burning issues. This is because projects implemented by NGOs are more or less similar. Such projects become hard to measure. They can be offering the same as others while some services that are mostly needed are left behind. Shivji (2004) also notes this that, NGOs end up having no grand vision of the community they ought to serve.

4.5.4 Determinants of attitude of beneficiaries towards service delivery by NGOs

Determinants of attitude of beneficiaries towards service delivery by NGOs are presented in Table 13. The findings show that training for beneficiaries on service delivery programmes and provision of services on time and age of a beneficiary are important factors influencing attitude of beneficiaries towards service delivery by NGOs ($p<0.05$). The strongest predictor is the provision of services on time ($p= 0.000$). It was further shown that the Negelkerke R^2 statistics which represents the adjusted Cox and Snell R^2 statistics was 0.450 which implies that 45% of the variance in attitude of beneficiaries towards service delivery by NGOs was explained by the independent variables that were entered in the model.

Table 13: The results of the ordinal logistic regression model (n = 300)

Variables	Coefficient (β)	Std. Error	Wald	Sig.
Need for information on service delivery	-0.006	0.771	6.056	0.220
Need for involvement in service delivery	0.093	0.230	0.163	0.880
Training for beneficiaries on service delivery programs	0.571	0.107	31.962*	0.020
Need for flexibility on service delivery	0.266	1.474	0.033	0.990
Provision of services on time to the beneficiaries	1.877	0.099	359.466*	0.000
Age of the respondent	0.058	0.011	27.801*	0.030
Sex of the respondent	0.0003	0.004	0.0056	0.740
Marital Status	0.001	0.014	0.0051	0.710
Economic activity	0.012	0.017	0.498	0.680
Education level	0.071	0.099	0.514	0.630

Note: * Variables significant at 0.05, Goodness -of -fit: Pearson Chi-square = 481.118 (P = 0.000); Cox & Snell R Square = 0.192; Nagelkerke R Square = 0.450

The findings maintain that the relationship between provision of services on time and attitude of beneficiaries towards service delivery by NGOs was found to be statistically significant (p = 0.000). These findings imply that provision of services on time was a significant predictor of beneficiaries' attitude towards service delivery by NGOs. The findings also indicate that if provision of services on time changed by one unit, beneficiaries' attitude towards service delivery is expected to change by 1.877 units as indicated by the odds ratio that was 1.877. This implies that beneficiaries who get services on time (one unit higher) are 1.877 times more likely to have positive attitude towards service delivery by NGOs than those who do not receive services on time.

Similar findings are reported by some studies (for example, Barr *et al.,* 2003; Chitra, 2003; Kakumani and Kotte, 2010; Bapori and Jyoti, 2012; Gani and Cecilia, 2014; Obiero 2015) who found that provision of services on time was an important factor that positively impacted on beneficiaries' attitude towards service delivery. During focus group discussions, it was emphasised that NGOs should continue providing timely services that embodied the notion of offering the best to the beneficiaries and treating them with respect, as a means of promoting their attitude towards the service delivery. This notion seems to be very crucial. Timely services motivate beneficiaries and help to maintain beneficiaries' attitude while at the same time providing credibility as well as detailed examples of service delivery by NGOs. Conversely, timely services provision strengthens NGOs' commitment to beneficiaries and reinforces their resolves to carry this particular value throughout their everyday practices.

The study findings as shown in Table 13 show that the relationship between training to beneficiaries and attitude of beneficiaries towards service delivery is statistically significant ($p = 0.020$). The findings imply that training to the beneficiaries was a significant predictor of beneficiaries' attitude towards service delivery. The findings also demonstrate that if training to the beneficiaries changed by one unit, attitude of beneficiaries towards service delivery by NGOs is expected to change by 0.571 as indicated by the odds ratio that was 0.571. It can be said that beneficiaries who get regular raining about the service delivery (one unit higher) are 0.571 times more likely to have positive attitude towards service delivery than those who do not get training on the service delivery. The findings suggest that it is of important for NGOs to have training for beneficiaries on service delivery programmes; these will help NGOs to win the support of beneficiaries on the service delivery efforts.

During focus group discussions and key informant interviews, it was emphasised that beneficiaries receiving trainings on service delivery programs were more likely to have positive attitude towards the services. Beneficiaries with a good understanding on service delivery have a more support on service delivery efforts; their understanding enables them to have total interaction, support needed by their respective NGOs and hence achieve the best in the intended services. The British Overseas for Development (BOND), 2016 observed similar findings on putting beneficiaries first which found that training for beneficiaries is positively related to attitude of beneficiaries towards services being delivered. Other studies (Baluku, 2010; Kakumani and Kotte, 2010; Baruah *et al.*, 2012) in Uganda and India respectively also found a positive relationship between training for beneficiaries and their attitude towards service delivery by NGOs.

A Chinese proverb says that "to plan one year, saw seed; to plan ten years, plant trees; and to plan 100 years, develop human resources". Therefore, developing beneficiaries through training is not a short-term strategy rather it should be addressed from the long-term perspective (Dhakal and Nawaz, 2009). More significantly, lack of training infrastructure and paucity of training need analysis is directly linked with attitude of beneficiaries. Although it is not possible to draw a direct line of causation it is proposed that involvement in training for beneficiaries may contribute to a higher percentage improve the attitude of beneficiaries towards service delivery by NGOs. Mango (2010) argues that the need for beneficiaries' training is essential for improving the attitude of beneficiaries. In this regards, beneficiaries agreed that their NGOs invite them into their training programs to train them in service delivery processes.

Key informant interviews emphasised that, NGOs have had structures that determine training provision of beneficiaries. Respondents partially agreed that NGOs always had well set structures for beneficiaries' training programs and confirmed that those that they have are effective. For that matter, NGOs have taken time to train them. As such, they indicated that they needed various training programs to improve the beneficiaries' awareness on the services delivered. According to UNDP (2000), such trainings are necessary to beneficiaries' advancements and of course, service delivery progress.

The findings on the relationship between age of beneficiaries and attitude towards service delivery by NGOs are shown in Table 13. The findings show that the relationship between age of beneficiaries and attitude towards service delivery by NGOs is statistically significant ($p = 0.030$). The findings imply that age of beneficiaries is an important predictor of beneficiaries' attitude towards service delivery by NGOs. The findings also indicate that if age of beneficiaries changed by one unit, beneficiaries' attitude towards service delivery is expected to change by 0.058 as indicated by the odds ratio that was 0.058. It can be said that beneficiaries with older age (one unit higher) are 0.571 times more likely to have positive attitude towards service delivery by NGOs than their young ones.

