# FUNDRAISING ACTIVITIES OF NPOS OPERATING IN CROATIAN TOURIST DESTINATIONS

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https://doi.org//10.20867/tosee.07.6

#### Abstract

Purpose – To fund their missions, non-profit organizations (NPOs) use a variety of fundraising activities such as applying for public funds (grants), contacting potential donors by phone, email, or through social networks; organizing various events; renting property, collecting membership fees, and selling their own products and services. The aim of this paper is to investigate whether there are any statistically significant differences between NPOs operating in Croatian coastal tourist destinations and NPOs operating in continental destinations with regard to selling products and services to raise funds.

Methodology – For the purpose of obtaining answers to the research questions, primary research was conducted using an online structured questionnaire. Research in Croatian coastal tourist destinations was conducted from May to June 2018, while in continental tourist destinations from November 2019 to March 2020. The sample numbered 756 NPOs, and a total of 389 correctly completed questionnaires were returned.

Findings – The results of the research show that almost all activities relating to selling products and providing services, with the exception of activities in organizing guided tours, are carried out more often by NPOs operating in Croatian coastal destinations. Activities relating to the organization of guided tours are more often carried out by NPOs operating in continental destinations.

Contribution – The theoretical contribution of the paper show that the coastal NPO as a non-profit destination stakeholder led effective policy in the most cases but not in all. The paper's practical contribution is that it provides the representatives of NPOs with a new approach about the activities of fundraising. Future research needs to be done to estimate the impact of NPOs on tourism sector, before fundraising strategies becomes widespread.

**Keywords**: non-profit organizations, tourism destinations, fundraising activities, commercial activities, self-funding.

# 1. OVERVIEW OF PREVIOUS STUDIES

Tourism plays a vital role in Croatia's economy as it accounts for 20% of the country's GDP. Considering the importance of tourism in the economies of countries worldwide, there is a need to explore the link between NPOs and tourism, i.e., it is necessary to identify the ways NPOs can affect tourism and the ways in which NPOs can conduct commercial activities through tourism.

Studies has shown that NPOs can enrich the tourist offer in a destination by playing a role in the preservation of cultural and heritage sites (Kim and Lee 2014), by promote cultural tourism (showcasing local traditions, arts, and crafts) (Pecharapa and Ap 2018) or by offer different products and souvenirs (Dadić and Maškarin Ribarić 2020). A study

by Pan and Ryan (2009) found that cultural and heritage attractions were the primary motivators for tourists while Gursoy and Kendall (2006) found that tourists were more likely to visit a destination if it had a variety of festivals and events that showcased local culture and traditions. Therefore, it can be concluded that richer offer in the destination increases the tourist traffic of the destination, which consequently affects the tourist expenditure in a destination. Related to that, NPOs can generate income through a variety of tourism-related activities mentioned above such as selling tickets, selling souvenirs, and conducting guided tours (Kuscu 2018); through eco-tourism activities such as wildlife safaris and nature walks (Rugarabamu 2018); through volunteer tourism (Farmaki and Lada 2018); through the sales of indigenous food and non-food products; and by organizing various workshops and events (Dadić and Maškarin Ribarić 2020). All these activities represent some form of commercial activities by which NPOs selffinance their own mission. On the other side, NPOs focused on environmental conservation can help ensure a pleasant stay for tourists by promoting a clean and healthy environment. Activities such as beach cleanups, litter removal, and tree planting can enhance the aesthetic appeal of the destination and improve air and water quality, which can positively impact the tourist experience (Buckley, Zhong and Chen 2017). Onwards, NPOs that arrange hiking trails, walkways, and other outdoor recreation activities can enhance the tourist experience by providing opportunities for physical activity and exploration of the natural environment. These activities can increase the length of stay of tourists and generate positive word-of-mouth recommendations for the destination (Buckley, Zhong, and Chen 2017). In these ways, associations cannot directly generate income, but their efforts should be recognized by the local self-government and appropriate funds should be allocated to them for such activities.

