

SUMMER TRAINING

AT

IMPACT GURU

FROM DATE (26TH MAY 2021) TO (26TH JULY 2021)

A REPORT

BY

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MBA – HEALTH AND HOSPITAL MANAGEMENT

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ACKNOWLEDGEMENTS

This summer preparing extend opportunity was a extraordinary chance of learning and proficient advancement . I express my wholehearted appreciation to all those who have contributed to the summer preparing extend and upheld me in one way or the other amid this period. I would like to expand my best respects and most profound sense of appreciation to Dr P.R Sodani President , and Dr . Dhirendra kumar IIHMR University for allowing me consent to carry out the summer preparing . I would like to thank my guide, Dr. Pallavi Choudhary Agarwalla,IIHMR university for constantly helping me and guiding me through. . I would like to acknowledge my organisation mentor Mr. Jeevan for his support through.

I see this opportunity as a enormous mile stone in my proficient improvement. I will try to utilize the picked up aptitudes and information within the best conceivable way and will proceed to work on their improvement , to accomplish the required career objectives

Sincerely,

Dr . Rashmi Singh

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ACRONYMS/ABBREVIATIONS

- MC-MEDICAL CROWDFUNDING
- CFPS-CROWDFUNDING PLATFORMS
- CCF- COMMUNITY CAPITAL FUND
- IG- IMPACT GURU
- NGOS-NON GOVERNMENTAL ORGANIZATION
- SMA- SPINAL MUSCULAR ATROPHY
- UHC UNIVERSAL HEALTH COVERAGE
- CSR CORPORATE SOCIAL RESPONSIBILITY
- TB- TUBERCULOSIS
- TKR- TOTAL KNEE REPLACEMENT

OBSERVATIONAL LEARNING



SECTION-1

INTRODUCTION

Every day, thousands of people struggle against deadly diseases and unanticipated medical emergencies. Due to lack of insurance coverage, families are frequently pressurised to take out high-interest loans, depleting all of their savings.

Many are also forced to postpone or discontinue treatment due to a lack of funds. With the assistance of abundant of online donors who support friends, colleagues, and strangers with contributions, Impact guru make sure that people don't lose their life due to lack of money.

ABOUT THE ORGANIZATION- IMPACT GURU

- A donation based crowdfunding platform-IMPACT GURU provides global answer for income less businesses, companies, startups, and individuals. Maneka Gandhi, Union Cabinet Minister for Women and Child Development, Government of India, launched it in September 2015.
- Impact guru , a Harvard Advancement Lab's Endeavor Inception Program in 2014 and Agreement at IMPACT Center point in Singapore in the year 2015. 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 Master joined forces with Singapore's speculation stage Channel in April 2016 to get section effect on humanitarian and subsidizing capital from the Indian diaspora in Southeast Asia. In September 2016, sway Master joined forces with an Assembled nations substance known as UN women to run project energize, a Singapore Council drive..

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, we have got you covered. They

have already hosted thousands of crowdfunding campaigns successfully. One could simply logon to www.impactguru.com and start a fundraiser in a matter of few minutes and start raising funds instantly. Even better, setting up a fundraiser is absolutely free. Alternatively, one can also find a lot of worthy and vetted organisations and individuals in need of immediate funds that you could support. Along with it, Impact Guru is free and easy to use and our team offers full support to our campaigners and donors alike!



OBJECTIVE

Mission of Impact Guru

- Make healthcare more affordable in order to save lives today while also securing families for a better future..
- Developing cutting-edge technology and financial solutions to enable Indians to raise funds for medical emergencies and critical illnesses.
- to raise money for a variety of social and personal causes. Lakhs of people have used this platform to change people's lives through timely contributions, fundraisers, and actions.

SECTION-2

MODE OF DATA COLLECTION

The data for this report was collected from the official Website of the organization I.e. impact guru and this was guided by the mentor of organisation Mr. Jeevan sir.

Certain amount of secondary research was also done which was helpful in gathering data.

