

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

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Introduction

- Crowdfunding is a united effort by people who connect and fund collectively for a personal, societal cause or a business idea
- 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
- Medical crowdfunding in social media is growing to be a convenient, accessible, and secure manner to cover medical expenses
- **Need of Medical Crowdfunding –**
- 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”
- 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.



Medical Crowdfunding

Increasing affordability and accessibility of private hospitals

Complementing Government Schemes

Complementing Health Insurance Plans

Types of crowdfunding



**Donation-Based
Crowdfunding**



**Debt-Based
Crowdfunding**



**Equity
Crowdfunding**

Beneficial different crowdfunding offers



Wider Reach



Presentation



Marketing



Acceptance of the concept

Literature Review

- **“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.
- **“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.”

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

To study about knowledge, attitude, and practice about medical crowdfunding among healthcare workers in eastern zone of India

To identify the main reasons behind the unwillingness to contribute to this online crowdfunding platforms

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 respect 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 Period: Three months (1st April- 30th June 2021)

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:

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

Exclusion Criteria:

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

Sampling Technique : Convenient sampling have been applied.

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:

$$P = 50\% = 0.5$$

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

$$\alpha = 0.05$$

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

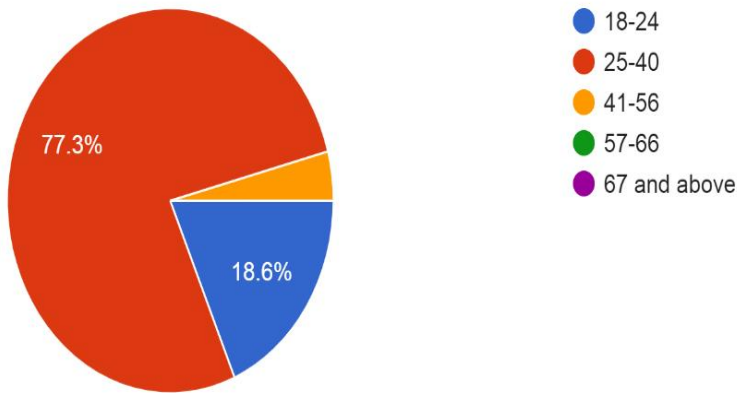
If we take d as 5% then sample size will be 384 and if we take d as 10% then sample size will be 96.

RESULTS

■ Socio-Demographic status of respondents -

Age in Years

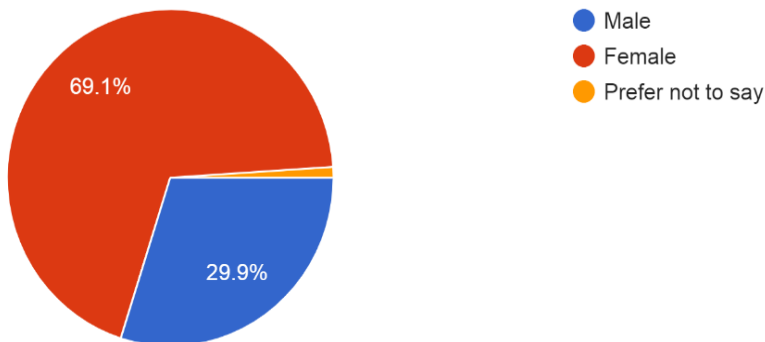
97 responses



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

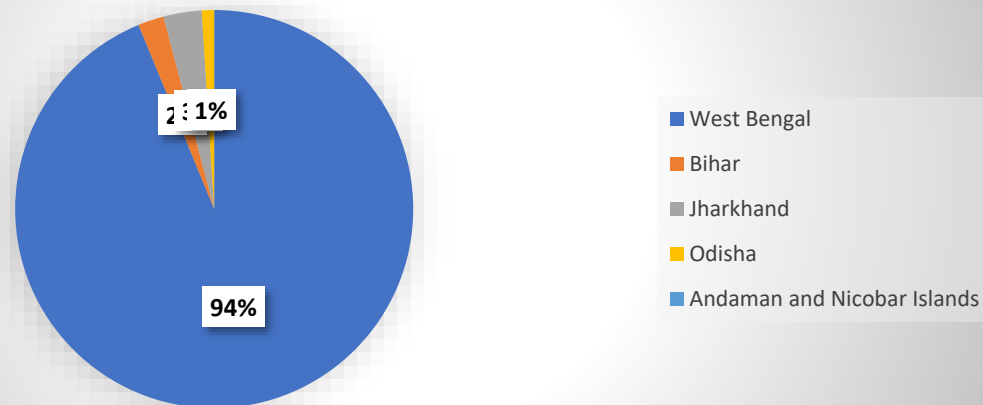
97 responses



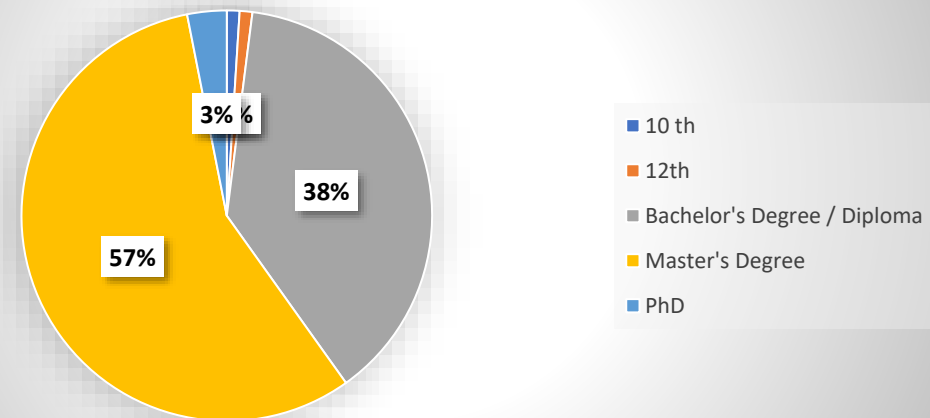
Among the 97 respondent 67 was female and 29 was male, one respondent selected prefer not to say

