

Knowledge, Attitude, Practice towards medical crowdfunding among healthcare workers in eastern zone of India.

Dissertation Submitted to



**The IIHMR University, Jaipur**  
for the partial fulfilment for the award of the degree of  
Master of Business Administration (MBA)  
in  
Hospital and Health Management

By

Shreeparna Das

Under the supervision and Guidance of  
Jagajeet Prasad Singh

Knowledge, Attitude, Practice towards medical crowd-funding among healthcare workers in eastern zone of India

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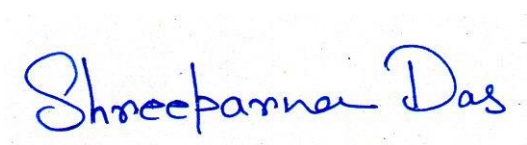
Shreeparna Das

Under the supervision and Guidance of  
Jagajeet Prasad Singh

## Declaration by Student

### **DECLARATION BY STUDENT**

I hereby declare that this dissertation titled knowledge, Attitude, Practice towards medical crowdfunding among healthcare workers in eastern zone of India is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.



Name of Student – Shreeparna Das  
Date- 02.07.2021



**TO WHOMSOEVER IT MAY CONCERN**

**Date: 01-07-2021**

This is to certify that **Shreeparna Das** has successfully completed her tenure as a Business Development Consultant from 1<sup>st</sup> April 2021 to 30<sup>th</sup> June 2021 at Impact Guru Technology Ventures Pvt. Ltd. Her performance during the tenure was found to be good.

We wish her all the very best for her future endeavors.

Regards,

A handwritten signature in blue ink, appearing to read "Sandeep Kumar Tripathy", is written over a faint, circular, light blue watermark or stamp.

Sandeep Kumar Tripathy  
(Senior VP Business Development)  
Impact Guru Technology Ventures Pvt. Ltd

Impact Guru Technology Ventures Private Limited  
101, Jai Singh Business Center, 119, Sahar Rd, Andheri East, Mumbai, Maharashtra 400099

**Certificate from Faculty Guide and School Dean**

**CERTIFICATE**

This is to certify that dissertation titled knowledge, Attitude, Practice towards medical crowdfunding among healthcare workers in eastern zone of India is a record of the research work undertaken by Shreeparna Das in partial fulfilment of the requirements for the award of the degree of MBA (Hospital and Health Management from the IIHMR University, Jaipur under my guidance and supervision and his/her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide  
IIHMR University, Jaipur  
Date

School Dean  
IIHMR University, Jaipur  
Date

## Acknowledgements

I owe a great many thanks to a great many people who helped me and supported me during the project. I consider myself very lucky and honoured to have so many wonderful people who lead me through in the completion of this project. I am extremely indebted to **IIHMR University** for giving me this opportunity.

First and foremost, I like to express my special gratitude to **Mr. Sandeep Tripathy (Senior VP Business Development)** **Mr. Avin Nair (Business Development Manager)** Who permitted to do this project. I express my deepest thanks to **Prof. Jagajeet Prasad Singh** for his valuable guidance, suggestions, and his help, without him it was almost impossible to complete this project.

I express my sincere thanks to **staffs of Narayana Health, Howrah** and other healthcare workers from eastern zone for taking part in the survey and for valuable inputs.

I also present my acknowledgement to all the members of ImpactGuru Private Ltd.- Business Development Team for giving me their precious time, relevant information, and advice for my project. I will always remember and cherish my association with them. I am also grateful to my parents & friends for their support.

Last but not the least all the staffs & members of the ImpactGuru who have helped tremendously with this project.

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## **ABSTRACT**

**Title** – Knowledge, Attitude, Practice towards medical crowdfunding among healthcare workers in eastern zone of India

**Background of the study** – “Crowdfunding is a united effort by people who connect and fund collectively for a personal, societal cause or a business idea” [1] With the help of easily accessible social media, medical crowdfunding sector is growing fast. It is the secure and convenient way to cover medical expense. In a very easy and faster way we can reach to the people with a fundraising idea. Another advantage of such initiative is we can verify or authenticate the idea.

### **Objective -**

- A. To study about awareness, perception, and attitude about crowdfunding among healthcare workers in eastern zone of India
- B. To identify the main reasons behind the unwillingness to contribute to this online crowdfunding platforms
- C. To identify the baseline knowledge, myths, misconception, attitudes, beliefs, and behaviours in relation to medical crowdfunding.
- D. To measure the change in knowledge, behaviours towards crowdfunding in this covid situation.

**Methodology** – Primary research was done with respective to specific objectives a questionnaire consisting of 16 Knowledge, Perception and attitude-based questions were set. The data collection was done through online questionnaire which was created by using google form.

**Results** - According to observations 71.10% respondents are aware about the concept of crowdfunding in medical treatment. Milaap, ImpactGuru & Ketto are the most known platforms for medical crowdfunding. As a reason of reluctancy in donation 69.1% selected that people have trust issues with such online based platforms. Other reasons like not willing to donate and the fundraising story is not convincing received responses respectively 38.1% and 36.1%. As per the observation there is an inclination among the respondents who are more likely to donate for paediatric patients (1 moth-12 years) followed by neonatal (0-28 days). In question of supporting crowdfunding platforms, 84.5% healthcare worker said yes which means the acceptance of online based crowdfunding platforms are increasing day by day. While this sector is experiencing huge growth in present year crowdfunding platform should work to build the trust.

### **Conclusion –**

In India, crowdfunding is in booming stage. The growth rate is incredibly high after the covid-19 pandemic. Still some questions are being raised about the data security and credibility. From the crowdfunding platforms more efforts should be made to increase the trust factor by bringing transparency.

### **Keywords –**

Medical Crowdfunding, Healthcare Worker, Crowdfunding, Campaigns, Fund, Donation

## **Introduction –**

“Crowdfunding is a united effort by people who connect and fund collectively for a personal, societal cause or a business idea” [1] “Crowdfunding has offered organisations a possibility of bringing people in, to engage society in their work, and build communities that will walk alongside them for the 'social good' of India’s overall health scenario”.[2]

“Medical crowdfunding in social media is growing to be a convenient, accessible, and secure manner to cover medical expenses” [3] Through significant change on the internet and development in technology, medical crowdfunding has gain popularity for practicing medical charity.

Many families turning to crowdfunding platforms now for immediate material and social support amid chronic health crises.

“The Indian healthcare sector has grown at 16.5% CAGR since 2008 and is expected to touch \$280 billion by 2020 (FICCI-KPMG). Despite this rapid growth, the public healthcare system remains neglected. Among the BRICS countries, India spends the least on healthcare – just a mere 1.15% of its GDP. Additionally, in India out of pocket health expenditure (medical expenses that are not reimbursed by insurance providers) amounts to a whopping 62% of total health expenditure” [4] Due to financial inconsistency in both public and private sector it is paying life or death situation for the people who are in medical emergency.

India being one of the most populous country in the world is presently vying to provide treatment to the patient from both public and private sector. Medical crowdfunding can help in this situation. Below mentioning three ways in which medical crowdfunding can bring positive changes in Indian healthcare -

### **Increasing affordability and accessibility of private hospitals–**

Due to the long queue outside public hospitals many families forced to admit patient in private hospitals. In private sector modern infrastructure, trained personnel and quality healthcare adds more amounts to the bill which many families are not capable of paying. Which leads the family to sell their assets or taking medical loan with highest interest. In India per year 40 million people face poverty due to medical expense. The hardest obstacle between patients and quality healthcare is lack of funds. Medical crowdfunding can be a healthy option for them. Despite of socio-economic background it enables to receive the treatment without adding any burden like payback.

### **Complementing Government Schemes –**

The total union budget outlay in the year 2021 of Rs 34.83 Lakh Crore is marginally 1% higher than Rs. 34.50 Lakh Crore last year. The budget for department of Health and Family Welfare has increased by 11%, the department of Health Research by 13%, Ministry of Ayush 14%. But everything seems insufficient keeping in mind of our population and increasing growth of serious health problems in India.

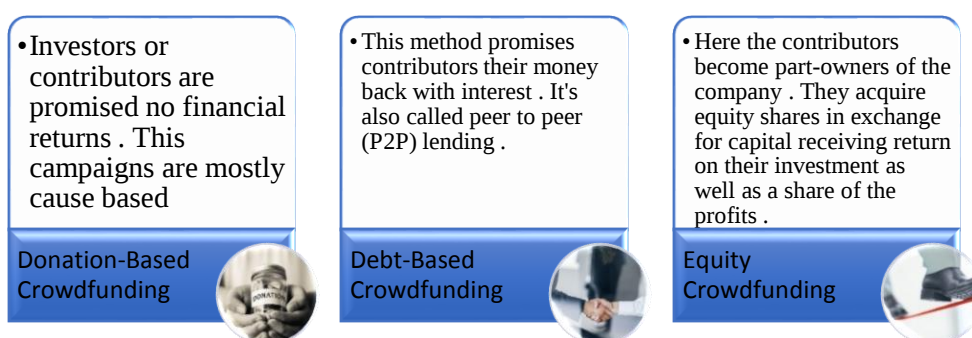
“An estimated 38 million people have been inching closer to poverty every year, because of rising healthcare inflation at ~15%” [ 5] An allocated budget could be inadequate to cover some common treatments, for example- transplantation, surgeries that cost more than 5 lakhs is a challenge. Therefore, with addition to the benefits

people may have under government welfare schemes, crowdfund can help to save many lives.

**Complementing Health Insurance Plans** – Only 20% of our population are covered by health insurance. Among those only 15% having health insurance of more than 5 lakh. but in today's scenario most of the critical surgeries or transplantation process could cost us more than 5 lakh rupees. It is difficult for middle class family to spend on high co-pays and deductibles that related with health insurance. So crowdfunding is the absolute relevant solution to such cases. “With rising costs, economic inequity, and lack of access to healthcare, more people are turning to crowdfunding every year. In fact, India's private healthcare spend currently stands at Rs 6,60,000 crore a year, with merely a third being covered by insurance. The balance of Rs 4,40,000 crore is usually met using savings and support from friends and family” [6]

Crowdfunding is now most cost effective and convenient way to raise funds.