SECTION-3

GENERAL FINDINGS 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 whether the information provided by leads were valid and what kind of crowdfunding are they interested in. in this process of contacting leads I learned about various crowdfunding categories which are as follows-

Crowdfunding categories as follows-

☐	Medical Crowdfunding	☐
☐	Transplant Crowdfunding	☐
☐	Cancer Crowdfunding	☐
☐	Child Health Crowdfunding	☐
☐	NGO Crowdfunding	☐
☐	Education Crowdfunding	☐
☐	Emergency Crowdfunding	☐
☐	Film Crowdfunding	☐

Communication and interpersonal skill developed with an edge where I could convince the potential clients to start campaign gaining their trust and need to emergency.

Work ethic and working culture although due to pandemic I was working from home still the ethic played its role on maintain punctuality and having stress free working environment.

Time management- working for 9 hours evening shift and maintaining updating sheets on due time helped me in keeping my work updated.

as a validator I was made aware of **Operations of crowdfunding**

Start your free fundraiser

Share your fundraiser online

Receive donations from around the world

Transfer funds to the hospital directly

SECTION-4



CONCLUSIVE LEARNING-

It was an unparalleled opportunities for personal and professional development at Impact Guru, with no limits on the path my career may take.

Impact Guru is a transformative organization and aspires to be a market leader in its niche.

working for a minimum of 9 hours every day and sometimes even more helped me accomplishing my targets and completing all the deliverables that have been assigned by my manager to whom i report to for that day. As a Consultant working harder t, off work-hours, or on weekends and deliver results that increase the value of the company was appreciated over a period of time.

Communicating with potential clients with a minimum of 60 calls per day enhanced my skills

Sympathetic approach played a great role while contacting patients convencing them to start campaign with impact guru.

Overall it was a great opportunity being part of such an outstanding venture of crowdfunding which will help people to get funds as per their requirement.

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



SECTION-1

INTRODUCTION

Crowdfunding is a technique of raising capital through enlisting the assist of pals, circle of relatives, clients, and character investors. This method taps into the collective efforts of a big wide variety of human beings, mainly through social media and crowdfunding structures, and leverages their networks for expanded reach and publicity.

This exciting phenomenon is spreading throughout the developed world and has piqued the interest of many in the developing world as well.

Medical crowdfunding entails using social media platforms to solicit assistance in paying for medical care. although clinical crowdfunding campaigns can help fill insurance gaps, they can also be used to fund treatments which can be scientifically unsupported, ineffective, or doubtlessly dangerous.

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.

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.

According to its own estimates, 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.



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.

REVIEW OF LITERATURE

SR.NO	TITLE	AUTHOR AND YEAR	DESCRIPTION
1.	Crowd-funding: transforming customers into investors through innovative service platforms	<u>Ordanini, Lucia</u> <u>Miceli, Marta</u> <u>Pizzetti, A.</u> <u>Parasuraman</u> <u>2011</u>	Crowdfunding is an aggregate exertion by individuals who network and pool their cash together, commonly through the web, to put resources into and support endeavors started by others or associations.
2.	Crowdfunding's Potential for the Developing World. 2013.	<u>, Finance and</u> <u>Private Sector</u> <u>Development</u> <u>Department.</u> <u>Washington</u> 2013	Crowdfunding emerged following the 2008 financial crisis as a response to the difficulties faced by early-stage businesses seeking funding. Crowdfunding is an internet-based extension of funding by friends and family: communities pool money to fund members' business ideas Currently, it is primarily a developed-world development, but developing countries have the potential to benefit from this new type of funding. Medical crowdfunding entails utilising social media platforms to attract attention in order to facilitate payment for treatment.. According to GoFundMe, the most popular medical crowdfunding platform, each campaign raised \$3 billion by 2016, up from \$1 billion in 2015. Though clinical crowdfunding efforts will fill protection holes, they will also raise assets for logically unsupported, inadequate, or conceivably perilous treatment.