Description of participants

Location

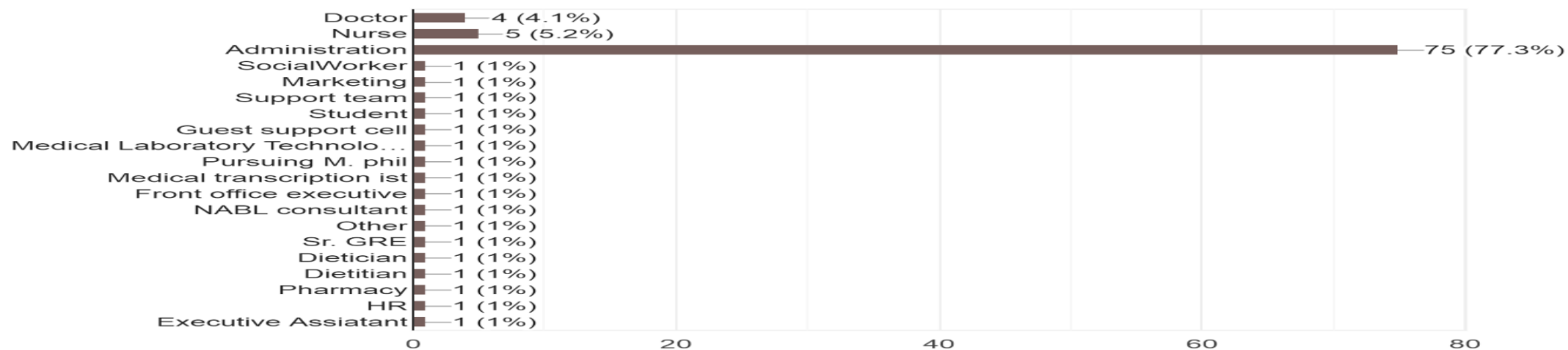


Education

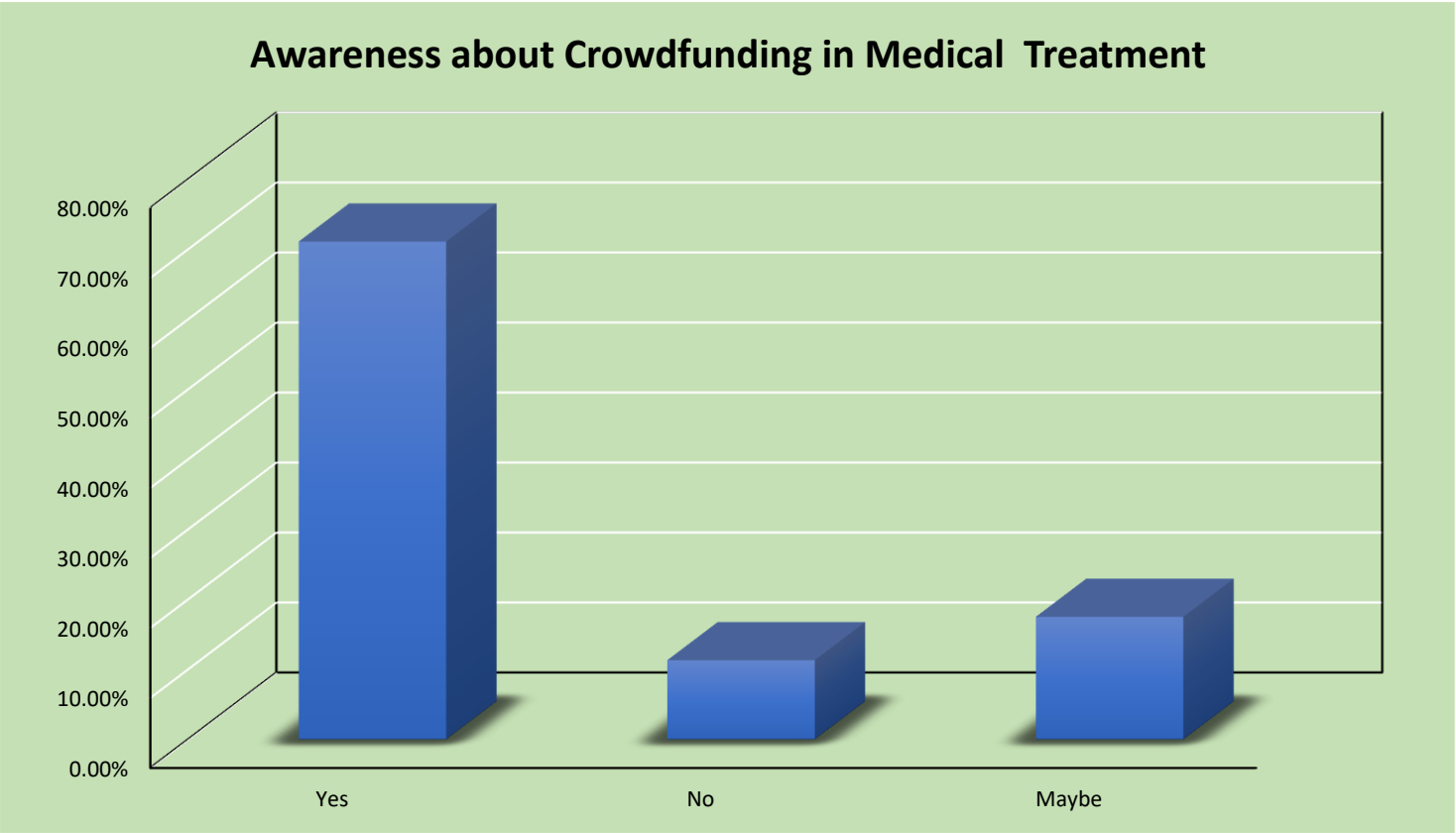


Department

Department
97 responses

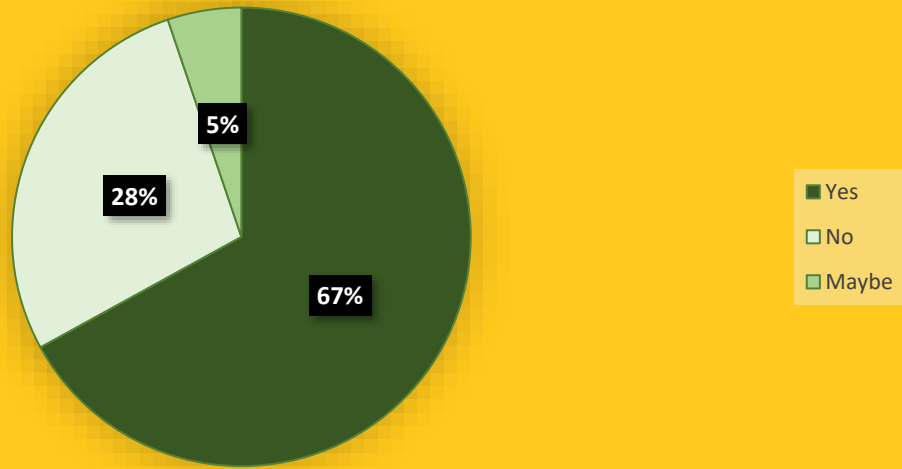


Q1. Awareness about the concept of crowdfunding in medical treatment



