

**Arab American University**

**Faculty of Graduate Studies**

**Department of Administrative and Financial Sciences**

**Master Program in Strategic Planning and Fundraising**



**Attitudes, Knowledge, and Obstacles Toward Employing  
Digital Fundraising among Palestinian Non-Governmental  
Organizations**

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**This Thesis Was Submitted in Partial Fulfilment of the  
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## **Thesis Approval**




### **Attitudes, Knowledge, and Obstacles Toward Employing Digital Fundraising among Palestinian Non-Governmental Organizations**

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## **Declaration**

I declare that, except where explicit reference is made to the contribution of others, this thesis is substantially my own work and has not been submitted for any other degree at the Arab American University or any other institution

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## **Dedication**

To our Creator, who granted us life and blessed us with the gift of mind and knowledge.

To my beloved mother, whose endless love, patience, and sacrifices have been my greatest source of strength. Without her unwavering support and prayers, this achievement would not have been possible.

To the first teacher in my life, the joy of my heart and soul — my dear father.

To my strength, my support, my life partner, and my beloved — my precious wife.

To my brothers, family, and friends — the shining light in my life.

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Mahmoud “Mohammed Saeed”Mahameed

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# **Attitudes, Knowledge, and Obstacles Toward Employing Digital Fundraising among Palestinian Non-Governmental Organizations**

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## **Abstract**

NGOs are crucial contributors to the causes of development, relief, and support for the stability of such a society, particularly because they offer services in a variety of areas, including health, culture, relief, etc., and they focus on a number of sectors, including marginalised groups like people with disabilities and several groups in need of care, particularly women and children. So, it is important to study the procedures and tactics that have to be used in order to obtain the assistance required for NGOs to survive through the activation of digital finance tools.

This cross-sectional study uses the descriptive analytical approach to determine attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian Non-Governmental Organizations. To achieve the study's objectives, a questionnaire comprising (48) objective items, including the necessary quantitative data was distributed to the study sample of those classified as professional NGO staff individuals in the northern West Bank governorates who possess sufficient technological competencies to participate in digital fundraising.

The Statistical Package for Social Sciences (SPSS) was used to generate the results and examine the study's hypotheses using "Mean" and "Standard Deviation" parameters.

The study results revealed that most Palestinian NGO employees were convinced and affiliated with their organizations' positive role. The employees were also convinced of the need to adopt a transparent digital fundraising approach and the cruciality of technological means in promoting and spreading awareness. The results also revealed that organizations believe in diversifying income sources; however, they lack the expertise and knowledge to make the most of the digital fundraising resources available. Most organizations lack specialized teams to manage digital fundraising plans and activities, so they are far from taking advantage of most known digital fundraising strategies. Palestinian NGOs operating in the northern West Bank governorates face several obstacles in their quest to employ digital fundraising, most of which are related to the Israeli occupation. At the top of these obstacles is the issue of the administrative-security divisions imposed by Israel in the West Bank, in addition to the occupation's stubborn and aggressive practices towards the organizations. The Palestinian political and societal complications are on the list of these obstacles, too, especially the current Palestinian division between the West Bank and Gaza, besides the hostile fluctuating society's view of these organizations in terms of their actual role, funding, and goals.

Upon the study results, the researcher recommended that Palestinian NGOs should start promoting a positive organizational climate by fostering a sense of belonging and positivity. Palestinian NGOs also need to support creativity and innovation through dialogue workshops and brainstorming sessions, enabling management to listen to employees' suggestions. Palestinian NGOs should conduct extensive studies on the most important and recent digital fundraising strategies and apply those suitable to the Palestinian context, develop strategic plans for digital fundraising that align with current developments and leverage past experiences, and prioritize measuring progress toward goals to assess organizational status and guide future planning. And Palestinian NGOs should enhance logistical support by providing necessary equipment like computers, laptops, and tablets. They should also prepare employees to integrate into the digital fundraising strategy by improving their readiness, skills, and competencies.

Keywords: attitudes, knowledge, obstacles, digital fundraising, non-governmental organizations.

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## List of Definitions of Abbreviations

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Abbreviations	Title
NGOs	non-governmental organizations
NPOs	non-profit organizations
GSOs	grassroots support organizations
GONGOs	government-organized NGOs

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# **Chapter One: Introduction**

## **1.1 Introduction and Theoretical Background**

The major advantage of non-governmental organizations (NGOs) is that they are the third sector – along with public and private sectors - that aids the public governmental efforts in attaining broad goals, societal goals, and humanitarian goals without aiming to make a profit. These organizations' objectives range from those that encourage a mutually supportive society to those that are educational, cultural, social, and humanitarian, those that support women and children, Islamic and political objectives, and others. (Ibrahim, 2006)

Thus, non-governmental institutions occupy great importance in many countries, especially in third-world countries, most of whose residents suffer from dire conditions, extreme poverty, and humanitarian situations that have made them the focus of attention from international parties in particular and others from local parties, which allowed these institutions to obtain funding from large organizations such as the International Federation and the United Nations relief and development programs, especially Palestinian institutions, which have been increasing year after year. (Techouri, 2005)

This increase in these organizations clearly shows many indications, including the significance of these institutions to Palestinian society, the fact that they play a significant role in societal support and reform, and help achieve societal objectives to keep Palestinian society vivid, adaptable, and steadfast, as well as the existence of intense competition. These indications raise the significance of these organizations in Palestinian society because of the large number of Palestinian workers in these institutions. (Shalaby & Saadi, 2011)

Any institution's capacity to carry out the projects and activities required to meet its objectives depends largely on funding. Without funding, none of the institution's projects or programs that are essential to achieving its objectives or preserving its viability and continuity can be carried out. (Suwaidan & Barwari, 2009)

Non-governmental organizations are trying hard to obtain the necessary funding for the continuity of their work and to finance their activities and projects; therefore, it

is necessary to refer to the resources owned by these organizations, the most important of which are the financial and human resources, which showed a pioneering and distinguished role in the work of these institutions through the distinguished human competencies owned by these institutions. (Saleh, 2012)

## **1.2 Statement of the Problem**

Approximately 30% of NGOs operating in the northern West Bank governorates are losing their ability to continue as a result of their failure to utilize digital fundraising to finance their services, activities, and proposals, given the deteriorating economic situation in the local community. The importance of digital fundraising for NGOs in Palestine lies in the general weakness of the local community's ability to finance these activities, as a result of the deteriorating economic situation and the obstacles imposed by the Israeli occupation on all aspects of Palestinian life. The failure of these organizations to utilize digital fundraising may be due to several reasons, including the inefficiency of administrative bodies in identifying appropriate international and regional entities to target for funding, the weak technological capabilities of their employees, and the weakness of electronic marketing of the ideas and services provided. Given the exceptional importance that NGOs represent in the life of Palestinian society, which, in addition to the scourge of the Israeli occupation, suffers from the traditional problems experienced by developing societies in developing countries, this study sought to explore the extent to which NGO staff individuals know about digital fundraising and to identify their attitudes towards it and their difficulties in implementing it.

## **1.3 Objectives of the Study**

This research aims to achieve the following objectives:

1. To identify the extent to which NGO staff individuals know about digital fundraising, their attitudes, and their difficulties in implementing it.
2. To identify the actual performance of NGOs in the northern West Bank in Palestine.
3. To identify the methods and sources of NGOs' fundraising.
4. To identify the direct role of NGOs' staff in securing the necessary fundraising.

## **1.4 Questions of the Study**

*"To what extent are NGOs' staff individuals in the northern West Bank governorates aware of digital fundraising, what are their attitudes towards it, and what are the difficulties they may face in employing it?"*

The following questions are derived from it:

1. What is the actual performance of NGOs in the northern West Bank in Palestine?
2. What are the methods and sources of NGOs' fundraising?
3. What is the direct role of NGOs' staff in securing the necessary fundraising?

## **1.5 Significance of the Study**

Non-governmental organizations (NGOs) as non-profit organizations (NPOs), are of exceptional importance in Palestinian society due to primary considerations. In addition to being a developing society that shares other developing Middle Eastern societies with well-known life and development difficulties, its suffering grows exceptionally as the last people on earth to suffer the scourge of the Israeli occupation, which, in turn, imposes enormous additional life, political, and social difficulties.

Therefore, NGOs represent important tributaries for the causes of development, relief, and support for the steadfastness of such a society, especially as they provide services in many aspects, such as health, culture, relief, etc., and target various sectors, including several groups in need of care, especially women and children, as well as marginalized groups as people with disabilities.

Under the aforementioned, the importance of this study is evident in clarifying the most crucial mechanisms and strategies that should be followed to secure the necessary support for the survival of NGOs by activating digital financing tools.

On the other hand, this study sheds light on the reality of NGOs in Palestine in general, and the northern West Bank region in particular, to be a new knowledge added to the local and regional library.

## 1.6 Hypotheses of the Research

1. There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between NGO workers' attitudes, knowledge, and obstacles toward employing digital fundraising and "Gender" variant.
2. There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between NGO workers' attitudes, knowledge, and obstacles toward employing digital fundraising and "Educational level" variant.
3. There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between NGO workers' attitudes, knowledge, and obstacles toward employing digital fundraising and "Years of experience" variant.

## 1.7 Study Limitations

The limitations of this study are as follows:

**Human & location:** The study targets the employees and members of the existing and operating NGOs in the northern governorates of the West Bank in Palestine.

**Temporal limitation:** during the second semester of 2023.

## 1.8 Definitions of Terms

**NGOs:** (Non- governmental Organizations): Organizations that operate independently from any government, formed by groups of private citizens, committed to delivering services or carrying out specific missions through their platforms, which typically focus on non-profit activities (Al-Barwani & Al-Alawi, 2022).

**NPOs:** (Non-profit Organizations): Organizations that focus on specific social and humanitarian aspects and provide services to their members or the public in general. For financing, these organizations rely mainly on fundraising or membership fees. NPOs usually target enormous sectors, including professional services, education, awareness, healthcare, etc. (Shen, 2023).

**Digital fundraising:** A mechanism of using modern internet technologies to collect donations for financing through online tools, including e-mails, websites, social media applications, and others (Causevox, 2022).

**Northern West Bank:** An administrative division comprises a group of governorates located geographically north of the West Bank. Generally, it includes the governorates of Nablus, Jenin, Tulkarm, Qalqilya, Salfit, and Tubas. However, in this study, the term refers to the central northern governorates: Nablus, Jenin, and Tulkarm (Nabulsi, 2024).

**Third-world countries:** A political–economic designation applied to nations classified as developing or economically underdeveloped, distinguished by comparatively low indicators in health, education, and overall quality of life relative to economically advanced states, and frequently exhibiting elevated prevalence of malnutrition, criminal activity, and mortality rates (Banton, 2024).

## **1.9 Summary**

This chapter, the first of the thesis entitled "*Attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian Non-Governmental Organizations.*," introduces the main topic and an initial theoretical background. It also explains the research's problem, objectives, limitations, and leading questions.

In addition, it reviews the significance of the study and addresses the study's hypotheses, which will be dealt with later in statistics and analysis. In the end, the definitions and interpretations of the most essential terms in the thesis are introduced.

## **Chapter Two: Literature Review**

### **2.1 Introduction**

This chapter discusses the study's literature review, "Attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian Non-Governmental Organizations." It delves into the different studies, scientific papers, articles, and online resources to form a foundational conceptual framework for the rest of the subsequent study chapters by reviewing essential definitions, theories, opinions, and findings.

### **2.2 Non-Governmental Organizations (NGOs) Definition**

At first glance, when reviewing the NGO literature, given the fundamental differences and diversities in what NGOs are, in terms of the form they take or the role they play within and across society, it seems that obtaining a clear and precise definition of NGOs is not possible, or at best difficult to achieve.

Between small and informal NGOs and those that are considered large official agencies, organizations that are riddled with bureaucracy and those that follow flexible methods of modern management, and organizations that have nothing to do with governments in terms of management or funding as they are supposed to be by the intuitive definition, and those that receive high levels of governmental funding and therefore governments intervene and influence their management boards. Organizations that do not seek to achieve profits and others working to reap profits to reinvest them in financing their activities, a scholar stands bewildered and confused as to put an accurate and comprehensive definition of such a phenomenon (Bebbington et al., 2008).

NGOs can be differentiated on several key bases, including but not limited to the level of civilizational development of the countries to which the organizations belong, places where these organizations are located and work, or the actual purpose for which the organizations were established in the first place. In other words, organizations that belong to developed countries are referred to as northern (NNGOs), while those belonging to less developed countries are described as southern (SNGOs). In the same context, organizations that work to serve a particular community but from somewhere else are described as intermediary organizations and are usually called grassroots

support organizations (GSOs) (Lewis, 2010). In terms of the true purpose of establishment, NGOs that governments penetrate are described as "fake," i.e., government-organized NGOs (GONGOs). In contrast, those established for personal interests are described as "briefcase" organizations (Lewis, 2010).

In another context, NGOs differ among themselves in terms of funding, the type of staff/workers in terms of professionalism, the ideological vision, and the philosophy of assisting. In other words, while some organizations have substantial and permanent funding, others struggle to obtain subsistence intermittently. Likewise, NGOs range from purely charitable organizations to organizations motivated to serve specific radical ideas. Even the form of assistance they provide, while some aim to provide quick relief aid, others work with a deliberate plan to develop specific mechanisms to solve societal problems in the long run (Lewis, 2010).

