

Summer training
at
IMPACT GURU
a report
on

**AWARNESS OF MEDICAL
CROWDFUNDING AMONG POPULATION
OF JHARKHAND STATE**

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Rollno- 1172

About the organization

– Impact Guru



A donation based crowdfunding platform, Maneka Gandhi, Union Cabinet Minister for Women and Child Development, Government of India, launched it in September 2015.

provides global answer for income less businesses, companies, startups, and individuals.

. Originator of impact guru is Piyush Jain, who graduated from Wharton Business college and Khushboo Jain, was a former student of Welingkar institute of management.

Impact Guru strive to empower people to raise funds for their causes. Whether you need to raise funds for a personal need (such as a medical emergency or an education goal) or want to help raise funds for a non-profit organisation.

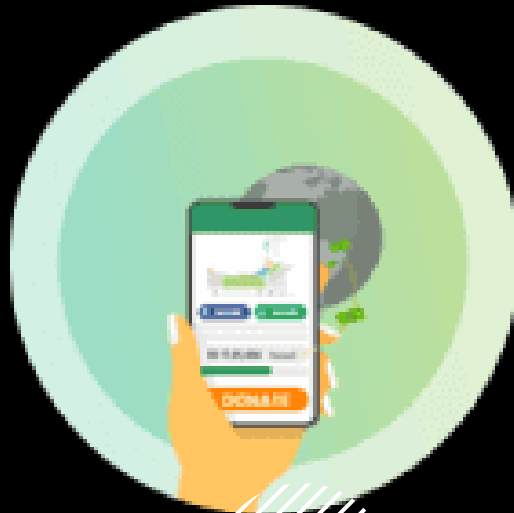




How does impact guru work



Step 1: Start your free fundraiser



Step 2: Share your fundraiser online

Step 3: Receive donations from around the world

Step 4: Transfer funds to the hospital directly



MY ROLE AND LEARNINGS



I was offered a position as a business development consultant with Impact Guru for a contract of two month.



In this position I was assigned as a validator of the ongoing project SOCIAL MEDIA LEAD PROJECT 2021 MAY. headed by the mentor of organization.



My role as a validator was to call the patients and potential clients and check for validation of the information provided by leads.

CONCLUSIVE LEARNING

- I learned about various crowdfunding categories namely- Medical Crowdfunding , Transplant Crowdfunding , Child Health Crowdfunding , NGO Crowdfunding, Education Crowdfunding, Emergency Crowdfunding, Film Crowdfunding
- Communicating with potential clients with a minimum of 60 calls per day enhanced my Communication and interpersonal
- I could convince the potential clients to start campaign gaining their trust and need to emergency.
- Work ethics and time amangement although due to pandemic I was working from home still the ethics played its role on maintaining punctuality and having stress free working environment.
- working for 9 hours evening shift and maintaining updating sheets on due time helped me in keeping my work updated.



**PROJECT REPORT
ON AWARENESS OF
MEDICAL
CROWDFUNDING
AMONG
POPULATION OF
JHARKHAND STATE**



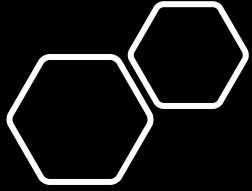
INTRODUCTION

- Crowdfunding is a relatively new concept in India, and the use of the Internet to raise funds is even more limited. According to a World Bank report (2012), India has only 10 CFPs, compared to 344 in the United States and 87 in the United Kingdom.
- the 1.3 billion-person country spends only 1.28 percent of its GDP on health. Public health care is not generally free, but rather a patchwork of free or subsidised primary care services that vary by state and frequently do not cover major treatments; as a result, India has one of the world's highest medical bill spending rates.
- According to a study conducted by the Public Health Foundation of India, this health spending pushed 55 million Indians into poverty in 2017.