- **Types of crowdfunding (7)**



**Some of the beneficial different crowdfunding offers -**

**Wider Reach** – The online based platform helps to reach the maximum people and give wider access to reach thousands of donors. In medical crowdfunding it is most likely to reach friends, families, and strangers also.

**Presentation** – In medical crowdfunding platforms campaign creation expertise team helps to present the case in different angles and story building which ensures maximum funds and structure process makes it more presentable to reach to right people in the right way.

**Marketing** – For the patients who specially does not have their network to support, crowdfunding platform gives them an opportunity to reach to wider population using social media. It is also brilliant way of marketing their own platform and which gives a chance to expand their business to millions of users and investors.

**Acceptance of the concept** – Presenting concepts to the bunch of people to obtain confirmation and filter it for potential venture capitalist. It helps to analyse the mistakes

and to rectify those mistakes accordingly. If donors start funding, then founders understand the idea is trustworthy and reliable.

**Exemption from Banks** –In today’s date where it is burdensome to get funds or loans from banks, this approach is profit-making. Taking loan is a timely process and top of that there is a tension of paying back. In the case of crowdfunding there is no such payback also it opens the way of quick and easy disbursements of funds.

**Table 1. Top Medical Crowdfunding Platforms in India -Facts and Performance**

| Criteria             | ImpactGuru                                                                                   | Ketto                                                | Milaap                                                          |
|----------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------|-----------------------------------------------------------------|
| Website              | <a href="http://www.impactguru.com">www.impactguru.com</a>                                   | <a href="http://www.ketto.org">www.ketto.org</a>     | <a href="http://www.milaap.org">www.milaap.org</a>              |
| Launched             | April 2012                                                                                   | 2012                                                 | 2010                                                            |
| Sectors              | Healthcare, Personal, NGO’s, Books, Films, Star-ups                                          | NGO’S, Corporates, Individuals                       | Social causes, Medical cause, Education, Disaster relief        |
| Punch Line           | Catalysing creativity by polling people                                                      | What makes us do, we do                              | Raise funds online for yourself, loved ones, charities and more |
| Scope                | Wide                                                                                         | Limited                                              | Limited                                                         |
| Marketing Tool       | Specific projects, Partnership                                                               | Promotion by Bollywood celebrities                   | Cause based campaigns                                           |
| USP                  | World 1 <sup>st</sup> CFP with 3 <sup>rd</sup> Tier reward system. Rewards shared by creator | Focusing on NGO’S campaign                           | disaster relief causes                                          |
| Business Model       | Raise funds for medical and social cause. “Tech for good”                                    | Raise funds for social, creative and personal causes | Respond to a personal and social cause                          |
| Area of operation    | Domestic and International                                                                   | Domestic and International                           | Domestic                                                        |
| Fees and Commission  | Fees 13% of the total fund raised                                                            | 6%+GST                                               | 5%,8% and 13.5%                                                 |
| Minimum Fund raising | NA                                                                                           | Rs.1000                                              | Campaigner received the raised amount, No minimum goal          |
| Duration of campaign | Maximum 90 days                                                                              | As per the project                                   | Flexible time limit                                             |
| Special remarks      | Advisors – promote the ideas and help in fund raising                                        | Higher CSR                                           | Societal concern in funding                                     |
| No. of projects      | --                                                                                           | 2,00,000+                                            | 1,00,000+                                                       |
| Raised Amount        | 1500 +crores                                                                                 | 1100+ crore                                          | Rs. 1400+ Crores                                                |

Source- [http://www.journalcra.com/sites/default/files/issue-pdf/34153\\_0.pdf](http://www.journalcra.com/sites/default/files/issue-pdf/34153_0.pdf)  
[http://121.243.17.136:1001/other/IIHMR-Jaipur%20Library/sp-dis/diss/hm/ho2020\\_files/d/Dev.html](http://121.243.17.136:1001/other/IIHMR-Jaipur%20Library/sp-dis/diss/hm/ho2020_files/d/Dev.html) Crowdfunding platforms

### **Rationale –**

The purpose of the study is to analyse the knowledge, practice, and attitude about medical crowdfunding among healthcare workers in the eastern zone of India.

Despite the growing interest, healthcare crowdfunding is absent from the research agenda in management, finance, and entrepreneurship. Only a few studies, mostly published in medical journals (e.g., Cameron et al. 2013; Sharma et al. 2015; Young and Scheinberg 2017), have dealt with this new type of market, which remains rather un-investigated.[8] In particular the level of development and boundaries are not very clear. So, through this study aim to investigate healthcare workers perception about medical crowdfunding and how people started accepting this platform after covid pandemic specifically in eastern zone of India.

## 1) Review of Literature –

**“An Exploratory study on crowdfunding platforms in India”** – By Lakshita. V, Piyush Vaswani, Kiran Kaur. Crowdfunding can be done for societal, business, or personal idea, it is a united effort by group of people to collect funds. Though it looks like traditional concept of charity or funds. Funding here done with an objective of getting some returns be it tangible or intangible. It is discussed in the study that in India potential of crowdfunding is very high. Research objective is to understand the concept of crowdfunding, understand the performance of Indian crowdfunding platforms and to understand the focus areas. Method used to analyse the results is mainly from the four crowdfunding platforms ,50 projects was selected from each portal also data was collected through published journals, magazines, official work papers and published articles. In the study top crowdfunding platforms were analysed with set of parameters including the scope, USP, business model, duration of campaigns, fees they are charging, limitations, raised amount etc. As conclusion discussed in the study crowdfunding possess immense potential, is in its nascent stage. Therefore, law makers should be look upon rules and regulations and provide this market with a strong support system.

**Published online-** International Journal of Current Research Vol. 11, Issue 01, pp.970-972, January,2019. DOI: <https://doi.org/10.24941/ijcr.34153.01.2019>

**“Understanding the dimensions of Medical Crowdfunding: A Visual Analytics Approach”** – By Gunther Eysenbach “This study aimed to explore the nature and dimensions of the phenomenon of the medical crowdfunding using a visual analytics approach and data crawled from the GoFundMe crowdfunding platform in 2019. Which aimed to identify the factors that contribute to a successful campaign. The results emphasized the differencing dynamics that a picture posted in the campaign brings to the potential for medical crowdfunding. In terms of donor motivation, the results shows that a picture depicting the paediatric patient by himself or herself is the most effective. In addition, a picture depicting the current medical condition of the patient as severe is more effective than one depicting relative normalcy in the condition. This study also drew attention to the optimum length of the title. Finally, an interesting trend in the trajectory of donations is that the average amount of a donation decreases with an increase in the number of donors.”

**Published Online** – Journal of Medical Internet Research 2020 July 3 ;22(7): e18813

**“A Study on Crowdfunding in India”** – By Ms.V.Akalya – In this paper it states crowdfunding has taken the complete economic global hurricane and India is not an exception . Although India do not have set of rules and regulations. There is no proper rules and regulations. But understanding the need “Securities and Exchange Board of India (SEBI) released a consultation paper on crowdfunding released in 2014”. SEBI proposed to put some certain limitations in India after looking at what other countries like UK,US , France have done . It talks about the limitations to Crowdfunding Investment and Eligibility to raise crowdfunding. Concluded by saying crowdfunding approach is still desirable and a long way to go. As all the risk about crowdfunding are

related to the internet if internet becomes more secure are to perform activities of trade, then crowdfunding is a concept that would be capable of reaching its capability to complete and figuring out goals to reach various entrepreneurs.

**Published online** – International Journal for research in engineering application & Management (IJREAM) ISSN:2454-9150 VOL-04, Issue-10, Jan 2019

**“A cross-sectional study of social inequities in medical crowdfunding campaigns in the United States”** – By Nora Kenworthy -This paper is based on study conducted in American population. “Americans are increasingly relying on crowdfunding to pay for the cost of healthcare. Users are often told that success depends on how they organize and share their campaigns to increase social network engagement. However, experts have cautioned that MCF could exacerbate health and social disparities by amplifying the choices (and biases) of the crowd and leveraging these to determine who has access to financial support for healthcare. To date, research on potential axes of disparity in MCF, and their impacts on fundraising outcomes, has been limited. To answer these questions, this paper presents an exploratory cross-sectional study of a randomized sample of 637 MCF campaigns on the popular platform GoFundMe, for which the race, gender, age, and relationships of campaigners and campaign recipients were categorized alongside campaign characteristics and outcomes”. Results corroborate widespread concerns with how technology fuels health inequities, and how crowdfunding may be creating an unequal and biased marketplace for those seeking financial support to access healthcare.

**Published Online** - March 5, 2020, <https://doi.org/10.137/journal.pone.0229760>

**Research Question –**

- What is the current knowledge, practice, and attitude about medical crowdfunding among healthcare workers in eastern zone of India?
- Is there any change in behaviour towards crowdfunding after the covid-19 situation?
- What are the reasons among healthcare workers for recommending crowdfund for medical purpose?

**Objective of the study –**

- i. To study about knowledge, attitude, and practice about medical crowdfunding among healthcare workers in eastern zone of India
- ii. To identify the main reasons behind the unwillingness to contribute to this online crowdfunding platforms
- iii. To identify the baseline knowledge, myths, misconception, attitudes, beliefs, and behaviours in relation to medical crowdfunding.
- iv. To measure the change in knowledge, behaviours towards crowdfunding in this covid situation.

**Research Methodology –**

**Study Design** - The research design followed observational descriptive cross-sectional Study.

**Sources of Data Collection –**

Primary research was done with respective to specific objectives a questionnaire consisting of 16 Knowledge, Perception and attitude-based questions were set.

The data collection was done through online questionnaire which created by using google form. The form was circulated to 250 health workers of eastern zone of India. Respondents were mainly from West Bengal, Bihar, and Jharkhand.

**Study Sample:**

97 responses were collected among which 91 respondents are from West Bengal, 2 is from Bihar, 3 is from Jharkhand and 1 is from Odisha. Many responses from west Bengal were collected from the hospital staffs of Narayana Health, Howrah.