NPOs are often confronted with the insufficient funds required to carry out activities and accomplish their mission statements and this represent one of the greatest problems facing NPOs today (Vaceková 2013; Kumar et al. 2022). Hence, NPOs need to focus special attention on fundraising activities and develop fundraising strategies that will ensure long-term benefits and stability for their organizations. Through tourism, NPOs have a wide range of possibilities for fundraising their mission.

In that context, fundraising is a process which aims to ensures access to funds that are needed to secure the flow of funding that will ultimately enable an NPO to sustain its activities (Lewinsky and Muharenović 2011). Defined in this way, fundraising is understood as activities carried out by an NPO to ensure it has the funding essential for it to be sustainable and accomplish its mission statement. The Association of Fundraising Professionals (AFP) defines fundraising as the gathering of money or other resources to support an organization or specific project.

There are a number of different activities that NPOs can employ to raise funds, and the success of each activity will depend on an organization's objectives and resources, and on its target public (Avina 1993). Although the main objective of fundraising activities is to collect as much funding as possible for the work of NPOs (direct impact), the context of fundraising is much broader and refers to a series of positive indirect impacts on an NPO in the form of reinforcing its visibility, disseminating its mission statement in society, building its reputation and motivating potential future donors (Warwick 1999).

Although the term "fundraising", in essence, refers to the collecting of funds, it also has a much broader and more complex context, with a number of definitions implying the foundation, designing and care of funds, donations, gifting, and social investment (Ovsenik and Ambrož 1999). Given the complexity of the concept, some organizations choose to engage professional firms to design and carry out their fundraising activities while in other organizations this work is done mostly by organization members and volunteers (Hager, Rooney, and Pollak 2001).

NPOs have at their disposal numerous fundraising activities such as applying for public funds (grants), contacting potential donors by phone, email or social networks, collecting membership fees, organizing various events, renting property and selling products and services (Chang, Tuckman, and Chikoto-Schultz 2018; Smith and Prom 2008; James 2015). The development of technology is opening up an entire spectrum of fundraising opportunities for NPOs in the form of digital fundraising via NPO websites (Ingenhoff and Koelling 2009; Chang, Liang, and Lu 2017) and through social networks that represent one of the fastest-growing ways of raising funds (Di Lauro, Tursunbayeva, and Antonelli 2019; Stieger and Mirschberger 2014).

Recently, an increasingly popular fundraising activities involves the commercial activity of NPOs in selling products and providing services. According to a study by Molnar, Grönlund and Swedberg (2016), commercial activity is an effective means of raising funds for NPOs and the income generated through commercial activity is positively related to an NPO's financial sustainability. The performance of commercial activity depends on the quality of the products or services being sold, the effectiveness of marketing and sales strategies, and on the capability of the organization to manage the logistics of the commercial activity. The commercial activity of NPOs is a form a selffunding, crucial to any NPO foremost because it can reduce their dependence on other sources of funding (public funding, in particular), attract new members and enhancing the organization's visibility (Segal and Weisbrod 1998; Kerlin and Pollak 2011; Okten and Weisbrod 2000; Cornforth 2012; Moeller and Valentinov 2012). With regard to the field in which they are working, some NPOs are more adept at conducting commercial activity and can more easily design such activities. Accordingly, it has been noted that commercial activities are most often performed by organizations registered in the fields of culture and art, sports, and environmental protection (Khieng and Dahles 2015; Svidroňová and Vaceková 2012).

This paper aims to investigate the fundraising activities used by NPOs in Croatia and, in particular, to determine whether there are any differences in activities used between organizations operating in centers with developed tourism (coastal Croatia) and those operating in places less developed in terms of tourism (continental Croatia). Out of the various fundraising activities used, the paper singles out product and service selling activities and seeks to establish the frequency with which they are conducted and to identify which NPOs most often engage in such activities with regard to the field in which they active.