According to Shen (2023), the inherent issue with defining NGOs—particularly as third-sector organizations alongside trade unions, professional associations, and groups related to arts and sports—is their partial scope. These definitions often focus narrowly on a single dimension, such as legal, economic, or functional aspects. To overcome this limitation, a more comprehensive operational-structural definition has been proposed for non-governmental organizations, incorporating five fundamental components as follows (Shen, 2023):

First, it must be formal and institutional, have its own appointed or elected administrative bodies, hold meetings, and maintain organizational sustainability. Second: Being private and independent of government, even if it receives part of its funding from it. Third: Adopting the non-profit principle. Fourth: Enjoying self-rule, therefore, being able to manage its affairs independently. Finally, the voluntary sense, without this implying that the organization's staff should be entirely volunteers; however, the voluntary sense appears more at the organization's high administrative or leadership level.

Based on the above, Vakil (2018) believes that Non-governmental organizations (NGOs) are autonomous, nonprofit entities that strive to deliver support, relief, and assistance to those in need.

Abiddin et al., (2022) believes that Non-governmental organizations (NGOs) are independent entities committed to reducing suffering within communities by engaging in activities such as supporting the poor, safeguarding the environment, delivering essential humanitarian aid, and promoting community development. Al-Malki, Shalabi, and Ladawdeh (2007) stress that these organizations provide the legal entity approved by authorities for voluntary work, enjoying autonomy and adopting the principle of volunteering. They are not meant for profit; there is no room for nepotism, heredity, or categorization.

## **2.3 Non-profit Organizations Funding**

### **2.3.1 Non-Profit Organizations Funding Resources**

In general, financing non-profit NGOs depends on a diversity of income forms that are based on these organizations' circle of relationships with external organizations, institutions, companies, and other forms of economic entities for the sake of financing their various activities and proposed programs, where this entity composed of such diverse income segments is known as the revenue structure (Karimova, 2023).

The revenue structure comprises multiple income streams, each contributing in varying proportions based on the organization's capacity to secure funding. The management's main responsibility in this context is to ensure the organization's sustainability and continuity by adhering to a defined revenue framework (Netzer, 2020).

According to Carrol and Stater (2008), the resources of non-profit organizations are generally divided between three primary sources: private contributions, government support, and commercial income; however, charitable donations remain the significant title of non-profit organizations' income.

Each financing segment in the revenue structure will typically lead to a certain level of dependence on external parties and, consequently, lack of autonomy (The Urban Institute, 2014); concerning private contributions, they are usually volatile and ever-changing; likewise, governmental support can be subjected to fluctuations and cuts, with the consequent bureaucratic burdens, as for commercial resources, they are the most sensitive, that if they don't stem entirely from the organization itself, they will

inevitably put the organization's independence and integrity at strategic risk (Hodge & Piccolo, 2005).

In this vein, Pratt (2004) believes that financing mechanisms in non-profit NGOs are influenced by two basic criteria, namely reliability and independence, where reliability here expresses the ability of the organization's management to conduct successful planning according to the accurate anticipation and correct forecasting of the volume of revenues year by year, while independence expresses the degree of the organization's association with the various supporting parties and the extent of its dependence on each of them.

### **2.3.2 Fundraising Segments Diversification or Concentration Debate**

Digging deeper into the literature on the topic under discussion, it is noted that the intensity of studies that refer to diversifying funding sources for non-profit organizations as one of the most crucial criteria for their success, i.e., survival, continuity, and effectiveness.

In their study, Berman et al. (2006) believe that the success of non-profit organizations is linked to the diversification of their income sources in light of unsettled economic and political environments that make it difficult and complicated for office-bearers to correctly predict the amount of income from one year to another, as well as to the aggressive compete among non-profit organizations to attract donations in such unsettled environments. Therefore, relying on one form of income is considered a fatal strategic mistake that could lead the organization to collapse if this unique income source stops for any reason. In other words, the more diverse the sources of income in the organization, the farther away the probability of collapse and the greater the likelihood of stability and continuity (Niswonger, 2019).

Jimeno García et al., (2023) said that the diversification of income sources in non-profit organizations has various advantages; It lessens the organization's reliance on specific income sources and, in turn, on the external parties that provide them. This helps maximize the organization's autonomy, lowers the risk of financial collapse caused by the loss of a single revenue stream, boosts financial surpluses, enhances the

ability to reduce or control costs and expenditures, and decreases the likelihood of asset losses.

Further to the above, Roy & Mansour (2024) pointed out there is a direct correlation between an organization's heavy reliance on donations as its primary funding source and increased unpredictability, which consequently leads to ineffective planning. Besides, Roy & Mansour (2024) developed a set of criteria for assessing an organization's strength and financial stability; they mentioned a group of criteria indicating the financial weakness of organizations, one of which was the concentration of revenue structure segments.

Nevertheless, some argue that the diversification of income sources in non-profit organizations can have adverse effects; by digging deeper into the organizational mission of these organizations, as well as their legitimacy according to the purposes for which they were established in the first place, the diversification of income sources may affect their organizational interests and legitimacy. Besides, multiple revenue cash flows may lead to more administrative and bureaucratic complications (Carroll & Stater, 2008).

Ebaugh, Chafetz, and Pipes (2005) indicate that each income segment in the organization's revenue structure creates a reciprocal relationship between the organization and the source of the income segment, which can affect both the organization's programs and goals. More than that, Hurt (2021) believes that the organization's attempt to diversify its income sources often incurs significant costs and consumes considerable resources. Consequently, a higher concentration of funding from fewer sources can result in reduced administrative and operational expenses.

In a study conducted by Foster and Fine (2007) that included about 144 United States non-profit organizations, it was found that despite the diversity of the income sources of these organizations, most of them collected the largest share of their financing from one type only, even though they succeeded to attract plenty of returns. Frumkin and Keating (2011) supported these findings by stating that revenue concentration in organizations leads to greater efficiency and faster growth for non-profit organizations.

**The researcher at the end of this debate**, and according to the current Palestinian situation, with all its external political complications related to the Israeli occupation and internal political complications related to the Palestinian political division, in addition to the Palestinian's economic and social characteristics, **believes that** the optimal approach for Palestinian NGOs is to adopt the principle of diversifying sources of income, given the high possibility of sudden stopping specific sources of income for unknown reasons as a result of the Israeli occupation intransigence or the sensitivity of the inner Palestinian political division.

## **2.4 Digital Fundraising**

Technology is a distinguishing feature of life in today's world; perhaps, it is an essential feature of the twenty-first century. Since the end of the last century, technology has invaded every field in human life: information, communication, medicine, engineering, various sciences, industries, and even arts and education. Fans of cinematic works have realized the role of technology in making science fiction films, for example. Another example was the recent Coronavirus pandemic that allowed the world to understand the cruciality of technology as an effective alternative to direct face-to-face communication when the world resorted to distance education, not to mention those applications of smart governments and the idea of achieving transactions remotely (Sirisawat et al., 2022).

Therefore, it is not surprising that non-profit sector organizations do their best to integrate into the world of technology to achieve the goals for which they were established, whether that is directly through theorizing their goals through media or indirectly by trying to use technology to secure their necessary financial support to help them to survive, continue, implement programs and provide whatever services they are interested in. Hence, the idea of digital fundraising for non-profit organizations originated (Nikita et al., 2024).

According to Haworth (2015), digital fundraising is any activity a person or entity undertakes to collect donations digitally, using any intelligent means capable of using the Internet, e.g., desktop computer, laptop, phone, etc. However, digital fundraising usually goes through three channels. The first is the ongoing online donations, i.e., donations received on the organization's website, webpage, or blog explicitly created for

collecting donations. The second is digital fundraising campaigns, i.e., donations collected digitally through specific donation campaigns designed and planned for a specific time and manner, and the third is sponsorships.

In their study, Waters, Burnett, Lamm, and Lucas (2009) state that non-profit organizations usually go to great lengths, perhaps consuming a lot of their energy, to reach as many donors as possible, even if they succeed in doing so, reaching out and benefiting from these donors once is not the real goal, but building solid relationships and permanent association with these donors to ensure survival and continuity.

Non-profit organizations have recently become aware of the possibility of exploiting social media applications as widespread, cost-effective, and accessible internet-based applications for fundraising, i.e., digital fundraising, as they have significant advantages over manual fundraising techniques in terms of providing faster, easier, more direct and efficient financial transactions (Sura et al., 2017).

In the same context, the Global NGO Online Technology Report (2017) stated that more than 71% of non-profit organizations in 2017 supported the idea of collecting donations via social media due to its ability to achieve a double goal, in addition to being an economical, effective and fast technique to spread awareness of the organization's mission and goals and calls for funding, it is also successful as a practical means to collect and receive donations through online transactions (Weberling, 2012).

However, the field of digital fundraising is considered relatively recent, and plenty of non-profit organizations lack sufficient experience to perfectly practice it, as GoldKind (2015) confirms that only a few possible beneficiaries of digital fundraising have enough experience and comprehensive understanding of the best ways and mechanisms to take advantage digital fundraising means.

In this vein, Haworth (2015) discuss a sensitive point that represents a weakness for many of those in charge of digital fundraising in organizations, which deprives organizations of benefiting from the great potential of the Internet in the field of fundraising in light of the fierce competition taking place among non-profit organizations to attract and retain donors, this weakness is represented in dealing with the idea of digital fundraising as an isolated and independent act without being linked to

any other associated activities, in the sense of limiting the digital fundraising activity in inviting others to make donations and provide them with the necessary addresses, accounts or online links to conduct the only, as if the donors have already made their decision to donate transaction.

However, Haworth (2015) found that the first step for more than two-thirds of donors, in fact, 70% of them, towards making a donation decision is conducting an online search for the targeted organization; its vision, mission, proposed projects, provided services, and perhaps forms of its previous works and the extent to which it influenced the society in which it works or intends to influence.

Based on the preceding, most of the donors make their decision to donate or not to donate according to the online research results. In the case they decide to donate, the next step is usually offline, i.e., conducting the donation in traditional ways. In front of this view, digital fundraising must be considered and dealt with as a link in a chain of fundraising actions and activities aimed eventually at collecting donations, not only a means of receiving donations online (Nikita et al., 2024).

According to Causevox (2022), the rhythm of the world is changing incredibly, especially in the post-Coronavirus era, as life has become more digital than expected before; which makes traditional fundraisers gradually losing their competency, as the donor today is no longer the same, he was before. In other words, project-style fundraising, which relies primarily on personal events set at specific times to encourage donations, is no longer effective.

The main drawback of project-style fundraising is that fundraisers are constantly focused on the next event, in an endless and non-repeatable process, as they have to start over from scratch each time they call for donations, which means a massive effort out of proportion to the size of the resulted donation per event (Maqbool et al., 2019).

In this sense, **the researcher pointed out that attention** must be directed towards collecting donations in the long run, which includes reaching the broadest possible base of donors, building4- solid relationships, and retaining them as long as possible to secure their ongoing donations.

Citing a group of digital fundraising experts, Causevox (2022) reports that the most appropriate digital fundraising methodology here consists of four phases: Attract, Nurture, Convert, and Repeat. Concerning the Attract phase, the main aim is to reach out to the broadest possible sector of potential donors online and to keep access data to them to secure permanent contact. In the Nurture phase, the relationship with the potential donors reached in the first phase is deepened by targeting them with the organization's strategies, vision, and oriented content to put the organization and its activity in their circle of interest. The Convert phase is where the potential donor is psychologically ready to receive the donation request through the channels that the fundraiser prepares in advance to facilitate donation quickly and flexibly.

Once the three main stages are achieved, the fourth stage is to repeat the previous stages more and more and continue to target donors continuously to secure their interest, conviction, and donations in the long term.

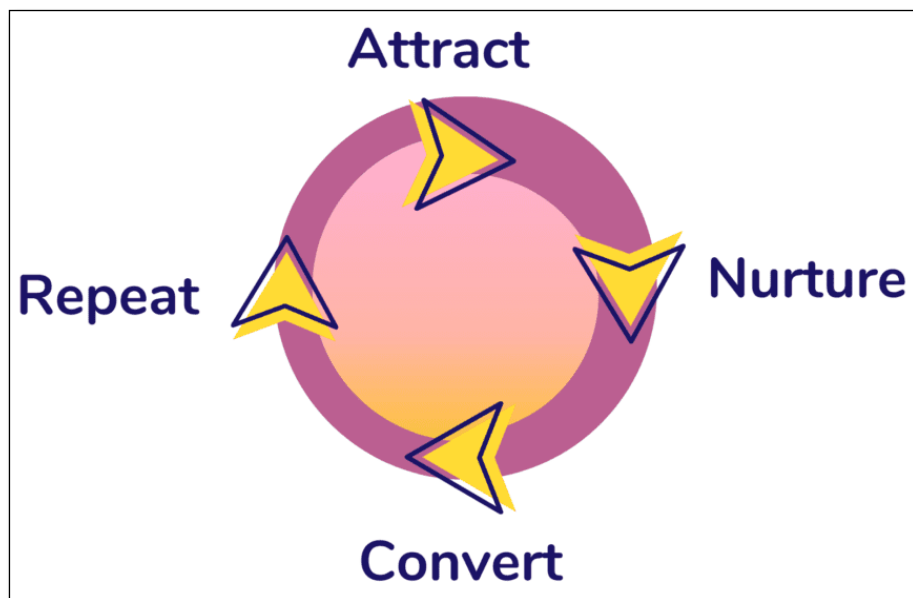


Figure (2.1): Digital Fundraising Methodology

Source Causevox.com

From the preceding, it is clear that managing a digital fundraising process is not arbitrary. Still, it needs careful planning and a clear strategy to achieve the desired goals. In this context, BetterNow (n.d.); Margono (2025) suggests seven steps to build a robust digital fundraising strategy;

**First:** Conducting a review of previous strategies adopted in the organization and the results obtained from them, i.e., to know what procedures have succeeded in the previous strategies and what procedures have failed, then understanding the reasons behind both success or failure, to build on the succeeded ones and to take a decision about those failed, whether to abandon them or to use a new different way to do things leading to success.

