



**COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF BUSINESS ADMINISTRATION**

**THE ROLE OF SMS FUNDRAISING IN SUPPORTING CONSTRUCTION
OF GRAND ETHIOPIAN RENAISSANCE DAM: THE CASE OF
PROJECT 8100-A CROWDFUNDING**

By: Dirirsa Mintasa

**FEBRUARY, 2022
ADDIS ABABA, ETHIOPIA**

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A thesis submitted to Addis Ababa University College of Business and Economics in partial Fulfillment of the Requirements for Master's program, MBA (in management)

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FEBRUARY, 2022

ADDIS ABABA, ETHIOPIA

COLLEGE OF BUSINESS AND ECONOMICS

This is to certify that the thesis, titled " **The Role of SMS Fundraising in Supporting Grand Ethiopian Renaissance Dam: The case of Project 8100-A Crowdfunding,**" was prepared by Dirirsa Mintasa in partial fulfillment of the requirements for the award of a master's degree in business administration in management, in accordance with the university's regulations and accepted standards in terms of originality and quality.

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FEBRUARY, 2022
ADDISABABA, ETHIOPIA

DECLARATION

This thesis is entitled “**The Role of SMS Fundraising in Supporting Grand Ethiopian Renaissance Dam: The case of Project 8100-A Crowdfunding**”. I declare that this is my original work and has not been presented in any other university and organization yet.

Name of candidate

Signature

Date

Dirirsa Mintasa

FEBRUARY, 2022

ADDIS ABABA, ETHIOPIA

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List of abbreviation and Acronyms

M-SMS- mobile phone short message service

SMS- Short message service

CF- Crowd funding

GERD- Grand Ethiopian Renaissance Dam

GRD- Grand Renaissance Dam

NGOs-Non Government organizations

NPO- Non Profit Organizations

M phone- Mobile Phone

CBOs- Community Based Organizations

IFA- Institute of Fundraising Australia

ACMA- Australia Communication Media Authority

CSO- Civil society organization

FDRE-Federal democratic republic of Ethiopia

EMD- Ethiopian Millennium Dam

CAF-Charitable aid foundation

IIRR-International Institute of Rural Reconstruction

SD- Secondary data or ‘second hand data’

MFSD- Maximum Frequency of Subscribed Data

UK-United Kingdom

M-phone- Mobile phone

Abstract

Crowd funding is one alternative to traditional source of fund like banks. In its common form, crowd funding approaches help individuals donate small money by using their credit card and internet. But, alternative to internet, Ethiopians have demonstrated the use of SMS messaging technologies to back different projects including GERD. But there is lack of knowledge on how to design and manage crowd fund in general. This problem is even more serious when it comes to designing and managing SMS based crowd funding campaigns. In line with this, the current paper analyzed over two million records of 8100A crowd funding platform. The dataset is for 2020 and 2021. This analysis is complemented with qualitative semi structured interview.

Analysis of the dataset revealed, many insightful information that informs on how to design and run effective crowd funding campaigns. Specifically, the study revealed: participation of citizens in terms of across the seven days of the week, majority of Ethiopians participated on Thursday while Saturday is the least, the number of participants in 2020 is almost 9 times that of participants in 2021, individuals whose phone starts with 0920 are the highest number of backers of GERD while individuals whose phone codes starts with 0911, 0950, 0970, and 0980 are among the least, the highest number of citizens participated in the months of May, June, and July while the number of participants is getting lower and lower after September, the number of subscribers to donate and the number of unsubscribes from the service is almost equal. These insights are really touchy and to be fixed immediately than delayed.

Analysis of semi structured interview data, the above insights, and some of the principles of crowd funding, 8100A crowd funding campaign is not designed and managed well. There are many missing elements. For example: the content of ad message is not informative, not persuasive, lack of interactivity of the platform, time the ad broadcasted is not appropriate, there are also some concerns on how it is managed. Thus, there are many areas to improve so that proportional number of citizens register and back the project in a more sustainable manner rather than unsubscribing from the service.

Keywords: GERD, SMS based crowd funding, data analytics, and visual analyti

CHAPTER ONE

1. INTRODUCTION

This chapter is an introduction to this master thesis. In here, the background, purpose, and objectives of the study were described. Furthermore, the basic research questions, significance of the study, delimitation presented together with limitations and an outline of the structure or organization of this research paper were provided.

1.1. Background of the Study

As indicated in Susan & Julie (2001, p.12) “Designing a successful Fundraising campaign for your NGOs”, a fundraising campaign is one vehicle for reaching new audiences and heightening their awareness of your organization and its issues. With a campaign, your organization’s image will be enhanced or tarnished, according how people perceive the campaign. Without exception, International Youth Foundation Partners’ identity was enhanced as a result of their campaigns. Key to their success was selecting effective messages, visuals, and communications vehicles to establish the campaign brand in the minds of the audiences they wanted to reach,

Social media platforms offer nonprofits considerable potential for crafting, supporting, and executing successful crowd funding campaigns. The 8100-A mobile SMS crowd funding campaign is a text message fundraising service designed to generate fund from Ethiopian mobile phone users to support the Ethiopian millennium Dam (EMD); called Grand Ethiopian Renaissance Dam under construction, since April, 2011. The campaign has been gone through three phases; the first and second phases had been completed, and the third phase is the campaign going on at the moment. Because, the initiation target of the campaign was to reduce construction capital shortage of GERD, great contribution has been achieved from mass engagement since the beginning of the 8100-A SMS crowd funding campaign.

Crowd funding is not something separate from the work you do, raising money is an important way you can build a network of people to support your work. If your supporters think highly enough of your organization to give their money to sustain it, they are endorsing your work and showing their commitment to its success. Building a strong network of donors increases the credibility of your organization, because it shows that you can mobilize people and resources

toward your goals. Rosso & Tempel (2003, p.336) put it as successful fundraising is more than collecting money. Rather it builds institutional strength and spirit and is able to ensure that an organization is able to improve its capacity to deliver on its mission and objectives. So, in any fundraising campaign the mechanism how to build an effective and stronger network of donors is very essential.

Ideas about how to form effective and stronger network of donors is all about how to form strong communication network platform with donor organizations, any donor group, or individuals. Because, the strong tie you have with your donors, the more initiation they have to support your organization. Nowadays with the spread of Internet, Mobile phone SMS and other social media platform have been the potential channels and most widely used in fundraising campaign. This technology has enabled all actors in the area around the world to build website based communication platform by using Internet with target donors around the Globe. Over the last decade, the internet has become a crucial form of everyday communication, work, information retrieval and entertainment for people worldwide. Mobile phone SMS and other social media, play a great role in our lives today for an organization is to meet the challenges of the future, you may need to expand the work, improve the quality of service, extend your activities into other areas, carry out research, add campaigning and advocacy to basic service delivery, and continue to innovate. All these require more money- money that you will need to raise. Again, fundraising needs communication platform website or the way to access with potential donors.

Grand Ethiopian Renaissance Dam (GERD) is the largest hydroelectric power project, which has 1,800m long and 145m high with a total capacity of volume 74,000 million m³ in Africa; is partly financed by crowd funding method, through the mobile text message fundraising platform, that has been coded 8100-A. The project is located approximately 600km North West of capital Addis Ababa, in the regional state of Benishangul Gumzi along the Blue Nile. The construction of the project has been started in April, 2011 with estimated cost of USD 4.7 billion, and financed by Ethiopian people contribution and the government budget (Ministry of water irrigation and electricity FDRE, March, 2017).

Besides financing Grand Ethiopian Renaissance Dam (GERD) project from capital budget, the government has designed different fundraising techniques that enable to enhance financial mobilization from Ethiopian people so that the process of construction of the Dam would be

accelerated. Bond for sale, gift collection mechanism from donors, preparing different revival activities to initiate individual donors and organizations due annual ceremony of Grad Ethiopian Renaissance Dam (GERD); a ceremony that held annually on the date the project was started (April, 2, 2011), and 8100-A mobile text message crowdfunding campaign are among some of the mechanisms used to mobilize, Ethiopian people to participate in financial support.

As part of its text Code, the office of national council for the coordination of public participation on the construction of the GERD, with collaboration ethio telecom service, has designed 8100-A mobile short text message was started on Sep, 30, 2014 (<http://allafrica.com>), for engaging mobile phone users in SMS fundraising campaign. In the preface, ethio telecom service, reminds donors that enjoy 8100-A SMS, special concessions in telecommunications legislation that enable them to fundraise using SMS messages; that has been coded 8100-A specifically. These concessions have been granted to the sector in recognition of the public benefit of contribution activities. It is important that donors act responsibly in their exercise of these privileges. The text message was designed to participate most Ethiopian telephone users in subscribing the text message, to ethio telecom service in such a way that each 8100 -A mobile text message has been captured on the system. The total frequencies of contribution obtained from the mobile text message, have been sum up and provided as the capital construction of the Dam. This is one of the methods of finance mobilization through crowdfunding participation of individual citizens' to reduce capital deficiency of GERD on construction, and such crowd funding techniques facilitate the way to the required target, i.e the completion of construction of GERD.

To make individual mobile phone users more aware of about; the 8100-A mobile SMS, a text that explaining the purpose of it has been subscribed to individuals telephone, from time to time at the very beginning of the crowd funding campaign program, and sometimes after the program has been launched. This is a mechanism of participating more Ethiopian mobile phone users in crowdfunding campaign, by explaining its objectives and reinforcing them to become a member via 8100-A SMS donation.

The main purpose of this paper would be to identify, the day/days per week, months of a year and specific time per days of a week, when the frequency of participation of crowd funding campaign of 8100-A SMS was high. Identifying the frequency disparities of participation of

8100-A mobile short text message campaign, among donors of different phone codes was also the point to be included in the basic question of this research paper.

To differentiate the frequency disparities of participation (difference in frequency of subscription of 8100-A mobile SMS campaign), the exploratory method of research approach was applied based on secondary data, obtained from ethio telecom service. As (Bryman, 1999) quantitative research approach was therefore considered to be appropriate when there are strong theoretical underpinnings, and De Vos (1998, p. 15) indicated that quantitative research methods deals with data that are essentially numerical; and the methods used with this research approach include, mathematical modeling as well as econometrics.

After all necessary secondary data had been collected from exact data sources, and the work of data presentation took place using tables, graphs, and frequency distribution tables. The work of data analysis is performed using exploratory method of quantitative data analysis using Microsoft excel tools as necessary. According to (Senn, 1982, p. 62) "By themselves, data are meaningless; they must be changed into a usable form and placed in a context to have value. Data becomes information when they are transformed to communicate meaning or knowledge, ideas or conclusion." To this end discussion, and recommendation would be made to declare the final insights of the research paper.

The final recommendation would be expected to be used by the office of national council for the coordination of public participation on the construction of the GERD, ethio telecom service, media outlets, and other concerned government officials, in such a way that appropriate reinforcement mechanism/SMS and different ads would be applied to achieve more mobile SMS crowd funding campaign successfully. According to (Organizational Behavior, 2013, p. 219) reinforcement is undoubtedly an important influence on behavior, but few scholars are prepared to argue it is the only one. The behaviors you engage in at work and the amount of effort you allocate to each task are affected by the consequences that follow.

1.2. Statement of the Problem

With the spread of Internet technology, donation via mobile phone SMS started to play a great role for rapid crowdfunding practices in supporting different humanitarian donation purpose, that has been run by different social welfare and NGOs, charity organizations, or other similar project

runners. Premium mobile SMS crowdfunding projects, allow different charity organizations and other social welfare organizations to give out a mobile “short code” like project 8100-A to donors, and once a message is subscribed to the short code by donors, a fixed amount is charged directly from customer’s mobile phone bill, or from a prepaid mobile account balance.

Different scholars define crowdfunding in so many different ways. Among those scholars, as indicated by Buysere et al. (2012) in *Entrepreneurship Research Journal*, “Crowdfunding can be defined as a collective effort of many individuals, who network and pool their resources to support efforts initiated by other people or organizations. This is usually done via or with the help of the Internet. According to (Mollick 2014, p. 2) crowdfunding “refers to the efforts by entrepreneurial individuals and groups: cultural, social, and for-profit, to fund their ventures by drawing on relatively small contributions from a relatively large number of individuals using the internet, without standard financial intermediaries.” As these scholars Crowdfunding is an open call, mostly through the internet, for the provision of financial resources from a group of individuals or organizations either in the form of donation or in exchange for the future product or some form of reward to support initiatives for specific purposes. The project 8100-A SMS short code is the crowdfunding project, designed to facilitate citizens’ participation in crowdfunding campaign via the code to support GERD construction. But, there is no enough information about, the crowdfunding participation campaign regarding high/low participation time, days, or months and the phone codes with high/low participation frequency record in subscribing to the code 8100-A. This study will address the problem of knowing, high/low citizens’ participation time of subscribing to the short code, and which phone codes have high/low participation frequency record in subscribing to the code 8100-A SMS project crowdfunding campaign.

Mobile SMS and different social media crowdfunding campaign has short history, in all NGOs, social welfare groups, Charity Organizations and other investment projects or business ventures. In many of those Organizations, using TV ads, letters, and other media outlet were more common in recent few past decades. The internet and social media enabled for the first time in history, the facilitation of the many-to-many form of communication. This ultra-connectivity allows individuals to discuss and share ideas, resources, and projects in an efficient manner. Online crowdfunding portals emerged for individuals to be able to fundraising campaigns they

believed in (East Africa Crowdfunding Landscape Study report, 2016). Individual projects and businesses are financed with small contributions from a large number of individuals, allowing innovators, entrepreneurs and business owners to utilize their social networks to raise capital. Many of these platforms are specialized to certain kinds of projects and inhere two eminent roles of users (Hardy, 2013). Entrepreneurs can create a profile on such a crowdfunding platform portal to introduce the team, project goal, how the capital will be used and a project plan (Gerber et al., 2012). However, if the project runners have no interactive platform for communication purposes, and have no enough information about, when high/low citizens' participation time in crowdfunding campaign, then they cannot interact or entertain crowdfunding campaign process successfully.

Donations-based crowdfunding allows individual donors to send money to people or projects in need (beneficiaries), with no financial (return) consideration in exchange for their money. This form of crowdfunding is used primarily in the nonprofit sector to support various causes. There are two common subcategories of donation-based crowdfunding: personal campaigns and charity fundraising (Vargas, Dasari, and Vargas, 2014). Crowdfunding platforms eliminate most distance-related economic frictions normally associated with financing early stage projects. Mollick (2013) showed that geography is rather associated with the type of the project and its achievability. Crowdfunders have very little chances to intervene and protect their small investments. Therefore trust building is an essential ingredient for any successful crowdfunding initiative (Lambert and Schwienbacher, 2010). Fundraisers need to have the overall participation features, about donors continuities as membership or withdrawal. For further successful crowdfunding campaign enhancement and SMS project management, knowing citizens' high/low participation frequency of subscription time (hours, days, or months), as well as phone codes with high/low participation frequency record is essential. But, without detail studies, there is no means to know those important vales of participation crowdfunding campaign.

This study will benefit the administrators' of the office of national council for public participation on the construction of the GERD, and other similar SMS crowdfunder based humanitarian groups and other organizations who can create or revise, and improve their basic crowdfunding implementation techniques, based upon the insights result of this paper.

Ultimately citizens participated in crowdfunding campaign to support initiatives for specific purposes: like project 8100-A SMS and other similar projects will benefit a lot.

The purpose of this quantitative exploratory study is to explore, the citizens' frequency of participation in crowdfunding campaign of project 8100-A SMS, based on time variables: particular time in hours, on days of a week and months in a year, as well as the participation frequency disparities of different phone codecategories in subscribing to the project 8100-A.

1.3. Research Questions

Knowing the contribution has been done, and the process of attracting contributor for the next fund to be raised, through 8100-A mobile phone SMS was the central point of this research. How can the office of National council for the coordination of public participation on the construction of the GERD and ethio telecom service could attract mobile phone user Ethiopian, for the M-SMS fundraising campaign within the context of best public contribution achievement. Based on the researches and literature reviews which would be presented in chapter two, the following basic Research questions were formulated to guide the study.

1. On which day of a week, the participation of subscribing of 8100-A M-SMS would be high?
2. Which mobile telephone codes, had high participation record in subscribing 8100-A SMS?
3. In which month/s in a year were the frequency of subscribing 8100-A SMS, would be high?
4. What specific time per day, were the frequency of 8100-A M- SMS subscription would be high?

1.4. Objectives of the Study

1.4.1. General Objectives

The general objective of the study was to investigate; the participation of citizens in 8100-A mobile SMS crowd funding campaign. This will help managerial decision making for office of national council for the coordination of public participation on the construction of the GERD.

1.4.2. Specific Objectives

The specific objectives of the study were:

1. To examine the days, on which the participation of subscribing 8100-A M-SMS was high.
2. To differentiate telephone code/s that has high frequency record, in subscribing 8100-A M- SMS.
3. To assess the month/s, in which the frequency of subscribing 8100-A M-SMS became high.
4. To identify specific time per day, when the frequency of subscribing 8100-A M-SMS was high.

1.5. Significance of the Study

The study has great significance. Mainly, it will help to decision makers of particular project 8100-A M-SMS: office of national council for the coordination of public participation on the construction of the GERD, and other similar project runners of social welfare organizations like-charity organizations, NGOs and different humanitarian groups when raise fund through crowd funding participation, how to manage the case like 8100-A Mobile SMS campaign.

The findings of this study have practical application for business venture and different projects that specially trying to reduce deficiency of startup capital through SMS and other similar social media platform. Because similar SMS crowdfunding campaign managed in such a way that, the method of managing ads broadcast time and other encouraging SMS through different channels or any encouraging techniques for better participation in crowdfunding should not be random, but based on the behavior of the society that will participate in fundraising.

The behavior of the society is studied based on the previous participation they did: at different time per days, on different days across a week and Months. The basic importance of this study is to show: the power of continuity and ads package has to scale up the number of crowd participants, and larger package ads broadcast at the known time when participation was primarily high can escalate crowd number of participants. So knowing high/low participation of citizens in advance help the entrepreneur to fix ads broadcast time and package based on the

known time variables. The study is also used to show the value of interactivity of intermediary platform, importance of informative and persuasive content message used to encourage participants.