Accordingly, two hypotheses were formulated:

H1; There are statistically significant differences between NPOs operating in coastal tourist destinations and NPOs operating in continental tourist destinations with regard to the level of activities conducted in selling products and providing services.

H2; There are statistically significant differences in the level of product and service selling activities with regard to the field in which NPOs are active.

## 2. METHODOLOGY

To test the formulated hypotheses, an online primary research using a structured questionnaire was conducted. The research sample consist of members of the assembly of NPOs that meet the following criteria:

- are registered in one of the fields of activity that can potentially affect tourism.
  Those are NPOs operating in the field of sport, sustainable development, culture, nature protection, hobby activities, health protection,
- are registered in one of the most developed coastal (Medulin, Rovinj, Poreč, Dubrovnik) or continental (Krapinske Toplice, Osijek, Varaždin, Slunj, Tuhelj, Stubičke Toplice, Karlovac, Velika Gorica, Zagreb) tourist destination.

The research in coastal tourist destination was carried out from May to June 2018, while in continental destination was carried out from November 2019 to March 2020. The sample makes a total of 756 NPOs, and by the end of March 2020, a total of 389 (263 from continental NPOs and 153 from coastal NPOs) questionnaire were returned giving a response rate of 51%.

Table 1: Questionnaire description

Part	Type of questions	Number of variable
1. General information about the NPO	Year of foundation, members, headquartes, field of activity, number of employees, frequency of conducting activities	7
2. Attitudes toward tourism	cultural economic environmental	1 (21 statement)
3. Financing and fundraising	Level of income in previous year, fundraising activities, sources of financing, agreements with donors and users	9

Source: author

The variables from the first part of the questionnaire was created according to the data available in Register of Associations. The variables from the second part of the questionnaire which is related to attitudes toward tourism are modified based on the research that measures resident's attitudes toward sustainable tourism (Yu, Chanceloor and Cole 2011), and residents' attitudes toward perceived tourism benefits (Ramseook and Naidoo 2011). The variables from the third part of the questionnaire related to financing and fundraising activities are modified based on the study titled "Assessment

of the state of development of civil society organizations in Croatia" (National Foundation for Civil Society Development 2011).

Cronbach alpha coefficients for the variables measured by Likert scale are in the interval from 0.838 to 0.963. For the total scale, Cronbach alpha is 0.933. The stated values show good internal consistency and stability of the factors and high reliability of the scale. For the purposes of this paper, the data from the first (general information about the NPO) and third parts (Financing and fundraising) of the questionnaire were analysed.

## 3. RESULTS

To obtain insight into the frequency of using individual fundraising activities, the respondents were asked to use a scale of 1 to 5 (1=never, 5=always) to rate how often they use each activity. Table 2 ranks the results of average scores for each fundraising activity, altogether for all the surveyed NPOs. It also presents average scores separately for NPOs operating in coastal destinations and those operating in continental destinations.

Table 2: Average scores for fundraising activities used

No.	Fundraising activity:	Average score (N=389)	Standard deviation	Average score of coastal destinations (N=153)	Average score of continental destinations (N=236)
1.	National calls for funding (e.g., calls for grants from national and county budgets, the budgets of local self- government units and tourist boards)	4.68	2.542	4.30	4.65
2.	Membership fees	4.05	2.124	4.52	4.67
3.	Organizing events (concerts, performances, exhibitions)	3.78	1.085	4.21	3.87
4.	Internet, social networks	3.65	1.965	3.45	4.12
5.	International calls for funding (e.g., EU programmes and projects)	3.54	1.654	3.52	3.89
6.	Selling own products and services	3.26	1.848	3.92	3.10

Table 2 (continued)