**Second:** Setting clear and measurable goals and KPIs (Key Performance Indicators) to measure progress in achieving the goals at every stage.

**Third:** Ensuring that the developed strategy is appropriate for the targeted audience to interact with.

**Fourth:** To develop a communication plan appropriate to the established strategy.

**Fifth:** Identifying all relevant digital channels, i.e., all digital means that the digital fundraiser used or should be used to reach his targeted audience, e.g., Facebook, Twitter, etc.

**Sixth:** Choosing the right tools for the digital fundraising plan / Strategy; the tools should be easy to use, inexpensive, and integrated with other digital systems, e.g., donor databases.

**Seventh:** Measuring and tracking performance across multiple stages of implementation, noting that without measuring performance and continuous vigorous follow-up at various stages, the digital fundraiser will not be able to determine the extent of his progress; therefore, to answer the intrinsic question, what next? However, this should be done in the simplest possible way, far from complexity. In general, the measures should include a list of important key metrics for both the organization and donors, an explanation of how to calculate them, and ways to track them and compare them with their previous values.

Ensor (2023) believes that digital fundraising is an essential opportunity for non-profit organizations, as it can raise awareness among the targeted audience, improve donor retention, reduce administrative and non-profit workloads, and increase the size of donations.

In this context, Ensor (2023) proposes a group of the best digital fundraising strategies as suggested by digital fundraising experts; among these strategies are the following:

- **Paid advertising strategy**

Paid advertising choice, e.g., Google Ads or Google Grants, is a golden opportunity for non-profit organizations to reach out to a broader base of audiences of potential donors that could not be reached by any other means.

- **Search Engine Optimization (SEO)**

Most non-profit organizations need to appear strongly in the search results in various search engines that target the geographic region in which they are active. So, paying attention to search engine optimization will be a helpful strategy for such organizations.

- **Segmented e-mail list strategy**

Since e-mail is still one of the most important and effective means used to reach donors, one of the successful strategies is to follow the method of segmented mailing lists, which divides donors on mailing lists according to the programs they support within the organization's project package, so they will only receive the e-mails within their interest circle in the organization, along with the value of previous donations they conducted, which increases the response rate.

- **Branded donation page:**

Branding is a crucial tool in building trust with the public in general and the targeted audience in particular, as it grants the audience a feeling of seriousness and responsibility, similar to the big commercial companies that people usually remember by their brand; therefore, branding the donations page of an organization is probably a successful strategy to maximize donations.

- **Getting the most out of social media**

Social media is the ideal place where it is possible to communicate deeply with the audience of donors by broadcasting pictures, clips, articles, stories, etc., to be available in the donors' accounts, which creates a more significant opportunity to obtain the donors or potential donors' interest and trust.

In this context, experts point to the importance and crucial value of producing and publishing video clips due to their profound impact on persuasion, as they allow donors to see with their own eyes the actual results of the organization's activities on the ground, and also give the donors that special feeling of seeing those who donations have reached, and how their lives have changed for the better thanks to these donations through the organization's activity. Here, the importance of social media applications emerges in securing a cheap and easy means for organizations to disseminate these promotional clips on a large scale.

- **Recurring donations strategy**

Sometimes, regular recurring small donations are more beneficial than large one-time donations, as this form of donation is appropriate for creating deeper relationships with the donors, which facilitates making them long-term supporters.

- **Text-to-Give campaigns**

One of the most significant considerations that a digital fundraiser needs to take into account is to secure ease, simplicity, and safety for his targeted audience, away from complexity and boredom. Sometimes a donor can lose his enthusiasm to carry out a donation process due to the difficulty/complexity of achieving it or due to the large number of forms that he must fill out or go through; therefore, adopting swift and easy technologies and applications will be very useful in this regard, for example; donating through text messages, i.e., Text-to-Give mechanism, also known as Text-to-Donate and Mobile-Fundraising, where a unique ID number is generated in favor of the campaign, which the donor sends to a particular text number, and in return receives a single and straightforward link to complete the donation process without any other complications.

- **Crowdfunding campaigns**

Experts continue their attempts to invest in the psychological status of donors as it is considered to be the main driver and motive for donations; therefore, they believe that giving donors a sense of importance by granting them the feeling that they are more than just money payers, but instead, are somewhat involved in bringing out the targeted goals through events like crowdfunding campaigns, in which they are provided with all relevant updates about dates and methods of achieving the goals, in addition, to make them aware of the degree of the organization's closeness to fulfilling the drawn objectives, which in turn, prompts them to feel more responsible and involved.

- **Gift matching strategy**

Gift matching can be defined as a charitable contribution made by a donor and matched by a financial donation of the same or higher value or a specified percentage of the original donation by another donor, which may be a company, association, or individual, to encourage and amplify donations in favor of a non-profit organization.

Companies often create matching gift programs as a part of their corporate social responsibility initiatives. There are several forms in which gift matching can be performed; however, the most popular of which are two: The first is that companies provide gifts that match their employees' charitable donations in favor of a non-profit organization or pay donations that match the number of volunteer work hours or days spent by their employees for such purposes.

The second is in the purpose of motivating donors, a sponsor pledges to match a specific value of the donation, provided that the donors' contributions reach this value in a specific time, which gives donors a feeling of urgency and responsibility to complete the mission within the event's activities in time.

Experts advise here an organization that tends to implement this strategy to pre-select a sponsor willing to provide this match, perhaps in exchange for free advertising or marketing activity targeting the donor audience.

## **2.5 NGOs reality in Palestine (Northern West Bank)**

The more complex the situation in any society, the more difficult the task entrusted to the NGOs operating in it. Of course, the difficulties and challenges facing NGOs in third-world countries are more significant and profound than those faced by developed-world NGOs. The level of poverty is at its highest, and the levels of care of people, especially those in need of support such as women, children, and people with special needs, are not satisfactory, not to mention the levels of care of the environment, all this in addition to the fact governmental support supposed to be one of NGOs income sources is considered non-existent (Araj et al., 2023).

Unfortunately, the suffering of Palestinian NGOs does not stop at being among the third-world organizations, as Palestine is a country under occupation according to UN resolutions; the Palestinian territories have been suffering Israeli military occupation since the middle of the twentieth century, without there being a comprehensive political solution in sight (Awawda, 2018).

Al Mezan Center for Human Rights (2019) pointed out that in the year 1993, there were attempts to achieve a comprehensive political solution that resulted in the establishment of the Palestinian National Authority, which was supposed to establish a Palestinian state in the West Bank and Gaza Strip; however, this was not completed, while internal Palestinian disputes occurred in the year 2007 that led to a Palestinian political and military division between the West Bank and Gaza Strip, where each of which is under different political and military leadership.

The researcher believed that in light of all these complexities, the challenges faced by Palestinian NGOs are considered exceptional, where they can be summarized in four aspects: the complexities of life in Third World countries, the Israeli occupation, the procedures of the Palestinian Authority, and the Palestinian division.

Concerning the Israeli occupation, Palestinian NGOs have been regularly facing the occupation's abuses in an attempt to disrupt their work and paralyze their role in society by imposing complete closures, raiding offices, arresting employees, confiscating files and funds, imposing economic sanctions, disturbing financial transfers and restricting them under allegations of fighting "terrorism" (Gerster, 2013).

On the other hand, the complexity of the political situation in Palestine, especially in the West Bank, led to the obscurity of the actual picture in front of donors and international parties, as the West Bank is divided into three main areas: A, B, and C. Area A, it constitutes about 18% of the West Bank's area, and it is entirely under the security and administrative control of the Palestinian Authority, as for area B, it constitutes about 20% and is administratively under the Palestinian Authority; however, the security control in it is shared by both the Palestinian Authority and the Israeli occupation (Araj et al., 2023). Area C, the last one, represents 61% of the West Bank's total area and is ultimately under Israeli control. Such complex divisions are not entirely clear to the outside world and donors in particular, considering that the West Bank is under complete Palestinian control, which has led to compounding the difficulties of NGOs operating in B and C areas as a result of the Israeli occupation intransigence, especially those concerned with employing national elements through job creation programs (PASSIA, n.d.).

As for the Palestinian National Authority axis, NGOs have been facing several forms of difficulties, represented by the long absence of legal regulation at the beginning of the Palestinian Authority and the tremendous overlap between the Palestinian security agencies and different ministries in terms of powers entrusted to each part concerning dealing with NGOs, in addition to the pressures exerted by the Palestinian Authority towards certain NGOs affiliated with political trends opposing the Palestinian Authority (Abu Ramadan, 2024).

However, the main point of contention between the Palestinian Authority and the Palestinian NGOs was funding, as the traditional donors to Palestinian NGOs transferred their donations, including USAID for example, to the Palestinian Authority itself since the 1993 Peace Agreement, which coincided with the Gulf War crisis that cast a shadow over the Gulf donors.

One of the most important results of this crisis was the escalating tensions between the Palestinian Authority and NGOs, which included ignoring NGOs and their societal roles in media, for example, and launching negative campaigns towards some Palestinian NGOs, in addition to questioning the NGOs' funding sources, in terms of accusing them of supporting foreign political agendas adopted by external parties due to their financial funding (Aljayyousi, 2017).

In the same vein, the Palestinian internal division between the West Bank and Gaza Strip imposed additional adverse solid impact on the Palestinian NGOs, mainly related to the freedom of operation, movement, awareness-raising, fundraising, and donations transfer between the two sides. However, the most sensitive obstacle here is the accusations leveled by the ruling authorities in each of the Palestinian sides against the NGOs operating in their areas of practicing political activities and their political affiliation with hostile external parties, which led to imposing more and more obstacles and sanctions. Unfortunately, the adverse political impact on NGOs is not limited to the ruling authorities on both sides. Still, it is also true for Palestinian society due to the sharp political division even at the grassroots level in Palestine (Al Mezan Center for Human Rights, 2019).

In another context, Palestinian NGOs also encounter difficulties on the part of the society in its various class and cultural groups; these difficulties include: the lack of social capital, the absence of volunteer spirit, and the rejection of calls for change and development, sometimes due to doubts about the political and cultural affiliation of NGOs, their funding sources and their real cultural and political goals lying behind the services and help they provide (Abu Ramadan, 2024).

## **2.6 Summary**

In this chapter; the literature review and theoretical framework, several studies, scientific papers, articles, and online resources related to the topic under discussion were reviewed.

The chapter included several points, including defining non-governmental organizations and reviewing discussions about their precise concept. it dealt with the issue of non-profit organization fundraising in general and discussed at length the debate on diversification or concentration of the sources of income for such organizations.

Later, it dealt with the issue of digital fundraising for non-profit organizations, its definition, concept, pros and cons, and the difficulties encountering digital fundraisers, as well as the best-chosen ways to develop successful digital fundraising strategies, and suggested some of the famous proven successful strategies as well.

In the end, the situation of non-governmental organizations in Palestine, especially in the northern governorates of the West Bank, was touched, and the difficulties they face in fundraising issues in general and digital fundraising in particular.

## **Chapter Three: Methodology and Procedures**

### **3.1 Introduction**

This chapter thoroughly covers the practical side of the thesis, as it deals in detail with the research methodology and the approach adopted. It outlines the rigorous procedures taken to apply the methodology, including the measurement tool's validity and reliability. The chapter also details the steps followed to apply the measurement tool and its associated items, such as population, sampling, variables, and data collection methods. Finally, it discusses the procedures for statistical processing and analyzing the collected information, instilling confidence in the study's validity.

### **3.2 Research Methodology**

This cross-sectional study aims to determine attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian Non-Governmental Organizations. To efficiently achieve the study's objectives, the descriptive analytical approach has been chosen for its multiple and intrinsic advantages. This method is not only flexible and accurate but also highly credible, making it one of the most comprehensive research methods for collecting quantitative or qualitative information.

According to Singh (2023), the descriptive approach is a systematic method that aims to depict a particular phenomenon's characteristics and features. Therefore, it is an essential tool for scientific research purposes, i.e., to observe, record, and analyze the various and complicated details of the topic in discussion.

### **3.3 Measurement Tool**

The measurement tool is a questionnaire comprising (48) objective items, including the necessary quantitative data. The items are distributed on five axes covering all relevant fields.

### 3.4 Population

The study population includes those classified as professional NGO staff individuals in the northern West Bank governorates who possess sufficient technological competencies to participate in digital fundraising. Shuttle visits to these organizations and relevant local authorities found that these staff individuals' number ranges between (70 – 80) members.

