

The Need for Crowdfunding System for Heart Disease Patients Among Asnaf in Malaysia Towards Realizing Malaysia's Shared Prosperity Vision 2030

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ABSTRACT

The Malaysian government's Shared Prosperity Vision (SPV) 2030 aims to make Malaysia a country that develops sustainably while ensuring equitable economic distribution. Social welfare, social capital, human capital, and other strategic factors are among the SPV 2030's seven strategic elements. The seventh strategic element namely, the social capital, has numerous objectives, including fulfilling the people's health index, which appears to be relevant in assisting heart disease patients in Malaysia. The crowdfunding method is thought to be trustworthy in helping to accomplish the strategic element of the SPV 2030. However, in Malaysia, the usage of a crowdfunding system to support the heart disease patients is relatively limited. As a result, the purpose of this article is to look into how the crowdfunding system has been implemented in Malaysia. It also highlights the importance of developing a crowdfunding mechanism to assist asnaf heart disease patients. The methodologies used in this qualitative study are observation and document analysis. The findings reveal that individuals who want to supply this system need design a crowdfunding mechanism to gather funds for the expense of treating heart disease patients among asnaf in Malaysia. A close working relationship with IJN is also essential for the project's success. Future research on the need for a more structured and organized crowdfunding system is needed to empower the welfare of heart disease patients, particularly among the asnaf community.

Keywords: Crowdfunding, Assistance, Asnaf Heart Patients, Shared Prosperity Vision 2030, Malaysia.

INTRODUCTION

The former Prime Minister of Malaysia, Tun Dr. Mahathir Mohamad, in his speech in 2020, asked the country's citizens to join the government in realizing the Shared Prosperity Vision 2030 (Sinar Harian, 2019). Shared Prosperity Vision 2030 is an effort to make Malaysia a nation that continues to develop in line with the rapid economic development of a fair, equitable, and inclusive economy at all levels of income groups, ethnicities, regions, and supply chains (Shared Prosperity Vision 2030, 2020). These efforts will be continued to strengthen political stability

and increase the country's prosperity as well as ensure that the people are united without prejudice by celebrating the diversity of races and cultures as the basis for the unification of the nation (Mahathir, 2020).

According to the SPV 2030 summary book, the main goal of SPV 2030 is to provide a decent standard of living for all Malaysians by 2030. There are three main objectives of this policy, namely development for all, addressing wealth and income gaps, and a united, prosperous and dignified nation. Meanwhile, the government has set 7 strategic elements of SPV 2030, among them are business and industrial ecosystem, key economic growth

activities, human capital, labor market and workers' compensation, social welfare, regional inclusion, and social capital. To ensure the continuity of this policy, the government has identified eight enablers of SPV 2030 to support the 7 strategic elements. This includes financial capital, enlightened society, education, social capital, and others. The seventh strategic element, which is social capital, which has several targets to positively increase the index, including the people's health index, is seen to be very much in line with the concept of crowdfunding for heart patients in Malaysia to achieve the idea of SPV 2030.

The rapid development of technology provides a broader way to enhance economic growth and business management. Every purchase, sale, or gift can be made through portable device, including donations for patients can be channelled through a designated bank and only use online banking for its payment. This enhances the facility for the public now to make donation where it can be made online through a crowdfunding system.

The crowdfunding market is an emerging trend and has become a new method of financing to start-up businesses, projects, scientific research, technological innovation (Agnes, 2020). Crowdfunding refers to a large number of people support a product or project by giving a small amount of money either in return for a gift, donation, or potentially in exchange for equity (Wicks, 2013).

Crowdfunding makes project financing easy and financing methods more flexible (Kuti & Madarasz, 2014). Bassani et al. (2019) reported that 76 crowdfunding platforms operating worldwide had increased by 132 million dollars in October 2017, and the number of health-related crowdfunding campaigns reached 13,633. In Malaysia, among the most referred crowdfunding platforms are KitaBantu.com, Ethis Venture and GoFundMe. With regard to healthcare

crowdfunding, the facility is not only provides relief to a large number of patients but also helps them to avoid medical disconnection (Berliner & Kenworthy, 2007; Burtch G & Chan J, 2014).

