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## Women's Aid Through Donation-Based Crowdfunding: Case of Malaysia

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### Abstract

Donation-based crowdfunding can assist individuals, including women, who need funds. This study was conducted to identify campaigns on crowdfunding platforms that contribute directly to women. The content analysis approach was conducted by identifying campaigns for women through two donation-based crowdfunding platforms in Malaysia, namely *KitaFund* and *JomDonate*. Women-related campaigns were identified and screened for the purpose of theme analysis. A total of three themes were found namely 'the fundraiser situation', 'Reason for assistance' and 'Type of assistance'. As for the 'Fundraiser situation', there were fundraisers who did not work, the family could not afford it and did not receive financial assistance. Meanwhile, the reason for assistance has four sub-themes namely 'Disease', 'Education', 'Life' and 'Business Capital'. Types of assistance refer to assistance related to treatment, transportation, food, livelihood and education assistance. This study suggests that crowdfunding platforms produce compelling content to make it easier for donors to select the appropriate campaigns. At the same time, the content of the campaign needs to be reviewed by the platform to ensure that it is free of grammatical and spelling errors.

**Keywords:** Crowdfunding, Women, Fundraiser, Aid, Medical, Campaigns

### Introduction

Crowdfunding is a relatively new means of soliciting cash from the public. One kind of public fundraising under consideration is donation-based crowdfunding. This type of crowdfunding enables donors to donate funds to an ongoing campaigns without anticipating a return (Galuszka & Brzozowska, 2017; Bogusz et al., 2019; Zhao et al., 2020). Crowdfunding through donations is simpler and easier than other forms of crowdfunding since it involves fewer participants, direct donations, and smaller amounts (Moysidou & Hausberg, 2020;

Paschen, 2017). Donation-based crowdfunding can assist in economic solidarity towards communities and welfare (Langley et al., 2020). This type of crowdfunding can be initiated by non-profit or non-governmental organisations in order to solicit donations (Lam & Law, 2016; Zhou & Ye, 2019).

Traditionally, donations occur only among family and friends (Ren et al., 2020). However, the development of technology has contributed to the emergence of the donation-based crowdfunding platform. Examples of some well-known donation-based crowdfunding platforms are GoFundMe Belleflamme et al (2014), JustGiving Ren et al (2020), TenCent GongYi (Zhou & Ye, 2019), BetterPlace (Langley et al., 2020) and CrowdRise (Li et al., 2020). Studies on crowdfunding have been undertaken extensively over the world, including in Sweden Bogusz et al (2019), China Zhou & Ye (2019), Japan Ikkatai & Ono (2018), Germany Langley et al (2020) and Bangladesh (Adhikary & Kutsuna, 2015).

In order to attract donors, *initiator* or *fundraiser* information is required to ensure the success of the campaign. This is to enable donors to find out to whom the donations are channelled and how many recipients will be benefited from the donation (Ren et al., 2020). This is due to the belief among donors that if their contributions could solve problems or benefit others, then the risk of wastage of donations can be reduced (Zhou & Ye, 2019). In fact, the legal need to protect donor information is also a factor in driving the success of a campaign or project (Di Pietro & Buttice, 2020). Donors may also be eligible for tax benefits (Aladejebi, 2020) Donations are also readily available through sharing on social media (Zhou & Ye, 2019). Therefore, fundraisers need to have an extensive social network in order to attract more donors (Pratono et al., 2020). Through social media, donors can choose campaigns that are deemed necessary to donate to (Lima & Araújo, 2019).

There are various crowdfunding campaigns that have been launched such as medical (Ren et al., 2020), educational sponsorship (Zhou & Ye, 2019), enterprise (Pratono et al., 2020), sustainability project (Petruzzelli et al., 2019), culture (Waszkiewicz, 2020), technology Lam & Law (2016) business Paschen (2017), animal protection (Kuo et al., 2021) and famine-related food assistance (Seyf et al., 2017). In addition, assistance to women is also given due attention (Zhao et al., 2020). This is due to the fact that women face severe constraints in obtaining funds through conventional methods such as business loans (Zhao et al., 2020) and often become victims of violence (Radu & McManus, 2018). Therefore, this study analyses campaigns on crowdfunding platforms that directly contribute to women. The study contributed to the practice of donating to women and helped the platforms to provide appropriate campaigns to attract donors to help women.

This article is divided into six sections. The second part discusses past studies on public funding campaigns to help women. The third part describes the methods of data collection and analysis. The fourth and fifth sections are findings of research and discussion. The last part is the conclusion of the study.

### **Women and Crowdfunding Support**

Nowadays, women play an important part in a country's economic progress, contributing to families, communities, poverty eradication, and women's empowerment (Pandey & Parthasarathy, 2019). For example in the field of tourism, through the protection of women, the empowerment and management policies of the tourism sector can reward women and the sustainability of the industry (Nassani et al., 2019). In Sri Lanka, the floriculture industry has promoted women's participation and reduced social problems (Padmini & Kodagoda, 2017).