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.

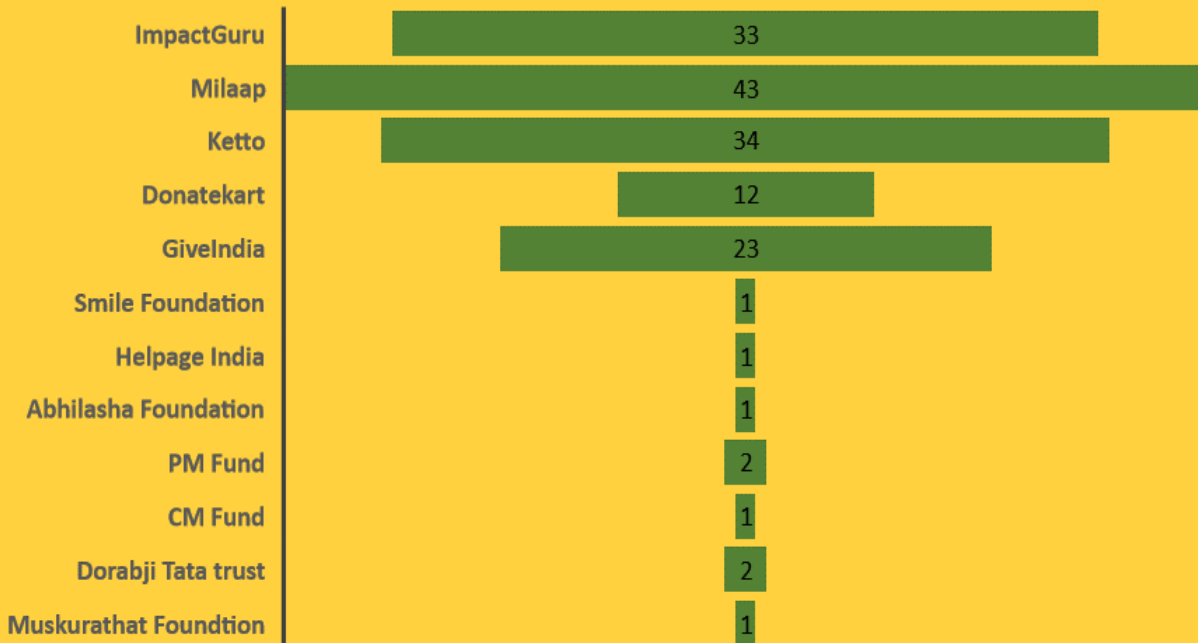
Ads or fundraising appeal



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

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.