The findings from this study suggest that age of a beneficiary increases with attitude on service delivery hence inform NGOs to provide services that are age specific. The findings are similar to Mmanda (2015) that attitude is related to age. Knauper (1999) observed that attitude of beneficiaries towards service delivery by NGOs increases with respondents' age. Specifically, older respondents are more likely than younger respondents to endorse the service delivery because limited service delivery history interferes with the simultaneous consideration of continuous services. The findings illustrate that age-sensitive context effects have the potential to invite clear conclusions about service delivery.

For example, when respondents were asked whether the services being delivered have improved beneficiaries' living conditions; older beneficiaries quickly agreed to the statement unlike their counterparts. There are so many service delivery but overall, this service delivery highlights how age-related changes in attitude of beneficiaries towards service delivery. At present, according to (Knauper, 1999) we know on the basis of metaanalyses that age-related differences in the attitude of beneficiaries towards service delivery are quite common. This is because of the experience the older beneficiaries have and psychological settlements in the NGOs' service delivery programs. Beneficiaries take some time to settle psychologically in the service delivery. This is because of the service delivery characteristics, situation variables in NGOs and the beneficiary-staff relationship. The effectivity and congnivity may be the cause of low attitude of younger beneficiaries. As beneficiaries settle physically in the services they get involved in the project better.

4.6 Linkages between Access to Funds and Service delivery among Non-Governmental Organisations

The fourth specific objective of this study was to determine the linkages between access to funds and service delivery among NGOs. As explained in section 3.6.4, ordinal logistic regression was used to determine the linkages. The study also analysed the strategies towards facilitating linkages between access to funds and delivery of services among NGOs. The study findings as shown in Table 14 indicate that all the seven variables that were identified as indicators of access to funds were important for service delivery among NGOs. There were relatively high scores on the often response category which represented the most important factors in prediction of status of linkages between access to funds and service delivery among NGOs.

Table 14: The Linkages between access to funds and service delivery among NGOs (percent n = 48)

Linkage	Often	Not Often	Never
Focusing on the needs of beneficiaries	86.7	9.0	4.3
Regular reporting of activities being carried out	85.7	12.3	2.0
Responsiveness to beneficiaries	83.3	16.0	0.7
Accurate record keeping of beneficiaries	82.4	11.3	6.3
NGO-beneficiary consultation	76.7	16.0	7.3
The availability of beneficiary networks	72.0	16.0	12.0
Reviews of services being delivered	65.3	21.3	13.4

The study findings in Table 14 show that focusing on the needs of beneficiaries, regular reporting of activities being carried out, accurate record keeping of beneficiaries, the availability of beneficiary networks, and responsiveness to beneficiaries by NGOs, NGO-beneficiary consultation and reviews of services being delivered are important linkages for access to funds and service delivery among NGOs. This implies that access to funds and service delivery by NGOs are successfully achieved through emphasizing on these variables (linkages). The findings, therefore, imply that these variables are important for access to funds and service delivery among NGOs in Moshi Municipality. It is commonly reported in literature (Antuono *et al.,* 2006; Keulder and Erika, 2011) that knowing these linkages helps NGOs to improve their service delivery.

Contrary to the study findings, Sulakvelidze (2013) found donor dependence as only one important area to be strengthened in order to build an effective linkage between access to funds and service delivery. The advantages that access to funds and service delivery brings are significant particularly to NGOs and beneficiaries they serve where the government has a serious lack of capacity to supply comparable funds. An examination of the influence of funds to the service delivery offers lessons for how NGOs may influence the access to funds and be able to deliver adequate services. NGOs that manage to access funds easily have chances to deliver needed services to the beneficiaries (Laura *et al.*, 2006). Although, it has been encouraged for NGOs to continue accessing funds, it is also acknowledged that some of these NGOs have not been effective to deliver services. Most of NGOs have experienced problems with accountability, transparency and sustainability.

The findings from the ordinal logistic regression model are presented in Table 15. The findings show that four variables: the availability of beneficiary networks, responsiveness to beneficiaries, NGO-beneficiary consultation and focusing on the needs of beneficiaries are important indicators of access to funds which had significant influence on service delivery among NGOs in Moshi Municipality ($p \leq 0.05$). The overall model fit, which contained all predictor variables, was statistically significant at Pearson correlation ($p \leq 0.05$). Therefore, the null hypothesis that there is no linkage between access to funds and service delivery among NGOs was not accepted. This implies that there is a relationship between access to funds and service delivery among NGOs. Table 15 further shows that, the Nagelkerke R^2 which represents the adjusted Cox and Snell Pseudo R^2 statistics was 0.830 implying that the independent variables entered in the model explained 83% of the variance in the service delivery by NGOs.

Table 15: Results of the ordered logistic regression model (n = 48)

Variables	**Coefficient (β)**	**Std. Error**	**Wald**	**Df**	**Sig.**
Reviews of services being delivered	0.571	0.267	4.574	1	0.060
Regular reporting of activities being carried out	0.318	0.345	0.850	1	0.840
NGO-beneficiary consultation	0.413	0.042	96.694**	1	0.010
Focusing on the needs of beneficiaries	0.755	0.137	30.371**	1	0.050
Accurate record keeping of beneficiaries	0.877	0.428	4.198	1	0.220
Responsiveness to beneficiaries	2.060	0.196	110.464**	1	0.010
The availability of beneficiary networks	2.324	0.157	219.120***	1	0.000

Note: ** Variables significant at 0.05 and *** significant at 0.001, -2 Log likelihood = 1432.51 (P = 0.00), Goodness -of – fit: Pearson Chi-square = 141.15 (p = 0.00); Pseudo R^2 (Cox & Snell R Square = 0.461; Nagelkerke R Square = 0.830)

The study findings as presented in Table 15 reveal that the relationship between availability of beneficiary networks and access to funds and service delivery among NGOs is statistically significant ($p \leq 0.05$) and Wald statistic = 219.120. This implies that availability of beneficiary networks is a significant predictor of access to funds and service delivery among NGOs. The findings indicate that if availability of beneficiary networks changed by one unit, access to funds and service delivery among NGOs changed by 2.324 units as indicated by odds ratio that is 2.324. This implies that having beneficiaries' networks within and across NGOs (one unit higher) is 2.324 times more likely to contribute to access to funds and service delivery among NGOs.

