Analysis of Crowdfunding Platform in Encouraging Equal Health Services (a case study of Kitabisa.com)

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Abstract—Inequity of public health service in Indonesia is one of social problem that still need attention and comprehensive evaluation to provide complete solution. The citizen in the low-income family facing difficulty to have health treatment even if government has public health insurance for citizen. Unfortunately, the insurance could not cover all health issues and illness, so people must pay for their expensive treatment fee. Nowadays, crowdfunding is easily conducted through a platform. In Indonesia one of the first platform is Kitabisa.com. It helps to encourage easy and transparent fundraising, that in some cases has been helped people in need to get proper treatment and improve their health condition. Thus, this study aims to evaluate if the platform utilization in improving the equalization in health services. According to the World Health Organization (WHO), four elements must be fulfilled as the requirements that the right to health which are availability, accessibility, quality and equality. This study aims to analyze how the crowdfunding platform could provide those four elements. The data was collected by observation in the testimonies and comments on the campaign conducted in the platform. The result shows that the four principles are supported through the utilization of crowdfunding in the platform.

Keywords—crowdfunding, social enterprise, health inequity

I. INTRODUCTION

Health is part of human rights [1]. It has been recognized and regulated in international and national instruments. The right to health is regulated in Article 25 of the Universal Declaration of Human Rights (UDHR), article 12 of the International Covenant on Economic, Social and Cultural Rights, article 12 of the Convention on the Elimination of All Forms of Discrimination against Women and Article 24 of the Convention on the Rights of the Child. While national instruments explain the right to health in the 1945 Constitution article 28H paragraph (1) and article 34 paragraph (3), article 9 of Law No. 39 of 1999 concerning Human Rights and article 12 of Law No. 11 of 2005 concerning Ratification of the Covenant on Economic and Social Rights, and Law No. 36 of 2009 concerning Health. This regulation signifies the importance of the health right for all people in the country. There are four elements that must be fulfilled to state that the right to health has been obtained by everyone. These elements are availability, accessibility, quality and equality [1]. The Government through government insurance organization (BPJS Kesehatan) seeks to fulfill the people's right to health by providing quality and sustainable health services for all Indonesian people [2]. However, this initiative has not covered all element of health services. The insurance only covers limited health issues. Thus, there are people who have not received good health services because of one thing or another. Therefore, an alternative solution is needed that can overcome this problem.

The rapid development of technology today has both positive and negative impacts. When viewed from the positive impact, technology provides benefits to many people in various areas of daily life. The benefit especially would be very helpful to the pre-prosperous society. Economic limitations make them put aside the priority of health. As the result many of them suffer from acute illness because they are not treated immediately and appropriately. Kitabisa.com is a crowdfunding platform in Indonesia that can be used to raise funds and several of the campaign is related to health care. The results of the fundraising can be given to people who need it specially to overcome the issue of equality in obtaining the right to health. In addition to health problems, Kitabisa.com can also raise funds for various kinds of assistance such as natural disasters, humanitarian assistance, social activities, construction of facilities and infrastructure, and many others.

This alternative solution has been conducted by few people to raise the fund for their family or relative health treatment. Previous study related to crowdfunding has been conducted to analyze small entrepreneurial ventures and social service [4][5] [13]. However, it is still difficult to find the study that evaluate how the model would fulfill the four dimensions of health right. Thus, a structured evaluation must be conducted to analyze the utilization of this platform to support the four elements of the right to health. This study will evaluate the crowdfunding platform in supporting the availability, accessibility, quality and equality principles.

II. CONCEPTUAL PREMISES

A. Crowdfunding

Crowdfunding is the project financing by a group of individuals [4]. This is a new conception in fundraising using internet platform [3]. In crowdfunding business, there are two categories of investing money, namely equity claims and debt claims. Crowdfunding based on equity claims has some categories, which are entrepreneur and family, social target group, business angels, other companies and stock markets. From debt claims side, crowdfunding has some types, which are bank, leasing companies, government, customers or suppliers, bootstrapping, and donations which is voluntarily given by donors by expecting some particular soft reward [13].