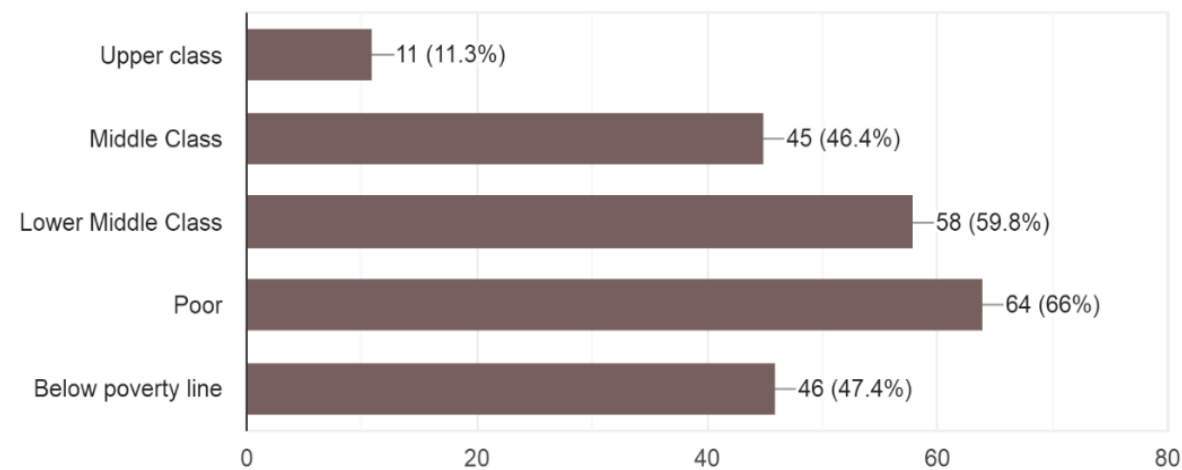
Crowd-Funding Platform Name



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

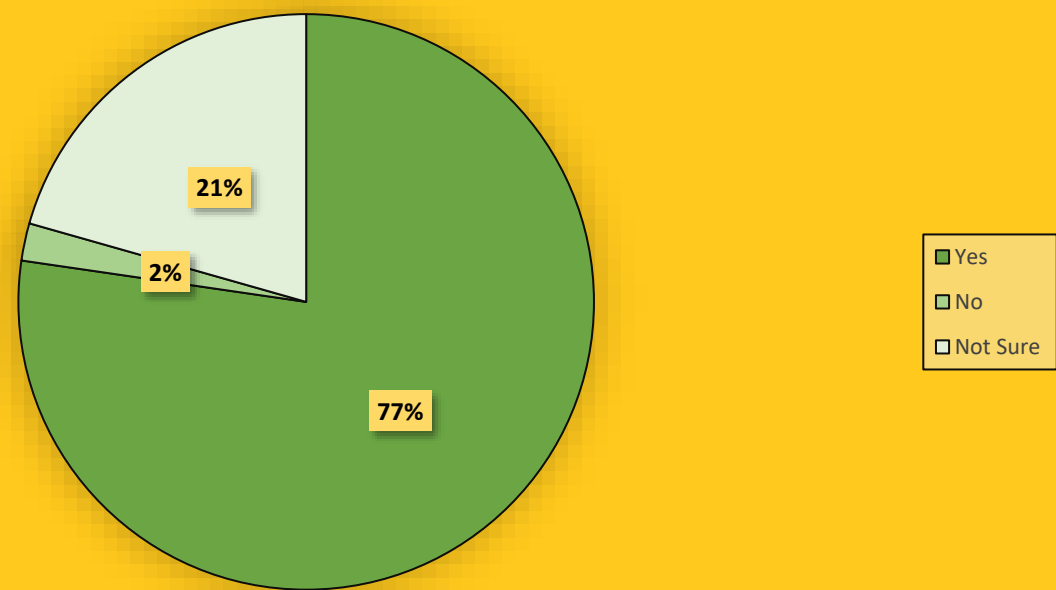
As depicted by the graph shown, among the 72 responses that have been received for this question. **Majority said (59.7%) Crowdfunding Platform name – Milaap, Second Highest is Ketto (47.2%) , Imapctguru being third highest on the list (45.8%) .** GiveIndia is in 4th highest (31.9%) , Only 16.7% people came across any fundraising campaign by donatekart.

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



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.