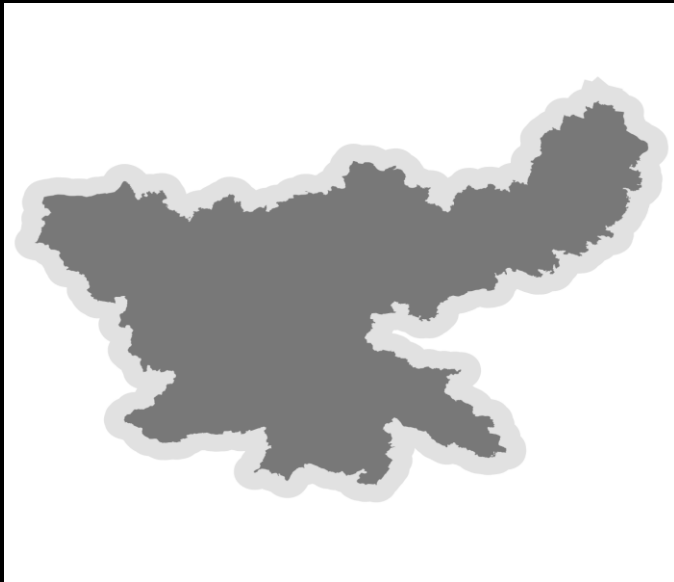


Why do we require medical crowdfunding?

- public health plans are insufficient
 - Underinsured
 - private medical facilities are prohibitively expensive
- . Medical crowdfunding platforms like Milaap, Ketto, and ImpactGuru have helped bridge the huge gap between their public and private health systems.



About JHARKHAND



- Jharkhand lies in the eastern part of India. Being one of the states with the highest rates of economic growth. The state's GDP growth rate in 2017-18 was 10.22 percent. It is the fifteenth when it comes to land area and the fourteenth largest state in population. Official language being Hindi. 39.1% among the entire population is poor, and 19.6% children under the age of five have malnutrition.
- It is mostly rural, with only about a quarter of the population living in urban areas. According to the Indian government's 2011 census, the state's official literacy rate being 67.63 percent (male: 78.45 percent ; female: 56.21 percent)..
- Poverty and malnutrition in certain areas of Jharkhand have resulted in diseases such as tuberculosis (TB). The country's general infrastructure for providing health-related services needs to be improved.

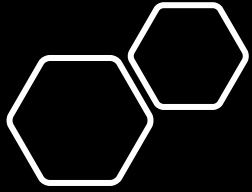
RESEARCH GAP

Health
coverage and
disparity gap.

Lack of
awareness in
regard to mc

The racial ,
economic and
cultural biases.





RATIONALE OF THE STUDY

- Medical crowdfunding is not a new concept; funds have been collected which is later used to build temple, cashes are acknowledged at weddings, and religious festivals are being celebrated through contribution of funds. Notwithstanding, raising support through open commitments by means of web based stages is a somewhat novel idea.. For the power to urge utilised fully and effectively the essential knowledge and awareness of those services amongst the overall population is of paramount importance. The utilisation of those services depends upon two important factors, awareness amongst the population and therefore the service satisfaction amongst those who have already used. Hence, it's important to understand the extent of awareness amongst the population, for them to use the services if any medical emergency arises, and also valuable is that the feedback of the beneficiaries who have availed the mc. The feedback will help in evaluating the services provided and improve them if any dissatisfaction is expressed. it'll help to figure towards increasing the satisfaction of the patients and their relatives and meet their further expectations if any.

- **RESEARCH QUESTION**

- What is the level of awareness of medical crowdfunding amongst the general population of Jharkhand state?

- **RESEARCH OBJECTIVES**

- To study the level awareness about medical crowdfunding among general population of Jharkhand state .
- To identify the driving factors for donation in medical crowdfunding
- To identify the barrier and know the reason which prevents them to reach medical crowdfunding for any medical emergency.
- To study the expectation of population regarding medical crowdfunding



RESEARCH METHODOLOGY

- STUDY DESIGN

This was a Descriptive study carried out to gauge the awareness about Medical crowdfunding amongst the general population of Jharkhand state.

- STUDY LOCATION

This study was conducted in the city of Jamshedpur and has tried to cover all the towns of the state evenly.

- STUDY SUBJECTS

The study subjects were the general population of Jharkhand.

