B.DES PROJECT 1

Generating Active Income for NGOs and Social Welfare Organisations Leveraging New-age Financial System

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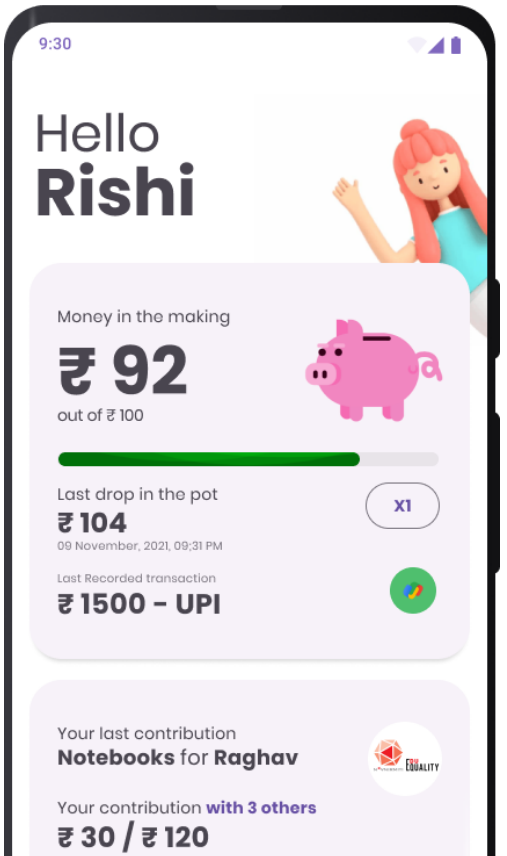
IDC School of Design
अभिकल्प विद्यालय



Declaration

I declare that this written document features my ideas using my comprehension, and where others' ideas and/or contributions have been featured, have been duly cited and referenced accordingly. I also declare that I have adhered to all principles of academic honesty and integrity and have not misrepresented or fabricated any idea/data/fact/source in my submission. I understand that any violation of the above will cause disciplinary action from the sources which have thus not been properly cited or from whom proper permission has not been taken when needed.

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25th November 2018

Approval

The B.Des Project 1 entitled “Generating Active Income for NGOs and Social Welfare Organisations Leveraging New-age Financial Systems” by Rishabh Kumar, Roll Number 18U130026 is approved, in fulfilment of the Bachelor’s in Design Degree at IDC School of Design, Indian Institute of Technology Bombay.

Internal:

External:

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Chairperson:

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I am thankful to Dr Nandu at Navnirmiti Eduqaulity Organisation for giving his invaluable feedback during the ideation phase of the project and keeping me informed about the ground reality of the sector.

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Finally, I am thankful for my friends and colleagues who were always there to help me with bouncing off ideas and keeping me motivated throughout the project.

Motivation

The COVID times were grim and uncertain, as a lot of small-scale NGOs and social welfare organisations lost the financial backing required to help the people in need. There was a silver lining though, as it gave rise to a new generation of online activists, which leveraged social media to help people in need while being stuck at home. It coincided with the recent exponential growth in financial literacy amongst young adults, due to wider acceptance of cryptocurrency and sensationalization of trading and investment. The primary motivation was to bridge these trends together to generate methods of active income generation for small-scale NGOs by spreading awareness about the presence of such bodies and building services for donors and activists to facilitate the same by leveraging new age financial systems to keep the donors and connected with the beneficiaries and improve transparency in the act of giving.

Post my tenure as a Mood Indigo Core Group member, I particularly gravitated towards product development and management projects, where I can collaborate with people with diverse skill sets and take up interdisciplinary roles to build empathy towards my colleagues. I channelled this drive to build products for social welfare, where I can come up with novel solutions to solve problems in society.

I also wanted to learn about technical aspects and limitations when building real-world projects like this, and understand the process of evaluating quantitative and qualitative statistics to make decisions for the product and define product metrics based on data.

Abstract

Primary research and secondary research was conducted to figure out trends, patterns and details to understand the act of giving in this post-COVID digital context. Insights were derived from the data and literature review regarding the frequency and context of online transactions for people. The requirements and technical feasibility were cleared up by collaborating with NGOs and technical advisors respectively. A range of ideas was generated across multiple trajectories and selected ideas were condensed together to make the final concept aptly named “Project Daan”, a mobile application designed to engage donors by allowing them to donate money automatically when they initiate a personal digital transaction by rounding it up and storing it in a virtual pot and donating it to complete beneficiary requirements by donating it to local bodies. The product is aimed at Gen-Z users who do frequent digital transactions and the educational sector was taken for donation for the context of the project. The donor and NGO side was detailed out for testing and evaluation, with a wizard-of-oz high fidelity prototype. A technical MVP was also created to show the working of automatic transactions.

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1. Introduction

1.1 Introduction

India is a land of giving, given that it is ingrained in the general widespread understanding of karmic belief and is believed to be God's work. It also goes back to the feeling of looking out for your fellow man, which is the basis of modern society itself. COVID 19 brought great devastation to the world, but it also highlighted and proved the fact that people's generosity is still out there. Although the larger organisations, philanthropic bodies and trust funds are out there doing their bit in helping out others, the sector is largely driven by individual donors who engage with their community and help out with localised causes.

It is weirdly a selfish and selfless act at the same time, as it enables you to do good for others and stimulate the hedonistic pleasure of giving, which makes one feel good about oneself.

Although people want to engage in the act of giving, the process is still riddled with accessibility and transparency issues on both sides, donors and the welfare enablers, as bodies don't usually have access to active sources of income and resources for their day-to-day operations. The project aimed to build a product to facilitate the same, by enabling givers to engage with their localities and build the financial tech to do the same.

The goal of the project was to come up with novel solutions to create a bridge between the donors, enablers and beneficiaries, and convert my primary research into actionable insights and product concepts.

1.2 Background

India donates an enormous amount of ₹ 34 crores to community, religion, disaster relief and charitable causes.[1] Since India's economy is unorganised and informal, only 10% of this money goes to social welfare organisations, as a major sector of the donations goes to religious organisations due to their massive presence, cultural importance and the implicit act of

money donation whenever someone visits a holy place. Out of this 10%, only 2% is donated through transparent and well-tracked mediums, purely online and/or mixed channels like charity runs etc. The rest of them are either through anonymous mediums and or the donor receives no feedback regarding their donation. With more than 78 crore internet connections and the acceptance of UPI systems post-demonetisation, we are seeing exponential growth in internet banking services.

Moreover, due to the rise of digital activism during the COVID era and increasing awareness of societal issues and general acceptance of one's privileges, GenZ wants to donate more and give back to society. Therefore there is a need for a transparent and secure system of giving for donors and organisations.

1.3 Objective

The project aimed to leverage the trends of digital activism, online banking, financial literacy and general security and transparency affordances to build a service to facilitate connections between donors, welfare enablers and beneficiaries to enable the exchange of resources and enhance local community interactions between the involved parties

1.4 Methodology

I looked at the entire problem as a product management case study, where I tried to understand the sector from a macro perspective, identify problems, generate insights, validate them with data and user feedback, and finally generate a service based on up and coming financial technological infrastructure to ensure security, transparency and scalability.

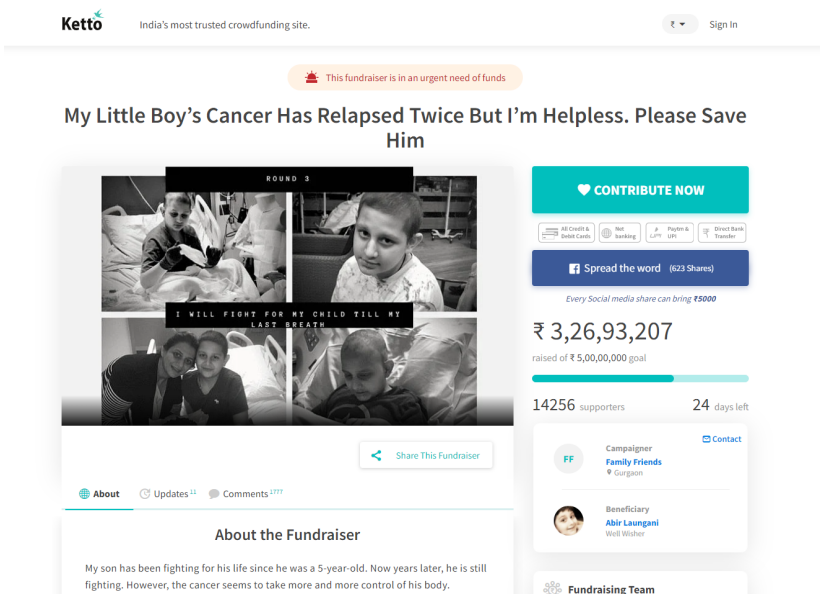
2. Initial Study

2.1 Classifications based on engagement

I identified multiple classifications in the sector under different aspects of giving. I classified types of engagement under three classifications:

Reactive engagement

Reactive engagement is about solving an instantaneous need. Fundraisers come under the domain. This particular practice was highlighted during the COVID pandemic, as people started putting up fundraisers on official organisations like Ketto, Give India and Milaap, but also informally on social media by putting up requirements, donation goals and UPI ID and/or UPI numbers. It is not a sustainable form of giving, as it doesn't address problems at the root as the money goes to the beneficiary directly, and not to the social welfare organisation, who can utilise the resources much more efficiently. Moreover, there's a general lack of feedback for the donor, as the donor is usually unaware of the utilisation of money.



Ketto donation landing page

Active engagement

Active engagement involves localised bodies working within the community, where donors are active participants, facilitating interaction between the involved parties at a hyperlocal level. Donors donate their time, money and resources and can track their contribution and be aware of their beneficiaries' growth and progress. Organisations like Navnirmiti and Akshaya Patra foundation follow a similar model, where the givers are actively collaborating with the NGO and its workings and can help them out consistently.

Navnirmiti Maths Fair 2020

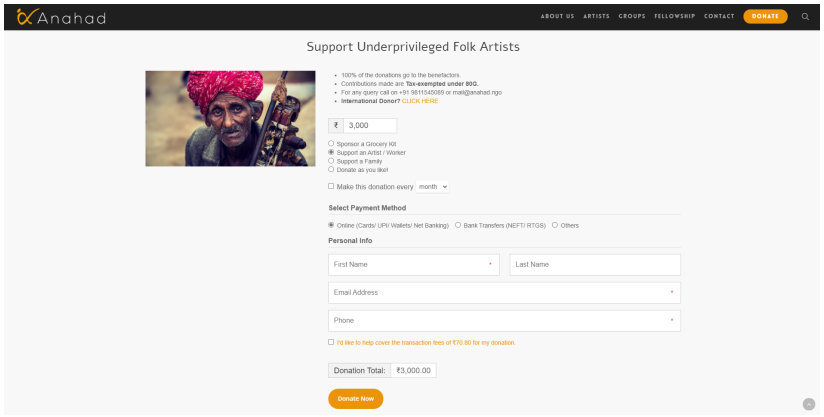
Passive engagement

This entails passive interaction with the welfare body in terms of engagement and resources. The exchange is usually monetary in the form of subscriptions, where the donor pledges a fixed amount of money to the organisation. NGOs following such a system of interaction usually targets corporates for their CSR projects and financially stable well-settled donors (in the age group the 30s-45s), where they incentivise them with tax benefits.

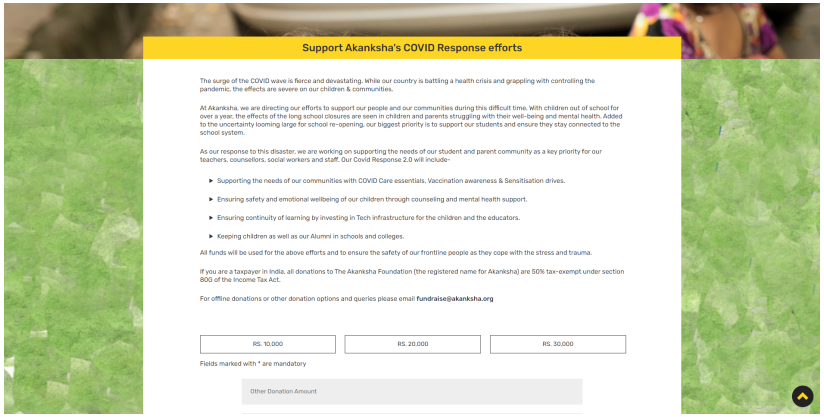
AKANKSHA

give INDIA

Anahad



Anahad Donation Page



Akanksha Foundation Donation Page

2.2 Classifications based on resources

Another set of domains that I identified was based on kinds of collaterals that can be donated. We must define domains based on kinds, as logistics and admin systems required to manage different kinds of systems are vastly different.

Time

People volunteer their time to help out organisaitons, where people can also help out welfare bodies with their specific skill sets like pro bono legal work, consulting, technical architecture etc. This is common across various organisations, as many welfare bodies work based on word-of-mouth and is a very informal process.

Money

Money is the easiest kind to donate to an organisation, as there is an existing infrastructure in the form of banks and other financial systems. COVID and Demonetisation have led to the acceptance of digital banking across users of all age groups and socio-economic strata. This growth can be leveraged to build up active monetary donation systems to sustain Social Purpose Organisations.