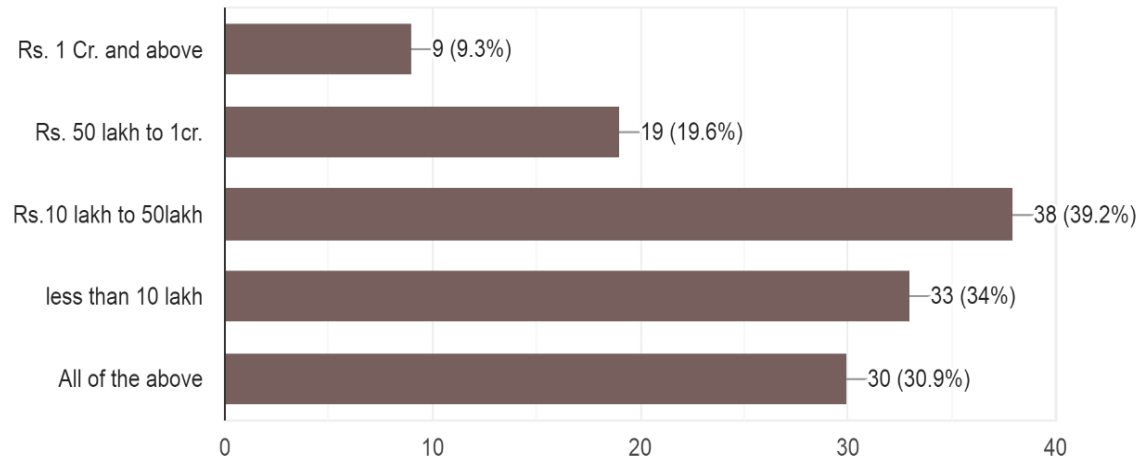
Fund Treatment Via Medical Crowdfunding



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

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

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

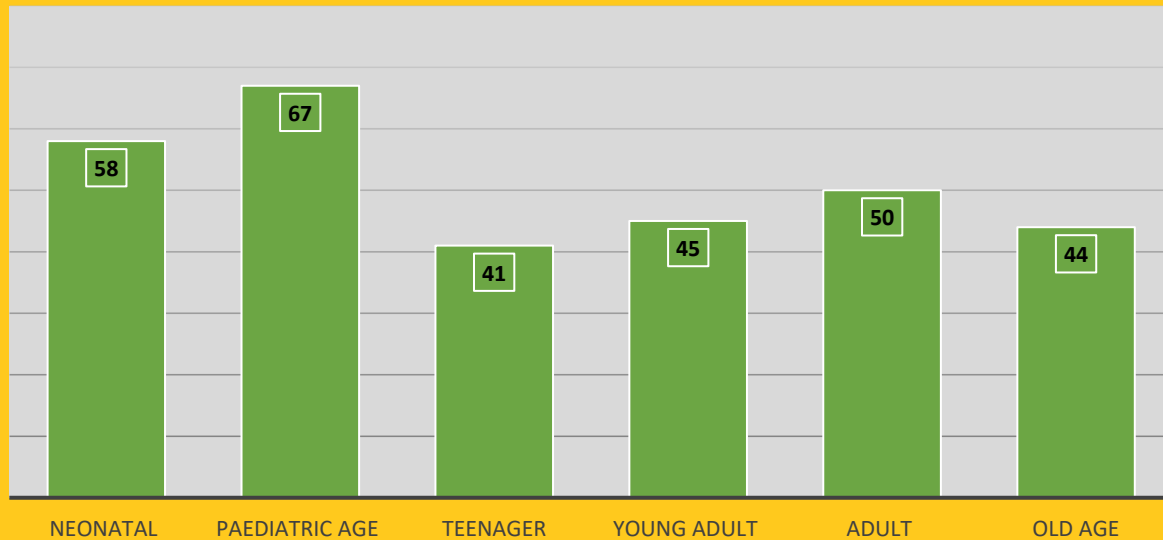


Q6. According to you which cost will be best to raise through crowd-fund

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.

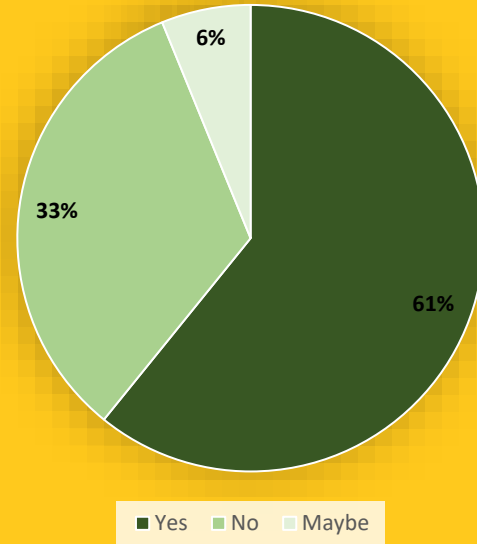
Q7. For which aged patient you will be most likely to contribute?

Most Likely to contribute



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%).

Contribution to any fundraising campaign



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

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.

