

Financial Mechanisms for Expanding Mental Health Care Access: The Role of Charitable and Social Enterprise Models

Abstract

Access to mental health care remains one of the most pressing challenges in modern healthcare, particularly for vulnerable populations. This study explores how financial mechanisms-including charitable foundations and social business models-enhance the accessibility and quality of psychological services. Key aspects include the role of philanthropy, innovative funding strategies, and the impact of technology-driven solutions in mental health care. Additionally, the study examines how reducing stigma and promoting mental health awareness contribute to service expansion. Findings suggest that scaling charitable initiatives and integrating social enterprise models can significantly improve access to qualified psychological care, regardless of socioeconomic status or geographic location.

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1 Introduction

According to the World Health Organization (WHO), approximately 9.6 million people in Ukraine are at risk of or currently living with mental disorders [1]. A 2023 study found that 36.3% of surveyed Ukrainians screened positive for one of seven mental disorders, with generalized anxiety disorder being the most prevalent (15.2%) [2]. In 2019, approximately 970 million people worldwide were living with a mental disorder, with anxiety and depressive disorders being the most prevalent [3]. According to a study published by the Queensland Brain Institute, every second person worldwide will develop a mental disorder at some point in their lifetime [4]. The under-treatment of mental illnesses remains a significant issue even in wealthier countries, with the treatment gap for severe disorders estimated to be between 35% and 50% [5]. However, the issue is even more severe in poorer countries, where the treatment gap ranges from 76% to 85% [6]. It has been reported that in Africa, only one in ten individuals with a mental illness receives appropriate treatment. Meanwhile, in India, psychiatric care is reportedly the least preferred option for individuals with mental disorders seeking help [7, 8]. The issue of qualified psychological assistance, which has always been important, has now become critical. Every day, 129 Americans die by suicide and 130 die from opioid overdoses [9, 10]. Nearly every leading cause of death (e.g., cancer, heart disease) is associated with mental disorders, which increase morbidity and mortality rates. The World Health Organization (WHO) considers depression to be "the leading cause of global disability." [11] Globally, the average government spending on mental health services accounts for only 2.1% of total healthcare expenditures. Previous WHO estimates have shown that there are only 13 mental health workers per 100,000 people [12]. To date, numerous systematic reviews and meta-analyses have shown that non-specialist healthcare workers (i.e., community members without advanced mental health training) can provide effective mental health care, including efficient screening for mental health disorders and delivering psychosocial treatment for the most common conditions [13, 14]. The world is experiencing extraordinarily challenging times due to numerous global crises, including wars, economic upheavals, climate change, and pandemics, all of which lead to significant loss of life and have far-reaching consequences for security and stability. In many underdeveloped regions, there is a lack of basic medical services, and medical institutions are faced with shortages of necessary equipment and medications. Additionally, there is a shortage of qualified healthcare professionals, which complicates the provision of effective care. Furthermore, due to low income levels, a large portion of the population cannot afford to pay for medical services, exacerbating the issue of access to treatment for broad segments of society. Reviews have shown that the mental health of young people likely deteriorated during COVID-19, with the exception of findings related to home confinement. One review, which included 18 studies from 19 countries/regions, found that the use of psychiatric services by adolescents decreased, including visits to emergency departments for self-harm and suicidal thoughts [15]. Many hospitals, especially in war-torn regions, require immediate repairs and upgrades to their equipment. Only a fraction of hospitals have the latest medical technology, limiting the ability to treat serious illnesses. Medications are often prohibitively expensive, making them inaccessible to a significant portion of the population, especially amid an economic crisis. This creates a serious social issue, as patients frequently cannot afford the necessary treatment. In remote regions, basic medical services are often lacking. Healthcare facilities face shortages of doctors and medical staff, and citizens are forced

to travel long distances to receive medical care. The transition from theoretical achievements to practical application will require broader recognition of the idea that mental health disorders are brain conditions that should be treated no differently than other chronic illnesses, such as heart disease or cancer [16].

2 Methodology

This review used a systematic search with two search strategies: electronic database search and hand searching. Electronic database searches included Scopus, PubMed, Web of Science, Gray's Literature Report, and Open Gray. In addition to the selective database search, a web search was conducted to identify literature that supports improvements in mental health through the creation of charitable foundations and social businesses. The search strategies included combinations of the terms listed below, grouped into broader fields/subfields to capture the issues related to mental health accessibility. General mental health terms: free medical services, healthcare provision, charity organizations, healthcare costs; crowdfunding, charity, mental health, social enterprise.

3 Psychological Charity and Social Enterprise Models

3.1 Structure of Charitable Foundations in the Field of Mental Health

Actually, charity can be one of the most important forms of moral behavior in the modern world, especially in highly developed countries, where even donations that do not require noticeable personal sacrifices can have a huge impact on the lives of others [17]. Medical charitable foundations typically focus on implementing several key programs simultaneously. These include medical assistance—fundraising to finance free treatment for critically ill patients, purchasing medications and medical supplies, particularly for the treatment of serious diseases such as cancer and cardiovascular diseases, and mobile clinics—organizing outreach medical teams to provide access to basic medical services in rural and remote areas. Their activities also encompass organizing preventive programs—such as including vaccination measures, regular screenings, and tests for early detection and prevention of diseases—and psychological support—providing psychological assistance to those affected by war, internally displaced persons, and doctors working in challenging conditions. The Ming-Yi Medical Charity Foundation of Guangdong Province, officially registered with the Department of Civil Affairs of Guangdong Province in June 2012, is the first charitable foundation in China to separate asset management and administration across the country, and the only medical charity foundation in Guangdong Province. The foundation focuses on charitable medical donations, including awarding outstanding doctors, establishing medical scholarships, sponsoring medical initiatives in impoverished regions, and implementing cutting-edge and breakthrough medical research projects into clinical practice, among other activities [18]. The organizational structure of medical charitable foundations is complex and includes many important elements that work together to achieve the primary goal—improving people's health (Figure 2). A clear hierarchy and coordination between different departments help ensure the efficiency of the foundation's operations and the achievement of its social and medical objectives.

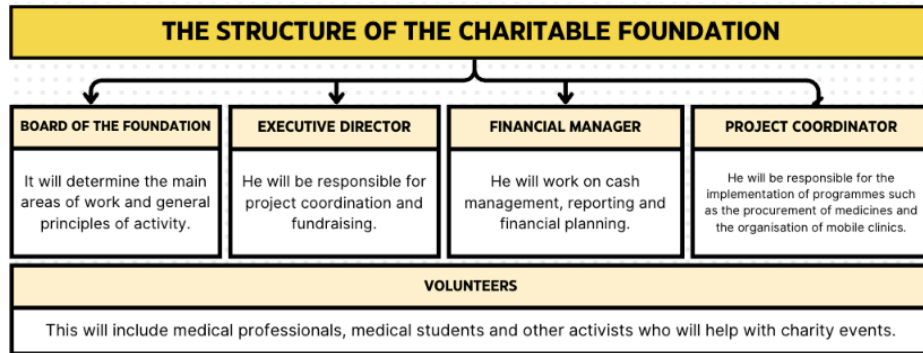


Figure 2: The staff structure of medical charitable foundations is based on information from the official websites of The Royal Marsden Cancer Charity [19] and Hamilton Health Sciences Foundation [20].

The Bill and Melinda Gates Foundation has transformed approaches to global health financing, becoming the first major private foundation to implement projects in global health and development worldwide. It also plays a significant role in improving methods for evaluating outcomes and impact on health and development. Microsoft founder Bill Gates announced that his charitable foundation has spent over \$100 billion on fighting treatable diseases and poverty reduction projects. He also stated that he plans to continue his donations. "I have donated over \$100 billion, but I still have more to give," emphasized the billionaire in his interview with BBC [21]. For the past 20 years, the Gates Foundation has steadfastly adhered to the principle that "all lives have equal value." [22] The foundation is located in Seattle, Washington, where it employs over 1,200 staff members. Since its inception until 2016, the Gates Foundation has made humanitarian investments and contributions totaling over \$41.3 billion [23].

3.2 Social Enterprises in Mental Health Care: Operational Mechanisms and Impact

The term "social entrepreneurship" (SE) is used to refer to the rapidly growing number of organizations that have created models to effectively meet basic human needs that existing markets and institutions have been unable to address [24]. The United Nations (UN) Sustainable Development Goal (SDG) 3, adopted by all the world's nations in 2015, is to "ensure healthy lives and promote well-being for all at all ages". Social business in the medical and psychological field has great potential for development, especially considering current social issues such as the aftermath of wars, pandemics, and economic difficulties. The main objectives of such social businesses are to provide psychological support and medical care to individuals who have experienced traumatic events, including violence, natural disasters, and armed conflicts, as well as to assist those facing mental health disorders such as depression, anxiety, and PTSD. The mission is to provide access to psychological support for everyone in need, regardless of social status, nationality, or place of residence, promote mental health, combat the stigma surrounding mental disorders, and use innovative technologies to improve the accessibility and quality of psychological services. For the development of social business, it is important not only to provide services but also to effectively promote them among target audiences. Since there is still a certain stigma surrounding psychological services worldwide, it is essential to actively engage with the public, conduct campaigns to promote mental health, psychotherapy, and combat stereotypes. Using platforms such as

Instagram, Facebook, and YouTube to spread information about services, special offers, and testimonials from satisfied clients is crucial. Partnering with charitable organizations can help increase visibility and attract more clients in need of psychological support. As with any business, social enterprises require a clear organizational structure for effective operation. This includes a management team, financial managers, marketing and communications specialists, as well as other employees who perform various functions to achieve the business's mission (Figure 2). Given the social mission of the business, communication and relationship management with various stakeholders—such as clients, partners, investors, communities, and other groups—are extremely important [25].

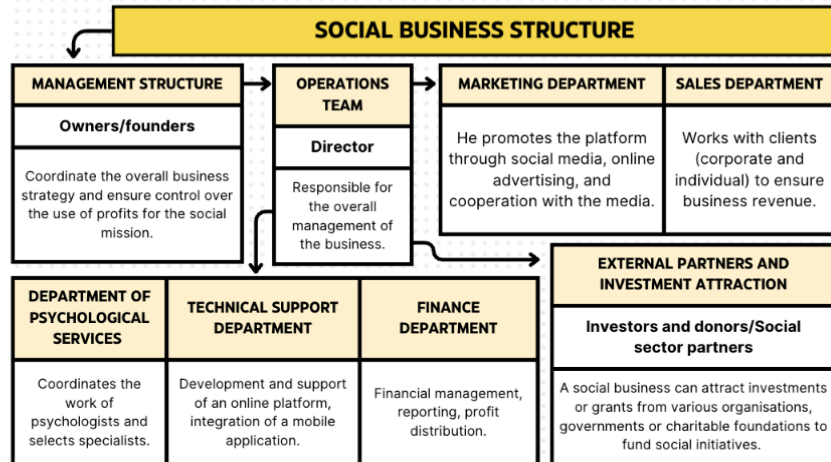


Figure 2: Social business structure

Interventions are targeted actions aimed at addressing a specific problem or stabilizing the condition of an individual or group of people in difficult, crisis situations. Their goal is to provide support, reduce the negative consequences of the situation, and help restore normal life. Interventions in social business related to psychological assistance are crucial for ensuring access to mental health services for vulnerable populations, particularly those affected by trauma, depression, PTSD, or those who have experienced natural disasters or violence (Figure 3).