Although certain institutions provide medical funds such as Yayasan Kebajikan Negara (YKN), Jabatan Kebajikan Malaysia (JKM), and Tabung Bantuan Perubatan (TBP), in reality, the funds are limited. Also, many people seek contributions for the cost of chronic disease treatment or immediate surgery for acute disease (Amir & Adib, 2016). The situation is quite worrying because the percentage of pediatric patients with heart disease is quite high in Malaysia. According to the Deputy Pediatrician and Congenital Heart Center of the National Heart Institute (IJN), Dr. Marhisham Che Mood (2019), estimated that approximately 2,500 pediatric heart cases occur within a year, and most of these patients need help. According to the Chairman of Yayasan IJN, Toh Puan Aishah Ong (2016), in 2015, Yayasan IJN has spent RM 3.5 million to help 124 patients with 71 adults and 53 children. In 2016, a total of RM 3.2 million was spent on 137 patients, adults (73), and children (64), it shows an increase in the number of patients and we are always striving to raise funds to help patients in need. It can be seen that the percentage of pediatric heart disease at two different years showed a sharp increase to equal the percentage of adults. Not to mention Toh Puan Aishah Ong's message regarding the constant need for funds for asnaf with heart disease.

LITERATURE REVIEW

Malaysia's crowdfunding system is quite advanced compared Indonesia. According to Arief and Fatichatur (2019), Indonesia has not yet been able to compete with India and Malaysia in terms of crowdfunding results. This proves that Malaysia has an excellent crowdfunding system to manage funding that involves such a large number

at a time, which probably reach hundreds of millions Ringgit Malaysia. However, the crowdfunding system for heart disease patients among asnaf, including children, is still low. According to Berita Harian (2021), two children will undergo perforated heart surgery for RM 60,000 each, making their total cost the required RM 120,000. It is a real burden for the parents to find money in such a short time. Hence, the crowdfunding system is seen to be an ideal solution to help those in need. where the public can obtain the correct information directly from the prospective recipients and thus; can contribute immediately.

Among the examples of healthcare crowdfunding platforms is MyFundaction.com which has been actively raising funds for young and elderly patients. Other instance of crowdfunding is from the 3rd MyHeart Series Program which managed to collect RM 97,477.33 from the initial target of RM 50,000. According to the Founder of MyPrihatin Foundation, Muhd Al-Bazly Bakar (2019), this fund will be used to cover the logistics and medical costs of asnaf heart disease patients, including children. In addition, several other agencies work hard to collect donations for asnaf heart patients. In addition, some individuals are using their initiative by soliciting donations through social media which is always hot with current issues without expecting government assistance. Some have made a quick donation fund and made a collection after each obligatory prayer to help their neighbors (Sinar Harian, 2019). Many methods can be used to raise funds either offline such as mobile funds or online such as websites. Depending on which method is more effective and fast to make things easier.

Many welfare projects in Malaysia are mobilized through non-governmental organizations (NGOs) through their official websites and social media based on specific purposes such as NGOs that provide

assistance to the Palestinians (AmanPalestin.net) Syrians (Syriacare.org.my), PERTIWI Soup Kitchen and so forth (Hasan & Ab. Rahman 2012). However, from the point of view of the crowdfunding industry, it still lacks in establishing a crowdfunding platform that focuses on providing various asnaf helathcare and well-being.

METHODOLOGY

A study design is an action plan that shows how a study is conducted. The study design serves as a guide for researchers to collect and analyze data on the research conducted. This study is qualitative in nature that uses observation and documentation methods to obtain primary and secondary data related to the objectives of the study.

Observation Method

Observation was used to measure the research variables. The observation method is an alternative method for collecting information and data. Researchers can observe a subject's behavior based on the identified variables. Observation was carried out to understand why the studied phenomenon happened, obtain data directly from the observed phenomenon, and have physical evidence or findings that can be measured visually. The variables in this research consist of heart disease patients among asnaf in Malaysia.