The findings underscore that it is important to have networks for beneficiaries in NGOs and show how having them is essential in creating positive change for access to funds and service delivery among NGOs in the study area. Findings from previous studies (for example, Owens and Burger, 2013) also show that delivery of services depends on the extent to which beneficiaries are connected. According to Yaziji and Doh (2009), when individual beneficiaries come together to form an organised relationship, the results that emerge are often favourable environment to the NGOs' access to funds and service delivery. This is because networks are used by donors to fund NGOs. The authors further assert that beneficiaries' networks provide analysis and expertise to NGOs, serve as early warning mechanisms and help monitor and implement agreements between NGOs and their beneficiaries.

Beneficiary networks are increasingly regarded as important in their capacity to influence NGO policy on accessing funds and service delivery. This has been possible through their simultaneous attachment to NGOs' effort to access funds and cultures on the service delivery. Thermudo (2008) asserts that although beneficiary networks are complex and dynamic, some clear conclusions emerge. Making a difference to access to funds and service delivery among NGOs depends on NGOs' successes in fostering autonomous grassroots networks and linking beneficiaries at high levels. This strategy insists on the current predilection among donor agencies to large-scale fund NGOs' service delivery.

During focus group discussions, the importance of connecting beneficiaries was emphasised. For example, some interviewees reported that:

*"Honestly speaking, we see the need for connecting beneficiaries with other development groups. In each area of our activities we established the so called initiative groups where they can initiate change for themselves and other neighbourhood communities in the services being delivered" (*employees of an NGO working on small loans provision in Moshi Municipality, 15 June, 2016*).*

The above findings imply that there is a need for beneficiaries' networks in NGOs' access to funds and service delivery. This situation has also been strongly expressed by Cornwall (2008) that many beneficiaries' networks have been helpful to many NGOs in accessing funds and delivering services because they give pressure to the NGOs hence push them to improve efforts towards accessing more funds. This form of networking has been criticised by Ostergaard and Nielsen (2012) who call it deliberative democracy in which beneficiaries have high control and power on funding access. The authors maintain that in accessing funds, beneficiaries have full rights to participate directly.

Key informants were also asked to show their knowledge on networks and NGO funding as one interviewee narrated:

*"There are more advantages when beneficiaries take part in access to funds and service delivery. However, we would probably say that the first thing to be considered should be education. Beneficiaries should be educated enough then it will be much easier for them to help in the funding access and hence contribute positively in the service delivery programs. The today's Tanzania is not of the past! This is due to education and nowadays, beneficiaries are mindful" (*a key informant interviewee in Moshi Municipality, 15 June, 2016*).*

These findings imply that that beneficiaries' voice should be taken seriously in order to understand how they feel when they participate in the funding access and service delivery in what and for whose benefit. Translating the voices of beneficiaries into influence requires that those who initiate participatory processes should create good environment for people to speak up and out to know what they feel and expect. This refers also to self-reliant participatory development. Therefore, key decisions have to be taken by beneficiaries through networks and not on their behalf by NGOs.

The relationship between responsiveness to beneficiaries by NGOs and access to funds and service delivery among NGOs was statistically significant ($p \leq 0.05$) and Wald statistic = 110.464 as shown in Table 15. The findings imply that responsiveness to beneficiaries by NGOs is a significant predictor of access to funds and service delivery among NGOs as it was significantly different from zero. The findings illustrate that if responsiveness to beneficiaries by NGOs changed by one unit, access to funds and service delivery among NGOs changed by 2.060 units as indicated by odds ratio that is 2.060.

This implies that NGOs responding quickly to their beneficiaries (one unit higher) were 2.060 times more likely to access to funds and delivery services to their beneficiaries than those NGOs that do not respond quickly to the needs of their beneficiaries. These findings show how having quick response to beneficiaries' needs has a strong significance in access to funds and service delivery among NGOs and further illustrate that perhaps efforts to respond quickly to beneficiaries should be strengthened for enhanced access to funds and service delivery among NGOs. Similar findings have also been reported in literature on quick response by NGOs (John, 2006).

It was emphasised during focus group discussion that, NGOs are responding quickly to the arising and emergence needs of the beneficiaries. It was maintained that, NGOs have readily available human, material and financial resources for use in emergencies. In addition, they have capacity to rapidly mobilise additional resources for use. All these make NGOs able to respond rapidly to complex emergencies. In many situations, NGOs in Tanzania have been the first to arrive and start delivering services even before other development partners arrive, and in some cases even before the government.

In terms of providing quick services in complex emergencies, Muriuki (2014) notes that NGOs play a very significant role. Muriuki also asserts that this role is both short-term, in the emergency phase of the disaster, and long-term, during the reconstruction phase. For example, in both Liberia and Rwanda crises, NGOs were not only the first on ground, but at some point were responsible for about 95% of the health care delivery. Today, a considerable proportion of health services in both these countries are still provided by NGOs because they won the trust of donors due to their quick response on the same. It is important to note that both Liberian and Rwandan crises happened more that 10 years ago and NGOs are still rendering services because of the continuing funds. In Liberia NGOs, have even been involved in designing national treatment protocols e.g. for malaria. In

South Sudan and Somalia, where there has been long standing conflict, NGOs have assumed key roles in delivery health care to the population.

The findings as presented in Table 15 also illustrate that the relationship between NGO-beneficiary consultation and access to funds and service delivery among NGOs was statistically significant ($p \leq 0.05$) and Wald statistics of 96.694. This implies that NGO-beneficiary consultation is highly associated with access to funds and service delivery among NGOs. The findings also show that if NGO-beneficiary consultation changed by one unit, access to funds and service delivery among NGOs changed by 0.413 units as indicated by odds ratio that was 0.413. The implication these findings is that having NGO-beneficiary consultation is 0.413 times more likely to influence access to funds and service delivery among NGOs in the study area.

The findings imply that it is essential for NGOs to consult beneficiaries in the service delivery programs if service delivery programmes were to succeed. Previous study by Leslie (2015) also concluded that there is a need for increasing the voice of beneficiaries in NGO activities through consulting them in the whole process of delivering services. The findings reveal that in the majority of NGOs, failure in accessing funds and delivering adequate services can result from a large number of factors. These may be such as not consulting beneficiaries in the project processes. Beneficiary consultation in activity implementation is particularly important when these projects are implemented by NGOs with limited previous experience in access to funds and service delivery knowledge of the local conditions in which they operate (Rahmani, 2012).