1.6. Delimitation of the Study

Delimitation of the study is the target region researchers choose to watch. The study was focused on the project 8100-A mobile phone SMS crowd funding, in Ethiopia. The project 8100-A crowd funding is the campaign that was designed to mobilize finance, through 8100-A M-SMS to support the construction of GERD. The campaign 8100-A text message mobile fundraising has different phases; phase-I II & III. Phases I & II were the two phases that was completed before and in March, 2021. And phase III is one that going on at the present time.

Phases are the crowdfunding time break into three parts. At the end of each break the amount of crowd fund money collected delivered to be utilized for construction. Till now twice delivery of crowd fund money has been done by the office of national council for public participation on the construction the GERD and the third campaign is going on at the present time.

We are lucky to collect the partial 2020 and 2021 data, from ethio telecom service. We used the data of 2020 and 2021 because it is these two years data that was accessible. So, based on the target project (8100-A SMS), and the data that were accessed from the source, the researcher tried to investigate the implementation of the campaign to answer the basic question of the study.

Even though, this study limited only to 8100-A Mobile SMS crowd funding campaign, for its great contribution for timely financial support for construction of GERD, the study may give some important points about other Mobile SMS and other social media fundraising campaign. Therefore, it would be expected to provide some important inputs for other mobile fundraising techniques; especially for humanitarian Organizations, and many other NGOs trying to generate money through using M-SMS and other social media fundraising crowd funding campaign. Because, mobile phones are used across the world to raise money for special causes such as disaster relief, poverty relief, cancer research, rescuing abandoned animals, and supporting other human problems (Mobile, active Org. 2006).

1.7. Limitation of the Study

Limitations are necessary parameters of research and refer to boundaries that are out of the control of the researcher (Simon & Goes, 2013). The limiting factors of this research paper are accessibility of the required data in scheduled time program. Primarily the owner of 8100-A project is office of national council for public participation on the construction of the GERD, but the data center is ethio telecom. Again the 8100-A data also outsourced by the owner of the project to Fana Broadcast Corporate, and Fana Broadcast Corporate has one branch under Radio frequency department that attend the 8100-A SMS. To get the data all these different bodies need to be reached in addition to Information Network Security Agency (INSA). To reach the final approval to access the data it took a number of months.

This is because of secondary data are accessed from, different organizations offices/documents. As the target organizations or offices may not give necessary attention to the issue and other similar reasons, the accessibility of the necessary data may suffered in such limited given time for the research works, other security issues accessing such data is not so simple. Other limitation was the absence of study in similar area, or existence of very few number of in similar study- works in the same area; to use them as spring board for this new study were among main limitations faced during the activities of this research works.

However; the researcher have tried to solve all limitation issues, and obstacles faced in the process of implementation of this research works, sincerely and patiently as much as possible, in scheduled time according to previous set time table for the research works.

1.8. Organization of the Study

This research paper consists of five chapters. The first chapter deals with introduction (background of the study), the research objective, basic research questions, delimitation or scope of the study, and limitation faced during the research process. The second chapter deals with the review of the related literature, related to mobile SMS crowd funding campaign basics. Chapter three elaborate research design and methodology, target population, sampling techniques, data collection instruments and procedure, method of data analysis, reliability and ethical concerns considered in the study. Fourth chapter presents quantitative data, their analysis, findings and

presentation. Chapter five gives explanations and about summery, discussion possible recommendations for concerned stakeholders at different levels.

1.9. Definition of Key Terms

Grand Ethiopian Renaissance Dam- formally known as Millennium Dam, and sometimes known as Hidase Dam, is a gravity Dam in Blue Nile River in Ethiopian under construction since 2011. It is in Benishangul Gumuz region of Ethiopian. Grand Ethiopian Renaissance Dam (GERD) is the largest hydroelectric power project, which has 1,800m long and 145m high with a total capacity of volume 74,000 million m³, in Africa. This project is located approximately 600km North West of capital Addis Ababa, in the regional state of Benishangul Gumzi along the Blue Nile. The construction of the project has been started in 2011 with estimated cost of USD 4.7 billion, and financed by Ethiopian people contribution and the government budget.

Mobile SMS fundraising- text messaging or SMS is the primary means mobile donating. Mobile phone users can made donations by texting keyword to a specific SMS short code. Key words are determined by the fundraising Organization, and usually pertain to Organization's cause or purpose.

Digital Fundraising: Any fundraising technique that utilizes digital media to generate funds from an audience (Sargeant & Jay, 2014).

8100-A text message- Ethio Telecom and the National council for the coordination for the construction of the GERD agreed to raise funds to build through 8100-A SMS service ethio telecom September, 29, 2015.

Donation- helps someone in need or strengthening a community, a voluntary gift or contribution for a specific cause.

Fundraising- The legitimate process of collecting money and other non-monitory gifts from volunteer donors

Charity- generosity or helpfulness, especially towards needy individuals or community.

SMS- short message service, a service for sending text message to a cellular telephone or other service system.

Campaign- a connected series of operations, designed to bring about a particular result.

Subscribe- to support something (such as an Organization) by paying money regularly, or to get publication or service regularly.

Social Capital- The networks of relationships among people who live and work in particular society, enabling that society to function effectively. It involves the effective functioning of social groups through interpersonal relationships a shared sense of identity, a shared understanding, shared norms, shared value, trust, cooperation, and reciprocity. Social capital is a measure of the value of resources, both tangible (actors, human capital, people), and intangible (public spaces, private property)

According to Putnam, social capital can be simultaneously a private and public good (Putnam, 1995:20). The value of social capital manifests in a number of outcomes, both economic and noneconomic (Coleman, 1988, p. S100). Regarding production, there is physical capital (tools, machines, and other equipment) and human capital (skills and capabilities) (Coleman, 1988, p. S100). Social capital is the relations among persons that facilitate action; it is less tangible than physical and human capital because it exists in the relationships (Coleman, 1988, p. S100).

Public Goods- Public goods are “...things (that) do not lend them to (private) production, purchase and sale.” They must be provided for everyone if they are to be provided for anyone, and they must be paid for collectively or they cannot be had at all. Examples:- health care, libraries, schools, roadways, and drinking water are considered to be public goods they will be produced by governments. If they are considered to Public goods meet a multitude of needs and pervade our lives. They include clean air, clean water, police and fire protection, street lights, emergency call service, disaster relief, a legal system, food and drug safety, research and development to mitigate climate change, children’s playgrounds and bank deposit insurance. These are but a few of the scores of goods and services that we use or benefit from every day.

Social Media:- Social media has been described as a platform for interaction and networking in a way that individuals can become content creators instead of simply content consumers (Hopkins, 2008). Content refers (but is not limited) to the images, video, text, or information that is freely available on the Internet. Kaplan and Haenlein define social media as “a group of Internet-based applications that build on the ideological and technological foundations of Web

2.0, and that allow the creation and exchange of User Generated Content” (Kaplan & Haenlein, 2010). Technology or applications that people use to create profiles on the internet, interact with others, and share information with the public (Albarran, 2013). Examples of social media include Facebook, Twitter, YouTube, and LinkedIn.

Nonprofit Organization: An organization legally required to spend financial earnings on individuals other than those who govern the organization (board members) or on services for members (Topor & Boroiu, 2011).

Intrinsic motivation: Behavior enacted by a person for his or her own sake (Howard, Gagné, and Bureau, 2017).

Extrinsic motivation: An individual doing something for an instrumental reason (Howard et al., 2017).

Crowd Funding- “refers to the efforts by entrepreneurial individuals and groups—cultural, social, and for-profit—to fund their ventures by drawing on relatively small contributions from a relatively large number of individuals using the internet, without standard financial intermediaries” (Mollick , 2014)

CHAPTER TWO

2. REVIEW OF THE RELATED LITERATURE

The chapter provides the theoretical base by reviewing of the related literature pertaining to the general view of crowd funding, the concept of M-SMS and other social media fundraising, methods of fundraising, and basic ethics and responsibilities of fundraiser. The chapter organized into six major sections. The first section looks at the general view of Fundraising, the second part deals with the concept of M-SMS and other social media fundraising, while the third part investigates method of Fundraising, the fourth part examines basic ethics and responsibilities of fundraiser, the fifth provides some highlights of source of funds and communication in fundraising, and finally the sixth section deals with data profile and the 8100-A mobile phone SMS code

2.1. Theoretical Review

2.1.1. The General View of Fundraising

Nonprofit organizations must rely on a variety of activities and resource providers to support their mission-related work. The classic image is that, of traditional fundraising to attract charitable donations from individuals and corporations for socially valued programs. Another common revenue strategy is the pursuit of grants and contracts from foundation and government sources. A more controversial approach involves commercial activities, such as selling products to customers or charging fees for program services.

As indicated in the good fundraising guide, where to start...book (2006, p. 8), the principle of fundraising is to raise money by asking for it. Fundraising is not itself a charitable activity, but many charities invest time, effort and resources in fundraising to enable them to conduct charitable activities and support their beneficiaries. There are many ways to raise funds and though there are some legal requirements and recommended best practice, these aside, fundraising is only limited by your imagination.

What was simply known as “Fundraising” up until the mid-1990s became more popularly known as “Resource Mobilization” thereafter. While “fundraising” implies asking for and receiving money from individuals and organizations; “resource mobilization” includes dimensions of

acquiring non-monetary resources such as “gifts-in-kind” and voluntary services, and the ability of community based organizations (CBOs) to earn their own income. Nevertheless, since even non-financial resources tend to get monetized in organizational accounts, many people now use these two terms: ‘fundraising’ and ‘resource mobilization’ almost synonymously as indicated in Community Preparedness: A practical guide for CBOs book (2018, p. 2). Andreasen and Kotler (2008) in the journal of *Islamic Economics* define fundraising as the activity of identifying the main sources of funds and collecting financial resources from them. They further explain that current fundraising has reached a marketing-orientation point in its development, where it does not just make requests for monetary funding on behalf of beneficiaries, but rather operates through the exchange of value to also fulfill donors’ needs. Thus, fundraising activities may include both collection and marketing activities.

The concept of Fundraising defines the activities of raising money with following up people or organizations, with the purpose of supporting an aid on contributions of charity i.e. education, health, shelter, microfinance, rights of refugees, etc. and providing with life-saving relief and creating solutions for a secured future. According to Hommerova & Severova (2019, p. 181)

“Fundraising can be viewed as a systematic activity aimed primarily at raising financial resources for the activities of either an organization or an individual. From another point of view, fundraising can be viewed as a science that deals with the motivation to do good and the conviction of people that money is not everything.” Jungbok, H. (2015, p. 2) states “Fundraising is one of the most important business tasks for nonprofit organizations in order to operate the organization. Among other things, segmenting the donor market is considered core marketing application area for fundraising- task. Several studies are found in the areas such as identifying the donor behaviors compared to that of non-donors, segmenting the donor market etc.”

According to John Mutz and Katherine Murray in their book called ‘Fundraising for Dummies’ (2010, p. 9) fundraising may not be the easiest job you ever do in your life, but, as you gain understanding and experience, you discover that it offers great intrinsic and lasting rewards: relationships with passionate and dedicated people; the achievement of goals for a cause you

believe in; the excitement of knowing your efforts are contributing to the common good- by way of putting food on the table for those who are hungry, opening doors for those who need them, or cleaning up the environment for the next generation. All along the way, you have the chance to be a matchmaker of good works and good people- bringing together people who have a desire to help with an organization that needs them.

Fundraising can be successful through joint collaboration of dedicated fundraisers' effort and passionate donors. The outcome of the work support needy citizens living in different parts of the Globe, regardless of their differences in culture, color, gender, age, languages and geographical locations. The support could be in terms of education, health care, food, supply of clean water and others. According to International Fundraising Association magazine (2016, p. 31) the art of fundraising has been finely developed throughout the world. Fundraising organizations are represented internationally, regionally, nationally and locally. There are multiple reasons why you might choose to join such associations on various levels; primarily for the resources, networks, contacts and references that have been accumulated on behalf of successful fundraising. (Scaife et al., 2013) defined fundraising as:

The art of developing relationships and engaging people with the needs of our communities and providing them with an opportunity to act on their values to invest in ideas that will make a difference and leave a lasting legacy (p. 18). The same study reported three main outlooks on the topic: those that defined fundraising as a system or process; those that defined it without including money or finance in their definition; and those that defined fundraising by exclusion-that is, by what it was not (Scaife et al., 2001, p. 18).

As Fundraising and Capacity Building Manual (2006, p. 86), successful fundraising requires a “spark-plug” where one or more highly motivated members of the community help jumpstart the fundraising process. A sparkplug could be the mayor, mothers, doctors, teens, teachers, ministers or business owners. To reach their fundraising goals, domestic violence agencies must mobilize money and people transcending race, class and other socioeconomic lines. Successful fundraising requires that agencies change the negative language of deficits into a positive language of assets. Everyone is a prospective donor and the community-at-large is a beneficiary

of your agency's services. Fundraising in rural communities must be intentional and inclusive. The goal is to bring people together around the key issues facing your community's future. With strong community-based, fundraising focus, rural agencies can leverage other funds from foundations, government and the business sector. The rural community must be the "lead investor" and outside resources will want to become supporters. Educating foundations, government and the business sector about the needs of your rural community is critical.

When donors give to your organization, what do they get in return? Hopefully they see the effectiveness of their gifts and feel assured that their money is going where you said it would (through stories in your newsletters, Web sites, or other communications about the programs and services they support). You show your donors that you value them and their gifts by providing them with the following services: The donor feels like he's making a difference, like he's an appreciated, valued part of a select group. The organization feels the security of being able to count on the donor's involvement and contribution year after year (Fundraising for Dummies, 2010, p. 120). According to (Baston, 1987, 1991):

The existing evidence suggests that happier people do indeed help more in a variety of contexts. Studies using random assignment to experimentally induce positive mood have provided important evidence that happiness causes increased helping behavior. Supporting the external validity of these findings, naturally occurring positive moods have also been shown to facilitate pro-social behavior. While we have focused on the impact of positive mood on giving; however, another well-documented area of inquiry has documented the impact of negative mood on helping as well, a seeming contradiction.

In addition to individual personal values and beliefs, individual giving behavior can also be influenced by the network in which individuals are embedded. Herzog and Price (2016) find that the internal orientations, mentioned in the preceding text, also work with interpersonal networks to affect giving outcomes. Individuals may find themselves in networks that are "giving-supportive" or not giving supportive; giving-supportive networks of friends and family can influence and encourage a generous identity (Herzog and Price, 2016, p. 272). Social capital theory is based on the assumption that social networks have value and that social contacts affect

the productivity of individuals and groups (Putnam, 1995, p. 19). According to Putnam, social capital can be simultaneously a private and public good (Putnam, 1995, p. 20). The value of social capital manifests in a number of outcomes, both economic and noneconomic (Coleman, 1988:S100). Regarding production, there is physical capital (tools, machines, and other equipment) and human capital (skills and capabilities) (Coleman, 1988, p. 100). Social capital is the relations among persons that facilitate action; it is less tangible than physical and human capital because it exists in the relationships (Coleman, 1988, p. 100).

Social media enables your donors and supporters to spread the word themselves, creating huge potential for organic growth in your supporter base and ultimately beefing up your bank account. This has changed the face of fundraising and has been an increasingly important channel to communicate with supporters. Social media usage has been proven effective in connecting supporters and donors, with an increase in fundraising results going as high as 40% in comparison with traditional fundraising efforts. While the number of NGOs has increased over time, so has the number of potential supporters. In 2017, 92% of NGOs use Facebook and 34% pay for social advertisements. The use of social media provides CBOs and NGOs numerous tools to access and target a wider audience, keep them abreast of the issues they support, solicit donations, build lasting relationships and encourage further action such as volunteering, signing petitions or attending event (Fundraising for Community Preparedness: A practical guide for CBOs, 2018, p. 50).

The goal of fundraising should be to secure sufficient resources for the organization to achieve its objectives in the long term – to be ‘sustainable’. This requires a planned and structured approach that will enable the organization to operate effectively and achieve its mission. Chasing funding indiscriminately is poor practice and can result in an organization drifting from its mission and objectives in order to obtain income. This can be called strategic delinquency or mission drift. So fundraising is not all about generating large resource or revenue in the form of monetary value.

Fundraising is not just about the amount of money you raise; it is also about the numbers of supporters you can attract to your case. Each supporter is important to you. They can be persuaded to give again and to give even more generously. They might like to volunteer or might be able to persuade friends and contacts to support you. Their numbers are an indication of the

level of support that your organization is attracting, and this can add strength to your lobbying and campaigning work (The worldwide fundraiser's hand book, 2009, p. 2).

There are many conflicting views of what successful fundraising is. Many think of it in terms of raising large amounts of money. Authors refer to successful fundraising in terms of donor interaction with the aim of building long-term relationships that will bring long-term financial investment in the organization as (KayWilliams, 2000; Burk, 2003; Sargeant, 2009; Ahern & Joyaux, 2008; Burnett, 2002) in Organizational factors that drive fundraising effectiveness in Australian health charities. Many studies and articles relate to fundraising success or fundraising effectiveness; however, they are primarily-based, for example they are: library focused; examine messaging and communication around fundraising; compare fundraising to public relations or marketing; or focus on fundraising costs, ratios and efficiency.

People prefer to give to organizations and causes that they have heard of. This means that your organization's credibility and good public relations are both extremely important. Press coverage of your work, trumpeting your successes in the newsletters you send to supporters, and getting endorsements of the quality of your work from experts and prominent figures can all encourage people to recognize the importance of what you are doing. If they are confident you are doing something both worthwhile and successful, they are much more likely to support you. Putting some effort into strengthening your organization's credibility and getting good publicity for what you are doing is extremely important. You need to recognize this and devote sufficient time and effort to this aspect of your fundraising (Worldwide Fundraiser's Hand book, 2009, p. 9).

2.1.2. The Concept of M- SMS and Other Social Media Fundraising

There is growing interest among scholars and nonprofit practitioners in the potential of social media to support fundraising efforts. The modern era of internet has widened the field of fundraising studies and provides an attractive way to reach more effectively to more donors in less and competitive time through organization's own web site and email, while Social Networking has widened the theory in more effective way in order to reach more people through Word of Mouth "a form of peer-to-peer communication in which individuals are encouraged to pass on promotional messages within their social networks". Social networking sites are used by millions of people around the world and can be an excellent way to publicize fundraising causes.