Documentation Methods

Documentation methods involve analytical studies that involve printed materials such as journal articles, books, conference articles, proceedings, newspapers and so forth. This method is used to get a more in-depth insight into the study. To obtain secondary data related to the need for a crowdfunding system to help heart disease patients among asnaf, researchers will refer to books and journals including official websites related to the collection and

management of the crowdfunding system. The results of the data will be analyzed to achieve the set objectives.

THE CONCEPT OF CROWDFUNDING

The term of crowdfunding is also known as 'friend or family financing' (World Bank, 2013). The concept indirectly shapes the spirit of helping each other among the society by giving a sum of sadaqah funds. Sadaqah is performing deeds or philanthropy with pure intention for the sake of God (Allah) (Ismail et al. 2015). According to the Kamus Dewan (4th Edition), a philanthropist can be defined as someone who likes to donate (generous). Muslims are encouraged to do good deeds regardless of the form of property, nature, or charity that can help someone else. Almsgiving does not diminish wealth even is given a reward by Allah S.W.T. Rasulullah SAW has promised with his words,

"Wealth will not be reduced due to almsgiving, God does not increase the forgiveness of a servant unless a person is added with reward. It is not for a person to be humble because he hopes for the pleasure of Allah but to be elevated in rank, "(Hadith narrated by Muslims)

The crowdfunding platform is a website to apply for funding through open calls and publicized information about projects the project managers want to implement. With the advancement of digital technology, donators have a wider opportunity to browse the crowdfunding platform quickly and inexpensively, making the crowdfunding platform always very helpful in fundraising (Kuti & Madarasz, 2014). In addition, crowdfunding is also categorized as a funding method that involves the public (Fateha, 2018). The word crowdfunding is known as crowdsourcing which refers to the task of outsourcing a large, always unknown number of individuals i.e. "the

public" (the Internet community) and involves their assets, resources, knowledge, and expertise (Hemer, 2011).

The early history of crowdfunding was created in Malaysia when Peter Teo who was an insurance agent, had started fundraising to hold a live broadcast of the World Cup at that time (Norhafiza, Faizah & Zaemah, 2017). With the rise of crowdfunding platforms, social projects are increasingly focused on healthcare, development assistance, poverty alleviation, the spread of new technologies, and the support of democratic movements, among other things (Hemer, 2011). This demonstrates that crowdfunding can help people who are in need of adequate health care.

Crowdfunding can be divided into four categories, namely: donation-based crowdfunding, reward-based crowdfunding, lending-based crowdfunding, and equity-based crowdfunding. Based on this category, the involvement of crowdfunding systems for heart disease patients has expanded to include donation-based crowdfunding. Donation-based crowdfunding is described as funding provided voluntarily and without the intent of making a profit. Thus, the community can contribute donation to individuals or NGOs that apply for public funding (Cita, 2018).

Crowdfunding shows good development in social activities in this digital age (Eka, Quratol & Reza, 2020). In addition, This approach will make it easier for the community of contributors to do good deeds in a timely manner solely through the internet. Furthermore, all crowdfunding initiatives are more easily distributed through social media platforms such as Facebook, Twitter, and Instagram, which have a large user base. According to studies, one of the benefits of the crowdfunding system is that it works in a similar way to social media, allowing project founders to connect with and communicate with a large number of

visitors who are interested in the project while also attracting their interest to follow the project (Kuti & Madarasz, 2014).

BENEFITS AND IMPLEMENTATION OF CROWDFUNDING SYSTEM FOR ASNAF HEART PATIENTS

A competent and dependable crowdfunding system is sufficient to influence fundraising to accommodate heart disease patients among asnaf for whom huge sums of money can be gathered swiftly and efficiently. In addition, crowdfunding is used to cover Asnaf's medical expenses, for example, lack of insurance coverage for essential or non-essential medical treatment (Snyder et al. 2016). Research shows that one of the biggest advantages of crowdfunding is that its function is similar to social media, being able to connect personally and communicate with a large number of visitors who are interested in future projects as well as attracting their interest (Kuti & Madarasz, 2014).