- SAMPLE DESIGN

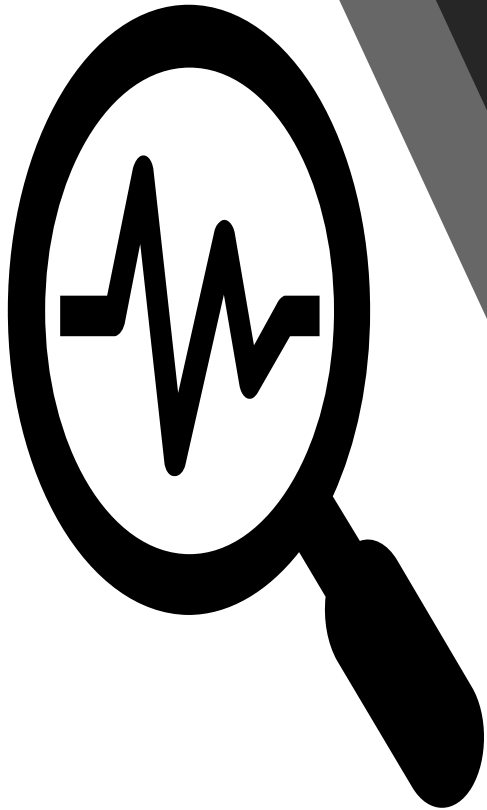
The sample was drawn from the entire population of the Jharkhand state.

- SAMPLING TECHNIQUE AND SAMPLE SIZE

A simple random Sampling was followed due to time constraints and covid pandemic ., a sample size of 71 was finalized with the help of google form

- METHODS AND INSTRUMENTS OF DATA COLLECTION

Primary data collection with the help of google form which was circulated among the urban population of jharkhand



DATA ANALYSIS, COMPIILATION AND INTERPRETATION

Analysis of the data was done with the help of the Microsoft excel 2020 and the following results were obtained.

RESULTS

•Analysis of knowledge of medical crowdfunding

Out of the 71 citizens who were taken as the target population 88.7% knew what medical crowdfunding is and these 11.3% did not

71 responses

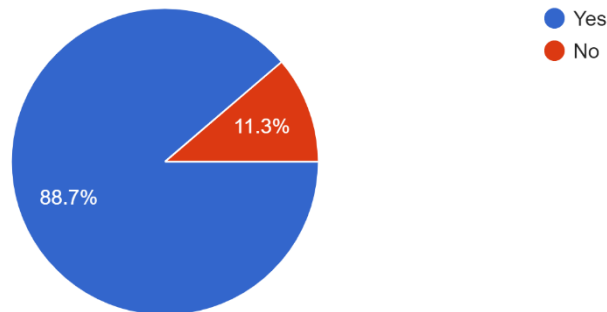


figure 1. interprets a positive response of the people of Jharkhand showing 88.7% people being aware and have knowledge about medical crowdfunding which is somewhat in a nascent stage in India.

•Analysis of mode of awareness

Out of the 69 respondents who were aware about medical crowdfunding, 58% came to know about the services through friends, relatives and family members while 40.6% heard it from social media.

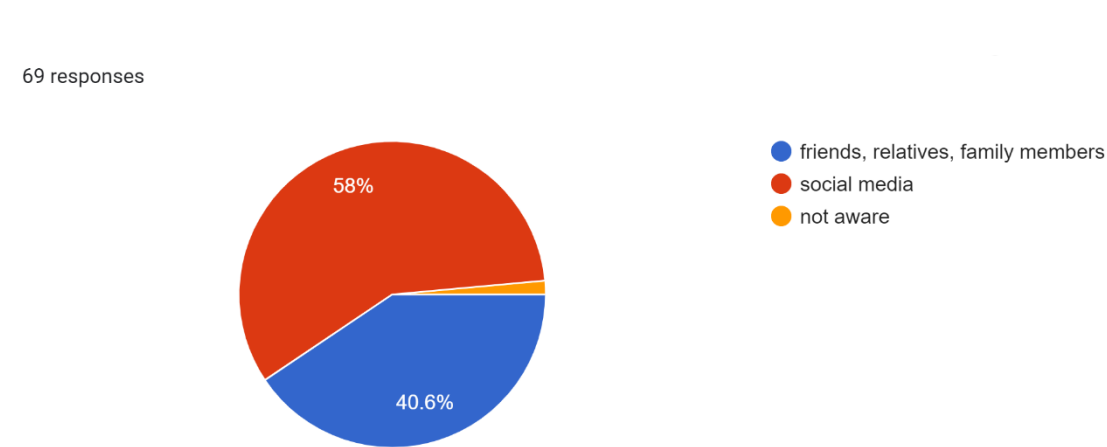


figure 2. this figure shows how social media plays a great role in awareness as it is becoming digitalized people have come across medical crowdfunding concept via social media carrying 58% of place in the pie and due to pandemic this campaigns are booming.