B. Platform Kitabisa.com

Kitabisa.com is the first crowdfunding platform for social causes in Indonesia. The founder is Muhammad Alfatih Timur, a young researcher of Indonesia Social Entrepreneurship [9]. He established the company since 2013 and this company facilitates their users to collect donation online from people called "Orang Baik". Kitabisa.com collected donation trough "campaign page" that created by users with various kinds of purpose to help others with social causes like health treatment fees, people with poverty and natural disaster victims. Besides, Kitabisa.com also serves moslem to pay their alms online. Users can give the donation by bank transfer, credit and debit card or other online payment. For their credibility, Kitabisa.com has registered their business at Indonesia's Ministry of Law and Human Rights and Fundraising right from Indonesia's Ministry of Social. The transactions of Kitabisa.com are audited by Indonesia's Public Accountant and they share the result publicly to achieve transparency.

As a social enterprise, Kitabisa.com charge user who does the campaign 5% from the donation for administration fee, except campaign that collect donation for natural disaster victims and alms. The administration fee used for service improvement of their sites [10].

C. The Right to Health Is Part of Human Rights

The right to health is written in internationally binding agreement and constitution. It is involved various elements such as the right to healthcare and the antecedent of the health, for example adequate sanitation and clean water [6]. This can help disadvantaged people. To fulfill the requirements that the right to health has been obtained by everyone there are four dimensions must be fulfilled which

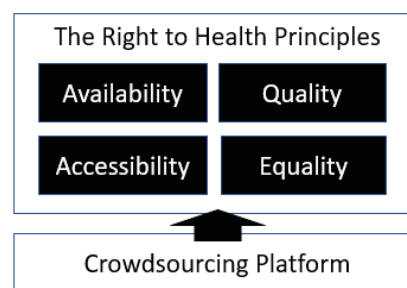are availability, accessibility, quality of health service and equality access of health service.

Fig. 1. Conceptual Premises

1. Availability of health services

Availability is one of key aspect that required by World Health Organization (WHO) in deciding if the health service is supporting good quality healthcare and services. The right to health concept which they introduced also contain some important points which related to availability. One of them is *the right to health contains entitlements*, and the activities contain the right of prevention; treatment and control of diseases; access to medicines, equal and timely access to basic health services; the provision of health-related education and information; and participation of the population in health-related decision making at the national and community levels [14]. Thus, each country must analyze their population to appropriately provide health workers with appropriate competencies and skillset supported by functioning health facilities, goods and services.

2. Accessibility of health services

It is important for everyone to access comprehensive and qualified health services. It aims to promote and maintain health, prevent and manage disease, reduce unnecessary disabilities and premature death, and achieve health equality. Access to health services means "the timely use of personal health services to achieve the best health outcomes" [7]. This goal can be achieved by utilizing health insurance, making health facilities physically accessible even in remote area and training health care provider whom the patient trusts and can communicate with. However, there are challenges to accomplish this goal such as, high cost of care, inadequate insurance coverage and limited number of health services.

It happened to many people in Indonesia who has low income. Consequently, people cannot meet their health needs, delays in receiving appropriate care, and inability to get preventive services. WHO mentioned that access to health services is divided into three dimensions [8]; 1) Physical Accessibility, 2) Financial Affordability and 3) Acceptability of health services.

3. Quality of health services

Quality is becoming more vital in our life. People usually seek for qualified product or service. Health quality is even more crucial since it deal with human well-being and more difficult to measure since the characteristics including

intangibility, heterogeneity and simultaneity. In addition, different stakeholder has different perspective, interest and definition towards health quality. According to WHO [15], health goods & services which are given must be scientifically and medically appropriate and of good quality. This requires, trained health professionals, scientifically approved and unexpired drugs and hospital equipment, adequate sanitation and safe drinking water.

4. Equality access of health services

Health services inequality is influence by socio-economic status such as income and wealth. People with higher income or more wealth tend to have easier access to qualified health service and vice versa. A result of study stated that only outpatient care that favoring disadvantage people, on the contrary access to other types of healthcare is pro-rich [16].

