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**Disruptive Fundraising through
Online Crowdfunding**

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ABSTRACT

Online crowdfunding is now a buzzword in Indian philanthropy (boosted by trends developed during the COVID-19 pandemic). There is even speculation that philanthropy will shift primarily online. Through intensive interviews with fundraisers and non-profits thriving on digital funding, I probe the visible flamboyance of digital fundraising to understand what kind of disruptions, if any, it has brought to the practice of fundraising in particular and what it means for the philanthropic space in India in general. To measure disruption, I employ the conceptual framework of identifying key indicators of disruption in businesses due to the advancement of technology and innovation in the Indian non-profit sector. This paper aims to produce a lived understanding of digital fundraising in the country and what it means for the future of the non-profit sector.

Key words: Fundraising, Online Crowdfunding, Philanthropy, Giving, Charitable giving, Donation-based crowdfunding, Retail fundraising

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1. INTRODUCTION

1.1. An overview of the research problem

Crowdfunding² as a concept is not new. It has existed for centuries and has evolved through the years. Digitalisation brought a paradigm shift in every aspect of our lives; the philanthropy sector is no different. In its latest report on the crowdfunding market, Vantage market research³ valued the global crowdfunding market at USD 17.39 billion in the year 2021 and estimated it would reach a value of USD 43.48 billion by 2028 at a CAGR of 16.50 per cent. Almost one-fifth of this is going to be donation-based crowdfunding.⁴ This growth is attributed to the global penetration of digitalisation and growth of crowdfunding intermediaries. Since digital penetration is projected to increase further, crowdfunding is projected to follow through. The COVID-19 pandemic has also given impetus to donation-based crowdfunding. India itself has seen a surge in online fundraising during the pandemic, with a lot of attention focused on donation-based crowdfunding. While crowdfunding platforms⁵ are aggressively marketing campaigns, it appears that retail fundraising⁶ is not going to be limited to these for-profit platforms and their growth. As per the India Giving Report 2020,⁷ individual giving in India reached an all-time high during the COVID-19 pandemic. Indians donated 43 per cent more in 2020 compared to 2019: the average donation rose from INR 10,941 in 2019 to INR 15,628 in 2020. The same report notes that, in 52 days, at least USD 1.27 billion dollars was donated to the PM CARES fund for COVID-19 assistance. Fifty-one per cent of the donors whose monthly family incomes were more than INR 100,000 shared that they had given more than usual to charities during the pandemic. Thirty-three per cent individuals earning more than INR 50,000 per month donated to new causes. Priority was given to direct donations to friends, relatives, and others. So, donors looked towards their immediate communities when they wished to make a donation. This type of giving was more than the donations to charity or non-profit organisations. Thirty-five per cent of respondents increased their donations to local charities, while 26 per cent reduced their donations to overseas organisations. According to the India Giving Report 2020, giving made 49 per cent of respondents feel good, and two out of five respondents said that they donated to address social problems. The preference of supporting local communities, the rise of individual giving in India, and the availability of social media

²Crowdfunding is a method to obtain money from large audiences, where each individual provides a small amount, instead of raising large sums from a small group of sophisticated investors' (Belleflamme, Lambert, and Schwienbacher 2014).

³Available at <https://www.vantagemarketresearch.com/industry-report/crowdfunding-market-1484>

⁴Cambridge University Centre for Alternative Finance (hereafter "CUCAF") in its annual reports distinguishes between four key types of crowdfunding: (1) Crowd-lending is when individual or institutional backers provide loans to borrowers while expecting the repayment of the principle and a set interest within a predefined time frame. (2) Equity crowdfunding refers to backers buying an ownership stake in an organisation. (3) Reward crowdfunding means that backers provide funding in exchange for non-monetary rewards, most frequently in the form of pre-purchased products or services. And, (4) donation crowdfunding is a provision of funding based on philanthropic or civic motivations without expectation of material rewards' (Ziegler, Shneor, Wenzlaff, et al. 2019).

⁵Crowdfunding platforms are Internet applications that connect fundraisers with all kinds of potential donors and facilitate donations by running and advertising fundraising campaigns and ensuring a smooth transfer of money. For example, Ketto, Milaap, Impact Guru, Kickstarter, Donatekart, GiveIndia etc. are some popular ones operating in India.

⁶"Retail fundraising is the practice of raising smaller amounts of money from larger pools of individual donors." Available at <https://idronline.org/article/fundraising-and-communications/getting-started-with-retail-fundraising/>

⁷Available at https://cafindiaweb.s3.ap-south-1.amazonaws.com/cafindiawebsite/india_giving_report_2020-393.PDF

together have the power to disrupt how we look at philanthropy and charity in the country. It gives back to the masses the power to bring change. In the foreword to the book *Crowdfunding: The Story of People*, founder and CEO of Ketto.org writes that he believes that the era of online crowdfunding has just begun and that it will grow by leaps and bounds. This optimism is also the popular opinion about crowdfunding with newspaper articles and data-driven reports that project incredible growth of the online crowdfunding industry because of the popularity of social media.

1.2. Specific objectives

I began with the hypothesis that online crowdfunding is disrupting the non-profit fundraising space and the objective of my study was to understand the how, what, and why of this disruption. The first part of my research was to gain a deep understanding of the Indian non-profit fundraising space. And, subsequently, to understand how digitalisation has affected the space and created an online crowdfunding space which is growing. Based on preliminary informal conversations with a few fundraisers and some review of literature—largely based on news reports and research on technological disruptions in businesses—I employed five key indicators, namely accessibility, transparency, sustainability, decentralisation, and freedom, to identify disruptions in the fundraising space. Further, through the available literature, I was also able to discover the dilemmas faced by fundraisers with regard to the source of their fundings: demands, ethics, expectations, and forgiveness. Based on these, I was able to gain a basic understanding of the challenges of traditionally existing modes of fundraising such as gatekeeping, networking, donor retention, inexperience, and patronage. These formed the starting points of my interviews that were unstructured and exploratory in nature.

2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

The Internet has disrupted every aspect of our life. In his book, *Being Digital*, Nicholas Negroponte (1995), 27 years ago envisaged a paradigm shift to a post-digital world. His book was widely criticised for being imaginary. However, when one looks back at his observations and predictions, one realises that he was quite prescient about the digital world. What Negroponte had meant to highlight was the disruptive nature of the digital: how it would fundamentally change our lives. This fundamental change was expected to be so disruptive in nature that it has also been referred to as 'Digital Darwinism',⁸ with regard to businesses. Bower and Christensen (1995) have introduced the concepts of disruptive technologies as opposed to sustaining technologies. They argue that sustaining technologies are those that facilitate better product performance or business operations, whereas disruptive technologies impair performance in the beginning, but guarantee greater long-term potential. This is essentially because businesses or organisations need to continuously evolve with changing consumer behaviour, and the internet has brought a paradigm shift in consumer behaviour. Chung Shing-Lee (2001) has attempted to provide an analytical framework outlining the disruptions brought about by the Internet in businesses (Section 3 of this paper describes this framework). Although this framework is more suitable to analyse profit-making businesses, for the purpose of my study, I have built upon this general framework to identify key indicators specific to the non-profit sector in the Indian context.