Although in some occasions in the past, NGOs have attempted to improvise consultation approaches, these attempts have typically been made to respond to the donors' growing demands for beneficiary consultation rather than a genuine desire for improving project effectiveness. During key informant interviews, it was maintained that donor agencies would expect NGOs to elicit reactions from beneficiaries before implementing and amending details of the new services in response to beneficiaries' reactions. An enlightened NGO also knows that beneficiaries can alert it to potential problems in access to funds and service delivery for example, with details of the local terrain that NGOs have not foreseen. Notice, though, beneficiaries do not share with NGOs the authority to decide how accessed funds will be used for example, to build a hospital instead of a school and so on.

Soliciting opinions from beneficiaries is related to, but stronger than, informing them of ongoing access to funds and service delivery. Key informants emphasised that NGOs often consult their beneficiaries for information they do not have, or, for advice about how to implement their decisions. Since NGOs have the authority and power to make decisions, consulting beneficiaries on the same is an important decision. When NGOs mentioned above scopes the community to elicit information about potential problems, it is a sense of treating beneficiaries as experts on a range of problems, as well as informing them, and mobilising their support for decisions. This does not mean making the mistake of assuming that beneficiaries, by the fact of being local know more about everything in their vicinity than their NGOs, it does mean that prudent NGOs will learn on what beneficiaries do and will utilise their expertise.

Focus group discussions also emphasized on the need for NGO-beneficiary consultation. For example, it was asserted that:

"Beneficiaries were involved when allocating solar power to the ultra-poor (interviewees during focus group discussion, 15th June, 2016). The NGO in collaboration with the beneficiaries, therefore, decided who would be eligible to get the solar power services

*first. In fact, consulting beneficiaries in the installation raised their morale and they were ready to support the process (*employees of an NGO working on solar power provisions services in Moshi Municipality, 2 June, 2016*).*

There are several advantages of consulting beneficiaries as mentioned by participants during focus group discussion: it helps to resolve issues and building a consensus among all stakeholders involved including beneficiaries and NGOs. Participants also mentioned that it fosters communication and participation among participating partners.

The beneficiary consultation also drew several lessons from the experience including continuous open dialogue on service delivery programs and the beneficiaries, planning and managing the actions designed to mitigate the impact of access to funds and service delivery and helping to prevent future conflicts that may be also costly. If consulting beneficiaries can increase, positive outcomes in accessing funds and service delivery can be realised. Failure to consult can result into costly and timely dangerously negative outcomes. Nataraju and Madhava (2010) argue that by consulting beneficiaries, NGOs transforms beneficiaries from aid recipient into partners in change. NGOs increase the range of choices the beneficiaries have over the actions that will affect them. Consulting beneficiaries empowers beneficiaries to shape their own destiny.

Findings from key informant interviews also show that it is important to consult beneficiaries on the process of accessing funds and delivering services as they have a high contribution on the same as one informant elaborated:

"Consequently beneficiaries defer to whatever services NGOs may propose, often without any real understanding of what services will be required from them or any commitment to the services. Rather they form personal commitments to particular service delivery. When

*the service delivery by NGOs ceases, the beneficiaries also stop to receive the services. In other instances, beneficiaries appear to defer to NGOs' directives but have no intention to comply with them" (*a key informant interviewee in Moshi Municipality, 2 June, 2016*).*

Beneficiaries' consultation, then, is a way to respond to the challenge and to convert negative energy into positive energy (Nataraju and Madhava, 2010). Despite the complexities and time consumed in consulting with beneficiaries, "if the reality of poor people is to count more, we must try to know it better," and here "consulting them can help". Beneficiaries' consultation will often challenge development professionals such as NGOs to reposition themselves vis-à-vis the beneficiaries they try to serve and will be an iterative process. Above all, beneficiary consultation will change the process of accessing funds and service delivery and enhance the positive power of the beneficiaries to take control of their lives and trigger the long, complicated process of funding access and service delivery among NGOs. Thus, it is often, though inevitable, a way to stretch development funds and service delivery.

The findings also reveal that the relationship between focusing on the needs of beneficiaries and access to funds and service delivery among NGOs was statistically significant ($p \leq 0.05$) and Wald statistics = 30.371, as shown in Table 18. This implies that focusing on the needs of beneficiaries is a significant predictor of access to funds and service delivery among NGOs as it is significantly different from zero. The findings again reveal that if focusing on the needs of beneficiaries changed by one unit, access to funds and service delivery among NGOs changed by 0.755 units as it was indicated by odds ratio that was 0.755. This implies that focusing the needs of beneficiaries (one unit higher) were 0.755 times more likely to contribute to access to funds and service delivery among NGOs in the study area.

These findings suggest that it is important for NGOs to give their support to beneficiaries through focusing on their needs in order to improve their socio-economic life such as improved health and education services. Similar findings are observed in the study by British Overseas NGOs for Development (BOND), 2016 on putting beneficiaries first, which found that focusing on the needs of the beneficiaries has an impact on service delivery among NGOs. If an NGO maintains a beneficiary needs dialogue with its intended beneficiaries, recognising their priorities from their point of view, and beneficiaries shape operational decisions, then this creates a framework within which an NGO's analysis, access to funds and service delivery are likely to be high quality.

Findings from focus group discussion show that beneficiaries were explicit in arguing that, for NGOs, accessing funds and delivering services depend on the relationships with beneficiaries taking priority over the achievement of pre-determined project goals and other 'professional' management practices by NGOs. They also noted that it takes priority over quality assurance mechanisms for specific activities, for instance, building quality of new classrooms; the primary risk being that an NGO's activities, no matter how well implemented, do not respond to beneficiaries' focus (realities and priorities).