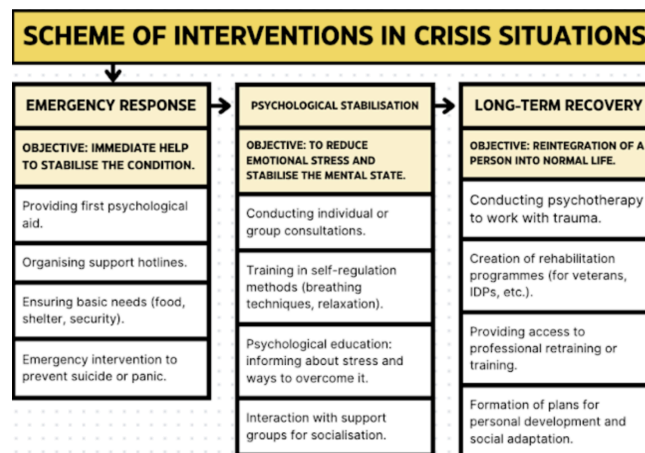


Figure 3: Interventions in crisis situations

One of the primary tasks of social enterprises is to ensure access to psychological help for the most vulnerable groups, including people with disabilities, low-income families, or individuals who are isolated, for example, due to limited access to medical facilities. Social business in the field of psychological assistance can become a powerful tool for addressing mental health issues in society. It allows for the creation of new models that combine social initiatives with financial sustainability, enabling assistance to be provided to those who need it most, particularly in remote, affected, or vulnerable regions [26].

4 Financial Models and Sustainability

4.1 Key Sources of Funding in Mental Health, Monitoring, and Reporting

The funding resources framework, which includes the main sources and mechanisms for raising funds, is presented in the table (Figure 4). It illustrates the different ways the foundation raises funding to support its activities. One of the key areas is crowdfunding, which involves launching online campaigns on platforms such as GoFundMe or Patreon to raise funds from a wide range of donors around the world. This allows for the creation of a steady stream of donations from individuals who support the foundation’s mission. Medical crowdfunding can not only compensate for the shortcomings of healthcare systems but can also address issues such as limited funding channels and low levels of private capital utilization [27, 28, 29]. Patreon is the largest crowdfunding platform that transforms a one-time interaction between creators and the crowd into a continuous relationship. Qingsongchou, the largest medical crowdfunding platform in China, currently has over 600 million registered users worldwide, has helped over 2.55 million families, and has raised more than 36 billion yuan in charitable donations [30]. Another important step is establishing corporate partnerships with medical companies, pharmaceutical manufacturers, and other organizations. Such collaborations can provide the foundation with both financial support and necessary resources, such as medications, medical equipment, or other goods that contribute to the foundation's effective operations. Another effective tool is organizing fundraising events, such as concerts, marathons, auctions, and more. These events not only help raise funds but also attract public and partner attention to the foundation's activities. Through these events, it is possible to not only secure funding but also raise awareness of the importance of supporting medical initiatives.

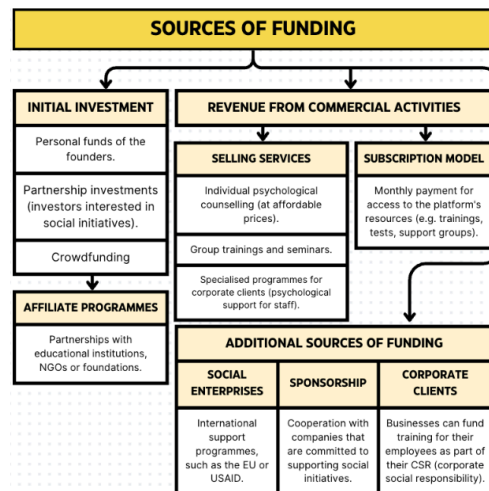


Figure 4: Funding resources for charitable organizations providing medical psychological assistance

4.2 Business Models for Financial Sustainability

It is important for the business to be profitable and ensure sustainable development while maintaining its social mission. Instead of a fixed price for all services, a system can be implemented where the cost varies depending on the client's income level. For example, discounts or free services could be offered to socially vulnerable groups (pensioners, veterans, people with disabilities, large families). For other clients, the tariff will be in line with market conditions. An effective approach would also be a combination of free or subsidized services with paid ones – for instance, some services could be offered for free or at a reduced price, while others may be available at market rates. Bundled services will help attract more clients and increase revenue. For example, programs for organizations wishing to support the mental health of their employees can be priced higher, while individual consultations for those in need can be offered at lower prices. There are investors who support social businesses through impact investing models, and it is also important to find funding sources through grants from international organizations or foundations that specialize in supporting social initiatives. This will help cover the costs of free or discounted services for vulnerable population groups. A key element is establishing partnerships with companies to implement mental health programs for employees or to provide corporate support for various social initiatives.

5 Discussion

5.1 Significance of the Study: How These Models Can Improve Access to Psychological Care

Although most human differences are socially insignificant, differences such as skin color, IQ, and sexual preferences are very noticeable in many social contexts. The fact is, there is a process of social selection that determines which differences are considered relevant and consequential, and which are not. Medical conditions vary greatly in terms of their social significance. Compare, for example, hypertension, bone fractures, and melanoma with incontinence, AIDS, and schizophrenia [31]. Stigma surrounding mental disorders is a social phenomenon that manifests as negative prejudices, stereotypes, and discrimination against people who have mental disorders or seek help from psychologists or psychiatrists (Figure 5).

THE MAIN ASPECTS OF STIGMATISATION		
SOCIAL STIGMA	SELF-STIGMATISATION	INSTITUTIONAL STIGMA
<i>THIS IS PREJUDICE FROM SOCIETY AS A WHOLE. PEOPLE WITH MENTAL DISORDERS MAY FACE DISCRIMINATION. FOR EXAMPLE:</i>	<i>PEOPLE WITH MENTAL DISORDERS CAN START TO BELIEVE IN NEGATIVE STEREOTYPES, WHICH LEADS TO</i>	<i>IT IS A MANIFESTATION OF BIAS AT THE LEVEL OF SYSTEMS, SUCH AS HEALTHCARE, EDUCATION OR LEGISLATION. FOR EXAMPLE:</i>
In employment (refusal to work because of the diagnosis).	Low self-esteem.	Insufficient funding for mental health services.
In social interactions (prejudice or isolation from friends, family or community).	Feeling ashamed and guilty about your condition.	Limited access to treatment.
In the medical field (dismissive attitude or underestimation of their needs).	Avoidance of seeking help due to fear of being convicted.	Lack of support from government programmes.

Figure 5: Aspects of stigmatization

The fight against stigma involves conducting campaigns to promote knowledge about mental health, which will help debunk myths and spread reliable information, encourage discussions about mental health in families, workplaces, schools, support people who publicly share their treatment experiences, avoid sensationalizing

mental disorders, and integrate mental health as an important component of the overall healthcare system (Figure 6). Deinstitutionalization and the destigmatization of mental disorders are interconnected, and it is impossible to ignore the potential impact of destigmatization on help-seeking behavior and the provision of medical care to people with mental disorders, which may contribute to the increase in life expectancy. A 2006 pan-European public opinion survey showed that attitudes toward people with mental disorders were more positive among residents of Northern and Western Europe, including the Scandinavian countries [32]. Combating stigma is a complex process that requires the involvement of society, governments, health professionals, and the people themselves who face the problems that cause stigma. In addition to the growing research showing the potential impact of stigma on a variety of health conditions, health agencies have begun taking initiatives to combat stigma. The World Health Report (WHO, 2001) discussed possible ways to reduce stigma, including organizing anti-stigma activities and campaigns through partnerships with non-government organizations [33].

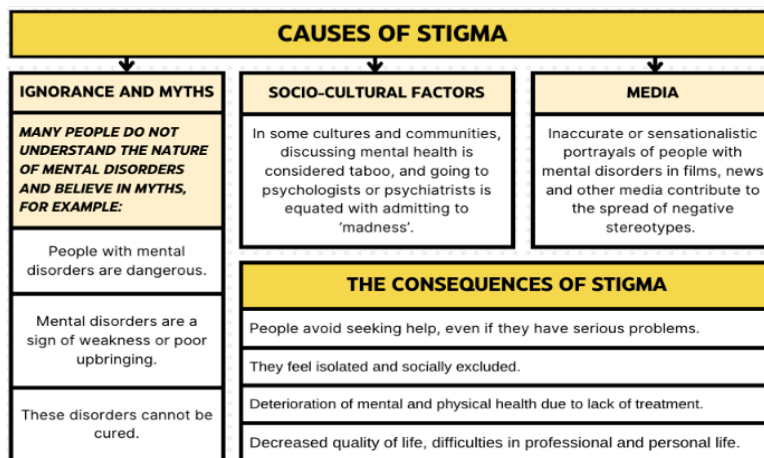


Figure 6: Causes of stigma

5.2 Strengths and Weaknesses of Financial Strategies in Charitable Foundations and Social Enterprises The main risks include financial, managerial, and compliance risks. Financial risks involve the instability of donor funds due to the changing economic situation in Ukraine, crisis events, or legislative changes. To minimize this risk, the fund should diversify its funding sources: attract private donors, collaborate with businesses, apply for government grants, and utilize online crowdfunding platforms. Managerial risks may arise due to a lack of qualified personnel, including doctors, administrators, and volunteers. This could lead to inefficient resource use. To address this issue, training programs should be implemented, workshops should be organized, and continuous professional development of the team should be encouraged. There is also a risk of non-compliance with medical standards or legislation. This can be minimized by establishing an advisory board consisting of specialists and lawyers who ensure that the projects comply with relevant legal regulations. It is important to focus not only on financial indicators but also on social outcomes: how many people have accessed services, how this has improved their mental health, and what changes have occurred in communities. This will help balance profit and social impact and attract investors interested in real social change. For the social business to succeed, it

is crucial to gather data on the effectiveness of psychological services, customer satisfaction, and their positive impact on mental health. Collecting data on the effectiveness of programs will help adjust the business strategy. This includes surveys, monitoring visit outcomes, analyzing program success, and adapting services for different audiences. All financial income and expenses of the fund will be publicly available through a specially created section on the official website, where detailed reports will be regularly updated. To assess the effectiveness of operations, an independent third-party audit will be conducted annually, analyzing how efficiently funds have been spent and how many people have received medical assistance. Special attention will be paid to social responsibility: the fund will not only provide medical services but also implement health prevention and education programs. This will help address urgent medical issues and raise public awareness about the importance of supporting a healthy lifestyle.

