

**SUMMER TRAINING  
AT  
IMPACTGURU  
From 3 May 2021 to 3 July 2021**

**A Report  
By  
Dr. Mahek Jain**

**MBA Hospital and Healthcare Management  
2020-2022**

**Guided By-  
Dr. Deepti Sharma**



## ACKNOWLEDGEMENT

I owe a great debt to all professionals at **IMPACTGURU Private Limited , Mumbai, India** for efficiently sharing their knowledge and time, which encouraged me to do best in this project report.

My sincere gratitude to **Mr. Sandeep Tripathy** ( Manager & Head of Department- Business Development), for showing his keen interest in the study and for sharing their opinions in the face of his very busy schedule. It has been my privilege to work under their zestful supervision.

I am extremely thankful to **Ms. Latika Rai** (HR Manager) for the constant support and encouragement. This study would not have been possible without her support.

I express my warm veneration towards my mentor **Dr. Deepti Sharma** for her valuable guidance throughout the entire course of study to its completion.

I would like to express my heartless thanks to my parents for their moral support, which always motivates me to preform my best. And finally credit goes to all my friends, colleagues who helped me out in this study.

Sincerely,

Dr. Mahek Jain

HHM Batch 2020-2022

(IIHMR University, Jaipur)



**TO WHOMSOEVER IT MAY CONCERN**

**Date: 27<sup>th</sup> June 2021**

This is to certify that **Mahek Jain** has successfully completed her tenure as a Business Development Consultant from 3<sup>rd</sup> May 2021 to 27<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.

A handwritten signature in blue ink, appearing to read "Sandeep", with a stylized flourish at the end.

Regards,

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

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## **ABBREVIATIONS**

- **OD-** Orphan Drugs
- **RD-** Rare Diseases
- **IORD-** Indian Organization For Rare Diseases
- **IT-** Information Technology
- **HR-** Human Resource
- **FSMP-** Food For Special Medical Purposes

## **TABLES**

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## **PART A**

### **OBSERVATIONAL LEARNING**

#### **A. ORGANIZATION PROFILE**



**India's first crowdfunding app that let campaigners manage their fundraisers with ease from anywhere!**

**Impact Guru** is a healthcare financing platform that provides donation based **crowdfunding**. It provides global crowdfunding solutions for different NGOs, startups, individuals and social enterprises.

It was nurtured in 2014 at Harvard Innovation Lab's Venture Initiation Program and it was PACT in the year 2015 at Impact Hub in Singapore. It was founded by Piyush Jain (CEO) and Khushboo Jain (COO). It was launched by the Union Cabinet Minister for women & child development, GOI in September 2015.

In the year 2015, Impact Guru raised 3.3 crores (US\$ 460,000) seed round funds from Singapore-based venture capital firm RB Investments, and Fundnel, a private investment platform based in Southeast Asia.. Since its foundation, Impact Guru has raised 600 crore (US\$84 million) to support various individuals and organizations.

Impact Guru partnered with United Nations entity named UN Women in September 2016, to run the **Project Inspire**, an initiative by Singapore Committee for UN women to support social entrepreneurs who are working towards Women's empowerment. In October 2016, Impact Guru partnered with United States and United Kingdom based crowdfunding platform named as Global Giving.

## 1. INTRODUCTION

### What is Crowdfunding-

As we know, thousands of people struggle for their lives from lethal diseases and unpredicted medical emergencies every day in this world. Most of the Families are usually left evacuated of all their savings due to high cost treatments and insufficient insurance coverage and are forced to take loans at interest rates higher than affordability. Many people either leave their treatment in between or leave the hopes to get treated due to lack of funds and affordability.

Our purpose at Impact Guru is to save lives and that is our service. With the help of those millions of people who wants to come forward as donors online, who wants to step up to freeheartedly support friends, colleagues and strangers with contributions, we are trying our way best to reach as amny individuals across India as possible to ensure that nobody's life is ever lost due to lack of funds or money. **Medical Crowdfunding in a way** helps you raise money for your healthcare expenses online for from friends, family and people willing to come forward and donate.

### Our Aim-

**“Make Healthcare Affordable To Save Lives Today, While Securing Families For**

**A Better Tomorrow”**

- At Impact Guru we are trying to bring technology, innovation and healthcare financing solutions to delegate Indian citizens to raise money for their treatment and for those suffering from severe illnesses.

- To raise money for a scale of personal and social cause. The platform of Impact Guru is being used by thousands or lakhs of users to change situation through timely and effective contributions via campaigns, actions & fundraisers.