Resources

Resources: Resources include food, supplies, stationeries etc. These are kinds bought and donated directly to the NGOs. The logistics and supply chain is hard to maintain for such resources, as it incurs a lot of transportation costs, administration costs, storage/inventory costs etc and these costs keep adding up exponentially, therefore leading to a lot of inefficiency and wastage of unwanted resources.

2.3 Classifications based on personnel/types of donors

The domain of giving is also differentiated based on the targeted audience, as donor appeasement and needs are vastly different.

- Individuals
- Government
- Corporates

2.4 Primary Research

I conducted a series of informal interviews to understand the sector and its intricacies and complexities.

Navnirmiti

Navnirmiti Learning Center, Powai

I interviewed Dr Nandkumar Jadhav, Director at Navnirmiti Eduquality Organisation in Powai, Mumbai. The initial interview was carried out to understand how to engage with the community to create sustainable support solutions for the organisation, create diversified streams of income for economic support for the organisation, and build connections between donors, enablers and beneficiaries.

We met several times during the project to discuss and validate my insights and concepts, and how we can implement our idea into a real-world project, where they are creating a learning centre for the underprivileged to support their education and overall growth.

National Service Scheme, IIT Bombay

I got on an informal call with Hitesh Kumar, the Overall Coordinator of NSS, IIT Bombay. He gave me insight regarding how student volunteer and welfare bodies work and how welfare activities are integrated into the curriculum here at IITB. We talked about how student volunteers are recruited and retained in the system, and about practices to initiate and maintain healthy interactions between beneficiaries and volunteers.

Donors

I also engaged in informal interviews with donors to understand:

- To understand their motivations to donate and their perception about the implicit feelings that are attached to the act itself.
- How does one scout charities to donate their resources, and what are the factors that they consider while considering social welfare organisations to donate.
- How do they engage in the act of donation and what are their preferred kinds to donate.
- How are they exposed to the existence of donation drives and beneficiary requirements?

2.5 Secondary Research

I conducted secondary research through articles, journals, and research papers to understand the problems and insights in the current sector.

Donation in India

- India's culture of giving is imbibed into our daily lives.
- In contrast to other prominent social economies such as the USA and China, 90% of India's EG is informal giving to religion and community. Only INR 3.5k cr / USD 528 m (10%) goes to Social Purpose Organisations (SPOs), making it a mere

6% contribution to total philanthropic giving in India. [1]

- With India's middle class expanding rapidly in size and wealth, flexing India's every day giving muscle could be key to transforming social development in the country through small, meaningful contributions from India's one billion+ givers.
- Online giving in India is nascent compared to China chiefly due to lags in penetration of digital infrastructure and adoption of digital services — 63% e-commerce adoption in China against 20% in India and 50% online financial services adoption as against 21% in India in 2018. However, digital transactions are estimated to reach USD 100 b by 2020 in India and this growth will be driven by new users, signifying potential to grow online giving in India.
- India's everyday givers are motivated by four major motivations: convenience, urgency, community and impact. Donors are usually sceptical to donate if they don't have reliable information regarding NGOs or if NGOs don't offer compatible mediums of donation.[1]

Problems in onboarding and donor journey

- Donors find it difficult to identify legitimate social purpose organisations that exist in their locality, sectors in which they want to contribute and collaborate with other users in the system.
- The social purpose organisations(especially small scale SPOs) find it difficult to adapt to the digital world and are not able to keep up with the media/marketing requirements to create a presence for the Genz generation.
- Local charities have smaller requirements, therefore are difficult to discover.
- The current donor onboarding and retention doesn't suit the GenZ audience and depends on traditional channels to raise funds
- SPOs generally depend on existing donors listing to raise funds. GenZ donors are underrepresented in the sector, a user base that hasn't been engaged in terms of micro-donations that suit their financial profile.
- There's a lack of transparency in the current donor system, where donors can't keep track of the impact of their donated resources.

- SPOs generally lack the expertise and infrastructure to manage modern publicity and transaction channels.

Insights

- Donating is more reactive than proactive.
- SPOs don't have the necessary tech infrastructure and channels to interact with the GenZ. [2]
- The ability to group a selected charity and an effective charity in the same sector can increase the effective donation impact by 75%. [3]
- Over 55% of the GenZ do not know which nonprofits to donate to and it is difficult to identify the legitimate ones.
- The emergence of UPI systems can help in making accessible financial infrastructure for monetary donations.
- Some charities exploit the donors to give more for their vanity and materialistic desires, instead of using the finances effectively.

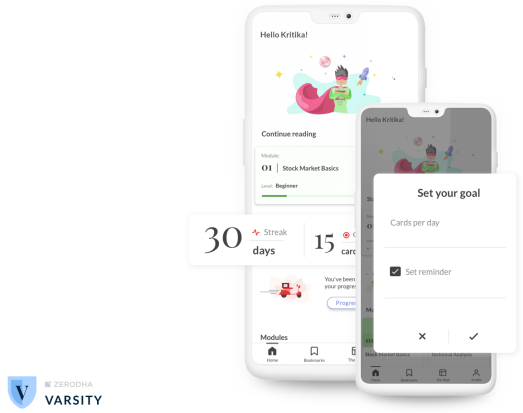
3. Project Goals

I set some product goals to guide me through the project.

1. **Develop a service to connect donors, organisations and beneficiaries in a community:** To generate the most impact by connecting donors to enablers and beneficiaries in their local communities.
2. **Enable donors to engage and collaborate actively with local organisations to foster sustainable community interactions:** Create a platform to keep the donors engaged constantly by creating a feedback loop to allow the users to perceive their impact through the service.
3. **Look into new-age financial systems to enable active daily giving from a digital product perspective:** Create new financial channels to allow SPOs to generate funds from different user bases.

4. Opportunities

4.1 Financial Literacy



Zerodha Varsity

There has been a recent boom and acceptance of cryptocurrency and increasing awareness of financial markets, stocks and investments in the post-COVID era. The GenZ generation has greatly adapted to this advent of financial literacy, as a lot of financial tech companies have started teaming up with influencers to push financial literacy to their young followers. Zerodha, a trading platform, recently introduced Zerodha Varsity, a service where people can sign up to learn the basics of trading and practice using paper trading.

4.2 Adoption of Digital transactions

UPI and digital transactions have soared post-demonetisation and got more acceptance during this COVID era to avoid physical interaction to mitigate the virus spread. This growth and acceptance can be utilised to create new giving channels for social welfare organisations.

4.3 Micro Donations

By aiming at wealthy donors and large one-time donations, SPOs usually ignore the GenZ populace. This can be improved by getting micro monetary donations from a large number of users that suit their financial stature to generate the required funds.

4.4 Micro-blogging format

Donors can be kept engaged by improving feedback through a micro-blogging format, where donors are told personal stories regarding their donations and how they impacted the beneficiaries. This will help in the retention of donors in the system.

4.5 Social media content generation

It is very difficult for smaller-scale NGOs to maintain visibility in this content-driven world. SPOs can be provided with integrated content generation and publishing tools that can help them create their media presence to attract attention and pitch their ideology to new donors with ease.

5. Technology

5.1 e-RUPI

e-RUPI is the latest government tech addition to UPI. The tech allows individuals and organisations to issue vouchers that are locked to a particular individual for a particular transaction. This can be used to ensure that donors that their money is being used for a specific cause and adds a layer of transparency and security to the entire system. Currently, the technology is being used to issue vaccine vouchers by the government. Another speciality of e-RUPI vouchers is that the person can redeem a voucher even when the individual doesn't possess a bank account. This widely improves the accessibility of the system.

Although it is too early to say if the technology can be used to create a channel of donation, as it is extremely difficult to get access to the API, and the project is in too early a stage to utilise a system like this.

5.2 Neobanks

Razorpay payments

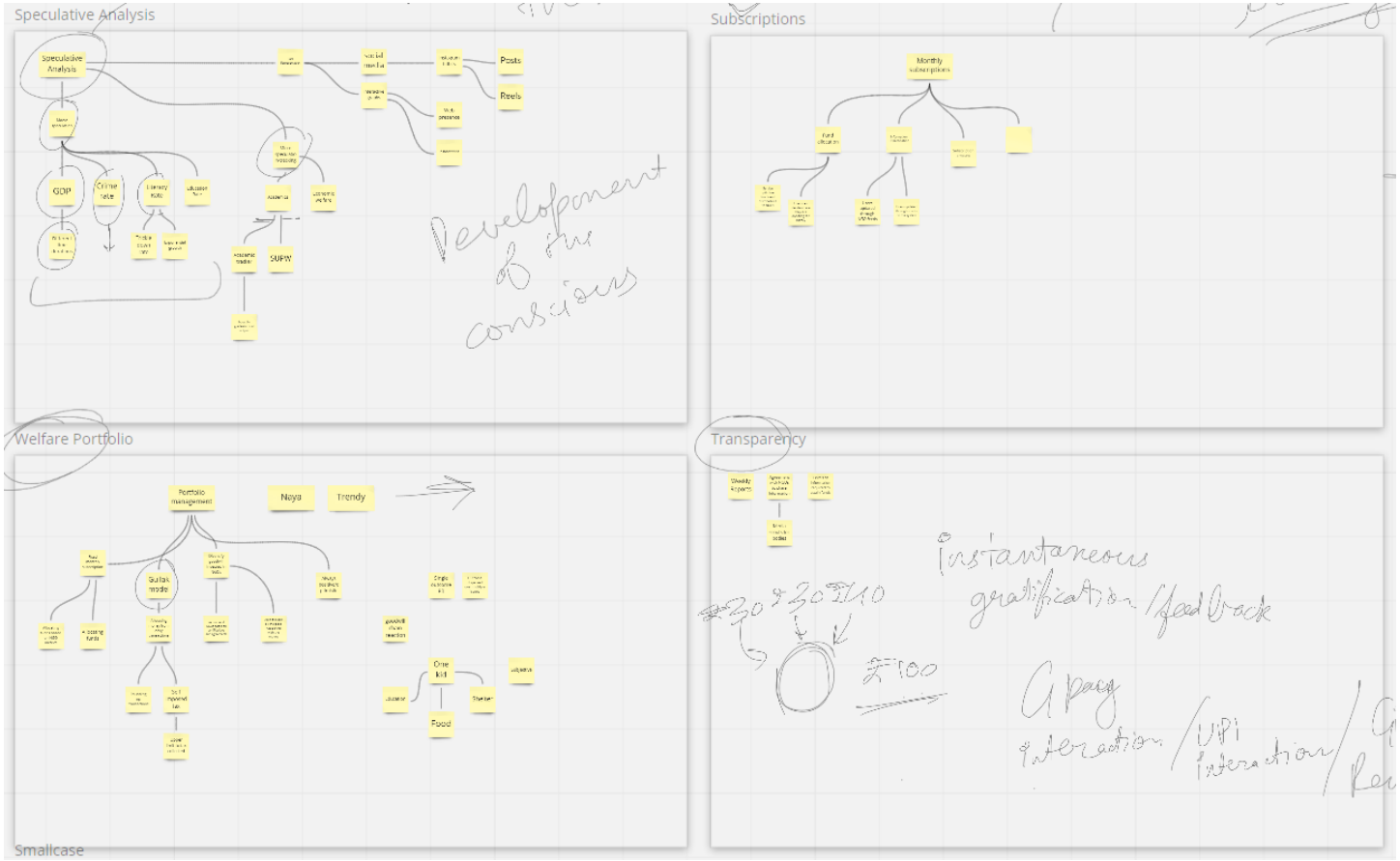
Neobanks are banks without any physical presence. Therefore they borrow banking licenses from existing core banks, and completely operate digitally and don't require human intervention in transactions across accounts. This can help us create more efficient money transfer options with low overhead charges for all the parties involved, and help instigate confidence and transparency in transactions. Services like Razorpay will allow auto-transactions from users' accounts according to a fixed schedule. We can create a payment gateway for the same utilising their API architecture.

5.3 PayTM AutoPay Transactions

Given the wide acceptance of UPI across different user bases and market sectors, and the discontinuation of credit card auto-payment transactions, PayTM rolled out automatic transactions for users to allow services to deduct a set maximum amount of money from the users' accounts. This can be utilised to set up proactive giving channels for the donors.

6. Ideation

With all the insights, primary research and secondary data, I set out to come up with novel ideas that fulfil the product goals set out by me.



6.1 Welfare Portfolio

The recent boom in financial literacy, stocks, mutual funds is already a gamified process. The idea is to take the same concept ahead but focus on welfare and social growth instead of growing finances/money. That's where the welfare portfolio comes into play. For example, if you buy a product for 18 rupees. In the olden days, you would have got 2 rupees in change and placed it in a wallet (gullak). The idea is to create a modern piggy bank (gullak) using technology like UPI, where transactions get rounded up and the change is stored in a pot. When a considerable amount is collected, it goes out to help a beneficiary. Users can get instant feedback regarding their donations, and donors can see how their money is spent across multiple donations to different beneficiaries. Donors can also set up fixed subscriptions for a particular SPO if they can afford it and are financially confident about it.

Core elements

- Targets the middle of the socio-economic strata.
- Rides the current wave of financial literacy and awareness.
- Donors get instant feedback from NGOs and representatives.
- Passively generates funds, gets rid of the guilt of donating funds from the donors' side.
- Providing tax benefits to the donors.

Core challenges

- Acquire enough initial users to sustain a pilot testing project.
- Sandbox testing of the service to ensure complete security.
- Difficult onboarding as setting up a digital wallet with automated transactions requires levels of verification.