No.	Fundraising	Average	Standard	Average	Average score
	activity:	score	deviation	score of	of continental
		(N=389)		coastal	destinations
				destinations	(N=236)
				(N=153)	
7.	Engaging well-	2.53	1.678	2.12	2.20
	known public				
	figures for				
	fundraising				
8.	Contacting potential	2.35	1.567	2.74	2.14
	donors by direct				
	mail (e.g., by email,				
	land mail)				
9.	Telephone calls	1.99	1.386	1.55	1.82
10.	Face-to-face visits	1.98	1.386	1.25	1.68
	with potential				
	donors and				
	presentation of own				
	products and				
	services				
11.	Leasing of business	1.22	1.025	1.43	1.2
	premises and other				
	assets				

Source: Authors' construction

The above table shows that NPOs most often use grants, i.e., public funds (from the national budget, or budget from local or self-government units) to finance their missions (high average score of 4.68). Membership fees (average score of 4.05), as a fundraising activity, is also highly ranked, followed by the organization of events (average score of 3.78). The selling of products and services, an exceptionally vital segment of NPO selffunding through their own activities, is ranked sixth, with an average score of 3.26, which represents a significant improvement, considering that for a long time NPOs relied on grants (public funding) as their only source of income. On the other hand, NPOs almost never generate income by leasing business premises or other assets, and with an average score of 1.22, this fundraising activity is ranked last. Face-to-face visits to potential donors (score of 1.98) and telephone calls (score of 1.99) are activities with an exceptionally low level of usage by NPOs. When separately considering NPOs operating in continental destinations and NPOs operating in coastal destinations, it is obvious that, in comparison with continental NPOs, coastal NPOs make use of grants and membership fees, as well as the Internet and international calls for funding, to a somewhat smaller extent. On the other hand, unlike continental NPOs, coastal NPOs tend to engage more often in selling products and services, and organizing various events to self-fund their work.

The following section takes a closer look at income generated from selling products and providing services, which are direct ways of NPO self-funding. The starting point is the assumption that there are differences between coastal NPOs and continental NPOs in how these activities are carried out, considering that coastal NPOs are more involved in

the tourism industry. Namely, tourism is considerably more developed in coastal regions, where local communities have recognized the importance of tourism and most residents are either directly or indirectly involved in tourism development. According to Croatian Bureau of Statistics, in 2022, coastal Croatia received 18.8 million guests and continental Croatia 965.2 thousand tourists. Those numbers not include Zagreb, the capital city, that saw 1.1 million tourist arrivals in 2022.

Hence, the NPOs were asked to rate on a scale of 1 to 5 (1=never, 5=always) how often they undertake specific activities relating to selling products and providing services that can enable them to directly generate income. The results are presented in Figure 1 and Figure 2.

Activities of coastal NPOs Organizing various sports events Organizing various cultural events Organizing various guided tours Organizing courses and workshops Selling indigenous non-food products Selling locally grown agricultural products Selling indigenous food products 20% 30% 40% 50% 60% 70% 80% ■ Never ■ Rarely ■ Sometimes ■ Often ■ Always

Figure 1: Activities in selling products and providing services, by NPOs operating in coastal tourist destinations

Source: Authors' construction

Figure 1 illustrates that NPOs operating in coastal tourist destinations most frequented engage in selling indigenous food products; 51% of coastal NPOs do this often or always. Forty-eight percent of coastal NPOs reported that they often or always organize various cultural events. In third place with respect to the frequency with which they are conducted are activities in selling locally grown agricultural products. These activities are undertaken often or always by 46% of the surveyed coastal NPOs. Selling indigenous non-food products, however, is an activity these NPOs engage in the least; fully 59% of the NPOs never or rarely undertake this activity. Other activities that coastal NPOs never or rarely engage in are the organization of guided tours (58% of NPOs) and the organization of various sports events (50% of NPOs).