### The Better we are trying to do-

- **We are trying to colonize technological innovations that will aid human effort and intentions-** With the help of our innovative and newly developed fundraising app having a unique storytelling feature to reach out to people in a better way , we are trying to make the fundraising simple, efficient and easily accessible to those who are in need of it at most.
- **We are trying to establish partnerships to broaden the impact-** We have partnered with various reputed hospitals such as Aster, Fortis, Narayana Health and various start up companies which can help in easy and safe online transactions such as Phone Pe, Grofers etc.

- **We have been available to the COVID patients with zero percent platform fee-**  
We tried to be a helping hand in this tough time to those who have been suffering and battling hard to fight against COVID-19 with charging zero platform fees.



#### **Steps describing how crowdfunding works on Impact Guru platform -**

1. Step 1. You can start your free fundraiser directly on website or app
2. Step 2. You can share your fundraiser online to reach out to people
3. Step 3. You will start receiving the donations from people around the world
4. Step 4. You can directly transfer your raised funds to hospitals

#### **Benefits of fundraising with Impact Guru –**

- You can maximize your reach through our website with zero percent platform fee.
- An automated donor appeal could be created with the help of our storytelling tool
- Get donations from around the world through our platform with multiple payment options available.
- You can run your campaign anywhere with our apps (iOS or android)
- Donors have been provided with Indian tax benefits for donating through our platform
- Fundraise lakhs of rupees within days by using customized fundraising calendars
- You can easily take your loved ones home without any paybacks or loans by raising funds through our platform.
- You can get help from our relationship managers anytime you need.

#### **Reasons why crowdfunding is need of the hour-**

In the country of almost one billion people, where pandemic have made life of a lot of people unstable and put them in the financial crisis. The bills of hospitals, lost jobs and fear of losing loved ones brough crowdfunding to light to help such individuals.

Not only the COVID situation have bought a health emergency but also the country is suffering from economic un stability. On one hand where thousands of people have lost their livelihoods the pandemic have left them with no other options to fall back financially on in case of any sudden crisis or need of medical treatments. Medical Crowdfunding is bought up as a solution that could solve the problem more successfully more than it ever did.

It not only broadens network to connect people who wants to come forward to help but also connect those in need to meet their medical expenses. A fundraiser could be raised as early as in 5 mins easily and could be shared on all social media platforms. NO wastage of time in



approvals is taken, easy and quick approvals made it more easier for people. Medical crowdfunding have worked wonders in the situation of financial agony to help patients receive effective treatment timely even in the most rare and deadliest of case. Medical crowdfunding not only have given hope to millions of families and individuals who are fighting to get access to quality healthcare but have also produced positivity to help their loved ones who due to financial crisis, affordability and lack of funds are suffering in this world.

## 2. INTERNSHIP PROFILE-

The summer training is an integral part of the course curriculum of MBA- Hospital and Healthcare Management at IIHMR University, Jaipur. As part of the course I started my summer training with Impact Guru as a Business Development Intern for a period of 2 months to get an in-depth exposure of the organization as well as take up projects as per the requirement of the organization. What is most important is to build a base of knowledge about the structure and functioning of the organization, which can be used to understand and apply concepts in the subsequent study tenure at IIHMR University, Jaipur.

### General Findings:-

**Table1. Various departments working in the organization:**

| Departments                                  | Observations                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. Department of Business Development</b> | <ul style="list-style-type: none"> <li>- Work on developing contacts with the hospitals</li> <li>- Works on collaborating with various organizations, NGO's.</li> <li>- Relationship managers work as a link between hospital, patient and organization.</li> <li>- Works on data management of patients.</li> </ul> |
| <b>2. Department of Finance</b>              | <ul style="list-style-type: none"> <li>- The department works on management of funds</li> <li>- Works on funds raised through various payment modes to making those funds reach successfully to the patients.</li> <li>- Works on overall financial management of the organization</li> </ul>                        |
| <b>3. Department of Social Media</b>         | <ul style="list-style-type: none"> <li>- The department works on handling all the social media platforms such as Instagram, Facebook, Twitter, LinkedIn.</li> <li>- Works on creating the best of content to reach out to common people</li> </ul>                                                                   |

|                         |                                                                                                                                                     |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
|                         | <ul style="list-style-type: none"> <li>- Works on developing campaigns for the patients</li> </ul>                                                  |
| <b>4. IT Department</b> | <ul style="list-style-type: none"> <li>- The department works on ensuring the smooth working of the app and website of the organization.</li> </ul> |
| <b>5. HR Department</b> | <ul style="list-style-type: none"> <li>- Works on the recruitment process</li> <li>- Works on handling all the data of the employees</li> </ul>     |

During my summer internship with ImpactGuru, there were numerous learning experiences. These were enhanced due to the projects undertaken at Impact Guru as a Business Development Intern.