5.3 Prospects for Further Research and Opportunities for Scaling Models

Finding a balance between profitability and social mission in social business is one of the most important aspects of managing such a business. Using technology to automate certain processes (e.g., online consultations, self-help apps, online courses) will help reduce service delivery costs while maintaining their accessibility to a larger number of people and ensuring business sustainability. Expanding services and attracting new clients through the use of technology or franchising will increase profit without compromising service accessibility. Over time, by expanding the business, new projects can be created to meet the needs of different client groups.

5.4 Use of Technology to Enhance Service Efficiency

Digital mental health interventions are often touted as the solution to the global mental health crisis. However, the shift of mental health care from the hands of professionals to digital applications may further isolate those who need human contact most. In this commentary, we argue that people, our society's greatest resource, are as ubiquitous as technology. We therefore argue that research focused on using technology to support all people in delivering mental health prevention and intervention deserves greater attention in the coming decade [34]. To maintain its effectiveness, the foundation must actively involve young professionals, especially medical students, psychologists, IT specialists, and other technical experts. This will not only provide additional workforce but also bring fresh ideas. Organizing internships and practical training for students will also contribute to their professional development. In the context of post-war Ukraine, one of the foundation's priorities should be the development and implementation of psychological support programs. Special attention should be given to helping veterans, internally displaced persons, and healthcare workers who are operating in crisis conditions. Creating a network of psychologists working both online and offline will ensure that such support is accessible throughout the country. To increase the effectiveness of the foundation's activities, it is essential to implement modern technologies. The development of an online platform that allows patient registration, monitoring of their treatment progress, and the creation of a database for donors and partners will significantly ease the foundation's management. Additionally, it will ensure transparency and accessibility for all participants in the process. Information support is a crucial element of success. Using media, social networks, and other informational platforms to promote the foundation's activities will help attract additional funds, volunteers, and partners. Information and communications technology (ICT) can be a useful instrument for global mental

health. It offers alternative modes of mental health care delivery when resources are scarce, and new ways to address long-standing obstacles that hinder access to care, such as transportation barriers, stigma associated with visiting mental health clinics, clinician shortages, and high costs [35]. Of all technology-mediated therapies, cCBT and iCBT have been researched the most. Compared to cCBT, which was once limited to CD-ROMs and installable programs that required individuals to independently complete activities in the absence of therapist guidance, iCBT appears to be an advance in that it offers access to a broader variety of CBT programs, while also providing the opportunity for varying levels of therapist guidance. Research studies point to many successes for cCBT and iCBT across several psychiatric disorders and support a role for these interventions in modern psychotherapy delivery. Still, a major limitation of cCBT and, perhaps to a lesser degree, iCBT appears to be patient attrition [36]. cCBT refers to the use of software programs to deliver standardized, automated psychotherapy via personal computers, CD-ROMs and desktop programs, or through interactive voice response (IVR) telephone systems. It dates back to the 1980s and has been the first technology-enabled therapy delivery system to be formally studied. A large iCBT meta-analysis included 108 trials, of which 104 reported on clinical efficacy (N=9,410) and eight on cost-effectiveness (N=2,964) [37].

5.5 Examples of Successful Models from Various Countries

The Red Cross and Save the Children establish mobile medical teams to ensure access to medical services in remote or dangerous areas. They collaborate with local authorities and international partners to optimize resource utilization. Additionally, the Red Cross publishes first aid manuals for crisis situations, which are freely available [38]. According to the Convention on the Rights of the Child, all children have the right to be informed, participate, and receive rehabilitation. This is especially relevant during support in an emergency situation. Save the Children Sweden aims to assist parents, teachers, social workers, and all adults interacting with children in a crisis situation by providing them with first psychological aid [39]. Save the Children describes its financial model in annual reports, where the sources of funding are detailed, including private donations, grants, and partnerships with other organizations [40]. According to the annual report of the Red Cross, the organization receives funding through government grants, international cooperation, and private donations, which allows it to ensure stability in implementing mental health support programs during crisis situations [41]. Médecins Sans Frontières (MSF) uses mobile clinics as an essential tool for providing medical services in areas where infrastructure is either inaccessible or severely damaged. They ensure the mobility of doctors and nurses, as well as the ability to respond quickly to epidemics and emergencies. MSF works actively with individuals who have experienced traumatic events, such as wars, terrorist attacks, refugees, people with mental health disorders, and those who have experienced sexual violence. They provide a wide range of psychological services, from individual consultations to group therapy, which help alleviate mental health conditions and support integration into society after a crisis. The majority of MSF's funding comes from individual donors, charitable organizations, and corporate partners, which allows the organization to maintain independence and avoid any political or economic constraints [42]. The United Kingdom actively supports "Médecins Sans Frontières" (MSF), an organization that provides medical assistance in conflict zones and crisis regions. The charitable organization "Direct Relief" works closely with local medical institutions in countries where there are significant issues with access to healthcare services, providing them with necessary equipment and medicines. After natural

disasters or armed conflicts, the organization responds quickly to the needs of the affected populations by delivering medical supplies. It also conducts training for local psychologists and volunteers to enhance their skills in providing psychological support in crisis situations. These trainings include methods of emergency psychological aid, which can be applied in wartime and other emergencies. In August 2024, Direct Relief provided a summer camp for youth with type 1 diabetes with a backup power system, ensuring uninterrupted power supply for medical needs [43]. The organization actively raises funds through individual donations, corporate sponsorships, and support from major donors. In the 2022 fiscal year, more than 92% of its total public support, exceeding \$2.2 billion, came in the form of donated medical products and other goods and services [44]. "Caritas" works actively in regions with medical crises, providing free services in countries such as Syria, Yemen, and Afghanistan. Special emphasis is placed on providing medical care for mothers and children, particularly in epidemic conditions. Caritas Internationalis actively operates in countries affected by wars or other crisis situations, with its programs including psychosocial support, counseling, group therapy, and other forms of psychological aid for children and adults. They work to alleviate stress, help people restore psychological resilience, and provide support in adapting after traumatic events. Caritas's funding model is multichannel, with various sources ensuring stability and efficiency in its operations. The organization receives funds through private and corporate donations, international grants, as well as partnerships with governments and intergovernmental organizations. The main source of funding is voluntary donations from individuals who support Caritas's missions in helping the most vulnerable groups of the population [45]. NHS Charities Together is a coalition of charitable organizations supporting the National Health Service (NHS). The fund helps with the purchase of medical supplies, hospital equipment, and finances specialized programs for patients. They fund programs that help maintain the mental health of patients and healthcare staff, especially during crisis situations such as the COVID-19 pandemic. In particular, they promote the provision of psychological support for healthcare workers to help them cope with the emotional burden and stress associated with their work in high-pressure and uncertain conditions [46]. Key elements of their success include creating partnerships with government institutions for effective resource utilization and a well-developed fundraising system through online platforms and organizing television events to promote charity [47].

6 Conclusion and Future Work

6.1 Key Findings of the Study

Expanding access to mental health care is possible through the implementation of financial innovations, particularly charitable foundations and social enterprises that provide support to vulnerable populations. The integration of social entrepreneurship with traditional philanthropy enhances the financial sustainability of such initiatives. Technologies, including online consultations and mobile applications, can significantly expand reach and reduce the costs of psychological services, making them more accessible. At the same time, reducing the stigma associated with mental disorders through informational campaigns promotes greater openness to seeking help. Effective financial models incorporate diversified revenue streams, such as crowdfunding, corporate partnerships, and international grants, which ensure financial stability. The experience of international organizations, such as Médecins Sans Frontières and the Red Cross, demonstrates the effectiveness of mobile clinics and crisis psychological assistance. The future development of this sector requires the integration of

technologies, such as artificial intelligence and automated solutions, to provide a more individualized and efficient approach to mental health service delivery. Thus, the key success factors include innovative technologies, broad accessibility of services, effective utilization of financial and social resources, and the establishment of a sustainable financial model to ensure long-term development and support for the most vulnerable populations.

6.2 Practical Recommendations for Charitable Foundations and Social Entrepreneurs in the Field of Mental Health

To enhance effectiveness, a key opportunity could be the widespread implementation and dissemination of psychological support platforms. The platform's core features include individual psychological consultations via online meetings with psychologists, as well as group training sessions covering various aspects of mental health, such as stress management. Additionally, the platform offers specialized programs for individuals who have experienced trauma, particularly veterans, displaced persons, and those affected by economic crises. Users have access to a variety of educational resources, such as articles, video tutorials, and practical mental health recommendations. Furthermore, the platform provides psychological tests for self-diagnosis of emotional states, offering recommendations for further actions. The technical requirements of the platform include a user-friendly and intuitive interface suitable for users of all ages, as well as multilingual access. An important aspect is ensuring the security of user data in accordance with GDPR requirements to guarantee information protection. To ensure financial accessibility, the platform offers a subscription model with free basic services, as well as subsidy programs.

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This is an original and ambitious paper that addresses a critical issue in contemporary global health—access to mental health care, especially for vulnerable populations. The author presents a well-structured and thorough examination of how charitable foundations and social enterprises can contribute to closing mental health care gaps. The interdisciplinary nature of this study, connecting public health, social entrepreneurship, technology, and finance, makes it an excellent fit for *Convergence's* mission to elevate research that bridges disciplinary divides.

Suggestions for Minor Revisions:

1. **Clarity and Conciseness:** Some sections (particularly in the discussion) could benefit from more concise language to improve readability, especially for a high-school-level research audience. Consider simplifying some technical terms or providing brief definitions.
2. **Conclusion Refinement:** The conclusion is strong but could be made sharper by summarizing the key takeaways in a more bullet-point or list format to aid reader retention.
3. **Minor Formatting:** Consistency in section numbering (e.g., "5.3 Prospects for Further Research" and similar) and citations formatting would enhance the professional appearance.

Final Recommendation:

This is a well-researched and important paper that makes a significant contribution to the field. I recommend acceptance with minor revisions, as noted above, to enhance clarity and readability.

Review of "Financial Mechanisms for Expanding Mental Health Care Access: The Role of Charitable and Social Enterprise Models"

This manuscript provides a comprehensive exploration of innovative financial approaches to expanding mental health care access through charitable foundations and social enterprise models. The authors have undertaken a thorough analysis of an increasingly important topic in global health, particularly in the context of growing mental health challenges worldwide.