The strongest factor in donation-based crowdfunding is the community or social participation (Ordanini et al. 2011). Crowdfunding is successful when a group of people band together to provide assistance, no matter how small or large the needed assistance is. Levels of psychology. One is sympathy, in which donors are more likely to support those who sympathise with them or those near to them, such as close friends or family who are experiencing similar problems or others close to them who have experienced similar situations. The second degree of its psychological impact is rational judgement, which means that funders are more likely to support project initiators who require such assistance. (Loewenstein - Small, 2007).

The use of a crowdfunding method to help heart disease patients among asnaf is thought to alleviate the financial burden on parents who are unable to afford the high cost of surgery. This is in line with

Bakhtiari & Meisami (2010), who argue that the major problem in healthcare is a lack of money for treatment when the cost surpasses the individual's ability to pay. Parents who identify their children with ailments such as heart disease, which can cost tens of thousands of dollars, may not be able to pay the hefty treatment costs. Hence, if given early treatment, the crowdfunding system for heart disease patients, including youngsters, is highly beneficial for future survival.

Furthermore, if the channels employed are proper, the public will have a high level of trust in the crowdfunding system. There are several factors presented in the campaign that provide a positive response that engenders the value of public trust in crowdfunders (those who need funds and those who undertake projects), thus influencing their decision and intention to donate funds for charitable purposes (Rodriguez-Ricardo et al. ., 2018 & Li et al., 2017) or investment.

Thus, the development of a crowdfunding system platform for heart disease patients among asnaf must have attractive information delivery features and great security for the system. A quality crowdfunding system website or platform has three (3) main aspects namely: security, friendly user and attractive visual appearance. If public funding platforms have these aspects, higher public trust can be earned (Gregg & Walezak, 2010). The public is also not hesitant to give to charity projects, even if the amount is little after reviewing the number of funds obtained by the project manager through this platform. (Lee, 2016).

The development of a crowdfunding system for heart disease patients among asnaf in Malaysia has a number of advantages. However, this matter needs to be refined as much as possible by those who want to provide this system in addition to close cooperation with the IJN and those who want to help in the success of this project.

Based on the study's observations on, the need for the implementation of a crowdfunding system for asnaf heart disease patients, The study proposes several recommendations for the better practice of crowdfunding in Malaysia. According to the study, the National Heart Institute already has a website for the funding initiative, but it still needs to be improved so that more people are aware of it as a result of various stories about donation applications for paediatric heart disease patients that have appeared in the press and on social media.

The current website might be improved to include more user-friendly features such as mobile apps, a financing platform, and so on. It is critical for the general public to be able to donate with a single click. In the application, all the information and notifications about the things needed to help heart disease patients among asnaf should be placed so that donors can know more clearly such as the number of patients, treatment equipment, and others. In addition, those who take care of this crowdfunding system need to promote it to the public so that they know that there is a system that can be trusted. This is to prevent the spread of bogus donation seekers who use social media to spread their scams. Thus, crowdfunding applications for heart disease patients among asnaf appear to be able to expedite their surgical procedures promptly and painlessly, with no waiting period. As a result, heart disease sufferers among Asnaf will clearly profit much from crowdfunding applications.

CONCLUSION

The creation of a crowdfunding system for heart disease patients among asnaf is argued to be able to aid them in obtaining the best treatment facilities and amenities. Furthermore, the built crowdfunding system will publicly make all information and activities about heart disease patients among asnaf accessible. This can assist

people with heart disease connect with their peers, the community, and society. In addition, the system assists heart disease patients in obtaining additional cash from a wide range of sources, including the community, society, businesses, and government agencies. Hopefully, the creation of this crowdfunding mechanism may be executed quickly in order to meet the SPV 2030's aims and objectives.

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