With Department of Business Development-

- Worked on the data management of campaigns started for patients of Aster Hospitals from all over India in the year 2021.
- Worked on reaching out to hospitals for patients in need of funds- Madhya Pradesh
- Worked on searching for leads through various social media platforms like twitter, Facebook and Instagram
- Studied about various departments of hospitals of Madhya Pradesh and their management through possible sources.
- For data analysis formed google spreadsheets to incorporate monthly performance of interns and managers as individuals or as a team.

With Department of HR-

- Prepared a list of all Tier A and Tier B colleges of hospital and healthcare management stream in India with their intake for particular branch and total strength.
- Worked on recruitment of Campus Ambassadors for Impact Guru.

#### **CONCLUSIVE LEARNING-**

- Working on the data of campaigns started for patients of Aster Hospitals, I studied the clinical reports of the patient and on the excel sheet
- Reported the diseases the patient is suffering from. Most of the patients have been suffering from the chronic diseases like liver cirrhosis, liver failure, brain tumour, kidney failure, chiari malformation, chronic granulomatous disease, cardiac stroke, brain and spleen injury, thalassemia, Wilson's disease, Hodgkin lymphoma stage 3. Many fundraisers have also been raised for patients suffering from COVID-19.
- Reported about the doctor under which the patient is being treated
- The branch of the Aster Hospitals patient is being treated in- Hospital, City, State
- The amount of fund raised till date out of the total fund required for the treatment of the patient`.

- While reaching out to the hospitals of Indore and Bhopal of Madhya Pradesh state we learned how to deal the client-facing situations in the corporates.
- Working on leads through various social media platforms helped us in extending our ways of research. We also prepared a data set of verifies covid resources to help people in better way.
- Studying about the various departments of hospital and its management taught us a systematic way of approach.
- A study done by the team of Impact Guru ( Department of Business Development) found that- the most preferable time to reach out to donors would be from 6:30 PM – 9:30 PM. They found that during the time of these 3 hours, the conversion rate of donations found to be around seventy to eighty percent.
- Learned about the whole recruitment process while working with the HR Department during the recruitment of Campus Ambassadors.

**TABLE 2. HOW CROWDFUNDING IS BETTER THAN OTHER HEALTHCARE SOLUTIONS-**

| <b>Crowdfunding on ImpactGuru.com</b>                                                                                                                                                                                         | <b>Other healthcare financing solutions</b>                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>1. Speed-</b> Fundraiser could be started in less than 5 mins on our platform</p> <p>The total amount could be funded within hour or days through just starting a fundraiser.</p>                                       | <p><b>Insurance-</b> It can take weeks to do the paper work before you claim for your health insurance</p> <p><b>Loans-</b> Documentation process to lend loans can take weeks to months.</p>                                                                                                                                                                         |
| <p><b>2. Eligibility-</b> Does not have any specific criteria for being eligible to start a fundraiser. As long as your medical emergency is genuine you can easily start your fundraiser on the platform of Impact Guru.</p> | <p><b>Insurance-</b> Health insurance can be complex because of various terms and conditions even after having a health insurance it does not cover many disorders and diseases.</p> <p>Medical conditions those are existing from long term are not covered usually.</p> <p><b>Loans-</b> Loan amounts to be disbursed vary with different eligibility criteria.</p> |
| <p><b>3. Amount Disbursal-</b> There is no limit of raising funds, you can raise as many funds required for any medical emergency and your fundraiser would not be closed until it meets your medical estimations.</p>        | <p><b>Insurance-</b> A limited amount of money could be claimed through a health insurance.</p> <p>Only the amount mentioned in the policy could be claimed no matter how costly your treatment is.</p> <p>Most of the policies cover maximum up to fifty lakh rupees.</p>                                                                                            |

|                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                              | <p><b>Loan-</b> It is not possible to get loans for medical treatment all the time.</p> <p>The loan amount that could be disbursed for healthcare expenses is as low as 2-3 lakhs which don't ever cover any critical illness.</p>                                                                                                                                                                |
| <p><b>4. Repayment and set up costs-</b> To start a fundraiser is completely free on Impact Guru platform. You don't need to worry about any fees.</p> <p>It charges only a little when all your expectations are met. If your funds are not raised, no fees is charged.</p> | <p><b>Insurance-</b> Health insurance asks for monthly or yearly premiums. You regularly have to pay a fixed amount to keep your health insurance running and claim it in future.</p> <p><b>Loans-</b> You always need to pay monthly or yearly instalments after taking a loan. A fixed amount of interest rate is also charged according to the amount of loan taken for medical treatment.</p> |
|                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                   |

**PART B**  
**( PROJECT REPORT)**

**STUDY ON PERCEPTION OF COMMON PEOPLE ABOUT  
MEDICAL CROWDFUNDING AS A SOLUTION TO  
COMBAT RARE DISEASES**



## **INTRODUCTION-**

**Medical Crowdfunding** is about funding a cause by raising the needed amount from a large population of the world through the internet. Every individual donate a little to meet a required target. Crowdfunding has begun to take steps in India with many country. The concept of crowdfunding is very novel for country like ours.