The paper is well-structured, moving logically from establishing the scale of the mental health crisis to examining various organizational and financial models that can address access challenges. The inclusion of real-world examples from multiple countries strengthens the manuscript considerably, offering practical applications of the theoretical frameworks discussed.

I particularly appreciate the attention given to stigma as a barrier to mental health care and how financial models must account for this social dimension. The discussion of technology integration for service delivery is also timely and forward-looking, though I would suggest the authors could further develop the ethical considerations around digital mental health interventions.

The visual elements (organizational charts and diagrams) effectively illustrate complex structures and relationships, enhancing reader comprehension of the various models presented.

Minor suggestions for revision:

1. Consider adding a brief discussion of potential regulatory challenges that might impact the scaling of these financial models across different jurisdictions.
2. The section on measuring effectiveness and outcomes could be slightly expanded to address how these models might demonstrate impact to potential funders and stakeholders.

Overall, this manuscript makes a valuable contribution to the literature on mental health care financing and delivery models. It effectively bridges theory and practice, offering actionable insights for practitioners, policymakers, and social entrepreneurs working to expand mental health care access globally.

Dear Reviewer!

Thank you for your thoughtful and constructive feedback on my manuscript. I sincerely appreciate your time and effort in reviewing my work and providing valuable suggestions for improving its clarity and readability. Your ideas for improving the discussion section, improving the conclusions, and ensuring user-friendly formatting were particularly helpful.

I provide detailed responses to each of your comments below, describing the changes I made. I believe these changes have strengthened the paper, and we hope that the revised version meets your expectations.

➤ Update to the Discussion Section

1. I have rewritten complex and long sentences into shorter, clearer ones, and there are no complex subordinating clauses.
2. Technical terms are explained in parentheses or in short, simple sentences after them (e.g., IQ, social selection, hypertension, melanoma, AIDS, schizophrenia, stigma, discrimination).
3. Suitable for junior and high school audiences, the last even complex words are explained in accessible language without high scientific terminology.

➤ Conclusion Update

In response to your comment, I added bullet points to the conclusion to make it more structured and easy to understand. This allows you to clearly highlight the main conclusions and recommendations, which contributes to better memorization and understanding of key ideas.

➤ Formatting

We have significantly revised the document and made changes to ensure the convenience of section numbering and citation formatting. All headings now support a single style, and in-text citations are supported in a single author data format, maintaining consistency across all documents. These improvements improve the professional appearance and readability of the document.

Sincerely,

Olesia Solodka

Dear Reviewer!

Thank you for your thorough and thoughtful review of the manuscript entitled "Financial Mechanisms for Expanding Mental Health Care Access: The Role of Charitable and Social Enterprise Models." I greatly appreciate your detailed feedback.

I am particularly grateful for your recognition of the comprehensive research on financial approaches and the real-world examples that support our arguments. I greatly appreciate your insight into the importance of addressing stigma as a barrier to mental health care, as well as your timely discussion of technology integration. Your positive comments on the structure and clarity of the article, especially the visual elements, encourage me to continue to improve the quality of my work. I also appreciate your constructive suggestions regarding potential regulatory issues and expanding the section on measuring effectiveness and outcomes. These are excellent points that will undoubtedly improve the manuscript.

Based on your comments, I have added Section 5: Discussion. In particular, Section 5.2 Strengths and Weaknesses of Financial Strategies in Charitable Foundations and Social Enterprises discusses potential regulatory issues that may impact the scaling of these financial models across jurisdictions. Additionally, Section 4.1 Key Sources of Funding in Mental Health, Monitoring, and Reporting has been expanded to include measures of effectiveness and efficiency of models, allowing for a clearer demonstration to funders of program effectiveness and to include metrics that are important to funders (reduction in costs, increase in services provided, improvement in mental health of patients). In addition, a description of how clear performance measurement can be used to attract new funders. This can be justified by providing clear and transparent information about successful outcomes that can attract new donors or partners.

Thank you again for your valuable input. I am confident that your suggestions will help improve and strengthen the manuscript.

Sincerely,
Olesia Solodka

General Comments

- Throughout, I broke up several (perhaps most) paragraphs, as the paragraphs (particularly in the introduction section) were generally very long. This will interfere with readability and understanding the organization of your thoughts and ideas in the paper.
- It might be beneficial to reduce redundancies, as the reading can be a bit dense and hard to follow. Generally speaking, in scientific/academic writing, it is a good idea to stay technical and precise while also reducing unnecessarily "fluffy" and superfluous language. It is a difficult balance to strike at times. I provided some suggestions of how this can be done in specific sections, but these certainly are not exhaustive.
- Try to avoid using "it" and other non-specific pronouns of this kind to help with the fluency and precision of the language you're using. While it might sound unnatural and perhaps repetitive to repeat terms over and over again, this is more standard in academic writing.
- Certain phrases of the form "the X of Ys" can be combined to "Y X" (e.g., "the effectiveness of programs" -> "program effectiveness"). I've marked these where I've noticed them, but there might be others.
- Try to avoid passive voice whenever possible while keeping things in third-person (as you do well). For instance, see my suggestions at the beginning of Section 4.2.
- As noted on the document, the "Conclusion and Future Work" section (Section 6) looks strange and too informal as a list. It almost looks like you wrote your ideas in a draft version of the paper but did not yet formally write it out as a formal section. You should put as much of this as possible in paragraph form, which should not be too difficult as all of the sufficient material is already there.
- Section 5.2: I bolded each type of risk when they are introduced. This is purely stylistic and optional, but it helps make the paper look a bit more structured.

Apr 4, 2025, 2:36 PM

Dear The Convergence Journal Team,

I hope you are doing well. I am writing to submit the revised version of my manuscript following the feedback and suggestions provided by the reviewer. The revisions have helped me significantly improve the quality of the paper, particularly in terms of my academic English, which I continue to work on. I find it challenging to spot grammatical mistakes due to the differences between English and my native language, so your comments are invaluable to me.

Here is an overview of the changes made:

1. Methodology (Section 2): In accordance with the reviewer's suggestion, I have included more detailed information about the specific methodologies used for data analysis.
2. Prospects for Further Research (Section 5.3): I have added information about potential future research on technological innovations in social entrepreneurship, particularly focusing on longitudinal studies to assess the long-term impact and sustainability of such innovations. I have also started exploring opportunities for research on the integration of social enterprises with existing healthcare systems, specifically in the context of Ukraine's healthcare system.
3. Use of Technology to Enhance Service Efficiency (Section 5.4): As per the reviewer's recommendations, I expanded this section to include modern technological solutions such as the use of chatbots, virtual reality, and telemedicine, alongside examples from research that assess their effectiveness.
4. Examples of Successful Models from Various Countries (Section 5.5): I have added case studies from different healthcare systems, in addition to large organizations, and included a discussion on the controversial issues related to the implementation and use of the Medicaid system.
5. Corporate Initiatives and Venture Capital in Digital Mental Health Solutions (Section 5.6): I have extended this section to explore the role of major corporations (Google, Microsoft) in mental health solutions and how these initiatives help reduce social and economic barriers.

Additionally, I have attached the completed application form with my mother's income details. We do not own property or have bank accounts, but we can provide proof of her income if needed.

Thank you again for your helpful comments and suggestions. I believe these revisions have greatly improved the manuscript, and I hope it now aligns with the journal's expectations. Please let me know if you require any further changes.

I look forward to your feedback and the next steps in the review process.

Best regards,

Olesia Solodka

I am writing to provide feedback on the research paper titled "**Financial Mechanisms for Expanding Mental Health Care Access: The Role of Charitable and Social Enterprise Models.**" (Submission 100003). This work addresses a critical issue in modern healthcare, particularly the accessibility of mental health services for vulnerable populations.

This study emphasizes the significance of financial mechanisms, including charitable foundations and social business models, in improving the accessibility and quality of psychological services. The focus on philanthropy, innovative funding strategies, and the impact of technology-driven solutions in mental health care offers a fresh perspective on how to bridge the gap in mental health services, especially in underserved communities. The emphasis on reducing stigma and promoting mental health awareness is particularly insightful, as it underscores the importance of societal engagement in mental health care.

The paper's methodology is comprehensive, utilizing a systematic search strategy across multiple databases, including Scopus, PubMed, and Web of Science. **However, more detailed information on the specific methodologies used for data analysis would strengthen the paper.** The inclusion of diverse data sources demonstrates a thorough approach to data collection.

The paper's findings suggest that scaling charitable initiatives and integrating social enterprise models can significantly improve access to qualified psychological care, regardless of socioeconomic status or geographic location. This is a significant contribution to the field, as it offers practical strategies for addressing the global mental health crisis.

To further enhance this paper, I suggest exploring technological innovations in greater depth. Integrating digital platforms with social enterprise models could provide additional insights into scalability and cost-effectiveness. Including more detailed case studies from diverse regions would enrich the paper by providing concrete examples of successful models and challenges faced in various contexts. Discussing policy implications and potential collaborations with government entities could offer practical recommendations for implementing these models on a larger scale.

Conducting longitudinal studies to assess the long-term impact of these financial mechanisms would be beneficial in understanding their sustainability and effectiveness over time. Additionally, examining how social enterprises can collaborate with existing healthcare systems to ensure seamless integration of services would be valuable.

Overall, this student's paper presents a well-researched and timely contribution to the field of mental health care access. With some adjustments to address the above suggestions, the paper would be well-suited for publication in the Convergence Journal.

Financial Mechanisms for Expanding Mental Health Care Access: The Role of Charitable and Social Enterprise Models

Abstract

Access to mental health care remains a significant challenge in modern healthcare, particularly for vulnerable populations. This study explores how financial mechanisms—including charitable foundations and social business models—enhance the accessibility and quality of psychological services. Key aspects of this study include the roles of philanthropy, innovative funding strategies, and technology-driven solutions in mental health care. Additionally, the study examines the impact of reducing stigma and promoting mental health awareness in contributing to service expansion. The findings suggest that scaling charitable initiatives and integrating social enterprise models can significantly improve access to qualified psychological care, regardless of socioeconomic status or geographic location.

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1 Introduction

According to the World Health Organization (WHO), approximately 9.6 million people in Ukraine are at risk of or currently living with mental disorders [1]. A 2023 study found that 36.3% of surveyed Ukrainians screened positive for one of seven mental disorders, with generalized anxiety disorder being the most prevalent (15.2%) [2]. In 2019, approximately 970 million people worldwide were living with a mental disorder, with anxiety and depressive disorders being the most prevalent [3]. According to a study published by the Queensland Brain Institute, every second person worldwide will develop a mental disorder at some point in their lifetime [4].