3.	<u>Crowdfunding at India: a study of Indian online crowdfunding platforms</u>	<u>,Hetal Javeri</u> <u>,Anjali Nirav Choksi</u> <u>December, 2014</u>	Despite the fact that the potential is enormous, crowdfunding in Asian countries is still in its early stages. The crowdfunding component is likewise connected to long range interpersonal communication, where clients effectively take part in online networks to share data, information, and ideas about new drives or potentially complete them.. Crowdfunding, then again, goes past commonplace interpersonal organization investment by joining extra proactive parts for customers, for example, choosing new drives to help and giving financing to them. Despite the fact that the potential is enormous, crowdfunding in Asian countries is still in its early stages.
4.	<u>Crowdfunding and global health disparities: an exploratory conceptual and empirical analysis</u>	<u>Nora J. Kenworthy</u> <u>2019</u>	Crowdfunding should be viewed as a start-up and complex innovation that is reshaping health systems around the world, directing towards health disparities, and dynamically changing political environment, rather than a social media fad or a beneficial technology. It's a fantastic idea that introduces new ways of connecting with and caring for those in the midst of a health crisis. It is gaining traction as a new funding domain to address health crises in low, middle, and high-income countries.

RESEARCH GAP

- Health coverage and disparity gap.

Health disparities are discrepancies and/or gaps in the quality of health and healthcare among people of different races, ethnicities, and socioeconomic groupings. It can also be defined as population-specific disparities in illness prevalence, health outcomes, or healthcare access. Diabetes is more common in Black/African Americans, American Indians, and Hispanics

- Lack of awareness in regard to mc

Crowdfunding is a type of financing that is heavily reliant on social interaction. The population's awareness is a determinant of crowdfunding development because the creation and growth of crowdfunding communities are dependent on it. There are three major factors that may influence crowdfunding awareness: entrepreneurial culture, and the population's use of social media

- The racial , economic and cultural biases.

Because crowdfunding platforms are designed to harness and amplify the preferences of the crowd, they contain numerous biases. For example, platforms emphasise photographs for visitors to view as they consider an appeal, which may increase the opportunities for biases. Facebook, YouTube, and Google have all struggled to grasp the complex social and cultural dynamics that interact with algorithms.

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

SECTION-2

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 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

This study was a schedule-based survey. A well-structured schedule was used as a knowledge collection tool, of which half the respondents were asked questions on one on one basis through telephonic interview while others filled the google form circulated to them via social media. The schedule was devised consisting of both open ended and closed ended questions with the intention to hide and capture responses that might shed light on the varied aspects of attitudes, level of awareness and utilization and overall compliance of the study subjects towards medical crowdfunding.

STATISTICAL TREATMENT

Data was collected and cross-checked for any missing or incomplete fields. The collected data was then edited, coded, tabulated, and organised into various frequency distributions using Microsoft Excel 2020..

ETHICAL CONSIDERATIONS

During the course of the info collection, a consent was taken from the respondents before starting the interview. The respondent won't be forced to answer the schedule and can tend liberty to withdraw at any point of your time within the midst of the method . The respondent won't be deceived and therefore the personal information are going to be kept confidential. Care are going to be taken of their physical and psychological state throughout the interview.

SECTION-3

DATA ANALYSIS, COMPLILATION 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

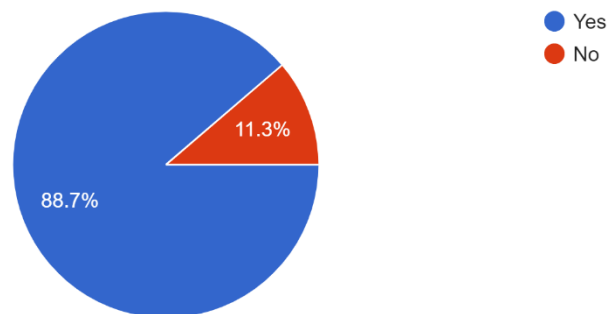


FIGURE 1

- 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.