6.2 Speculative Analysis

The idea is to give users almost instantaneous feedback about the impact of the funds donated from a macro perspective by giving them statistics and digestible information. This allows the donors to keep track of their impact on the system as a whole; a similar strategy to showing speculative growth in financial portfolios, where one can track how their assets are performing. The stats that are generated can then be used to create social media campaigns, which can be shared to gain media visibility and help SPOs onboard more users. This will also help to generate impact reports for enlisted NGOs, which will allow bodies to onboard large scale donors/welfare organisations/government aid in the future.

Core elements

- Presenting speculative data to users, to give macro feedback on the impact of their donations.
- Generate impact reports to present to larger welfare organisations to generate funds.
- Generate content to get media visibility to onboard users onto the system.

Core challenges

- Creating accurate algorithms to speculate data.
- Get the process validated by researchers and economists.
- Data representation across websites and media platforms.
- Keeping the algorithms bias-free.

6.3 Portfolio Curation

The idea is to aggregate social welfare organisations based on sectors that they forget, and tag them according to their overall social impact, association and appeal to donors, or just manually selected by users. So if a donor plans to donate money to a particular sector like healthcare, and has chosen a particular NGO in that sector, the service can push recommendations for other NGOs working in the same sector to create maximum social impact.

Core elements

- Grouping of NGOs based on targeted sectors.
- Recommendation of allotment of funds for donors to generate maximum impact in the selected sector.
- Semi-automation of allocation of funds for the donors.

Core challenges

- Generation of collective units of NGOs based on set metrics.
- Accumulation of biases towards certain units or organisations.

6.4 Transparency

The aim is to give instantaneous feedback to donors regarding funds and beneficiaries. This involves establishing administrative portals for NGOs to file requests and report fund expenditure details and impact. The standards for levels of transparency and information required will have to be defined to attain funds through our service.

6.5 Micro-enablement communities

Abhijith's idea of curating micro-enablement communities to help beneficiaries access resources.

Core elements

- Discussion with Abhijith and how the concept can be used to give instantaneous feedback.
- His Idea - Micro-enablement communities to help marginalised children to access quality education.
- Beneficiaries, Scouts, Mentors and Donors connected in a single service.
- Integration with the welfare portfolio concept to keep the donors in the loop.
- Aims to reduce operational costs by coordinating all the stakeholders on a single platform

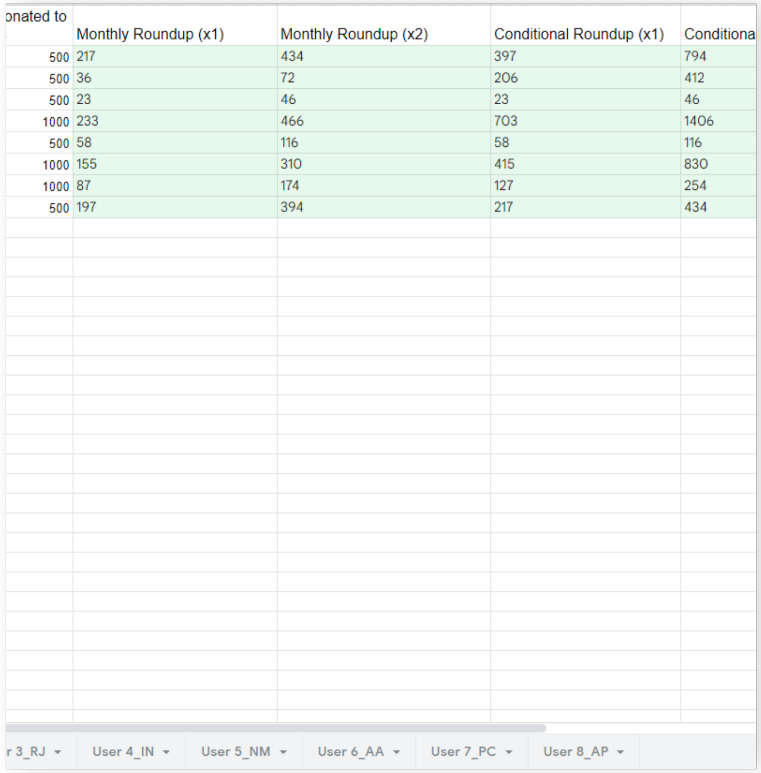
Core challenges

- Recruiting enough people to sustain the service during the early days.
- Map out overlaps in the user profiles to further simplify the service.
- Define the roles and responsibilities of all the stakeholders clearly, by considering overlaps

7. Concept Validation

7.1 Welfare Portfolio Validation

I tried to validate the welfare portfolio-digital wallet (gullak) idea by implementing a passive test by keeping track of digital transactions of 8 users for a month. A sheet was maintained to keep track of the expenses and to do roundup calculations. I recruited users to get multiple data points to understand the effectiveness of the system.



onated to	Monthly Roundup (x1)	Monthly Roundup (x2)	Conditional Roundup (x1)	Conditiona
500	217	434	397	794
500	36	72	206	412
500	23	46	23	46
1000	233	466	703	1406
500	58	116	58	116
1000	155	310	415	830
1000	87	174	127	254
500	197	394	217	434

r 3_RJ | User 4_IN | User 5_NM | User 6_AA | User 7_PC | User 8_AP

https://docs.google.com/spreadsheets/d/1jOydsK3NTobH5oeHuMsiPuI1HAMiO_fLTtCL7z9XvNo/edit?usp=sharing

Problems

- Extreme variance in money saved up across users for similar spendings.
- Simple roundup across expenses on the lower end, not matching user expectations, would want to donate more.
- Automation of donation through recurring payments - figuring out cost-effective measures for the same.
- Find an alternate way to initiate a donation when the expense is a multiple of 10.
- Retain user engagement and emotional investment after the initial signup and first donation.
- Gratify users whenever a donation is made

Solutions

- No roundup for savings in multiples of 10, need to add an amount for rounded off payments to balance it by prompting the user in the form of a call to action notification.
- Allow the users to add multipliers for their roundups and donations, introducing conditional roundups.

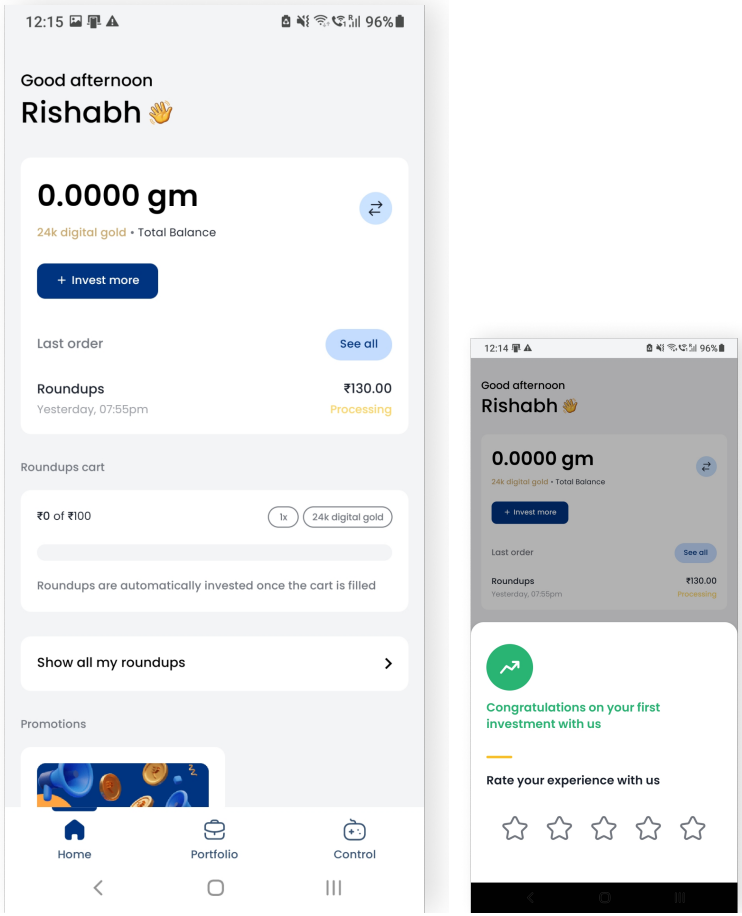
```
=IFS(1001 > A2, {ROUNDUP(A2,-1)}, 1001 < A2, {ROUNDUP(A2,-2)})
```

Conditional Round-Up formula (closest ten under Rs 1000, closest hundred above Rs 1000)

- Local tracking of roundups, donations to be done monthly or initiated when required by the beneficiary.

7.2 Automatic Portfolio Management: Spenny Case Study

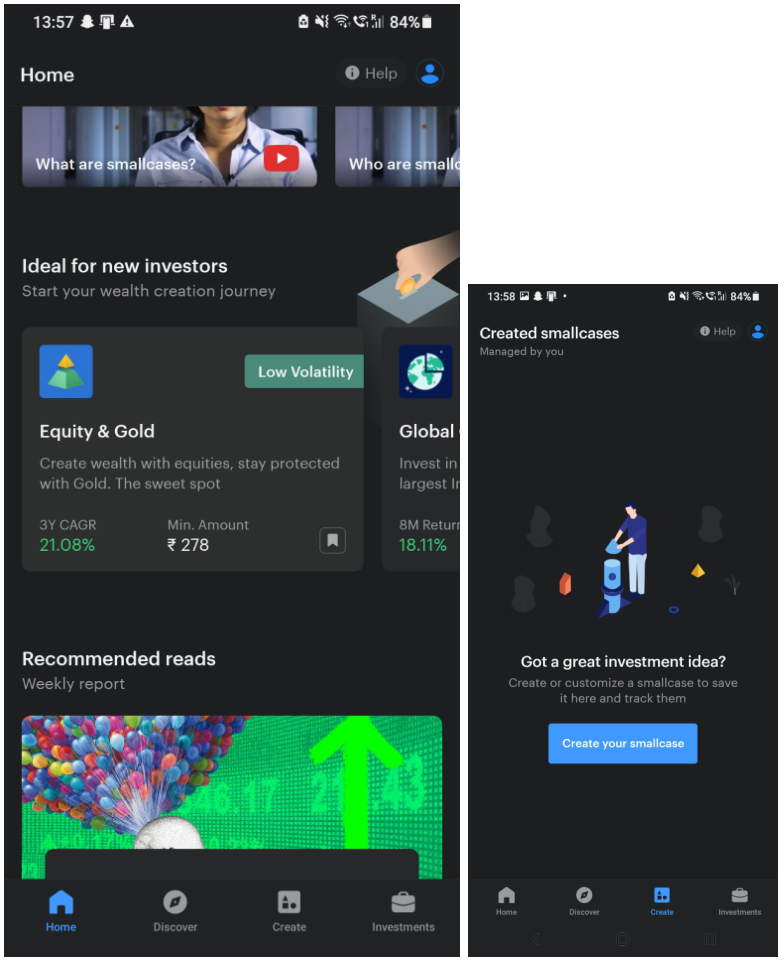
- **Spenny:** Saves roundups to invest in Mutual Funds and 24K gold.
- Requires KYC verification to start donating and investing.
- Monthly investment of roundups, can be redeemed anytime accordingly.
- Has Roundup multipliers to adjust the investment amount.
- Keeps the roundup data stored in a pseudo-piggy bank, which deducts the stored amount weekly to save on transaction expenses.
- Data representation in the form of graphs to show growth in the user's portfolio.



Spenny app screens

7.3 Portfolio Curation: Smallcase Case Study

- **Smallcase:** Allows users to invest in stocks/funds cases curated by industry experts.
- A spectrum of cases is presented according to user needs and requirements.
- Cases are classified according to chances of growth and risk.
- Can invest in cases created by other users.
- Has a comprehensive video tour of the application and tutorial on how to use the service.
- Allows the users to build their own cases for investments accordingly.



Smallcase app screens

8. Final Concept: Project Daan

8.1 Abstract

A proactive donation channel for the Gen-Z donors to give back to the underprivileged in a micro-donation format.

The service connects donors, enablers and beneficiaries and allows donors to give financial support proactively by allowing them to donate whenever they execute a digital transaction. The transactions are rounded up and stored in a digital gullak (wallet), where they are donated later to fulfil beneficiaries' requirements through enablers. Donors can keep track of their contribution through micro-blogs regarding that requirement and can keep track of their overall impact through immediate impact data and macro statistics.

8.2 Users

Donors

- Gen-Z users; who donate money to fulfil the needs of the beneficiaries.
- Donate a part of their expenses to charitable causes.
- Engage with enablers by completing beneficiary requirements.
- Can keep track of beneficiary journeys.

Enablers

- SPOs; intermediaries that sustain beneficiaries
- Put up beneficiary requirements on the product for donors to fulfil.
- Provide impact reports to donors regarding their donations.

8.3 How does it work?

A platform that allows Gen-Z donors to donate more effectively by reducing the number of decisions by providing them verified local beneficiary requirements to fulfil.

The app allows them to collect money from their daily expenses by rounding them up, and when a substantial amount of money is collected, it is automatically donated to fulfil a beneficiary requirement. The donor also gets a prompt to put money aside in the gullak for a donation whenever they make a major expenditure, to make them feel better about themselves they do a superficial expenditure. The donors can also keep track of beneficiary requirements and growth from the data provided by the enablers about all the beneficiaries. They can also keep track of the impact of their donations by statistics and infographics generated, which they can share on social media to invite more donors. The donors can also simply subscribe to an enabler/SPO by donating a fixed amount of money to that particular organisation to provide greater financial support to beneficiaries.