Participants emphasised that focusing the needs of beneficiaries is the core activity of many NGOs. It was noted that NGOs apply some participatory tools to assess beneficiaries' needs and allow beneficiaries to participate in the field level decision-making. Focusing on the needs of beneficiaries is very important and should be given much attention by NGOs. One can argue that focusing on the needs of beneficiaries should be the core activity of every NGO as some of the interviewees during informant interviews reported:

*"The focus on delivery of services was directed to beneficiaries and only beneficiaries because they are end users, owners and targets of our services. For any project to succeed, beneficiaries' needs should come first that is why for each disbursement of funds donated, donors would send external evaluators to assess our programmes" (*employees of an NGO working on youth and women issues in Moshi Municipality, 02 June, 2016*).*

To act on it, NGOs need reliable mechanisms for managing and monitoring the way they focus on the needs of their beneficiaries. When beneficiaries said that focus on their needs have to come first, they also said that they have to be the priority in drawing up organisational systems. This may be challenging to NGOs, requiring re-consideration of existing systems and development of new ways of working. Crucially, NGOs will need to make sure that they have the right people in place to develop relationships on the ground, with appropriate values and skills, committed to learning and staying in the same place for a reasonable length of time.

In taking the debate forward, it will be critical for NGOs to consider internal organisational priorities. For example, implementing this definition requires those in central positions within NGOs to pass decision-making authority to those in the field, within appropriate control frameworks. Just as progressive beneficiary focus requires external social relationships by NGOs to be checked in favour of beneficiaries, so high quality beneficiary focus requires internal relationships that favour the beneficiaries, with those in positions of formal authority voluntarily giving power to those who are not.

A number of beneficiaries pointed on the tension between balancing organisational interests and beneficiaries' interests. They commented that staffs need flexibility and autonomy to nurture local relationships focus with beneficiaries and NGOs. When organisations' systems are unduly corporately bureaucratic or internally focused, they limit flexibility on the ground, and can constrain relationships between NGOs and beneficiaries, as well as diverting staff's energy to focus inside the organisation.

4.6.1 Strategies towards facilitating linkages between access to funds and services delivery among NGOs

The strategies towards facilitating linkages between access to funds and service delivery among NGOs are presented in Table 16. It was revealed that all four strategies identified were related to access to funds and service delivery among NGOs. This implies that these variables were perceived to be important strategies that facilitate access to funds and service delivery among NGOs in Moshi Municipality. Previous studies (for example, Antuono *et al.,* 2006; Friends consult, 2009; Ulleberg, 2009; Keulder and Erika, 2011) in Kenya, Namibia, Sierra Leone, Uganda, Tanzania, Ghana, South Africa, Namibia and Afghanistan respectively also indicated that, ensuring regular and cost saving components, training employees the potentials for service delivery and balancing resources with service delivery were important for improving access to funds and service delivery among NGOs.

Table 16: Strategies facilitating access to funds and service delivery among NGOs (percent n = 48)

Strategy	Often	Not often	Never
Educating employees on the potentials of service delivery	89.3	9.7	1.0
Training service providers on the importance of funds management	83.3	14.7	2.0
Ensuring regular and cost recovery components	82.0	15.7	2.3
Striking a balance that optimises resource generation without compromising the quality and quantity of service delivery	80.7	17.0	2.3

The findings show that educating employees on the potentials of service delivery is the most important strategy towards access to funds and service delivery among NGOs (Table 16). Khan (2012) found that NGOs play a very significant role with a view to achieving funds and delivering services to their beneficiaries and education and training dimensions (learning and behaviour) contribute significantly to their access to funds and service delivery. Developing countries' NGOs consider beneficiary education on service delivery as the key aspect for their socio-economic advancement.

Access to funds and service delivery among NGOs is achieved by having training for beneficiaries on the importance of funds management as shown in Table 16. NGOs exist for the benefit of their beneficiaries. NGOs' governing body is entrusted with responsibility for overseeing the organisation on behalf of the beneficiaries hence training employees is an important strategy. It was emphasised during focus group discussions that, NGOs regularly appoint a treasurer with specific responsibilities for financial management and the skills related to finance.

NGOs make sure that all employees understand their financial management responsibilities and supporting them to develop appropriate skills. They make sure that there are no conflicts of interest between the organisation's operations and employees work interests. In addition, they asserted that NGOs make time at meetings to discuss the financial management aspect of all major decisions. For example, Good Hope an NGO on women and youth development in Moshi Municipality has at least one-day training course for every six months called FM6: Financial Management for employees, which is run as an in-house event for the employees.

It was also found that for NGOs to access funds and deliver services, they need to ensure that, there are regular and cost recovery components. Viravaidya and Hayssen (2001) argue that, when costs of NGOs' core activities exceed the inflow of grants and donations, they are forced either to reduce the quantity and/or quality of their work, or to find new sources of funds to cover the difference. Reaching out to new donors with innovative fund-raising approaches is usually the first step and redesigning program activities to include cost recovery components, whereby some of the activities are shortened or stopped, is a second approach and a third alternative is for the NGO to make money through commercial ventures.

From Table 16, NGOs also strike a balance that optimises resource generation without compromising the quality and quantity of service delivery in order to access funds but also deliver needed services. These findings suggest that if regular and cost saving activities are improved, access to funds and service delivery among NGOs will also be improved. Omeri (2015) found that NGOs are also tasked with striking a balance between meeting the expectations of mainstream funders and/or governing bodies and staying connected to the local community and being perceived as genuine. Utilisation technology and developing a marketing strategy that clearly defines the non-profit's social mission will help reach new audiences and build a reputation within the communities that NGOs serve.

CHAPTER FIVE

5.0 CONCLUSIONS AND RECOMMENDATIONS

The main objective of this study was to assess NGO's access to funds and its implication for service delivery in order to provide necessary information to NGOs and assist policy makers to device relevant and efficient strategies and programs to ensure NGOs access to fund translate into adequate service delivery. This chapter presents the conclusions and recommendations.

5.1 Conclusions

5.1.1 Funding patterns for Non-Governmental Organisations' service delivery

The first specific objective of this study was to examine funding patterns for Non-Governmental Organisations' service delivery. The findings revealed the funding patterns influences the service delivery by NGOs. The international donations, grants and in-kind donations were the most popular source of funds for NGOs. The findings also revealed the downward spiralling trends of NGOs access to funds despite several opportunities which NGOs have, this has affected the capacity and efficiency of service delivery by NGOs.

5.1.2 Determinants of funding access for Non-Governmental Organisations

The second specific objective of the study was to analyse the determinants of funding access for Non-Governmental Organisations. The NGOs characteristics such as education level of staff, capabilities and achievements of NGOs, nature of NGO involvement and size and coverage of an NGO are main determinants of funding access for NGOs.