The competency of the crowds is anchorage to contribute money in huge amounts. Earlier this was once possible only through different and specialized ways. Researchers and policy makers have wanted to know about the psychological thinking and thought process of those people who really want to come forward to donate. They want to understand how can they get more individuals to come forward and contribute for a cause or those in need.

Sympathy, sensitivity, guilt, self-denial are the most supreme factors for motivating people. A study suggest about any interpersonal connection between a donor and an initiator. These key factors like financial value, quality performance, social value, and emotional value drive the campaign in a smooth way. Moreover, the initial donors are very important for the fundraiser to start on the right note and a right way. The total amount donated by the initial donors will have a significant impact and will influence the trend to be followed in the coming years of crowdfunding.

## **RARE DISEASES-**

Rare diseases for Indian healthcare system have become one of the greatest challenge. So, What is considered a rare disease according to medical fraternity?

According to the MoHFW, a rare disease occurs to one in thousand individuals. It a health condition that affects a smaller number of population when compared with other prevalent diseases occurring to general population. It has a lower prevalence rate.

Around 5,000 to 7,000 rare diseases exist in the world globally. Out of the total existing rare diseases that have been reported till date 450 of them have been recorded in our country.

It have affected 72 to 96 million people in India. These rare diseases include blood cancer i.e thalassemia, rare cancers, immune disorders, several transplants amongst others.

## **LITERATURE REVIEW-**

Rare Diseases have gained attention all around the world due to its high cost treatment and unavailability of drugs due to which several people are suffering from life threatening diseases and not able to avail a proper treatment.

India covers 1/3<sup>rd</sup> rare diseases population in the whole world. According to the recent statistics found almost 7000 rare diseases have been reported in India till date.

Where at one place these diseases cover a smaller number of population, the availability of treatment and drugs make it more difficult. It can be enervating and life threatening if no proper medical treatment is been provided on time.

A simple fundraiser could be proved to save lives of millions in India. And estimate of around seventy million could be saved.

Most people in our country especially in rural India have limited access to hospitals for treatment or even for initial diagnosis. The reason behind this could be a low literacy rate

and poverty to reach to the people through internet and access the facilities available around them.

Most children and adults are usually diagnosed at very latent stage which makes its treatment difficult and costlier.

The costs of drug treatments are mostly much higher than affordability! An average cost of advanced drug therapies usually cost up to Rs 50 lakhs per year or more.

Rare Disease Day in India is celebrated on last day of February.

Awareness campaigns and educating people regarding rare diseases and their phase of medical treatment and cost is really important in today's world.

### **HOW RARE DISEASE ARE CHALLENGING FOR DOCTORS AND HEALTHCARE PROFESSIONALS-**

As rare diseases are being regularly identified and they have been regularly updates in medical context. Due to regular changes in the study of diseases and changes in medical literature it have become difficult for doctors and researchers to cope up with it. A study was conducted by Shire Genetic Technologies and it revealed that the average time taken to diagnose a rare diseases in the United States is almost about 7.5 years. The time taken to reach such diagnosis by developing countries is much higher.

The field of RD is complex as well as heterogenous. The view of rare diseases is changing regularly with time, as there are new rare diseases are studies and conditions being udated regularly in medical context.

Many of the rare diseases which could be studied successfully in future are still at their budding phase. There is no real policy or public health programme yet started for the rare diseases where as doctors, scientists and researchers have been working for it since years.

This is imposing a forbidding challenges in development of a compendious policy on rare diseases. Not only , it is important to take steps for short short as well as long the long term with the purpose of handling rare diseases in a proper manner.

In India, awareness of RDs lacks, due to no specific policy for rare diseases. It have become difficult for policy makers to form a national policy through which an easy and timely access could be provided to individuals for funds as well for the treatment. Rare diseases are not only complicated but also difficult to understand to make a specific policy keeping a rare diseases in mind.

IORO is an umbrella organization for patients representing all RD and RD patients of our country. The mission of IORO is to-

- Aware people about rare diseases
- Advocate policy publicly
- Encourage pharmaceutical organizations for drug development
- Encouraging biotechnology companies to research

- Encouraging institutions engaged in academics to develop diagnostics and tools.

In the last fourteen years of its working for the Rare Disease community in country, it recognized that Rare Disease affects the entire family, community not only an individual (remaining 91% of non orphan). It affects the community emotionally, socially, financially and physically.