Activities of continental NPOs Organizing various sports events 15% Organizing various cultural events Organizing various guided tours Organizing courses and workshops Selling indigenous non-food products Selling locally grown agricultural products Selling indigenous food products 204% 30% 40% 5096 6096 70% 80% 90% 100% ■Never ■Rarely ■ Sometimes ■Often ■ Always

Figure 2: Activities in selling products and providing services, by NPOs operating in continental tourist destination

Source: Authors' construction

The situation is considerably different regarding NPOs operating in the continental region. Namely, as illustrated in Figure 2, continental NPOs tend the most often to organize various courses and workshops; 48% undertake this activity often or always. Next in line are activities in organizing various sports events and activities in selling indigenous food products which 37% and 33% of the surveyed NPOs, respectively, undertake often or always. The activity the continental NPOs engage in the least is the selling of indigenous non-food products; fully 56% of the surveyed NPOs never or rarely conduct this activity. Other activities that continental NPOs never or rarely engaged in refer to organizing various guided tours (51% of NPOs) and selling indigenous food products (46% of NPOs).

When comparing Figures 1 and 2, it is clear that NPOs operating in coastal tourist destination considerably more often carry out activities in organizing various cultural events, and selling locally grown agricultural products and indigenous food products. On the other hand, NPOs operating in continental tourist destinations tend to engage more frequently in activities in organizing courses and workshops.

A T-test was performed to obtain a clearer picture of whether there are any statistically significant differences between coastal NPOs and continental NPOs in the way they carry out activities relating to selling products and providing services. The results are presented in the below table.

Table 3: **T-test results** 

T-test					
Activities in selling own products and providing services	Levene's test Sig.	T-test	Sig.		
Selling indigenous food products	.844	1.658	.014*		
Selling locally grown agricultural products	.525	2.541	.017*		
Selling indigenous non-food products	.625	2.125	.310		
Organizing courses and workshops	.558	1.958	.006**		
Organizing various guided tours	.748	3.547	.084		
Organizing various cultural events	.514	1.824	.025*		
Organizing various sports events	.622	2.014	.074		

<sup>\*</sup>Significance at the confidence level of 99%

Source: Authors' construction

As can be seen from the table, the T-test results indicate that at the significance level of 5% (p<0.05) there is a statistically significant difference between coastal NPOs and continental NPOs with regard to the frequency of conducting activities in selling indigenous food products and locally grown agricultural products and in organizing various sports events. There are also statistically significant differences at the significance level of 1% (p<0.01) with regard to activities relating to the organization of courses and workshops. No statistically significant differences were found between coastal NPOs and continental NPOs with regard to activities in selling indigenous non-food products, organizing various guided tours and organizing various sports events.

Accordingly, hypothesis H1, "There are statistically significant differences between NPOs operating in coastal tourist destinations and NPOs operating in continental tourist destinations with regard to the level of activities conducted in selling products and providing services", is partially confirmed as statistically significant differences were found in four activities but not in three activities.

It can be assumed that, given the fields in which they are active, certain NPOs are more adept at undertaking specific activities in selling products and providing services, i.e., such activities are likely to be more closely linked to an NPO's mission statement. Thus, it is important to test whether there are any statistically significant differences in the level of product and service selling activities conducted with regard to the field in which NPOs are active. For this purpose, ANOVA test was performed which aims to determine if there is a statistically significant difference between two or more categorical groups by testing for differences of means using a variance (Mishra et al. 2019).

The application of the ANOVA test is justified if the following assumptions are met (Leech, Barett, and Morgan 2005):

- the data are independent,
- the variance of the dependent variable is equal (homogeneous),
- the dependent variable is normally distributed.

<sup>\*\*</sup>Significance at the confidence level of 95%

Equality, or homogeneity of the variable, is determined using Levene's test. If the confidence level of Levene's test is greater than 0.05, it is assumed that the variances in the observed groups are equal (homogeneous). Conversely, if the confidence level is less than 0.05, the variances in the observed groups are different (heterogeneous). Leech, Barett, and Morgan (2005) mention that ANOVA is a robust test and it is justified to use even if the second (homogeneity of variance) and third (normal distribution) assumptions are not fully satisfied.