**Inclusion Criteria:**

- Participants of the study must be a healthcare worker from eastern zone of India (West Bengal, Bihar, Jharkhand, Odisha, Andaman, and Nicobar Island)
- Co-operative participants willing to give the answers to the questions related to medical crowdfunding

**Exclusion Criteria:**

- Healthcare staffs who are not working in eastern zone were excluded from the study.
- Supporting staffs of hospitals (Like Housekeeping, Food, Maintenance) were not considered in the study.
- Those who were unwilling to participate in the study.

**Study Period:** Three months (1<sup>st</sup> April- 30<sup>th</sup> June 2021)

**Ethical Approval:**

This study was approved by ImpactGuru. The importance of the study was explained to the participants as written manner in the questionnaire. Informed consent has been taken before the study form each participant. Confidentiality was maintained throughout the study.

**Study Procedure:** Sample size is calculated to assess the current awareness, perception, and attitude about crowdfunding among healthcare workers. Sample size is calculated at 95% confidence level assuming 50% knowledge about crowdfunding among healthcare workers. At the absolute allowable error of 10%, minimum 96 samples are required as sample size. We got 97 responses in this study.

**Sample Size:**

**Formula**

$$n = \frac{Z_{1-\alpha/2}^2 p(1-p)}{d^2}$$

Where,

p : Expected proportion

d : Absolute precision

1-  $\alpha/2$  : Desired Confidence level

Where:

$$P = 50\% = 0.5$$

$$q = 1 - p = 1 - .5$$

$$\alpha = 0.05$$

$$d = 5\% \text{ or } 10\%$$

If we take d as 5% then sample size will be 384 and if we take d as 10% then sample size will be 96.

**Sampling Technique:** Convenient sampling have been applied.

## **Results**

### **Socio-Demographic status of respondents -**

The respondent's socio-demographic status like age, education, location, category of staff has been analysed through the graphs below –

Age in Years  
97 responses

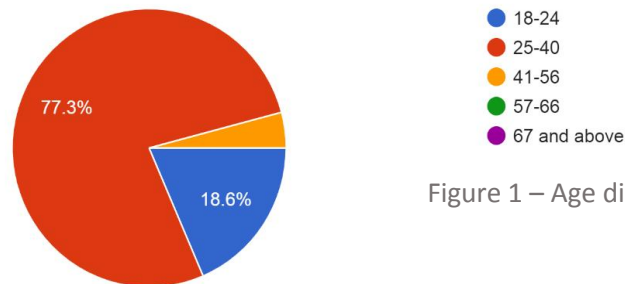


Figure 1 – Age distribution of respondents

The above graph depicts majority of the respondent 77.3% belongs to the age group 25-40 years. 18.6% belongs to the age group 18-24 years and 4.1% people belongs to the age group 41-56 years. Not received any responses from the age group 57-above.

Gender  
97 responses

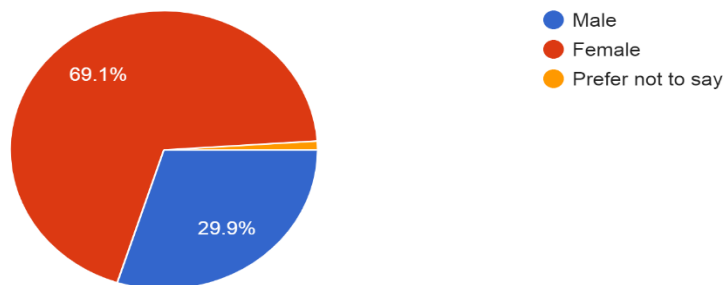


Figure:2 Gender distribution of participants

Among the 97 respondent 67 was female and 29 was male, one respondent selected prefer not to say.

## Location

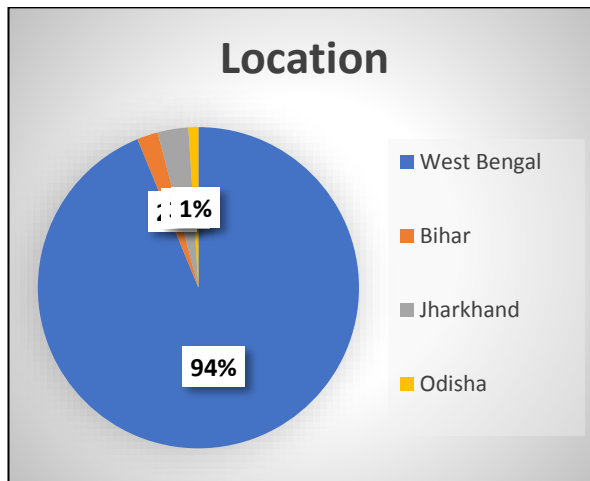


Fig. 3- Location of study participants

## Education

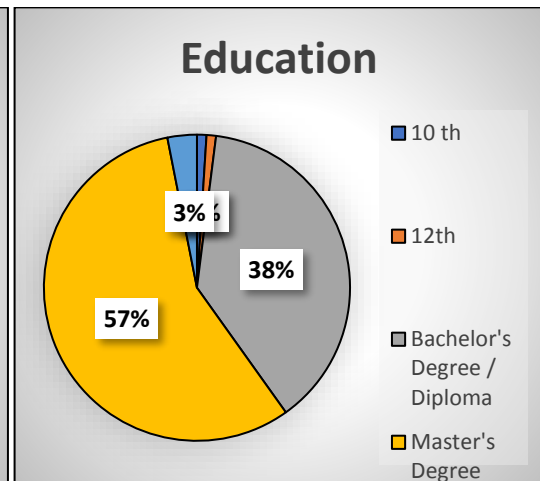


Fig4.Educational qualification of the participants

## Department -

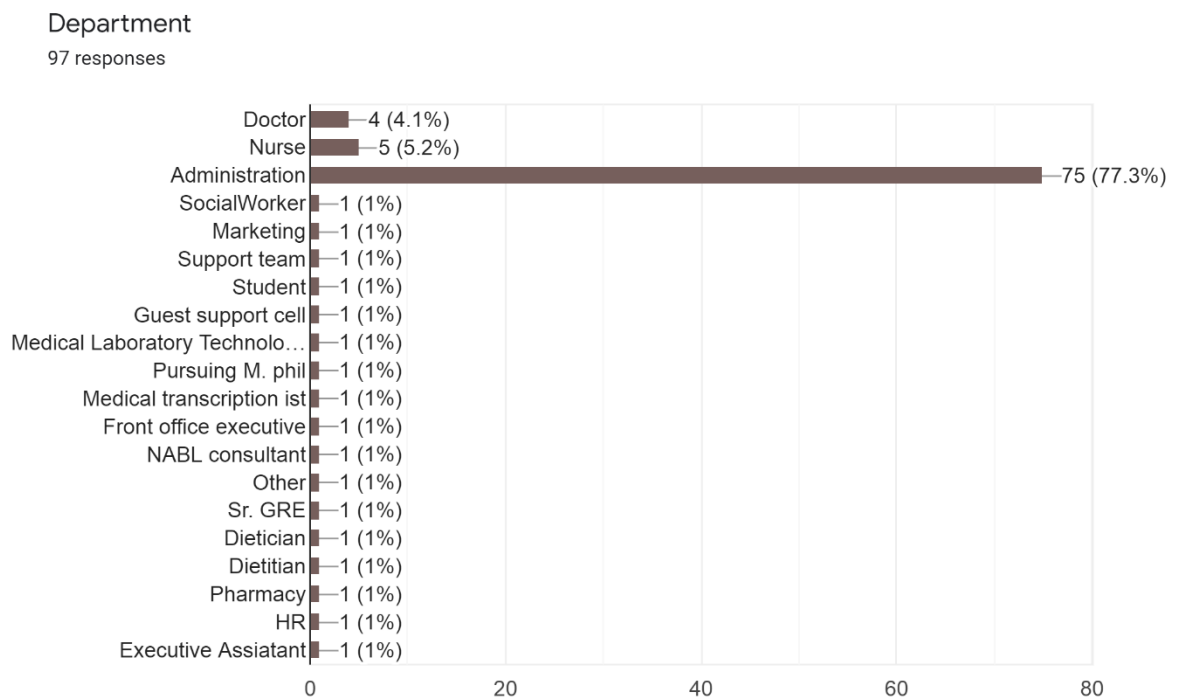


Figure5: Department wise distribution of the respondents

The above chart shows the respondents belong to which department. Responses were only received from people who work in hospitals (Clinical staff & non-Clinical staff). More than three-fourth of the respondents (77%) belong to the administration department. During the study period, I got a chance to work with administrative departments in many hospitals in Kolkata. That contributes to the results that 77.3% of respondents are from the admin department of the hospital.