The undertreatment of mental illnesses remains a significant issue in even wealthier countries, with the treatment gap for severe disorders estimated to be between 35% and 50% [5]. However, the issue is even more severe in poorer countries, where the treatment gap ranges from 76% to 85% [6]. It has been reported by Saxena et al. [7] that in Africa, only one in ten individuals with a mental illness receives appropriate treatment. Meanwhile, in India, psychiatric care is reportedly the least preferred option for individuals with mental disorders seeking help [8].

The issue of qualified psychological assistance, which has always been important, has now become critical. Every day, 129 Americans die by suicide and 130 die from opioid overdoses [9, 10]. Nearly every leading cause of death (e.g., cancer, heart disease) is associated with mental disorders, which increase morbidity and mortality rates. The World Health Organization (WHO) considers depression to be "the leading cause of global disability." [11]

Globally, the average government spending on mental health services accounts for only 2.1% of total healthcare expenditures. Previous WHO estimates have shown that there are only 13 mental health workers per 100,000 people [12]. To date, numerous systematic reviews and meta-analyses have shown that non-specialist healthcare workers (i.e., community members without advanced mental health training) can provide effective mental health care, including efficient screening for mental health disorders and delivering psychosocial treatment for the most common conditions [13, 14].

The world is experiencing extraordinarily challenging times due to numerous global crises, including wars, economic upheavals, climate change, and pandemics, all of which lead to significant loss of life and have far-reaching consequences for security and stability. In many underdeveloped regions, there is a lack of basic medical services, and medical institutions are faced with shortages of necessary equipment and medications. Additionally, there is a shortage of qualified healthcare professionals, which complicates the provision of effective care.

Furthermore, due to low income levels, a large portion of the population cannot afford to pay for medical services, exacerbating the issue of access to treatment for broad segments of society. Reviews have shown that the mental health of young people likely deteriorated during COVID-19, with the exception of findings related to

home confinement. One review, which included 18 studies from 19 countries/regions, found that the use of psychiatric services by adolescents decreased, including visits to emergency departments for self-harm and suicidal thoughts [15].

Many hospitals—especially in war-torn regions—require immediate repairs and upgrades to their equipment. Only a fraction of hospitals have the latest medical technology, limiting the ability to treat serious illnesses. Medications are often prohibitively expensive, making them inaccessible to a significant portion of the population, especially amid an economic crisis. This creates a serious social issue, as patients frequently cannot afford the necessary treatment. In remote regions, basic medical services are often lacking. Healthcare facilities face shortages of doctors and medical staff, and citizens are forced to travel long distances to receive medical care.

The transition from theoretical achievements to practical application will require broader recognition of the idea that mental health disorders are brain conditions that should be treated no differently than other chronic illnesses, such as heart disease or cancer [16].

2 Methodology

This review used a systematic search with two search strategies: electronic database search and hand searching. Electronic database searches included Scopus, PubMed, Web of Science, Gray's Literature Report, and Open Gray. In addition to the selective database search, a web search was conducted to identify literature that supports improvements in mental health through the creation of charitable foundations and social businesses. The search strategies included combinations of the terms listed below, grouped into broader fields/subfields to capture the issues related to mental health accessibility:

- General mental health terms: free medical services, healthcare provision, charity organizations, healthcare costs
- Social enterprise
- Crowdfunding
- Charity
- Mental health

This study used both quantitative and qualitative methods of data analysis. The quantitative approach used descriptive statistics to summarize key indicators and comparative analysis to identify differences between different financial mechanisms that contribute to improving access to mental health services. The qualitative analysis was based on content analysis, which identified key themes and patterns in the use of philanthropy and social entrepreneurship models. In addition, the analysis of secondary data was based on thematic coding to identify general trends in funding.

To increase the validity and reliability of the results, the method of data triangulation was applied. This concept, borrowed from geodesy, means determining the position of an object by comparing several reference points. In a research context, triangulation allows you to form a more complete picture of a phenomenon by looking at it

from different perspectives. In this study, this involved comparing information from different sources - statistical reports, literature reviews, and case studies. This allowed for a deeper, more comprehensive understanding of the financial approaches that contribute to the expansion of the mental health system. Triangulation of sources was a key tool in ensuring the reliability of the findings and comprehensive coverage of the topic.

3 Psychological Charity and Social Enterprise Models

3.1 Structure of Charitable Foundations in the Field of Mental Health

Charity can be one of the most important forms of moral behavior in the modern world, especially in highly developed countries, where even donations that do not require noticeable personal sacrifices can have a huge impact on the lives of others [17].

Medical charitable foundations typically focus on implementing several key programs simultaneously. These include medical assistance—fundraising to finance free treatment for critically ill patients and purchasing medications and medical supplies, particularly for the treatment of serious diseases such as cancer and cardiovascular diseases, and mobile clinics—and organizing outreach medical teams to provide access to basic medical services in rural and remote areas. Their activities also encompass organizing preventive programs—such as including vaccination measures, regular screenings, and tests for early detection and prevention of diseases—and psychological support, thereby providing psychological assistance to those affected by war, internally displaced persons, and doctors working in challenging conditions.

The Ming-Yi Medical Charity Foundation of Guangdong Province, officially registered with the Department of Civil Affairs of Guangdong Province in June 2012, is the first charitable foundation in China to separate asset management and administration across the country and the only medical charity foundation in Guangdong Province. The foundation focuses on charitable medical donations, including awarding outstanding doctors, establishing medical scholarships, sponsoring medical initiatives in impoverished regions, and implementing cutting-edge and breakthrough medical research projects into clinical practice [18].

The organizational structure of medical charitable foundations is complex and includes many important elements that work together to achieve the primary goal: improving people's health (Figure 2). A clear hierarchy and coordination between different departments help ensure the efficiency of the foundation's operations and the achievement of its social and medical objectives.

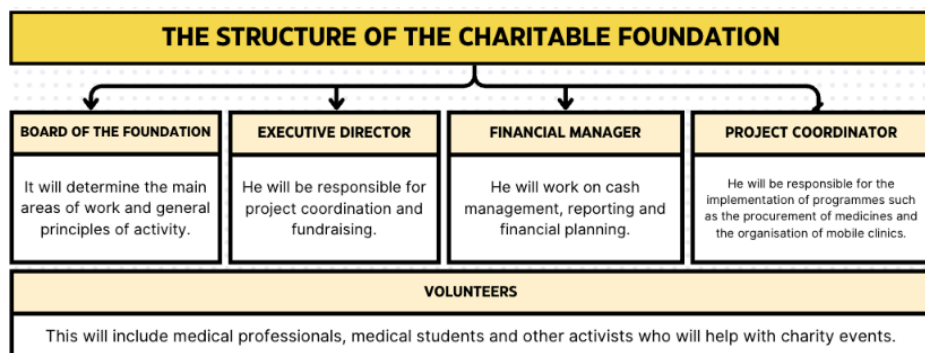


Figure 2: The staff structure of medical charitable foundations is based on information from the official websites of The Royal Marsden Cancer Charity [19] and Hamilton Health Sciences Foundation [20].

The Bill and Melinda Gates Foundation has transformed approaches to global health financing, becoming the first major private foundation to implement projects in global health and development worldwide. The Bill and Melinda Gates Foundation also plays a significant role in improving methods for evaluating outcomes and impact on health and development. Microsoft founder Bill Gates announced that his charitable foundation has spent over \$100 billion on fighting treatable diseases and poverty reduction projects. Gates also stated that he plans to continue his donations "I have donated over \$100 billion, but I still have more to give," emphasized Gates in his interview with BBC [21]. For the past 20 years, the Gates Foundation has steadfastly adhered to the principle that "all lives have equal value." [22] The foundation is located in Seattle, Washington, where it employs over 1,200 staff members. Since its inception until 2016, the Gates Foundation has made humanitarian investments and contributions totaling over \$41.3 billion [23].

3.2 Social Enterprises in Mental Health Care: Operational Mechanisms and Impact

The term "social entrepreneurship" (SE) refers to the rapidly growing number of organizations developing models to effectively meet basic human needs unaddressed by existing markets and institutions [24]. The United Nations (UN) Sustainable Development Goal (SDG) 3, adopted by all the world's nations in 2015, is to "ensure healthy lives and promote well-being for all at all ages." Social business in the medical and psychological field has great potential for development, especially considering current social issues such as the aftermath of wars, pandemics, and economic difficulties.

Social businesses provide psychological support and medical care to individuals who have experienced traumatic events, including violence, natural disasters, and armed conflicts, as well as to assist those facing mental health disorders such as depression, anxiety, and PTSD. The mission of social businesses is to provide access to psychological support for everyone in need, regardless of social status, nationality, or place of residence, promote mental health, combat the stigma surrounding mental disorders, and use innovative technologies to improve the accessibility and quality of psychological services.

For the development of social business, it is important not only to provide services but also to effectively promote them among target audiences. Since there still remains a certain stigma surrounding psychological services worldwide, it is essential to actively engage with the public, conduct campaigns to promote mental health and psychotherapy, and combat stereotypes. Using platforms such as Instagram, Facebook, and YouTube to spread information about services, special offers, and testimonials from satisfied clients is crucial. Partnering with charitable organizations can help increase visibility and attract more clients in need of psychological support.

As with any business, social enterprises require a clear organizational structure for effective operation. This includes a management team, financial managers, marketing and communications specialists, as well as other

employees who perform various functions to achieve the business's mission (Figure 2). Given the social mission of the business, communication and relationship management with various stakeholders—such as clients, partners, investors, communities, and other groups—are extremely important [25].

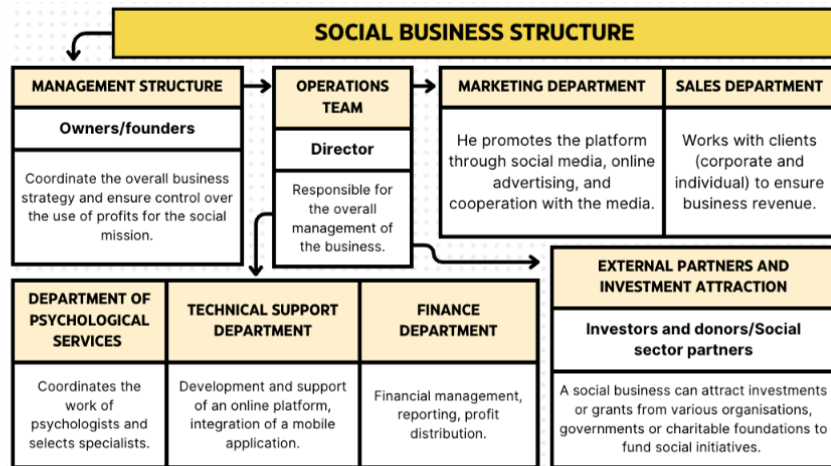


Figure 2: Social business structure

Interventions are targeted actions aimed at addressing a specific problem or stabilizing the condition of an individual or group of people in difficult, crisis situations. The goal of interventions is to provide support, reduce the negative consequences of the situation, and help restore normal life. Interventions in social business related to psychological assistance are crucial for ensuring access to mental health services for vulnerable populations, particularly those affected by trauma, depression, PTSD, or those who have experienced natural disasters or violence (Figure 3).