### 3.5 Sample of the Study

According to Afana (2017), the sample size can be calculated through the equation:

$$n = \frac{MN}{1 + (MN \times \alpha^2)}$$

Where:

MN: Population size

$\alpha$ : level of significance = (0.05)

$$n = \frac{70}{1 + (70 \times (0.05)^2)}$$

$n = 59.57 \approx 60$  participants.

The questionnaire was distributed to all intended members, i.e., (70), of which (62) were received back. After review, (2) were found to be invalid, and the rest of the (60) answered questionnaires were approved, with a ratio of 85.71%, which is, in fact, a very good ratio to start the analysis process to get the best and most accurate results.

To provide a comprehensive view of the sample, table (3.1) accurately describes the study sample's characteristics. It clarifies the frequency and percentage distribution of the sample's members according to the variables, age, gender, qualification, and years of experience.

Regarding to age category, it is clear, according to Table 3.1, that most of the sample's members are more than 30 years old, with a percentage of 71.1%, while 6.7 % is less than 25 and 21.7% lie between 25 and 30 years old, which indicates the high age of qualified digital fundraising staff individuals in the Palestinian NGOs.

Regarding the gender variable, female members form 58.3% of the sample, while the males form the rest, 41.7%, indicating females' substantial contribution to NGOs' operations and fundraising.

As for qualifications, 61.7% of participants have a bachelor's degree, 30% have a master's degree, 5% have a doctorate, and only 3.3% have a Diploma.

Finally, regarding the "Years of Experience" variable, 56.7% of participants have more than ten years of experience, 20% have a number between 5 and 10 years, and 14% have less than five years of experience, which indicates a good level of experience among the digital fundraising staff members based on their relative high age.

Table 3.1: The Study Sample's Demographic Characteristics

<b>Data</b>	<b>Variable level</b>	<b>Frequency</b>	<b>Percentage %</b>	<b>Cumulative Percent %</b>
<b>Age</b>	Less Than 25	4	6.7	6.7
	25 – less than 30	13	21.7	28.3
	More than 30	43	71.7	100.0
	Total	60	100.0	
<b>Gender</b>	Male	25	41.7	41.7
	Female	35	58.3	100.0
	Total	60	100	
<b>Qualification</b>	Diploma	2	3.3	3.3
	B.A	37	61.7	65.0
	M.A	18	30.0	95.0
	Ph.D.	3	5.0	100.0
	Total	60	100.0	
<b>Years of Experience</b>	Less than 5	14	23.3	23.3
	5-10 Years	12	20.0	43.3
	More than 10 Years	34	56.7	100.0
	Total	60	100.0	

### **3.6 Validity and Reliability of the Questionnaire**

In General, the validity of the study instrument or measurement tool, i.e., the questionnaire, refers to its ability to measure what it is supposed to or was designed to measure in the first place.

#### **3.6.1 External Validity**

External validity captures the extent to which inferences drawn from a given study's sample apply to a broader population or other target populations. We make the distinction between a broader population and other target populations because external validity takes on two different forms. Generalizability refers to inferences based on a sample drawn from a defined population (Lesko et al., 2017). McLeod (2024) defined external validity as the degree to which the findings of a study can be generalized or applied to populations, settings, times, and conditions beyond the original research context.

According to Oluwatayo (2012), external validity is a subjective judgment performed by interested researchers and experts regarding the study tool's relevance to the content, reasonability, clarity, and lack of ambiguity.

To achieve this aim, the questionnaire was presented to a group of interested experts, who graciously reviewed the tool and commented on its paragraphs and overall structure. The arbitrators put a set of precious comments and suggestions about editing, changing, and replacing some paragraphs.

Finally, all the necessary modifications determined by the arbitrators have been conducted in coordination with the supervisor till the questionnaire reached the final form approved as the study instrument.

#### **3.6.2 Content Validity**

Cuncic (2024) believe that "internal validity," or content validity, refers to how well the questions and paragraphs in the measuring instrument represent the information that has to be tested and extrapolated to the study's sample.

In the same vein, the degree to which each paragraph of the questionnaire aligns with the axis to which it belongs is known as internal validity/consistency (Kaya, 2014).

To confirm the internal consistency/validity, a Spearman test was conducted via the statistical analyzing program SPSS, where the Pearson correlation coefficient was calculated between each item/paragraph and the overall score of the axis to which it belongs.

In parallel with the test of the correlation coefficient, the significance  $\alpha$  associated with the correlation coefficient is examined to ensure the coefficients' significance.

Table 3.2 Spearman Correlation Coefficient of Each Item and the Overall Score of its Axis – Section 1

	item	Correlation Coefficient	Sig.
1	I am aware of my organization's mission, vision, and goals.	0.81	0.01
2	The organization is entirely independent in managing its affairs without any external interference.	0.75	0.01
3	The volunteer spirit is present in the organization.	0.81	0.01
4	The activities carried out by the organization actually contribute to improving the quality of life in the local community.	0.75	0.01

Table 3.3 Spearman Correlation Coefficient of Each Item and the Overall Score of its Axis – Section 2

	item	Correlation Coefficient	Sig.
1	The funding that the organization receives is sufficient for its survival and continuity.	0.68	0.001
2	The organization's funding resources are diverse.	0.72	0.001
3	Diversifying the organization's funding sources supports its survival, continuity, and vitality.	0.70	0.001
4	The funding received by the organization is regular on an annual basis and, hence, predictable.	0.65	0.001
5	Community financial support is one of the vital funding resources in the organization.	0.61	0.001
6	Governmental financial support is one of the organization's funding resources.	0.63	0.001
7	Charitable fundraising is the central funding resource in the organization.	0.66	0.001
8	The organization supports its societal activities by carrying out commercial activities.	0.64	0.001
9	The organization's activity is limited to providing services without: spreading ideas, supporting intellectual or political trends.	0.67	0.001

Table 3.4 Spearman Correlation Coefficient of Each Item and the Overall Score of its Axis – Section 3

	item	Correlation Coefficient	Sig.
1	Technological tools are essential in spreading awareness about the organization's ideas and goals.	0.73	0.001
2	Digital fundraising has become an urgent matter for financing NGOs.	0.76	0.001
3	The board of directors is aware of the importance of employing digital fundraising.	0.69	0.001
4	The organization promotes itself electronically via the web.	0.74	0.001
5	The organization has an online page for ongoing fundraising.	0.65	0.001
6	The organization has a dedicated digital fundraising staff.	0.68	0.001
7	Digital fundraising is easier and faster than manual fundraising.	0.71	0.001
8	Project-style fundraising is a time and effort intense consumer.	0.75	0.001
9	Online platforms allow for building lasting relationships with donors.	0.70	0.001
10	Digital tools have increased competition among NGOs in fundraising.	0.72	0.001

Table 3.5 Spearman Correlation Coefficient of Each Item and the Overall Score of its Axis – Section 4

	item	Correlation Coefficient	Sig.
1	I have a good knowledge of digital fundraising.	0.67	0.001
2	The organization has sufficient experience in using the best digital fundraising.	0.70	0.001
3	The organization has a clear method for employing digital fundraising.	0.68	0.001
4	The organization is constantly reviewing its methodology for digital fundraising to draw lessons.	0.72	0.001
5	The organization adopts specific KPIs (Key Performance Indicators) to measure its goals.	0.69	0.001
6	The organization has an extensive communications plan.	0.66	0.001
7	The organization takes advantage of various social media platforms to employ digital fundraising.	0.71	0.001
8	The organization implements the strategy of promotional videos.	0.69	0.001
9	The organization implements the strategy of paid advertising.	0.65	0.001
10	The organization pays attention to Search Engine Optimization as one of its digital fundraising activities.	0.73	0.001
11	The organization implements the segmented e-mail list strategy to communicate with donors.	0.68	0.001
12	The organization has its distinctive brand.	0.67	0.001
13	The organization implements the strategy of recurring donations.	0.70	0.001
14	The organization implements the Text-to-Give campaign strategy.	0.68	0.001
15	The organization implements the crowdfunding campaign strategy.	0.66	0.001
16	The organization implements the Gift-Matching strategy.	0.69	0.001

Table 3.6 Spearman Correlation Coefficient of Each Item and the Overall Score of its Axis – Section 5

	item	Correlation Coefficient	Sig.
1	Bureaucracy is one of the obstacles to digital fundraising.	0.77	0.001
2	The occupation's restrictions represent a significant obstacle to digital fundraising.	0.74	0.001
3	The administrative-security division of the West Bank Regions (A, B, and C) further complicates the task of the working NGOs.	0.76	0.001
4	The Palestinian legal regulations related to NGOs work are flexible and helpful.	0.72	0.001
5	There is an overlap in the work of the security forces and the relevant ministries concerning dealing with NGOs in Palestine.	0.75	0.001
6	Palestinian NGOs suffer from a negative perception from the Palestinian Authority.	0.76	0.001
7	The Palestinian political division between the West Bank and Gaza hinders the NGOs' funding.	0.73	0.001
8	Palestinian NGOs face volatile political pressure due to the tense inner political situation.	0.78	0.001
9	NGOs face difficulties due to society's negative perception of them regarding funding sources and intrinsic goals.	0.75	0.001

As shown in Tables 3.2, 3.3, 3.4, 3.5, and 3.6, paragraphs have correlation coefficients between 0.61 and 0.81; according to Dancy and Reidy (2004), these values indicate positive linear relations ranging from strong to very strong. In the same vein, it is noticed that all paragraphs are within the significance level  $\alpha < 0.05$ .

In light of these findings, all fields/axes of the questionnaire are internally consistent; therefore, the questionnaire is internally valid for measuring the content it was designed to measure.

### 3.6.3 Reliability

Reliability of a study's instrument refers to the extent to which the results provided by the instrument are consistent and stable. In other words, to the extent to which the test would give the same results, or at least similar results without intrinsic or apparent differences, if it was conducted repeatedly with the same participants under the same conditions over multiple periods.

Huck (2007) believes in the importance of the reliability test. If it succeeds, it demonstrates consistency between the different parts of the measurement tool.

According to Robinson (2009), the best method for testing reliability is the Cronbach's Alpha coefficient measure. He believes that the minimum internal consistency coefficient to confirm reliability is 0.7. In general, reliable tests should not have a coefficient of less than 0.6 for exploratory samples.

Realize that despite the importance of the instrument's reliability, it is not sufficient to indicate a competent test unless it is coupled with its validity (Wilson, 2010)

Table 3.7 Cronbach's Alpha Coefficients

Cronbach's Alpha	N of Items
0.94	48

Table 3.7 shows the results of Cronbach's Alpha test, with a Cronbach Alpha value of 0.94 for the whole test. This value is considered very high, pointing to the questionnaire's high reliability and emphasizing the test's effectiveness in measuring what it is meant to measure.

### 3.7 The Study Variables

3.7.1 The independent variables are:

- Gender
- Educational level
- Years of experience

3.7.2 The dependent variables are:

NGO workers' attitudes, knowledge, and obstacles toward employing digital fundraising.

### 3.8 The Study Procedure

The previous studies related to the subject have been extensively reviewed. After defining the research questions and hypotheses and referring to the literature related to the phenomenon under consideration in academic and scientific references, the study

instrument, i.e., the measurement tool, was designed as a three-part questionnaire. The content's elements were demonstrated on five axes.

To evaluate the study instrument, the questionnaire was presented to a group of experts as arbitrators, and based on their comments and suggestions, the questionnaire was modified preliminarily. An exploratory sample has been distributed and analyzed to ensure the instrument's validity and reliability and to perform the final modifications for the study tool to be approved and presented. About (70) questionnaires were distributed, and (60) acceptable ones were retrieved.

Finally, the SPSS program was used to analyze the data received, where their results and findings were used to formulate the necessary recommendations and suggestions.

### **3.9 Summary**

This chapter, discussed the methodology followed in the study and the type of research approach used to reach the final results, namely, the analytical descriptive approach.

It dealt with the design and application of the study instrument, i.e., measurement tool; and discussed the methods of data collection, the details of the study sample, and the way the results have been analyzed by.

It also demonstrated the quality and effectiveness of the measurement tool with scientific, statistical evidence by performing the necessary validity and reliability tests. Finally, it discussed the study procedures and variables.

## **Chapter Four: Results**

### **4.1 Introduction**

Palestinian NGOs, especially those operating in the northern governorates of the West Bank, face many obstacles due to the prevailing complicated political and social circumstances. These obstacles include the workers' ability to employ digital fundraising to support the organizations' financing, which is necessary for their continuity and effectiveness.

This chapter includes a detailed presentation of the study's results, which were used to answer the study's questions and to examine and judge the study's hypotheses using convenient statistical methods.

### **4.2 Statistical Analysis**

This chapter presents the definitive results of the study, which were generated according to the necessary results to answer the study's questions. The Statistical Package for Social Sciences (SPSS) was used to generate these results and examine the study's hypotheses using "Mean" and "Standard Deviation" parameters.

Due to the appropriate research purposes and considerations, a confidence level of 95% was adopted, and therefore, the significance level at which the hypotheses were tested was determined at  $\alpha = 0.05$ .