There are four sets of access determinants in inequality of health service in Indonesia: health care needs, socio-economic factors, health insurance, geographical factors and health infrastructure [16]. As states before, outpatient care at public primary facilities (Puskesmas), is usually pro-poor, while access to most other types of health care is pro-rich. For inpatient care at public hospital, the access is currently universal at national level as the implementation of national health insurance, however the variation of geographical condition can not be handled by this insurance since health facilities in remote area and city area are totally different [16]. Thus, the infrastructure development also contributes to this inequality such as village development and health infrastructure that has not been equality develop in all region in the country.
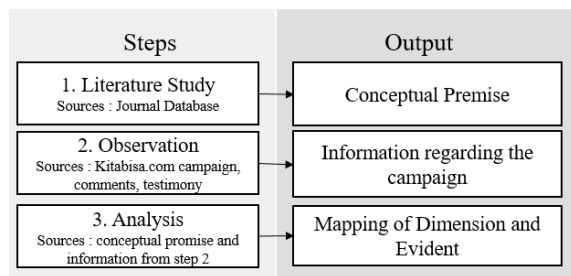
III. METHODOLOGY

Fig. 2. Research Design

We used qualitative approach in this study to analyze how the crowdfunding platform cloud encourage the equal health service. The first step, we conduct literatures study to conceptualize the evaluation model of the crowdfunding platform in health service equality. The variables that we used are the right to health principles from the WHO. Figure 1 shows that conceptual model that we used. The next step is observing the campaign, testimony and comments on the platform. To analyze each principle, we collect the data from the testimony given by the beneficiaries in Kitabisa.com. We also gather the information and data from the comment sections in social media and video campaign of how Kitabisa.com can be an intermediate company in doing social donations. The sources of the data are users who doing the

campaign, beneficiaries, and staff from Kitabisa.com. After the data collection we analyse the information and mapped them to the four principals that had been defined before. The research design is shown in Figure 2.

IV. RESULT AND ANALYSIS

Based on the literature study, we categorized Kitabisa.com as social target group for equity claims and donation for debt claims. Since the donations was given by many individuals for a social target group, and the donor will get noble feeling for helping other people. There are many motivations of investors to invest in crowdfunding, one of them is to help others [5]. The data was collected from the testimonies in the website and comments. Then, we summarized the information and mapped them to the literature review that has been conducted before. Table 1 describes about social impact from donation in Kitabisa.com. It shows that many people have improve their health condition.

A. Availability

From some testimonies and interviews, and how them manage social and health funding campaign, it can be concluded that Kitabisa meet some of WHO's suggestion about *the right to health contains entitlements.* Kitabisa fulfills the suggestion about: right to prevention, access to treatment and control of disease, access to essential medicines. For example, when Arfabian, an 8 months baby, diagnosed with intestine issues and did surgery and recovery successfully with help from funding campaign from Kitabisa. The treatment plan for Arfabian is quite long, starting from surgery, postoperative care in the NICU room, and medicines that all require a lot of money. Through fundraising at Kitabisa.com, funds that can be collected in a short time. There were around hundreds of people who donated and managed to raise more than Rp 100 million. With this campaign, Kitabisa also help Arfabian to finish his treatment and recovery sufficiently.

Kitabisa also make trusted & renowned public figures and influencers to attract more people to contribute to the campaign. This meets the concept of "the population in health-related decision making at the national and community levels". For example, when one of public figure who have many social media followers make a campaign about helping kids that diagnosed with cancer, the campaign acquired much money in short periods of time.

B. Accessibility

As of July 1, 2018, the number of BPJS Kesehatan participants has reached 199 million or about 80% of the total population of Indonesia [11]. One of 20% of people who don't have BPJS is Huda [12]. His father who was a construction worker was unable to register health insurance BPJS. Huda severe malnutrition and various diseases such as cataracts, narrowing of the respiratory cavity, and inguinal hernia. Because of his limitation budget, he had never had an operation to cure him. He had to undergo various kinds of surgery to start the treatment process, such as cataract surgery, respiratory cavity surgery, inguinal hernia surgery until surgery for his bent arms and legs.