Women also have difficulty in accessing the treatment of diseases. They have restrictions over financial resources and those that require them to run their household, making it difficult for them to access health care (Parajuli & Doneys, 2017). Thummapol et al (2018) found that there was discrimination in seeking treatment for women. This has prompted women to get a variety of support systems to ensure they had adequate access (Hamiduzzaman et al., 2018).

Therefore, one of the initiatives to empower women is through the use of crowdfunding (Khurana, 2021; Wardhana et al., 2020). Entrepreneurs can utilise crowdfunding to raise capital to launch a business. For example, crowdfunding provides an opportunity for efforts to gain funding access to investment and capital (Geiger & Oranburg, 2018; Groza et al., 2020). This is so as women find it difficult to convince investors, especially men-dominated industries. In fact, it is difficult for women to obtain guarantors for loan applications from financial institutions (Umejiaku, 2020).

Women make more contributions to women than men in particular through donation-based crowdfunding (Ciechan-Kujawa & Górniewicz, 2020; Geiger & Oranburg, 2018; Groza et al., 2020). Therefore, projects launched can be funded by large numbers of contributors with lower returns (Prakash & Agrawal, 2019). This gives an advantage to women, especially those in male-dominated industries (Cicchiello et al., 2021).

In fact, campaigns promoted by women usually use clearer, inclusive and positive language. This can increase the success of fundraising (Majumdar & Bose, 2018). Therefore, when women launch campaigns on public funding platforms, the probability of campaign success is higher. This is different from fundraising through traditional methods which show that women tend not to receive the funds or donations (Bento et al., 2019; Majumdar & Bose, 2018).

## **Research Methods**

### **Study Design**

A content analysis approach was employed for the purpose of this study. Content analysis is highly suited to the exploration analysis of little-known phenomena and suitable for simple reporting or description to understand the common problems shown in the data (Graneheim, Lindgren, & Lundman, 2017; Vaismoradi, Turunen, & Bondas, 2013). Therefore, this content analysis enabled the researchers to delve into campaigns that have been and are ongoing.

### **Data Collection**

Information on campaigns against women was obtained from two donation-based crowdfunding platforms in Malaysia namely *KitaFund* and *JomDonate*. The search was carried out by submitting a list of ongoing campaigns and those that had been completed. The campaigns selected were campaigns launched by women and women as beneficiaries. Women-related campaigns were screened to identify the campaign fundraisers, campaign recipients, and the types of assistance provided.

### **Data Analysis**

The data were analysed using thematic analysis as suggested by Braun & Clarke (2006) through six stages of familiarising data, generating the initial code, finding themes, commenting on themes, determining and naming themes and producing reports. Every campaign is thoroughly researched, and prospective themes are noted (Robertson et al.,

2018). The initial code was found through those campaigns and combined into an initial theme. Themes were then identified, refined and extracted to reveal the assistance offered to women. Thematic analysis is a solid yet flexible method for analysing qualitative data that can be used in various paradigms or epistemological orientations (Kiger & Varpio, 2020).

### Findings

There are fundraiser launching campaigns for themselves such as *“Rayuan bantuan kewangan perubatan dan yuran pengajian di UMP”*, *“Memohon suntikan modal”* and *“Pembiayaan untuk program perubahan pelajar di Turkey”*. At the same time, there are campaigns launched by mothers of beneficiaries, such as *“Susu yang cukup buat Qhaisara”*, *“Mohon Bantuan Dana Pembedahan Tangan Anak”*, and *“Memohon infaq untuk anak autism saya.”* These are known as “mothers of beneficiaries’ campaigns”. In addition, there were campaigns launched by the children for the needs of their mothers such as *“Mohon Sumbangan Untuk”*, *“Bantu Sumbangan Kewangan Untuk Melawat Ibu Sakit”* and *“Kos rawatan untuk dialisis buah pinggang mak mentua”*.

Table 1 shows the campaigns launched to help women and the themes developed. Generally, the findings were divided into three themes, namely 'Fundraiser Situation (FS)', 'Reason for assistance (RA)' and 'Type of assistance (TA)'. The FS theme had three subcategories namely 'Fundraiser not working (FNW)', 'Incapable family (IF)' and 'No financial assistance (NFA)'. A total of seven (7) campaigns were launched under FNW, and eight (8) for the IF condition. While five campaigns were launched for fundraisers who did not have any financial assistance (NFA). FNW refers to fundraisers who needed assistance as they were unable to work especially when jobs were disrupted by the Movement Control Order (MCO). For example, Syafiqah is the fundraiser of the *“Anak saya Hanya Terbaring Sejak Disahkan Sakit”* campaign. She is the mother of Noratiqah who has been diagnosed with Salmonellosis. Some fundraisers had run out of necessities and were not working as a result of the MCO. For IF, an example of the *“Terus diuji namun Natasya kuat”* campaign, the fundraiser is the mother of the campaign beneficiary. She is a single mother and has three children who are still studying. This shows that the fundraiser and family are incapable of spending on her child's treatment.