Statistical data of rare diseases and disorders in different states of India is tabulated below:

**TABLE 3.**

| <b>States</b>     | <b>Rare Diseases and Disorders Population</b> |
|-------------------|-----------------------------------------------|
| Andhra Pradesh    | 5,078,931                                     |
| Arunachal Pradesh | 81,958                                        |
| Assam             | 1,870,857                                     |
| Bihar             | 6,229,279                                     |
| Chattisgarh       | 1,533,413                                     |
| Goa               | 88,464                                        |
| Gujarat           | 3,624,019                                     |
| Haryana           | 1,522,186                                     |
| Himachal Pradesh  | 412,392                                       |
| Jammu and Kashmir | 753,937                                       |
| Jharkhand         | 1,978,975                                     |
| Karnataka         | 3,668,843                                     |
| Kerala            | 2,004,262                                     |
| Madhya Pradesh    | 4,356,855                                     |
| Maharashtra       | 6,743,379                                     |
| Manipur           | 164,306                                       |
| Meghalaya         | 178,841                                       |
| Mizoram           | 66,462                                        |
| Nagaland          | 119,837                                       |
| Orissa            | 2,517,842                                     |
| Punjab            | 1,663,255                                     |
| Rajasthan         | 4,118,262                                     |
| Sikkim            | 37,462                                        |
| Tamil Nadu        | 4,329,338                                     |
| Tripura           | 221,263                                       |
| Uttar Pradesh     | 11,975,892                                    |
| Uttarakhand       | 608,006                                       |
| West Bengal       | 5,481,865                                     |
|                   |                                               |

**TABLE 4.**

| <b>Union Territories (India)</b> | <b>Rare Diseases and Disorders Population<sup>4</sup></b> |
|----------------------------------|-----------------------------------------------------------|
| Andaman and Nicobar Islands      | 22, 798                                                   |
| Chandigarh                       | 63,282                                                    |
| Dadar and Nagar Haveli           | 20,572                                                    |
| Daman & Diu                      | 14,576                                                    |



|              |           |
|--------------|-----------|
| Lakshadweep  | 3,867     |
| NCT of Delhi | 1,005,195 |
| Puducherry   | 74,669    |

This data is statistically derived for rare disease and rare diseases population. It is derived from published data of national population census 2011 or later.

### **PROBLEM STATEMENT-**

- The problem occurring to people suffering from rare diseases is they constitute a smaller population of the total population suffering from different diseases in India. Due to which they do not constitute a significant market for drug manufacturing companies to develop medicines and bring those medicines to market drugs for them in India. Thus the rare diseases are often known as 'orphan diseases and the drugs used for its treatment are known as orphan drugs (OD).
- Even after the pharmaceutical companies make these drugs for the treatment of rare diseases, the prices of these drugs are skyrocketing. They are usually high to cope up the cost of research and drug development.
- Due to the high treatment cost for these therapies, the government is also not able to provide these for free, not even able to set a national policy.
- The yearly cost of treatment for rare disease may vary from ten lakhs to more than one crore per year with treatment being lifelong. The drug dose and cost, increasing with age and weight of the child or individual.

How can people suffering from rare diseases cope up with the cost of treatment?

### **RESEARCH OBJECTIVE-**

- To study the perception of common people towards medical crowdfunding and their motivation to help those suffering from RD in India.
- To bring rare diseases in India to spotlight & understand the scope of affordability and availability of treatment.

### **RESEARCH DESIGN-**

- Study Type- Descriptive Study
- Study Area- India (Through online mode)
- Study Period- 3th May 2021 to 27<sup>th</sup> June 2021
- Sample Size- 92
- Sample Technique- Convenience Sampling
- Study Respondents- Age group 18-60 Years
- Data Type- Primary Data
- Data Collection Tool- Online Survey using Google forms

### **DATA COMPILATION, ANALYSIS AND INTERPRETATION-**

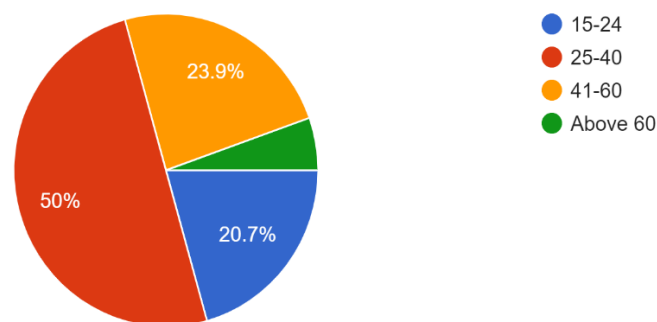
This survey is completely anonymous and does not ask for any personal information about the respondents. There is no invasion of privacy or breach of confidentiality. This information is essential to make sure about the survey takers to voluntarily complete the study.