69 responses

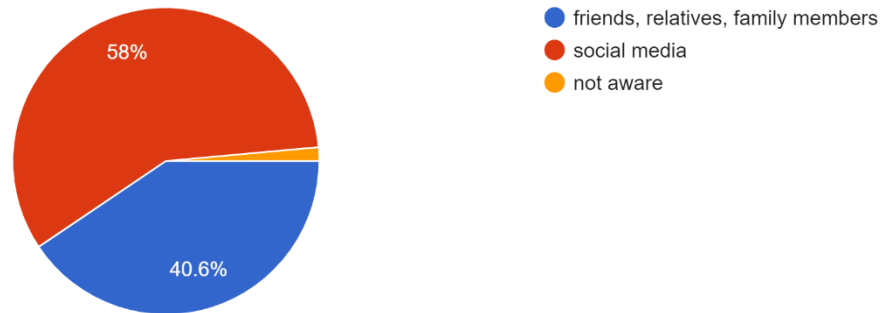


FIGURE 2

- 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.

71 responses

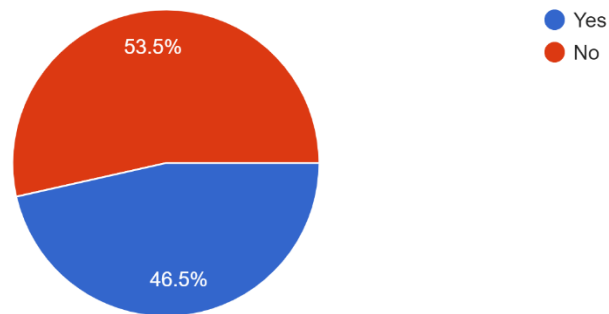


FIGURE 3

- Analysis of most popular organization of medical crowdfunding
out of 70 respondents, 38.6% are aware of Milaap, 32.9% are aware of Ketto, 22.9% are aware of impact guru as medical crowdfunding platform.