Analysis of utilization of medical crowdfunding platform

out of 71 respondents, 53.5% have experienced and been a part of medical crowdfunding platform while 46.5% respondents have not

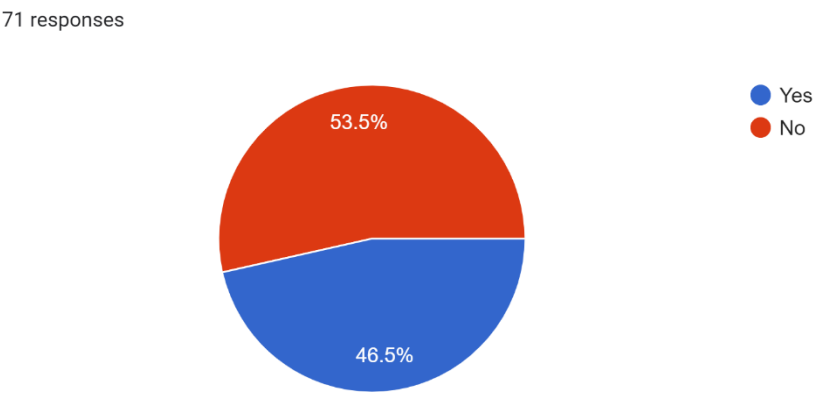


figure 3- this figure interprets that more than 50% of the population have been or experienced medical crowdfunding and 46.5 % have still to come across which shows a slight negative impact of people not being a part of such campaigns and we will come to know why this happens with our upcoming charts,

•Analysis of hesitation level to use medical crowdfunding

out of 71 respondents, 53.5% respondents will not hesitate to use medical crowdfunding platform while 42.3% might hesitate

71 responses

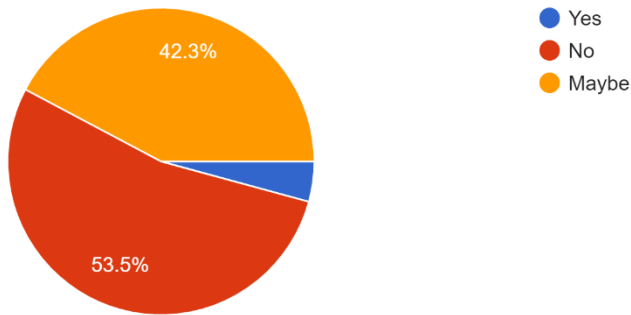


figure 5- this figure shows a positive response of people covering more than half of the area of pie which shows that people of Jharkhand will not hesitate to use medical crowdfunding which shows they have a positive attitude towards these CFPs.

•Analysis of the barrier of being unaware about medical crowdfunding

Among 71 respondents, 53.5% respondents think that lack of awareness, 42.3% respondents think lack of trust, 33.8% think cyber security, 29.6% while only 12.7% respondents think language as a barrier for being unaware about medical crowdfunding.