Amazingly, half all charities do not use online fundraising tools and are missing out on this unique opportunity, *International Journal of Business, Humanities and Technology* (2012).

The spread of Internet technology has changed the society as it provides new and faster ways of interacting. Along with the Internet, the emergence of social media has not only speed-up the communication process but also has reduced the cost of communication. Moreover, this new tool has spread rapidly into the everyday lives of millions of people and enables to connect with old classmates or other friends, employees in sister organizations able to interact every minute through the Internet, in social network sites, sharing photos and videos and exchange information. By virtue of the fact that, this is the century of the internet that people of all ages and generations have considered internet as an essential part of their lives, online fundraising via websites, email, and social media platform has progressed, and enables concerned individuals and groups, in innovative and cost-effective manner, as a common way of raising money and other similar social issues. According to, IFA (2017, p. 8):

SMS is a relatively new fundraising channel; and given the very personal nature of mobile telecommunications, the sector has been taking a cautious approach to it. It is noteworthy that, despite having identified registered charities' compliance with spam and telemarketing rules as a priority compliance area for 2017-18, the latest Australia Communication Media Authority (ACMA) reporting on spam and telemarketing has not identified complaints against charitable fundraisers.

Organizations often use or obtain assistance from online fundraising websites to raise money for their cause. These websites may help your organization in fundraising, from guiding you on setting up a website for fundraising to acting as a portal to securely receive donation funds on your behalf. Your organization might use the internet or electronic communications to undertake fundraising activities such as: through a website or charity portal that may direct donations from shopping or other third party websites, by updating or sending out fundraising appeals by email or SMS, by adding podcasts, wikis and blogs to your fundraising activities, or by using social networking websites to fundraise, such as Facebook, Twitter or YouTube. Even though, new technologies create new challenges for fundraising regulation and may require careful

consideration and assessment of the risks and benefits before use (Guide to fundraising, 2020, p. 23).

Think about establishing an online presence for your organization. While it can be difficult and expensive for a very small organization to build and maintain its own website, especially in countries with unreliable and slow Internet connections, developing an online profile can be a quick and easy way to become visible to the rest of the world. If you can't afford or don't have the skills to create a website, you can still create an online presence through social networking sites like Facebook, Twitter, YouTube, Ning and Orkut. You can create an organizational profile that includes background information, an email point of contact, photos, and news. Facebook and Twitter are also easy ways to let people know what you are doing and recruit "friends" who may eventually grow into supporters, activists, and contributors. They are also a good source for connecting with other organizations and learning about grant opportunities (Fundraisings Guide for Women's Community-Based Organizations, 2014, p. 7).

Text message fundraising is seen as a great leap from more traditional and tested fundraising methods. Charities are not prepared to take the risk, with 24% of charities stating that the text message donation technology is confusing and off-putting. 32% are put off by the fact that gift-aid is very difficult to claim back, and 70% of charities who have used text message donations with any success have not attempted to get their gift-aid back, while only 6% have had any success with getting it back at all. The biggest barrier of all; however, is the huge tariffs that mobile phone operators are charging on text message donations. This puts 72% of charities, off using this service at all (Institute of fundraising and Charities aid Organization, 2009).

Moreover, data protection and the privacy issues are observable challenges, to enable the sending of mass communications to potential donors (for example, SMS, emails) and the collection, storage and use of people's information may subject your organization to compliance with privacy laws where such information is considered 'personal information' (for example, name, address, telephone numbers, email addresses). Other points need to be considered are reputational issues and fraud - the public may find it difficult to verify the identity of fundraisers operating on the internet, i.e. others may claim to be affiliated with or collect funds on your organization's behalf fraudulently. Compliance with state and territory laws and laws in other jurisdictions – when donations are received online, the person donating may be from another

state or territory (or even outside the home country). By creating your own online donation service you may need to be aware of the laws of other states and territories. The laws governing this area can be quite unclear (Australian Communication Media Authority, 2017).

One can usually donate to the organizations directly via their official website. Consequently, it is important for them to have a solid presence and user-friendly website where potential supporters could find clear information of who the organization is, what the organization does, why it matters, who supports it, where the money goes and how to donate. Besides, there is a majority of Internet fundraising happening through email which is “the system for using computers to send messages over the internet” (Cambridge Dictionary 2017). This tool is immensely useful and inexpensive to not only attract financial support but also build a stronger relationship with donors and connect with prospects on a regular basis. As indicated in ‘Facebook Friend or Foe?’ A case study of Oregon Nonprofit Organizations (Heyman, 2015) social media fundraising Non-profit organization should build a solid portfolio and email campaigns focusing on the particular topic with a timeline and goal attached. Last but not least, doing the fundraising via social media and crowd funding platform with many of their supportive functions, could help an organization with its well-design profile and campaign to attract and engage a large scale of supporters, and have the opportunity to turn a donor to a fundraiser.

There are a variety of social media platforms to choose from, and while Facebook and Twitter are the most popular, other social networking websites and tools available should not be ignored, because their potential in fundraising could be significant in the near future. Most importantly, the mobile phone allows us to feel contactable and in contact with people at all times, regardless of where we are, what we are doing or what time of day it is through calling and standard text messaging. The overall impact of M-SMS, social media websites like Face-book and Twitter has only begun to be analyzed by researchers in marketing, corporate advertising and academia. Moreover, the potential of the social media revolution in terms of the solicitation of funds by nonprofit organizations is an even more recent topic. There are currently significant studies published on the topic of social media fundraising in charities across the world.

As (The Digital fundraising, 2015:15-16) M-SMS text donations has often been seen as a small part of online fundraising. From 2012-2013, there was only 2% of the donations through M-SMS. But it’s a largely untapped part which is continually growing. Rapid changes in mobile

payment technology are also making mobile giving more important. Major companies such as Apple, PayPal and Google are already providing services to make payments on mobile as easy as possible and more companies are starting to get involved. Mobile payments are becoming not only a major part of digital fundraising, but will soon become a major part of everyday life. It's predicted that text donations could raise as much as \$150 million for charities in 2016, ten times more than in 2010. As indicated in the yearly report by nfpsynergy; a research consultancy that aims to provide the ideas, the insights and the information to help non-profits thrive, CAF and Institute of Fundraising (2009, p. 5):

The mobile phone has a dominating presence in all of our lives today, with almost 90% of the adult population in Britain owning one. Unusually, mobile phone ownership is very evenly spread across the different group categorisations of age, gender and social grade. People are using their mobile phones all the time, in and outside of work, mainly for calling and texting people. However, other uses for the mobile phone are emerging and becoming more popular all the time. This is particularly apparent with internet use. Therefore the mobile phone has the ability to reach mass audiences in a way that no other technology has had the potential to do before now. Indeed, in many parts of the world mass communication is leaping straight to mobile phones and bypassing both the internet and landlines.

What counts for digital fundraising as a normal proportion of online donations being matter, which group you have asking for; i.e. your basic target donors. Digital fundraisers are always trying to increase the way they can contact with their audience. Because in digital fundraising, the relationship you have with your audience, or time and substance of communication have great value for your end result; i.e. the amount of revenue to be collected by fundraisers. To get from your donors a large amount of revenue, the audience (target donors), and relationship or conversation rate you have with them is very essential. According to (The Digital fundraising 2015, p. 23):

The digital fundraising campaign would be successful when your relationship with your audience (target donors) being stronger. The raw materials of your revenue, target people and the relationship you have with them. To have larger

revenue, it is expected that you should have closer relationship with a very large number of target group or people .The formula of relationship is: people X relationship = money; OR, Visitor X relationship X Average gift = resulting donations

Social media and online fundraising channels offer many opportunities for charitable organizations to raise funds and generate support for their work. These channels also provide easy opportunities for inappropriate or fraudulent solicitations in the name of a charitable organization. Charitable organizations should counter attempts by others to use their name and reputation, or a similar name and purpose to misdirect donors, by providing warnings on their solicitation materials and encouraging donors to email, call or visit the organization if they have any question about either the charity or a fundraising solicitation. For more information about supervision and oversight recommended for online and mobile fundraising (principles for good governance and ethical practice, a guide for charities and foundation, 2015).

2.1.2.1. Concept of Crowd Funding

Crowd funding is an alternative way of funding compared to traditional borrowing. As a principle crowd funding is open to everyone private persons as well as economic actors. A group of people, the crowd, financially contributes small amounts to projects, products or ideas (ps: / / www.google.com, Mollick, 2014, p. 2). Similarly, Belleflamme et al. (2015) focus on an open call to provide financial resources that mostly takes place on an internet-based platform and links fundraisers to funders with the aim of funding a particular campaign by, typically, many funders. In these definitions, the important characteristics of this new financial mechanism are emphasized. The process could be initiated by a group or an individual for launching a new project of a cultural, social or for-profit nature. The funds are obtained from the crowd online, without financial intermediaries. This is usually done through the Internet on so-called crowdfunding platforms, where projects are presented and where each individual in the “crowd” of funders chooses which fundraiser to finance.

As indicated in working paper ‘Crowd funding and financial inclusion’ (2017) Crowdfunding that targets a mass market started in the United Kingdom in 2006, followed by the United States in 2007, and (after the 2008 financial crisis) other markets (Kirby and Worner, 2014). The

emergence of crowdfunding has its origins in “collaborative finance” and the “crowdsourcing” idea. Crowdsourcing taps into the power of the crowd to increase efficiency and realize tasks that would be impossible for a single individual to undertake alone (Brabham, 2008). According to this working paper, the global financial crisis meant a big push for the crowdfunding industry because it caused a fall in confidence in the financial system, especially in the banking sector. Since then, crowdfunding has grown rapidly in markets across the income spectrum, with high demand at both ends of the transaction. The fast growth of crowdfunding is driven by technological, as well as macroeconomic and regulatory, factors.

According to ‘Crowdfunding in East Africa: Regulation and Policy for Market Development Report’ (January, 2017) Crowdfunding can be defined as the provision of funding for projects, individuals, commercial and non-commercial entities by raising funds, small and large, from large groups of individuals and institutions. The crowdfunding market can be subdivided into four broad groupings – donation, reward, equity and loan-based models, as depicted below. Crowdfunding is a subset of the broader field of ‘alternative finance’, which refers to financial channels and instruments that have emerged outside the traditional financial system and includes crowdfunding, alternative currencies and third-party payment platforms.

Crowdfunding	
Non-Financial Return Models	
Donation-based Crowdfunding:: gift or philanthropic, no return is expected	Reward-based Crowdfunding: Contribution in exchange for a perk or pre-order of a product
Financial Return Models	
Equity-based Crowdfunding: Investment for an ownership stake in the business	Loan-based Crowdfunding/Peer-to-Peer Lending Capital repayment most often with interest:

Source: ‘Crowdfunding in East Africa: Regulation and Policy for Market Development report’ (January, 2017)

2.1.2.2. Main Categories of Crowdfunding

Crowdfunding is a way for entrepreneurs to raise capital for specific projects or startup companies by presenting their project and requesting investment directly to the general public, through the internet, eliminating the need for any of the traditional financial intermediaries.

According to Schwenbacher and Larralde (2010), CF can be defined as the funding of a project or venture by a group of individuals (not traditional financial institutions), where there is no intermediation between the entrepreneur and the investors (the crowd) and where communication between the two parties is typically made through the internet.

According to (Mollic, 2014, p.2) CF is the efforts by entrepreneurial individuals and groups:- cultural, social, and for profit to fund their ventures by drawing on relatively small contributions from a relatively large numbers of individuals by using the Internet, without standard financial intermediaries. Lehner (2013) also defined CF as means of tapping together a large dispersed audience (The crowd) for small sums of money to fund a project or a venture. The funds are obtained from the crowd online. The process could be initiated by group or an individual for launching new project, As (Ahlers et al, 2016), CF is an umbrella term used to describe an increasingly widespread form of fundraising, typically via the internet where by groups of people (crowds) pool money usually very small amounts from individual contributions to support a particular goal.

In almost every definition there is no doubt that, the development of Internet and information technologies has increased the awareness and the participation of the “crowd” in financing entrepreneurial (Mason, 2013). projects. Depending on the purpose of the projects, there are four business models for CF: donation, reward based, equity based and loan/debit based CF (Parhankangas et al, 2019). Whereas donation based and reward based viewed as non-investment models, loan/debit based and equity based models are viewed as investment models.

In donation based CF, backers provide funding based on philanthropic or civic motivations without expecting any return, to support disaster relief, health and other charity- related programs. This model facilitates private contributions to public goods, ranging from the renovation of a public square neighborhood to the maintenance of public schools (Parhankangas et al, 2019). There are so many different examples of platform for donation based CF. There are so many different examples of platform for donation based crowd funding, and 8100-A SMS is one type of donation based crowdfunding.

In reward based CF, backers provides funding to individuals, projects or organizations in exchange for special perks, early editions of new products appreciations tokens or “community

benefits” (Belleflamme et al, 2014). The backers are trained as early customers or “prosumers”, as they receive a product reward or a token of appreciations such as, a thank-you note, in return for their monetary contribution (Giudici et al, 2017). Reward-based CF has recently been touted as an alternative method of fundraising for causes that are less viable under the current system of competitive markets, such as non-profit projects, experimental technologies and ventures, and cultural/artistic projects (Cult, 2014, p. 29, 5).

Equity- based CF, is a form of CF where the funders are treated as investors and are rewarded in the form of equity stakes of the company organizing the CF campaign. In this model, funders supply funds for an agreed period with the expectation of receiving their funds back, possibly with interest. Some lending-based CF platforms are exclusively interest-based. Prosper and Lending Club are two highly cited platforms that offer interest to funders on their landings. The lending-based model differs from other CF models in that only money is exchanged. The process for this model is relatively simple, but funders do risk losing their principal investment in cases where borrowers are unable to repay them (Agrawal, Catalini, and Goldfar, 2015).

Debit-based CF, also known as peer-to-peer lending, enables investors to provide loans to either individuals or businesses via online platforms. This model also has the largest potential market size, with consumer and SME credit providing far more capital traditionally than equity or non-financial return-based models. Typically, loan-based CF is a regulated financial activity either governed by existing regulation, or in certain jurisdictions, by be spoke or specific regulation that has been created to govern this relatively new market activity.

The key risks for loan-based models include the following, a challenge to identifying all existing platforms and monitor new, emerging ones, levels of lender financial literacy; ensuring lenders understand the product is not a deposit, the need to spread their funds across multiple loans, the risk of default and liquidity, for regulators, platforms and funders – proper communication of risks of under lenders (East Africa Crowdfunding Landscape Study report, 2016).

2.1.2. 3. SMS donations

States have taken different approaches to regulating SMS donations, which may be regulated by law or be based solely on an agreement between the facilitating organization and telephone providers. In Ireland, Like Charity, an organization established to help charities raise money, in

partnership with six mobile phone providers, launched an SMS donation service to ensure that 100 percent of the money raised, including VAT, goes directly to the intended charity. In other countries, regulations may require a phone service provider to inform the legal entity organizing a collection of the number of messages received and the sum of the contributions. The law may also set reporting requirements or deadlines for SMS collections (Principle for statutory regulation & self-regulation of fundraising, 2020, p. 25-26).

Fundraisers can sign contracts with one or more mobile operators so that they transmit a message from the fundraisers to all their clients which are users of the operator's mobile network. In such messages, as a rule, there is a short appeal to send funds for the fundraisers' specific goal, for example, "help to save life of victim of kidney patient" with a link where more information can be obtained. The idea and effectiveness is in the fact that the user of a mobile network can transfer any amount of funds by pressing one button, i.e., sending an SMS to a short number. If a mobile operator has 500,000 clients, and 10% transfer one manat (there can be another minimum amount agreed with the operator), then the fundraiser can receive a substantial amount of funds, even after paying tax and service fee to the operator SMS donations and the phone numbers used in fundraising may be regulated by digital laws and regulations or media laws Mahammad G.(2018)

2.1.3. Basic Method of Fundraising

There are a variety of different fundraising methods available to CSOs. The availability and popularity of methods may vary by country, particularly since new technologies, such as social media and mobile technology (such as SMS), continue to create new, innovative fundraising methods that may complement more traditional forms of fundraising, such as face-to-face fundraising. Countries have also taken different approaches to regulating these various fundraising methods and different stages of the solicitation process. Despite these diverse methods and approaches, there are some common principles that apply across the globe. States should generally permit a broad range of fundraising methods, ensure that regulations comply with international standards, allow for the use of new technologies in fundraising, and rely on self-regulatory initiatives to guide the implementation of the various fundraising methods, (Principle for statutory regulation & self-regulation of fundraising, 2020, p. 18).

The ability to raise funds for different projects is an important for individuals or organizations that deal with M-SMS fundraising. Many of humanitarian organizations, NGOs, and different social welfare groups are required to perform M-SMS or other social media fundraising activities for the projects they work on. More than that, fundraising is a challenge: it offers the dealers the opportunity to develop creativity by finding strategies for obtaining resources for their projects. In addition, the fundraising activities provide opportunities for fundraiser group to interact with private corporations, NGOs, and community members, interactions that help individuals in the activity improve their communication skills. Finally, fundraising is very important for our community partners, who use the funds raised by humanitarians to continue their missions. It is a win-win situation: the dealers improve their skills empowering the community partners, consequently bringing benefits to the people assisted by them. This virtuous circle motivates the community partners, to maintain their partnerships with the organizations they working for.

To find potential donors, it is necessary to follow rock in the pond theory-states that start with those closest to your organization and work outwards. This theory emphasis the fact that, the communities nearer to your organization in space and time can easily understand about your organization, more than the one relatively far away from. The theory analogous to the three tires of noncustomers in blue ocean strategy (2005, p. 101-105) states that:

There are three tiers of noncustomers that can be transformed into customers. They differ in their relative distance from your market. The first tier of noncustomers is closest to your market. They sit on the edge of the market. They are buyers who minimally purchase an industry's offering out of necessity, but are mentally noncustomers of the industry. They are waiting to jump ship and leave the industry as soon as the opportunity presents itself. However, if offered a leap in value, not only would they stay, but also their frequency of purchases would multiply, unlocking enormous latent demand.