### Q1. Awareness about the concept of crowdfunding in medical treatment

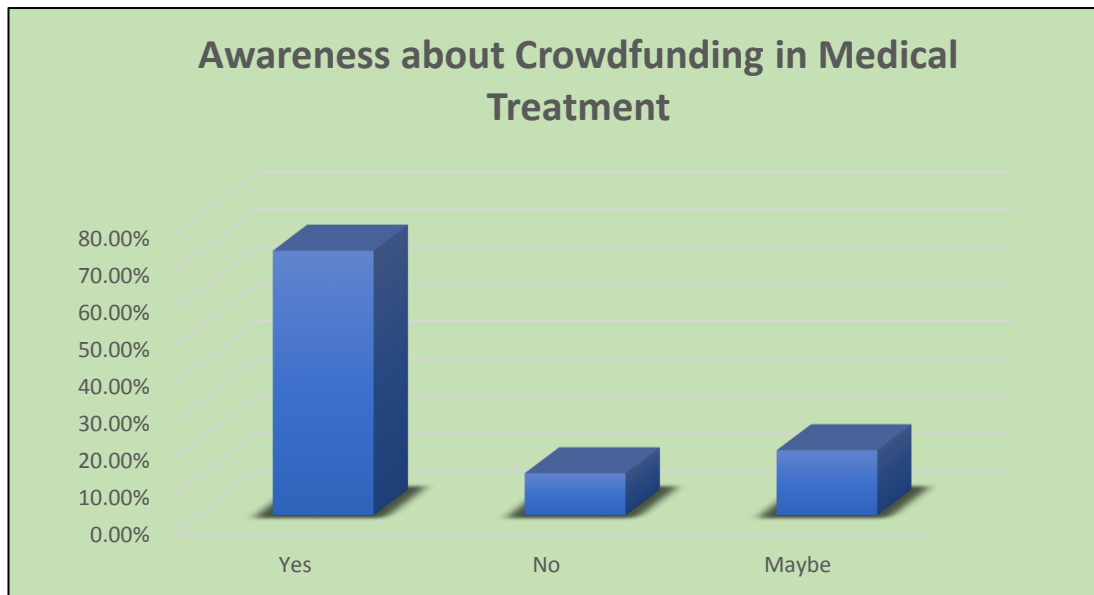


Fig 6- Awareness about the crowdfunding in medical treatment

#### Interpretation -

Among the 97 responses that has been received 69 people said yes, 11 people said no, and 17 people said maybe. That means most of the healthcare worker approx. 71.10 % knows and aware about the concept of crowdfunding in medical treatment. Still there are approx. 28.8% healthcare staffs who are either not clear about the term or doesn't know at all.

As a part of the healthcare a larger number of staffs should be aware about the concept that will help patient and largely everyone to be aware about the new way of funding the medical treatment. We sometimes see due to lack of funds lot of patient leaves in between the treatment. Medical crowdfunding can be a way out for them.

**Q2. Have you ever come across any ads or fundraising appeal of any patient or from family and friends?**

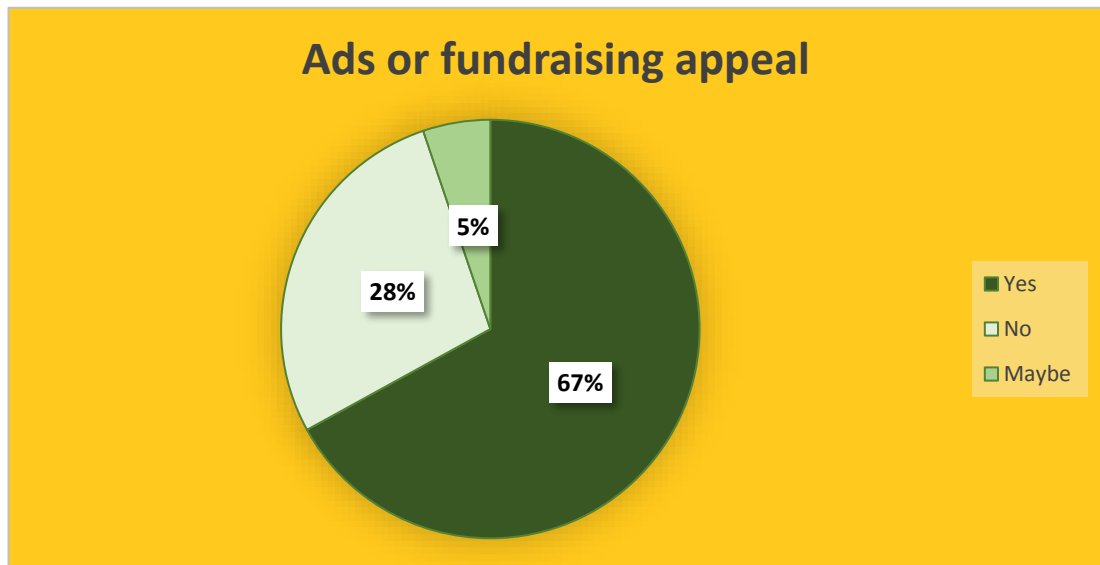


Fig 7 – Respondents who came across ads or fundraising appeal

#### **Interpretation -**

Among the 97 respondents 65 said yes ,27 said no, and 5 respondents said maybe. Social media is the best platform which most of the crowdfunding platforms use for their ads or marketing. So, the focus should be to reach more and more people.67% People have agreed to the fact that they have come cross such advertisement or fundraising campaign previously.

27.8 % people said they have not seen any fundraising appeal yet. The hospital or healthcare organizations should encourage their doctors and staffs to start recommending it to the patients or whoever is struggling to meet the hospital bills. By crowdfunding funds can be easily collected and transfer it to the hospital. The biggest advantage is it doesn't have any payback.

**Q3. If yes, can you name the crowd-funding platform name**

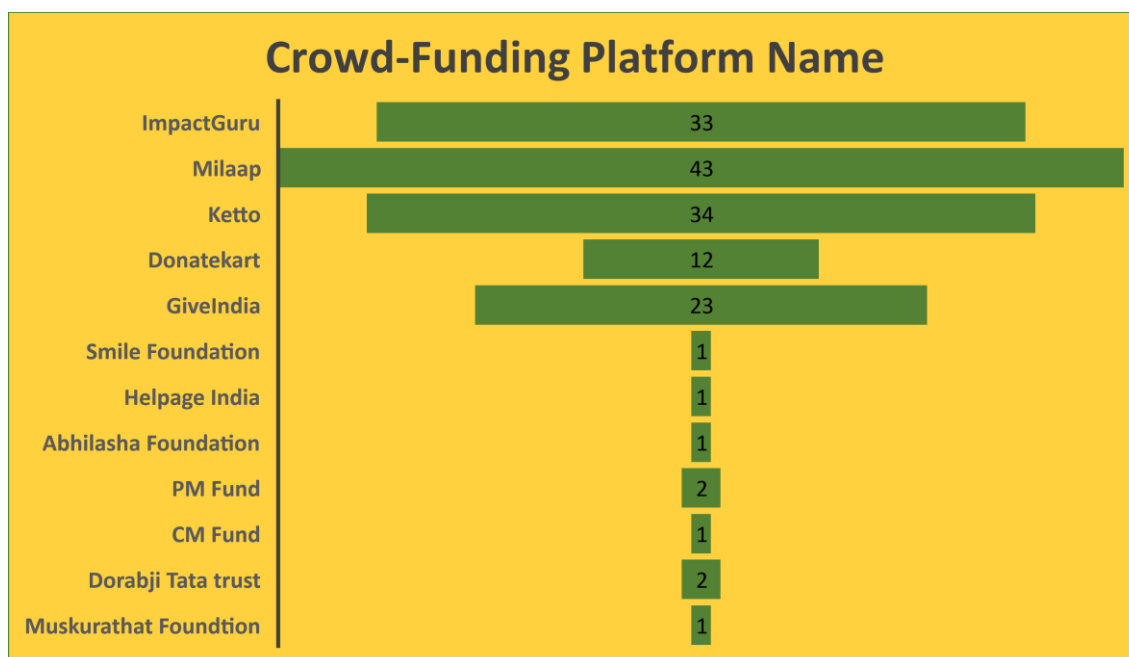


Fig 8. Responses of different crowdfunding platforms names

**Interpretation:**

As depicted by the graph shown, among the 72 responses that have been received for this question. Majority said (59.7%) Crowdfunding Platform name – Milaap, Second Highest is Ketto (47.2% ) , Imapctguru being third highest on the list ( 45.8% ) . GiveIndia is in 4<sup>th</sup> highest (31.9%) , Only 16.7% people came across any fundraising campaign by donatekart. Apart from this crowdfunding platform names, respondents also mentioned names like – Helpage India, PM fund , CM fund , Abhilasha Foundation , Dorabji Tata trust , Smile foundation, Muskurahat Foundation .

Milaap being the highest one to be known to people, Majority from the respondents have come across ads or fundraising campaign by milaap . Milaap launched in 2010 and being the oldest one in India as a crowdfunding platform it seems milaap has a strong background. Nonetheless ketto and Impactguru received bit same number of responses. Seeing the responses and analyzing this I can state good number of respondents are aware of different foundations which helps with funds medical treatments.

#### Q4. According to you, which family background people mainly opt for crowdfund

According to you, which family background people mainly opt for crowd-fund (You can choose multiple option)

97 responses

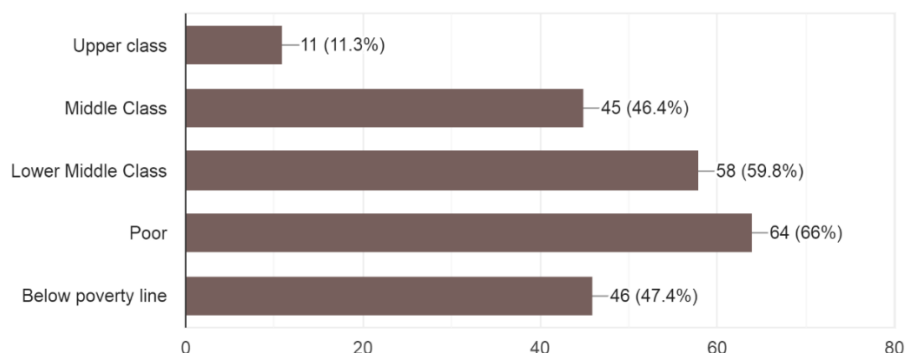


Fig 9- Responses about which family background people mainly opt for crowdfunding

#### Interpretation:

As depicted by the graph shown according to the 97 responses 66% people think Poor people should opt for crowdfund, 59.8% selected lower middle class, 47.4% people have chosen below poverty line and 11.3% selected upper class. 64 respondents think crowdfunding platform is best for the poor people to fund their treatment cost.

The main reason to ask this question is to understand the perception among respondents.

Crowdfunding can be done by anyone despite of their background. A transplantation cost in India generally of 20 Lakhs and above. Kidney transplantation can cost 25 Lakh, Bone marrow transplantation 30 -40 Lakhs. and now If we see the number of people who are insured in India is just 20% of the total population. These amounts could be a huge burden for many people. We have recently come across cases like SMA in which Zolgensma injection cost is 16Cr. for all this cases crowdfunding is the only solution. 16 cr. which seems impossible for a single family, ImpactGuru crowdfunding platform is able to raise this within a very short period like three months with the help of 1000+ donors online.