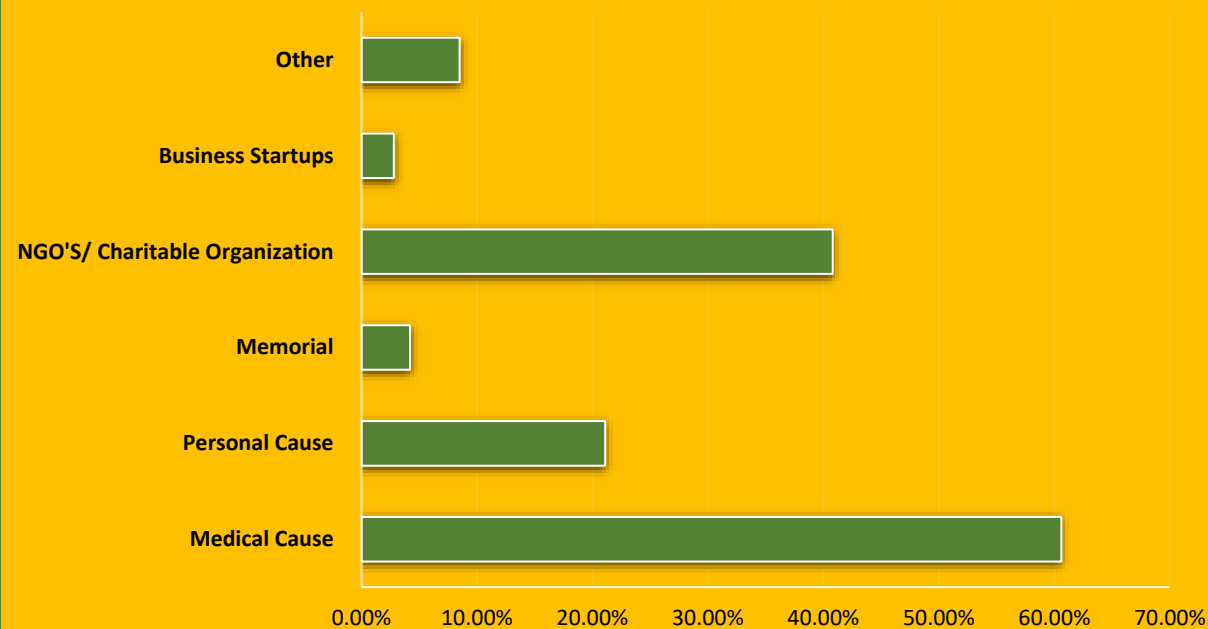
Q9. If yes, what was the cause

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.

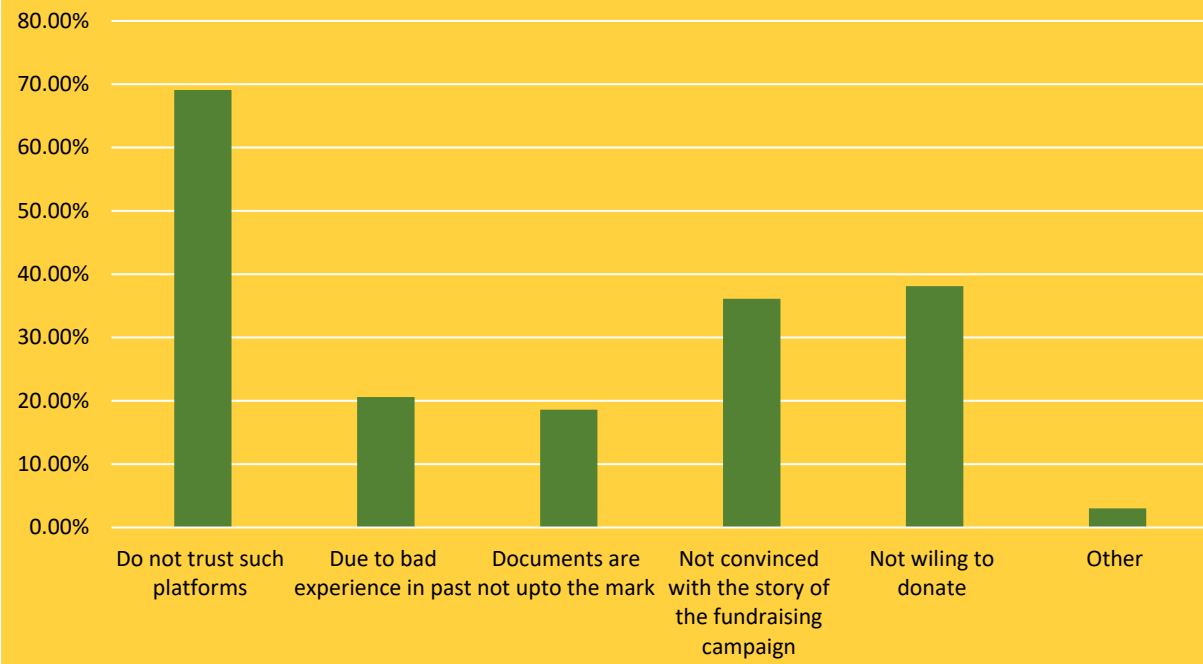
Medical cause received the highest response 60.6%, followed by NGO's /Charitable organization being the second highest 40.8% choice for the people who have contributed to the crowdfunding platforms.

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.

Cause for Donation



Reason behind not contributing towards the medical purpose

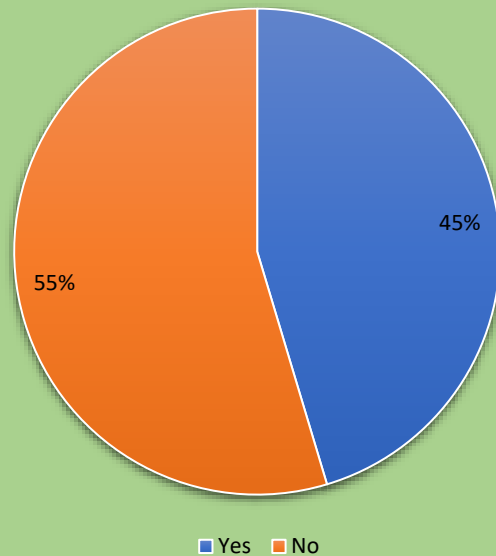


Q10. What is the main reason that people do not contribute towards the medical purpose?

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.