⁸The concept of Digital Darwinism was developed by Brian Solis. As per Solis, 'we all are witnessing Digital Darwinism—an era when technology and society evolve faster than the ability to adapt or lead (Emphasis author's). In this era, the organisations must either adapt or die.'

2.1 Transformation of philanthropy and charity in India

In ancient India, giving was a religious duty to alleviate the sufferings of others and continues to be so even today (Agarwal 2010). As per the recent How India Gives Report 2022,⁹ nearly 64 per cent of the total donations in India were made to religious organisations, and lower-income and middle-class households gave the maximum. As per the India Giving Reports 2019, 2020, and 2021,¹⁰ giving to religious organisations declined from 74 per cent in 2017 to 64 per cent in 2020, and 67% of people gave directly to people/families in need—this remained consistent since 2017. Both these reports represent individual giving patterns in the country. As per both these reports and the Sattva report on everyday giving,¹¹ more people are giving money online than previously.

One of the earliest references to disruption in the fundraising industry can be found in an article by Dixon and Keyes (2012) titled 'The Permanent Disruption of Social Media'. The authors believe that social media has disrupted the interactions of the American people with the causes and social issues that they are interested in. They begin by highlighting the funnel model of traditional fundraising (which is a step-by-step process to find, engage, and cultivate donors), go on to trace the impact of social media on it, and end with delineating a vortex model of fundraising that involves engagement with donors on multiple levels. They highlight survey findings from Georgetown University's Center for Social Impact Communication and Ogilvy Public Relations Worldwide collaborative research conducted in late 2010 to understand the new world of donor engagement. Respondents to the survey revealed five top ways in which they initially became involved in supporting issues: donating money (40%), talking to other individuals about the cause (40%), learning more about the subject and its impact (37%), contributing clothing or other items (30%), and signing a petition (27%) (Dixon and Keyes, 2012). 'Ways of engagement were not limited to a certain level or a step on the staircase, but rather confirmed their theory that people enter at diverse levels of engagement and also at multiple levels at the same time.' In this sense, according to Dixon and Keyes, social media has disrupted fundraising. It has made the process shorter and increased entry points.

In their book, *Crowdfunding: The Story of People*, Bashir and Banze (2020) highlight the correlation between the rise of social media and the interest in online crowdfunding. Before the arrival of social media, online crowdfunding platforms were like echo chambers and lacked appeal as they were limited to their existing donor base. However, after the meteoric rise of social media, things changed drastically for online crowdfunding as it now became highly scalable. The new developments made it easier to forge new connections, to reach out to new people to spread awareness about causes, even to those who were not regular donors or champions of the cause. Geographical boundaries seemed to have suddenly disappeared in networking. Between 2008 and 2010, the number of users of Facebook and YouTube had risen from 500 million to 1 billion. During the same time, the interest of people in crowdfunding began to rise (see Figure 2). The y-axis represents the relative interest of people in crowdfunding on a scale of 0 - 100, with 100 representing the peak interest.

⁹Available at https://csip.ashoka.edu.in/wp-content/uploads/2022/09/How_India_Gives_2020_21.pdf

¹⁰Available at https://cafindiaweb.s3.ap-south-1.amazonaws.com/cafindiawebsite/india_giving_report_2020-393.PDF.

¹¹Available at https://www.sattva.co.in/wp-content/uploads/2019/04/Sattva-Everyday-Giving-in-India-Report_Key-Findings.pdf

Google Trends: Crowdfunding

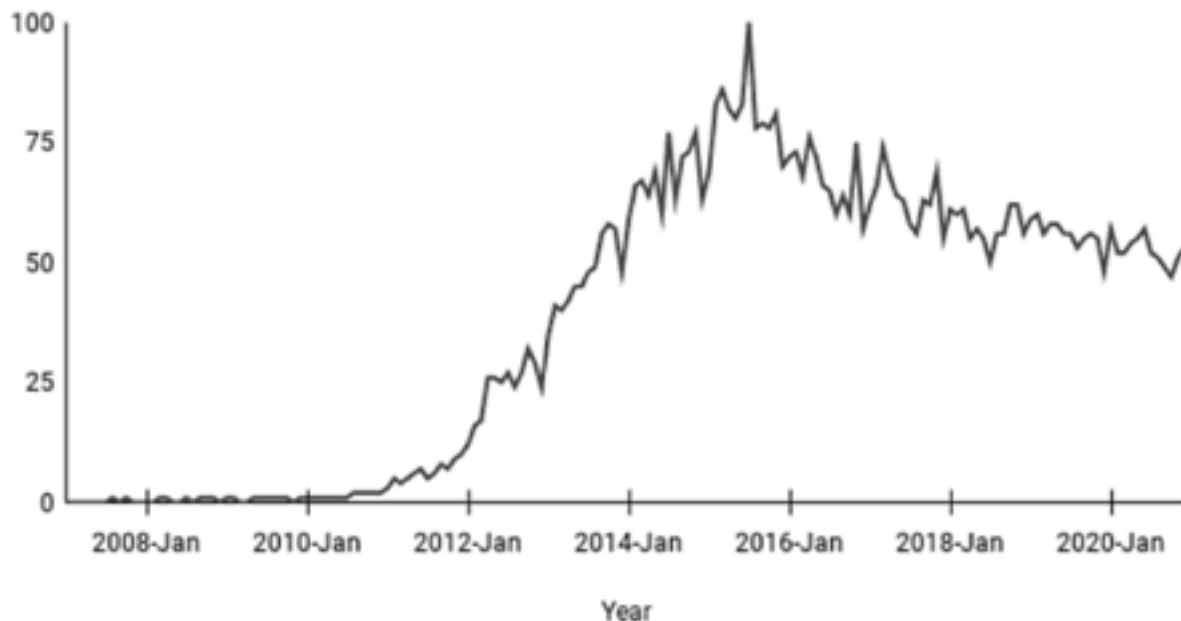


Figure 2: Google search trends for interest in online crowdfunding

Clearly, the online crowdfunding growth story has a positive correlation with the advent and ascent of social media. Social media enables donor acquisition and donor engagement. It also affects donor motivations tremendously. Social media has enabled crowdfunding, but with regard to ‘disrupting’ the fundraising space, it remains to be shown whether there is a complete departure from traditional forms of fundraising towards radically different processes and structures of fundraising. This is one of the aspects that my research seeks to explore.

Finally, there is a great reliance on and appreciation of data-driven and data-backed research on donation-based crowdfunding (DCF). Salido Andrez and colleagues (2021) in an article map out and review research in the field of DCF. The authors assert that the major corpus of research on pure DCF has emerged very recently. Sixty-six per cent of it has been published between 2015 and 2017, and primarily quantitative methodology has been used to conduct this research. They conclude that ‘the effects of DCF on relevant stakeholders (particularly beneficiaries and society in general) remains largely obscure’.