According to the nature and characteristics of the study's independent variables, gender, education level, and years of experience as well as the groups forming them, i.e., samples, and based on the results of the (Shapiro-Wilk) test that indicated that the samples' data were normally distributed, besides the fact of the relatively small number of samples' members as shown in Table 3.1, in which the samples' inputs are primarily around the number (30); the proper parametric statistical tests were chosen to be conducted; independent t-test, and One-way ANOVA to test the hypotheses, in addition to other statistical tests like Correlation Coefficient (Pearson) and Cronbach alpha tests to investigate the validity and reliability of the study instrument.

## 4.3 Results

### 4.3.1 Employees' knowledge and attitudes towards digital fundraising

The axis of employees' knowledge of employing digital fundraising represents the study's dependent variable, making it particularly important. As noted in Figure (4.1), an overview of the S.D (standard deviation) plot shows that the values are relatively small, which reflects a strong agreement among the respondents, as the values are closely clustered around the central mean (average) value, with little dispersion, suggesting less variability in the data, and supporting the fact of the reliability of the test in measuring the characteristics it is supposed to measure.

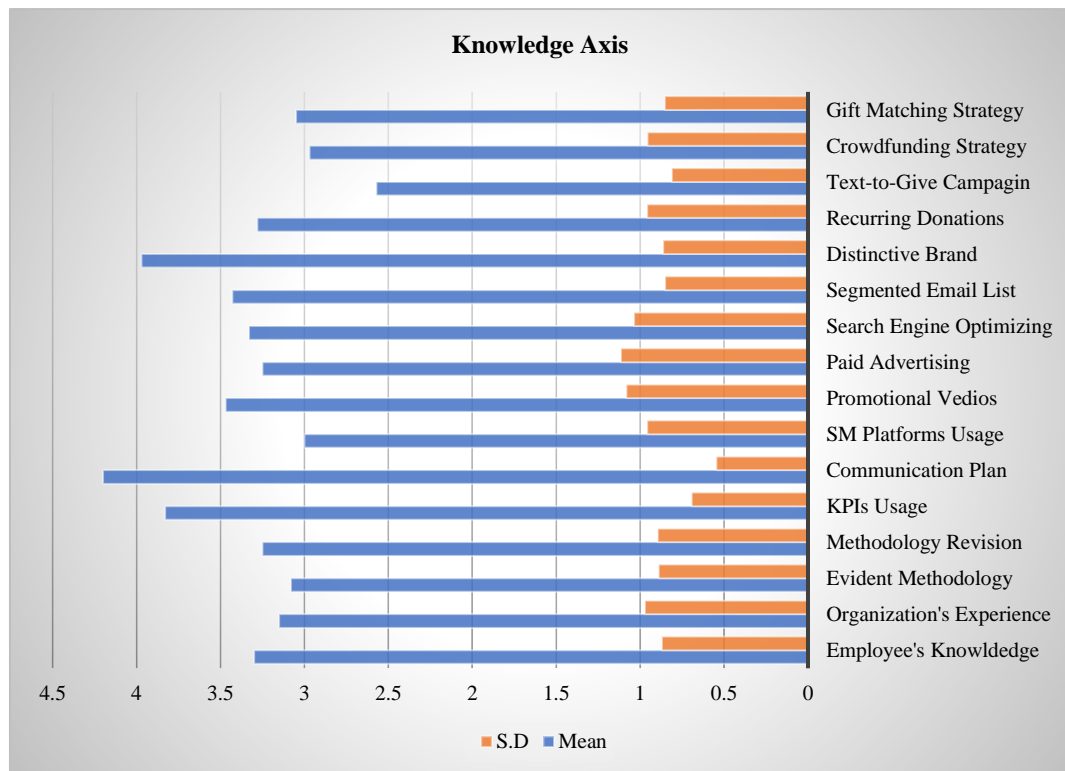


Figure (4.1): Knowledge of Employing Digital Fundraising

As shown in the figure above, the "Communication Plan" item tops the list, indicating the organizations' awareness of the importance of establishing a deep communication network with potential donors, whether individuals or institutions, in both the Attract and Nurture phases of the digital fundraising methodology (Causevox, 2022).

The second item on the list is having a "distinctive brand," which is crucial in building trust with the targeted audience. Ensor (2023) asserted that a "distinctive brand" supports a sense of seriousness and responsibility.

KPIs (Key Performance Indicators) appear among the top items, as shown in the "KPIs usage" item. As BetterNow (n.d.) states, KPI usage is an essential part of the digital fundraising strategy, and measuring the progress of goal achievement is the key answer to the critical question: What next?

The three items " Employees' knowledge," "Organization's experience' and having an " Evident methodology," appear to be among the average items in the axis, i.e., not the leading ones, which indicates a modest state of knowledge, competence, and experience among organizations regarding digital fundraising.

While social media is the cornerstone of today's world of communications and interaction, especially in terms of spreading ideas besides marketing visions and goals on a large scale and at a low cost, the "SM platforms usage" item shows an apparent deficiency of organizations in this aspect, which indicates weakness and negligence in making the best of the valid means of employing digital fundraising.

The apparent decline in using the most famous and effective digital fundraising strategies, such as text-to-give campaigns, crowdfunding, and gift-matching strategies, deepens the feeling of organizations' deficiency in efficiently using valid digital fundraising methods.

Following those mentioned above, the organizations' great interest in some strategies and neglect of others indicate significant confusion in their approach to digital fundraising. In my opinion, this confusion is mainly due to the lack of a dedicated digital fundraising staff responsible for creating and coordinating all digital fundraising activities smoothly, tidily, and logically.

Although Palestinian NGOs realize the importance and necessity of adopting the principle of digital fundraising, they lack sufficient expertise and readiness to reach this goal.

The organizations' modest knowledge of digital fundraising returns, besides the relative novelty of this concept in Palestine, to the lack of actual interest of organizations in spreading and deepening their members' knowledge in this regard, as Figure (4.2) indicates, where the vast majority (60.0%) of respondents report that they did not participate in any workshops on digital fundraising in their organizations. While only (20.0%) have attended at least one workshop, and the remaining (20.0%) participated in more than two.

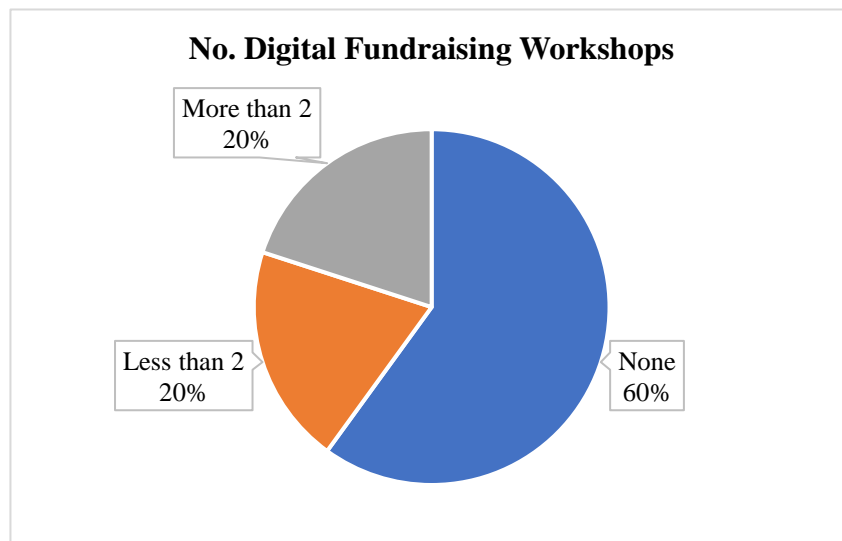


Figure (4.2): Digital fundraising workshops attended in the organization

This situation reflects Palestinian NGOs' strategic vision deficiency. They have not yet understood that traditional finance methods can no longer meet the new requirements, which will likely expose them to severe strategic problems soon.

Regarding their attitudes towards employing digital fundraising, as shown below in Figure (4.3), I found a great deal of agreement among the respondents regarding the need for digital fundraising and its cruciality for continuity, success, and effectiveness, as (85.4%) of respondents supported the idea as appears in the "Need for digital fundraising" item, especially since (91.6%) of them agreed on the importance of technological tools, as it is evident in the "Technology importance" item.

This attitude mentioned above is consistent with the digital fundraising methodology built by Causevox (2022), which includes four stages: Attract, Nurture, Convert, and Repeat; where technological means are particularly vital in the Nurture

phase, in which relationships are supposed to be consolidated with the potential donors after passing the Attract phase by presenting the organization's view, vision, strategies, projects, success stories, etc.

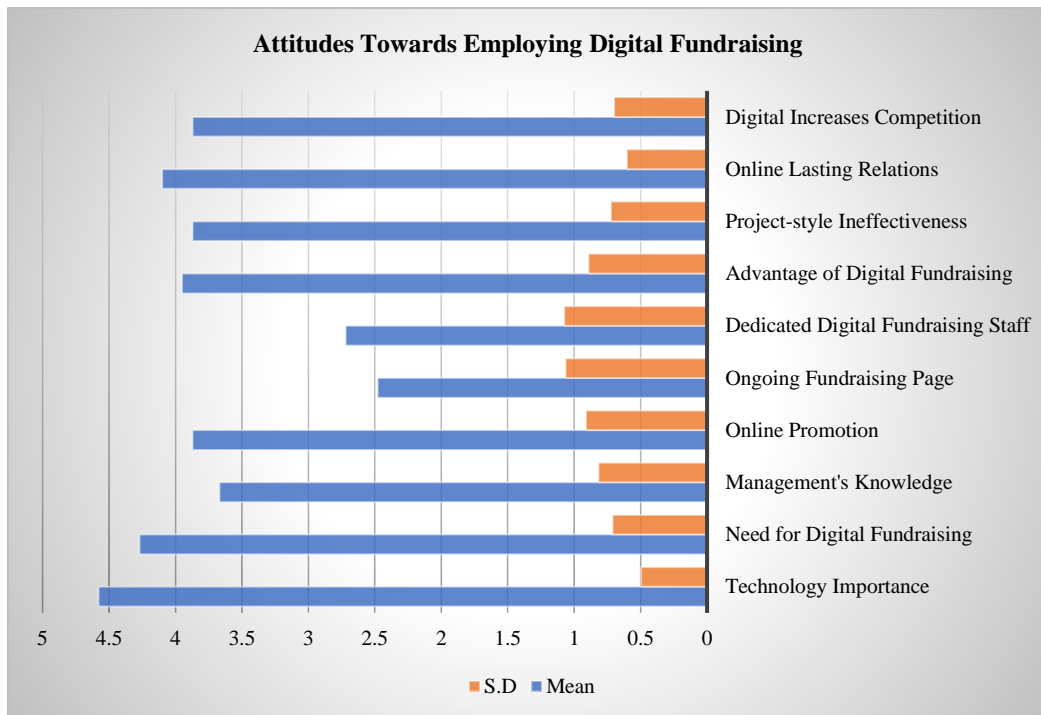


Figure (4.3): Attitudes towards employing digital fundraising

Results also point to administrative bodies agreeing on the importance and necessity of employing digital fundraising with a percentage of (73.4%). However, I find that it is not as strong as the employees' attitude in this regard (85.4%).

In another context, and in the course of presenting their attitude towards digital fundraising, respondents largely agreed that digital fundraising is easier and faster than traditional fundraising, with a percentage of (79.0%), as shown in the "Advantage of digital fundraising" item, as they also agreed that traditional project-style fundraising is considered very time and effort-consuming (77.4%) as shown in the "Project-style ineffectiveness" item, besides their support to the fact that social media platforms are great to build sustainable and deep relationships with donors to facilitate more effective fundraising process (82.0%), as shown in " Online lasting relations."

It is striking in the figure above that the "Ongoing fundraising page" is the last on the list, although it is considered one of the most effective tools used in digital

fundraising; an additional deficiency points to the organizations' lack of experience in making the best of the available collecting donations tools.

### 4.3.2 Barriers to Digital Fundraising Employment

Regarding barriers to the employment of digital fundraising in Palestinian NGOs, results show that the Israeli security-administrative divisions of the West Bank territories, A, B, and C, top the list of obstacles facing Palestinian NGOs operating in the northern West Bank governorates as shown in the "West Bank security-administrative division" item in Figure (4.4) with a percentage of (88.4%).