The purpose of conducting this survey was to understand the psychological thinking of individuals when it comes to helping others by donating when it is most needed. The questionnaire/ google form is designed to collect information specific to medical crowdfunding and rare diseases in a way that the answers are either 'no' or 'yes' type. The survey questionnaire was sent to the people in India randomly through various social media platforms. Total responses received were 92. Out of which the ratio of male (45.7%) to female (54.3%) respondents was almost same.

## RESULTS AND DISCUSSIONS-

Age

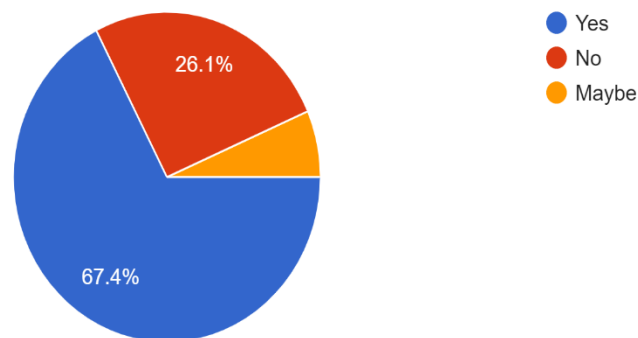
92 responses



Out of the total 92 responses 50% responses have been received by the age group 25-40 years. This shows the motivation of the youth to participate and contribute for such cause.

Have you heard of Medical Crowdfunding in India?

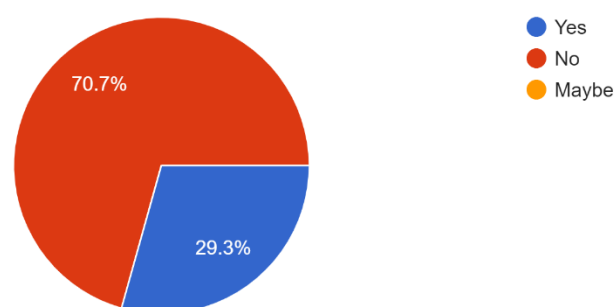
92 responses



This question was framed to understand the knowledge of Indians about the term “CROWDFUNDING” specifically medical crowdfunding. The survey results shows that 67.4% Indians are aware of Medical Crowdfunding. Only a small amount of people are unaware about medical crowdfunding in India, which is as low as 26.1%. Medical Crowdfunding is found to be not very popular in India. But in the last five years, it has gained height and made the right choice for people to sit up notice about its existence. According to a paper published in a leading website of India, the knowledge and popularity are not only limited to the urban areas only. But many people whose campaign are created by these websites also belong to the rural areas and economically unstable population. These are the people who are in dire need of medical assurance and funds.

Have you ever donated for medical treatment of any individual?

92 responses



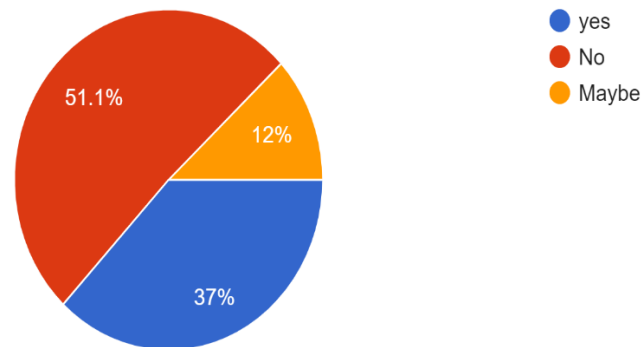
The results shows that even after being aware of terms like Medical Crowdfunding a large amount of population is still not donating for the cause. According to the survey 70.7% people have not yet donated for medical treatment of any individual and only a small amount of population i.e 29.3% have yet come forward to help any individual.

What could be the reason behind this?

One of the most possible answer is- Population of India is very conscious to donate through online platforms. The reason behind their fear of getting cheated, UPI frauds and internet banking frauds, and data breach.

Are you aware of medical crowdfunding platforms helping these patients in India?