71 responses

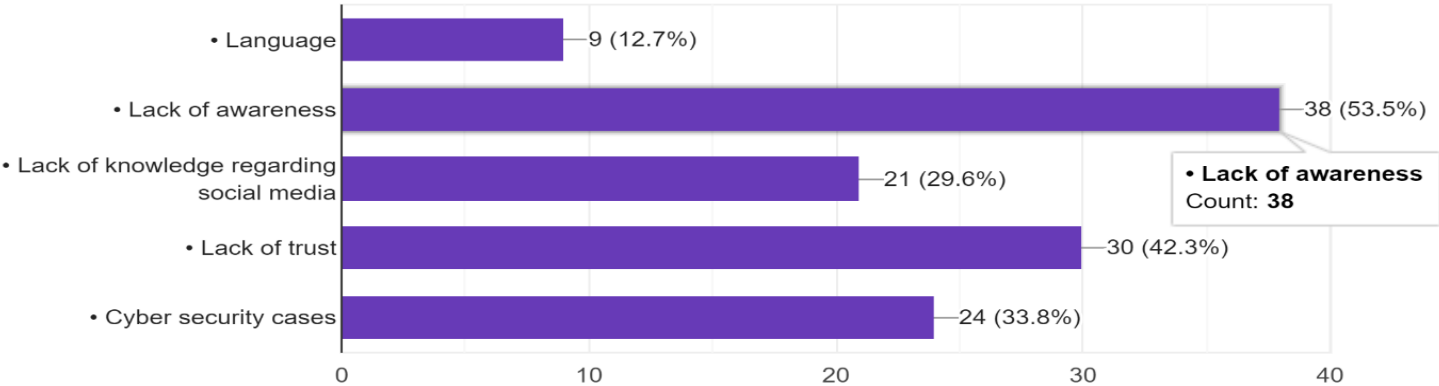


figure 6- this figure interprets one of the major components of CFPs being unpopular where people have said that lack of awareness and lack of trust is the major reason and barrier of not opting for medical crowdfunding. we can see how people don't trust online portals due to rising cyber security cases. it is disappointing to see that there are people who still lack knowledge when it comes to social media.

•Analysis of the awareness of the medical crowdfunding by Promotion through social media ,Adding toll free number, Multilingual approach and Banners and pamphlets in public places .

Among 71 respondents 70.4% people think that promotion through social media, 43.7% think banners and pamphlets in public places , 32.4% think multilingual approach whereas 28.2% respondents think adding a toll free number can help in increasing awareness about medical crowdfunding.

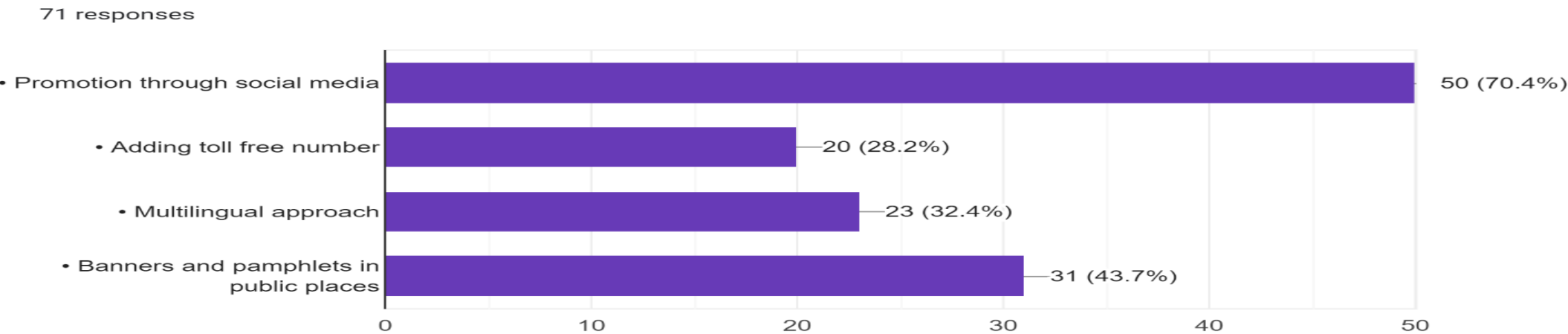


figure 7- this figure interprets that majority that is 70.4% people think that awareness through social media can help in increasing awareness about mc. whereas its interesting to see how people think that traditional way of promotion still works which will help people who lack knowledge about social media can be made aware through banners and pamphlets in public places. here it even shows that language can help in promotion so adding multilingual approach with toll free number can increase awareness.

•Analysis of people towards medical crowdfunding to achieve better healthcare services

Out of 71 respondents 69% respondents believe that medical crowdfunding can help to achieve better healthcare services whereas 26.8% people think may be it can help.