According to this strategy, the first tires of noncustomers have no enough information about your company, but they sometimes are using your products. These soon-to-be noncustomers are those who minimally use the current market offerings to get by as they search for something better. Upon finding any better alternative, they will eagerly jump ship. In this sense, they sit on the edge of the market. A market becomes stagnant and develops a growth problem as the number of

soon-to-be noncustomers increase. Yet locked within these first tier noncustomers is an ocean of untapped demand waiting to be released. So, working on those; first tier, noncustomers to change them into customers first is simple relatively to the second and third tiers of noncustomers. Because, these two noncustomers (second and third tiers) are relatively farther and have no any information about your company's products compared to the first tier of noncustomers.

What fundraising methods will help to achieve your Aims? The techniques you choose will be influenced by your SWOT Analysis, the nature of the funding prospect, and the length of time you have to raise funds. For example, appeals and collections for emergency relief can raise millions within a few days. On the other hand, a legacy campaign is more appropriate for longer-term requirements. It is also important to think about ensuring a sustainable income stream, by having income for the short-term and the long-term. Given all the influencing factors, knowing what optimum portfolio of fundraising methods to use requires skill and experience. If your organization lacks such experience then it may be wise to seek assistance (The Good Fundraising Guide, Where to start..., 2006, p. 9).

According to (The Good Fundraising Guide, 2006:) there is no magic formula for raising funds, and one fundraising activity might prove very successful for your organisation, but less so for another. When preparing a fundraising plan, try to have a diverse range of fundraising activities, some which will bring in money in the short-term, such as an event or competition, and others that are more long-term. Think also about available resources, including staff and volunteers, and remember that some activities take longer to plan than others. For instance, for a fundraising event, invitations or tickets will need to be sold, a venue hired and entertainment booked. Often fundraising activities contribute to the awareness of an organisation as well as raising money. This awareness may well reap dividends in the future, maybe by someone leaving a legacy to your charity, for instance. In particular, if organizations choose to fundraise for a particular project or cause, then any monies raised must be used for that specific project or cause and the income raised put into a 'restricted' fund and used only for that purpose. In case more (or less) money is raised than is required for the particular project (for instance, if \$100,000 is needed but \$110,000 is received), make sure that fundraising materials state that funds will be used for general charitable purposes if targets are not met, or are exceeded. Charities should also state that

they are a registered charity, usually complied with by including their registration number on all fundraising materials.

2.1.3.1. Donors' Motivation

As indicated in, developing and managing a successful fundraising campaign manual (April, 2011, p. 4) Philanthropy is an emotional decision, not just financial, it is also a process rather than an event. So donors initiated to participate in such investments following necessary information. Interests and involvement to donate, originally motivated by communication, originated from fundraising individuals, groups, or institutions. People give to people, not to projects. According to the same manual, the process of fundraising is 95% Planning, and 5% asking resources for donation, and the biggest mistake in fundraising is not asking.

According to the digital fundraising book (2015) there are three basic necessary steps in fundraising:-ATTRACT: getting people to discover you and your campaign. This might happen on your website, newsletter, social media, search engines, or because your campaign is featured on another person's website, newsletter or social media accounts. This is something you work at constantly, rather than something you just get right once and move on.-PERSUADE: convincing the visitor to give with effective messaging and content. Every word they read, image they see and video they watch in the run up to being asked for money is part of this process. You can get this right then leave it in place for a while, but you should create fresh content and calls-to-action for each new campaign.-CONVERT: asking for the visitor to become a donor and getting them to actually go through with the process of giving – usually by entering their details into a form on a your website or a third party site like Just Giving, or by texting a number.

Motivation refers to the individual forces that account for the direction, level, and persistence of a person's effort expended at work. Direction refers to an individual's choice when presented with a number of possible alternatives (e.g., whether to exert effort toward product quality or toward product quantity). Level refers to the amount of effort a person puts forth (e.g., a lot or a little). Persistence refers to the length of time a person sticks with a given action (e.g., to try to achieve product quantity and give up when it is found difficult to attain). So in short, Motivation defined as forces within an individual that account for the level, direction, and persistence of effort expended at work (Organizational Behavior, 2002, p. 147)

As indicated in, *the Journal of social behavior and personality* (2016, p. 1015–1032) needs and motivation are integral dimensions for understanding human behavior. Social psychologists have conceptualized needs and motivation in several different ways. For example, Murray (1938, p. 123), a classical needs-based theorist, explained need as “stimulus—a force pushing an individual in a certain direction or to behave in a certain way.” In a similar manner, Alderson (1955: 6) defined motivation as “a conscious experience or subconscious condition, which serves as a factor determining an individual’s behavior or social conduct in a situation.” Recently, Saal and Knight (1995) considered motivation as a set of energizing, directing, and sustaining particular behaviors. (Alderfer, p. 1972, Maslow, p. 1943) are among several scholars that have summarized the body of literature related to psychological motivations and needs. Maslow’s (1943) needs hierarchy theory was one of the early motivation theories advanced in the literature.

According to Bekkers and Wiepking (2010) in “American philanthropy literature review (2014-2016)” offered perspectives on why people give from both sociology and social psychology. These perspectives include altruism, reputation, psychological benefits, values, and efficacy. Altruism is caring “about the organization’s output or the consequences of donations for beneficiaries” (Andreoni, 2006) as cited in Bekkers and Wiepking, (2010, p. 936). Donors consider the social consequences or their reputation when donating, such as verbal or nonverbal rewards for giving or punishments for not giving (Bekkers and Wiepking, 2010). The psychological benefits of giving “may contribute to one’s self-image as an altruistic, empathic, socially responsible, agreeable, or influential person” and may result in an “automatic emotional response, producing a positive mood, alleviating feelings of guilt, reducing aversive arousal, satisfying a desire to show gratitude, or to be a morally just person” (Bekkers and Wiepking, 2010, p. 938).

As the magazine fundraising in the digital age, two words sum up what modern donors expect from nonprofits—ACCESSIBILITY and TRANSPARENCY. Today’s donors want more access to the organizations they support. With so many nonprofits to choose from, it’s essential to keep your donors satisfied. Don’t risk losing them to another nonprofit with a similar mission. Digital tools- your website, social media, email blasts, online advertising- engage current donors. They’re also great opportunities for your nonprofit to be discovered online. So, what’s in your digital toolkit?

Donors with various motivations respond differently to the same pieces of information about the issue the donation is going to occur. To effectively communicate information with donors and motivate them to contribute, fundraisers or concerned officials need to understand their donors' motivation. Among various donatives motivation proposed by different scholars and presents the categories of motivations, Bekkers and Wiepking (2010) have identified eight different mechanisms that motivate individuals to donate: awareness of need, solicitation, costs and benefits, altruism, reputation, psychological benefits, values, and efficacy. Generally speaking, donors' awareness of the degree of need for help positively associates with the likelihood of charitable giving; a higher solicitation frequency is associated with increased donations; when the "price" of giving lowers and benefits such as special access to exclusive nonprofit services increase, donations increase; other financial resources nonprofits gained will crowd out pure altruists' donations; public recognition usually boosts charitable giving; if donors can have more psychological benefits (e.g. warm glow), they are more likely to donate; endorsement of pro-social values generally associates with donations positively; and organizational effectiveness also has a positive impacts on individual donations. (Bekkers & Wiepking, 2010).

Their review so far is the most inclusive and extensive survey of the mechanisms that incentivize donors from 17 various disciplines such as economics, social and biological psychology, neural science, and so on. In practice, however, these eight mechanisms often do not function independently. Bekkers and Wiepking also acknowledge that the relative influence of each mechanism and their mixed effects vary over time, place, organizations, and donors (Bekkers & Wiepking, 2010, 2011; Wiepking & Bekkers, 2012). The inseparability of the effects of many mechanisms on donations suggests that several mechanisms may drive the same motivation of donors.

In our current digital age, donors are looking for more frequent updates about your work, in-depth information on the impact of their donations, and the ability to connect with you and share their thoughts. Gone are the days of passive donors who write a check and disappear. Today's donors want to be actively included in your work. Thanks to technology and digital advances such as Network for Good's donor management system, there's no reason not to give them the experience they crave (Fundraising in the Digital Age, 2001).

2.1.3.2. Fundraising Plan

To accomplish any goals, a plan is extremely vital to start at the first move. A written fundraising plan is considered as a blueprint for the success of the organization. It will address and incorporate the organization's needs, goals, strength, priorities and target groups. As (Sargeant, 2010, p. 117), indicated in (Laurea, 2018, p. 9) planning in professional fundraising may involve a variety of activities including strategic choices as vision and mission, annual fundraising campaigns, generation of funds from a range of donor groups and channels, maintaining and building relationships with existing and potential donors, special events organizations and awareness campaigns operations. A not-for-profit with the fundraising plan can surely be more proactive, ensure every of its member to be on the same track and accountable, create efficiency and generate a better fundraising result.

Fundraising activities need its own plan of implementation that the fund raiser accomplish in advance to arrange every activities sequentially to achieve maximum intended target as possible. This could be done based on preferred events. As (Heyman 2015, p. 117-118) in Organizing and implementing an event as a fundraising strategy- case vceary, even though, there are more and more raising fund and fundraiser-donor relationship building activities happening through internet and technology; events are still a critical way, in fund solicitation. Requiring a significant amount of time and effort, successful events also bring a great benefit to the organization in the area of personal engaging with existing and the next generation of donors, raising awareness of the case, generating much-needed fund and especially inspiring a sense of community among supporters that no other form can.

Primarily, when the idea of fundraising plan has started never forget that, it is a two-stage process. The first stage is showing people that there is an important need which you can help to meet. If they agree that the need is important, and that something should be done; and if they agree that your organization is doing something significant to address that need; and if you can show them how some extra support could enable you to do even better- then asking for money becomes easy. It is more about selling an idea that the donor can make a difference than about the actual asking for money. Once people have been sold the idea, you will find that they will want to give. This is why fundraising is more about 'selling' than 'telling'. It is about persuading people to give, and showing reasons why the work is important. Your success depends on your

ability to inspire people to do something to help, Worldwide Fundraiser's Handbook (2009, p. 9). The happiness; benefits of helping others, are magnified when donors are shown the impact that their donations have, for the recipient (Aknin et al, 2013).

Perhaps one of the most important steps in fundraising is the development of a plan. Often your organization will see the intended results or impact of the work to be funded as sufficient for successful fundraising. Certainly a meaningful project (a more generalized term for the work to be done) is the reason your organization wants to raise money in the first place. However, it is the overall viability of your organization which guarantees the long-term success of the goal, Fundraising Plan Template doc (2015, p. 34). The objectives of your fundraising plan should address the three important issues: the amount of funds that will be raised, the categories of donors that will supply these funds and the acceptable cost of raising these funds. Other areas you may want to consider are: donor perceptions of your project quality, metrics such as average gift that you are aiming, response rate to donor appeals or return on investment (Fundraising Guideline, 2015, p. 15).

As (Wolf, 2012, p.8) in 'Organizing and implementing an event as a fundraising strategy- case Vceary', despite the fact that the final goal of non-business organizations is not to make profit, they can and do make money in the same way profit-seeking entities do, since every organization would need finance source to be active. Moreover, all the money gained from various activities of a non-profit must be "directed toward the public purpose for which the organization was set up, held in reserve, or turned over to another organization with a public purpose." The basic point not to be forgotten in fundraising process is that, fundraising should be handled in a transparent, effective and efficient manner, in line with an agreed plan and according to methods that are deemed socially acceptable. This made the activities of fundraising more reasonable so that the successive donation and objectives of donations would be coincided. The concession would be encourage the target donors, for the next plan of action to support more the fundraisers plan so that the intended successive project would be successful. According to the *journal guiding principles for fundraising* (2008) communications between the charities, the public and potential donors shall be governed by the following guiding principles:

It shall be made clear at all times as to whether the fundraising in question is for the organization in general or for a specific purpose. Where examples are

mentioned in relation to the general purpose of the organization, they shall be clearly highlighted as examples. There must be a close relation to those examples that are used and the actual cause for which the organization is collecting; The organization's name, logo, address, telephone numbers, web address and charity registration number, as well as its general purpose, shall always appear on fundraising material; Where more than one organization is collecting together, the names, logos, addresses, telephone numbers, web addresses and charity registration numbers of all organizations must appear on the material in question and must be made known to the donor or prospective donor.

2.1.3. 3. Key Fundraising Strategies

According to fundraising Guidelines (2015, p.16-17) having specified the objectives to achieve, it is now possible to address the means by which these will be accomplished. The broad approach to be adopted is called "Fundraising Strategy" and it is useful to consider this in relation to the following categories: overall fundraising DIRECTION, donor SEGMENTATION strategy, POSITATION strategy, CASE for support.

Overall direction - you should specify the selection of fundraising methods that will be used. These may include tools related to market penetration (raising more funds from existing donors), activity development (developing new forms of fundraising that will solicit funds from existing donors), market development (finding new markets for your existing fundraising products/projects), or diversification (targeting new donors with new products). Two more strategies may be considered, if necessary: consolidation of the fundraising sources (i.e. product merge) or withdrawal (used in case of a significant drop in fundraising income from the specific product).

Donor segmentation - in this part you should identify and describe your donor targets and break them down (segmentation) into groups for which similar need patterns. This will allow you for development of specific offer likely to satisfy the interests of certain donors. When building your donor segmentation strategy think about the following criteria:-demographic criteria: age, gender, income level, family size, religion, race, occupation and education,-socio-economic criteria: economic capital (income, savings, house value), social capital (number and status of people known), cultural capital (extent and nature of cultural interests),-lifestyle criteria: pattern of living, activities, interests, opinions, -geographic coverage

2.1.4. Basic Responsibilities and Ethics of Fundraising

2.1.4.1. Responsibilities of Fundraiser

The overriding duty of all fundraisers trustees is to act in the best interests of their Organization at all times. In doing this, trustees have several basic responsibilities related to fundraising activities. According to Code of Fundraising Practice (2019, p. 13) some of among the basic responsibilities to be followed by those institutions are:

1. Be-trustworthy and conduct at all times with integrity honesty and act openly in such manner to ensure that donors are not being mislead
2. Ensure that your actions enhance the charitable purpose and reputation of the charity that you represent
3. You must consider national guidance when overseeing the fundraising activities of your charitable institution and anyone else fundraising on its behalf.
4. You must act in the best interests of your charitable institution.
5. You must be aware of possible conflicts between the duties you owe to your charitable institution and the duties or loyalties you have to others. You must follow your charitable institution's conflicts procedures and disregard any other interests you have when making decisions relating to the organization.
6. You must make sure that your charitable institution's assets and resources are used only for the purposes for which they were given (which may be all or just some of the institution's purposes). If the charitable institution is a charity, you must make sure it is run in line with its governing document, charity law and all other laws and regulations that apply.
7. You must act reasonably and carefully in all matters relating to fundraising. If you are not experts in fundraising, you must take appropriate advice.
8. You must make it clear to all people fundraising on your behalf that they must make sure that your charitable institution receives all the money they have raised.

9. You must consider the effect of controversial fundraising campaigns on the charitable institution's reputation

10. If you charge fees for hosting a fundraising campaign (for example, platform fees, a proportion of the donation or Gift Aid, payment transaction fees, administrative fees, or monthly or yearly subscription fees paid by a charity or fundraiser), you must make sure that the following details are clearly visible to people donating through your site and are displayed before the point at which you ask for their financial details.

According to International Statement of Ethical Principles in fundraising (2017), there are three main Responsibilities to be followed by fundraiser:

1. Fundraisers Responsibility Regarding Donations.

Donations should be accepted if voluntary, in line with the goals and mission of the organisation and will bring not more than reasonable costs related to the value of the donation. Funds will be disbursed in accordance with the donor's wishes, if expressed. Funds will not be raised for the personal financial gain of the fundraiser or the fundraising organisation the fundraiser works for. Funds will be collected carefully and with respect of donor's free choice, without the use of pressure, harassment, intimidation or coercion.

2. Relationship with Stakeholders.

Fundraisers are strictly answerable to all stakeholders including donors, beneficiaries, and employers. Fundraisers will respect donor rights by providing timely information about how contributions are used, respecting donor privacy, and honouring donor wishes. Fundraisers will respect beneficiary rights and preserve their dignity and self-respect. They will not use fundraising materials or techniques that undermine this dignity. Fundraisers work with suppliers or intermediary agents at the same standards as within their own organisation. They make reasonable efforts to assure that suppliers do not gain unreasonable profit while working with their own organisation.

3. Responsibility for Communications, Marketing and Public Information.

Fundraisers will only use information that is accurate, truthful and not misleading, and information that respects the dignity and self-respect of beneficiaries. Fundraisers will not express or suggest in public information that fundraising lacks administration and fundraising costs, thus giving the incorrect impression that fundraising activity is without costs. Fundraisers will object to their organization expressing or suggesting that fundraising activity is without costs. Fundraisers will provide truthful information about use of funds, without exaggeration or underestimation. They respect data protection rules and laws at all times. Fundraisers accept that all donor and prospect information developed by or on behalf of an organization shall not be transferred or utilized except on behalf of that organization without consent. Donor wishes to be removed from request lists will be followed promptly and without obstacles for the donor.

2.1.4.2. Ethics of Fundraising

Codes of ethics provide professional guidelines for ideal behavior. Maintaining an Organizational ethics code and communicating it to all stakeholders can enhance trust in the Organization. In particular, it is important for responsible resource development to subscribe to fundraising ethics as staff tries to enhance relationship with donors and prospective donors, *international journal of nonprofit and voluntary sector marketing* (2005). Ethics outlines our rights and responsibilities in our fundraising guiding principles. It constructs the language we use to discuss and evaluate what is right and what is wrong. And it assists us with making moral decisions throughout our all activities, helping us to differentiate between what is ‘good’ and what is ‘bad’. These last two points are not the same. What’s right might not also be what’s good. For example, you might think it right that you never lie to your target donors, even if this means that he or she feels bad when you divulge a few unpleasant truths.

According to *international journal of nonprofit and voluntary sector marketing* (2005) a study conducted by researchers at the Henely management college in the U.K. found that “there would appear to be a relationship between TRUST and PROPENSITY to donate.” Trust cannot be assumed; it must be earned, if nonprofit Organizations are to attract new supporters, they will need to develop methods to build public trust. Furthermore, there is some indication here a relationship does exist between trust and amount donated (Sargeant and Lee, 2002). Professional

fundraising associations around the world maintain ethical codes. In 2003, the Institute of fundraising, and the Institute of fundraising Australia hosted the first International summit meeting of professional fundraising association from 21 nations. A review of the 10 ethics codes submitted revealed great similarities despite the cultural differences among participants. At the second summit held in October 2004, participants created taskforce to prepare a draft international code of fundraising ethics.