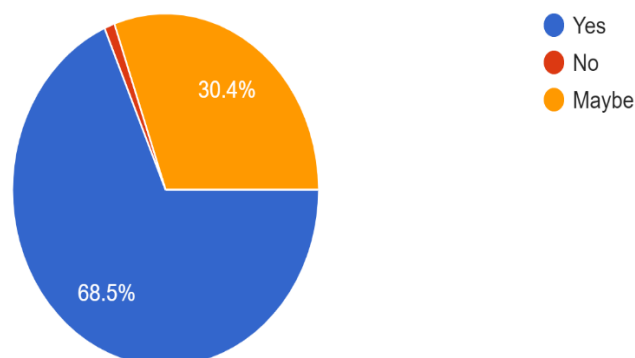
92 responses



This question was framed to understand the awareness of people about the medical crowdfunding platforms working in India. The results shows that more than 50% of the respondents i.e 51.1% are not aware about the medical crowdfunding platforms working in India. This could also be the reason for the above question why people even after being aware of medical crowdfunding are not donating because they are not aware of which platform is working for the cause and their authenticity. According to the survey 12% individuals are also those who have heard about medical crowdfunding platforms but are not sure.

Would you ever like to help individuals suffering from rare diseases in India? (Rare Diseases- Happens to 1 in 1000 individuals or less)

92 responses

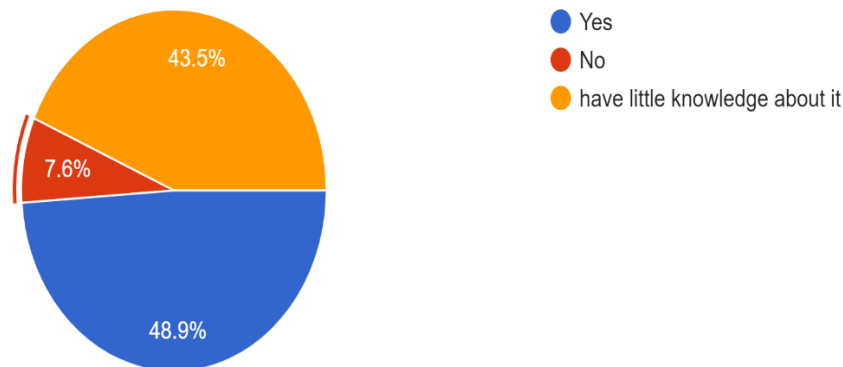


This question was framed to understand the motivation of individuals towards helping those suffering from rare diseases in India. The results of the survey shows that 68.5% individuals

will always come forward for those who are suffering from deadliest diseases in India. 30.4% individuals would also like to come forward to help in this cause.

Are you aware of expenses for medical treatment of rare diseases ( that happens to 1 in 1000 individuals or less)

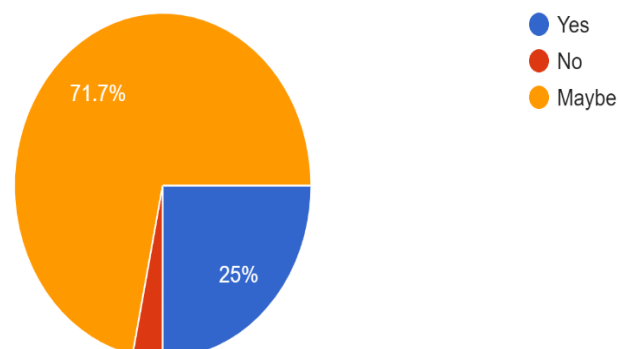
92 responses



This question was framed to understand the knowledge of people regarding rare diseases and their treatment cost, to know about the understanding of individuals about how rare diseases are different from those common diseases that already exists. The results of the survey shows that 48.9% individuals are aware about the expenses and treatment cost of rare diseases while 43.5% have little knowledge about it. Only 7.6% individuals lacks information regarding the treatment cost of the rare diseases.

Do you think medical crowdfunding in India could help families suffering from financial crisis to combat rare diseases (happens to 1 in 1000 individuals or less)

92 responses

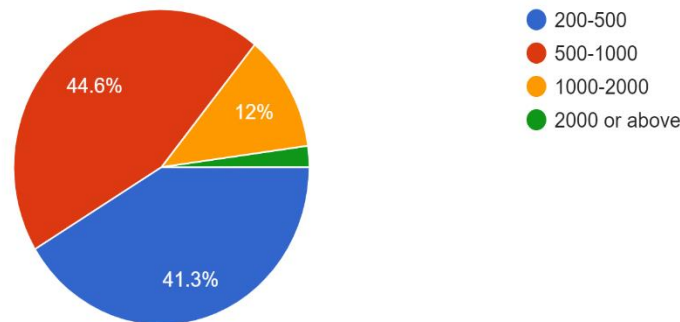


This question was framed to understand the psychology of individuals for crowdfunding to combat rare diseases in India. The results of the survey shows that a large amount of individuals i.e 71.7% thinks that “Medical Crowdfunding” can be helpful to families suffering

from financial crisis while 25% individuals finds it the best way to help those families suffering from financial crisis to combat rare diseases in India. Only a small amount of individuals i.e 3.3% don't find medical crowdfunding a way to cope up with the situation.