Before the ANOVA check, the normality of the distribution of the dependent variable was checked, and by applying the *Skewness* and *Kurtosis* test and checking the histogram, it was determined that the dependent variable was normally distributed. The results of Levene's test (table below) indicate that the variances of the dependent variables are homogeneous as they are all greater than 0.05.

Given that all the prerequisites for conducting the ANOVA are met, its application to test the hypothesis is justified.

Below are the results of the ANOVA test.

Table 4: ANOVA test results

ANOVA			
Activities in selling own products and providing services	Levene test. Sig.	F	Sig.
Selling indigenous food products	,844	3.283	.006*
Selling locally grown agricultural products	,525	2.358	.014**
Selling indigenous non-food products	,625	4.297	.001*
Organizing courses and workshops	,558	.467	.800
Organizing various guided tours	,748	3.615	.004*
Organizing various cultural events	,514	15.200	*000
Organizing various sports events	,622	7.427	*000

<sup>\*</sup>Significance at the confidence level of 99%

Source: Authors' construction

The results of the ANOVA test indicate that there are statistically significant differences in the level at which certain product and service selling activities are conducted with regard to the field in which the NPOs are active. These differences are evident in activities relating to selling indigenous food products and indigenous non-food products and organizing various guided tours and cultural and sports events (significance level of 1%, p<0.01). Furthermore, the results show that there are statistically significant differences with regard to the level of activities in selling locally grown agricultural products (significance level of 5%, p<0.05).

The above finding confirms hypothesis H2 "There are statistically significant differences in the level of product and service selling activities with regard to the field in which NPOs are active".

<sup>\*\*</sup>Significance at the confidence level of 95%

### **CONCLUSION**

Fundraising is a key component of any NPO. Hence, it is essential for NPOs to be aware of the various activities of fundraising and to develop those fundraising strategies that will help them accomplish their mission statement to the fullest degree. The conducted study suggests that NPOs in Croatia continue to largely use public funding to finance their activities, which in the long-term could jeopardise their stability considering the steady drop from year to year in available public funding. The study found that NPOs tend to engage to a certain extent in commercial activity by selling products and providing services (though not to the extent they could, given the potential they have) and that such activity is considerably more often undertaken by NPOs operating in areas with developed tourism, i.e., in coastal regions.

Looking at the commercial activity of NPOs, the study confirmed that there are statistically significant differences between coastal NPOs and continental NPOs with regard to the selling of indigenous food products, locally grown agricultural products, organizing various sports events, and organizing courses and workshops. These activities are more often carried out by NPOs operating in coastal tourist destinations. No statistically significant differences were found with regard to activities relating to selling indigenous non-food products, organizing various guided tours and organizing various sports events. This finding is not surprising considering that tourism in coastal destinations is considerably more developed than in the continental part of Croatia. Accordingly, NPOs operating in coastal destinations are more attuned to tourism and many inhabitants of these destinations are directly or indirectly linked to tourism.

The scientific contribution is reflected in the identification of all potential activities by which associations can influence tourism and thus directly generate income. Also, the contribution of this paper is reflected in the confirmation of the assumption that non-profit organizations operating in more developed tourist destinations carry out fundraising activities through tourism to a greater extent than non-profit organizations operating in less developed tourist destinations, which provides a starting point for future research.

Furthermore, the study revealed that there are statistically significant differences in the extent to which activities in selling products and providing service are carried out by the surveyed NPOs with regard to the specific field in which they operate. Namely, in accordance with their objectives and mission statements, some NPOs are can more easily avail themselves of opportunities to develop commercial activity.

It would also be important for future studies to make a comparison with other developed tourist countries in the Mediterranean area to obtain the feasibility and benefit of the fundraising opportunities of NPO through tourism.

# **ACKNOWLEDGEMENTS**

This paper has been financially supported by the University of Rijeka, for project ZIPUNIRI-116-6-19

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