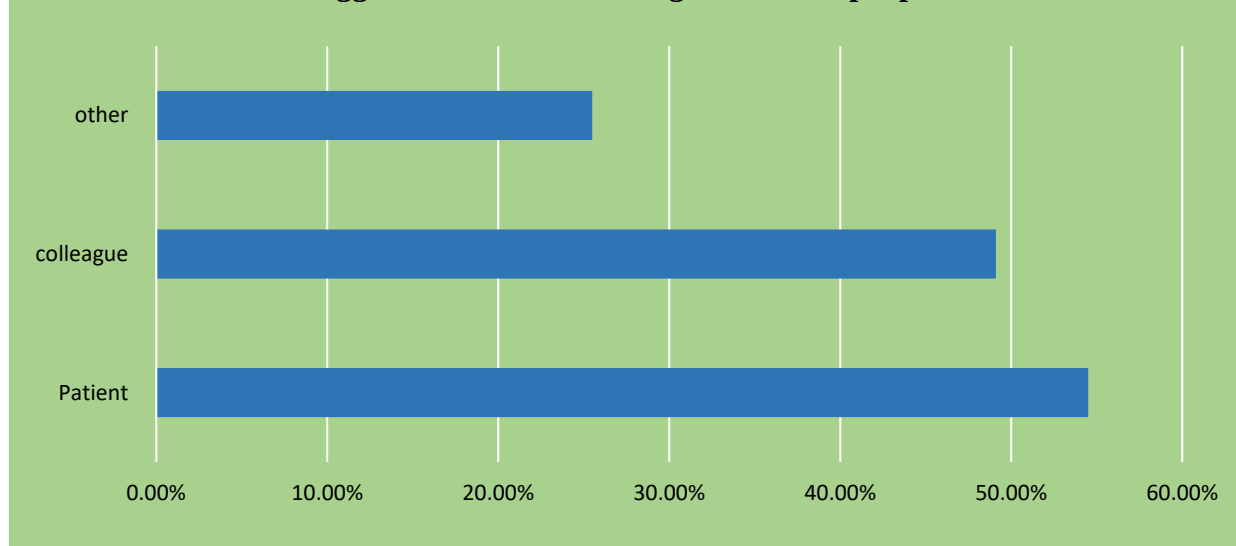
Suggested anyone for medical crowdfunding



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

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.

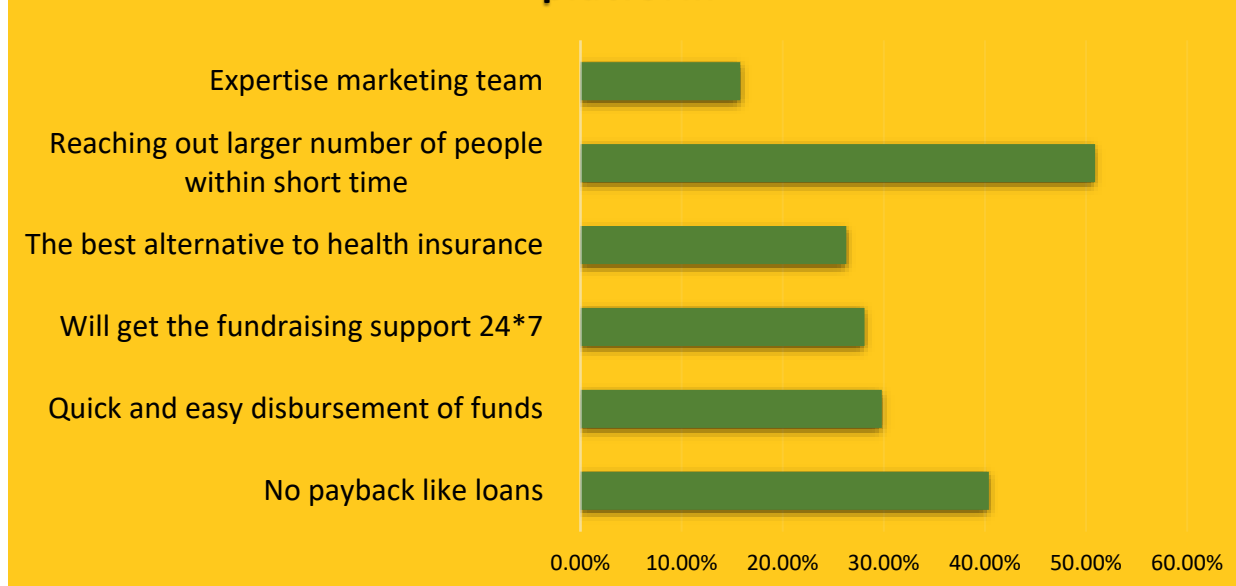
Suggested for crowdfunding on medical purpose



Q.12 If yes, Then whom

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

Reason for recommending crowdfunding platform

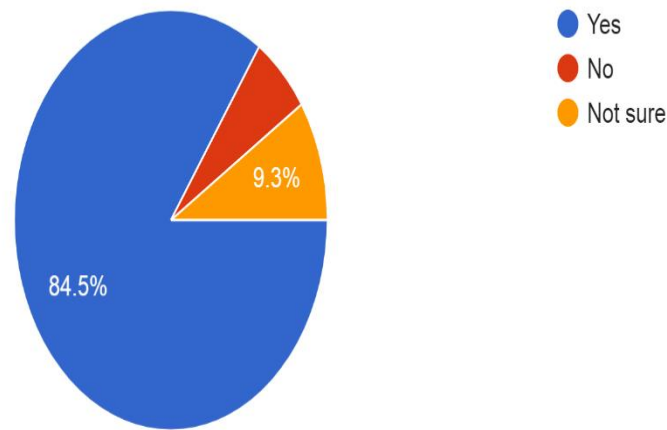


Q13. If yes, what are the main reason for recommending crowdfunding platform to raise the medical treatment cost.