5.1.3 Attitude of beneficiaries towards service delivery by Non-Governmental Organisations

The third specific objective of this study was to determine attitude of beneficiaries towards service delivery by NGOs. NGOs beneficiaries have accepting attitude towards service delivery by NGOs, despite the decreasing ability of the NGOs to deliver their services. Therefore, beneficiaries' attitude towards service delivery by NGOs does not influence the NGO service delivery. Training of employees on issues that may improve service delivery has been a big influence on attitude of beneficiaries towards service delivery.

5.1.4 Linkages between access to funds and service delivery among Non-Governmental Organisations

The fourth specific objective of this study was to investigate the linkages between access to funds and service delivery among NGOs. The study concludes that access to funds is a precondition for service delivery by NGOs. However, service delivery by NGOs is influenced by several other factors. These include the availability of NGO networks, NGOs' responsiveness to beneficiaries, NGO-beneficiary consultations and focusing on the needs of beneficiaries as well as ensuring regular and cost recovery components, training for employees on funds management, educating employees on the potentials of service delivery and striking a balance that optimises resources generation without compromising the quality and quantity of service delivery.

5.2 Recommendations

5.2.1 Funding patterns for Non-Governmental Organisations' service delivery

There is a need for the NGOs to devise some strategies for access of funds from internal sources of funds. This can be achieved by establishing projects and programmes such as business ventures for income generation activities for beneficiaries in order to reduce the dependency burden from international donors. This is anticipated to compliment service delivery though leveraging the meagre resources available. The NGOs should establish the long and short-term working relationship between project and beneficiaries beyond project and programs lifespan.

5.2.2 Determinants of funding access for Non-Governmental Organisations

NGOs should devise strategies to improve and strengthening the capacity of their staff to deliver project activities. This may involve the provision of professional training via methods that are within budget limits, and at the same time, effective. It is the call for NGOs to identify appropriate training methods and the conditions under which they are most effective. Training will equip employees with skills that will improve their attitude on search for more funds that may influence positively their access to funds. The efforts to provide more training will lead to new levels of understanding and the roles of networking in accessing funds in formal and informal relationships with donors and as such, strengths of access to funds for NGOs will become absolute. Such strength is important in establishing an indigenous resource hub, which can be the first step in strategically planning towards building a strong and stable NGO sector in terms of funding. Larger NGOs and coalitions should explore ways to increase their capabilities to support smaller and local NGO networks with information, training and assistance to pursue issues of common interest.

5.2.3 Attitude of beneficiaries towards service delivery by Non-Governmental Organisations

It is recommended to NGOs to use beneficiaries accepting attitude as a capital towards participatory community projects in which beneficiaries will also contribute their resources towards improving service delivery. This will also increase transparency in service delivery hence more donor support.

It is also recommended that, for NGOs to improve transparency in the service delivery, they should conduct more meetings with beneficiaries to share best practices on service delivery, as well as sharing of work plans and budgets, discussing and solving problems together. This will help to raise the confidence of the beneficiaries and hence orient them positively towards the service delivery.

5.2.4 Linkages between access to funds and service delivery among Non-Governmental Organisations

The study recommends the NGOs and local government authorities to capitalise on factors that influence service delivery for improved and smooth delivery of services to beneficiaries. The NGOs and local government authorities should devise the participatory project activities in order to leverage resources and improve efficiency use of resources

5.3 Theoretical Implication of the Findings

The resource dependency theory characterises an organisation as an open system, dependent on contingencies in its external environment. The resource dependency theory also recognises the influence of external factors on organisational funding. Although constrained by dependence contexts, NGOs can act to reduce uncertainties related to funding and their dependence. Generally, it can be argued that funding for NGOs has an implication for delivery of services among NGOs. Similar to the resource dependence theory as developed by Pfeffer and Salancik (1985), stable flow of scarce resources from external sources determines the survival of most NGOs in the third world countries.

Findings of this study agree with most of the theoretical orientation that revealed that if access to funds is problematic, service delivery would be affected. The findings of this study provide some empirical justification of how NGOs access funds is related to service delivery. In the view of these findings, the resource dependence theory was able to provide theoretical guidance and directions of inquiry in examining the NGOs access to funds and service delivery in Moshi Municipality. Hence, the empirical evidence from this study shows the replication and application of the theories in different work setting and environment.

5.4 Contribution of the Research to the Body of Knowledge

The empirical evidence provided in this study has provided fresh evidence on the linkages between NGO access to funds and its influence on service delivery from diverse perspectives such as NGOs and NGOs' beneficiaries. It has also confirmed some previous studies on the linkages of attitude, attributes of beneficiaries, and service delivery among NGOs. The findings of this study have also revealed the influence of attitude, beneficiaries and NGOs characteristics on access to funds and service delivery.

5.5 Suggestions for Future Research

For more generalisable findings, as it has been reported in this study, it is suggested that more broad studies covering more locations should be conducted on NGO funding and its implication for example, using a larger sample that includes a wider range of variables. The current study was limited to NGOs in Moshi Municipality only. There is a need to do similar studies in other areas and NGOs for comparative reasons.

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APPENDICES

NGOs' Funding and its Implication for Service Delivery in Moshi Municipality in Tanzania: A PhD Research Questionnaire for

Themistocles Kweyamba

Appendix 1: Questionnaire

Section A: Questionnaire Identification

Questionnaire No: ____

Date of interview: ____

Street: ____

Ward: ____

District: ____

Section B: Socio-demographic Data of a Respondent

1. What is your age? ------------------------------ Years

2. What is your sex?

1 = Female

2 = Male ( )

3. What is your marital status?

1 = Married, 2 = Divorced/Separated, 3 = Widowed

4 = Single, 5 = Living together ( )

4. What is your economic activity?

1= Farmer/crop producer 2 = Livestock keeper 3 = Farming & livestock keeping

4 = Pet trader 5 = Wage laborer 6 = Self employed ( )

7 = Formal/civil servant 8 = Housewife

5. What is the highest level of education you completed?

1= No formal education, 2=Primary education 3= Secondary education ( )

4 = Diploma 5 = Degree 6 = Postgraduate Degree

6. What is the total number of the members of your family (including you)? ---------------

7. What is your religious affiliation?

1 = Christian, 2 = Muslims, 3 = Traditional, ( )