**Q5. In your understanding can people fund treatment via medical- crowdfunding?**

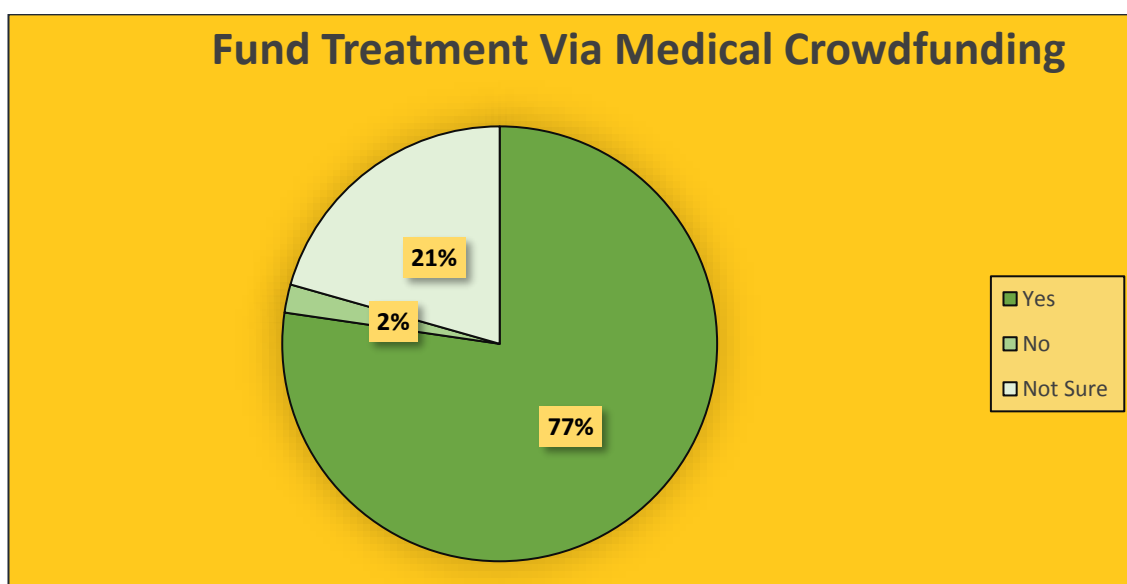


Fig.10- Responses of understanding about funds in medical crowdfunding

#### **Interpretation –**

As the graph depicts most of the people 77.3 % said yes, 20.6% are not sure and only 2.1% said no. Which means large number of healthcare worker are aware and has a clear understanding that for the critical medical treatment where cost is high, through crowdfunding we can easily cope up in financial crisis. Among the 97 respondents 20 are not clear whether we can meet the requirement or not, while 2 people said they didn't agree with the statement that people can fund their treatment through crowdfunding.

All the crowdfunding platforms who work for medical causes is donation based. In India online based crowdfunding is still in nascent stage. Not all are clear that crowdfunding could be a better option to reach a larger pool of people within shorter period. There should be proper awareness and webinar to raise awareness among patients and hospital staffs. Hospitals can keep posters and show it via collaterals in waiting stations in hospital premises. Crowdfunding experienced immense growth in the recent times of covid-19 pandemic. Many online donors have come forward to saving lives through their kind donations. It is expected that more and more people find the benefits of medical crowdfunding in coming days.

### Q6. According to you which cost will be best to raise through crowd-fund

According to you which cost will be best to raise through crowd-fund ( You can choose multiple option)

97 responses

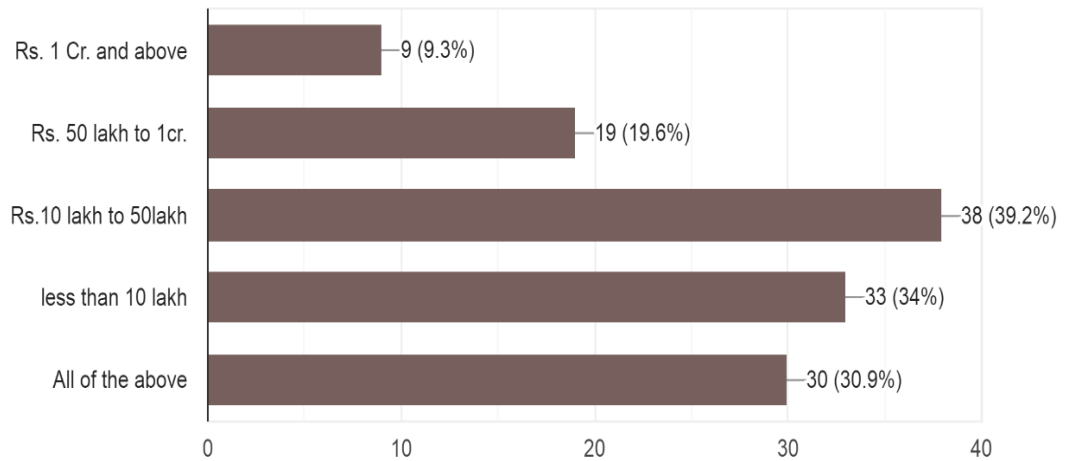


Fig11. Responses about which cost will be better to raise through crowdfunding

#### Interpretation –

Among the 97 responses received for this question we can depict 38 people said 10 lakhs to 50 lakhs, according to 33 people it's less than 10 lakh, 19 people said 50 lakhs to 1 cr. and only 9 people selected 1cr., 30 people selected all of the above.

The question was asked to the respondents to understand the perception about crowdfund. Through the response we analysed majority among the respondents thinks small range of amount should be raise through crowdfunding.

As discussed in a research paper “although in recent years crowdfunding has proven itself useful for finance, among others, artistic and technological ventures, it has not been profoundly embraced by the healthcare community, whether in the field of research or care delivery. One of the reasons might be that crowdfunding requires a strong online presence and a creator who is both productive and a social media connoisseur, situation which is uncommon in the academic setting, either due to lack of time or lack of incentives for its development” [9]

**Q7. For which aged patient you will be most likely to contribute?**

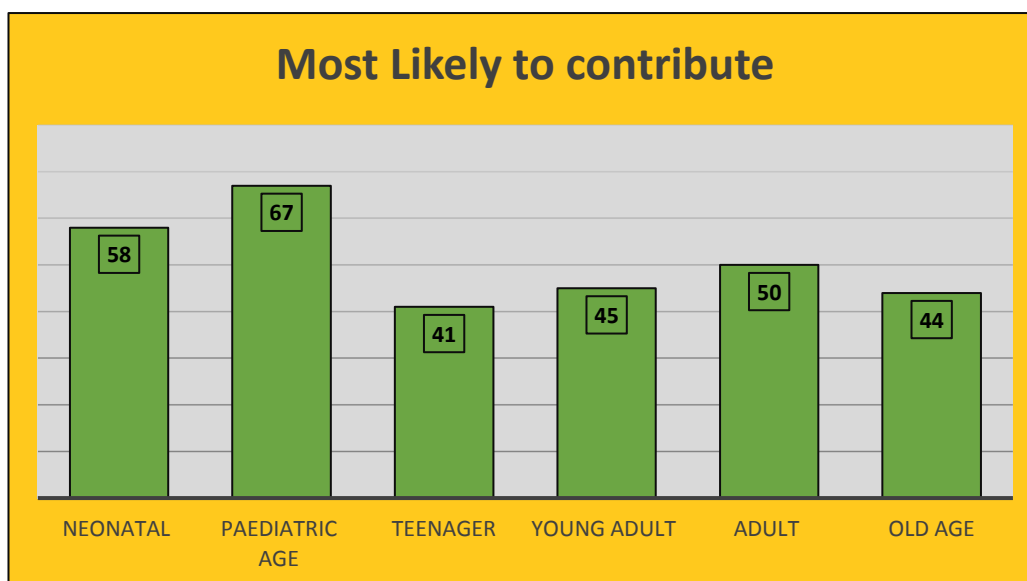


Fig.12 Responses about which aged patient will be most likely to get the donation

**Interpretation –**

As the graph depicts above among the 97 responses 69.1% people said paediatric age. Paediatric age considered of 1 month to 12 years. The second highest is neonatal (under 28 days) 59.8% people said they are most likely to donate for neonatal age. 42.3% people selected teenager age group which is the lowest among all. 46.4% selected young adult (age 18 years-24 years). 51.5% selected adult age. (25-64 years) and second lowest is old age (45.4%). The reason to ask such question is to understand the attitude of the donors.

This question would help us to understand the attitude of the donors or the overall mindset. We often see now ads and fundraising appeal of child or paediatric patients. Is the number of child patients have increased over times or there is a reason behind this? As I came through some articles received some answers.

“Reasons why campaigns run for children tend to be more successful are aplenty. One, children not only evoke unparalleled feelings of sympathy and generosity, but the sense of gratification of saving a child, who has his/her entire life ahead of him, is immense. The second is the high success rates that paediatric transplants enjoy”.