We see that the growth of social media is accompanied by a growing interest in crowdfunding. This has resulted in growth of crowdfunding volumes year on year, which, in turn, has been accompanied by increasing research on DCF. However, most of it is quantitative in nature. There is a huge deficit of qualitative research that highlights lived realities and experiences of the actors involved in the fundraising space and the space itself. Primary data collection, rather than reliance on platform data, must be focused on. This would help decode the shift/transformation/disruption in the fundraising landscape because of online crowdfunding. As the sector evolves,

it becomes increasingly important to investigate the medium- to long-term effects of crowdfunding activities on philanthropy in general and on charitable giving in particular. This study investigates and highlights the limitations, potential for growth, and possibilities of online crowdfunding in transforming fundraising in India. This information will help inform policy decisions by understanding the social impact of the undergoing changes in the philanthropy space by better evaluating their impacts on diverse marginalised social groups. It will also help in better understanding and designing the policy components that are required to support technology-enabled innovative fundraising for social causes. Furthermore, it will deepen our understanding of market dynamics by emphasising specific market characteristics such as institutionalisation, worldwide scope of operation, and dependencies.

3. CONCEPTUAL AND INSTITUTIONAL FRAMEWORK

Lee (2001) has identified several disruptive characteristics of the e-commerce industry, such as open platforms, consumption (Tapscott 1996), digital assets (Rayport and Sviokla 1995) virtual capacity, information sharing and exchange (Evans and Wurster 1997), cost transparency (Sinha 200), industry scope, network connectivity and real-time interactivity, and the speed and frequency of technological and organisational changes. According to Lee, in order to boost overall business performance, professionals must be able to leverage the core performance features of the internet that have led to innovations in e-commerce. To understand the disruptive nature of any technology, the first step is to identify the core characteristics that make it disruptive to traditional modes. However, Lee's analytical framework deals with the systemic and structural disruptions brought about by technology and e-commerce and ignores how actors—that is, the people involved in the business—experience and respond to that change. When we employ this model to the non-profit sector, a major hurdle is that the non-profit sector does not produce products or offer services like other businesses. The non-profit sector seeks to bring about positive change in several aspects of society. And one of its core activities is fundraising. Even though non-profits do not raise funds to earn profits, they still need to adapt to consumer behaviour because those who are consumers become donors for them and when donor behaviour changes, non-profits get affected. To analyse the practice of fundraising in the Indian context and assess the changes in the fundraising space, I have employed more qualitative factors such as accessibility, transparency, sustainability, decentralisation, and freedom.

Fundraising is a core activity of non-profit organisations because they rely on grants and donations to sustain their work. Hence, it is important to understand the institutional framework within which fundraising activities are embedded. Usually, terms such as non-governmental organisations (NGOs) and non-profit organisation (NPOs) are used interchangeably, but they have originated under different circumstances. NGO first became a part of the jargon in the 1950s, when the United Nations wanted to communicate with non-governmental organisations. Eventually, the term expanded to include business organisations, media entities, development organisations and others. NPOs, thus, became the more accepted broader term for such organisations (PRIA 2000). After 1991, the concept of Civil Society Organisations (CSOs) gained momentum in the country. In India, CSOs are classified on the basis of association by Tandon and Mohanty (2002). The association framework stresses on both the nature of the process of association and the aims and objectives of the association. They outline five types of CSOs based on this framework: (i) traditional associations, (ii) social movements, (iii) religious associations, (iv) membership associations (representational, professional, social-cultural, self-help), and (v) intermediary associations (service delivery, mobilisational, support, philanthropic, advocacy, network). Civil society today means different things to different actors. For some, it is merely a space and others choose to refer to it as some sort of an organised force. For some, it may be a philanthropic effort and for others it can be a political initiative. The voluntary, non-profit, non-governmental sector in India is, thus, quite diverse and popularly referred to as 'non-profits'.

The first demands for a more structured and regulatory framework for non-profits were raised in India in 1985. Any non-profit organisation can be registered under the following acts: 1) The Societies Regulation Act, 1860; 2) The Indian Trusts Act, 1882; 3) The Co-operative Societies Act, 1904; 4) The Trade Union Act, 1926; 5) Section 8 of Indian Companies Act, 2013.

It is common practice to register as a society or a trust. The essence of a non-profit entity is its distinctness from a profit-making enterprise, which exists solely to make profits for the owners/shareholders. Any profits that may be generated by non-profits must be utilised for the activities of the non-profit organisation. Owners, directors, or trustees cannot take dividends. This is the only distinguishing feature of the wide range of organisations that identify themselves as the nonprofit sector or the 'third sector'.

It is in this vague institutional framework that fundraising activities are embedded. A large number of non-profit organisations survive solely on institutional grants, government funds, and donations.

4. METHODOLOGY USED AND LIMITATIONS OF THE STUDY

I completed a total of 26 interviews, conducted online. Approximately 50 per cent of my respondents requested anonymity. Initially, I had grouped my sample as follows:

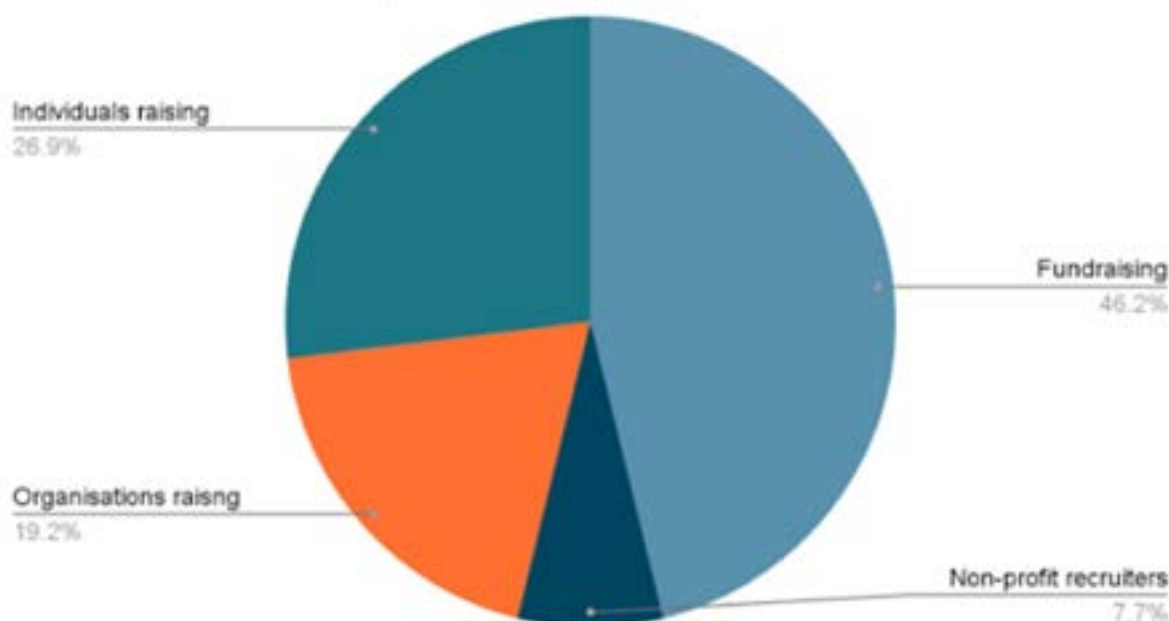
Group 1: Fundraising professionals with at least seven years of experience in fundraising