Other *[Specify and add code]* --------------------------

8. What is your tribe? ---

9. What is the name of an NGO in which a respondent belong? -----------------------------

10. What is the area of intervention which an NGO engages in? ----------------------------

11. What is the type of a respondent?

1 = NGO staff ( )

2 = NGO beneficiary

Section C: Funding patterns for Non-Governmental Organisations' services delivery

12. What are funding sources for your organisation? ***Tick (√) as appropriate***

S/N	**Funding Source**	**(√)**
1	Private Sector	
2	Membership Fees	
3	Government contributions	
4	Income-generating activities	
5	Grants	
6	Local Individuals voluntary contributions	
7	Fundraising campaigns	
8	Donations	
9	Gifts	
10	International donors	

13. Please rank your choices in the order of importance the top most three (1st – 3rd) funding sources for your organisation

1st	2nd	3rd

14. How easy or difficult is it for your organisation to access funds?

1 = Difficult, 2 = fairly difficult, 3 = relatively easy, 4 = Easy ( )

5 = Very easy

15. Why do you think it is easy or difficult for your organisation to access funds?

----

16. What is the trend of the access to funds in your NGO for the past 5 years?

1 = increased, 2 = decreased, 3 = both increased and decreased

4 = remained the same ( )

Explain the reasons for your choice?

----

17. Over the last 12 months, was there ever a time when your NGO cut off its services because of lack of access to funds?

1 = Yes 2 = No ( )

18. Given the current funding sources of your NGO, how do you forecast the trend in the next 5 years?

1 = Will improve, 2 = Will remain unchanged, 3= Will deteriorate

( )

Explain the reasons for your answer?

----

19. What efforts does your NGO take to a continuous access of funds?

----

20. What opportunities does your NGO have in accessing the funds?

----

21. How do the funds being accessed contribute to the overall improvement of your NGO?

----

22. What are the associated challenges in the accessing funds in your NGO?

----

23. What measures should be undertaken to improve funding access in your NGO in the future?

Section D: Determinants of funding access for Non-Governmental Organisations

D1: Education level of staff

24. Is the education level of staff contributes to access to funds for your NGO?

1 = Yes

2 = No *[go to question 31]* ( )

25. Please identify the extent education level of staff contributes in access to funds for your NGO?

1 = Very Significantly 2 = Significant 3 = Not significant 4 = No change ( )

26. How does the education level of staff influence the access to funds for your NGO?

----

27. Do you think the NGO have enough qualified and educated staff?

1 = Yes

2 = No ( )

Please explain the reason for your choice

D2: NGO networking effects

28. Is networking important for your NGO to access funds?

1 = Yes

2 = No *[go to question 31]* ( )

29. In your opinion, do the networks influence on the funding access in your organisation?

1 = Not at all 2 = Not significant

3 = to some extent significant 4 = Very significant ( )

30. Is your NGO a member of any network, which may extend the chances of getting funds?

1 = Yes

2 = No *[go to question 28]* ( )

31. What type of network(s) is your NGO a member of?

Item Number	Network Type	1 = Yes	2 = No
1	Knowledge Networks		
2	Sectoral Networks		
3	Advocacy Networks		
4	Service Delivery Networks		
5	Others [please specify and use codes]		

32. How important are the networks in accessing funds in your organisation?

D3: NGO Size and Coverage

33. Is the size and coverage of the NGO influencing your NGO's access?

1 = Yes

2 = No *[go to question 31]* ( )

34. How often does the size and coverage of the NGO influence on the access to funds?

1 = never

2 = not often

3 = often ( )

35. Please give example(s) how the NGO size and coverage contribute to access to funds

----

D4: NGO capabilities and achievements

36. Do you think that the capabilities and achievements of the NGO contribute in access funds?

1 = Yes

2 = No *[go to question 34]* ( )

37. What are the capabilities that your NGO have in accessing funds?

----

38. What are the achievements that form the basis for access to funds in your NGO?

1. --

2. --

D5: NGO – Donor Partnerships

39**.** Does the NGO have funding partner(s) or agencies where it accesses its funds?

1 = Yes

2 = No *[go to question 39]* ( )

40. Is your NGO's operational budget covered by the activities coordinated within the partnership?

1 = Yes

2 = No ( )

41. How important do you think is partnership in your NGO's access to funds?

----

42. Do you think that your NGO will continue with its operations after the end of this partnership?

1 = Yes

2 = No ( )

Please give reasons for your choice

----

43. How may your NGO partnership be improved for access to funds in the future?

D6: Selling of goods and Services

44. Does the NGO produce any goods that can be sold to access funds?

1 = yes

2 = No *[go to question 41]* ( )

45. What kind of services does your NGO sell to get funds?

Item Number	**Services Offered**	**1 =Yes**	**2 = No**	**3 = Don't Know**
1	Monitoring and evaluation			
2	Consultancy and research			
3	Training and educational courses			
4	Others [please specify and add a code]			

46. What kind of goods does your NGO sell to get funds?

----

47. What efforts are put on the same to enable the NGO produce enough goods for selling for a better funding?

D7: Membership Fees

48. How consistent is the membership fees for your NGO's access to funds?

4 = Very consistent 3 = More consistent 2 = More inconsistent

1 = Very inconsistent ( )

49. As a beneficiary member, do you pay the membership fees?

1 = yes

2 = No ( )

50. Who pays for you if you don't pay by yourself?

----

51. If you don't pay the membership fees, why?

----

52. Do the membership fees contribute to your NGO's total annual budget?

1 = yes

2 = No ( )

D8: Rents

53. Does the NGO rent its equipments in order to access funds?

1 = yes

2 = No *[go to question 47]* ( )

54. What facilities/equipments does the NGO rent?

----

55. How important is renting the equipments of the NGO in access to funds?

1 = not important 2 = not important ( )

3 = important 4 = very important

D9: Subsidiary of foreign NGO(s)

56. In your opinion, do you think being a subsidiary of foreign NGO increases the chance for your NGO to access funds?

1 = yes

2 = No *[go to question 54]* ( )

57. Why do you think that being a subsidiary of foreign NGO increases the chance for your NGO to access funds?

----

58. Why do you think being a subsidiary of foreign NGO does not increase the chances for your NGO to access funds?

D10. Nature of the NGO services delivered

D 10: Nature of NGO activities

59. Does the nature of the activities performed by the NGO have influence on the NGO's access to funds from its funding source(s)?