70 responses

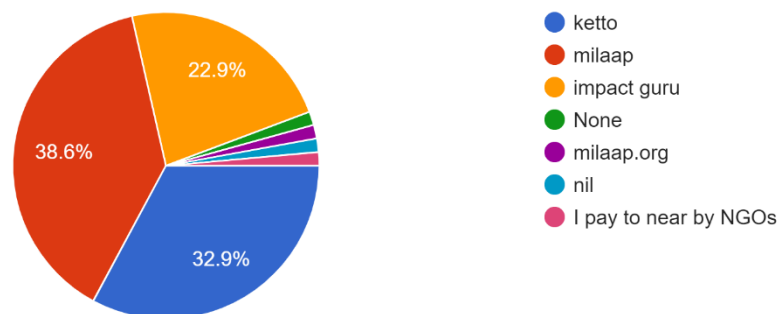


FIGURE 4

- 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

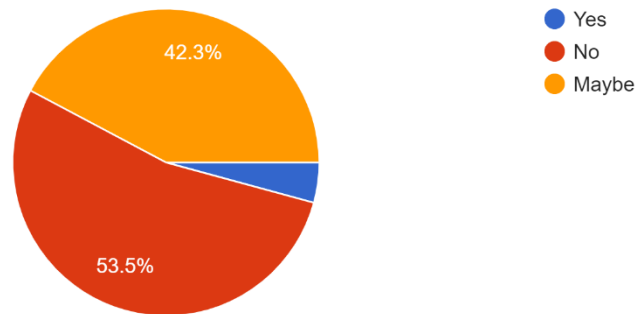


FIGURE 5

- 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

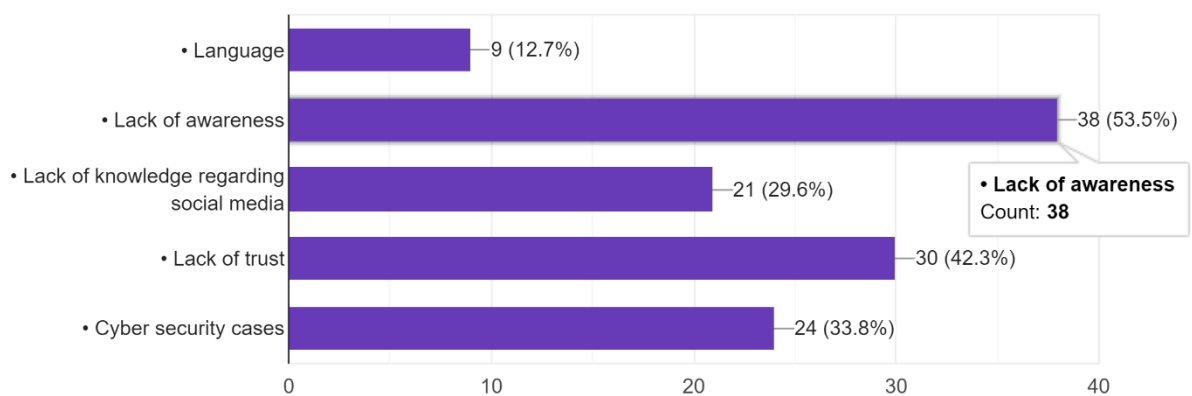


FIGURE 6

- 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.

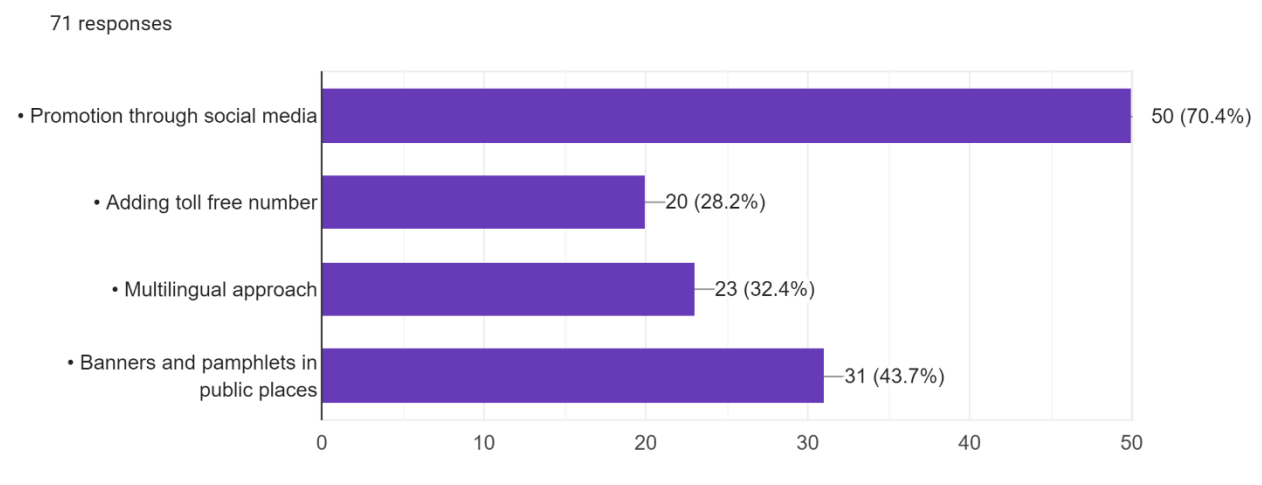


FIGURE 7

- 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.