Group 2: Fundraising intermediaries

Group 3: Individuals/organisations raising funds online

However, I was not able to connect with fundraising intermediaries for interviews. Therefore, I relied on secondary data available on the Internet with respect to these and increased focus on Group 1 and Group 3 samples. I also added Group 4: recruiters for non-profit organisations. The breakup of my sample based on profession now looks like this:

Professional Diversity of the Sample



I used the snowball sampling technique to find respondents for my study. Snowballing is a non-probability sampling technique that is used to find samples otherwise difficult to find and approach. Although the snowball technique cannot guarantee a representative sample of the universe (and that is one of the limitations of my study), it is a widely adopted method used in qualitative studies when probing a niche area in which samples can otherwise be hard to find. I requested acquaintances in the fundraising space to refer me to their peers and attempted to make the sample as diverse as possible. There were varied opinions and experiences that emerged from

this sample. Semi-structured interviews were then conducted with the respondents online through Google Meets before which participant information sheets (see Appendix II) and consent forms were duly shared. During the interviews, there was a focus on the lived experiences of these participants and their opinion about the spaces in which they were operating. They were asked about their life journeys and the journeys of their organisations, their motivations in being conscious actors in the fundraising process in the non-profit sector and their general perceptions of the philanthropic space in the country.

5. FINDINGS AND ANALYSIS OF THE STUDY

The traditional sources of funding for nonprofit organisations are as follows:

1. Institutional funding from large philanthropic bodies
2. Family funding
3. Government funding
4. High Net-worth Individuals (HNIs)
5. Crowdfunding
6. Corporate Social Responsibility (CSR)

Institutions, government, families, and HNIs are also referred to as big donors, while crowdfunding is also termed as retail fundraising. The crowdfunding space has been influenced by digital technology the most. Based on the interviews with my respondents, it can be safely concluded that big donors remain the most lucrative and sought-after means of raising funds, and crowdfunding is considered as the most tedious channel of raising funds.

5.1 Freedom and Independence

Traditional fundraising, driven by institutions, high income individuals, etc., faces a challenge of donor dominance. Donors are central to the fundraising process and, if an organisation is solely dependent on a few donors and has not diversified its funding, then it faces the challenge of demands made by the donors who exercise control over the organisation. In the early 1990s, donors enjoyed greater power in the social connection of philanthropy than the organisations to which they gave. As noted by Ostrander and Schervish (1990), this culminates in donor-led philanthropy. However, abusing that influence can lead to donor-led philanthropy becoming donor-controlled philanthropy, a practice known as donor dominance (Clohesy 2003). There are numerous ways in which donors can inappropriately influence non-profits ranging from demanding illegal and unethical benefits or attempting to direct a non-profit's mission in a direction that is more important or relevant to the donor, to sexual harassment of fundraisers. The research on responsibility in non-governmental organisations also indicates a power imbalance in favour of large donors (Hill and MacQuillin 2019). This essentially implies that 'big donors' decide which causes are worth funding and which ones are not. While the non-profit organisations who work at the grassroots level have a better understanding of where and how funds need to be employed, they may not be in a position to do so because to ensure regular funding they will have to align with the causes the donors want to fund. An organisation's choice of causes will be more informed and strategic because this is its area of expertise, while donors' choices might depend on many factors such as personal interest, passion, or simply a preference for more traditional and safe causes to fund. In terms of envisioning social change, it is a top-down approach. For driving change at community level, community 'organizing' is not sufficient; it must also be

community 'driven'. One of my respondents from the Internet Freedom Foundation (IFF)¹² discussed in detail how raising funds through online crowdfunding has ensured greater independence and freedom for their organisation. IFF is an advocacy and legal rights organisation that works on a range of issues such as net neutrality, free expression, privacy, and innovation.¹³ It was born out of the Save The Internet movement. The organisation has a small but committed team juggling various roles. They raise a large proportion of their funds online and have adopted the subscription model that was becoming a stable source of funding for non-profits in India until the recent Reserve Bank of India regulations came into effect and disrupted automated payments.¹⁴ IFF was deeply affected by this; however, they managed to get back a large number of their supporters. They feel that this was because of the working model they adopted: IFF has focused on educating the public about digital liberties and rights and has built its supporter base ground-up. An interesting thing to note here is that their increasing donations were accompanied by a similar increase in their social media base as well. This is largely true for many of the organisations that were part of this study. It clearly points to the fact that to be able to raise funds online through crowdfunding, having a stable, committed, and engaged social media audience is a must.

For rights organisations who have friction with the State, it is difficult to get funding from traditional sources of fundraising such as the government, institutions, CSR, and HNIs. These organisations have to ensure independence in their work to maintain credibility and they need a diversified source of funding. Retail crowdfunding, thus, becomes an imperative option for them. IFF shared that whenever they have done engaging work and been able to gain public interest and appreciation, it has translated into inflow of funds for the organisation. The organisation has upheld utmost transparency in all of its initiatives and usage of funds. Every small detail is communicated to the public and especially the donors, keeping them engaged with every aspect of the work. They have constantly built and nurtured a community of supporters who believe in net neutrality. Since the organisation is directly accountable to this community of supporters, the causes that the community is concerned about take centre stage in their work. They have been able to show the work they are doing and the impact they have made through constant engagement on social media, and this has made the organisation truly community driven. The community decides which philanthropic activities it wants to support and, by donating to the cause, the community also becomes a stakeholder and takes keen interest in the work, thus driving community change. For example, it is not just important to have schools, it is equally important that people send their children to school. For that they must be made aware about the need for education. This will require organisations to pitch to the public about the importance of education and ask for their support. Once people support, they become ambassadors of the initiatives as well. This is how community-driven organisations can have long-term and lasting impacts that drive change.

¹²Based on a personal interview conducted with an IFF team member

¹³See <https://internetfreedom.in/about/>

¹⁴See <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12032&Mode=0>.

Thus, retail crowdfunding is more community-driven as compared to traditional fundraising models and faces a lesser risk of donor dominance because the powers of the donors are diffused. The more individuals give, the more they become part of the process and vice-versa. Retail fundraising also gives more independence to organisations since they are only accountable to the public. Once an organisation sustains itself on retail fundraising, it can always approach big donors who will not be able to exercise disproportionate decision-making power over the organisation since they know that there is no dependence. Retail fundraising, thus, has the capacity to drive long-term lasting impact by adopting a bottom-up approach in terms of the allocation of funds and addressing social causes.

5.2 Decentralisation

Decentralisation means delegation of authority. It is an organisational structure where different departments service different needs of an organisation. It ensures a neat division of work, resulting in the smooth functioning of the organisation. Large organisations that engage in retail fundraising need large fundraising departments. One respondent who has worked with high-scale non-profits such as CRY, OXFAM, and Amnesty International explained how these organisations had large fundraising departments.¹⁵ For example, Amnesty International India had between 100 and 150 fundraisers at the time it shut down operations in India in 2020.¹⁶ These consisted of face-to-face (F2F) fundraisers who approach people and ask for donations. However, even for them, retail fundraising is not the core source of their fundraising, but an activity that supplements their core funding model and a community engagement programme to reach a wider audience.¹⁷ A number of these high-scale organisations also raise donations via online crowdfunding platforms such as Ketto and Milaap for causes that have an emotional appeal. This has resulted in the formation of a 'marketised crowdfunding model' as explained by Shonali Ayesha Banerjee (2021). Crowdfunding platforms create tensions between themselves and their NGO partners by promoting competitive and technological practices, forcing NGOs to constantly change and innovate their fundraising techniques. Banerjee contends that, because of their concentration on profit creation, digital platforms' scope to establish inclusive fundraising environments for NGOs is limited.