As *journal Fundraising's Ethics gap, and a new theory of fundraisings ethics* (2016) it is important to know that, what definitely correct in ethics doesn't give us the right answer to any particular ethical dilemma. An ethical dilemma is where two rights are in conflict or you have a choice of options, all of which seem wrong, but you have to choose one of them (Fundraising Institute of Australia). However, an ethical dilemma is not a choice between rights and wrong, which is a "moral temptation". The difficulty, of course, comes in identifying and differentiating right from wrong, even before you choose between your competing options. This is where the process of ethical decision-making comes in, but it's not an equation or formula; you can't approach a moral dilemma, plug it into an ethics equation, and arrive at the right course of action. As Robert Payton, the first director of Indiana University's Center on Philanthropy once said, "there are no ethical answers, only ethical questions" (cited in Tempel 2003b, p. 420).

As indicated in the journal *Fundraising Ethics: A Rights Balancing Approach* (2017) many ethical dilemmas in fundraising arise because of a tension between what the donor wants (often asking less, asking in different ways, or simply not asking at all) and what the fundraiser needs to do on behalf of their beneficiaries (asking in the most effective and efficient ways to ensure enough money to provide services). Yet until now, fundraising's professional ethics has failed to address this very direct ethical tension, preferring instead to do it by the proxy of public trust, donor wants and desires, and meaningful philanthropy. Consider the general ethical question of whether it is appropriate for donors to feel guilty if they decide to decline a request for a donation, which as we have seen, can be considered to be a form of undue pressure (Caffery 2017, p. 23-24). How might each of these normative theories of fundraising ethics deal with this question? Might it be acceptable for a donor to feel guilty if they don't give?

According to International Statement of Ethical Principles in fundraising (2017), there are five important principles for acting as a fundraiser:

1. **Honesty:** Fundraisers shall at all times act honestly and truthfully so that the public trust is protected and donors and beneficiaries are not misled.
2. **Respect:** Fundraisers shall at all times act with respect for the dignity of their profession and their organization and with respect for the dignity of donors and beneficiaries.
3. **Integrity:** Fundraisers will act openly and with regard to their responsibility for public trust. They shall disclose all actual or potential conflicts of interest and avoid any appearance of personal or professional misconduct.
4. **Empathy:** Fundraisers will work in a way that promotes their purpose and encourage others to use the same professional standards and engagement. They shall value individual privacy, freedom of choice, and diversity in all forms.
5. **Transparency:** Fundraisers stimulate clear reports about the work they do, the way donations are managed and disbursed, and costs and expenses, in an accurate and comprehensible manner.
6. **Compliance with applicable laws.**

Fundraisers will object if the organization they work for does not comply with applicable local, state, provincial and national or international civil and criminal laws. Fundraisers will not engage in activities that conflict with national and international legal obligations to their organization or to others. Moreover, they will avoid even the appearance of any criminal offence or professional misconduct

2.1.4. 3. Basic Ethics to be followed by the M- SMS and Other Social Media Fundraiser

Mobile SMS fundraising is one of the mechanisms through which fund has been collected to support construction of GERD, from Ethiopian donors via the 8100-A M-SMS. The collection techniques have been done by office of national council for coordination of public participation on the construction of the GRD, in collaboration with ethio telecom service. The response to fundraising process took place by subscribing, SMS via the given specific code to the service center, by Ethiopian donors. The SMS center respond to the text by immediately deducting from each individual subscriber, 3.00 ETB from mobile account balance. This is the method enable Ethiopian donors to put their little contribution together, so that the accumulated vale can have potential effect.

(Scaife et al., 2013, p. 18) defined fundraising as the art of developing relationships and engaging people with the needs of our communities, and providing them with an opportunity to act on their values to invest in ideas that will make a difference and leave a lasting legacy. People would be motivated to donate money, idea, and time whenever the end goal, or the outcome of the project would clearly-known to them, or they do so whenever mobilized resources expected to made a difference in the needy environment. So to be successful in fundraising activities, charity organizations or individuals need to have clear vision, mission, and end goal that enable them to engage donors from different corner of the Glob. Donors tend to support the charities that represent the needy in acceptable ways because they relate to the empathy within the donors (Eayrs & Ellis, 1990): Trust leads to donor commitment to the cause of the charity. Commitment is defined as “an enduring desire to maintain a valued relationship.” Commitment is a very important factor in the fundraising process, because being able to make donors commit to the cause of the charity, greatly increases donations (Moorman, Zaltman, & Deshpande, 1992). Increased donation is the result of clear goal set by fundraiser, ethically trusted resource mobilization agenda.

The predominant professional code of practice for fundraisers in England, Wales and Northern Ireland is the Code of Fundraising Practice. The Code also applies in Scotland, but since a separate regulator now manages this jurisdiction, future divergence seems likely. The Code was originally developed by the Institute of Fundraising in 1983 and provides what Nieweler (2013) refers to as the “meat and potatoes” of an ethical code – in other words, the details of the fundraising profession’s applied ethics. It contains discrete sections covering topics such as public collections, working with businesses, grantwriting and fundraiser remuneration, each of which includes some very specific best practice (and hence applied ethical) prescriptions.

2.1.5. Source of Funds and Communication in Fundraising

2.1.5.1. Source of Funds to be raised

Globally, most income raised by not-for-profit organizations (NPOs), come from individuals. It varies from country to country, but in Europe and North America, income from individuals is between 70 and 80% of the total income raised by NPOs. In the “Global South,” it is estimated more conservatively at 60 to 70% of total income, although this data is less reliable. People in

the Global South tend to give more within their family and clan circles rather than to NPOs, and, of course, they pay membership fees and contribute to their own organizations: clubs, schools, associations, societies, cooperatives, community groups, and their religious organizations. In the “Global North,” individuals from all walks of life are by far the major source of funding for NPOs whether they are working at home or far away across the world. Lesson learned: focus your fundraising efforts on individuals (International Institute of Rural reconstruction, 2018, p. 4). In 2018, Americans gave more than 400 billion dollars, amounting to 2 percent of GDP (Giving USA 2019).

To develop a good fundraising strategy, you must understand how much money you need, what kinds of resources are available, and which sources you can realistically access. You also need to think about where your organization is going over the next year or longer so you can develop plans to meet future needs as well as your needs today. According to the journal, *change to the giving landscape* (2019), the most recent estimates show that the largest share of giving (68 percent) comes from Individuals. Although Americans continue to give hundreds of billions of dollars to charity, the charitable landscape also experienced major shifts in recent years. Economic, social, and technological forces have led to an expansion of what it means to be charitable, and what qualifies as a charitable endeavor. These changes have left the millions of American nonprofits and donors alike wondering how these shifts will impact individual giving in the years to come.

There is not a single right way to raise money for your organization. Some NGOs get most of their money from government or foundation grants, but others find ways to earn income by charging for their services or selling products they make in their programs. Successful fundraisers are creative and responsive to their local environment. Many organizations, especially in the beginning, rely on one source for all their funding. As they grow, they realize that they need to find other sources to survive. They try to diversify by finding additional supporters. This can mean reaching out to other donors of the same type (such as other foundations) or developing a new source of financial support (such as corporate gifts or membership fees). A second source of funding may provide a small but steady source of support to supplement other funding and help cover basic expense- or it may boost revenue so that the

organization can start a new program (Fundraising Guides for Women's Community-Based Organizations, 2010).

2.1.5.2. Communication for Digital Fundraising

Charitable institutions tell people about their cause in different ways. It's important that your communications are appropriate to your audience and provide clear information so that donors can make an informed decision. This section covers standards related to marketing your campaign. It also includes standards for fundraising over the phone and by post. It is crucial to show that you have taken all reasonable steps to make sure that communications are suitable for the people aimed at. The marketing communications must not contain anything that is likely to cause serious or widespread offence, beside it is essential to take particular care to avoid causing offence on the grounds of race, age, religion, sex, sexual orientation or disability. This will vary according to the context, type of communication, audience, product and commonly accepted standards of decency at the time of the communication.

How often should you contact donors? From our research, 40 percent would like updates one to two times per month. As expected, this preference varies with age. Millennials were more likely to prefer frequent updates, while older individuals generally preferred to receive updates less frequently. Of course, every nonprofit's supporters are unique, and preferences depend on many factors. Survey your own donors to know how to communicate best with them. First and foremost, get to know your donor's communication preferences and track this information in your donor management system. Create filters based on these options and segment your donors for better communications to create an experience unique to their tastes. Add digital surveys to your communications mix for an effective way to glean valuable information and build relationships with your supporters. Ask about their preferences, interests, and experience with your nonprofit for a great way to connect without asking for money ([http : //netwrkforGood.com](http://netwrkforGood.com)).

2.1.6. Data Profile and the 8100-A Mobile Phone SMS Code

The 8100-A mobile code is the SMS code designed by National council for the coordination of public participation on the construction of the GRD /ethio telecom to be enjoyed by individual Ethiopian mobile phone SMS fundraising donors, to support the construction of GERD. The

code is available to all Ethiopian mobile phone users, to be the member of the code by subscribing. Once an individual be a member of the code by subscribing, further subscription indicate that the willing of donation charge from the mobile balance, if it exists. Major component of 800-A code data:

2.1.6. 1. Event Data

It is the column that includes: time, date, month, and the year in which the data was subscribed.

2.1.6.2. Time of subscribed Data

The time of subscribed data is the specific time when the data subscription took place, by an individual subscriber or fundraiser. The frequency of subscribed data varies from time to time, or the frequency is not equal at all times. So, in this research paper identifying the maximum frequency time was one of the objectives of the paper. The high frequency data time may implies the success in the implementation of the project of fundraising process by the office of National council of public coordination on construction of the GRD, or low frequency of the subscribed data time indicate the opposite or the challenges in the implementation of the project of fundraising.

2.1.6.3. Status of the Subscribed Data

This column has the frequency or repetition of the subscribed data by an individual subscriber to 8100-A code, or the data frequency at the same time of subscribing activities to the particular code; 8100-A. For instance, single subscription to 8100-A mobile SMS indicates donation of 3.00 Eth Birr at a single subscription, and subscribing twice at the same time indicates that two times the value of the code.

2.1.6.4. Number of Column Name

This column consists of the various phone codes provided to users by ethio telecom service, at different periods of time.

2.1. 6.5. The 8100-A Mobile Phone SMS Fundraising Campaign

There are many conflicting views of what successful fundraising is. Many think of it in terms of raising large amounts of money. Authors refer to successful fundraising in terms of donor interaction with the aim of building long-term relationships that will bring long-term financial investment in the organization (KayWilliams, 2000; Burk, 2003; Sargeant, 2009; Ahern & Joyaux, 2008; Burnett, 2002). Many studies and articles relate to fundraising success or fundraising effectiveness.2.1.7.

2.1.7. Research Gap

Even though there are so many different research works in the area, there is a gap of studies based on detailed analyses: on crowd funding time variables in detail: participation in specific time across 24hours per day, participation per days of a week, and participation in different months and phone codes. Because knowing high/low participation time based on time variables contribute a lot to fix encouraging ads broadcast time. Because ads broadcast transmitted at high participation will escalate the participation, and ads broadcast transmitted at low participation time has no significance change on participation. There are so many studies on crowd funding as a topic, but there is a gap in studying its sub-categories (elements) alone as a topic. Ex donation based crowd funding like 8100-A SMS.

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CHAPTER THREE

3. RESEARCH DESIGN AND METHOD OF RESEARCH

3.1. Introduction

In this chapter the brief reports of the research design, method of research, source of data, decision of how the data could be gathered, data gathering procedure and gathering tools, sample size and sampling techniques would be described. Moreover, based on available research methods in academic literature, and which one has been chosen in line with scholar recognized reasons, for this particular paper would be discussed. Finally, detail data presentation, and analysis method would be clarified.

3.2. Research Design

Research design is the overall structure of the research study. It includes an outline of what the researcher will do from writing the hypothesis and its operational implications to the final analysis of data. As indicated by Saunders et al. (2007) research design is the general plan of how the research questions would be answered. It is the conceptual structure within which research is conducted. Research design is the blueprint for fulfilling research objectives and answering research questions. It is needed because it facilitates the smooth sailing of the various research operations, thereby making research as efficient as possible yielding maximal information with minimal expenditure of effort, time and money (Research Methodology: methods and techniques, 1990, p. 32).

In this research exploratory survey research design was used so as to explore, the high/low frequency participation in subscribing of individuals via the short code 8100-A M phone-SMS, based on, time variables: days of the week, mobile phone codes like (911, 912, 910, etc...), months in a year and specific time in hours per day, through the implementation period of crowd funding campaign. According to (Robson, 2002, p. 59) an exploratory study is a valuable means of finding out ‘what is happening; to seek new insights; to ask questions and to assess phenomena in a new light.’ As Getu, D. & Tegbar, Y. (2006, p. 25) an exploratory study is a small-scale study of relatively short duration, which is carried out when little is known about a situation or population. It may include description as well as comparison. The high frequency of

participation was success achieved, whereas the low frequency participation was the challenges faced in implementation of the campaign, by office of national council for the coordination of public participation on the construction of the GERD.

3.3. Research Approach

Saunders et al (2000) believed that: “Research purpose is an outcome of how the researcher wants to use theory.” There are two fundamental approaches for researchers: qualitative and quantitative types of scientific research. The main purpose of this study was to investigate, the participation frequency disparities of donors of project 8100-A M-SMS in crowd funding campaign, to support GERD construction. The participation frequency disparity in 8100-A mobile phone SMS subscription were studied based on variables: on days of a week, mobile phone codes like (911, 912, 910, etc...), months of the year, and specific time per day in hours. Then, based on quantitative secondary data high/low frequencies of participation have been investigated according to the basic research questions of the paper.

According to (Merriam, 1994) the quantitative types of research are involved with clearer hypothesis. In this type of research the aim would be on clear defined narrow studies, but in this method the problem would be discussed in a broader scale and it usually comes with questionnaire with specific answer alternatives. For this particular research, the appropriate research approach to be utilized was quantitative research approach, as (Leedy and Ormrod, 2001, p. 102) quantitative research can be used in response to relational questions of variables within the research. ”Quantitative researchers seek explanations and predictions that will generate to other persons and places. The intent is to establish, confirm, or validate relationships and to develop generalizations that contribute to theory.”

3.4. Research Method

As noted by McKerchar (2008), the choice among the three research approaches (Quantitative, qualitative & mixed) is guided by mainly the research problem apart from the underlying philosophy of each research methods. Creswell (2009) also note that, research method is the procedures that are used to collect, analyze, and interprets the data in the study, to meet the overall objective of the study and to answer research questions. In this study, Quantitative secondary data analysis research method is used i.e partial two years data (2020 and 2021) have

been used for the purpose of this study. Moreover in quantitative analysis of this study, first: the researcher converted the initial secondary data format from etio telecom, to the variables of the study, by using the application Microsoft-excel. Example the data from ethio telecom initially expressed by quantifying in number form the date, month, and year will be converted to: days (Monday, Tuesday,...) to manage and manipulate data analysis in line with the variables of the study. Under the event data: time, date, month, and year of participation is indicated, These date, month, and year shown by number format that converted to (Monday, Tuesday,...) by using the application of Microsoft-excel after data transformation, for data analyses.

Data transformation is the process of converting quantified data (data in the form of figures) into necessary variables of the study. Example: The initial data from ethio telecom has four columns in figure form. This data transformed to six columns data by using the application of Microsoft excel. In the conversion process date converted to days, and “No of column name” renamed as phone codes.

Table 3.1. Initial data formt

eventDate	status	isSubsribe	(No column name)	
18:21.8	2	1	251912	
27:00.9	2	0	251912	
40:43.7	1	1	251920	
42:15.9	1	1	251977	
00:20.5	2	1	251914	
02:23.1	2	1	251900	
27:19.3	3	1	251918	

Table 3.2. Transformed Data

Month	Day	Year	Status	Is Subscribed	Phone Code
1	Monday	2020	2	1	251912
2	Tuesday	2020	3	0	251980
.	.	.	.	.	.
.	.	.	.	.	.
.	.	.	.	.	.
12	Sunday	2021	1	1	251936

3.5. Data Sources (Automatically system captured data from ethio telecom data center with official permission)

According to (Creswell, 2005; Leedy & Ormrod , 2010) regardless of the philosophical perspective underlying the research, all scholarly enquiry has three elements: the applicable scholarly literature, a research-worthy problem, and data. The research worthy problem motivates and justifies the research by answering the question “Why is the study being conducted?” (Ellis & Levy, 2008). The data serves the dual function of limiting and enabling the research (Zikmund et al., 2010). The type of study possible is both indicated and restricted, by the data available to the researcher. Data obviously serves a central function in research.

One of the highly pragmatic factors that must be considered is: the data available to support the research or, more precisely the researcher’s access and ability to collect data (Leedy & Ormrod, 2010). According to the ‘proceedings of informing science & IT education conference’ (2012) the most promising research-worthy problem, indisputably supported by the literature cannot lead to scholarly enquiry if the researcher does not have access to the data necessary to conduct that research.

So, all the points indicated above are elaboration of importance of data to conduct any research work. The source of data for this research work was ethio telecom service. In here, the researcher used secondary data that were collected from ethio telecom data center. According to white paper, technical brief (2014) ‘Secondary Data Review’ external sourcing, different research objectives, and pre-analysis are the three core elements that can make data secondary for the user. Before deciding to collect the data the researcher considered carefully data adequacy (adequate pertinent sampled data), reliability (What were the sources of data? Were they collected by using proper methods?), suitability for use was checked carefully. To collect the data from the source, short type questionnaire designed for document analysis was utilized.