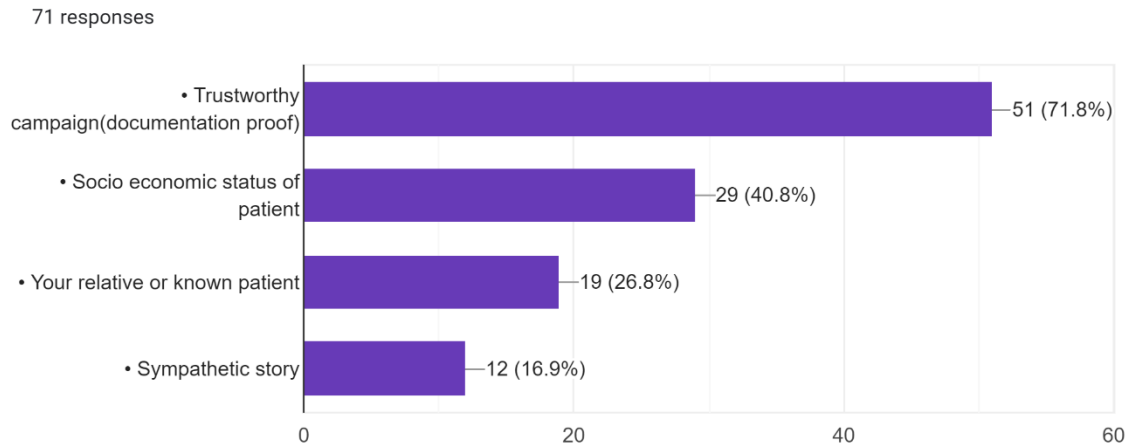


FIGURE 8

- 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.

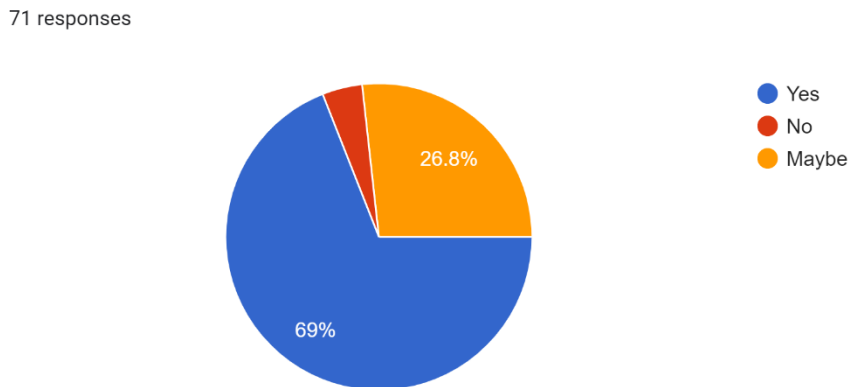


FIGURE 9

INTERPRETATION

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.

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.

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,

figure 4- this figure shows that the most popular CFPs being Milaap than Ketto and lastly impact guru. there is an interesting positive note that people often go and pay to nearby NGOs. one of the reason of being most popular CFPs is reach and trust of people.

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.

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 .

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.

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 will full documentation.

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.

SECTION-4

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.

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
- d. 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.

LIMITATION

Because the sample size was chosen for convenience, the study cannot be generalised to the entire population. Due to time and financial constraints, all areas of Jharkhand could not be covered evenly, and there may be an unequal distribution of respondents based on location. The loss of social cues is a disadvantage of asynchronous communication of location via telephone. Because the interviewer couldn't see the interviewee, body language and other nonverbal cues couldn't be used as a source of additional information.

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ANNEXURE

Questioner

1. Are you aware of medical crowdfunding ?-
yes/no
2. If yes, from where did you come across this concept of medical crowdfunding?
 - Relatives
 - Social medical

- Others...

3. have you ever experienced or have been a part of campaign reaching medical crowdfunding?-

yes/no

4. which organization are you mostly aware of?

- Ketto
- Milaap
- Impact guru
- Others-specify

5..if yes, rate your satisfaction level on the scale of 1-5-

- 1- very unsatisfied
- 2-unsatisfied
- 3.-neutral
- 4.satisfied
- 5.very satisfied

6. will you hesitate to use medical crowdfunding ?

yes/no

7. according to you what are the barrier of being unaware about medical crowdfunding ?

- Language
- Lack of awareness
- Lack of knowledge regarding social media
- Lack of trust
- Cyber security cases

8. from your point of view , how can we increase awareness?

- Promotion through social media
- Adding toll free number

- Multilingual approach
- Banners and pamphlets in public places

9.do you think medical crowdfunding can help to achieve better healthcare services?

Yes/no

10. what would drive you to donate?

- Trustworthy campaign(documentation proof)
- Socio economic status of patient
- Your relative or known patient
- Sympathetic story

-----END-----