The SPOs, after completing the onboarding requirements, can put up individual beneficiary requirements that can be fulfilled by the donors onboarded onto the system. They can also use the platform to generate impact reports based on fulfilled beneficiary requirements to present and share with other organisations/government bodies.

8.4 How does it help?

Project Daan aims to solve the following problems

- Allows the donors to give in the proportion to their finances.
- Reduces the number of decisions by automating the donating process without reducing the engagement of the users in the system.
- Provides feedback to the users by allowing them to keep track of their donations and beneficiaries that they have helped, allowing them to feel the positive emotions involved in giving.
- Allow the donors to perceive the impact of their donations in the form of statistics like improved literacy rate, improved healthcare statistics etc.

8.5 How is it different?

- Relies on upcoming financial tech to create a different way of donating.
- Allows the donors to feel better about themselves whenever they are spending on superficial expenditures.
- Gives feedback so that the users can feel engaged in the act of giving.
- Allows donors to share their act of giving, providing them with a sense of pride and fulfilment.
- Reduces logistics and communication costs between the donors and enablers.

8.6 Design

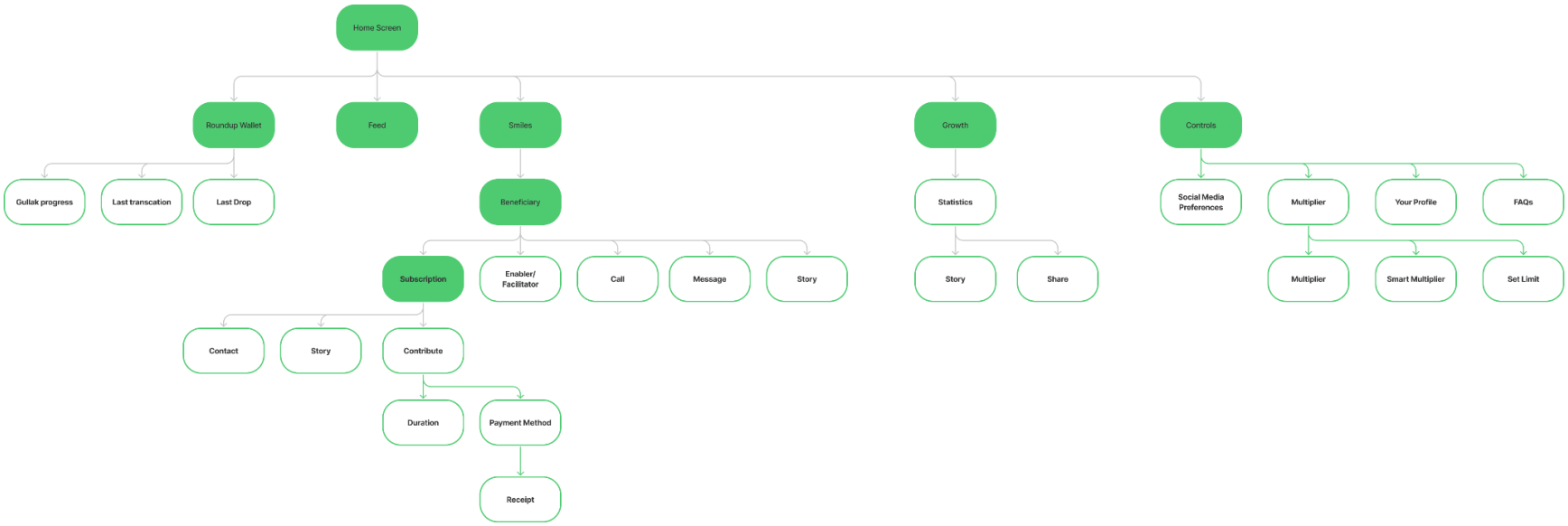
After defining the broad interactions between the users in the system, I set out to build a prototype to show how the system will work. To represent the majority of the uniqueness of my proposition, I'll represent the user journey of a donor in the system. From onboarding to engagement showing all the proposed features, I created the information architecture, user flows and final screens to demonstrate the product.

Since this is a novel way of giving and focuses on improving user engagement and their emotional investment, I paid special attention to creating these high fidelity screens.

8.7 User Persona: Rishi Bhatt

- 20 year old
- Male
- Lives in Mumbai
- College student
- Gets 6,000 rupees a month as allowance
- Saves 1-2k a month
- Was active with NSS in the first year, now not so engaged
- Donates money when not able to volunteer time
- Usually replies to Instagram DM when people put up money requirements/volunteer requirements for fundraisers, but sceptical while helping out unknown sources
- Sceptical while sending money online, not sure where it will end up.
- Does not donate money to bigger fundraisers on reputed websites, thinks someone else will do that regardless, helps out financially with a small amount when approached personally
- Wants to donate money directly to the person that requires it, eager to buy food and required consumables if someone asks him/requests him.
- Is friends with people in the NGO sector right now, which helps them at an organisational level.

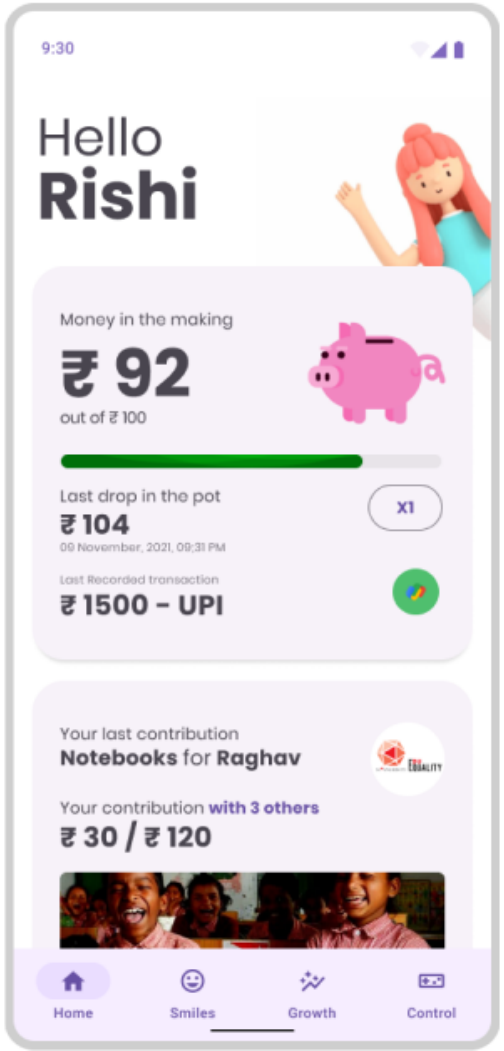
8.8 Information Architecture: Donor



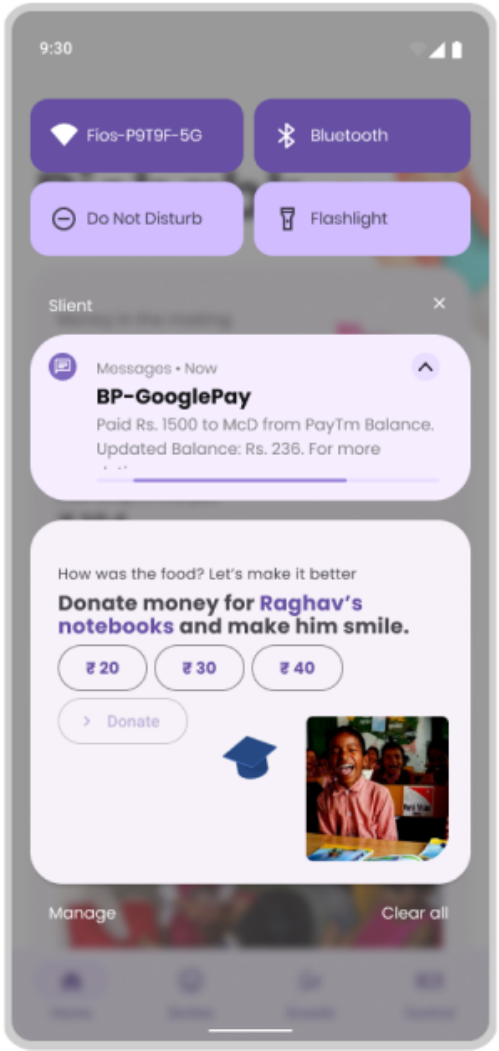
Donor side architecture

8.8 Screens: Donors

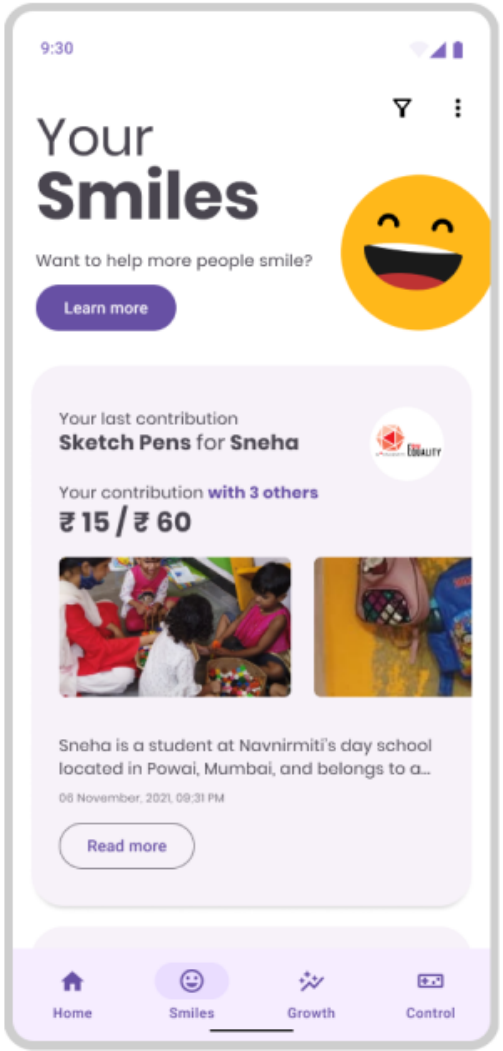
Home: Track current wallet progress and requirement fullfilments