For most non-profits, fundraising is an additional portfolio for all of its members/ employees. Online crowdfunding is now a buzzword in Indian philanthropy (boosted by trends developed during the COVID-19 pandemic). There is even speculation that philanthropy will become primarily digital. A recruiter¹⁸ in an organisation explained how they tried to build a fundraising team, but abandoned the idea altogether after a few years.¹⁹ This was because of the scarcity of people who were skilled in fundraising. (In India, no university offers fundraising education at the Bachelor's or Master's levels, unlike in the West where some universities offer a variety of degrees for specialisation in fundraising).²⁰ Courses in social work, offered at several universities in India, teach fundraising basics, but fundraising largely remains a self-taught skill in the

¹⁵Based on personal interviews conducted with a mid-career and late-career professional.

¹⁶See <https://www.nytimes.com/2020/09/29/world/asia/india-amnesty-international.html>.

¹⁷Based on a personal interview with an ex-employee of Amnesty International India.

¹⁸Based on a personal interview with a human resource executive working at the organisation.

¹⁹This is a small-scale organisation that seeks to bring about social change through public policy. It works in the field of education and leadership to make the public and private spaces more egalitarian. Its annual budget is between 8 and 10 Cr.

²⁰See <https://www.humanrightscareers.com/magazine/masters-degrees-in-fundraising-and-related-areas/>.

country. Although there are a few short-term professional courses available for fundraisers, these are focused on capacity building and are very expensive, such as the Indian Leaders for Social Sector (ILSS) fundraising programme that requires a minimum experience of five years and costs a little over INR 100,000.²¹ According to the fundraiser I spoke with, fundraisers needed to be trained on the job and there is a high attrition rate. In fact, he shared that of all the roles that a non-profit organisation hired for, the highest attrition rate they faced was for fundraisers. This was because of the nature of fundraising work that requires preparing voluminous reports, which needed to be tailored to every donor they were approaching, making pitches to, and for donor engagement. The main part of donor engagement is reporting, which, again, requires making comprehensive reports and presentations. One of the fundraisers I spoke to who worked with this organisation for seven years shared that she initially joined as an intern and possessed good communication and writing skills and networking capabilities and, hence, became a fundraiser in the organisation.²² She learned on the job. The lack of formal training in fundraising increases the challenge of finding fundraising professionals and retaining them. It requires intensive on-the-job training, which is initially an investment for organisations. Trained professionals hardly ever stay at one place for a long period of time because opportunities in the field are abundant and professionals look for greener pastures once trained. Therefore, decentralisation in a traditional non-profit set up— especially with respect to fundraising—poses a serious challenge for small- and medium-scale organisations. In the case of online crowdfunding, the cost of fundraising is very substantial—but only in the beginning. Once an organisation scales, it also needs to build digital infrastructure to constantly stay relevant and that requires substantial investment.²³ In the digital space, attention is lost as quickly as it is gained. Since people who donate online are largely the younger generation and the digital space is rapidly transforming, organisations need to constantly evolve and innovate.

A mid-career face-to-face fundraiser²⁴ shared that the cost of fundraising is perceived to be higher in retail fundraising, but it decreases as efforts are scaled. According to him, retail fundraising has to be looked at in terms of an investment that can reap long-term sustainable returns, rather than as a cost. He feels that an organisation's choice of funding channels depends on the cause it champions and that, because online crowdfunding is not suitable for all organisations, traditional ways of fundraising are going to continue. Online crowdfunding can be an additional source of funding, but not the only source of funding for an organisation also because a lot of organisations he is consulting with have lately been feeling the effects of 'donor saturation', which, many believe, has been caused by the hyper marketing of digital crowdfunding platforms.

In traditional non-profit organisations, a large part of fundraising is also done by the founders of the non-profits themselves. Another method has been to get well-networked individuals on the board of the organisation or as directors. This helps money flow because of the reputation of these people and it becomes easier to tap

²¹See <https://indialeadersforsocialsector.com/the-ilss-fundraising-program/>.

²²Based on a personal interview with the fundraiser.

²³Based on personal interviews with employees of organisations raising funds online.

²⁴Based on a personal interview with the fundraiser who had worked with large scale non-profits and has now started his own fundraising consultancy.

into the right networks. One finds the same set of people as directors in non-profits across the board. Online donation-based crowdfunding cannot work in the existing traditional framework of non-profit organisations. It requires expertise and skills that are not accessible without decentralisation.

5.3 Accessibility

Much of the organisation and formalisation of philanthropy in India happened during the 1990s. Over 70 per cent of the 3.17 million societies registered in India in 2008 were formed after 1990. On the donation side, a similar trend may be seen. According to a 2011 study by UBS, the great majority of foundations and trusts established by India's current generation of billionaires were established after 1990 (Cantegreil, Chanana, and Kattumuri, 2013). Further, these new philanthropic initiatives now aimed at advancement in science and technology, education, and social change. A 2018 report by Bridgespan²⁵ on 'Bold Philanthropy' highlights changing trends: Indian philanthropists are shifting from 'cheque book giving' (spending mostly on infrastructure projects such as building schools or hospitals) to thinking strategically about how to improve society. They are establishing defined objectives, selecting appropriate grantees, and tracking success. And they are focusing more of their efforts on fewer areas of concentration for longer periods of time. Some have gone even further, tackling entrenched social issues in high-need areas and employing their resources as risk capital to catalyse population-level change. In short, philanthropy has become bolder and more ambitious, looking towards long-term social changes.

As philanthropy became more formalised and professionalised, it also sought to become more accessible. This is reflected in how veteran fundraisers raise money as opposed to young and mid-career fundraisers. The fundraising practices of a veteran fundraiser, who has been part of the industry for more than 35 years, centres around networking in his circles.²⁶ This respondent believes that donors do not give to the cause, but to people whom they are familiar with, people who are recognised and are trustworthy. He clarified that this did not mean that the cause was insignificant, but that the person who was asking for the money gained precedence over what the money was being asked for. Therefore, the cause became secondary. Veteran fundraisers like him believe that 'trust' is the most important factor in donations. This points to the importance of networking in the fundraising space. It is important for fundraisers to have a good network of donors and build sustainable long-term relationships with them. Networks are built on capital.²⁷ People from privileged backgrounds who have social, cultural, and economic capital will, thus, have more access to a network of donors who have money to spare for charity. Almost all of the veteran fundraising professionals that I spoke to came from privileged economic and social backgrounds—essentially, they were not the first generation in their family to be associated with the non-profit sector. They were all educated from Tier-I schools and colleges in Tier-I cities and worked and operated primarily in metro cities. A few of them had shifted from key positions in the corporate sector to key positions in the non-profit sector and had a robust network to fall back on for services, donations,

²⁵Available at <https://www.bridgespan.org/bridgespan/Images/articles/bold-philanthropy-india/bold-philanthropy-in-india-report.pdf>

²⁶Based on an interview conducted as part of this research.