3.6. Sampling Design (Case Study Based on Automatic Data Capturing)

3.6.1. Target Population

The target population of this research paper was citizens’ subscribed data in supporting of the project 8100-A SMS campaign, and captured at ethio telecom data center. The crowd funding

campaign has three phases (phase I, II & III) and has been through a long period of time. This made its target population data is very large. As 8100-A SMS crowd funding project campaign is a national project, and its target population data is so very large, accessing the whole population data as well as manipulating it was so difficult and time consuming. So, the researcher is used Sample Frame (Accessible population) of two years, 2020 & 2021 system captured secondary data the appropriate sample that can help to predict about the whole population of the project 8100-A SMS crowd funding campaign.

According to (Weiss, 1999) sample is that part of the population, from which information is collected. (Sekeran, 2001) also noted sample as a portion of the population that has attributes as the entire population. As the basic research question of this study, the sampling techniques used for this study was the techniques of selecting the pertinent sample of the target population. The *International Journal of Economics, Commerce and Management* (2014) also note that, the sample size used in a study is determined based on: the cost of data collection, and sufficient statistical power. So, based on scholarly sampling techniques and researchers' paradigm, the researcher prefer to use pertinent sample of the target population that assist to decide about the whole population i.e the whole participation of the crowd funding campaign of project 8100-A SMS. As noted by Kumar (1999) the size of the sample determined by the population:- the sample data used for this study was the participation of crowd funding campaign of 8100-A SMS of two years' portion i.e 2020 and 2021 system captured, 2157347 secondary data from ethio telecom data center was utilized.

3.7. Data Gathering Tools

Data gathering is crucial in research, as the data is meant to contribute to a better understanding of a theoretical framework (Bernard, 2002). The most significant difference of document analysis compared to other research techniques is the analysis of "written documents," which avoids researcher influence on the data as in questionnaires, observations and interviews. Documents are by no means affected by the researcher's inference, and are ready resources which could always be revisited. The frequently used techniques into analyze the written documents is content analysis (Robson, 1999, p. 272, Robson, 2002, p. 349).

Basically, quantitative data was employed in the study for the understanding of the complete picture of participation frequency disparities in fundraising of Members of project 8100-A mobile phone users in the crowd funding campaign. The appropriate data collection instruments; short type questionnaire, that assist for a document analysis were developed and used to gather available system captured secondary data from the document of ethio telecom data center. Questionnaires were developed and adopted appropriately in line with basic research questions of the study formulated in advance for this research work. Based on the developed questionnaires (initial data format from ethio telecom); secondary data that were appropriate and suitable, to answer the basic research questions of this research paper were collected, as necessary from ethio telecom data center.

3.8. Data Collection Procedures (personal info is removed from the data set by the employees of ethio telecom)

Cooper and Schindler on their scientific research in (2003) wrote that the data collection could range from a single observation in specific site to the multinational survey in different parts of the world. Beyond these methods, the devices from different perspective also help the researchers. Research is the process of collecting, analyzing, and interpreting data in order to understand a phenomenon (Leedy & Ormrod). Although, the devices are different based on the selected methods, some of them are stated as follow: Questionnaires, standardized tests, observational forms, laboratory notes and instrument calibration logs are some for instance, which let the researchers get the valid data about the research problem.

Depending on the researcher's perception, the term secondary data or sometimes are data or information that was either gathered by someone else (researchers, recognized organisations acceptable to a system, etc.) for records or other purpose than the one currently under consideration, or often a combination of the two (Cnossen, 1997; McCaston, 2005) and is thus sometimes referred to as "second-hand" data. For the first researcher they are primary data, but for the second researcher, they are secondary data (Peter & Piet, 2012). To Weijun (2008), Secondary data includes both raw data and published summaries.

To collect necessary data, letters from Addis Ababa University: department of MBA was prepared and signed by coordinator, along with the letter, short type questionnaires that were

developed appropriately for document analysis in line with basic research questions, handed on to the office of national council for the coordination of public participation on the construction of the GERD management office, for approval. The approval letter obtained, from the office of national council for the coordination of public participation on the construction of GERD, plus short type questionnaires handed on to the ethio telecom management office, for approval to obtain system captured data or access the necessary data from ethio telecom data center. Finally, necessary sample data from system captured data were obtained from ethio telecom data center based on company's rule and regulation of data management.

3.9. Data Processing and Analysis

The gathered information is one step of research in scientific approach, and the analysis of data transform the raw data to something useful and reliable meaningful data, which can support the research purpose in deeper point. Data analysis is the stage which ideas may be confirmed by empirical reality (Denscombe, 2000). Data processing and analysis is main part in any research work, where the justifications of basic research questions and interpretation took place. As indicated by (Leedy & Ormrod, 2001) research is the process of collecting, analyzing, and interpreting data in order to understand a phenomenon.

In the data processing procedure, by using Microsoft-excel the data were sorted, flittered, categorized, arranged and quantified based on basic research questions and variables of the study. Days of participation, the phone codes by which subscription in participation in crowd funding campaign took place, months of participation, specific time of participation were the basics for: sorting, filtering, arranging, categorizing and quantifying in the processes of data analyses. The researcher was used descriptive statistics such as frequencies, percentages, averaging in summarizing process of the data.

The frequency of participation listed according to their participation days of a week, phone codes, participation months, and specific time per days to calculate the frequency of subscription for each participation time units (days, months, and specific time in hour) and different phone codes. Finally, the processed data grouped into frequency distribution table, bar graphs used to show variation in frequency of participation and supported by charts so as to answer the basic research question of the study.

The analysis method for this paper was done by assessing the subscription frequency of M-SMS to the code 8100-A. The quantitative data were filtered, sorted and analyzed using Microsoft Excel and then analyzed by using statistical computation such as the table, graphs or charts, averaging and percentage. Thus, raw secondary data obtained from the document were checked, classified, arranged and organized in table based on their characteristics or variables of the studies and were analyzed. Depending on the insights result of analysis, interpretation and necessary discussion were made to clarify the issues, in the next chapter..

3.10. Ethical Considerations

As indicated in the *Journal of Education and Practice* (Berg and Howard, 2012, p. 61) researchers must “do no harm” as they collect data from someone and report findings to someone. Ethics for the research was assured according to the guidelines of ethical principle (voluntary and informed participation, confidentiality and anonymity, disclosure, analysis and reporting) proposed by (Bhattacharjee, 2012). This indicates that, in research all participants in the study need informed about the intended purpose of the study, and are allowed to participate voluntarily. Research ethics therefore relates to questions about how we formulate and clarify our research topic, design our research and gain access, collect data, process and store our data, analyze data and write up our research findings in a moral and responsible way

According to *Journal of Educational Policy and Entrepreneurial Research* (2016) there are two dominant philosophical approaches with regard to research ethics: teleology and deontology. According to (Blumberg et al, 2005) the teleological view holds that the ends served by the research justify the means. This implies that the benefits of the research findings could be weighed against the costs of acting unethically. But, this depends on the comparison made about the relative good over the evil produced (Frankena, 2001). While the deontological theories which are the opposite of teleological theories state that the ends served by the research can never justify the use of research which is unethical. They assert that there are considerations which make an action or rule right, besides the goodness or badness of its consequences (Frankena, 2001). An action can be morally right even if it does not promote the greatest balance of good over evil. Hence, one cannot use deception to ensure validity and reliability of data.

Research ethics is also important in our daily life research endeavors and requires that researchers should protect the dignity of their subjects and publish well the information that is researched (Fouka & Mantzourou, 2011). In all cases interaction made with group or individuals in collecting data of this research work confidentiality was kept with respect to information obtained from the respondents by following basic rules of ethics.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

4.1. Introduction

In this chapter the brief introduction of 8100-A mobile SMS case studies will be stated in order to clarify the type and objectives of the project 8100-A crowd funding campaign nature. The summery details of the specific case studies introduced briefly. Next to case clarification, the analyses of the secondary data gathered from ethio telecom will be described in detail. Based on the noted terms, and techniques in analysis part of Methodology chapter, this case would be analyzed with respect to the mentioned conceptual framework, to show the overall analyses procedure by indicating the 8100-A crowd funding SMS campaign. The data analysis methodology described in chapter three of this research paper employed to achieve the overall objectives of the study, in order to answer the basic research questions of the study.

Using statistical tools, the result of procedural analyses of the data is expressed and the insight results of the study will be touched in detail, The main objective of this paper was to investigate the participation FREQUENCY disparities of subscribed data of 8100-A mobile phone SMS, based on the variables of the study, to give the general picture of the outcome. The data was presented and analyzed using tables, charts and graphs.

4.2. The 8100-A Mobile SMS crowd funding campaign

The 8100-A mobile SMS is a short code crowd funding code platform designed to collect fund to support GERD on construction, since April 2011. One of the main agenda of it was to support the capital allocated by the Ethiopian government for construction of GERD. The 8100-A crowd funding campaign has gone through three phases since its beginning. Phases one and two had been completed and the third phase is the crowd funding campaign going on at the present time. The office of national council for public participation on construction of the GERD is responsible to run the mobilization agenda, using different ads & reinforcement text and different media outlets in collaboration with ethio telecom and the media. The variables of the study taken as to be participation of citizens' per days of a week, months of a year, mobile phone codes, and during 24hrs per days.

The participants or subscribers of the data are members of the SMS code called project 8100-A mobile phone SMS, and once an individual registered as a member by subscribing to the code, for next subscription the fixed amount will be charged from their mobile account balance, per subscription to the code 8100-A. So, each frequency of subscribed data will be registered after an individual become a member of the project 8100-A. The contribution through mobile phone SMS 8100-A code by individual donors of total frequency add to the construction capital of GEDD. The overall process of this campaign is guided and controlled by office of National council for public participation on construction of GERD, with collaboration of ethio telecom and all data subscribed to 8100-A, managed by ethio telecom data center.

4.2.1. The 8100-A project M-SMS Data Profile

Table 4.2.1: Initial data format from etio telecom

eventData	status	isSubscribed	(No column name)
18:21.8	2	1	251912
27:00.9	2	0	251912
40:43.7	1	1	251920
42:15.9	1	1	251977
00:20.5	2	1	251914

As can be seen from the above table, the data has 4 columns. The specific time of participation (seen in column one) and the months and years (not seen, but hidden in the same column) of the data. All these parameters are included under first column, or under the ‘event data’ column. The ‘status’ column that show the current status of the donor, is indicates that the particular mobile code holder of (+251---) mobile code’s participation frequency of subscription. The column ‘is subscribed’ column indicates whether the particular phone codes holder participate in donation after they became a member by subscribing to the code, or not. The ‘No column name’ shows different mobile codes in the market and that became a member of project 8100-A by subscribing to it.

Event Data:-Event data column comprises four important elements for data analysis:

- Due date on which the data has been subscribed (dumped part of the data), by individual subscriber; customer of the project 8100-A mobile phone SMS,

- Exact time at the data subscribing process was took place, by individual subscriber (customers of project 8100-A SMS donors) that showing the 24 hours, day and night cycle,
- The month in which data subscribing activities were took place (dumped part of the data), by individual donor or customer of 8100-A mobile SMS, and
- The years, in which data subscribing was took place

Status: indicates the current status or situation of donor subscribers

- The numbers 1,2,3,...under status column, indicate the frequency (repetition) of data subscribing process took place by customers or donor subscribers, exactly at the definite time and date. This means that, if individual customer subscribes only once at definite point in time, then to show this frequency number '1' will be recorded. By the same analogy, if the customer subscribes twice to the 8100-A mobile phone SMS exactly at the same point in time, then number '2' is recorded to show the frequency or repetition of the subscribing activities. Similarly, number '3' indicates the customer subscribes three times at the same time, So numbers '1', '2', and '3' indicate the frequencies were one, two, and three respectively.

Column is Subscribed:

- This column on the initial data format describes two things. First, number '1' recorded in the column if an individual of that mobile code subscribed to donate after becoming a member of the code. Second, the system captures '0', if members of the codes only subscribe to become a member, but not to donate money.

Number of Column Name:

- 'Number column name' contains all phone codes (prefixes) that have been member of project 8100-A. They are members of 8100-A mobile phone SMS, because they have been subscribed to this particular code to show willing to donate money, or to support the construction of the GERD, by charging the fixed amount each subscription of a single shoot via 8100-A SMS. These phone codes have been released to the market, by ethio telecom service at different periods of time and provided to users, at different time. This

column includes different phone codes (prefixes) that have been participating in 8100-A mobile phone subscribing crowd funding campaign to support GERD on construction, since 2011. Phone codes are taken as one of the study variables because all the subscribed mobile SMS to the project 8100-A took place by individuals took place using their mobile that representing different codes. There are hundred (100) mobile codes, distributed by ethio telecom till the present time.

Mobile Phone Codes

- According to ethio telecom coding profile, there are hundred (100) different mobile phone codes. Among all the codes, the code primarily released to the market by ethio telecom service (Ethiopian telecommunication Corporation at that time) was +251 911 00-00 00. This code, at first was distributed only to Addis Ababa city and seven towns, that are almost 170 kms radius away from the Capital, Addis Ababa. The towns are Debre Berhan, Bishoftu, Adama, Ambo, Fitcha, and Wolkitie. The capacity of Mobile Internet exist in Ethiopia, at that time was limited to operate, the range of the distances of those towns including the Capital, Addis Ababa (ethio telecom).

The code +251 911, and the other seven codes next to it (+251 912, + 251 913, 251 914, +251 915, +251 916, +251 917, and +251 918), were distributed to different specific regions of distribution, based on the Ethiopian federal regions/ distribution districts, during that time. Mobile phone codes are the prefixes of a mobile telephone numbers, like 911, 912, 910,..., that have been released into the market, by ethio telecom at different periods of times in the past twenty years. The frequency of subscribers of the data, 8100-A M -SMS crowd funding campaign were differ based on code differences, and identifying the prediction of those differences was one of the objectives of this research paper.

4.2.2. Data Transformation

Table 4..2 Final data formats after Transformations

Month	Day	Year	Status	Is Subscribed	Phone Code
1	Monday	2020	2	1	251912
2	Tuesday	2020	3	0	251980
.	.	.	.	.	.
.	.	.	.	.	.
.	.	.	.	.	.
12	Sunday	2021	1	1	251936

After system captured data obtained from ethio-telecom service, the data of two partial two years participation of the years 2020, and 2021 has been transformed to 6 column format; the first column enlarged to columns:-month, day, and year of participation. And the rest made to retain their original columns.

The methods of data analysis used here were data transformation:- converting numbers to days, filtering, sorting and quantifying the frequency distribution of the raw data based on the variables of the study, using the Microsoft excel. The statistical approaches provide a broader picture of the frequency distribution based on the variable of the study. The outcome of the statistical description about the data used, was presented, using table and graphs.

Table 4.2.3 Crowd funding participants per days of the week

Variable	Category	Participation per day	Mean participation	%age
Days of a week	Saturday	225555	0.1045	10.45%
	Sunday	264194	0.1224	12.24%
	Wednesday	299329	0.1387	13.87%
	Tuesday	305328	0.1415	14.15%
	Friday	311691	0.1444	14.44%
	Monday	342120	0.1585	15.85%
	Thursday	409130	0.1896	18.96%
Total participation		2157347	1	100%

Source: ethio telecom and data analysis

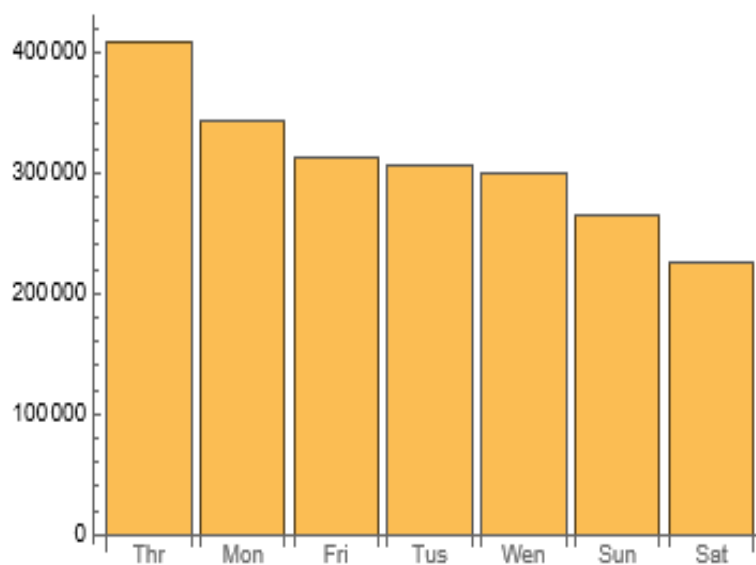


Figure 4.1 Number of participation per day of the week

Detailed analysis revealed that, the majority of the citizens participate on Thursday in the crowd funding campaign. The possible and anticipated reason for might be the intensity of the weekly package of the reinforcement (reminding text from ethio telecom, TV ads) regarding the issues of GERD construction and about project 8100-A, vary greatly to that degree. It means that, there

might be scheduled time of reminding text from ethio telecom, or TV ads about the call for crowd funding participation on Thursday. To respond to those reminding text and TV ads people responding by their phones on that day. In effect the number of crowd funding participation increases to its maximum value every Thursday. As can be seen from the graph, on Thursday the participation will rise to 18.96% of the total seven days of a week. This has the implication that reminding text and TV ads are effective by being the fuel potential to increase the number of crowd participants, if properly adjusted and managed across all the days of a week.

The participation frequency to the text code 8100-A SMS vary from 10.45% (Saturday) to 18.96% (Thursday) per day of the week in two years of our analyses. Thursday has got maximum crowd number of participants (18.96%) other than all the days of the week. On the other hand on Saturday donors' participation becomes the least in value (10.45%). The number of crowd participants of the rest of the days of the week (Sunday, Monday, Tuesday, Wednesday and Friday) fall in between these two extreme values. The number of participation get decline from Friday to Saturday. But, the daily participation slightly increases on Sunday (12.24%), but again this value is less than the average daily participation. Tuesday and Wednesday, both have got each nearly equal to average number of crowd participation (14.15% & 13.87%). Monday has got higher crowd number of participants than the average value (15.85%).

Saturday has got minimum crowd number of participants (10.45%) than all other days of the week. This might be of two reasons, first since starting from Friday afternoon to Saturday most of the people has got relief from their regular weekly work including reminding (reinforcement text from ethio telecom) text control center workers, and media outlets, as well as the participants themselves, are thinking of about the next day of market day (Saturday) or recreation day (Sunday), and the issue of fundraising via the short code 8100-A mobile SMS might have been forgotten by the majority of the people living in towns, city, and countryside of the country. This is the moment of the weekend when individuals thinking of about their weekend vacation or market day. The second and other possible reason, might be every weekend most mobile phone users, dialing and using Internet, this might be the cause for poor quality of the internet across the country and this poor quality of Internet could be the other cause, for having minimum crowd number of participants every weekend (particularly every Saturday).