Payment Tracking: Automatically registers transactions from messages

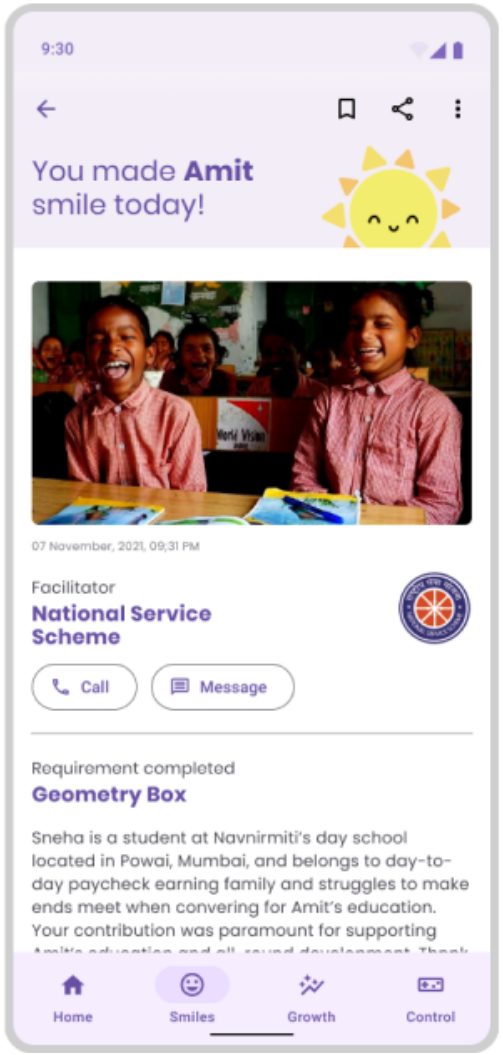


Feedback: Inform donors about the impact of their contributions

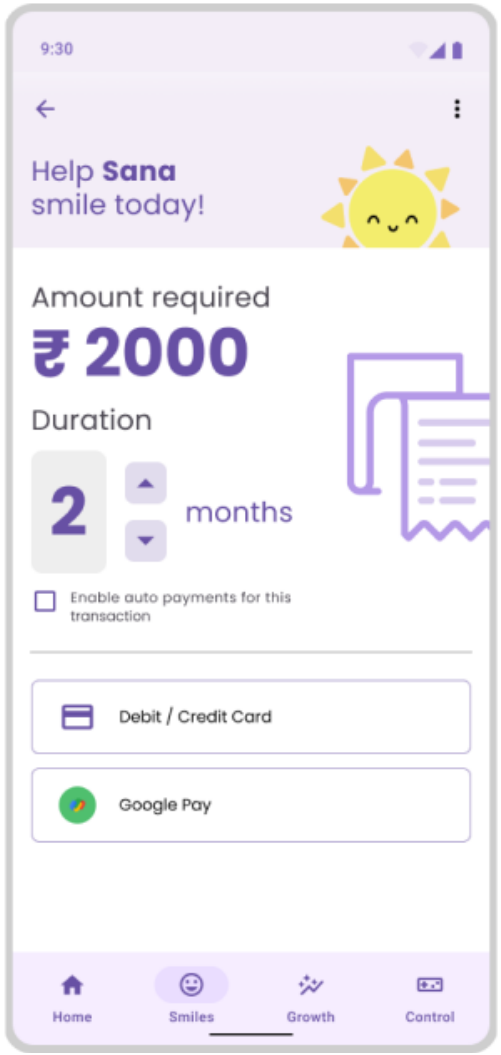


8.8 Screens: Donors

Empathise: Donors can read beneficiary stories to perceive their impact



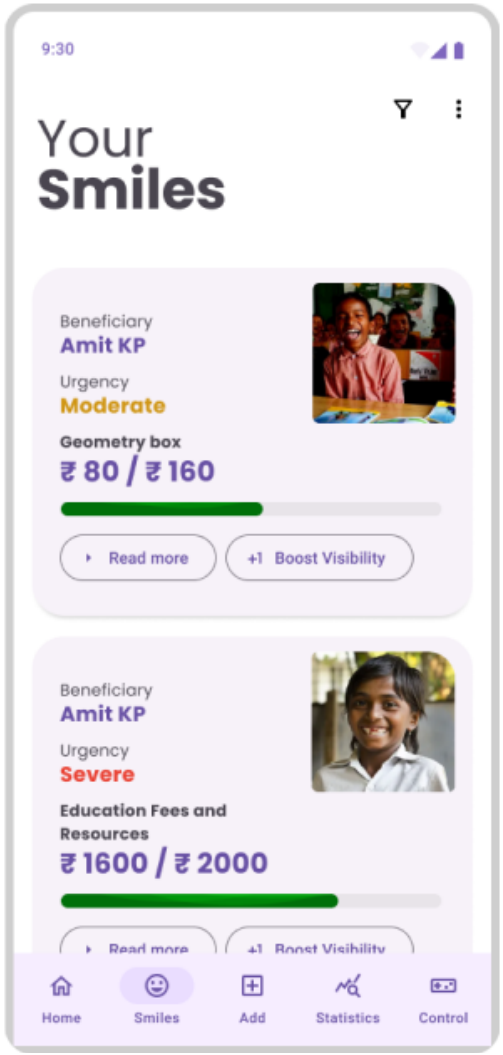
Subscriptions: Donors can fix monthly donations to their selected NGOs



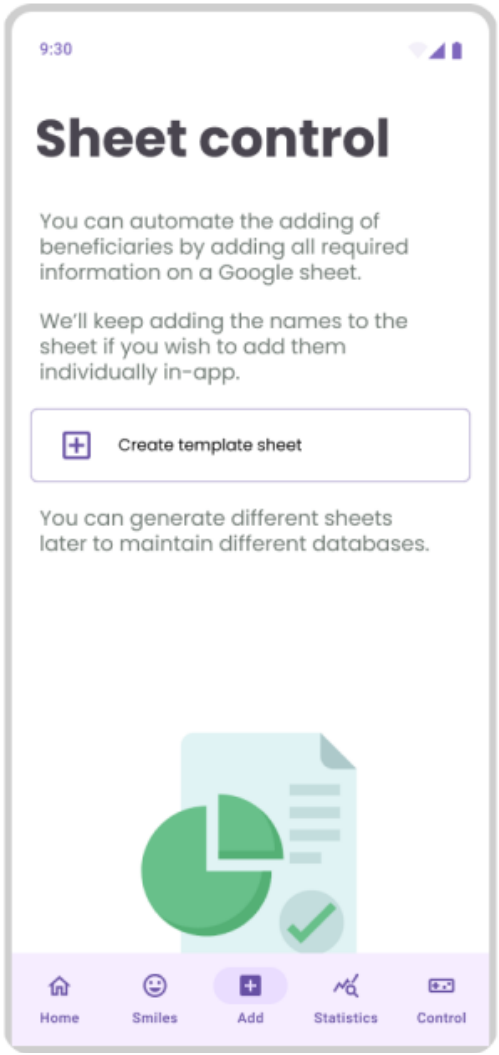
Statistics: Donors can keep track of their donations and growth and share them on social media

8.9 Screens: Enablers

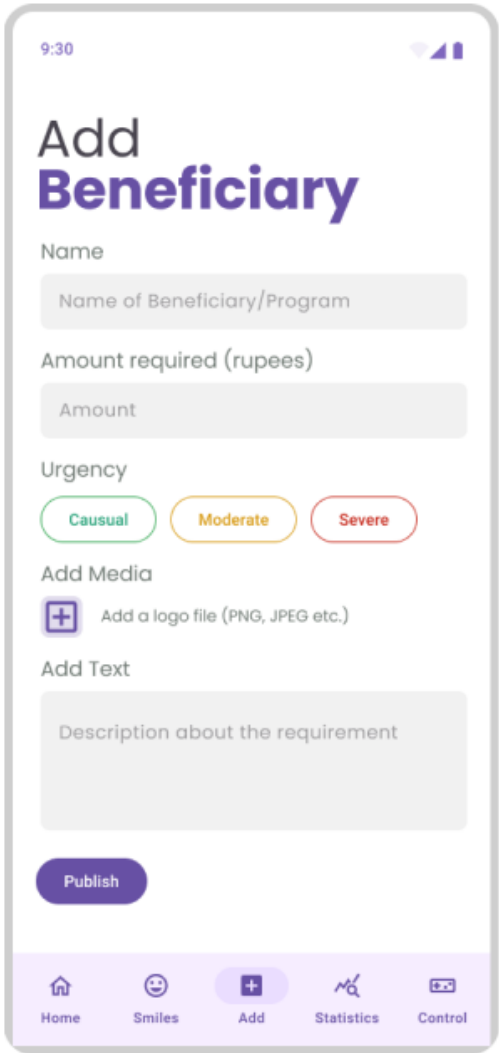
Beneficiary Requirements: NGOs can keep track of their individual beneficiaries and requirements



Automate data addition: NGOs can add data automatically by syncing a Google sheet for ease of data entry