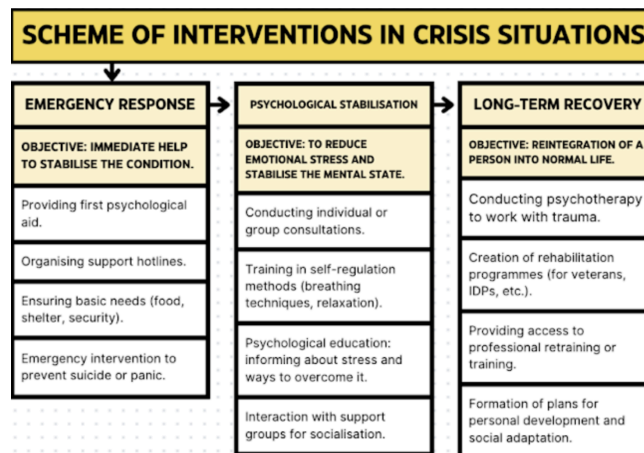


Figure 3: Interventions in crisis situations

One of the primary tasks of social enterprises is to ensure access to psychological help for the most vulnerable groups, including people with disabilities, low-income families, or individuals who are isolated, for example, due to limited access to medical facilities. Social business in the field of psychological assistance can become a powerful tool for addressing mental health issues in society. It allows for the creation of new models that

combine social initiatives with financial sustainability, enabling assistance to be provided to those who need it most, particularly in remote, affected, or vulnerable regions [26].

4 Financial Models and Sustainability

4.1 Key Sources of Funding in Mental Health, Monitoring, and Reporting

The funding resources framework, which includes the main sources and mechanisms for raising funds, is presented in the table (Figure 4). It illustrates the different ways the foundation raises funding to support its activities.

One of the key areas is crowdfunding, which involves launching online campaigns on platforms such as GoFundMe or Patreon to raise funds from a wide range of donors around the world. This allows for the creation of a steady stream of donations from individuals who support the foundation’s mission. Medical crowdfunding can not only compensate for the shortcomings of healthcare systems but can also address issues such as limited funding channels and low levels of private capital utilization [27, 28, 29]. Patreon is the largest crowdfunding platform that transforms a one-time interaction between creators and the crowd into a continuous relationship. Qingsongchou, the largest medical crowdfunding platform in China, currently has over 600 million registered users worldwide, has helped over 2.55 million families, and has raised more than 36 billion yuan in charitable donations [30].

Another important step is establishing corporate partnerships with medical companies, pharmaceutical manufacturers, and other organizations. Such collaborations can provide the foundation with both financial support and necessary resources, such as medications, medical equipment, or other goods that contribute to the foundation's effective operations.

Organizing fundraising events, such as concerts, marathons, and auctions, is another effective tool. These events not only help raise funds but also attract public and partner attention to the foundation's activities. Through these events, it is possible to not only secure funding but also raise awareness of the importance of supporting medical initiatives.

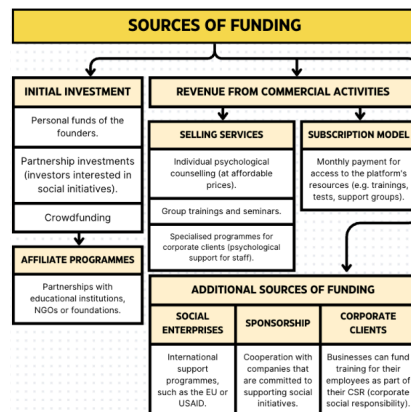


Figure 4: Funding resources for charitable organizations providing medical psychological assistance

Funders should see how their investments contribute to reducing healthcare costs, especially when the cost of consultations or treatments is reduced through effective financial models. In addition, the increase in the number of services provided is important, demonstrating increased access to care.

A key aspect of measuring funding effectiveness is the availability of clear metrics that help demonstrate the effectiveness of programs. Assessment of the improvement in patients' mental health is also an important metric, which can be measured using questionnaires and psychosocial tests. Clear measurement of results and transparent reporting can be a powerful tool for attracting new donors. When organizations can demonstrate real change and success through the implementation of financial models, this attracts new partners and sponsors. Sharing success stories and results helps to expand the circle of support and attract new financial resources.

Digital platforms can be useful tools for monitoring program effectiveness in real time. This includes automated data collection systems that help track changes in patients' mental health, enabling rapid response and outcome measurement. These technologies allow for the integration of different metrics, allowing organizations to provide donors with more accurate and timely information.

Collecting donor feedback is an important tool for adapting financial strategies and improving support models. Feedback mechanisms allow for adjustments to approaches in line with donor needs and expectations, which in turn helps to increase the efficiency and effectiveness of programs. Such organizations typically use engagement techniques that help through transparency. For example, "effective altruism" (maximum benefit from charity is the main goal of the philosophy of effective altruism) or crowdfunding projects often include examples of attracting new donors through public demonstration of achieved results.

Platforms such as Charity Navigator—a charity rating organization that rates over 230,000 charities—or GiveWell—an American nonprofit organization dedicated to evaluating and effective altruism—use technology to track and evaluate the performance of charities in real time. Many organizations use specialized software tools to monitor results, such as CRM systems, for analyzing donor data.

4.2 Business Models for Financial Sustainability

Ensuring profitability while maintaining a social mission is crucial for sustainable business development. Instead of a fixed price for all services, businesses can implement a system where the cost varies depending on the client's income level. For example, discounts or free services could be offered to socially vulnerable groups (pensioners, veterans, people with disabilities, large families). For other clients, the tariff will be in line with market conditions.

An effective approach would also be a combination of free or subsidized services with paid ones. For instance, businesses could offer some services for free or at a reduced price while making others available at standard market rates. Bundled services can help attract more clients and increase revenue. For example, businesses can

price programs higher for organizations wishing to support employee mental health while offering individual consultations for those in need at lower prices.

Some investors already support social businesses through impact investing models, and it is also important to find funding sources through grants from international organizations or foundations that specialize in supporting social initiatives. These funding sources will help cover the costs of free or discounted services for vulnerable population groups. A key element of ensuring financial sustainability in this business model is establishing partnerships with companies to implement mental health programs for employees or to provide corporate support for various social initiatives.

5 Discussion

5.1 Significance of the Study: How These Models Can Improve Access to Psychological Care

Although most differences between individual people are not of great social significance, some—such as skin color, intelligence quotient (IQ), and sexual orientation—are highly salient in many social situations. This is due to the phenomenon of social selection, the process by which society decides which differences are important and significant. Medical conditions also vary in their social significance. For example, hypertension (high blood pressure), bone fractures, or melanoma—a type of skin cancer—do not usually elicit prejudice. On the other hand, urinary incontinence, AIDS (acquired immune deficiency syndrome), and schizophrenia—a severe mental disorder characterized by impaired thinking and perception of reality—often elicit condemnation and stigma [31].

Stigma is a social phenomenon that manifests itself in the form of negative prejudices, stereotypes, and discrimination (unfair treatment) against people with mental disorders or those who seek help from psychologists or psychiatrists (Figure 5).

THE MAIN ASPECTS OF STIGMATISATION		
SOCIAL STIGMA	SELF-GMATISATION	INSTITUTIONAL STIGMA
<i>THIS IS PREJUDICE FROM SOCIETY AS A WHOLE. PEOPLE WITH MENTAL DISORDERS MAY FACE DISCRIMINATION. FOR EXAMPLE:</i>	<i>PEOPLE WITH MENTAL DISORDERS CAN START TO BELIEVE IN NEGATIVE STEREOTYPES, WHICH LEADS TO</i>	<i>IT IS A MANIFESTATION OF BIAS AT THE LEVEL OF SYSTEMS, SUCH AS HEALTHCARE, EDUCATION OR LEGISLATION. FOR EXAMPLE:</i>
In employment (refusal to work because of the diagnosis).	Low self-esteem.	Insufficient funding for mental health services.
In social interactions (prejudice or isolation from friends, family or community).	Feeling ashamed and guilty about your condition.	Limited access to treatment.
In the medical field (dismissive attitude or underestimation of their needs).	Avoidance of seeking help due to fear of being convicted.	Lack of support from government programmes.

Figure 5: Aspects of stigmatization

Stigma can be addressed through information campaigns that help people better understand mental health. Such campaigns debunk myths, disseminate reliable information, encourage open conversations within families, at work and at school, support people who talk openly about their experiences of treatment, and educate the media not to exaggerate the problems of mental disorders.

It is also important to recognize mental health as part of the general health system (Figure 6). The processes of deinstitutionalization (the gradual transition from treatment in psychiatric hospitals to outpatient care and social support) and the reduction of stigma are interrelated. When society stops condemning people with mental disorders, these people are more likely to seek help, receive treatment, and may live longer. A 2006 European opinion poll showed that in countries in Northern and Western Europe, particularly in Scandinavia, attitudes towards people with mental disorders were more positive [32]. Overcoming stigma is a complex process that requires the participation of society, government, health professionals, and the people themselves who face these problems. In addition, research confirms that stigma can affect many aspects of health. Therefore, international organizations have already begun to combat stigma. For example, the World Health Report (WHO, 2001) described ways to reduce stigma - through the organization of educational events and cooperation with civil society organizations [33].

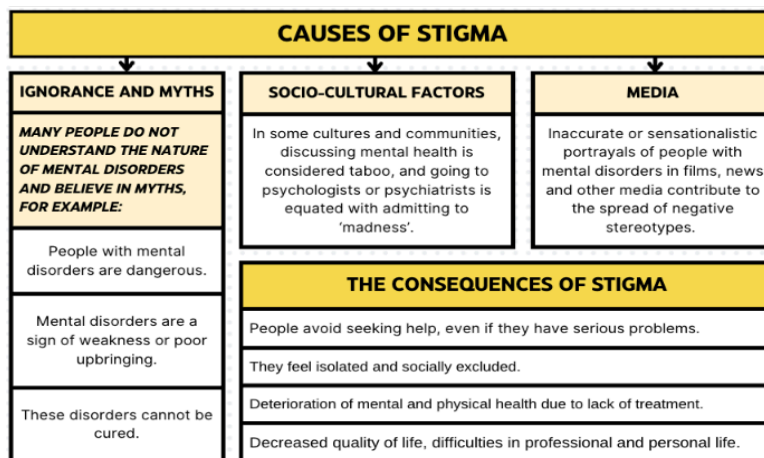


Figure 6: Causes of stigma

5.2 Strengths and Weaknesses of Financial Strategies in Charitable Foundations and Social Enterprises

The main risks for the fund are financial, management and legal risks. **Financial risks** are possible problems with financing due to economic instability, crisis events or changes in the laws of Ukraine. To reduce these risks, the fund should have several sources of income: attract private donors, cooperate with businesses, apply for government grants and use online platforms for fundraising (crowdfunding - collective collection of money from caring people via the Internet).