Based on the results of the 20 campaigns that were analysed, the RA theme was divided into subthemes namely 'Disease (DE)', 'Study (ST)', 'Life (LF)' and 'Business Capital (BC)'. For DE there were four (4) campaigns stemming from kidney diseases, two (2) campaigns stemming from heart and lung problems, and bacterial infections, colostoma, diabetes, seizures, asthma, coma, body swelling and oxygen machines, one for each campaign. As for ST, five campaigns were launched to help recipients continue or further their studies. For example, the *“Sumbangan untuk melanjutkan pelajaran di Egypt”* campaign, launched by Nur Fatimah binti Abdullah Chek for the purpose of continuing her studies at the Al-Azhar University, Egypt in the field of Shariah Studies, as she did not receive any sponsorship and was not employed. Subtheme 'LF' referred to the need to finance the cost of living. For this purpose, the *“Rumah Untuk Berteduh”* campaign was launched by Tasnim binti Abdullah, a single mother from Penang, who had moved to Selangor. She was working in a school canteen. However, because of the MCO, she was unable to work. She had to move out of the old rental house as the house was about to be sold. Meanwhile, a new rental house requires a deposit payment. Therefore, this campaign was launched to get help from the public. The BC subtheme is one (1) campaign launched by Suzana. The campaign was aimed at raising capital through the sale of shirts for children.

Theme TA referred to the assistance required. A total of 12 campaigns were aimed at seeking treatment cost assistance (TCA), 10 for transport assistance (TTA), 4 food aid (FAA), 5 subsistence aid (SUA) and study aid (SSA) and 1 campaign for business assistance (BAA). The “*Susu Yang Cukup Buat Qhaisara*” campaign required, a total of RM7,532 funds. The fund was used to cover the price of milk for Qhaisara, disposable diapers, transportation charges, and ward expenses, among other things. As the fundraiser is not working and the husband's income was insecure as a result of the MCO, the fundraiser was unable to afford expenses for their child.

## Discussion

Crowdfunding, which is based on donations, has the potential to become one of the platforms by which the public can seek assistance, especially financial support. *JomDonate* and *KitaFund* are the two largest platforms in Malaysia that provide a platform for financial assistance, with a combined user base of over 500,000. Over 100 campaigns for charitable causes, including humanitarian, medical, and educational activities, have been established on the platform.

It was found in the study that the majority of campaigns launched by women were to raise funds for medical purposes and treatments such as kidney, heart, lung and other related diseases. In this case, it meant that the fundraiser was not able to cover the expenses incurred for therapy. As a result, running a campaign on a public financing (crowdfunding) platform was the appropriate course of action in an effort to assist them in receiving the finest available treatment for their medical conditions. From a different perspective, policymakers must pay close attention to these groups in order to offer them with greater help to reduce their burden. In accordance with what was suggested by Ren et al (2020), medical-based crowdfunding has an impact on a country's healthcare growth, particularly in terms of patient affordability and treatment expenses. Policymakers must also prioritise in upgrading the medical assistance system, especially for persons with chronic illnesses and the elderly (Ba et al., 2021). This study agrees with the view of Pratono et al (2020) that crowdfunding platforms address gaps in insurance in an effort to help patients seek essential treatment and avoid medical debt.

Aside from that, campaigns are being launched for educational purposes as well. This is due to the fact that fundraisers do not have the financial resources to continue their education or to get started. Although there are some fundraisers who receive an education loan, the amount is still insufficient to pay for the costs of tuition and living expenses. This reinforces the findings of Lukk et al (2018) which suggests an increase in education-related campaigns due to the rising cost of living. Therefore, it is proposed that policy makers revise the amount of education loans or scholarships by identifying the latest standard of living and tuition fees offered by a school of study. Policy makers can also offer incentives to donors through crowdfunding to raise awareness and encourage the public to turn crowdfunding into a viable financial intermediary rival (Sabarudin et al., 2021).

For entrepreneurial purposes, crowdfunding can help women in obtaining funds to start a business. For example Cicchiello et al (2021) contended that entrepreneurs have difficulty getting financial help. At the same time, the venture can also carry out strategies to raise funds through a mix between male entrepreneurs and female entrepreneurs. Besides raising funds, entrepreneurs can get insights from contributors in order to find suitable methods for marketing and development of a company (Prakash & Agrawal, 2019).