Anoj Viswanathan, president and co-founder, Milaap, said: “Crowdfunding opens up an alternate financing option for such medical emergencies, and liver transplants, in particular, a kind of treatment with higher success rates, particularly among children. Urgency is one of the key psychological triggers that cause people to donate, needs like these are more likely to receive support online” [ 10]

**Example-** “one-year-old Piyush who was born with Biliary Atresia. Piyush, abandoned by his father after birth, was required to undergo a liver transplant at the earliest. Given

the high cost, the family opted for crowdfunding on Impact Guru. Within 24 hours, the campaign raised Rs 21.91 lakh, helping Piyush undergo a liver transplant At Fortis Hospital, Mulund. Piyush's grandmother turned out to be a match, and 30 percent of her liver was transplanted to save Piyush" [ 11]

**Q8. Have you ever contributed to any fundraising campaign from any crowdfunding platform?**

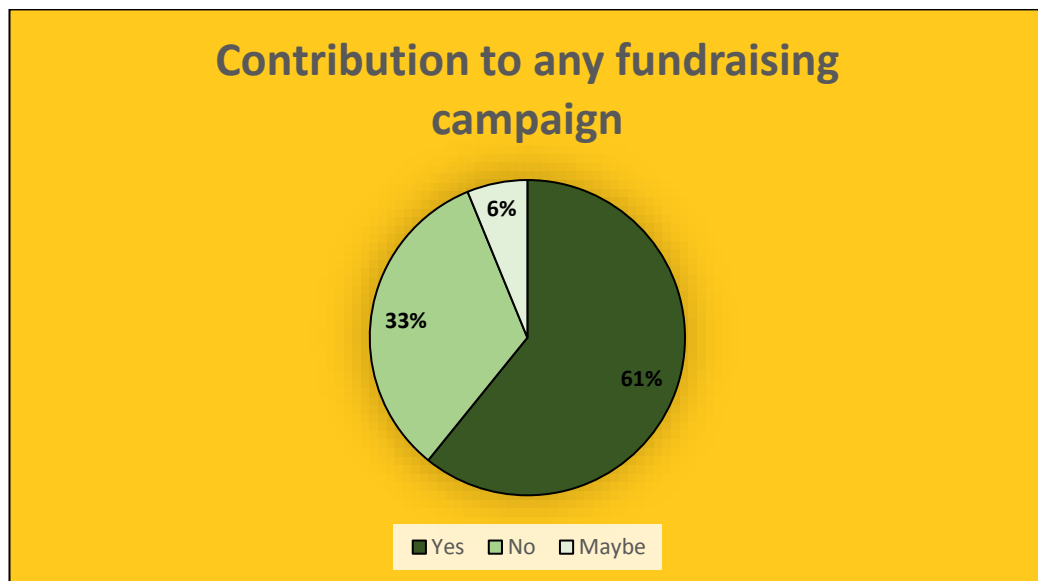


Figure13. Responses about contribution to any fundraising campaign

#### **Interpretation -**

According to the pie chart it depicts 61% people said yes, they have contributed to fundraising campaign from crowdfunding platform. 33% said no and 6% people said maybe.

Through the interpretation I can conclude there is good number of people who have contributed for the causes in crowdfunding platforms. There might be some reasons for the people who have not yet contributed.

As from article "In the case of online donations/fundraising, many of the issues are the same as other online platforms such as ecommerce. Trust has been an issue. Most of our growth has happened in the past three-four years. But the first six years had gone towards building credibility," said by Milaap's Viswanathan. [13]

### Q9. If yes, what was the cause

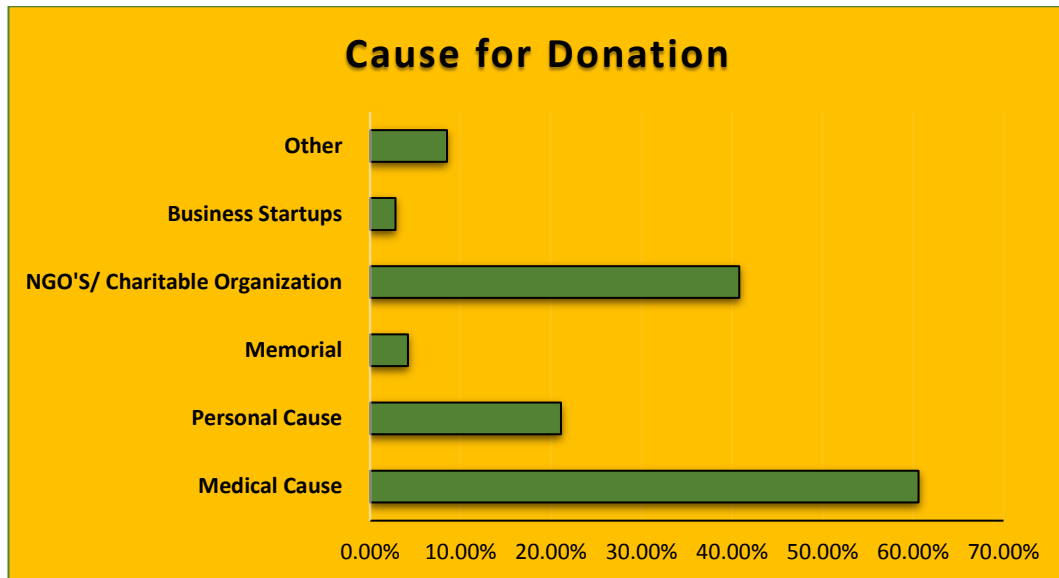


Fig. 14 Distribution of the cause for donation

#### Interpretation –

The graph represents the cause of the donation. Followed by the previous question I framed this question to understand which cause majority people contributed to. The response I received is 71.

Medical cause received the highest response 60.6%, followed by NGO's /Charitable organization being the second highest 40.8% choice for the people who have contributed to the crowdfunding platforms.

21.1% people choose personal cause, while very less 4.2% people selected for memorial and 2.8% chosen business start-ups and 8.5% people selected other reasons which is not listed here.

In India popularity of online based crowdfunding platforms have grown rapidly in just few years. The multiple payment options and easy using of these platforms have triggered many people to help others just through one click. We have seen huge change of this sector in covid-19 pandemic. While few raised funds to cope up with the medical bills, few raised funds to help NGO'S who are engaged to mitigate social causes while some contributed for the personal cause such as to payment fees in the school, in support of people loss job in covid pandemic.

As a article state "The emergence of crowdfunding as a platform to raise funds for emergency or tertiary healthcare has come as a ray of hope to families crushed under the burden of hospital bills. In most cases, crowdfunding is not the only source of funding, and is often the last resort after exhausting all other avenues. Doctors say crowdfunding platforms produce better results than NGOs or charitable trusts, with campaigns for children raising at least 70-80 percent of the expected amount, if not more" [14]

**Q10. What is the main reason that people do not contribute towards the medical purpose?**

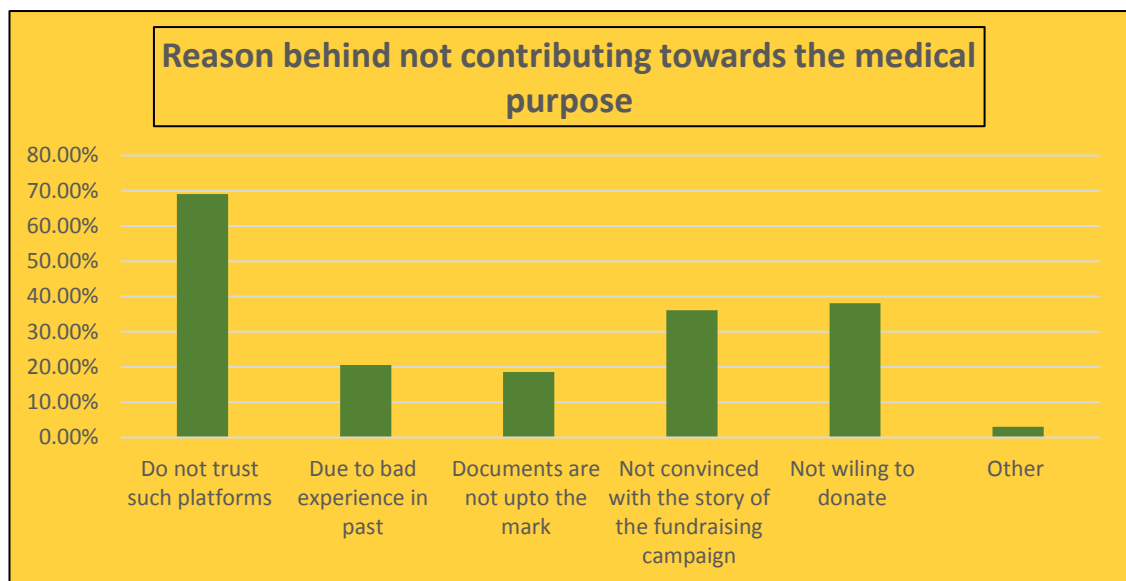


Fig.15 – Responses about reasons why people do not contribute towards medical cause

**Interpretation -**

As the above bar graph depicts the reasons which received highest response as answer to the question what the main reason for people is not contributing towards the medical purpose is – Do not trust such platform. Around 69.1% (67 People) selected the mentioned reason.

38.1% said people may not be willing to donate for the medical cause, 36.1% selected not convinced with the story of the fundraising campaign could be a reason of not getting contributions. 20.6% people selected – due to bad experience in past. 18.6% people selected documents are not up to the mark.

As the other reasons respondents also wrote -lack of awareness what exactly it is, depends on the people mentality.

While India sees a huge rise in getting the online donations each year. “Crowdfunding segment expected to grow at a compounded annual growth rate (CAGR) of 1.4% by 2024”

Despite millions being raised during the covid-19 pandemic or for various covid-19 related causes there are still few questions around.

“How will the changing regulations hit crowdfunding start-ups, will scams and frauds continue to erase the trust in online charitable platforms even as regulators play catch up, and why have investors not really backed the ventures that are operating in crowdfunding in a big way, unlike other sectors in India” [ 15]

Due to bad experience in the past and few scams that came into light recently impacted badly among the donors. With the 1000+ successful cases of fundraising, few scams and frauds making bad impressions among people.