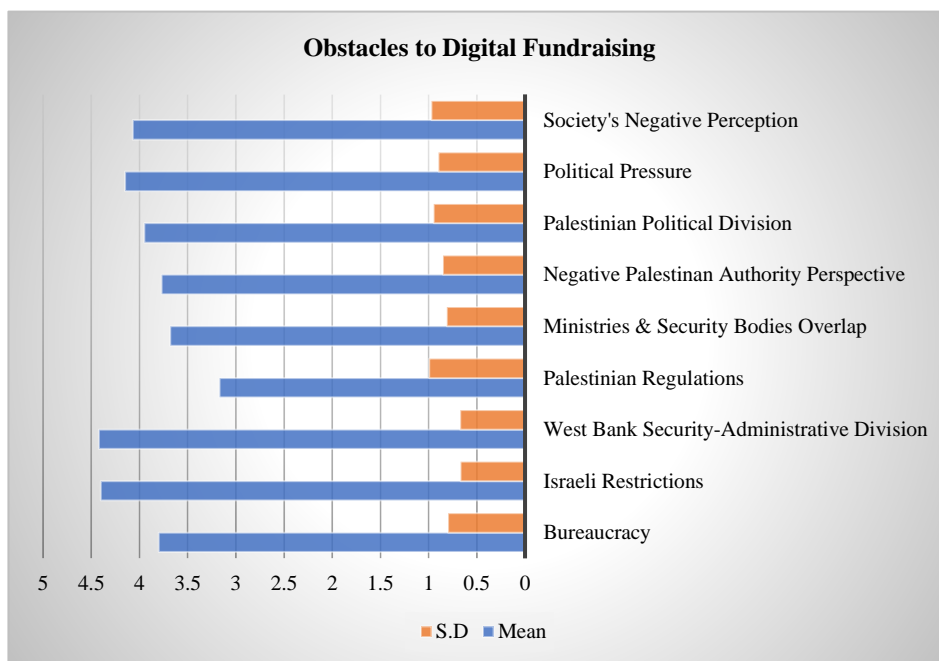


Figure (4.4): Obstacles to digital fundraising

In my opinion, the reason behind the significant impact of this point as the biggest obstacle facing digital fundraising is due to the lack, or even the absence of actual security control by Palestinian authorities in these areas, and its replacement, of course, by Israeli security control, which acts with clear aggression towards the Palestinian NGOs. In addition to that, these security-administrative divisions are considered somewhat ambiguous for external donors who imagine that the entire West Bank area is under Palestinian security control (Aljayyousi, 2017), which compounds the difficulties for the NGOs working in the two areas, B and C, as a result of the occupation's intransigence.

Not far from the first and biggest obstacle, respondents agree on the next difficulty on the list with a percentage of (88.0%), which falls within the same context, i.e., the Israeli restrictions as shown in the "Israeli restrictions" item.

However, as Palestinian NGOs face difficulties imposed by the Israeli occupation, they also face difficulties related to the internal Palestinian political and social situations; where respondents agreed in the "Political pressure" item that the tense internal Palestinian political situation is a real obstacle to employ digital fundraising (83.0%), as well as concerning the internal Palestinian division between the West Bank and Gaza as shown in the "Palestinian political division" item (79.0%).

In the item "Palestinian regulations," only (63.4%) of the respondents think that the Palestinian laws and legislations regarding NGOs are flexible or helpful; they also assert with a percentage of (73.6%) that the overlapping roles between the Palestinian security bodies and related ministries are another obstacle facing the organizations, even if they do not form a priority as shown in the "Ministries & security bodies overlap" item.

In the same vein, Palestinian NGOs face challenging obstacles that hinder their efforts to employ digital fundraising by the Palestinian community itself concerning doubts and accusations of the goals for which these organizations were established, the agendas they serve, and the authentic sources of funding, as shown in the "Society's negative perception" item.

Another obstacle organizations face on their way to digital fundraising comes from within the organizations. In addition to management, training, and preparation, logistical support for employees is one of the most crucial aspects to ensure the highest possible efficiency. This includes, but is not limited to, securing suitable computers to work with digital fundraising projects. Unfortunately, the results in Figure (4.5) show a weak performance.

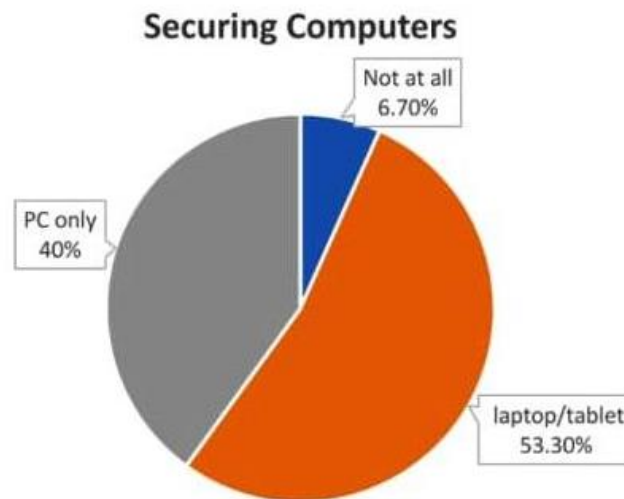


Figure (4.5): Logistical Support

Although the overall percentage of employees whose organizations provide them with computers is (93.3%), it is still not enough, as only (53.3%) of them have relatively modern devices, i.e., laptops and tablets. In comparison (40.0%) of them have only access to fixed PCs, which are not appropriate for the nature of activities in the field of digital fundraising, as they limit the employee's movement freedom and cannot provide enough privacy.

#### 4.3.3 Palestinian NGOs' Actual Performance

Among the significant challenges facing Palestinian NGOs, the financial situation remains the most critical concern, as any shortcoming, fluctuation, or instability can severely threaten the organizations' survival.

The results indicate a relatively good financial situation for Palestinian NGOs, as shown in the "Sufficient funding" item in Figure (4.6). However, it is not one of the leading items but one of the average items instead, which indicates the absence of an actual financial safety net for these organizations, a fact that is supported by the respondents in the "Regular & Predictable funding" item, where only (66.4%) of them agreed that the funding received by the organizations is regular in a way that makes it predictable, and thus suitable for planning purposes.

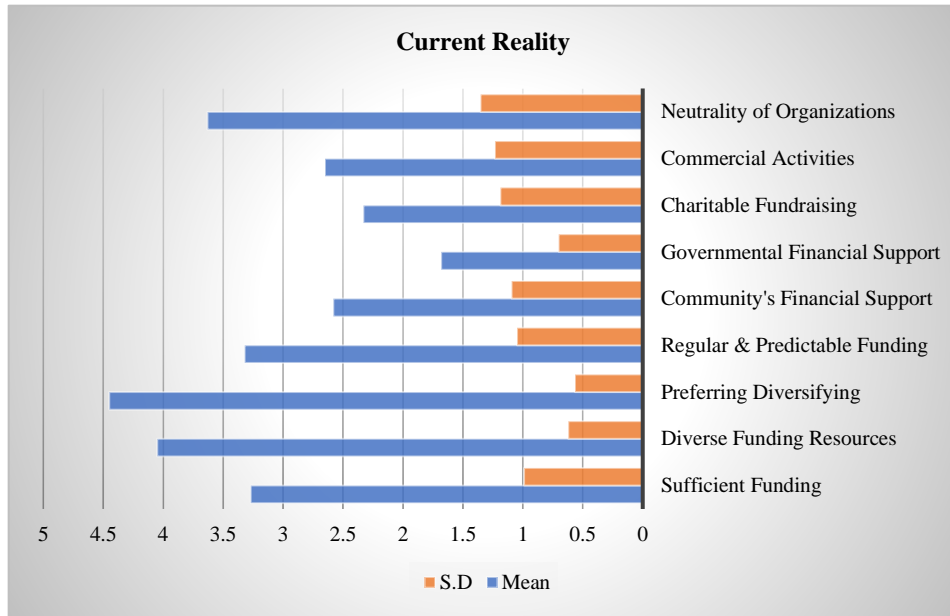


Figure (4.6): The organization's current reality

In another context, results indicate a good state of neutrality followed by Palestinian NGOs, as they limit their activity to providing relief and development services without integrating into any political or intellectual trends to ensure that no political or cultural tendencies can hinder their essential role, as shown in the "Neutrality of organizations" item.

In addition to the above, (80.0%) of respondents believe that Palestinian NGOs are independent in managing their affairs without interference from external parties, especially governmental bodies. This is essential in demonstrating these organizations' ability to perform their tasks, carry out their mission, and achieve their goals, as shown in the "Organization's independence" item in Figure (4.7) below.

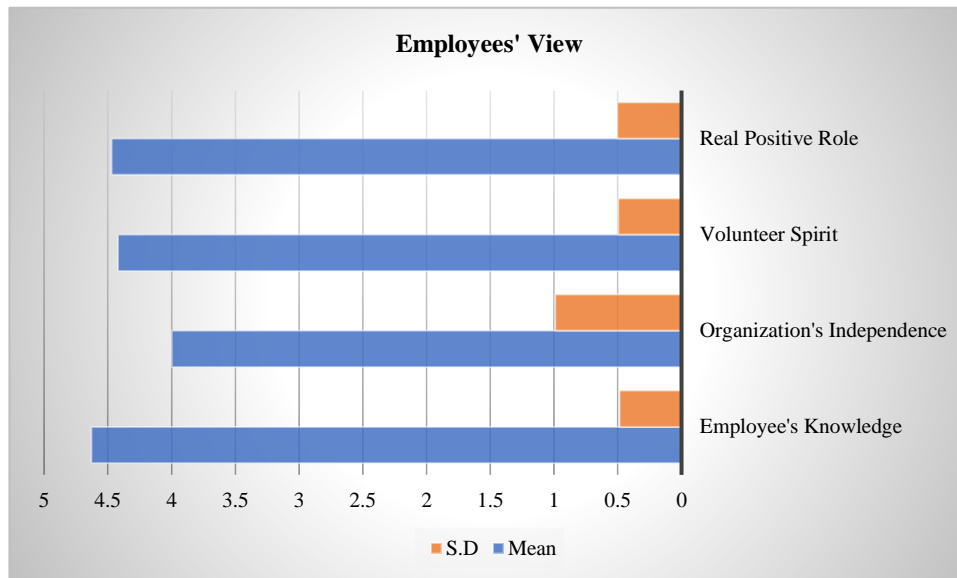


Figure (4.7) Employee's view

In light of this situation, respondents agreed with a percentage of (89.4%) that Palestinian NGOs are actually willing and capable of making positive changes in Palestinian society through their relief and development activities, as shown in the "Real positive role" item.

In my assessment, based on the respondents' belief in their organizations' positivity, as well as their awareness and conviction of their organizations' message, as shown in the "Employees' knowledge" item, it is evident that employees must have positive and fundamental convictions about their organizations, whether these convictions revolve around these organizations' message or their actual ability and willingness to make positive changes in the targeted societies.

#### 4.3.4 NGOs' Fundraising Methods and Sources

This aspect is especially important and crucial, as the nature and method adopted in the funding process will determine its feasibility, depending on the environmental circumstances in which these organizations operate.

Returning to Figure (4.6), (81.0%) of respondents agreed that funding sources of the Palestinian NGOs are diverse, as shown in the "Diverse funding resources" item, while the vast majority, i.e., (89.0%) of them have expressed their perspective in supporting diversifying option and their conviction that diversifying funding sources is

mainly capable of ensuring a safety financial net for organizations, and hence, their ability to survive, continue and be effective, as shown in "Preferring diversifying" item according to the prevailing conditions in Palestine.

Regarding funding sources, the results show that governmental financial support cannot be considered one of the basic fundraising sources, as is totally evident in the "Governmental financial support" item that ranks last among the axis's items, community contributions, local charitable contributions, and commercial activities are also excluded as basic sources of funding, as shown in Figure (4.6).

According to those above, the results indicate that Palestinian NGOs depend mainly and almost entirely on foreign aid, whether these foreign sources are international or regional, intending to improve the quality of life as much as possible in Palestine as a developing country suffering from occupation.

In light of these conclusions, results point to a worthy point of attention, as shown in Figure (4.4); respondents largely agreed, with a percentage of (76.0%) that bureaucracy is one of the obstacles to employing digital fundraising, as evident in the "Bureaucracy" item; this view is actually consistent with the fact that Palestinian NGOs diversify their sources of income as much as possible and rely on external sources of funding; as one of the disadvantages of diversifying sources of income in non-profit organizations is that it leads to more administrative and bureaucratic burdens.

#### **4.4 Hypotheses Investigation**

##### **4.4.1 Hypothesis No. 1:**

*"There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising according to the "Gender" variant."*

An independent t-test was used to compare the means of knowledge and fundraising between respondents in the "Male" and "Female" groups to test the hypothesis's validity.

1. **Group statistics:** Statistics are shown in Table 4.1.

Table (4.1): Group Statistics

Group	N	Mean	Std. Deviation
Male	25	3.51	0.54
Female	35	3.18	0.46

2. **Levene's Test:** Results are shown in Table 4.2.

Table (4.2): Levene's Test

F	Sig.
0.171	0.681

According to Table 4.2, Sig. = 0.681. Since Sig. = 0.681 > 0.05, equal variances are assumed.

3. **T-test:** Shown in Table 4.3.

Table (4.3): Relationship between Workers' Knowledge and Fundraising According to Gender

t	df	Sig. (2-tailed)	t-test for Equality of Means		95% Confidence Interval of the Difference	
			Mean Differences	Std. Error Differences	Lower	Upper
2.503	58	0.15	0.32857	0.13128	0.06578	0.59136

### Interpretation

Based on the results of Levene's Test, only the readings in the vein of "Equal Variances" were adopted, as shown in Table 4.3. The " t " value is 2.503, the degrees of freedom  $df = 58$ , the Sig. (2-tailed) = 0.15, Mean differences = 0.32857 and Std. Error Differences = 0.13128.

The value of the Sig. (2-tailed) is greater than 0.05, so the differences between the group means are not statistically significant. However, the 95% confidence interval for the two groups' mean differences is [0.06578, 0.59136], which does not include a Zero

value, proving a statistically significant difference between the two groups in favor of males who had higher scores.

**Conclusion:**

There is a statistically significant relationship at the level  $\alpha \leq 0.05$  between the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising according to the "Gender" variant. I.e., "Gender" has a significant influence on the knowledge scores of NGO workers regarding digital fundraising.