Management risks are problems associated with the lack of experienced specialists: doctors, administrators and volunteers. These risks can lead to inefficient use of resources. To avoid this, the fund should organize training, education and help the team constantly develop.

Legal risks involve possible violations of medical regulations or laws. To prevent these from happening, it is necessary to create an advisory board of lawyers and experts who will monitor compliance with the rules.

Beyond financial considerations, the fund should also pay attention to social impacts, such as how many people received assistance, how it affected their mental health, and whether the life of communities improved. This will help attract investors who want to support real positive changes. For success, it is important to collect data on how effective the fund's services are. This can be done through client surveys, monitoring the results of visits, and constant analysis of programs in order to improve work and adapt it to different groups of people. All income and expenses of the fund will be public: a separate section with regular reports will appear on the official website. To assess the effectiveness of the work, an independent audit (an audit by an external company) will be conducted every year, which will show how the money is used and how many people received assistance. The fund will also be engaged not only in treatment, but also in prevention and education - this will help not only solve medical problems, but also form a healthy lifestyle in society.

One of the main advantages of these models is their ability to mobilize financial resources through a variety of mechanisms (crowdfunding, corporate partnerships, charitable events), which allows for rapid expansion of reach. Crowdfunding platforms such as GoFundMe (a platform that helps people organize fundraising, a donor to the Open Society Foundations (OSF)) or Patreon (an American online platform that provides creative people and other independent projects with the opportunity to financially support them through a subscription system) allow foundations to collect financial support from a large number of individuals from all over the world, while corporate partnerships provide important resources and raise awareness of the cause. Charitable events further increase visibility and financial stability.

However, several regulatory challenges inhibit the scaling of these financial models. Different jurisdictions have their own requirements for taxation, medical licensing, and restrictions on international donations, which can make it difficult for models to scale. For example, restrictions on transnational financial flows or regulatory barriers in the healthcare sector may require additional legal and regulatory alignments to ensure effective scaling. Some countries also have strict tax requirements that may limit the ability of charities to operate through international crowdfunding platforms. For example, organizations may face high tax rates on donor contributions or restrictions on fundraising through international platforms. These legal barriers can limit the flexibility and speed of the fundraising process, especially for organizations seeking to expand across borders.

Many jurisdictions also require appropriate licensing to provide health services, including psychotherapy and counseling. This can be a significant obstacle for organizations trying to quickly expand their services across countries. The lack of uniform licensing standards for psychological care can complicate or slow down the process of providing care across regions, requiring compliance with each country's requirements. Some countries have restrictions on international money transfers or reporting requirements, which can delay or complicate funding initiatives internationally. These challenges can impact the efficiency of fund transfers and require additional financial and legal oversight.

Some countries, particularly in the EU or the US, have strict requirements for charities funding healthcare initiatives. These requirements include detailed reporting criteria, compliance with patient safety standards, and other legal regulations that organizations must adhere to in order to operate legally and effectively. To successfully scale their financial models, organizations need to consider these regulatory challenges and implement appropriate strategies. This may include partnering with local organizations already operating in these countries, or adapting their financial and operational models to the requirements of specific jurisdictions. Such partnerships can help navigate the complex legal environment and ensure that initiatives scale smoothly, ensuring their sustainability.

5.3 Prospects for Further Research

The main objective will be to find a balance between profitability and social impact, as this is a fundamental challenge in the management of social enterprises. As such enterprises grow, they have the potential to develop new initiatives tailored to the diverse needs of different client demographics, contributing to greater inclusivity and impact. Longitudinal research can play a key role in understanding the effectiveness of these economic governance models over time. Research into the sustainability of digital solutions in social enterprises, especially when it comes to their financial mechanisms and service delivery, can shed light on their long-term impact.

Deeper research into technological innovations in social entrepreneurship, in particular how digital tools such as AI-based valuation, blockchain for transparency or data analytics for impact measurement can support scalability and cost-effectiveness. Using technology to streamline processes, such as online consultations, self-help programs, and digital courses, can significantly reduce operational costs while expanding accessibility to a wider audience and ensuring long-term sustainability. Additionally, scaling services through digital innovation or franchising can increase financial viability without reducing accessibility.

5.4 Use of Technology to Enhance Service Efficiency

Digital mental health interventions are often touted as the solution to the global mental health crisis. However, the shift of mental health care from the hands of professionals to digital applications may further isolate those who need human contact most. In this commentary, we argue that people, our society's greatest resource, are as ubiquitous as technology. We therefore argue that research focused on using technology to support all people in delivering mental health prevention and intervention deserves greater attention in the coming decade [34].

To maintain its effectiveness, the foundation must actively involve young professionals, especially medical students, psychologists, IT specialists, and other technical experts. This will not only provide additional workforce but also bring fresh ideas. Organizing internships and practical training for students will also contribute to their professional development.

In the context of post-war Ukraine, one of the priorities should be the development and implementation of psychological support programs. Special attention should be paid to assistance to veterans, internally displaced persons and medical workers working in crisis conditions. Creating a network of psychologists who work both

online (via the Internet) and offline (without the Internet) will ensure the availability of such support throughout the country.

To increase the effectiveness of the fund's activities, it is important to introduce modern technologies. Developing an online platform (website or application) for registering patients, monitoring the progress of their treatment and creating a database for donors and partners will greatly facilitate the management of the fund, as well as ensure transparency and accessibility for all participants in the process. Information support is a key element of success. Using the media (mass media), social networks and other platforms to promote the fund's activities will help attract additional funds, volunteers and partners. Information and communication technologies (ICTs) are technologies that enable the transfer of information via computers, networks, and other devices and can be an important tool for global mental health. These technologies offer alternative ways to deliver mental health care when resources are limited, as well as new methods to address long-standing problems such as transportation barriers, stigma (negative attitudes) about visiting mental health clinics, shortages of doctors, and high costs [35].

Among the technology-based therapies, cCBT (classical cognitive behavioral therapy delivered via computer) and iCBT (interactive cognitive behavioral therapy, which allows for varying levels of support from a therapist) have been the most widely studied. Compared to cCBT, which was previously limited to CD-ROMs and self-paced programs without therapist support, iCBT represents a significant step forward by providing access to a wider range of CBT (cognitive behavioral therapy, a psychotherapy technique that helps change negative thoughts and behaviors) programs with the option of varying levels of therapist support. Research indicates that cCBT and iCBT have been successful in treating mental disorders, supporting their role in modern psychotherapy. However, a major problem with cCBT, and perhaps to a lesser extent iCBT, is its lack of consistency among patients [36].

cCBT involves the use of software to deliver standardized, automated psychotherapy via personal computers, CD-ROMs, desktop programs, or interactive telephone systems (IVRs). It was the first formally studied method of technology-supported psychotherapy, back in the 1980s. A large meta-study of iCBT included 108 trials, of which 104 reported clinical effectiveness (N=9,410) and eight reported cost-effectiveness (N=2,964) [37].

Emotion detection and textual analysis are two features that can help predict mental health conditions more accurately [38]. Artificial intelligence-based chatbots that use cognitive behavioral therapy (CBT) are available 24/7, allowing people to get support at any time, without having to make an appointment. According to Barclay Brehm, Woebot, trained in cognitive behavioral therapy, helped him identify negative thought patterns and rephrase them, reducing anxiety [39]. Woebot has proven to be an effective and acceptable tool for substance abuse treatment, but further research is needed to improve retention strategies and attract a more diverse sample [40].

A study conducted by Pao-Ling Yeh, Wen-Chen Kuo, Bei-Lu Tseng, and Yu-Hsiang Sun (2025) found that the Woebot program, despite the popularity of technological tools for mental health support, did not significantly reduce anxiety and depression among students participating in group counseling courses. While the chatbot demonstrated some positive aspects, such as helping with comprehension and motivation, there were also problems with its use: technical glitches, an uncomfortable interface, and language barriers that reduced its overall acceptability among students [41]. The results of a pilot quasi-experimental study conducted by Yue Qi (2025) showed that daily communication with the Woebot chatbot can be effective in reducing symptoms of mild depression, particularly among athletes whose mental state directly affects physical performance and overall well-being [42].

Wysa is an AI-enabled coach for mental and emotional wellness. The Wysa app is powered by artificial intelligence and applies the principles of Cognitive Behavioral Therapy (CBT), Dialectical Behavioral Therapy (DBT), and mindfulness techniques to support users. Since 2017, it has been available in English worldwide through the Google Play Store and Apple App Store and is offered free of charge. Built-in natural language processing (NLP) and natural language understanding (NLU) technologies allow the app to have logical conversations with the user based on rules [43].

One example of research that evaluates the effectiveness of digital tools for mental health is the work of Clara Beatty and her colleagues, which examined the therapeutic alliance with a cognitive behavioral therapy (CBT)-based conversational agent, the Wysa app. This study used mixed methods, including quantitative and qualitative data analysis, to understand how users interact with the digital therapist and how their alliance with the agent changes. The results showed that interacting with the app can create an emotional connection that helps users improve their mental health, including reducing symptoms of anxiety and depression. This emphasizes the importance of the therapeutic alliance in digital interventions, which can be useful for people looking for affordable and effective ways to support mental health [44]. In general, the effectiveness of mental health chatbots can be significant in certain situations, but they are not a complete replacement for traditional therapies.

Virtual reality (VR) is being used to treat post-traumatic stress disorder (PTSD) in veterans and people who have experienced traumatic events. The BRAVEMIND program simulates combat scenarios, helping people gradually adapt to their traumatic memories. Initial results of a veterans' focus group showed that the system is acceptable for treating PTSD and provided valuable feedback on veterans' experiences, which helped to adjust VR content to better reflect reality [45].

Talkspace, BetterMynd, and Open Path Collective platforms provide access to therapists via video. They make therapy more accessible, especially in remote regions. The industry is actively developing, but the widespread use of telemedicine and digital platforms for therapy is hampered by the problem of confidentiality and the difficulty of making a diagnosis remotely. Talkspace patients access the site through internet searches, employee benefit programs, or individual behavioral health insurance. Clinicians initially conduct brief, standardized

appointments via a live, synchronous messaging session to determine presenting problems, contextual factors, and treatment history, and to make a clinical diagnosis. A matching algorithm presents three clinicians who match the patient's reported preferences [46]. BetterMynd is an online therapy service that is considered one of the best online therapy platforms for students because it is designed exclusively for higher education institutions [47]. The nonprofit organization Open Path Collective manages a nationwide network of mental health professionals dedicated to increasing the availability and accessibility of mental health care. Part of their goal is to offer online mental health services at significantly reduced rates, serving people in need of support [47].