71 responses

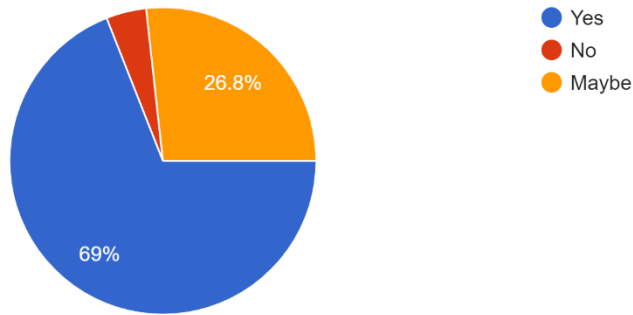


figure 9- this figure interprets a positive response of people towards a better healthcare in future which can be done by medical crowdfunding hence believing in universal coverage with donation.

•Analysis of mental state of people who will donate

Out of total 71 responses 71.8% respondents think trustworthy campaign with documentation proof, 40.8% respondents feel socio economic status of patient, 26.8% think relative or known patient whereas 16.9% respondents will donate on sympathy story of the campaign and would drive them to donate.

71 responses

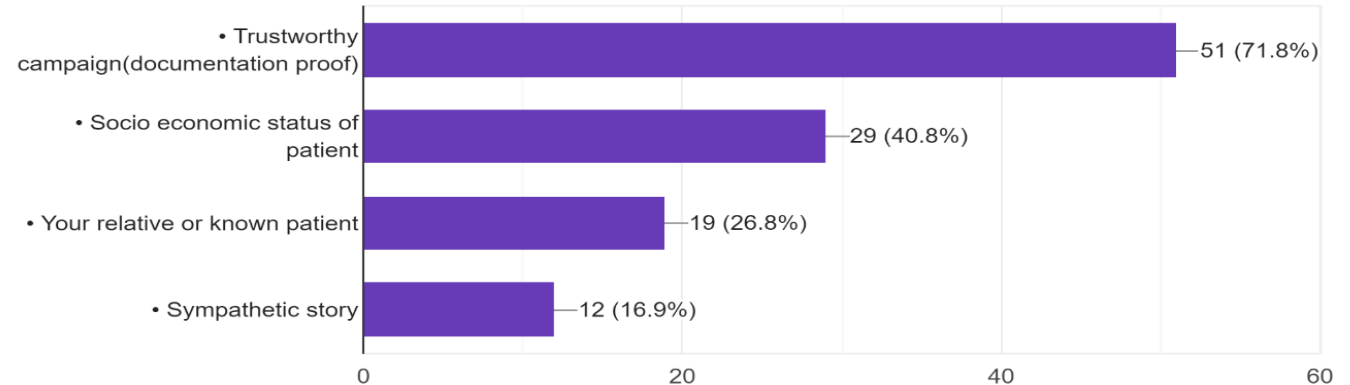


figure 8- this figure interprets that how can people be driven to donate and its interesting to see that most people think that the campaign should have documentation prove which can make it trustworthy whereas social economic status of patient can even drive them to donate. it is good to see that less people will be driven with sympathetic story hence to get more funds it should be trustworthy with full documentation.