After Saturday, Sunday the number of crowd participation regain from minimum value and increases from its lowest (10.45%) to (12.24%). Again this value of increment is lower than the average number of crowd participation. From Sunday to the next Monday the participation will increasing in value, and exactly on Monday the number of crowd participant slightly greater than the average value, which is exactly equal to (15.85%). After Monday, the frequency of crowd participation from Tuesday to Wednesday will have almost approximately equal or below the average number of crowd participation, of the seven days of the week. But again the participation of each day from Tuesday to Wednesday is slightly less than the average value. And again the value of participation rise on the next Thursday which is equal to 18.96%.

Based on the crowd funding campaign intensity, the seven days of a week has three different phases or stages of donors' crowd participation or it can be categorized into three phases. The first phase is the phase of maximum participation record that took place on Thursday. The second phase is the medium or average value phase that covers the four days of a week (Monday, Tuesday, Wednesday, and Friday), and the third phase is the phase of lower to lowest participation that covers the two days Sunday and Saturday of a week.

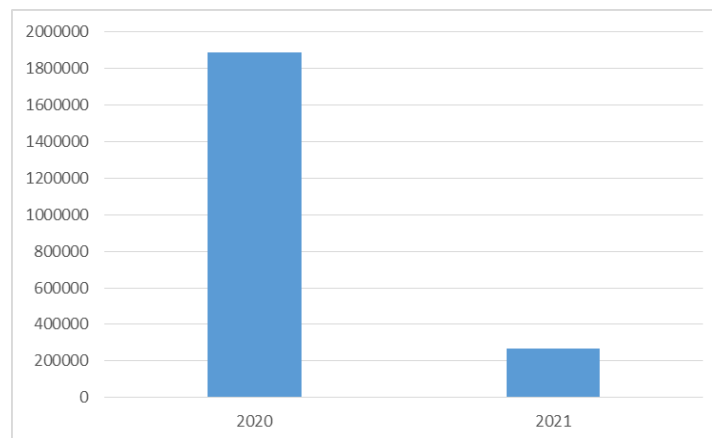


Figure 4.2 Number of Participants in the two years

As can be seen from the above figure, the number of crowd funding participants of the project 8100-A mobile SMS, in the two years periods, 2020 and 2021 were varied greatly. The total crowd number of participation, of the year 2020 was approximately equal to nine times that of the total participation of the year 2021. It means that the ratio of the degree of participation of the year 2021 to the year 2020 was (1:9) or the crowd number of participants of the year 2020 was

90% of the year 2021. This indicates that the frequency of donors' participation in fundraising via the short code 8100-A M-SMS from 2020 to 2021 was declined by eight times or by 80%. The decreasing number of members' of crowd funding campaign from one year to another could be assessed from different angles, based on the concepts in theoretical review of literature, and logical reasoning.

There exist two or three anticipated reasons for the consistently declining crowd number of participants of the project 8100-A SMS, from the year 2020 to the year 2021. First, all concerned government officials, including the office of National council for public participation on the construction of the GERD, ethio telecom (reminding text), TV ads, and other media outlets had not included the campaign of mobilizing work in their permanent and frequent agenda, or might be they were overloaded with other timely additional issues, in the year 2021. So, they didn't use different mobilizing forces or mechanisms that can maximize the number of crowd funding campaign participants, equally as they did in the last year, 2020. Second, since the GERD reservoir water filling was took place for the second time in 2021, and the construction is nearly to its completion, the issue of fundraising had been forgotten by the crowd funding participants (members or donors of project 8100-A SMS), Third, being the Millennium Renaissance Dam construction nearly at the end of its completion, capital deficiency agenda for GERD construction wouldn't been the burning timely issue in the minds of the majority of the crowd funding participants. All these, and might be additional causes in another different angles, that we wouldn't observe were sum up to became the potential reason for 80% decline in the number of crowd funding participants campaign of the year 2021, compared to that of 2020.

frequency



Code categories

Figure 4.3 Number of participants per phone code categories

On the graph above, the mobile phone code categories arranged based on their sequence of distribution order. The sequence of times the phone codes released into the market, starting from the older to the younger. It means that, the phone codes that have longer service time come nearer to the origin and the phone codes that have shorter service time come far away from the origin. From the scatter graph, it is possible to read that different phone codes have different crowd number of participation. Some have the highest, some have the average and there are also some phone codes that have minimal crowd number of participation. The phone codes 0930, 0950, 0970, and 0980 are among the phone codes that have least number of participation in the fundraising via the code 8100-A SMS. There might be different possible reasons for different phone code categories to have different crowd number of participation.

As can be seen from the graph above, people who hold mobile phones in 0930 and 0980 are among the least participants of the crowd funding campaign of the project 8100-A SMS. Their

participation for the whole two years is less than 10,000 (0.46%), of the whole participation. There might be two possible reasons for this, first different mobile code categories have no exactly equal number in their quantity in the market (ethio telecom); the codes larger in quantity in the market may have the chance to record a larger number of crowd funding campaign participation over the smaller number of phone codes in the market. The second possible and anticipated reason might be the time when the mobile codes released in to the market. The recent distributed mobile code categories might have smaller number of crowd funding participation, because of the time span, or the duration of time the codes stayed in the market can has an effect on the cumulative number of crowd participation.

Among the existing 100 mobile code categories in the market at the present time, 93 (0.93%) mobile code categories were analyzed. People who hold the phone code category 0920 were the most active participants of the project 8100-A crowd funding campaign. There might be two possible reasons for this happening. First, perhaps the number of the code category that distributed to the market may be larger in quantity than all the other phone codes categories. Second, unfortunately the majority of the group of people who hold this phone code category might be the youth that near to technology, and the majority of them might have the skill to play 8100-A SMS campaign. Because of these two possible reasons, but not the only ones, the 0920 phone code has the top record in project 8100-A mobile SMS fundraising campaign.

Table 4.2.4 Participation across phone categories

There are 93 phone codes were analyzed, Starting from 251911 all the way to 251971.

251911	174457	251941	26416	251909	21057	251960	14471	251977	11448
251913	102546	251953	26342	251928	20925	251963	14386	251984	11092
251912	83124	251938	25611	251943	20540	251988	14222	251987	11014
251910	73794	251945	24902	251967	20146	251992	14144	251972	10724
251920	58223	251901	24607	251996	19887	251980	14011	251905	10602
251918	46155	251954	24306	251937	18808	251968	13725	251952	10525
251921	45921	251991	24009	251947	18713	251989	13715	251978	9849
251919	45303	251929	23782	251931	18604	251973	13688	251944	9810
251916	44324	251915	23375	251949	17578	251964	13193	251974	8886
251917	41065	251946	23291	251983	17530	251906	12966	251969	8555
251922	39301	251993	22627	251961	17256	251975	12622	251970	7061
251923	37964	251942	22617	251933	16026	251979	12001	251908	6033
251934	35785	251939	22424	251962	15902	251982	11769	251951	5090
251900	32435	251994	22277	251985	15852	251977	11448	251903	4294
251940	31711	251927	22122	251955	15812	251984	11092	251976	2366
251935	30225	251932	22066	251965	15572	251987	11014	251907	1615
251930	29912	251914	21937	251986	15530	251972	10724	251956	66
251924	28955	251904	21591	251966	15042	251905	10602	251981	40
251926	28303	251936	21442	251995	14684	251952	10525	251950	3
251925	26819	251902	21251	251948	14578	251978	9849	251971	2
rows 1-20 of 93		rows 21-40 of 93		rows 41-60 of 93		rows 61-80 of 93		rows 74-93 of 93	

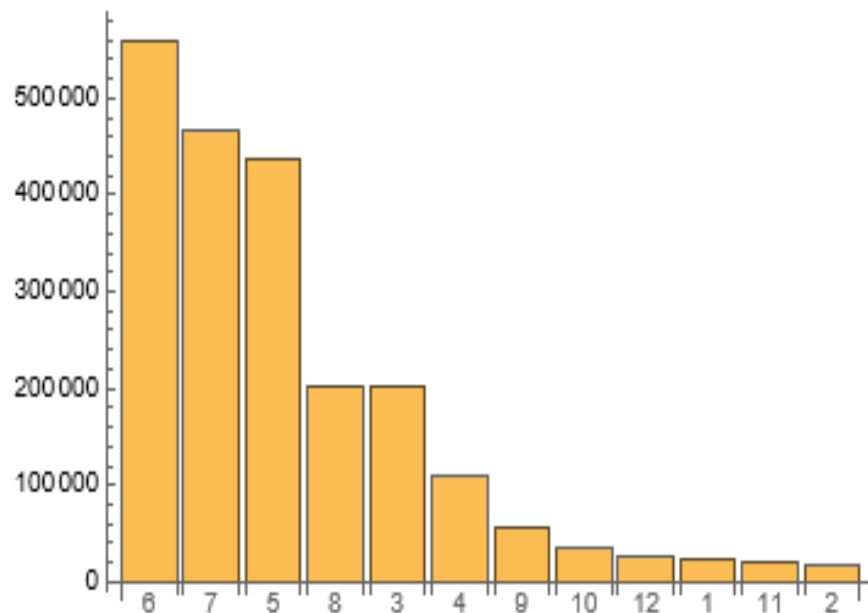


Figure 4.4 Number of project 8100-A SMS crowd participants across months

As can be seen from the above figure, starting from the fifth month (May) of a year the number of crowd funding participants increasing and exactly at the sixth month (June) of the year, the graph peak- up and reaches its maximum height. The reason might be, the fifth month or June is the month next to April and May in which the construction of GERD has been started. So, annually regarding the starting of its construction day, or birth of Millennium Renaissance Dam different ceremonial activities, like bond for sale, 'Hidase cup', T-shirt for sale in connection with Renaissance Dam run, all these and others ceremonial activities are arranged and the TV ads and other media outlets in the country, all make the issue of the GERD construction major agenda, during this period. Because of these different revival activities that have been made in the month April-May, and the momentum of those activities will covers the next months: May, June and July. Perhaps, these special activities that have been done annually, might made the members of crowd funding campaign to rise more than the other months.

Including the points have been risen above, June and July is the month when the controversy over the GERD and Regional Relation started to escalated over the Dam regarding the challenges of water sharing and changing geopolitics among the upper country and lower countries basin,

especially among Ethiopia, Egypt and the Sudan. This makes every June and July, GERD the agenda of many media outlets and social media, so that it could be the fuel potential for the high number of increment of crowd funding campaign participation in both months. Therefore, all these issues add together to make the participants of crowd funding to respond to the national call made by the government officials, especially the office of National council for public participation on the construction of the GERD and the media outlets from time to time successively. This is the anticipated reason why the number of participants of crowd funding increase in large number, in the three consecutive months, June, July and July respectively in the increasing number of crowd participants.

The six consecutive months: September, October, November, December, January and February are the months in the year for which the number of crowd funding participants becomes very low in number. This might be, in those months GERD is not been the issue of media outlets and other social media, participants of the crowd funding campaign may forgot about the project 8100-A SMS and in effect the crowd funding baker would be disappeared in those six months of a year. Because of the media outlet and other reinforcing (reminding SMS) always waiting for kickoff from the concerned government officials, especially from the office of national council for public participation on the construction of the GERD. So, the mobilizing work becomes very low and the participants of crowd funding also have forgotten the crowd funding activities. The other reasons might be, these listed six months are the months that are far away from the months in which the GERD has been started its construction in time, and individuals may forgot about the crowd funding participation and as a whole the number of crowd funding decline, during those months of a year.

To motivate participants and peak up the number of crowd funding, it takes long time. So, starting from the month March and April the mobilization activities goes on but the number of crowd funding increase in the month May to June and then peak down after July, and gradually becomes very small number of crowd funding participants from September to February again. This indicates that the mobilization agendas don't move with the same peace, through all months in a year. This made the three months: June, July and May to become rich in crowd number of participants, than the other months in a year. Adding to other issues connected with GERD made

the participants of project 8100-A gives response to all these activities and the number of crowd increased in those three months.



Figure 4.5 Number of individuals who registered and contributed vs who registered but didn't contributed

As can be seen from the above figure, after being registered on the platform and becoming a member of the short code of project 8100-A M-SMS, some individuals were not proceed with their plan of donation agenda. The ratio of individuals who registered but didn't contribute to individuals who registered and contributed is equal to 5:16. This indicate that, of the registered individuals about 500,000 (23.17%) individuals didn't contributed to the short code 8100-A. It means that, they were registered on the platform and became a member of the short code 8100-A M-SMS, and their data also on the platform too, but didn't contribute any to the crowd funding at all. In the initial data format, on the platform this group of people was coded '0' under 'is subscribed' column.

We offer two possible explanations for those people who registered, but didn't contribute any to the crowd funding investment. First, primarily by nature some individuals motivated when the situation becomes so hot, and their motivation immediately decline as additional complementary reinforcing potential removed or reduced in magnitude. In this case, the reinforcing potential expected to be different techniques and mechanisms community media as well as reinforcing

short text by ethio telecom, or any motivators that force behavior to happen again. If the motivator or reinforcing potential are there, an individual motivated to contribute to the crowd funding and initially planned to donate or participate in the fundraising. But, as soon as the motivator removed or lessor in degree, they cool down and forgot the issue of crowd funding participation. Step by step, they reach the step on which even they couldn't remember as they did registered as a member of the project 8100-A, or not. The second anticipated reason might be, because of lack of know how or because of 'technology operation skill gap' how to manipulate their mobile phone to subscribe the text message on designed short code (8100-A), some individuals might consider registering to become the member of the code, as they were subscribed to donate money. Because of these two main reasons, but not the only ones, individuals may withdraw from crowd funding investment or they might stop their pre-planned investment donation to the project 8100-A crowd funding campaign. This might cause among the registered individuals some were only on the platform, but they did do nothing with the crowd number of participants of the investment agenda.

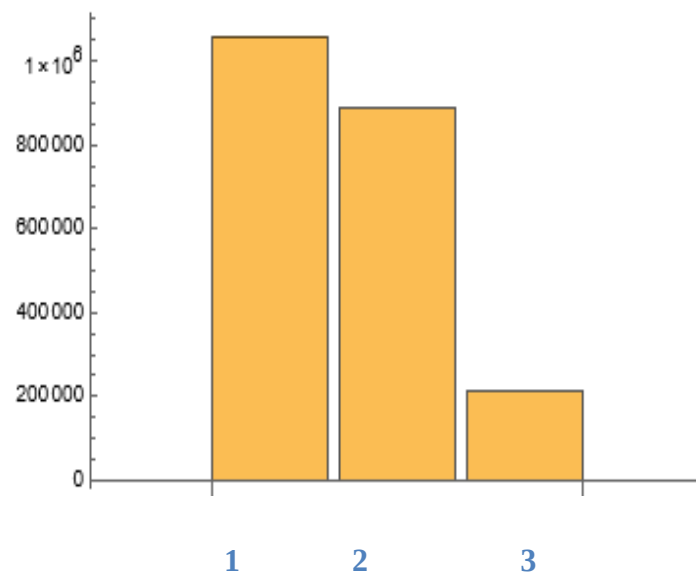


Figure 4.6 Number of individuals who are in the system vs who are unsubscribed

From the figure above, the graph indicates that, the numbers 1 and 2 are individuals in the system, or their data were captured on the platform and still in the system. But, 3 represent individuals who were unsubscribed to donate money and their data was automatically cancelled. The data of these individuals or “3” are not stayed in the system because they were unsubscribed.

And automatically their data were canceled from the system. The total number of individuals who didn't unsubscribe and their data was canceled is approximately about 9.27% of the total elements captured on the platform, or existed in the system till now. This shows that of the total individuals primarily subscribed to become a member of the project short code 8100-A SMS about 200,000 individuals were not only didn't contribute to the donation, but also their data were canceled from the system. Therefore, including individuals not contributed, but their data is stayed on the system, in figure above section 4.5; that were subscribed but didn't contribute to the project 8100-A individuals 500.000, and in here that unsubscribed as well as not contributed individuals 200,000 their total number is 700,000. This indicates that of the total individuals initially subscribed to become a member of the project 8100-A SMS, 700,000 (32.44%) did not contribute, to support GERD construction.

frequency

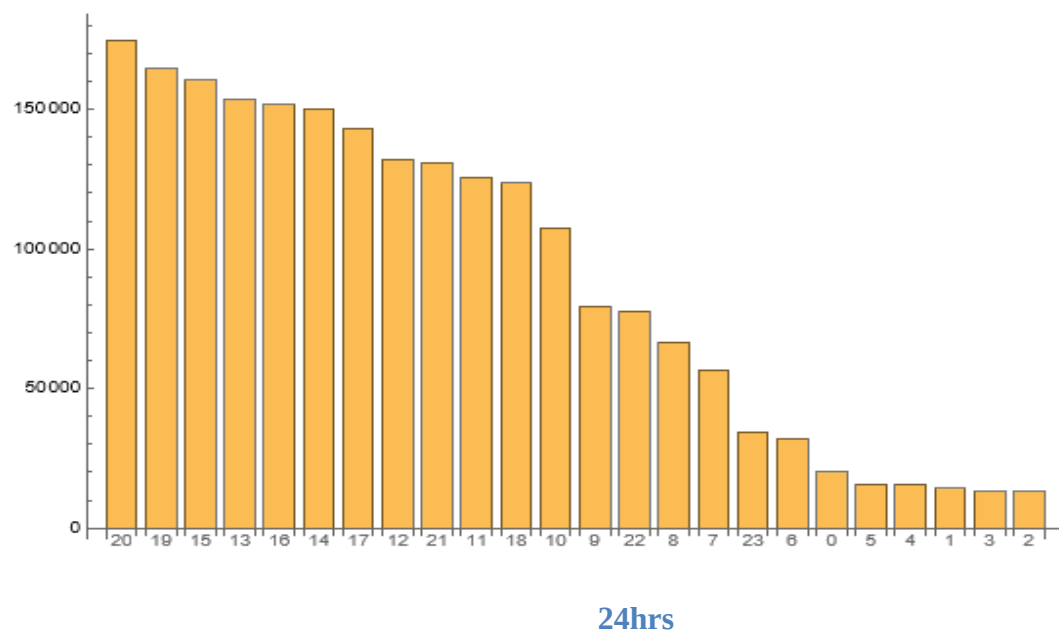


Figure 4.7 Number of participants across the 24 hrs time period

The participation donors made each 24hours of a complete day cycle and night cycle here was studied based on the total participation of all 93 phone code categories' participation cumulative effect included in the study together. The study based on each phone codes versus every 24hours of a complete day cycle and night cycle was left out, or it was out of the scope of this study. We left it for any interested body who want to further goes through the details studies of frequency

of each phone code every 24 hours of a complete day cycle and night cycle. So, the values we can read from the graph are participation of all phone codes as one unit, across 24 hours per day.