²⁷For more detail on this, refer to Pierre Bourdieu's 'Forms of Capital'.

experiences, and access to knowledge systems. They also had a robust experience of processes and systems that could optimise and streamline these activities. Through alumni networks at the prestigious universities they had graduated from and through networks forged at work or via family relations, they had access to privy channels and were part of a closed and elite group of individuals.

In contrast, most of the fundraisers I interviewed, who were raising money through online crowdfunding, came from marginal caste, class, regional, and religious backgrounds. Some of them even struggled to get a private education, while others were from the middle classes who believed that they could make things work if they worked hard enough. They had a journey to recount about how they had gained access to the close-quartered fundraising space. The professionals from marginal backgrounds lacked knowledge of how to scale their organisations by raising funds through big donors. They had no strategically placed mentors to guide them. They had to find their own way. All of them had similar responses to why they chose to seek funds online. They clearly stated that they had no access to big donors and applying for institutional and government funding required expertise that they did not possess. Further, they also mentioned the lack of access to experts whose services they could avail. They simply said that there was no such person in their social circle who could help them with securing grants or big donations. A grassroots-level organisation that aims to promote education among the Muslim community and support victims of communal violence in the country was recently able to raise INR 1 Crore to rehabilitate victims of communal violence through online crowdfunding.²⁸ Three other similar organisations whose founders are from marginal communities have a similar trajectory of securing funds. They begin by securing small amounts from friends and family, highlighting their work on social media, and gaining traction. It was a slow process, but gradually they were able to grow and survive until their work was recognised. Subsequently, they received considerable media coverage, which captured people's attention and trust, sparked the interest of some large donors, and enabled them to apply for institutional funding.

I found more diversity in the backgrounds of mid-career and young fundraising professionals than that of their veteran counterparts. Some of the veterans hailed from middle-class backgrounds as well, but it is unusual to find fundraising professionals at middle- and large-scale non-profits who hail from marginal backgrounds. There are two reasons for this: one, the lack of exceptional communication skills that is a prerequisite for such roles and two, the lack of the luxury of doing unpaid internships to learn on the job. This points to issues of accessibility and gatekeeping in the fundraising space. A veteran fundraiser I spoke to, who was not from a privileged background, was scathing in her criticism of such gatekeeping and stated that the space is very much dominated by the 'big uncles and aunties of fundraising' who are out to grab the entire pie for themselves and suffer from a 'saviour complex'. They make no efforts to support and enable organic leadership and, in fact, work towards producing and reproducing the hegemonies prevalent in the fundraising space.²⁹ The Internet has enabled access to knowledge

²⁸Based on an interview with the founder of the organisation.

²⁹The respondent has been a grassroots-level worker and has worked with various big names in the non-profit sector and well-known activists, especially during communal pogroms.

of fundraising for first-generation fundraisers, especially those who hail from marginalised social backgrounds. Social media platforms provide a space to build networks that can eventually help in raising funds, but this space is very competitive.

In my conversation with another veteran fundraiser who researches philanthropy and charity,³⁰ we also discussed the underrepresentation of women in the fundraising space. However, this has changed over time as more and more women fundraisers have now entered the space. However, this gender divide has also likely been replicated in the digital space since the digital space is not gender equal.

5.4 Transparency and sustainability

Online crowdfunding provides a cost-effective window to raise an initial set of donations. However, it requires extensive investments to sustain raising funds online once an organisation grows over a long period of time because every time an organisation needs to raise new funding, it will have to build the campaign again with equal force and gain high traction. I interviewed two respondents who are students; both of them started an online fundraiser to fund their education abroad because they could not secure scholarships. Only the respondent with a heavy social media following and engagement was able to reach their goal. This can also be corroborated from the fact that an increased interest in crowdfunding is accompanied by an increase in users of social media (see Figure 2). Thus, social media infrastructure and assets are a key factor in successful online crowdfunding campaigns and more so if the organisation seeks to do crowdfunding for a longer period of time. It requires the setting up of digital infrastructure and getting skilled people to manage online campaigns. These skilled professionals range from good copywriters, graphic designers, website developers, and digital marketers, who come together to make full use of digital technology in a very competitive landscape. However, these are fixed costs that can be called capital investments and can lead to exponentially high donations that can be scaled indefinitely. However, for grassroots-level organisations, especially those on a small and medium scale, such investments can be hard to secure. In that sense, online crowdfunding eventually has the same pitfalls as traditional crowdfunding.

A face-to-face fundraiser could close about ten leads in a day.³¹ It requires building a huge team to sustain an organisation through this model of fundraising; however, once a large pool of donors is created and engaged, a recurring model of donations can be employed to continue tapping into the pool and increase the volume of the donations. This offline subscription model can be very sustainable and long-term growth opportunities are infinite. However, there are still the impediments of access because of geographical limitations can be addressed through online crowdfunding. It is possible to reach millions of people in a day through digital channels and engage hundreds of thousands of people at the same time. In effect, a face-to-face fundraiser who could close ten leads in a day, can close a thousand with the right digital infrastructure and investment of skilled personnel and money. It is also possible to

³⁰Based on a personal interview with the respondent.

³¹Based on a personal interview with the fundraiser who had worked with large scale non-profits and has now started his own fundraising consultancy.

engage with and report to such a large donor base in a cost-effective manner through online platforms like YouTube Live and Zoom. In terms of sustainability, both online and face-to-face crowdfunding require investments, but online crowdfunding will still lower costs considerably.

The challenges of transparency are faced in both online crowdfunding as well as in other traditional modes of fundraising. However, to ensure sustainability, a non-profit will have to ensure transparency in funding and ensure accountability to the public. If they fail to do so, they lose credibility. Moreover, there is the added advantage of transactions being recorded in a proper manner when raising funds online. In case of other modes of funding, especially when donations are being accepted in cash offline, it is cumbersome to maintain clean records. Although transparency can be easier with online fundraising, fraudulent activities are becoming increasingly common and there is no regulatory framework to prevent this.

6. CONCLUSION

While researchers and forecasters have highlighted the vast scope of online crowdfunding, their optimism is not echoed by practitioners who are sceptical about fundraising shifting completely online. The online and offline spaces are not mutually exclusive but interwoven. Networks are born and sustained both online and offline. Fundraising professionals have not been quick to integrate digital innovation in their fundraising efforts largely because there is an existing system in which everyone is comfortable. So, for most fundraising professionals, exploring online crowdfunding means going out of their comfort zones. Many respondents clearly expressed that online crowdfunding is their last option. It is only when all other options are exhausted that they would turn to raising funds online because it requires much more effort and planning.

In India there is no formal education on fundraising; it must be learnt on the job and is very experiential in nature. Hesitancy and reluctance to diverge from the traditional methods is, thus, the norm. However, things changed considerably because of the COVID-19 pandemic that highlighted the scope of online crowdfunding. All traditional offline activities were disrupted during the pandemic and everyone was forced to shift online.