Here, the researcher believes that gender-related differences can be justified by the fact that males are more interested in the subject than females and are more capable of following up on these matters than females, given that females in Palestinian society bear great responsibilities in their work in addition to the household and family burdens that sometimes distract their attention and prevent them from following up on information and developments about digital fundraising.

**4.4.2 Hypothesis No. 2:**

*"There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising according to the "Educational level" variant."*

A one-way analysis of variances (One-way ANOVA) test was used to compare the means of knowledge and fundraising among the different "educational level" groups of respondents, as shown in Table 4.4.

Table 4.4 Relationship between Workers' Knowledge and Fundraising According to Educational level

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.807	3	1.269	5.756	0.002
Within Groups	12.345	56	0.220		
Total	16.152	59			

## **Interpretation**

According to Table 4.4, two key values should be considered, i.e., F-statistic and p-value, where F-statistic = 5.756, and Sig. = 0.002. According to the degrees of freedom, for both between and within groups df1 and df2; 3 and 56, respectively, the tabled-F value according to the table of critical F values for  $\alpha = 0.05$ , the tabled-F is 2.77.

Since F-statistic = 5.756 is greater than tabled-F = 2.77, and p-value = 0.002 is less than 0.05, the null hypothesis can be rejected and the alternative hypothesis instead. This suggests a statistically significant difference between the group means at a significance level  $\alpha = 0.05$  in favor of Master and PhD holders who had higher scores.

## **Conclusion:**

There is a statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising, according to the "Educational level" variant. Therefore, "Education level" has a significant influence on the knowledge scores of NGO workers regarding digital fundraising.

From my point of view, the academic qualification had a tangible impact on the sample members' answers regarding the study topic, as the more education an employee received, the more he learned about strategies and obstacles regarding digital fundraising.

### **4.4.3 Hypothesis No. 3:**

*"There is no statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising according to the "Years of experience" variant."*

A one-way analysis of variances (One-way ANOVA) test was used to compare the means of knowledge and fundraising among the different "Years of experience" groups of respondents, as shown in Table 4.5

Table 4.5 Relationship between Workers' Knowledge and Fundraising According to Years of Experience

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.607	2	0.304	1.113	0.335
Within Groups	15.545	57	0.273		
Total	16.152	59			

### Interpretation

Referring to Table 4.5, two key values should be considered, i.e., F-statistic and p-value, where F-statistic = 1.113, and Sig. = 0.335. According to the degrees of freedom, for both between and within groups df1 and df2; 2 and 57, respectively, the tabled-F value according to the table of critical F values for  $\alpha = 0.05$ , the tabled-F is 3.16.

Since F-statistic = 1.113 is less than tabled-F = 3.16, and p-value = 0.335 is greater than 0.05, the null hypothesis cannot be rejected. This suggests that there is no statistically significant difference between the group means at a significance level  $\alpha = 0.05$ .

### Conclusion:

There is no statistically significant relationship at the level  $\alpha \leq 0.05$  between the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising, according to the "Years of experience" variant.

This conclusion suggests that the knowledge scores do not significantly differ based on the "years of experience" of the NGO workers.

Here the researcher notes that years of experience was not an influential factor with regard to the extent of knowledge of NGO workers in the northern West Bank governorates and fundraising, while academic qualification was an influential factor. From the researcher's point of view, this may be due to the fact that knowledge about the subject of fundraising and related issues is acquired through education and advancement in science more than experience.

## **4.5 Summary**

This chapter reviews the results of testing the study's questions and hypotheses. The results showed that most employees are aware of their organizations' vision and mission and are convinced of their positive effectiveness.

In another context, the employees showed a firm conviction in the necessity and preference for diversifying the organization's sources of income to avoid the dangers of income segment concentration in a fluctuating environment like Palestine.

Respondents also showed great conviction about the importance of technology in spreading awareness and the urgent need to adopt the principle of digital fundraising; however, Palestinian NGOs lack sufficient experience and preparedness to benefit from the available means in this field, especially the lack of using common digital fundraising strategies.

Finally, the respondents largely agreed that besides several obstacles, the security-administrative division in the West Bank is the biggest obstacle facing NOGs operating in the West Bank, especially those in areas B and C.

## **Chapter Five: Discussion, Conclusion, and Recommendations**

### **5.1 Introduction**

This study deals with the attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian non-governmental organizations (NGOs). The findings reveal a strong belief among employees and administrative bodies in Palestinian NGOs in the potential and importance of digital fundraising as a key strategy to ensure NGOs' sustainability, continuity, and effectiveness.

Despite the high level of conviction of digital fundraising's feasibility, it is still a relatively unfamiliar concept in Palestine. The knowledge of digital fundraising, its methods, secrets, loopholes, and best strategies and mechanisms is not yet common among the Palestinian NGO community.

Data analysis points to a crucial area for improvement within the Palestinian NGOs; there is a clear need to enhance employees' technological capabilities, particularly their proficiency with computer-aided applications such as Microsoft Office. The study also highlights the urgent need for organizations to provide support through digital fundraising workshops and training courses or by supplying appropriate computers and tools.

It is also worth noting that there is an agreement among the Palestinian NGO community that the biggest obstacles facing them fall within the complexities and violations of the Israeli occupation, especially the consequences of the administrative-security divisions imposed in the West Bank territories A, B, and C.

### **5.2 Discussion**

In reflecting on the findings of this study, I find it particularly revealing that most employees at Palestinian NGOs are convinced of the organizations' positive role and the importance of transparent digital fundraising, but administrative enthusiasm is lower. In my view, this gap highlights a structural divide between the vision of staff and the cautious stance of administrators, which I interpret as stemming from the latter's heightened awareness of political, financial, and bureaucratic challenges. This aligns with (Lewis, 2010) study who found that NGOs administrations have a little motivation

towards the importance of transparent digital fundraising. This result is also consistent with the results of (Pratt,2004) who believed that financing mechanisms in non-profit NGOs are influenced by the organization's management and its association with the various supporting parties and the extent of its dependence. But in the Palestinian context, such hesitation seems magnified by the complexity of occupation-related restrictions.

The results also revealed that that organizations believe in diversifying income sources; however, they lack the expertise and knowledge to make the most of the digital fundraising resources available.

According to respondents, (81.00%) of organizations adopt the principle of diversifying their income sources, while (76.00%) assert that bureaucracy is one of the crucial obstacles organizations encounter, which is consistent with Carroll and Stater (2008) convictions as they point out in their study that multiple revenue cash flows may lead to more administrative and bureaucratic complications.

Regarding methods of fundraising, (81.00%) of respondents confirmed that organizations in Palestine adopt the principle of diversifying income sources, in other words, diversifying income segments in their revenue structure in anticipation of any emergency that may eliminate one or more sources of income for any reason, according to the Palestinian exceptional circumstances.

This result is utterly consistent with studies that linked the success of non-governmental organizations to diversifying their sources of income in light of the unsettled political and economic conditions such as (Berman et al., 2006) who believed that the success of non-profit organizations is linked to the diversification of their income sources in light of unsettled economic and political environments that make it difficult and complicated for office-bearers to correctly predict the amount of income from one year to another and to attract donations in such unsettled environments. This result is also consistent with the results of (Jimeno García et al., 2023) who ensured the results of (Berman et al., 2006).

While this is consistent with the argument of Berman et al. (2006), in my assessment, Palestinian organizations are not simply reacting to economic uncertainty,

but also to the unpredictable realities of occupation and internal conflict. I argue that diversification here is less a strategy of expansion than a mechanism of survival.

The results showed that organizations lack specialized teams to manage digital fundraising plans and activities, so they are far from taking advantage of most known digital fundraising strategies.

From my perspective, the lack of specialized teams for digital fundraising deserves special attention. Although GoldKind (2015) and Haworth (2015) identify similar weaknesses globally, I believe the deficiency in Palestine is particularly acute because NGOs face both a shortage of technical skills and restrictions on digital practices imposed under the pretext of combating terrorism. My interpretation is that this dual limitation not only hinders innovation but also forces organizations to remain dependent on external donors and traditional methods.

The study found that Palestinian NGOs operating in the northern West Bank governorates face political and occupation-related obstacles, including administrative-security restrictions and societal skepticism, and lack of logistical and technical readiness among employees. A significant percentage of respondents amounting to (88.40%) confirmed that their organizations' performance was significantly disrupted due to the administrative-security divisions imposed by the Israeli occupation in the West Bank areas, i.e., A, B, and C areas, as well as (88.00%) pointed to the adverse influence of the Israeli restrictions imposed particularly on digital fundraising activities under the pretext of combating terrorist activities and financing. On the other hand, (83.00%) mentioned the internal political pressure resulting from the heated internal political conflict in Palestine, and (81.40%) mentioned societal difficulties as obstacles that organizations encounter. However, these high convictions are consistent with the sensitivity of volatile political and security situations and their substantial impact on the performance of NGOs, as stated in (Gerster, 2013) and (PASSIA, n.d.).

This result supports the results of (Abu Ramadan, 2024) which revealed that NGOs in Palestine experienced negative campaigns from the occupation in addition to questioning the NGOs' funding sources, in terms of accusing them of supporting foreign political agendas adopted by external parties due to their financial funding.

Regarding the actual performance of Palestinian NGOs operating in the northern West Bank governorates. The results indicated that a significant portion of these organizations (65.40%) receive sufficient funding for their survival and continuity. This percentage is insufficient to state that most Palestinian NGOs receive sufficient funding. However, it is considered suitable for the Palestinian situation due to the exceptional political and economic conditions prevailing as a result of the Israeli occupation and the internal Palestinian political conflicts.

Another point that struck me is the moderate level of agreement on NGOs' neutrality (72.60%). While this is relatively high, I expected it to be even stronger given the sensitivity of neutrality in the Palestinian context. I believe this result may suggest underlying tensions or doubts within organizations about how their work is perceived in a politically divided society.

Regarding fundraising sources, I interpret the heavy reliance on external aid (compared to low community or governmental support) as a structural dependency. While consistent with Gerster (2013), I argue that this dependence, though problematic, is somewhat inevitable due to the weak economic and governmental capacity in Palestine.

In my opinion, what distinguishes successful cases such as the Hasib Sabbagh Center is not the absence of dependence, but rather the ability to balance it with locally generated income and strong community ties. This adaptability, I believe, is a critical lesson for NGOs in similar conflict-affected settings.

In the absence of recent statistics on NGOs in Palestine, as the latest statistics on NGOs available in the Palestinian Ministry of Interior date back to 2017, and in light of the statistics of the Directory of Arab NGOs in Palestine, the number of accredited Palestinian NGOs reached 434 organizations (arab.org, n.d.). Therefore, according to estimates, international Aid is currently financing 15% — 20% of Palestinians who make their living through jobs in the NGO sector.

These expectations align with the Palestinian situation, given the prevailing governmental weakness resulting from successive political clashes, where governmental

employment opportunities are modest concerning needs, encouraging the acquisition of freelance work opportunities and those in the non-governmental organization sector.

The Hasib Sabbagh Center for Excellence (HSC), established in 2005 in Jenin, is a successful Palestinian NGO that initially focused on enhancing local community capabilities in information technology. Through partnerships with various institutions and support from international donors like USAID and UNDP, the center provided training programs, hosted projects, and rented workspace to generate income. Over time, it expanded its activities to include broader development areas, reflecting adaptability and strategic thinking.

HSC adopted a diversified fundraising approach, balancing international aid with self-generated income from services like workshops and rentals. This strategy proved effective during financial crises, such as the 2006 aid cuts and the COVID-19 pandemic, when the center relied on alternative income sources and a strong local support network. Its flexible communication strategy and deep community connections played a key role in sustaining operations, highlighting its resilience and innovative management.

In another context, the results indicate a high level of agreement (85.40%) among employees on the necessity and importance of adopting digital fundraising in their organizations for their survival, continuity, and effectiveness, in a clear harmony with the findings of both studies of Sura et al. (2017) and Weberling (2012); however, the results did not detect the same strength of conviction among the administrative bodies on the same issue (73.40%).

Anyhow, the difference between the two percentages is not significant, as both indicate a high level of conviction; however, being lower among administrative bodies is actually due to a greater awareness of the obstacles that will most likely face the process of digital fundraising, whether those related to the occupation or the Palestinian interior, which may be unknown or ambiguous to the rest of the employees.

Regarding the extent of employees' knowledge of digital fundraising and, consequently, their actual role in securing the necessary fundraising. Most respondents asserted the cruciality of technology in the vein of spreading awareness about the organizations as well as supporting their goals; however, most of them did not describe

themselves as being sufficiently familiar with digital fundraising, and they did not even show a great feeling that their organizations have sufficient experience to deal with the matter (63.00%). Instead, a modest percentage of them indicated the possibility of their organizations having a specific and clear method of dealing with digital fundraising (61.60%).

When it comes to digital fundraising, I find the results both promising and concerning. On one hand, employees' strong belief in its importance (91.60%) indicates readiness for change. On the other hand, their lack of skills and resources (e.g., only 38.30% confident in using Microsoft applications) reflects a serious gap between conviction and capacity.

I interpret this as an urgent call for investment in training and infrastructure. Without this, digital fundraising will remain more of an aspiration than a practice.

In my assessment, the modest use of advanced fundraising strategies such as Text-to-Give or crowd funding confirms that Palestinian NGOs remain anchored in traditional methods, despite sporadic breakthroughs. I believe this underscores the pressing need for internal capacity-building, not just to adopt digital tools but to strategically embed them within organizational culture.