From the figure above, it is possible to understand that the highest frequency participation of the fundraising text to the project code 8100-A was occurred exactly at 20hrs per day. This specific time is the time when most of the participants are not at work, or it is the time before bed for most of the people i.e 2:00 hours in the evening as local time. In Ethiopia this time for most of the people is the time when the family members come together at their home and most probably, it is around the dinner time. The minimum participation was took place at 2:00 hours and 3:00 hours (8:00 & 9:00 hours, night local time), during the night cycle. These two specific times, are the times of night cycle when most of the participants are in the bed. The participation of others of the day cycles and night cycles falls in between those highest and lowest extreme values, and the participation varies greatly from the maximum participation to minimum participation across 24 hours, of the complete day and night cycles.

The number of crowd funding participants started to increase at noon, and gradually reach its maximum value in the evening, at 20 hours of the time cycle. The participation frequency record of the project short code 8100-A, was nearly equal morning 9 hours (3:00 hour morning local time) to 22 hours in the evening (4:00 hours evening local time). Starting from 6 hours morning (12:00 hours morning local time), the participation frequency of crowd funding participants activities through the text code 8100-A M SMS increasing until 20 hours evening, and it starts to decline again until it reaches minimum value 2 or 3 hours night cycle time. Among the four day and night cycle of the complete 24 hours time, the maximum value of participation record was occurred starting from lunch time, 13 hours---7:00 hour local afternoon until the evening cycle, and the peak value was in the evening (at 20 hours---2:00 hour evening local time), of the crowd number of participation took place from noon to evening

Participation was higher for the periods of time starting morning 10 hours---4:00 hours morning local to evening 21 hours--3:00 hours evening local. This duration of period covers 12 hours successive length or it covers 50% portion of the 24 hours of complete day and night cycles. This duration of time also has two stages of crowd number of increment. The first period is the duration of time covers from 10 hours morning to the midday 12 hours. This is the period of medium increment of the crowd number of participation successively through the period of

2hours length. The second stage is the period covers for 7hours length. It is starting from 13hours noon to 21hours evening.

In general, based on the nature of the number of crowd number of participants, it is possible to divide the complete 24hours day and night cycles duration time into five sub-small divisions. The first stage was the stage of maximum crowd number of participation. This stage covers the period of time from 13 hours noon to the period of 20hours evening. This period can be called the duration of maximum crowd number of participants, and it covers the period of 8hours of the 24hours time cycle. The second stage of larger crowd number of participants was the duration of period covers from 10hours morning to 6hours midday plus 18hours and 21hours evening also was included into this stage of second larger crowd number of participation. The rest three stages were stages of lower number of crowd participants. Stage, lower number one is the period of time covers from 7hours morning to 9hours morning and 22huours evening also part of the lower stage-one participation period. The number two lower stage of participation period of the 24 hours cycle time was the time covers evening plus night cycle of the period. And this period of participation was the period of very low number crowd participants. 6hours morning, 24hours and 5hours night cycle minimum number of crowd number of participants and the third stage of crowd number of participation was the period of night cycle and it was the stage participation said to be almost no stage of crowd number of participants. During this period almost all people were at in the bed, participation of the text code 8100-A mobile short code never expected this duration of the 24hours period is the period of maximum increment of participation in fundraising via the code 8100-A M SMS. So, the 24hours time can be sub divided in such a way that, two stages of low number of participation and two stages of higher participation.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter deals with the summary of the study on variation of citizens' participation in project 8100-A SMS crowd funding, based on variables, days of a week, mobile code categories, Months of a year, and specific time in hours per day as well. Based on the major insights, summary, discussion, and recommendation have been forwarded.

5.1. Summary of the Study

The main objectives of this thesis is to assess the 8100-A crowd funding data for enhancement of managerial decision making, to the office of national council for public participation on the construction of the GERD. In order to achieve the objective, the following basic research questions have been initially identified:

- On which date/s of a week, the participation of subscribing of 8100-A SMS would be high?
- Which mobile code categories, had high participation record in subscribing 8100-A SMS?
- In which month/s in a year were the participation of subscribing 8100-A SMS, would be high?
- What specific time per day, were the participation of 8100-A SMS subscription would be high?

Based on these research questions, automatic system captured pertinent secondary data have been collected from ethio telecom. About 2157347 secondary data has been taken from ethio telecom by legal permission and then analyzed. The data processed to convert to the variable of the study, arranged into tables and graphs based on the basic questions of the study. Microsoft excel was used to process the data in to meaning full information which can help the researcher to reach some final insight results, that can assist crowd funding enhancement of managerial decision making. In general, the researcher has identified the following summery points regarding the crowd funding enhancement for managerial decision making from the analysis. The variables such as awareness importance, concern persuasive and preference of time of crowd

funding campaign are vital for this research. The relationship between variables summarized as follows: -

- Detailed analyses of the seven days of a week revealed that, the majority of the citizens (18.96%) participated on Thursday in 8100-A crowd funding. Thus, Thursday is the top day in participation among all the days of a week. On the other hand, Saturday is the day on which the least crowd funding participations (10.45%) has been observed. All other days of a week share average and below average crowd funding participation, between these two extreme values.
- In our two years' time of analyses, the comparative study of the participation of fundraising campaign by subscribing via 8100-A SMS to support the construction of GERD, participation of 2020 and 2021 revealed that, the crowd funding participation of the year 2020 is exactly equal nine times that of the year 2021. Or it is possibly indicated in such a way that, the ratio of the crowd funding participation of the year 2020 to 2021 is equal to (1:9). This indicates that the number of crowd funding participants from year 2020 to the year 2021 shows a decrease of 80% in the frequency of subscribed data to the short code 8100-A SMS for fundraising campaign, in supporting the construction of Grand Ethiopian Renaissance Dam.
- Among 93 analyzed phone code categories people hold 0920 phone code are the top active participants in crowd funding campaign of 8100-A SMS. On the other hand 0930, 0950, 0911, 0970, and 0980 phone code categories are among the least crowd funding participants of the campaign 8100-A, that have been done in supporting the construction of GERD..
- From months of a year, June is the month of highest crowd funding participation in supporting the GERD construction via 8100-A SMS is observed. Again May and July are other months of a year in which majority of the citizens are participated in crowd funding campaign of 8100-A SMS to support the construction of GERD. On the other hand the months; September, October, November, December, January and February are the months of a year in which a very low crowd funding participation has been observed. In these six months of a year, citizens' participation in crowd funding of 8100-A SMS in

supporting the construction of GERD is almost insignificant when compared to the other months of a year.

- Among individuals who registered on the system and their data captured on the system about 32.44% have not contributed to the crowd funding campaign of 8100-A SMS. This shows that many of the people subscribed to be the member of the project short code 8100-A SMS are not subscribed to contribute to the crowd funding campaign of 8100-A. This indicates that of the data captured by the system many of them (32.44%) are not contributed to the campaign of fundraising.
- The detailed analyses regarding specific time of participation revealed that every evening 2:00 o'clock local time, the crowd funding participation of the 8100-A SMS campaign reaches its peak value. This specific particular time has got the maximum number of crowd funding participants over all the other specific time across 24hours per day (day and night cycles). In addition, every evening 1:00 o'clock local time and 7:00-11:00 o'clock local time after noon are the times among high crowd funding participation have been observed. On the other hand the 24hours detailed analyses indicate that 5:00 o'clock evening to 12:00 o'clock morning local time is the period of crowd funding participation is becomes very low. Again the period 1:00-3:00 o'clock morning local time is the period time of low crowd funding participation have been recorded across the 24 hours of the complete day and night cycle. In general the crowd funding participation of specific time always increases evening 1:00-2:00 o'clock local time (maximum value or highest participation time), and every afternoon 7:00-12:00 o'clock local time (incremental stage to higher value of participation)

5.2. Identified Insight for Conclusion

Based on literature review and research findings, the following insight can be identified:

The crowd funding processes mainly consists of a variety of interconnected concepts and has three different stakeholders, the initiative entrepreneur the intermediary platform that enables interaction, and the crowd funder or backers of the crowd funding project. The purpose of this research was to examine and explore the high/low citizens' participation time (days, months, and specific time across 24hours per day) in project 8100-A crowd funding, and to explore high/low participation frequency record of different phone code categories as well. Because, knowing

high/low citizens' frequency of participation time in subscribing to 8100-A, and identifying high/low participation frequency record of different phone code categories assist the management/facilitators of project 8100-A to improve its implementation processes through effective decision making based on the identified insight result of the study. Exactly 2157347 secondary data of partial two years i.e, 2020 and 2021 has been taken from ethio telecom, by legal permission and detailed data analysis of the research has undertaken. Based on detailed data analysis the following conclusion can be drawn:

Specific day peak value crowd number of participants like on Thursday, and low number of crowd number of participants on Saturday and below average values of participation on other five days, similarly, specific time peak value of crowd participation like: 1:00-2:00 o'clock evening local time, and 7:00-11 o'clock afternoon local time increased crowd number of participation, while very low crowd number of participation the rest of the time across day and night cycle, have an implication that, ads broadcast time have great impact in increasing number of crowd participants. Very high and high participation time indicates that, citizens have favorable condition to play 8100-A SMS at that specific time, or on particular day than relatively low or poor participation time or days. So, selective ads broadcast time and day is more effective than randomly doing it.

Peak value of crowd fund participation in the months May, June and July, while very low participation from September-January clearly shows that continuity and increased ads packages has a vital role in encouraging participation, to increase the number of crowd participants.

Many of the citizens didn't contributed to the crowd fund after they became the member of project 8100-A even though their data captured on the platform, and some others unsubscribed and left the project campaign, Some phone codes are active participant, whereas others are not. The facilitators couldn't solve such problems, because of lack of interactivity of the intermediary platform and being non informative of the content message.

Participation of 2020 is nine times that of 2021, and many of the citizens unsubscribed and left the 8100-A membership. There are so many citizens who subscribe only for membership, but didn't contribute any even though they didn't unsubscribe and left membership. Summing up all

these deficiencies; there are so many areas to be improved, and also some concern on how the project 8100-A was managed.

5.3 Recommendation

The paper aimed to shed light on the 8100-A SMS project nature of crowd funding, to better understand its complexity. It tried to analyze, managerial implications and future considerations. Ultimately, based on the findings of the study recommendation has been made to the crowd funding practices of the case project 8100-A crowd funding pursue performance improvement of the project status. Should exert effort in making the situation conducive for this crowd fund practices activities even if the result of the study indicated the positive outcome, but in order to develop crowd fund practice the founders or management should know the behavior of the society, because people want to donate for the project they know all about, and crowd funding is a process not an event, it is also emotional (cause driven) than financial. Based on identified insights of the study, the researcher forwards the following recommendations.

Based on detailed analysis and insight conclusion, continuity and large package of ads broadcast using different channels of communication has a tendency of increasing the crowd number of participants. Therefore, continuous and large package of ads should be broadcasted using TV and other available channels of communication to encourage large number of citizens in crowd funding participation of project 8100-A.

Based on citizens' high participation time and day, ads broadcast time in hours and day should be adjusted and broadcasted at specific times and days, so that to encourage large number of citizens and attain high number of participation.

Many of the citizens initially subscribed to became a member of 8100-A, some of them didn't contribute and some unsubscribed and left the campaign at all. Some phone codes are active participants, while others are not. Based on these points the researcher recommended that: intermediary platform should be revised for improvement, ads content should be informative and persuasive.

From the insight conclusion the researcher recommended that, there need to check how it was managed for effective and successful 8100-A crowd funding implementation.

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Appendices

Short format questionnaire used to collect data from ethio telecom

No	Objectives	Required data	Remark
1	To examine the days, on which the participation of subscribing 8100-A M-SMS was high.	Data that have been sent from Monday – Sunday, by participants during the past two phases (phase I & II)	
2	To differentiate telephone code/s that has high frequency record, in subscribing 8100-A M- SMS.	All data that have been sent by participants during the past two phases (phase I & II)	
3	To assess the month/s, in which the frequency of subscribing 8100-A M-SMS became high.	Data of the beginning first four digits telephone numbers in participation of sending in the past two phases. (phase I & II)	
4	To identify specific time per day, when the frequency of subscribing 8100-A M-SMS was high.	Gender data of participants in the past two phases (phase I & II)	
5	To examine the days, on which the participation of subscribing 8100-A M-SMS was high.	Participation data of federal regions of Ethiopia in mobile fundraising campaign of 8100-A text message, in the past two participation phases (phase I & II)	

There are 93 phone codes were analyzed, Starting from 251911 all the way to 251971.

251911	174457	251941	26416	251909	21057	251960	14471	251977	11448
251913	102546	251953	26342	251928	20925	251963	14386	251984	11092
251912	83124	251938	25611	251943	20540	251988	14222	251987	11014
251910	73794	251945	24902	251967	20146	251992	14144	251972	10724
251920	58223	251901	24607	251996	19887	251980	14011	251905	10602
251918	46155	251954	24306	251937	18808	251968	13725	251952	10525
251921	45921	251991	24009	251947	18713	251989	13715	251978	9849
251919	45303	251929	23782	251931	18604	251973	13688	251944	9810
251916	44324	251915	23375	251949	17578	251964	13193	251974	8886
251917	41065	251946	23291	251983	17530	251906	12966	251969	8555
251922	39301	251993	22627	251961	17256	251975	12622	251970	7061
251923	37964	251942	22617	251933	16026	251979	12001	251908	6033
251934	35785	251939	22424	251962	15902	251982	11769	251951	5090
251900	32435	251994	22277	251985	15852	251977	11448	251903	4294
251940	31711	251927	22122	251955	15812	251984	11092	251976	2366
251935	30225	251932	22066	251965	15572	251987	11014	251907	1615
251930	29912	251914	21937	251986	15530	251972	10724	251956	66
251924	28955	251904	21591	251966	15042	251905	10602	251981	40
251926	28303	251936	21442	251995	14684	251952	10525	251950	3
251925	26819	251902	21251	251948	14578	251978	9849	251971	2
⌵ ⌴ rows 1-20 of 93		⌵ ⌴ rows 21-40 of 93		⌵ ⌴ rows 41-60 of 93		⌵ ⌴ rows 61-80 of 93		⌵ ⌴ rows 74-93 of 93	

Mobile Phone Categories Operating in the Market

Mobile phone codes	Regions of Distribution	Distribution date
251 911 251 911	Addis Ababa, D/Berhan, Bishoftu, Adama, Ambo, Fitcha, Wolkite	Not known
251 912 251 912	Addis Ababa, D/Berhan, Bisoftu, Adama, Ambo, Fitcha, Wolkite	Not known
251 913	Addis Ababa, D/Berhan, Bishoftu, Adama , Ambo, Fitcha, Wolkite	Not known
+254 914	North Region (Mekelle, Dessie & Semera)	Not known
+255 915	East Region (Deredawa, Harrar, Jigjiga)	Not known
+256 916	South Region (Hawassa, Shashemane, Dilla, Aletawondo, K/Mengist, Borena, H/Mariam, Moyale, Butajira, Hossana, Wolaita, Arba Minch & Jinka)	Not known
+257 917	South West Region(Jimma, Agaro, Tepi, Metu, Wollega, Gambela)	Not known
+258 918	North west region (Gondar, B/Dare, Dangila, F/Selam D/Markos, Metekel, Asosa)	Not known
251 910	No specific distribution region	Not known
+251 919	No specific distribution region	Not known
+251 920	No specific distribution region	Not known
+251 921	No specific distribution region	Not known
+251 922	No specific distribution region	Not known
+251 923	No specific distribution region	Not known
+251 924	No specific distribution region	Not known
+251 925	No specific distribution region	Not known
+251 926	No specific distribution region	Not known
+251 927	No specific distribution region	Not known
+251 928	No specific distribution region	Not known
+251 929	No specific distribution region	Not known

+251 930	No specific distribution region	Not known
+251 931	No specific distribution region	Not known
+251 932	No specific distribution region	Not known
+251 933	No specific distribution region	Not known
+251 934	No specific distribution region	Not known
+251 935	No specific distribution region	Not known
+251 936	No specific distribution region	Not known
+251 937	No specific distribution region	Not known
+251 938	No specific distribution region	Not known
+251 939	No specific distribution region	Not known
+251 940	No specific distribution region	Not known
+251 941	No specific distribution region	Not known
+251 942	No specific distribution region	Not known
+251 943	No specific distribution region	Not known
+251 944	No specific distribution region	Not known
+251 945	No specific distribution region	Not known
+251 946	No specific distribution region	Not known
+251 947	No specific distribution region	Not known
+251 948	No specific distribution region	Not known
+251 949	No specific distribution region	Not known
+251 950	No specific distribution region	Not known
+251 951	No specific distribution region	Not known
+251 952	No specific distribution region	Not known
+251 953	No specific distribution region	Not known
+251 954	No specific distribution region	Not known
+251 955	No specific distribution region	Not known
+251 956	No specific distribution region	Not known
+251 957	No specific distribution region	Not known
+251 958	No specific distribution region	Not known
+251 959	No specific distribution region	Not known

+251 960	No specific distribution region	Not known
+251 961	No specific distribution region	Not known
+251 962	No specific distribution region	Not known
+251 963	No specific distribution region	Not known
+251 964	No specific distribution region	Not known
+251 965	No specific distribution region	Not known
+251 966	No specific distribution region	Not known
+251 967	No specific distribution region	Not known
+251 968	No specific distribution region	Not known

Source: etio telecom