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.

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

97 responses

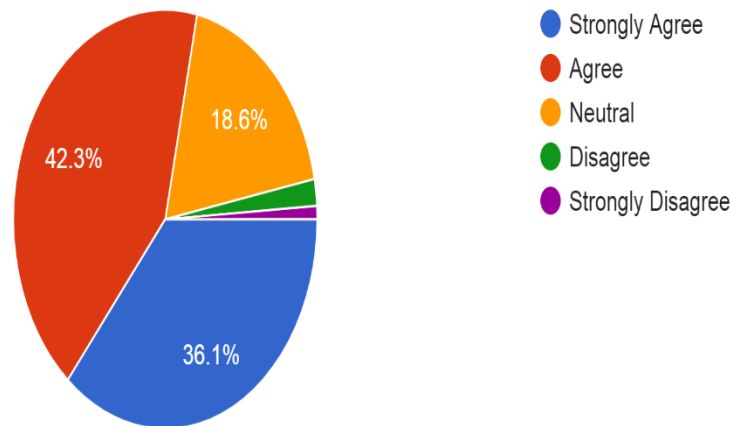


Q14. Do you support such organization who works for medical crowdfunding?

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.

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

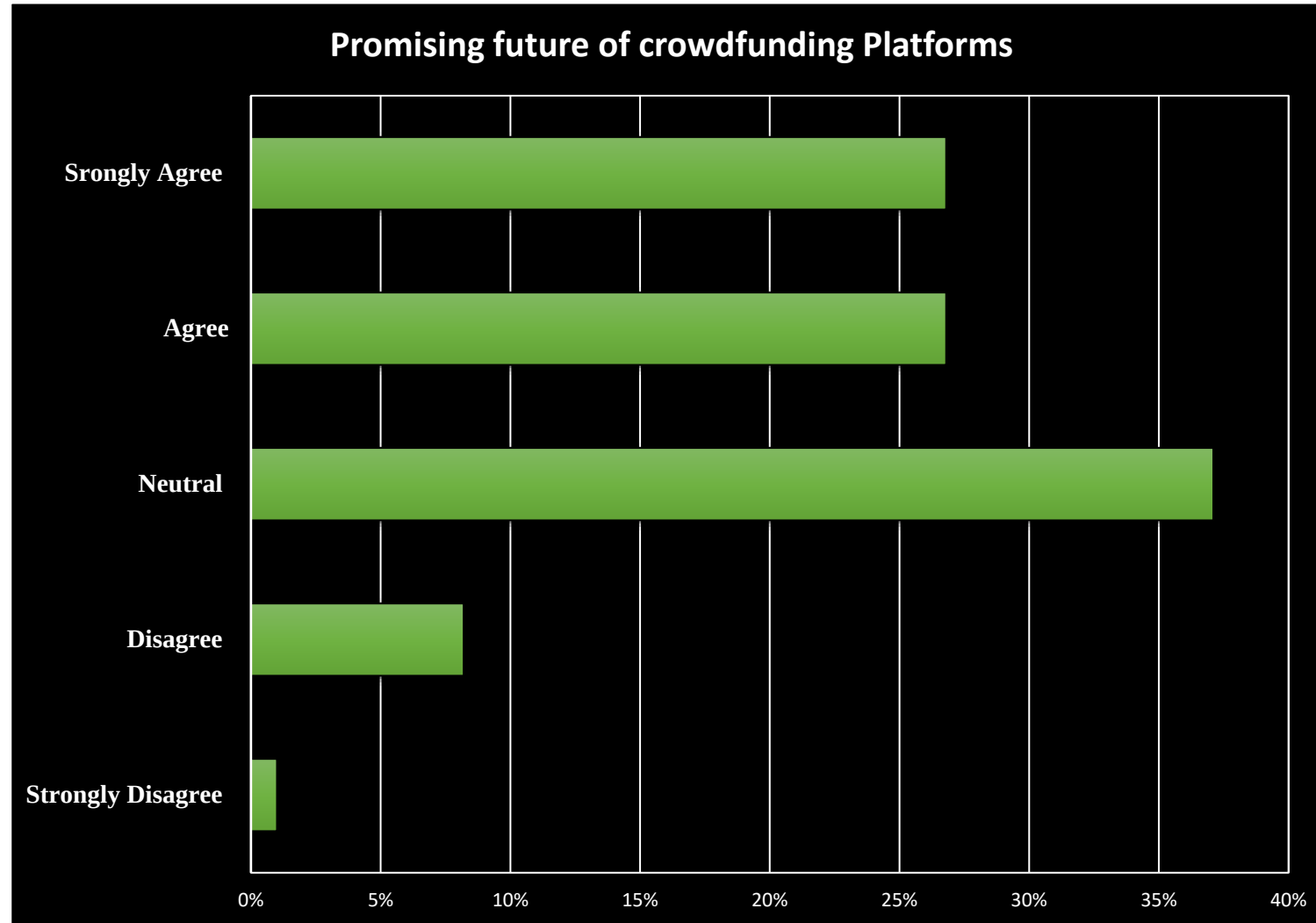
97 responses



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

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.

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



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.

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 there 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 relief 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.
- 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.