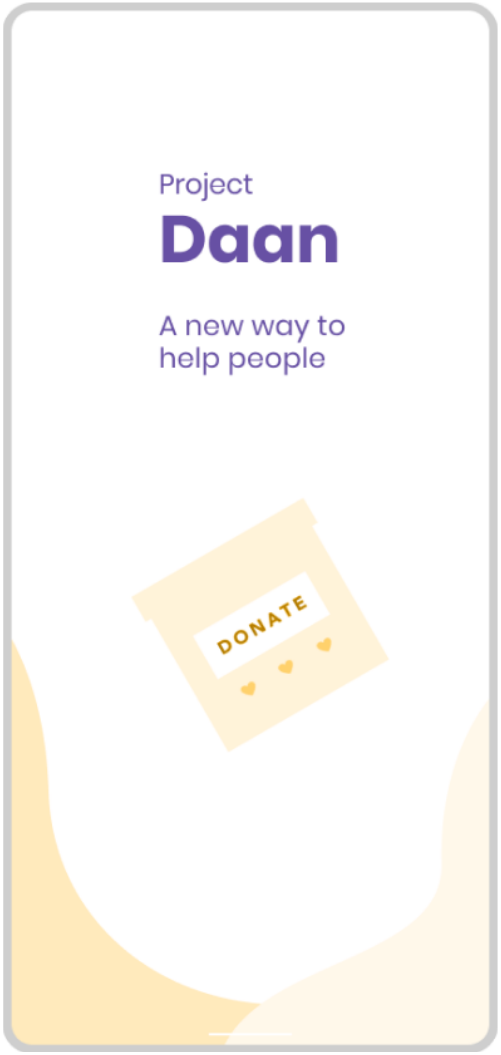


Add beneficiary manually: Small scale NGOs can add beneficiary data manually

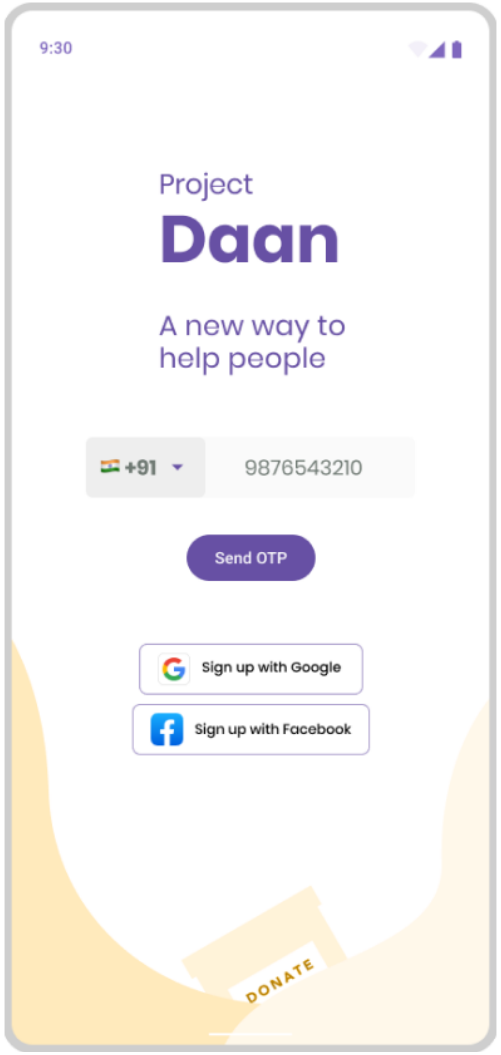


8.10 Onboarding: Donors

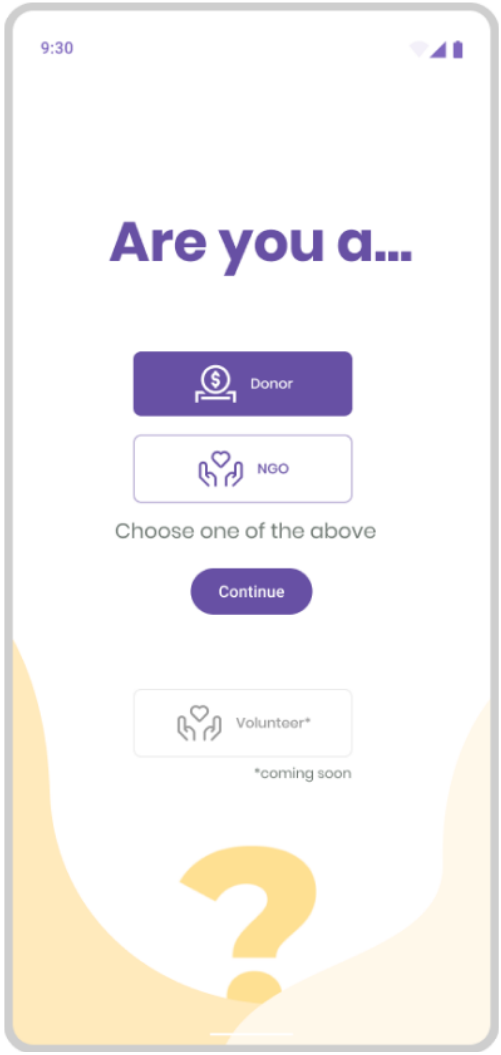
Splash Screen



Login Page

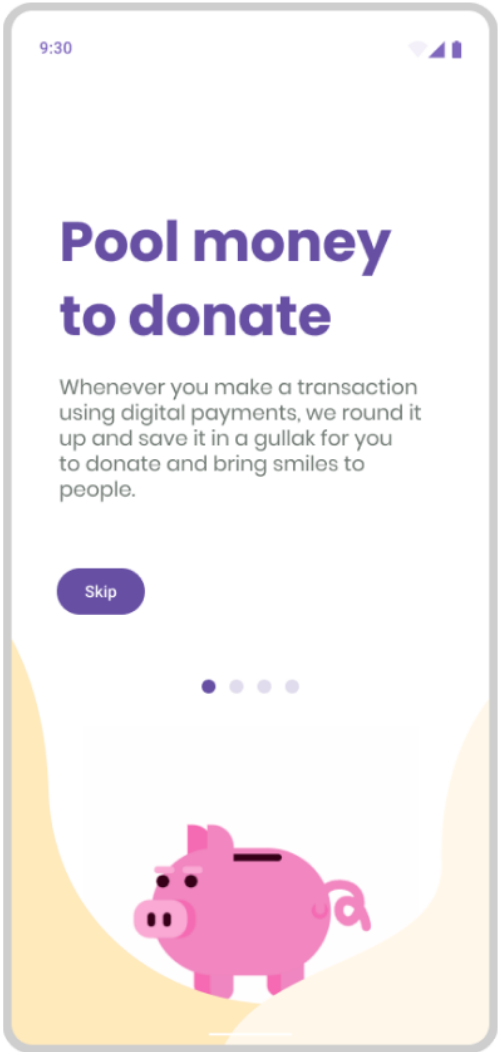


Donor user selection

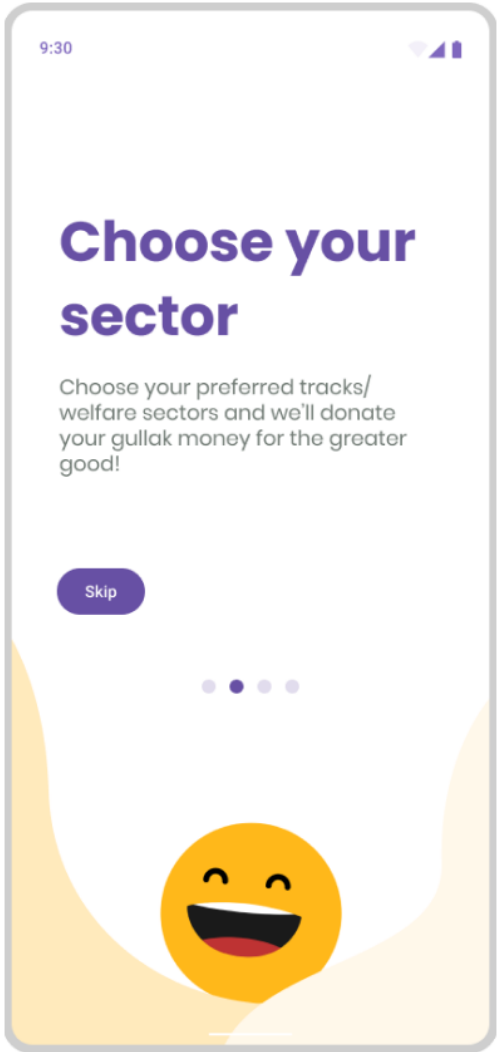


8.10 Onboarding: Donors

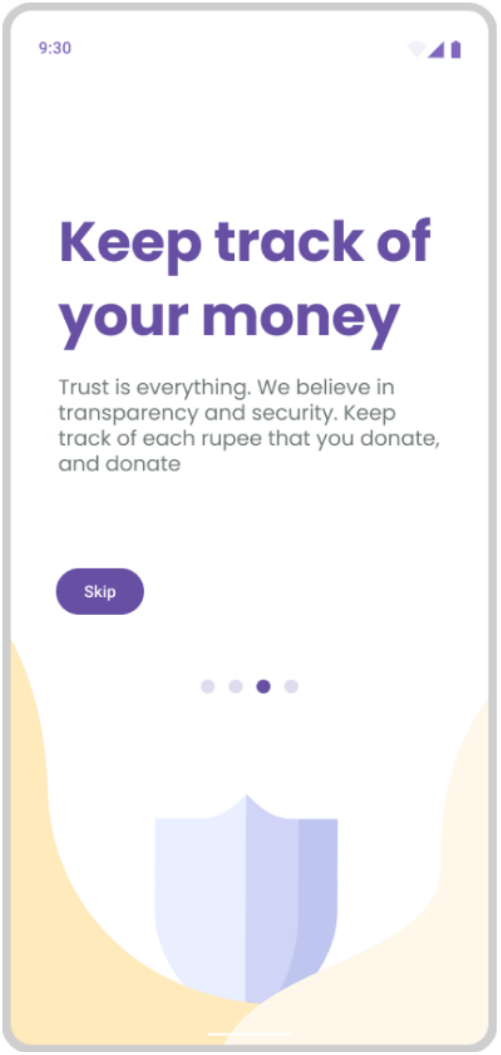
Service Introduction



Service Introduction

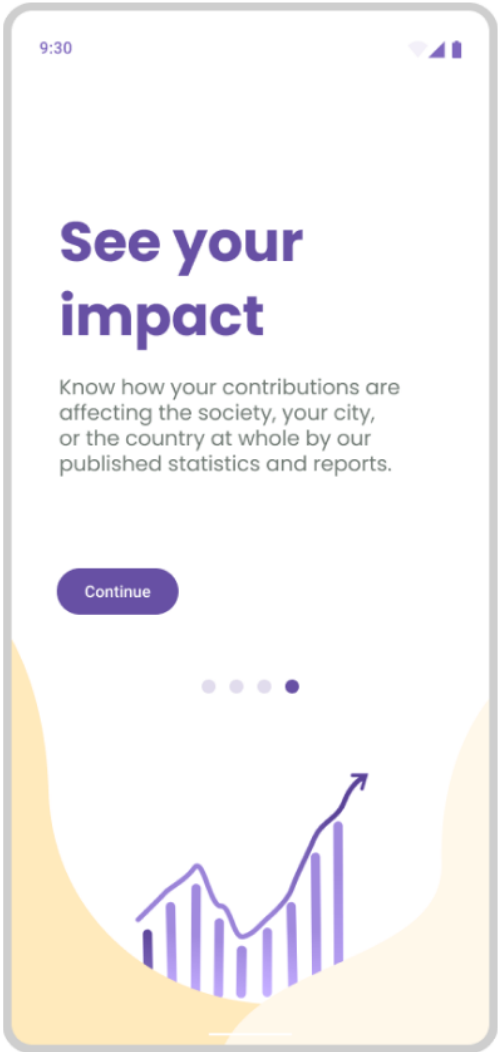


Service Introduction

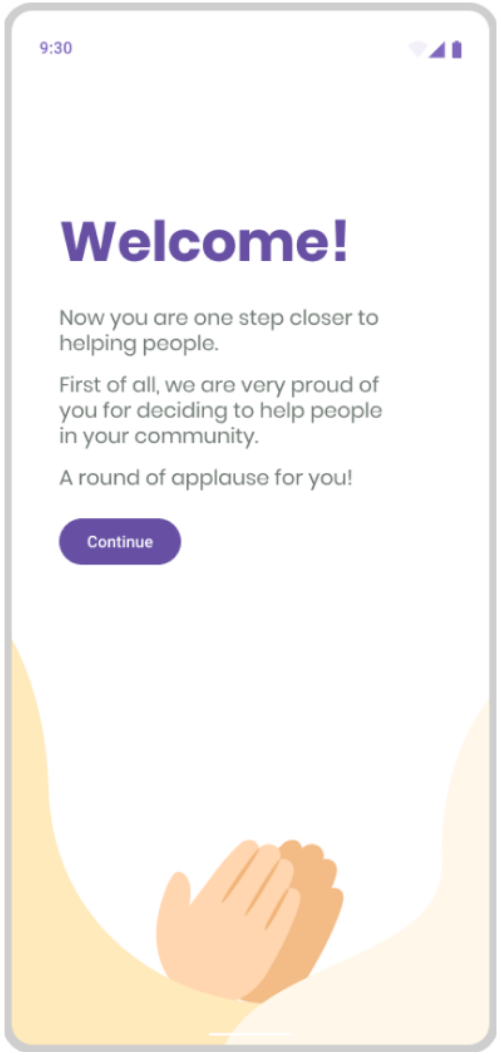


8.10 Onboarding: Donors

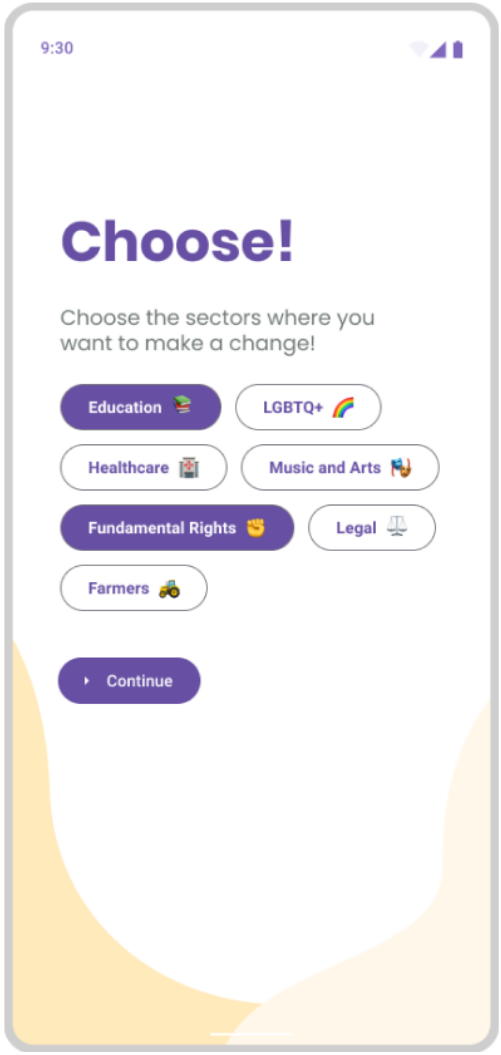
Service Introduction



Welcome Page

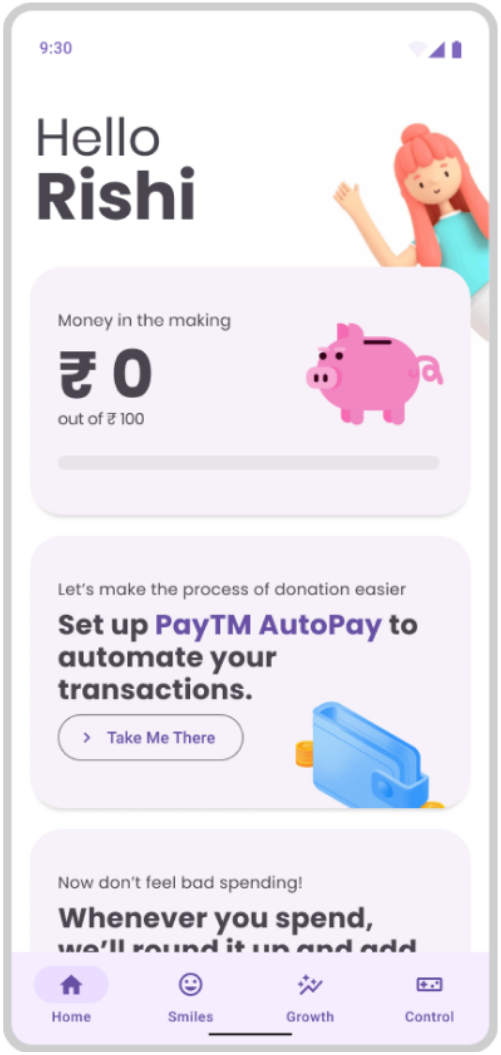