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TABLE I.   RESULT

The Right to Health Principle	Tangible Activities / Dimensions	Definition	Empirical Evidences
Availability	Provision of health-related information	The activities about educating people about health-related information.	Kitabisa.com collect and accept trusted campaign about health and social issues. Some of them are highlighted to make people aware of some critical or urgent condition.
	Participation of the population	The involvement of the society in expressing their opinion regarding political, economic, and social issue	One of the renowned public figures who has many social media followers make a campaign on Kitabisa.com about helping kids which are diagnosed with cancer, hence the campaign acquired much money in short periods of time.
	Access to medical services	The accessibility of any health service in form of prevention, diagnosis, treatment of any physical or mental illness or impairment.	Treatment plan for one of the victims require a lot of money. Through fundraising at Kitabisa.com and campaigner's knowledge about how to fasten the surgery admission, and funds can be collected in shorter time, and help him to finish his surgery, treatment and recovery sufficiently.
Accessibility	Physical accessibility	The availability of health services that allow people to obtain it when they need them including geographically reasonable reach, opening hours, appointment systems and other aspects of health service delivery.	One of Kitabisa.com's campaign is building a blood donation vehicle for mobile accessibility. Hoped it can help PMI to reach more donors by going to prospective donors. So that it will increase PMI's blood reserves to make it easier for people to get blood when they need it.
	Financial affordability	The measure of people's ability to pay for services without financial hardship, includes price and indirect and opportunity cost such as transportation fee. This factor influences by household income.	Case of Huda, where the difficulty of getting access to health services experienced by Huda makes the role of crowdfunding platforms like Kitabisa.com very important. It helped him to get funding to register his health insurance and he can access more adequate health facilities in RSUD Syamsudin Sukabumi.
	Acceptability	The measure of people's willingness to seek health services. When patients perceive the service to be ineffective or service provider discourage them in seeking services, the acceptability tend to be low.	One of Kitabisa.com's trusted campaigner helped victim overcome mental barrier for treatment and helped him to raise fundraising for his leukemia treatment. Kitabisa also allow victim to become campaigner for their own issues.
Quality	Functioning health-care facilities	A well-functioning health system responds in a balanced way to a population's needs and expectations by	One of Kitabisa campaign is currently gathering funds to build small health facility in rural area.
	Adequate sanitation & nutrition	Maintenance of hygienic conditions & nutrition	One of the campaigns in Kitabisa.com collaborate with KOPPESDA and *United Nations Development Programme* (UNDP) to build sanitized water pump and fountain.
	Sufficient quantity	Enough for a particular purpose	Most of the campaign in Kitabisa.com reached funding goals and in some cases, exceed it.
Equality	Health care needs	Access to outpatient care at public primary facilities, mainly community health center, is pro-poor, while access to most other types of health care is pro-rich.	Most of the campaign in Kitabisa.com helps people who need health care needs.
	Health insurance	The provision of health insurance to access health services.	Kitabisa.com reach people that have limited support from health insurance or even for those who don't get health insurance help.
	Geographical factors	The factors or geographical condition that influence the accessibility of the health services. Generally, the inpatient care at public hospitals located urban areas are pro-poor, located in rural areas are pro-rich.	Through fundraising at Kitabisa.com, helped Mrs. Yulia yulia get medical expenses who are hampered by long distance factors to access health care and high transportation costs.

The difficulty of getting access to health services experienced by Huda makes the role of crowdfunding platforms like Kitabisa.com very important. Through crowdfunding platform Kitabisa.com, Aksi Cepat Tanggap as campaigner raises funds for the treatment of Huda. Aksi Cepat Tanggap is targeting to raise funds of Rp 100 million. Until the campaign is closed, the funds collected have reached RP 106 million. The funds collected are used for the BPJS registration process, accommodation during his treatment and the cost of his treatment and surgery at District Hospital Syamsudin Sukabumi who was originally treated in other province. Based on this explanation, Kitabisa.com provides great benefits for Huda. Through this platform, currently he has access to health services that were previously difficult to obtain. He has health insurance (BPJS), He can access more adequate health facilities in District Hospital Syamsudin Sukabumi, and he has a savings that can be used for the recovery process from the Kitabisa.com campaign. It fulfills financial affordability.