1= Yes

2 = No *[go to question 56]* ( )

60. How does the nature of the activities of the NGO influence on the access to funds?

----

61. Given the menu of possible factors for NGO's access to funds in the Table below, please rank the order of importance **three** factors that mostly contribute to the access to funds of your NGO

S/N	**Item**	**Rank** ***[use numbers 1 – 3]***
1	Education level of staff	
2	NGO network	
3	NGO size and coverage	
4	NGO capabilities and achievements	
5	NGO-donor relationship and partnership	
6	Selling of goods and services	
7	Membership fees	
8	Rents	
9	Subsidiary of foreign NGO	
10	Nature of the NGO services delivered	

62. Are there any other factors that have influence on your NGO’s access to funds?

Section E: Attitude of beneficiaries towards services delivered by Non-Governmental Organisations

E1: Relationship and communications in terms of service delivery

63. Please say how much do you agree or disagree with each of the following statements about the delivery of services by NGOs (***Use codes given in the key)***

Key: 5 = strongly agree 4 = agree 3 = neutral 2 = disagree 1 = strongly disagree

S/N	**Statement**	**5**	**4**	**3**	**2**	**1**
1	The end of services offered to beneficiaries should be a secrete left for NGOs					
2	Most NGOs have more influence on what services should be delivered to beneficiaries than beneficiaries themselves					
3	If the beneficiaries are unhappy with the place where the services are delivered, they should accept the situation					
4	On the services delivered, beneficiaries can hardly accomplish whatever they set out to accomplish					
5	Getting services needed by beneficiaries is mostly a matter of luck					
6	Beneficiaries' complaints on services delivered should be ignored as they retard NGO's service delivery efforts					
7	In order to get services delivered by NGOs, you need to have family members or friends in high places					
8	The delivery of services is undesirable, beneficiaries feel insecure					
9	The services being delivered have improved beneficiaries' living conditions					
10	NGO staff have limited skills and knowledge to deliver services					
11	Beneficiaries have the right to be involved in the decisions about the services intended for them					
12	It takes a short time to be an outstanding beneficiary on most services delivered by NGOs					
13	The delivery of services to most beneficiaries is justified to be threatening					
14	The service delivery process is justified to be fair for all NGO beneficiaries					
15	Services delivered by NGOs are important as they promote beneficiaries' socio-economic growth					
16	The services delivered by NGOs adhere to the needs of beneficiaries' working environment and cultural context					
17	Beneficiaries are fully aware of how NGOs deliver services towards achieving their needs					
18	The services delivered by NGOs provide beneficiaries with opportunities to practise a variety of wished skills					
19	The services delivered by NGOs provide beneficiaries with chances and a sense of owning the services					
20	Most NGOs can be counted on to deliver services on time when they say it will					

64. What three things would you **most** like the NGO to do to improve its relationship with you in delivering its services in the future? Please rank your choices in the order of importance the top most three (1st to 3rd) the things you would like to be improved

S/N	**Option**	***Tick as appropriate***	***Rank in the order of importance***
1	Be more fair for all in delivering services		
2	Be more approachable in the service delivery		
3	Be more respectful in delivering services		
4	Take more time to listen to us in delivering services		
5	The service delivery should address the core needs of the beneficiary		
6	Understand our strategy and context better in the delivery of services		
7	Involve us in the service delivery processes		
8	Discuss the service delivery strategies and plans with us		
9	Be more flexible about the delivery of services		
10	Deliver services on time		
11	Other *[please specify and add a code]*		

65. What are the determinants of attitude of beneficiaries towards services delivered?

Variables	***Please use codes provided below the Table***
Need for information on services being delivered	
Need for involvement in services being delivered	
Training for beneficiaries on service delivery programs	
Need for flexibility in services being delivered	
Provision of services on time to beneficiaries	
Others [*please specify*]	

Key: 1 = YES, 0 = NO

66. Is there anything else you would like to share about your relationship and communication with the NGO as far as the service delivery is concerned? List them here

----

Section F: Linkages between access to funds and the delivery of services among NGOs

67. Please respond to the following questions using the instructions given in the Table below

S/N	What in the following determines access to funds and the delivery of adequate services in your organisation?	*Use codes below the Table*		
		1	**2**	**3**
1	Focusing on the needs of beneficiaries			
2	Regular reporting of activities being carried out			
3	Responsiveness to beneficiaries			
4	Accurate record keeping of beneficiaries			
5	NGO-beneficiary consultation			
6	The availability of NGO networks			
7	Reviews of services being delivered			
8	Others (if any)			

Key: 1 = Never, 2 = Not often, 3 = Often

68. Strategies towards facilitating the linkages between access to funds and service delivery of among NGOs

S/N	What are the strategies which facilitate the effective linkage between access to funds and the service delivery among NGOs	*Use codes below the Table*		
		1	**2**	**3**
1	Educating beneficiaries and staff on the potentials of service delivery			
2	Training beneficiaries and service providers on the importance of funds management			
3	Ensuring regular and cost saving activities			
4	Striking a balance that optimises resource generation without compromising the quality and quantity of service delivery			

Key: 1 = Never, 2 = Not often, 3 = Often

Appendix 2: Key Informants Interview Guide

1. What type of funds does the NGO receive? Is this funds restricted or not? What type of funds is restricted or not and why?
2 Who provides funds for the NGO and how? Who usually deal with the received funds? Why?
3. What is the NGO's ability in accessing funds?
4. What funds has been accessed by the NGO for past five years? Are there any improvements in accessing funds?
5. How can access to funds be improved in the future?
7. What are the factors influencing access to funds for NGOs?
9. What are services which are provided by the NGO? What have been the service impacts on beneficiaries' living conditions?
10. What is the attitude of the beneficiaries towards NGO's service delivery?
11. What should NGOs do to ensure that the services expected by the beneficiaries are delivered?
12. What are the factors that influence the attitude of beneficiaries towards service delivery by NGOs?
13. In your opinion, what links access to funds and the delivery of services in your organisation? What strategies should be put in place to ensure the effective linkage between access to funds and service delivery among NGOs?

Appendix 3: Focus Group Discussion Guide

1. What services are offered by the NGO? For how long have these services being offered? What challenges are there in delivering services? What measures should the NGO take to improve the situation?
2. How do NGOs access funds?
3. What problems do NGOs face in accessing funds?
4. How can these problems be dealt with to improve funding for NGOs?
5. What are your general opinions on what actually links the access to funds and service delivery among NGOs?