Younger fundraising professionals have become more accepting and positive towards the growth potential of online crowdfunding, while veterans continue to prefer their established methods. This is largely the creamy layer of the fundraising professionals who have a name in the industry, which is a currency that they can easily bank on. These professionals largely focus on the centrality of trust that donors have in them. They believe that the cause is important, but the means supersedes the cause because at the end of the day donors want to make sure that their money is not misused and reaches the right place. Trust, for them, is formed through associations and long-standing networks. The younger generation of professionals also believes that trust is important, but they emphasise more on the cause and the process. Their experiences are different. They say that if one is able to convince a person to donate for a cause and keep the donor engaged by timely reporting and showing progress, then trust can be built or won. This difference in experience may be explained by a corresponding change in giving practices of institutions that have taken place over the past few years—especially the shift from cheque-book giving to foundations setting up their own trusts and seeking innovative projects to fund—which is also referred to as the emergence of ‘bold philanthropy’.

Young fundraisers are also those who are more open to operating in the online space but only if it is necessary. This is because the more you work, the more networks you build and this network keeps on increasing and the process of fundraising becomes simpler for them. However, with online crowdfunding, every donation requires fresh effort. While many organisations have found a solution to this in the subscription model of online crowdfunding, the constantly evolving and fast-paced nature of the digital space is intimidating and challenging to fundraising professionals generally.

Online crowdfunding makes fundraising accessible to underprivileged and marginalised people; however, its sustainability is a challenge for such community-level organisations unless they are able to tap into the privileged fundraising space using that window of opportunity. As of now, long-term sustainability through online crowdfunding has only been achieved in the case of the subscription model of fundraising, which too was disrupted due to the Reserve Bank of India policy changes mentioned earlier. The geographical advantage of online crowdfunding has also been restricted to a large extent because of government restrictions on foreign funding; hence, there is a greater reliance on local funding. The two largest groups through which this can be achieved is individual giving leveraged through online crowdfunding and those HNIs who have seen exponential growth by both numbers and volumes in the last few years.

It can also safely be concluded that the online crowdfunding space has diversified and localised the philanthropic landscape in the country. The boom in medical crowdfunding is credited to digital innovation, especially to crowdfunding platforms like Ketto and Milaap. But other evolving fields such as higher education, rights work, LGBTQIA support have also got impetus through online crowdfunding. More and more people feel that they can influence change by helping people around themselves and that they do not need an organisation for it or networks to get grants and funding. They can simply highlight their work online and, if they are able to draw interest, they can grow. Finally, those organisations who were able to sustain their work through online crowdfunding feel that once they have gained enough credibility, it will be easier for them to further diversify their fundraising activities from traditional sources of fundraising. It will become easier for them to secure grants and institutional funding or approach high-net-worth individuals for funding requests. While they envisage that they can build a strong foundation for their organisation by sustaining core organisational costs through online crowdfunding, it will help ease the pressure if they can also secure big donations for specific projects. Online crowdfunding is, thus, creating more accessibility for diverse groups of people to pursue diverse social efforts from the ground up. These diversified efforts are more than charity and they are aimed at solving larger social problems such as digital rights, making higher education more accessible, supporting minority rights and communities, publishing a book, producing a movie or a documentary or a feature film, advocacy and other such fields which are difficult to initiate through traditional sources of funding. This points to a fundamental change in the larger philanthropic landscape by way of online crowdfunding.

While it cannot be concluded that the future of philanthropy is exclusively in the online crowdfunding space, the online space is deeply affecting and altering how people look at social problems and how they seek to solve those social problems. People decide which problems to solve. This has both advantages and disadvantages because emotions take precedence over planning and strategy, but at the same time it puts the power back into the hands of the people and once again giving becomes more localised, more individual, and more community driven. There does not seem to be a complete departure from traditional modes of fundraising and, in that sense, online crowdfunding has not disrupted the fundraising process, especially since the hesitancy towards digital modes of fundraising still persists among mid-career and veteran fundraisers. However, the digital landscape is constantly changing and it might be too early to assess a full disruption.

APPENDIX- I (INTERVIEW SCHEDULE)

Key concept			Questions for Group 1 (Fundraising Professionals)	Questions for Group 3 (Individuals/organisations raising funds online)
Demystifying Disruption				
	Form: How nonprofits raise funds			
		How has disruption taken place		
		<p>Has online crowdfunding democratised fundraising? How?</p> <p>I will seek to answer this question by assessing key indicators of democratisation in fundraising space:</p> <p>Accessibility and Ease;</p> <p>Transparency and Sustainability;</p> <p>Decentralization</p> <p>Cost; and Time Optimisation</p>	<p>Is it easier to raise money on social media?</p> <p>What are the key determinants of success for online campaigns?</p> <p>What kind of expertise does one need to run online campaigns?</p> <p>How do nonprofits maintain transparency in cash payments? Are there any safeguards in place?</p> <p>What are the conditions and deliverables attached to grants, government funds, bequests, trusts, High-Volume Individual control?</p> <p>What kind of control do they exercise over the allocation of funds?</p> <p>What are the key methods used to ensure recurring donations?</p> <p>In the organisations that you have worked what is the average</p>	<p>What prompted you to start crowdfunding online?</p> <p>Do you have a considerable social media following? Would you consider yourself an influencer?</p> <p>What has been the cost of fundraising for you online? In terms of time and money.</p> <p>Have you reported back to your donors about how you spent the money? How? Do you think it is important to do so?</p> <p>Have you cultivated relationships with your donors?</p> <p>If yes, how?</p> <p>If no, why not? What will you do if you have to raise funds again? Do you not feel the need to cultivate relationships?</p> <p>If the campaign is successful, how much time did you take to finish the campaign ?</p> <p>How many people worked on the campaign?</p> <p>Did you take help from professional fundraisers?</p> <p>How did you educate yourself to ensure campaign success?</p> <p>Do you raise funds regularly?</p> <p>Tell me about any incomplete</p>

			<p>number of people engaged in fundraising efforts?</p> <p>How are targets set?</p> <p>What is the remuneration like—fixed salary or brokerage?</p> <p>What is the quickest way to raise funds?</p> <p>How do you keep donors involved?</p> <p>What do you think is the biggest motivation behind giving? How do you motivate/persuade people to donate?</p> <p>Are donors concerned with which caste, religion, gender category their donations are likely to affect?</p> <p>What is the minimum amount required to kickstart fundraising initiatives?</p>	<p>campaigns you have undertaken. Why do you think they remained incomplete?</p> <p>Do you also plan to raise funds from other sources? Which ones? Why?</p>
		What has been disrupted		