Sector selection

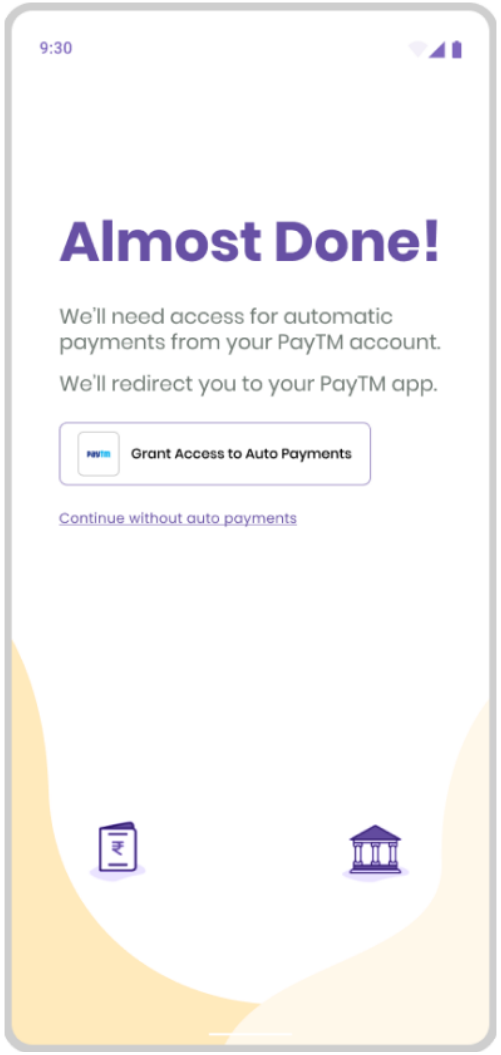


8.10 Onboarding: Donors

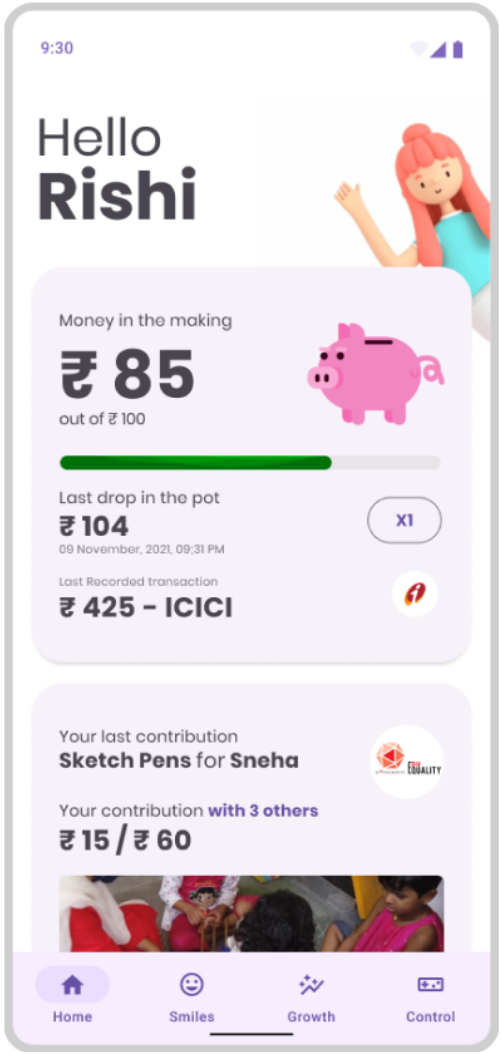
Menu



Autopay prompt

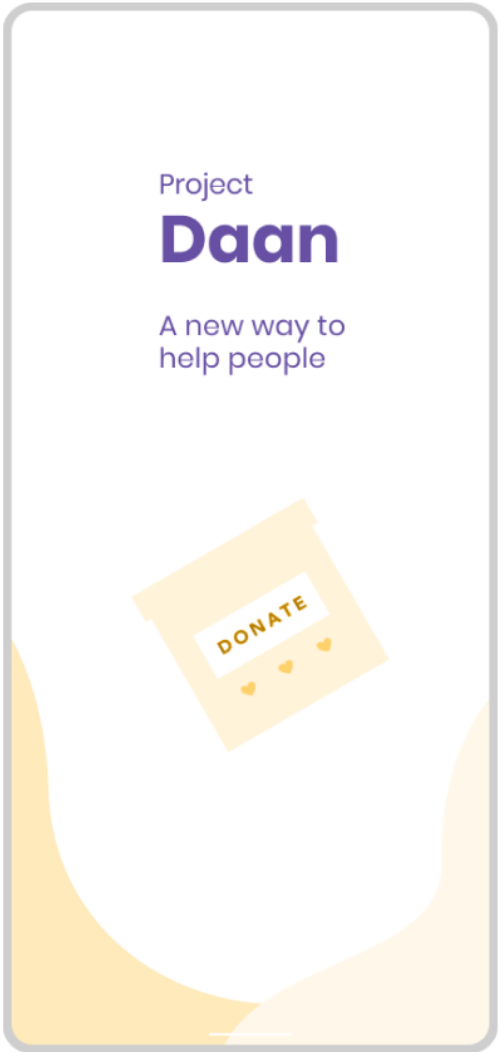


Updated Menu

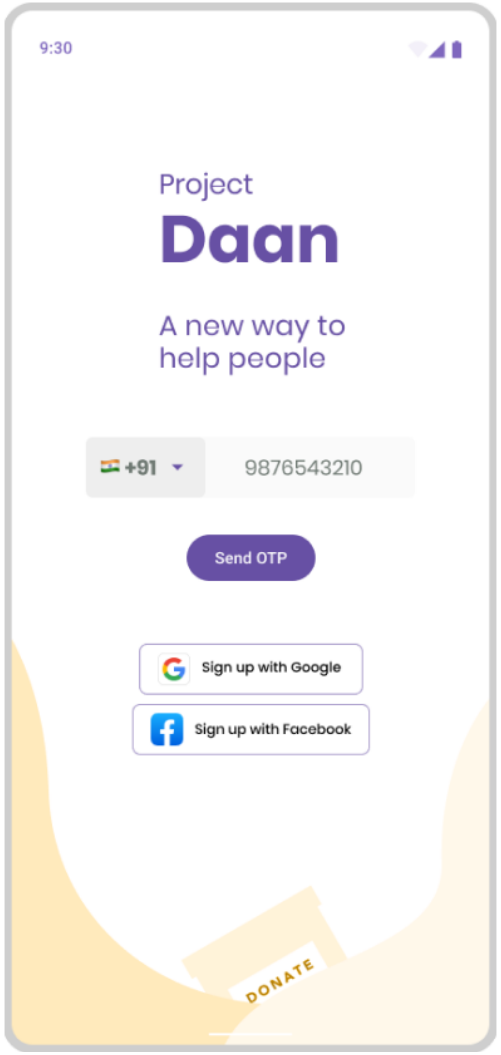


8.11 Onboarding: NGOs

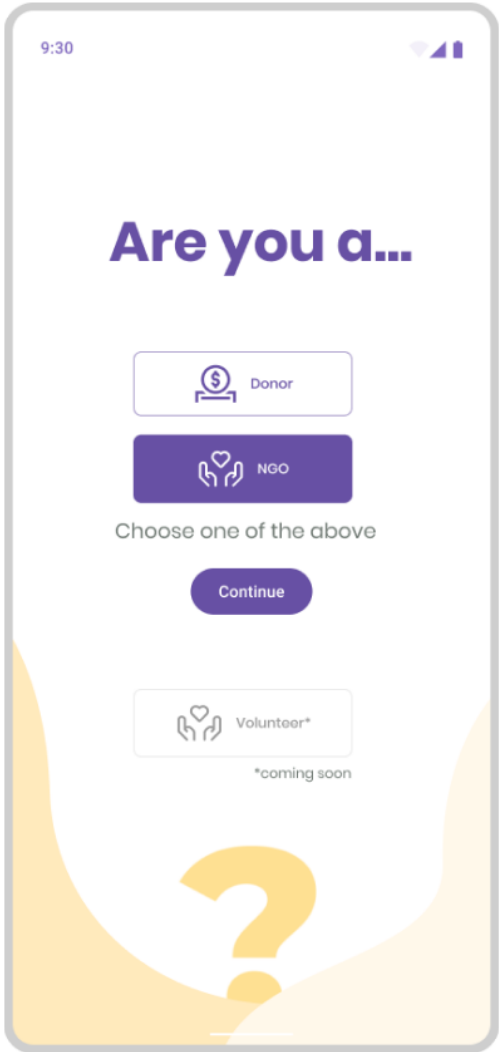
Splash Screen



Login Page

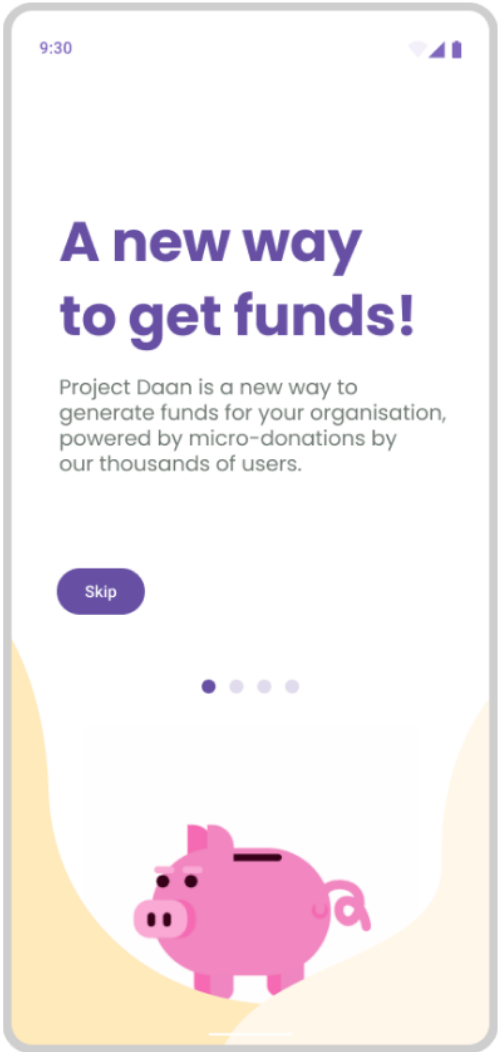


NGO user selection

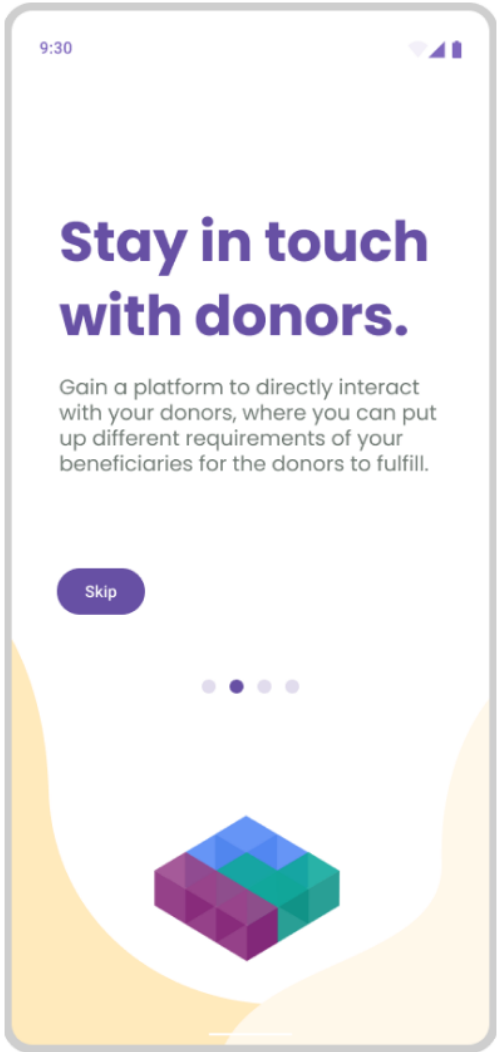


8.11 Onboarding: NGOs

Service Introduction



Service Introduction



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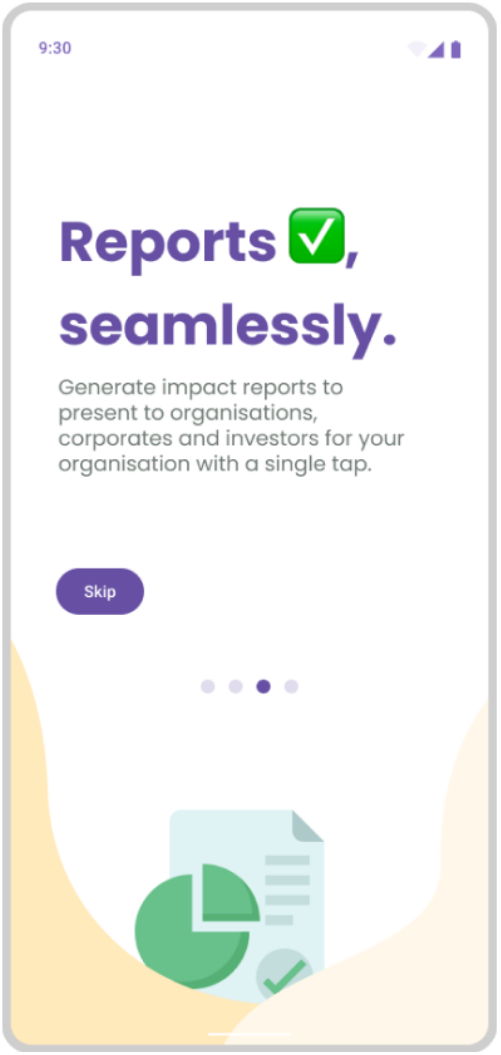
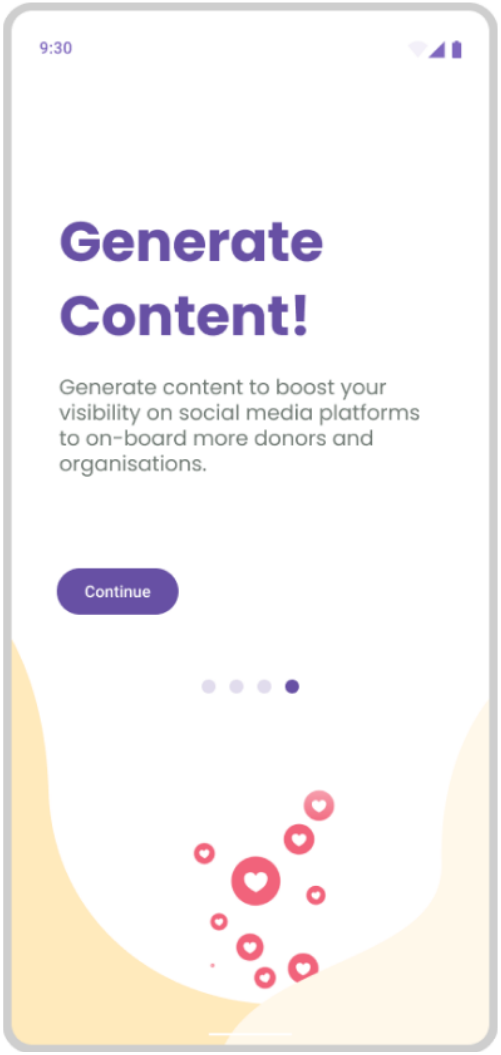
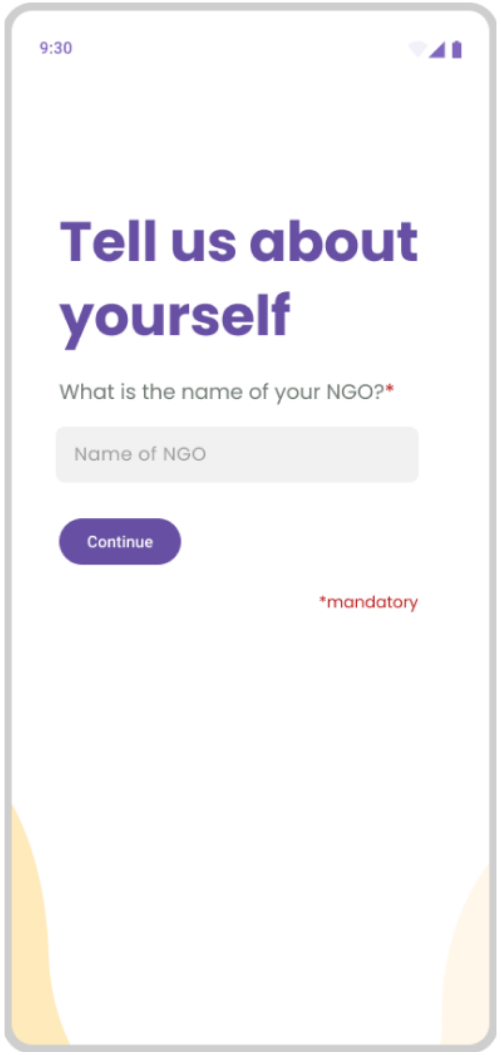