How much would you usually donate for such causes?

92 responses



This question was framed with an aim to understand what minimum amount of contribution an individual is willing to donate. The results of the survey shows that 44.6% individuals wish to donate minimum amount of Rs. 500-1000 whereas 41.3% individuals wishes to donate a minimum amount of 200-500 for the cause. Individuals with high incomes are coming forward to contribute for the causes. They donated where they find themselves deem to fit into it. It doesn't stop there, they are also motivate their family members, colleagues and friends to bring forward their helping hands and donate. The positivity to be more humane is growing rapidly in the country. The purpose of supporting an individual for a cause and taking it forward has led to the creation of strong networks among likeminded people.

### STUDY LIMITATIONS-

Medical Crowdfunding being a broad term and covering a wide range of diseases people suffer from, this study was limited to the perspective of people towards rare diseases and how they can help people combat them. The sample size being small in number captures the thoughts of limited number of people. When the survey will be conducted on a larger level, it could change the results. Due to low literacy rare and a large number of people residing in rural areas, the survey was limited to the population who could be reached through the internet easily. The sample survey was obtained from the populations who could be reached easily and to those having a better understanding of purpose and survey questions.

### RECOMMENDATIONS-

- One should work to establish a more strategic approach to reach out to those who are not able to make a good understanding for the online crowdfunding platforms working to help people avail treatment and increase affordability.
- To make people understand about the benefits crowdfunding platforms are trying to provide them by starting a fundraiser.

- Try to build a connection of trust by making them realise that not every online UPI payments are fraud and their money could help save a life of one. A small contribution can make a big difference.
- Rare diseases in India are neglected. One should organize more awareness campaigns for rare diseases.

## CONCLUSION-

Crowdfunding is an evolution and its growth has been phenomenal with time. With respect to the study which was conducted to understand the psychological thinking of individuals on the matters of medical crowdfunding and supporting families to combat rare diseases. It is very evident that people are ready to come forward for those in need and support these causes. In India where healthcare system is a bit stressed, where the healthcare financing system is not that stable, crowdfunding has been doing a subject of good to those who are suffering and in need of a treatment to save themselves from a life threatening diseases without even pushing them into the depths of poverty. Medical crowdfunding is also saving the individuals from out of pocket expenditure.

The main purpose of the study was -

- **To connect the community to a wider network-** The treatments for rare disease are costlier than any other diseases. Reaching out to a wider community is not only a necessity but also the need of an hour to reach the desired amount through fundraiser. If the crowdfunding is done effectively it not just allows the patient to harness their primary network but also help them connect into their secondary and tertiary networks. These thousands of donors includes friends, friends of the family, and eventually strangers that belong absolutely from different parts of the world. It is the power of technology which made this platform, social media, storytelling a social proof to integrate all in on one single platform.
- **Preserving the financial security of the entire community-** In the absence of medical crowdfunding, people traditionally resorted to exhausting their hardly earned funds of lifetime once they reach their limit of heavy costing loans or health insurance claim limit. Not every health insurance covers the rare diseases and the amount received through health insurance claim is not enough to meet the expenses. Thus people end up spending their life savings on expensive medical treatments and putting the futures of their families in trouble. Medical crowdfunding has been found a way to cope up all the stress and came as a easy healthcare financing solution to them. They not only get the support of funds but millions of people come forward to provide them with positivity and hope.

**“A LITTLE CONTRIBUTION CAN DO WONDERS”**



## I'M AYANSH MADAN.

Will you help Mumma and Papa raise **16 CRORES** for my treatment? If I don't get medicine on time, **SMA** will take me away from my family forever.

**PLEASE SAVE ME**



## REFERENCES

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## **ANNEXURE**

For details the online google survey form which was used to collect the data is:

[https://docs.google.com/forms/d/e/1FAIpQLSfzyev3j8xyEDf5opXwNomhimZE8QWc1Hvka3j\\_f7oOw4BUA/viewform?usp=pp\\_url&entry.551589843=Mahek&entry.899384718=15-24&entry.895569405=Female&entry.1883793725=Yes&entry.1157134379=Yes&entry.1603353708=yes&entry.1346605518=Yes&entry.958214947=Yes&entry.173418704=500-1000](https://docs.google.com/forms/d/e/1FAIpQLSfzyev3j8xyEDf5opXwNomhimZE8QWc1Hvka3j_f7oOw4BUA/viewform?usp=pp_url&entry.551589843=Mahek&entry.899384718=15-24&entry.895569405=Female&entry.1883793725=Yes&entry.1157134379=Yes&entry.1603353708=yes&entry.1346605518=Yes&entry.958214947=Yes&entry.173418704=500-1000)