		<p>What are the qualifications required to become a fundraiser?</p> <p>What are the key skills required to become a successful fundraiser?</p> <p>How is success measured in fundraising? By the amount of funds raised, time duration in which funds are raised, or getting recurring funds?</p> <p>How did you start your fundraising journey?</p> <p>Is there formal training available to become a fundraiser?</p> <p>Are there mentorship programmes available for fundraisers?</p> <p>On what occasions do you get to meet fellow fundraisers?</p> <p>Have you ever been part of conferences or events with fellow fundraising professionals? How do you stay connected?</p> <p>Is the profession crowded?</p> <p>Do you see yourself as a professional or just an intermediary?</p> <p>How important is networking in your profession?</p> <p>How do you reach out to potential donors?</p> <p>How do you cultivate donors and make sure they keep donating to you?</p>	<p>Have you ever raised funds before this? Online or offline?</p> <p>Do you think that experience has helped you in this campaign?</p> <p>Do you think online crowdfunding requires experience?</p> <p>How did you reach out to more donors?</p> <p>Do you think getting a few big donors is better than getting many small donors? Why or why not?</p> <p>Do you think online crowdfunding has made it easier to fundraise for newcomers or people from marginalised communities? How? Why?</p> <p>Had it not been for online crowdfunding would you have been able to raise these funds?</p> <p>Do you think it is difficult to build relationships with your donors online? Is there any substitute for charity events dinners, physical fundraising events where you also get to meet your donors?</p> <p>Have you donated to other causes online? How often? After starting your fundraiser or before as well?</p> <p>Has fundraising online simultaneously helped you develop brand image and market yourself or your work?</p> <p>Do you see more people engaging with you and your work or cause?</p> <p>How have you leveraged that?</p>
	<p>Gatekeeping</p> <p>Coordination</p> <p>Inexperience</p> <p>Patronage</p> <p>Outreach</p>		

			Describe any offline crowdfunding initiatives that you have undertaken? What is your current/last salary? What is the starting salary in your profession?	
		Why has this disruption taken place?		
			Why do you think more and more organisations are opting for online crowdfunding? What are the major problems faced during fundraising? Do you see online crowdfunding as disruptive? What are the major pitfalls of traditional fundraising methods? Are these pitfalls addressed/resolved by	What do you think has motivated people to donate online increasingly? Have you donated online? Had you donated if not for the availability of online donation? Do you plan to use other sources of fundraising in future? Are you currently meeting your fundraising goals? Do you feel the need for hiring a fundraising director?

			<p>online crowdfunding?</p> <p>Do you think all fundraising can ever shift online?</p> <p>Do you think you will still have a job if this happens?</p> <p>How do you think the fundraising landscape has changed in the last 20 years?</p>	
	Content: What do they raise?			
		Kind of Goals		
			<p>Do you distinguish between long-term and short-term goals?</p> <p>Which ones do you give priority to?</p> <p>What are the best sources to raise money for short-term goals?</p> <p>What are the best sources to raise money for long-term goals?</p>	<p>Is your campaign for achievement of long-term goals or short term goals ?</p> <p>How do you give accountability to your donors?</p> <p>Do you think what you're raising money for affects the success of your campaign?</p>
		Motivations behind Giving		
			<p>What kind of donors are motivated by emotional appeal?</p> <p>What kind of donors give strategically?</p> <p>How do you convince them to give towards your cause?</p> <p>Are donors more willing to donate if they anticipate to see immediate results?</p> <p>How do you convince donors to give for</p>	<p>How did you motivate people to give?</p> <p>What kind of causes are more appealing to people?</p> <p>Do you think you have not crowdfunded for long-term projects because you are not confident if you will be able to raise funds for it through online crowdfunding?</p>

			causes where it is difficult to quantify results?	
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APPENDIX II (PARTICIPANT INFORMATION SHEET)

Disruptive Fundraising through Donation Based Crowdfunding Information Sheet for Participants

I would like to invite you to participate in a research study that I am conducting as part of the research fellowship at Centre for Social Impact and Philanthropy (CSIP) at Ashoka University, Haryana. In this sheet, you will find information about the research and what your participation will involve. We wish for you to decide whether you would like to participate in the study or not, after understanding the information provided here. Please proceed to the consent section once you are aware of your rights as a participant.

Who is carrying out this study?

The Centre for Social Impact and Philanthropy (CSIP) at Ashoka University launched a research fellowship in 2020 aimed at building the philanthropic field, strengthening research capacity, and creating high quality, rigorous outputs. I am one of the fellows in the 2022 cohort. You can read more about the fellowship here: <https://csip.ashoka.edu.in/research-fellowship-2022/>.

What will be the outputs of the study?

I am trying to understand how online crowdfunding has changed philanthropy and giving in India. In the early years of the last decade, India saw the creation of a new generation of digital platforms to facilitate giving, with the introduction of Milaap in 2010, followed by Ketto and Wishberry in 2012. Since then, the number of these donation sites has steadily increased. ImpactGuru, which was fostered in the Venture Initiation Program at Harvard Innovation Labs in the United States, began its journey in India in 2014. However, it wasn't until 2020 that the bulk of these platforms saw a significant increase in activity during the COVID-19 crisis. Since the second wave of the pandemic hit the country, Ketto, Milaap, and ImpactGuru have seen a considerable increase in online donations. However, donor crowdfunding accounts for barely 0.1 per cent of overall global crowdfunding volume.

With the advent of donation-based crowdfunding, the act of giving has again acquired an individualistic characteristic and has become more intimate. This is also supported by the latest numbers. As per the latest India Philanthropy report Individual philanthropists' share jumped by 42 per cent, in FY20. Family philanthropy accounted for about two-thirds of the funding growth since FY19. If individual philanthropy is growing steadily, it also highlights the huge potential that online crowdfunding has in the country.

I propose to dissect and demystify the content and form of the disruption that is perceived to have taken place in the fundraising landscape by way of online crowdfunding. The important questions I seek to answer are whether disruption is taking place at all and how, why, and what disruption is taking place due to growth in

online crowdfunding. Another question I seek to answer is how does donation-based crowdfunding affect traditional forms of fundraising methods? Is online crowdfunding replacing, supplementing, transforming or revolutionizing the fundraising space is an important question that I am probing.

The analysis of the information collected through this process will be used to come with a high quality 8,000 working paper that will be published on the CSIP website.

Why do we want to talk to you and what does it involve?

I am reaching out to you as you have been associated with the fundraising scenario in India since many years. Your experience and opinions will greatly inform this research. The interview will last up to an hour and will be structured as an open conversation with you about your experiences of working within the Philanthropic space in India.

What are your rights as a participant?

- Your participation is completely voluntary. There will be no consequences to you even if you refuse to participate.
- You can refuse to answer any question that you do not want to address. You can leave or end the interview at any given point.
- You can refuse to have your interview recorded or allow audio or video recording of the interview.
- You can reach out to me for any queries, or raise them with me at any point during the interview.

Why should you participate? What are the advantages or disadvantages of taking part in this interview?

Participation in the study is completely voluntary, and there will be no compensation provided. There are no advantages or disadvantages to participation. I will ensure confidentiality throughout the process of the study. Your participation in this research will help enrich philanthropic research in the country and inform further studies.

How will confidentiality be maintained? Who will have access to the information you give?

The information provided during the interview will be available to me for the duration of the study that is till September 2022. The recordings will be transcribed and stored as anonymised data files in my personal computer/online workspace. Both me and CSIP will have access to the anonymised transcripts.

I might use quotations from the interview transcripts while writing up the report. I will remove any personal information about you while preparing the report and use pseudonyms while attributing quotes. I may add your name to an Appendix; however, this will be done only if you consent to it (please refer to the last point on the consent form).

If you wish to, you have the right to withdraw your interview from our data pool up to two weeks after the interview.

Please fill the consent form so that I am able to prepare better for the interview.

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