8.11 Onboarding: NGOs

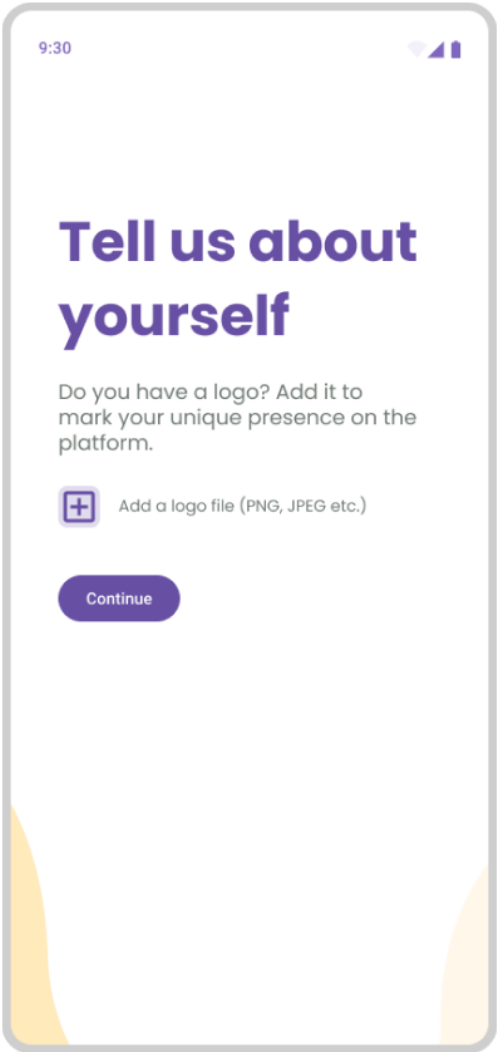
Service Introduction



Registration - Name

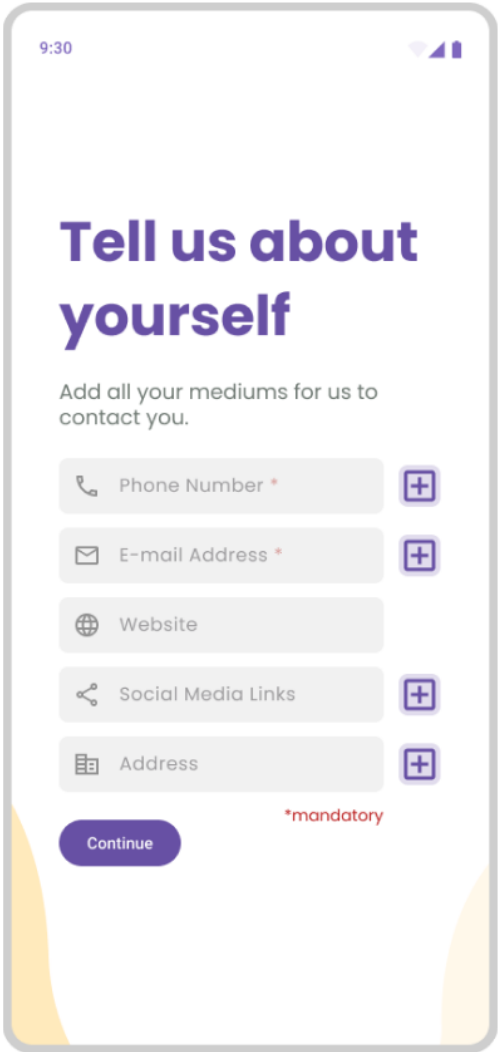


Registration - Logo

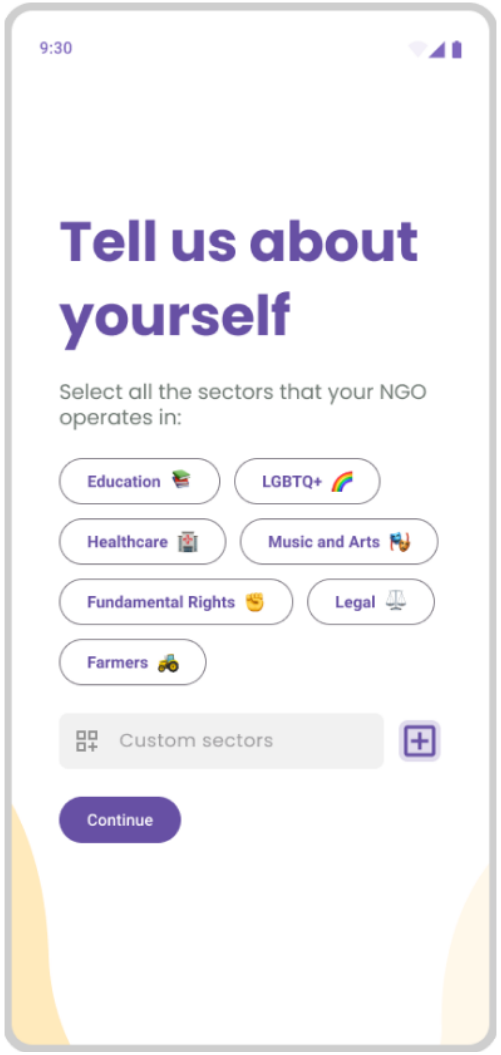


8.11 Onboarding: NGOs

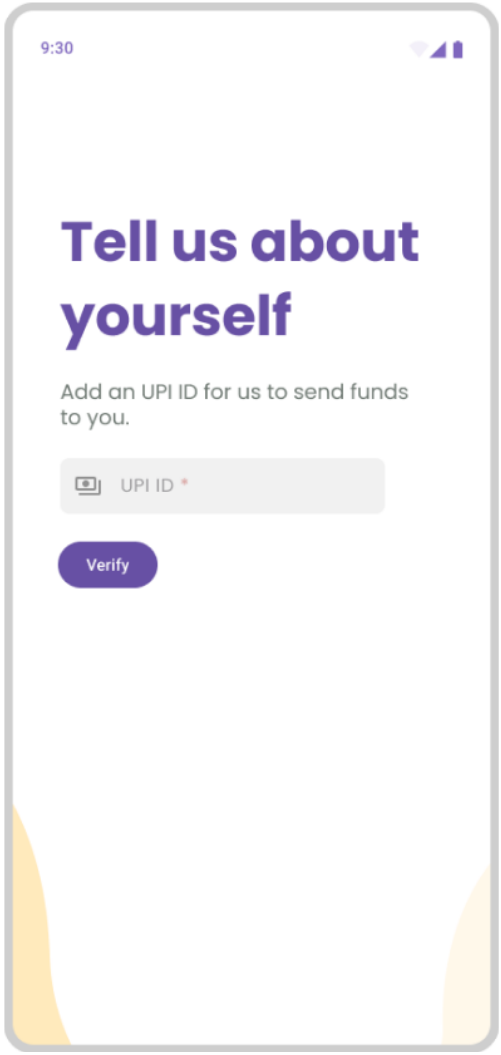
Registration - Contact details



Registration - Sector

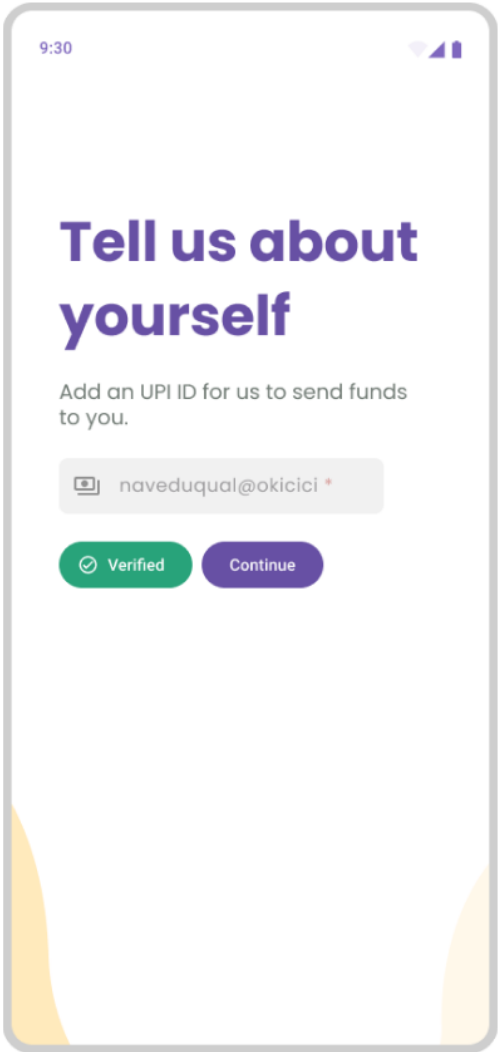


Registration - Banking details

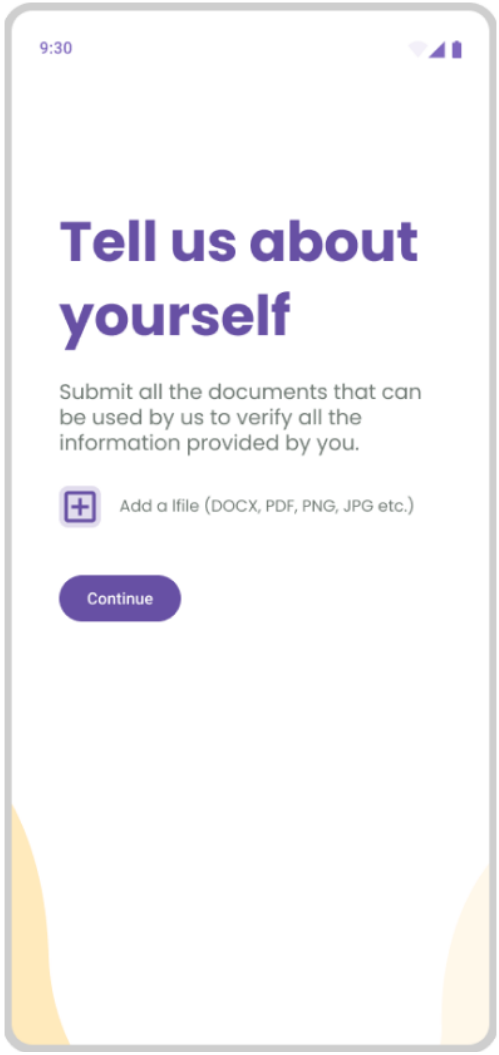


8.11 Onboarding: NGOs

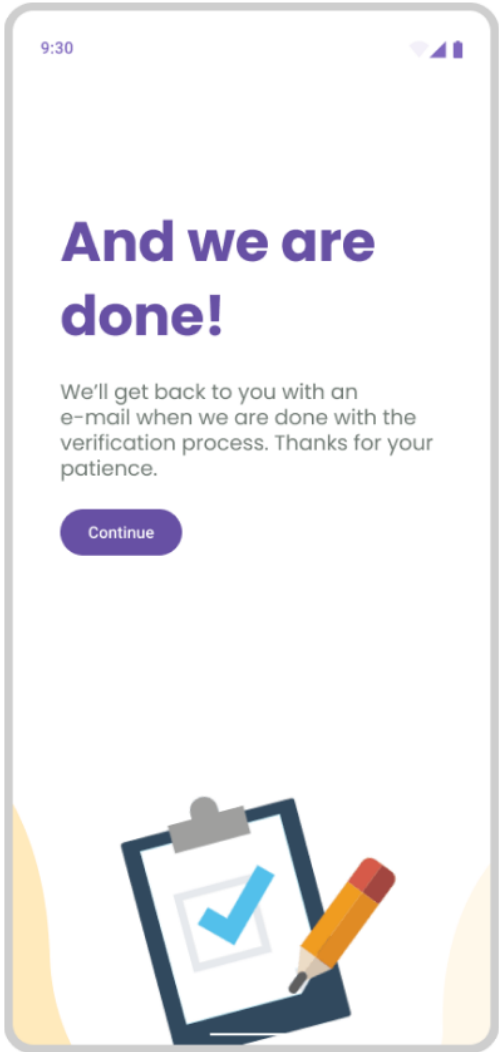
Registration - Banking details confirmation



Registration - Documents



Registration confirmation



8.12 Motion Prototypes

Donor Journey

https://www.figma.com/proto/bfp1K3eFKyD7mKSBiYmFk8/P1?node-id=143%3A2526&scaling=scale-down&page-id=143%3A2200

NGO Journey

https://www.figma.com/proto/bfp1K3eFKyD7mKSBiYmFk8/P1?node-id=160%3A3788&scaling=min-zoom&page-id=160%3A3787

Further Work

The project aims to develop a technical MVP so that a pilot run could have been done with selected NGOs and a small number of donors to test out the novel transaction channel in the real world. Furthermore, the current system is only suitable for small-medium scale NGOs, and further work has to be done to make the system suitable for large bodies by working on the scalability of the service. Moreover, more work has to be done to include independent volunteers in the service map, and their involvement in the system has to be detailed out.

Reflection

The project was a humbling experience, as I wasn't able to keep up with the demands of the project and the attention required for research, development and management required to develop a product from scratch in 5 months. It was difficult for my teammates to contribute during one of the busiest semesters we had ever, but we have planned to continue the project and develop it into something usable and help local NGOs like Navnirmiti raise some funds for their requirements.

I am not entirely sure if we will be able to work on it full time though, as the recent development of an exchange semester has made me reevaluate a lot of life decisions, but the plan is to finish up the project and present it to incubators like SINE as they are on a lookout of social welfare projects to add to their portfolios.

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