Another campaign shows that Kitabisa.com fulfills dimensions for accessibility of health services. Campaign for building clinic in several places and building a blood donation vehicle for mobile accessibility, it fulfills the dimensions of physical accessibility. The idea of making a blood donor vehicle is based on the lack of blood supply in Indonesia. Up to now, PMI can collect 2.5 million blood bags/year. Whereas the blood requirement according to WHO is 2% of the population, it means it takes 4.8 million bags per year for Indonesia [18]. With the presence of a blood donor vehicle, it is hoped that it can help PMI to mobilize more donors by going to prospective donors. Especially in urban areas where most of the people are busy working during the day and cannot afford to come to the PMI office. One of Kitabisa.com trusted campaigner also helped victim overcome mental barrier for treatment and helped him to raise fundraising for his leukemia treatment. Kitabisa also allow victim to become campaigner for their own issues. So, it fulfills the dimension of acceptability.

C. Quality

Health goods & services which are given must be scientifically and medically appropriate and of good quality. This requires, trained health professionals, scientifically approved and unexpired drugs and hospital equipment, adequate sanitation and safe drinking water. 'Bantuan Air Bersih dari Raisa Untuk Palu' is the latest campaign example from kitabisa.com in helping of safe drinking water distribution. Have a collaboration with Raisa, a public figure, Kitabisa.com want to solve safe drinking water problem in Palu post the earthquake and tsunami disaster. 1,203 people were killed in Palu, 540 people were injured, and 16,732 people were displaced during the disaster. As water is the most important in human life, the urgency of solving the problem is high priority. With Rp. 100 million as the campaign target, it already reaches more than 90 percent of its total target and more than 700 people are contributed to the donation.

D. Equality

Kitabisa.com can help people that hampered by factors like wealth, households earning ability and limited support from health insurance to get access to health services. Baby Arif is one of the success stories that get great benefits through the Kitabisa.com platform. Baby Arif was born from a low-income family, his father was a casual daily worker with uncertain income. The expense of treatment is not fully covered by BPJS, the government insurance. Since the donation campaign for Arif was opened at kitabisa.com and another crowdfunding platform, it has been funded of Rp. 390 million with details of Rp. 325 million from another crowdfunding platform and Rp. 65 million from the Kitabisa.com.

V. DISCUSSION AND IMPLICATION

Crowdfunding platform can be an alternative solution for health need fulfillment for many people who has difficulty to access the health service that they need. Government can support the growth of this platform with socializing the initiative and help prospective entrepreneurs to establish their platform. Also, the era of digitalization has surely made great room for innovation and crowdfunding can be one of the options for prospective entrepreneur to build and develop.

This study could be use as the basic understanding of how crowdfunding could be used to sponsor the health right. Due to limited study regarding the health right fulfillment by crowdfunding platform. Future work that can be conducted is to empirically evaluate the impact of all the variables in the health principles towards the benefactors in the campaign. Another crowdfunding platform can also be evaluated. Further study might also want to analyze the impact of crowdfunding platform in other areas other than health.

VI. CONCLUSION

Crowdfunding is new model for collecting fund for the purpose that not access to traditional financing from great number of individual or institution. Healthcare and health research are also becoming more familiar for funded by this funding. For supporting this model, a technology platform has significant role to informing, collecting and reporting the funding information. Kitabisa.com is a crowdfunding platform that can be an alternative solution to make equality in healthcare system. It has been proven that in Kitabisa.com, through many of its successful health and social crowdfunding campaign, many people can get treatment from many ways, not only for collecting money for a certain person but also people can collect money to conduct a free healthcare services for citizens. The right to health is enshrined in binding international treaties and constitutions and can help disadvantaged people. The result shows that Kitabisa.com helps to fulfill the requirements of that right to health, which are accessibility, availability, quality and equity.

The intended availability is the availability of several health services in the form of facilities and infrastructure, such as hospitals, health centers, clinics, medicines, health workers and health financing. Accessibility states that health services must be accessible to all levels of society economically and geographically. Quality states that existing

health services must meet reasonable standards. Equality states that health services can be accessed equally by everyone, especially the pre-prosperous society.

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