5.5 Examples of Successful Models from Various Countries

The Red Cross and Save the Children are setting up mobile medical teams to provide access to health services in remote or dangerous areas. They work with local authorities and international partners to optimise the use of resources. The Red Cross also makes freely available guides on first aid in crisis situations [48].

According to the Convention on the Rights of the Child (an international legal document that protects children's rights), all children have the right to information, participation and rehabilitation, which is particularly relevant during emergencies. Save the Children Sweden aims to support parents, teachers, social workers and all adults who interact with children in crisis situations by providing them with psychological first aid (immediate mental health support in response to a crisis) [49]. Save the Children describes its financial model in annual reports, which detail its funding sources, including private donations, grants (financial support from governments or other organizations), and partnerships with other organizations [50]. According to the Red Cross' annual report, the organization receives funding from government grants, international cooperation, and private donations, which allows it to ensure the sustainability of its mental health support programs during crises [51].

Médecins Sans Frontières (MSF), an international medical humanitarian organization that provides medical care to people affected by crises such as wars and epidemics, uses mobile clinics—medical units that can be moved to different locations—as an important tool to provide health services in regions where infrastructure—the basic physical systems needed to operate, such as roads and hospitals—is either unavailable or severely damaged. They provide mobility for doctors and nurses, as well as the ability to respond quickly to epidemics and emergencies. MSF works extensively with people who have experienced traumatic events such as war, terrorist attacks, refugees (people forced to flee their home countries due to war or persecution), people with mental health conditions and those who have experienced sexual violence. They provide a wide range of psychological services, from individual counselling to group therapy (a type of therapy where a small group of people come together to discuss their problems with the help of a therapist), which help to alleviate mental health conditions and support post-crisis integration into society. The majority of MSF's funding comes from individual donors, charities and corporate partners, allowing the organisation to remain independent and avoid any political or economic constraints [52]. In particular, the United Kingdom is a strong supporter of MSF.

The charity Direct Relief works closely with local health facilities in countries where access to health services is severely limited, providing them with essential equipment and medicines. After natural disasters or armed conflicts, the organisation quickly responds to the needs of the affected population by delivering medical supplies. It also trains local psychologists and volunteers to improve their skills in providing psychological support in crisis situations. This training includes methods of emergency psychological assistance (psychological first aid provided in critical situations), which can be used in wartime and other emergencies. In August 2024, Direct Relief equipped a summer camp for young people with type 1 diabetes with a backup power system that ensures uninterrupted power supply for medical needs [53]. The organisation actively raises funds through individual donations, corporate sponsorship and the support of major donors. In fiscal year 2022, over 92% of its total government support, exceeding \$2.2 billion, came in the form of donations of medical supplies and other goods and services [54].

Caritas is active in regions facing health crises, providing free services in countries such as Syria, Yemen and Afghanistan. It places particular emphasis on providing health care to mothers and children, especially in times of epidemics (outbreaks of a rapidly spreading disease). Caritas Internationalis is active in countries affected by war or other crises through its programs, which include psychosocial support (help for emotional and psychological well-being), counseling, group therapy and other forms of psychological care for children and adults. They work to reduce stress, help people rebuild psychological resilience (the ability to cope with difficult situations) and provide support in adapting to traumatic events. Caritas' funding model is multi-channel (using different fundraising methods and sources), with different sources of provision efficiency in its operations. The organization receives funds through private and corporate donations, international grants, as well as partnerships with governments and intergovernmental organizations. The main source of funding is voluntary donations from individuals who support Caritas' missions in helping the most vulnerable groups of the population [55].

NHS Charities Together is a coalition of charitable organizations supporting the National Health Service (NHS), the public health system in the United Kingdom. The fund helps with the purchase of medical supplies, hospital equipment, and finances specialized programs for patients. They fund programs that help maintain the mental health of patients and healthcare staff, especially during crisis situations such as the COVID-19 pandemic. In particular, they promote the provision of psychological support for healthcare workers to help them cope with the emotional burden and stress associated with their work in high-pressure and uncertain conditions [56]. Key elements of their success include creating partnerships with government institutions for effective resource utilization and a well-developed fundraising system through online platforms and organizing television events to promote charity [57]. In the UK, the NHS offers eHealth programs such as NHS Talking Therapies (renamed Improving Access to Psychological Therapies in January 2023) where users can access self-directed CBT tools online, such as SilverCloud by Amwell® and Beating the Blues. These programs are partially funded through the public health system and aim to make therapy accessible to a large number of people. Such digital tools are also being actively integrated into health insurance.

Canada combines public funding (OHIP in Ontario) with private psychotherapists working online. In the United States, Medicaid and other health insurance programs have begun to include coverage for digital CBT tools, especially through telehealth services. Mental health support programs such as Wysa and Talkspace are being integrated into the healthcare system through health insurance, and this is becoming more common. Evidence suggests that Medicaid has improved the lives of low-income people since its inception in 1965 [58]. The limited definition of disability under the Social Security Act excludes people with serious illnesses that can lead to disability without medical care, such as children with mental illness or people with HIV infection, which is not considered a disability until it progresses to AIDS. The Medicaid enrollment process can be complicated due to the length of the application and the requirement to submit it at a social security office. In New York, easier enrollment has resulted in a large number of applications. The program also faces challenges of low participation by physicians and providers. State officials are focused on the broad requirements of the program, but acknowledge these challenges. Federal requirements for Medicaid and high costs can be burdensome, especially during an economic downturn. Conservative analysts have criticized the program's open-ended funding. The lack of consensus on Medicaid reforms has delayed significant changes in legislation, although incremental changes through demonstration projects are possible [59].

5.6 Corporate Initiatives and Venture Capital in Digital Mental Health Solution

Large tech corporations are actively integrating mental health solutions into their business strategies, providing access to digital tools through employee programs and investments in startups and new technologies. This allows them not only to improve the well-being of their employees, but also to make mental health accessible to a wide range of people through innovative platforms and applications. At the same time, venture capital (investments made in the early stages of enterprise development) is actively supporting startups in this area, which indicates the great potential and future of this industry.

For example, startups such as Woebot Health and Headspace have received significant investment to develop digital solutions based on cognitive behavioral therapy (CBT) and meditation techniques to improve mental health. Investments in startups specializing in digital therapies indicate a growing demand for technology-driven psychotherapy platforms that can significantly improve access to treatment and provide cost-effectiveness compared to traditional methods. Integrating such solutions into existing healthcare systems and collaborating with government agencies is an important component of scaling these initiatives. Through such initiatives and startups, it is possible to significantly reduce social and economic barriers for people in need of mental health care, while improving the overall accessibility and effectiveness of therapeutic services.

Large technology corporations such as Google and Microsoft are actively integrating innovative solutions to support mental health through their platforms and initiatives. Google is already using its platforms to promote mental health programs and content. For example, resources that help people seeking mental health support appear on Google's search engine. YouTube also contains many videos highlighting self-help techniques and other aspects of mental well-being.

Project Euphonia, a Google initiative, uses artificial intelligence to improve speech recognition for people with disabilities, which could be useful for supporting people with psychological or neurological disorders. The goal of Euphonia is to use real-time facial recognition to introduce the machine to the ability to recognize and explore human emotions. As a result, the machine will be trained to provide the user with appropriate songs for a particular mood. In addition, the machine will also recommend a general playlist to the user that relates to their likes and dislikes, which they can access whenever they want [60].

Microsoft integrates mental health tools into corporate programs such as Microsoft Teams, where employees can access online psychotherapy sessions and meditation tools. Microsoft Research's Digital Mental Health Group consists of an interdisciplinary team of researchers, engineers, data scientists, and designers who are passionate about studying mental health, creating technologies to support mental health, and improving human well-being. Innovative technologies, such as artificial intelligence, are used to monitor the mental health of employees, detect signs of depression or anxiety through voice and speech analysis.

6 Conclusion and Future Work

6.1 Key Findings of the Study

Expanding access to mental health care is possible through financial innovations, including charitable foundations and social enterprises that focus on supporting vulnerable populations. The integration of social entrepreneurship with traditional philanthropy increases the financial sustainability of these initiatives, ensuring that they can continue to provide services over the long term.

Technology plays a crucial role in making mental health services more accessible and cost-effective. Online counseling and mobile applications significantly expand the reach of psychological services, helping to reduce costs and making these services available to more people. In addition, efforts to reduce the stigma associated with mental health disorders through informational campaigns contribute to a greater willingness to seek help.

Effective financial models for mental health services often rely on diverse sources of income, such as crowdfunding, corporate partnerships, and international grants, which ensure financial stability and sustainability. The experience of international organizations such as Médecins Sans Frontières and the Red Cross demonstrates the effectiveness of mobile clinics and crisis psychological assistance in reaching individuals in urgent need of care.

Looking forward, the future development of the industry will likely involve integrating technologies such as artificial intelligence and automated solutions to provide more personalized and effective mental health care.

Key success factors for expanding access to mental health services include the adoption of innovative technologies, the wide availability of services, effective utilization of both financial and social resources, and a sustainable financial model to support long-term development, especially for the most vulnerable populations.

6.2 Practical Recommendations for Charitable Foundations and Social Entrepreneurs in the Field of Mental Health

Widespread implementation and dissemination of psychological support platforms could significantly increase both the accessibility and effectiveness of psychiatric care. These platforms can offer a range of services designed to meet the diverse needs of users.

Key features of such platforms include individual psychological consultations, where users can engage in online meetings with psychologists, and group training sessions that address important mental health aspects, such as stress management. Additionally, specialized programs can be developed to support individuals who have survived trauma, including veterans, displaced persons, and those affected by economic crises. The platform would also offer educational resources, such as articles, video lessons, and practical recommendations on mental health. Furthermore, psychological tests for self-diagnosis of emotional states, accompanied by personalized recommendations for further actions, would provide users with valuable tools for managing their mental well-being.

The platform must meet certain requirements to ensure its effectiveness and accessibility. A user-friendly interface with easy navigation is essential, ensuring that people of all ages can access the platform with ease. Multilingual access would ensure inclusivity, making the platform available to diverse populations. Additionally, ensuring the security of user data in compliance with GDPR requirements is crucial for protecting sensitive information.

To guarantee accessibility, the platform could adopt a subscription model that provides free basic services while offering additional premium options for those who need them. Moreover, subsidy programs could be implemented to provide material support to users in need, ensuring that the platform remains available to vulnerable populations.

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