As in an article speaks about “Worse still, there are controversies galore around donations raised and their right usage. What happened between Prasad of #Babakadhaba and the social media influencer who helped him brings forth an ugly picture, but it is, by no means, a solitary case. Think of the hue and cry over Prime Minister’s Citizen Assistance and Relief in Emergency Situations Fund (PM-CARES Fund) and its lack of transparency. Then there was the Sahara scam and other cases which forced capital markets regulator SEBI (Securities and Exchange Board of India) to issue a blanket ban on equity crowdfunding” [16]

**Q11. From your organization have you ever suggested anyone for crowdfunding on medical purpose?**

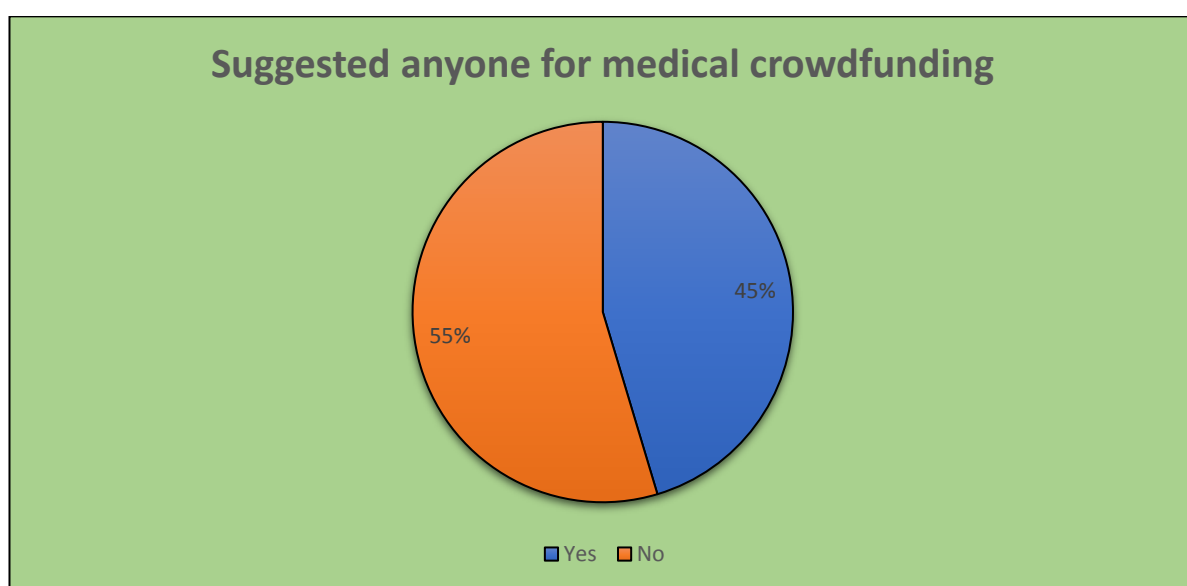


Fig.16 – Respondents suggested for crowdfunding platform on medical purpose

#### **Interpretation-**

As the above graph depicts 45% said yes and 55% said no. among the 97 respondents 44 people selected yes that they have suggested for crowdfunding.

The reason behind asking this question is to understand the awareness among healthcare worker in eastern zone. Knowing about such platform is not sufficient till the time they are suggesting to somebody who may need for such platform. Being a healthcare worker, they come across the patient and patient families who are going through serious financial crisis to meet the financial need, approaching them for crowdfunding should be the practice.

### Q.12 If yes, Then whom

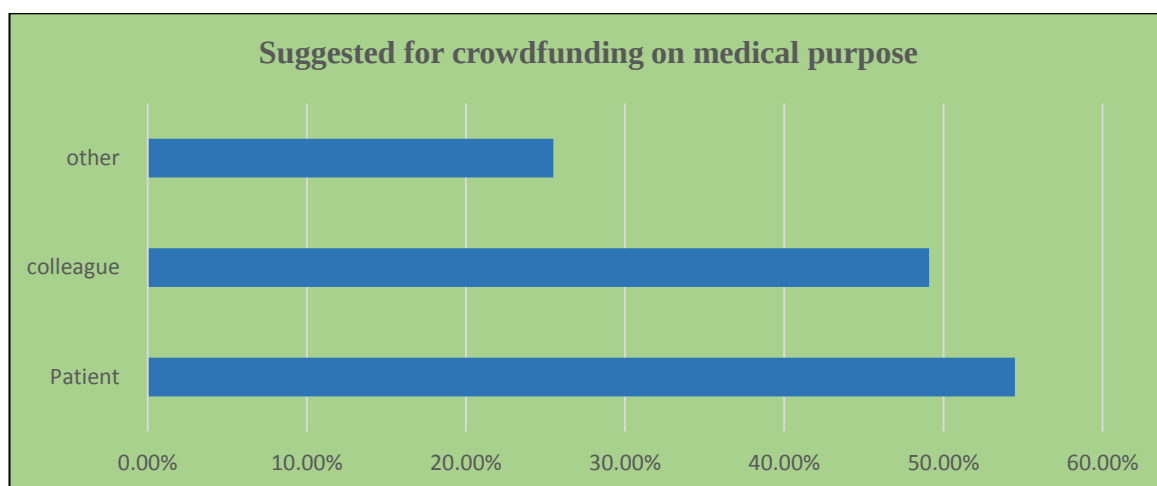


Fig17. Distribution to whom they have suggested

### Interpretation –

As represent here among the 55 responses 30 responses are for patient category which means they have suggested patient or patient family for reaching to crowdfunding platforms. 27 respondents said they have suggested their colleagues and 14 people selected other.

**Q13. If yes, what are the main reason for recommending crowdfunding platform to raise the medical treatment cost.**

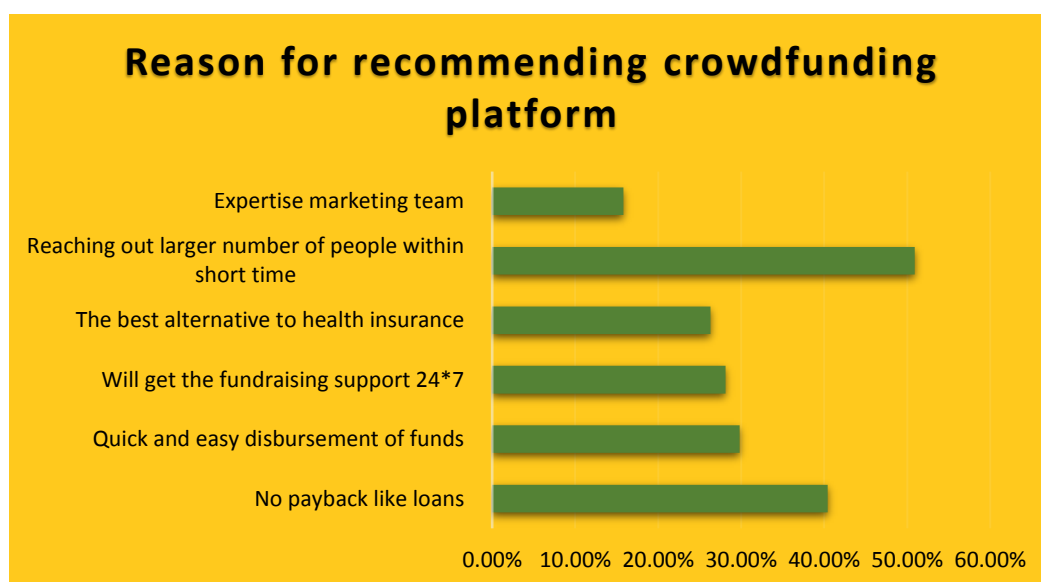


Fig 18. Distribution of reasons behind recommending crowdfunding platform

### Interpretation –

From the above graph it is strongly said that those who have suggested crowdfunding to others have clear reasons for recommending. This question is only asked to the respondents who have recommend somebody to go for crowdfunding.

Large number of respondent (50.9%) have chosen as a reason “Reaching out larger number of people within short time”. Second highest reason is no payback like loans. 40.4% respondent selected the option as a reason of suggesting for crowdfund. 29.8% People selected quick and easy disbursement of funds and 28.1% people selected the option of getting support for the campaign 24\*7, 26.3% selected as the best alternative of health insurance. and 15.8% people went for the expertise marketing team as a reason. The motive is to understand the attitude of the respondents for choosing crowdfunding platforms.

### Q14. Do you support such organization who works for medical crowdfunding?

Do you support such organization who works for medical crowd-funding ?

97 responses

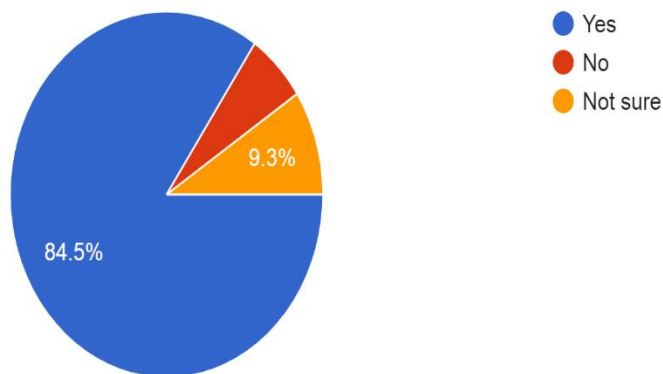


Fig19. Responses about supporting crowdfunding platform

### Interpretation -

As the graph strongly says among the 97 responses received 84.5% people said yes, they are in support of such organization who works for medical crowdfunding. 9 responses received as not sure. 6 people said they don't support crowdfunding organizations.

Q15.

Do you think in this Covid-19 situation crowd-fund has helped lot many patient and patient family to come out of debt and receive the medical treatment

97 responses

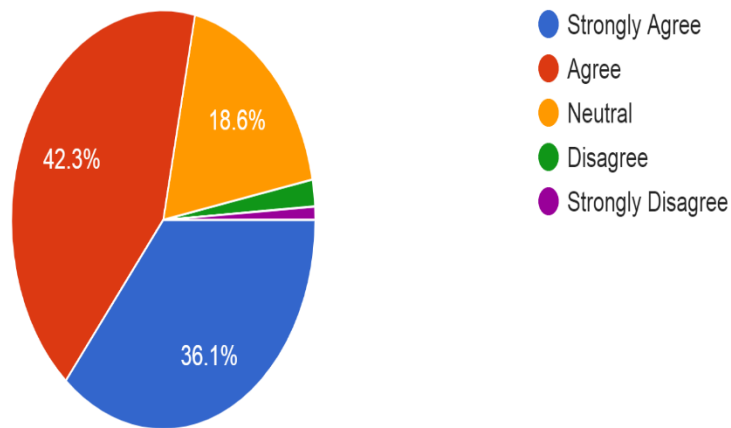


Fig20.Distribution of responses about people's thinking is crowdfunding helped lot many patients in covid-19 situation

#### **Interpretation –**

All the crowdfunding platforms have shown significant changes in the fund-raised amount in covid-19 pandemic. It is in tremendous growth within short span. So, I wanted to understand the views of the people who are directly connected to the healthcare that do they think crowdfunding brought a huge change in the life of the people who was in immediate need of funds,

42.3% said they agreed, 36.1% said strongly agree. 18.6% people have chosen neutral, and 2 respondents disagreed to the fact that crowdfunding helped families to come out of debt or received help in the medical treatment in crisis period.