From a crowdfunding platform standpoint, the campaigns launched need to attract attention from donors. According to the findings of this study, some campaigns contained spelling errors and were unclear about the assistance desired. Despite the fact that each campaign had been thoroughly checked by the platform to ensure that there was no fraud or deception, the content of the campaign must be carefully evaluated to ensure that there were no grammatical or spelling language issues. This is to avoid confusion to potential donors.

Crowdfunding platform can help women in need. Constraints to obtain fund by women not only affect their welfare but can also have an impact on their ability to expend their business particularly entrepreneurs. Therefore, public awareness in providing assistance is incredibly essential. The information related to women's welfare campaigns can be diversified through collaboration among government agencies such as Malaysian Ministry of Women, Family and Community Development, *Yayasan Kebajikan Negara* and Malaysian Department of Women's Development, and Non-government Organization such as National Council of Women' Organisation (Malaysia) and Women's Aid Organisation (WAO).

### Conclusion

Crowdfunding plays an important role in giving start-ups the space to get help from the public online. At the same time, the platform allows donors to identify campaigns that are of interest and are a necessity for them to donate. It is found that women launch campaigns for medical, subsistence, education and business assistance. In fact, some fundraisers are severely affected by the MCO and family problems. Therefore, it is suggested that policy makers jointly help those in need, especially during the MCO. At the same time, the platform needs to produce compelling campaign content to make it easier for donors to understand the needs of fundraisers.

Table 1

#### *Thematic Analysis of Assistance for Women*

Campaign title	FS			RA				TA					
	FNW	IF	NFA	DE	ST	LF	BC	TCA	TTA	FAA	SUA	SSA	BAA
<i>Terus diuji namun Natasya Kuat</i> (Natasya is continuously tested, yet she is resilient)		x		x				x			x		
<i>Anak saya Hanya Terbaring Sejak Disahkan Sakit</i> (Since he was diagnosed with pain, my kid has only been lying down)	x			x				x	x	x			
<i>Tidak Mampu Menanggung Kos Rawatan</i>		x		x				x	x	x			

<i>Yang Tinggi</i> (Cannot Afford The Exorbitant Treatment Costs)													
<i>Anashahkira</i> <i>Derita</i> <i>Kolostoma,</i> <i>Kencing Manis</i> <i>Dan Asma</i> (Anashahkira Suffering From Colostoma, Diabetes And Asthma)	x			x					x				
<i>Rumah Untuk</i> <i>Berteduh</i> (A House For Shelter)	x					x					x		
<i>Susu Yang</i> <i>Cukup Buat</i> <i>Qhaisara</i> (Adequate Milk for Qhaisara)	x			x				x	x	x	x		
<i>Seetha Devy</i> <i>Ravindran</i>			x		x	x			x		x	x	
<i>Pentingnya</i> <i>Mesin Oksigen</i> <i>Dalam Hidup</i> <i>Syafira</i> (The Importance of Oxygen Machines in Syafira's Life)		x		x				x					
<i>2 Anak Saya</i> <i>Hidup Dengan</i> <i>Masalah</i> <i>Jantung dan</i> <i>Paru-paru</i> (My 2 children Live Have Heart and Lung Problems)		x		x				x	x	x			
<i>Derita Masalah</i> <i>Kronik Sejak</i> <i>Berumur 15</i> <i>Tahun</i> ( <i>Suffering from</i>	x			x				x	x				

<i>Chronic Problems Since 15 Years Old)</i>													
<i>Bantu Sumbangan Kewangan Untuk Melawat Ibu Sakit (Financial Assistance for Visiting My Sick Mothers)</i>		x		x					x				
<i>Kos rawatan untuk dyalisis buah pinggang mak mentua (Cost of treatment for mother-in-law renal dialysis)</i>		x		x				x					
<i>Mohon Sumbangan Untuk Kos Perubatan Ibu Saya (Contribution For My Mother's Medical Costs)</i>	x			x				x					
<i>Sumbangan untuk melanjutkan pelajaran di Egypt (Contributions to further studies in Egypt)</i>	x				x							x	
<i>Rayuan bantuan kewangan perubatan dan yuran pengajian di UMP (Medical financial aid</i>			x	x	x			x				x	



and tuition fees at UMP)													
<i>Pembiayaan untuk program perubahan pelajar di Turkey</i> (Funding for student exchange programs in Turkey)			x		x	x					x	x	
<i>Mohon Bantuan Dana Pembedahan Tangan Anak</i> (Donation for the Children's Hand Surgery Fund)		x		x				x					
<i>Memohon infaq untuk anak autism saya</i> (Infaq for my autistic child)		x		x				x	x				
<i>Memohon suntikan modal</i> (Request for capital assistance)			x				x						x
<i>Dana diperlukan untuk melanjutkan pelajaran</i> (Fundings to further study)			x		x	x					x	x	

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