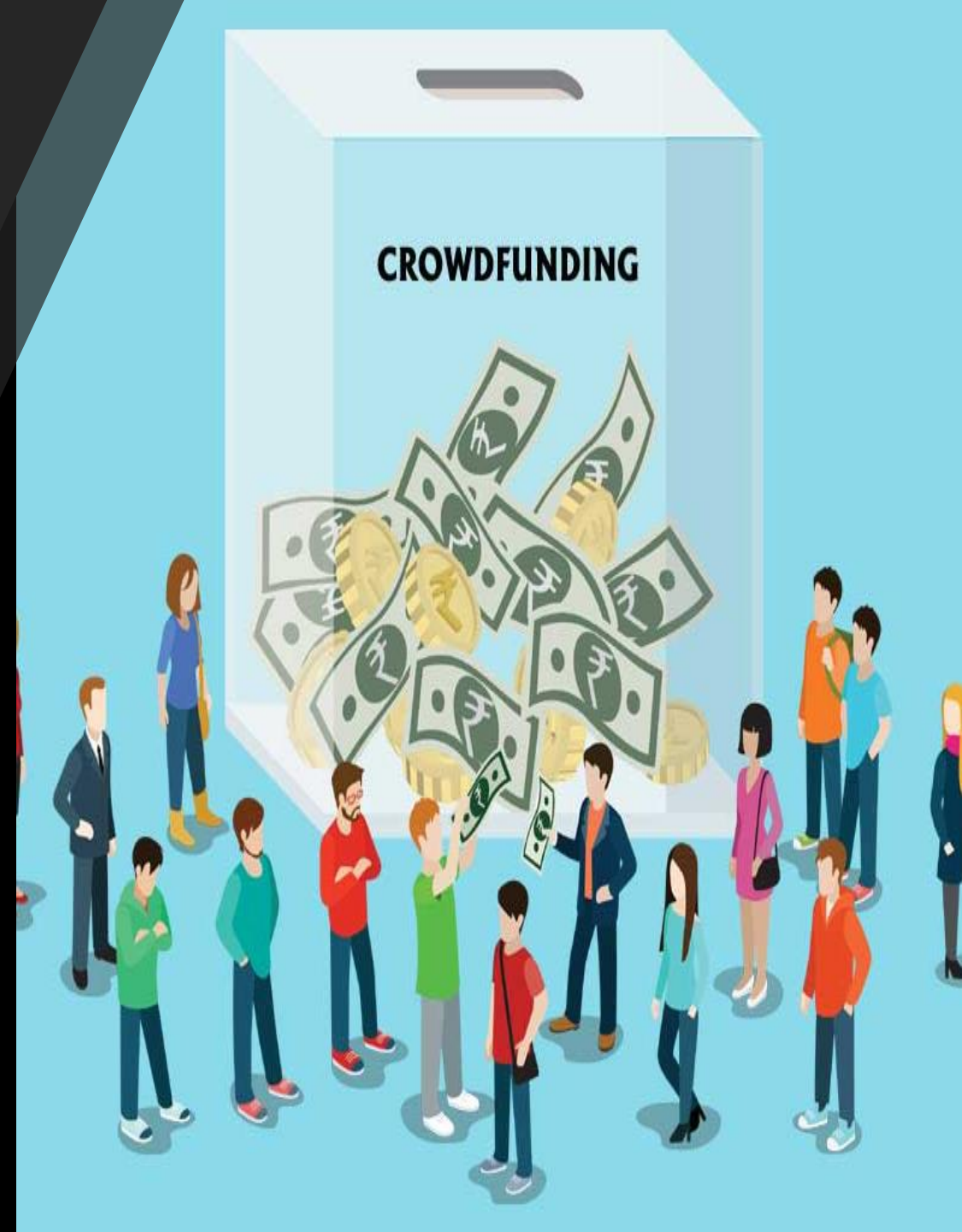
RECOMMENDATIONS

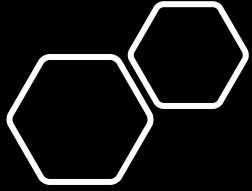
- Keeping the results of the study in mind, the recommendations to improve the awareness and utilisation of medical crowdfunding are as followed-
- • Extensive promotion of the Emergency Medical crowdfunding is required through social media and traditional banners pamphlets in public places.
- • More emphasis to be given on social media as that is the mode of awareness through which maximum respondents got aware about these services.
- • A trustworthy campaign with documentation would drive people to donate.
- • Social media is an instrumental mode for the spread of awareness of these services in a state like Jharkhand
- Uploading mc awareness videos or messages on social sites and applications is suggested for a rapid spread of the awareness.
- • people of Jharkhand will not hesitate in reaching CFPs hence Large hoardings or pamphlet distribution at public places can also be a good approach to improve the awareness and the utilization.



CONCLUSION

- The overall study concludes that there is a necessity to spread awareness amongst the population about medical crowdfunding.
- Indians are underinsured, public health plans are insufficient, and private medical facilities are prohibitively expensive. Medical crowdfunding platforms like Milaap, Ketto, and ImpactGuru have helped bridge the huge gap between their public and private health systems.
- The respondents were very positive about the program and exclaimed at the existence of such an important and efficient life-saving service for gaining better healthcare in future. A trustworthy campaign with full documentation prove and the promotion about medical crowdfunding are the two required elements for increase in the awareness of medical crowdfunding among people of Jharkhand.





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THANKYOU

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Reduce Your Financial Burden

Medical fundraising helps the treatment by complete funding or in part, without you having to worry about repayment!