In conclusion, I argue that while Palestinian NGOs demonstrate conviction in the feasibility and importance of digital fundraising, their limited experience, skills, and political constraints prevent them from fully embracing it. My interpretation of these results suggests that unless deliberate efforts are made to build specialized teams and provide technical support, digital fundraising will remain underutilized.

This study, therefore, highlights not only the obstacles but also the opportunities for transformation if NGOs can bridge the gap between conviction and practice.

### **5.3 Conclusion**

The study concluded that most employees at Palestinian NGOs are convinced of the organizations' positive role and the importance of transparent digital fundraising, but administrative enthusiasm is lower. In the same vein, results revealed that organizations believe in diversifying income sources; however, they lack the expertise and knowledge

to make the most of the digital fundraising resources available. Most organizations lack specialized teams to manage digital fundraising plans and activities, so they are far from taking advantage of most known digital fundraising strategies. In another context, the study concluded that Palestinian NGOs operating in the northern West Bank governorates face political and occupation-related obstacles, including administrative-security restrictions and societal skepticism, and lack of logistical and technical readiness among employees. Gender and scientific qualification were found to be influential factors on the attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian non-governmental organizations (NGOs).

#### **5.4 Recommendations**

1. Palestinian NGOs also need to support creativity and innovation through dialogue workshops and brainstorming sessions, enabling management to listen to employees' suggestions.
2. Palestinian NGOs should establish internal teams dedicated to digital fundraising, responsible for progress and achievements, and coordinate relevant training and development activities to enhance team capabilities.
3. Palestinian NGOs should conduct extensive studies on the most important and recent digital fundraising strategies and apply those suitable to the Palestinian context, develop strategic plans for digital fundraising that align with current developments and leverage past experiences, and prioritize measuring progress toward goals to assess organizational status and guide future planning.
4. Palestinian NGOs should pay attention to the importance of maintaining complete intellectual and political neutrality, focusing solely on relief, aid, and development efforts, and strengthening community ties and bridge gaps by organizing introductory and awareness meetings on the organization's goals, work methods, and funding sources. They should also enhance logistical support by providing necessary equipment like computers, laptops, and tablets.
5. Palestinian NGOs should prepare employees to integrate into the digital fundraising strategy by improving their readiness, skills, and competencies.

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## Appendix



Arab American University – Ramallah Site

### Deanship of Scientific Research

Dear Colleagues,

The researcher is carrying out a master's thesis entitled:

**"Attitudes, knowledge, and obstacles toward employing digital fundraising among Palestinian Non-Governmental Organizations."**

In your hands is a questionnaire designed to be the measurement tool adopted in the practical part of the thesis mentioned above; you are kindly invited to answer it to facilitate collecting the necessary data required to complete the study.

The researcher would like to emphasize that this questionnaire is for scientific research purposes only and that all information is confidential and has nothing to do with evaluation purposes.

This questionnaire consists of three parts; please note that you are not required to enter your name, ID, organization name, or any unspecified information.

Any assistance you provide will be highly appreciated.

Kindest regards,

**Researcher**

Mahmoud Mahameed

**This questionnaire consists of Three parts: A, B & C. Part C contains five sections, each dealing with a different aspect; please take your time to respond to each question.**

**Part 1: Demographic data:**

Please Mark with (X) the selected answer:

<b>Gender</b>	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
<b>Age</b>	<input type="checkbox"/> Less Than 25	<input type="checkbox"/> 25 – less than 30	<input type="checkbox"/> More than 30	
<b>Qualification</b>	<input type="checkbox"/> Diploma	<input type="checkbox"/> B.A.	<input type="checkbox"/> M.A	<input type="checkbox"/> Ph.D
<b>Years of Experience</b>	<input type="checkbox"/> Less than 5	<input type="checkbox"/> 5 -10 Years	<input type="checkbox"/> More than 10 Years	

**Part 2: Introductory information**

Please Mark with (X) the selected answer:

What is your level of English proficiency?			
<input type="checkbox"/> Poor	<input type="checkbox"/> Good	<input type="checkbox"/> Very good	<input type="checkbox"/> Excellent
What is your level of proficiency in using Microsoft Office applications?			
<input type="checkbox"/> Poor	<input type="checkbox"/> Good	<input type="checkbox"/> Very good	
What is your level of proficiency in using the Internet?			
<input type="checkbox"/> Poor	<input type="checkbox"/> Good	<input type="checkbox"/> Very good	
How many Internet courses have you attended in your organization?			
<input type="checkbox"/> None	<input type="checkbox"/> Less than 2	<input type="checkbox"/> More than 2	
How many Digital Fundraising workshops have you attended in your organization?			
<input type="checkbox"/> None	<input type="checkbox"/> Less than 2	<input type="checkbox"/> More than 2	
Do you have an account on one of the social media platforms?			
<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes, several accounts	
Do you have a smartphone?			
<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Does your organization provide you with a computer?			
<input type="checkbox"/> No, at all	<input type="checkbox"/> Yes, a laptop/tablet	<input type="checkbox"/> Yes, PC only	
The total number of employees in your organization is:			
<input type="checkbox"/> Less than 5	<input type="checkbox"/> 5- Less than 10	<input type="checkbox"/> More than 10	
Does your organization have a permanent headquarters?			
<input type="checkbox"/> No	<input type="checkbox"/> Yes		
Are office hours mandatory in your organization?			
<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> Partially	

### Part 3: Attitudes, knowledge, and obstacles to digital fundraising.

Please mark with (X) the most accurate answer:

Item		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<b>Section 1: Employees' view</b>						
1	I am aware of my organization's mission, vision, and goals.					
2	The organization is entirely independent in managing its affairs without any external interference.					
3	The volunteer spirit is present in the organization.					
4	The activities carried out by the organization actually contribute to improving the quality of life in the local community.					

Item		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<b>Section 2: The organization's current reality</b>						
5	The funding that the organization receives is sufficient for its survival and continuity.					
6	The organization's funding resources are diverse.					
7	Diversifying the organization's funding sources supports its survival, continuity, and vitality.					
8	The funding received by the organization is regular on an annual basis and, hence, predictable.					
9	Community financial support is one of the vital funding resources in the organization.					
10	Governmental financial support is one of the organization's funding resources.					
11	Charitable fundraising is the central funding resource in the organization.					
12	The organization supports its societal activities by carrying out commercial activities.					
13	The organization's activity is limited to providing services without: spreading ideas, supporting intellectual or political trends.					
<b>Section 3: Attitudes towards employing digital fundraising</b>						
14	Technological tools are essential in spreading awareness about the organization's ideas and goals.					
15	Digital fundraising has become an urgent matter for financing NGOs.					
16	The board of directors is aware of the importance of employing digital fundraising.					
17	The organization promotes itself electronically via the web.					

Item		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
18	The organization has an online page for ongoing fundraising.					
19	The organization has a dedicated digital fundraising staff.					
20	Digital fundraising is easier and faster than manual fundraising.					
21	Project-style fundraising is a time and effort intense consumer.					
22	Online platforms allow for building lasting relationships with donors.					
23	Digital tools have increased competition among NGOs in fundraising.					
<b>Section 4: Knowledge of employing digital fundraising</b>						
24	I have a good knowledge of digital fundraising.					
25	The organization has sufficient experience in using the best digital fundraising.					
26	The organization has a clear method for employing digital fundraising.					
27	The organization is constantly reviewing its methodology for digital fundraising to draw lessons.					
28	The organization adopts specific KPIs (Key Performance Indicators) to measure its goals.					
29	The organization has an extensive communications plan.					
30	The organization takes advantage of various social media platforms to employ digital fundraising.					
31	The organization implements the strategy of promotional videos.					
32	The organization implements the strategy of paid advertising.					

Item		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
33	The organization pays attention to Search Engine Optimization as one of its digital fundraising activities.					
34	The organization implements the segmented e-mail list strategy to communicate with donors.					
35	The organization has its distinctive brand.					
36	The organization implements the strategy of recurring donations.					
37	The organization implements the Text-to-Give campaign strategy.					
38	The organization implements the crowdfunding campaign strategy.					
39	The organization implements the Gift-Matching strategy.					
<b>Section 5: Obstacles to digital fundraising</b>						
40	Bureaucracy is one of the obstacles to digital fundraising.					
41	The occupation's restrictions represent a significant obstacle to digital fundraising.					
42	The administrative-security division of the West Bank Regions (A, B, and C) further complicates the task of the working NGOs.					
43	The Palestinian legal regulations related to NGOs work are flexible and helpful.					
44	There is an overlap in the work of the security forces and the relevant ministries concerning dealing with NGOs in Palestine.					

	<b>Item</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
45	Palestinian NGOs suffer from a negative perception from the Palestinian Authority.					
46	The Palestinian political division between the West Bank and Gaza hinders the NGOs' funding.					
47	Palestinian NGOs face volatile political pressure due to the tense inner political situation.					
48	NGOs face difficulties due to society's negative perception of them regarding funding sources and intrinsic goals.					

## المواقف والمعرفة والتحديات في توظيف التمويل الرقمي بين المنظمات الفلسطينية غير الحكومية

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### ملخص

تلعب المنظمات غير الحكومية دوراً محورياً في مجالات التنمية والإغاثة واستقرار المجتمع، ولا سيما من خلال تقديم خدمات في مجالات متنوعة مثل الصحة والثقافة والمساعدات الإنسانية. كما تركز على قطاعات مختلفة، بما في ذلك الفئات المهمشة مثل ذوي الإعاقة، والنساء، والأطفال المحتاجين للرعاية. ونظراً لدورها الحيوي، يصبح من الضروري دراسة الأساليب والاستراتيجيات اللازمة لضمان استدامتها، وخاصة عبر تبني أدوات التمويل الرقمي.

اعتمدت هذه الدراسة المقطعية المنهج الوصفي التحليلي لبحث المواقف والمعرفة والتحديات المتعلقة بتبني التمويل الرقمي بين المنظمات غير الحكومية الفلسطينية. ولتحقيق أهداف البحث، تم إعداد استبانة مكونة من (48) فقرة، وُزعت على عينة قصدية من العاملين المحترفين في هذه المنظمات في محافظات شمال الضفة الغربية، ممن يمتلكون الكفاءات التكنولوجية الكافية للمشاركة في أنشطة التمويل الرقمي.

تم تحليل البيانات باستخدام برنامج الحزمة الإحصائية للعلوم الاجتماعية (SPSS) من خلال حساب المتوسطات والانحرافات المعيارية لاختبار فرضيات الدراسة.

أظهرت النتائج أن معظم العاملين في المنظمات غير الحكومية الفلسطينية لديهم ارتباط قوي بمنظمتهم ويؤمنون بدورها الإيجابي في المجتمع. كما أقرّوا بضرورة تبني أسلوب تمويل رقمي شفاف، وأكدوا على أهمية الوسائل التكنولوجية في الترويج وزيادة الوعي. وعلى الرغم من إدراك المنظمات لأهمية تنويع مصادر الدخل، إلا أنها تفتقر إلى الخبرة والمعرفة التقنية التي تمكّنها من الاستفادة المثلى من موارد التمويل الرقمي المتاحة. كما أن غياب فرق متخصصة لإدارة أنشطة التمويل الرقمي يحدّ من قدرتها على توظيف الاستراتيجيات المعروفة بفعالية.

إضافة إلى ذلك، تواجه المنظمات غير الحكومية الفلسطينية في شمال الضفة الغربية عقبات كبيرة في تنفيذ مبادرات التمويل الرقمي، ترتبط في معظمها بالاحتلال الإسرائيلي. وتتصدر هذه العقبات

القيود الإدارية والأمنية التي يفرضها الاحتلال، إلى جانب ممارساته العدائية تجاه هذه المنظمات. كما تسهم التحديات السياسية والمجتمعية الفلسطينية الداخلية—وخاصة الانقسام القائم بين الضفة الغربية وقطاع غزة—وتقلب نظرة المجتمع لهذه المنظمات من حيث دورها الفعلي ومصادر تمويلها وأهدافها، في زيادة حدة هذه الصعوبات.

وبناءً على النتائج، يوصي الباحث بضرورة أن تعمل المنظمات غير الحكومية الفلسطينية على تعزيز المناخ التنظيمي الإيجابي من خلال ترسيخ الانتماء والتحفيز لدى العاملين. كما ينبغي تشجيع الإبداع والابتكار عبر ورش حوارية وجلسات عصف ذهني تتيح للإدارة الاستماع لمقترحات الموظفين. ويتوجب على هذه المنظمات إجراء دراسات معمقة حول أحدث استراتيجيات التمويل الرقمي، واختيار ما يلائم السياق الفلسطيني، ووضع خطط استراتيجية تتماشى مع المستجدات وتستفيد من الخبرات السابقة. كما ينبغي إيلاء أهمية لقياس التقدم نحو الأهداف من أجل توجيه التخطيط المستقبلي، وتعزيز الدعم اللوجستي من خلال توفير التجهيزات التكنولوجية اللازمة، والعمل على رفع جاهزية وكفاءة ومهارات الموظفين للاندماج في استراتيجية التمويل الرقمي.

الكلمات المفتاحية: المواقف، المعرفة، التحديات، التمويل الرقمي، المنظمات غير الحكومية.