The increasing treatment cost for Covid-19 and moreover due to covid-19 the patients who suffers from black fungus or in ECMO support is dealing with huge burden of money spending on medical treatment. While it is difficult for one family to handle together, we can make it.

**Q16. Do you think in India there is a promising future of crowd-funding platforms?**

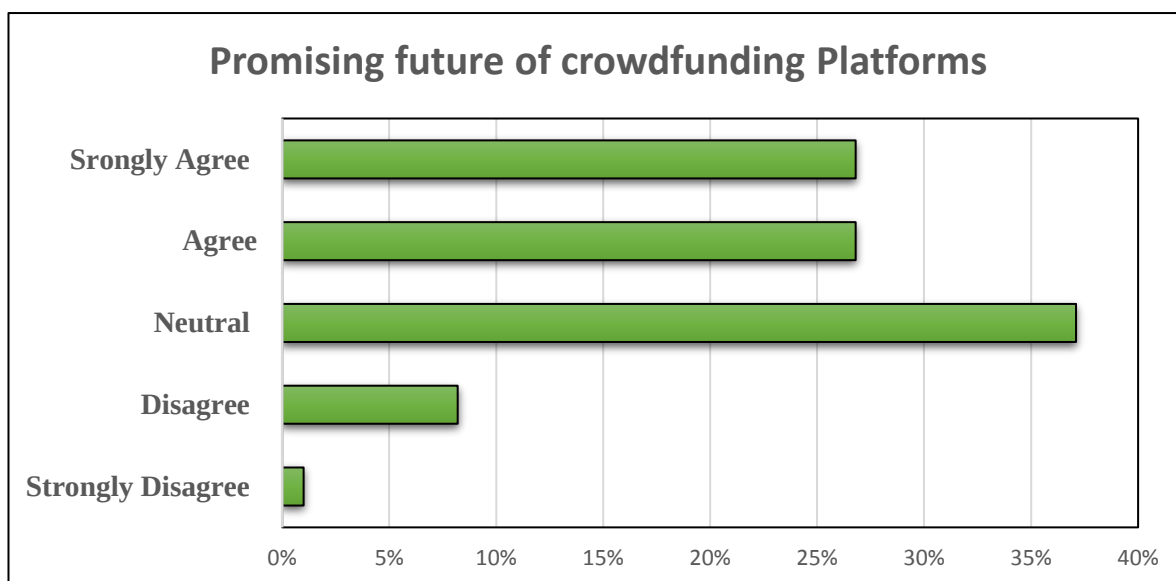


Fig21. Distribution of responses about future of crowdfunding platform in India

#### **Interpretation –**

The reason of keeping this question in the survey is to understand the market and people's mindset for the crowdfunding idea in healthcare workers.

Among the 97 respondents 36 people said neutral. 26 was agreed and again 26 people was strongly agreed. 8 respondents selected disagree and 1 was strongly disagree.

That means somewhat 52 respondents are agreed with the idea that in India there is a promising result that waits for crowdfunding platforms.

### **Discussion –**

India has a vast opportunity in terms of crowdfunding sector for growth and development. The only issue is the awareness and trust factor.

As the result shows among the 97 respondents 69 people said they are aware about the concept of crowdfunding in medical treatment and 28 people responded as they are either not aware or does not seem to have a clear idea. Even if from their hospital lot of patients have opted for crowdfunding to sustain their treatment, staffs are not aware. Crowdfunding is the most trusted way out for many who other way could not finance their treatment. so, hospital or healthcare workers should be very much aware about the new way of financing so that no patient miss there right to get treated in the hospital. Also, through collaborating with the hospital, crowdfunding platform can help more patients, despite the socio-economic background patients are getting treatment in the hospitals.

As per the result from all 97 responses 52 respondent could name any of the crowdfunding platform name that they know, apart from the name enlisted, respondent also mentioned PM Fund, CM fund, HelpAge India. It explains few healthcare workers might be associated or come across this organizations.

As asked to the respondents to have an idea about their perception of which economical background patient mainly go for crowdfunding, 66% said poor patient. But this is not the case on field in India as only 20% of our population is insured by health insurance and most of the treatment now cost us above 5 lakhs. To cope up with this huge gap of medical bill and insurance amount crowdfunding comes to rescue. with no payback and easy way to reach to the pool of people within short period of time.

As for the contribution there is inclination of funding towards paediatric age and neonatal patients.

### **Recommendation –**

- Crowdfunding platforms should make successful stories and marketing for the same. To build the trust in crowd.
- Hospitals should start doing webinars and small sessions to make their staffs and mainly doctors to be aware of crowdfunding so they can suggest patients timely .
- In covid-situation the NGO'S or companies done campaigns for oxygen concentrator they should market their utilization report also.

### **Conclusion –**

In India, crowdfunding is in booming stage. The growth rate is incredibly high after the covid-19 pandemic. Still some questions are being raised about the data security and credibility. From the crowdfunding platforms more efforts should be made to increase the trust factor by bringing more transparency.

Many of the people started believing that there is a promising future of online crowdfunding platforms in India. So, the crowdfunding platform should utilize it and build a trust factor.

### **Limitations of crowdfunding –**

**Even though crowdfunding is growing in India, there are some limitations to the same.**

- For a long time, this concept is prevailing in the Indian scenario. Still, some people are not ready to understand the essence of crowdfunding. Thus, this concept is developing but slowly.
- In such platforms, long-term credibility and transparency lack because these online platforms are not sincere or active in approaching regulators and investors. Sometimes, they fail in their financial commitments.
- There is contribution or participation, but at a slow pace. It is a negative side of crowdfunding. It happens because still many people are not fully knowledgeable about this online funding platform.
- Sometimes spending so much time upon such platforms may not give you a valuable result.
- The funding is for making a project successful. But it may happen that the project got funding but wouldn't go well. It may ruin the investee's reputation.

“India has the largest number of NGOs (non-governmental organizations) in the world (3.3 million) and over 350 million people who give to various religious and social causes every year.” [17] India has a large opportunity in the next five years to become one of the major players.

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**Annexure –**

**(Questionnaire)**

**Demographic Survey**

**Name (Optional) \_\_\_\_\_**

**Age in Years:**

- 18-24
- 25-40
- 41-56
- 57-56
- 67 and above

**Gender:**

- Male
- Female
- Prefer not to say

**Location of your workplace:**

- West Bengal
- Bihar
- Jharkhand
- Odisha
- Andaman and Nicobar Island

**Education**

- 10<sup>th</sup>
- 12<sup>th</sup>
- Bachelor's Degree /Diploma
- Master's Degree
- PhD

**Healthcare Organization Name \_\_\_\_\_ (Optional)**

**Department:**

- Doctor
- Nurse
- Administration
- Other: \_\_\_\_\_

**Knowledge, Attitude, Practice Survey –**

- 1) Are you aware about the topic of crowdfunding in medical treatment?
  - Yes
  - No
  - Maybe
  
- 2) Have you ever come across any ads or fundraising appeal of any patient or from family and friends?
  - Yes
  - No
  - Maybe
  
- 3) If yes, can you name the crowd-funding platform name (You can choose multiple option)
  - ImpactGuru
  - Milaap
  - Ketto
  - Donatekart
  - GiveIndia
  - Other \_\_\_\_\_
  
- 4) According to you, which family background people mainly opt for crowd-fund
  - Upper Class
  - Middle Class
  - Lower Middle Class
  - Poor
  - Below Poverty Line
  
- 5) In your understanding can people fund treatment via medical crowdfunding.
  - Yes
  - No
  - Not Sure
  
- 6) According to you which cost will be best to raise through crowd-fund (You can choose multiple option)

- Rs. 1 Cr. and above
- Rs. 50 lakhs to 1 Cr.
- Rs. 10 lakhs to 50 Lakh
- Less than 10 Lakh
- All the above

7) For which aged patient you will be most likely to contribute? (You can choose multiple option)

- Neonatal (Under 28 days)
- Paediatric age (1 month to 12 Years)
- Teenager (13 to 18 years)
- Young Adult (Age 18 - 24Years)
- Adult (25- 64 Years includes Early Adulthood, Early Middle Age, Late Middle Age)
- Old Age (65+Years)

8) Have you ever contributed to any fundraising campaign from any crowd-funding platform?

- Yes
- No
- Maybe

9) If yes, what was the cause

- Medical Cause
- Personal Cause
- Memorial
- NGO'S / Charitable Organization
- Business Start-ups
- Other

10) What is the main reason that people do not contribute towards the medical purpose?

- Do not trust such platforms
- Due to bad experience in past
- Documents are not up to the mark
- Not convinced with the story of the fundraising campaign
- Not willing to donate
- Other \_\_\_\_\_

11) From your organization have you ever suggested anyone for crowdfunding on medical purpose?

- Yes

- No

**12) If yes, Then Whom**

- Patient
- Colleague
- Other

**13) If yes, what are the main reason for recommending crowd-funding platform to raise the medical treatment cost (you can choose multiple option)**

- No payback like loans
- Quick and easy disbursement of funds
- Will get the fundraising support 24\*7
- The best alternative to health insurance
- Reaching out larger number of people within short time
- Expertise marketing team
- Other:

**14) Do you support such organization who works for medical crowdfunding?**

- Yes
- No
- Not Sure

**15) Do you think in this covid-19 situation crowd-fund has helped lot many patients and patient family to come out of debt and receive the medical treatment?**

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

**16) Do you think in India there is a promising future of Crowd-funding platforms?**

- 1- Strongly Disagree
- 2- Agree
- 3- Neutral
- 4- Disagree
- 5- Strongly Agree