

Summer Training

At
(Impact Guru)

From Date – 06/05/2021 to 06/06/2021

A Report on

‘A STUDY TO ASSESS AWARENESS, PERCEPTION, BEHAVIOR AND
ATTITUDE OF PEOPLE TOWARDS MEDICAL CROWDFUNDING IN
INDIA’

By

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MBA HEALTH AND HOSPITAL MANAGEMENT
2020-22





TO WHOMSOEVER IT MAY CONCERN

Date: 2nd July 2021

This is to certify that **Keshav Nautiyal** has successfully completed his tenure as a Business Development Consultant from 6th May 2021 to 2nd July 2021 at Impact Guru Technology Ventures Pvt. Ltd. his performance during the tenure was found to be good.

We wish him all the very best for his future endeavors.

A handwritten signature in blue ink, appearing to read "Sandeep Kumar Tripathy", is written over a faint, circular, light blue watermark that contains the text "ImpactGuru.com".

Regards,

Sandeep Kumar Tripathy
(Senior VP Business Development)
Impact Guru Technology Ventures Pvt. Ltd

ACKNOWLEDGEMENT

With an immense sense of delight and genuine commitment, I take this opportunity to show a deep due feeling of gratitude to Dr Monika Chaudhary, mentor at IIHMR University, to give me good guidance for my summer training report copious discussions. I wish to extend my gratefulness to all those who have undeviatingly guided me toward writing this summer training report. I further take this note to express a profound sense of appreciation to our university President Dr P.R Sodani, for his cordial support, valuable information, and guidance, which helped me accomplish this task through various stages.

I acknowledge the help provided by my organization's reporting manager Mr. Roopesh Kumar Jha, HR Miss Latika Rai, and technical and support staff in the IIHMR University Jaipur. For their support during the making of this summer training report.

Finally, I praise my parents and friends for their consistent encouragement. Without their assistance, this summer training report would not be possible.

OBSERVATIONAL LEARNING

INTRODUCTION

Impact Guru is India's one of most leading crowdfunding platforms that offer diverse crowdfunding global solutions for individuals and startups, social enterprises, and non-government organizations. In late September 2015, Monica Gandhi launched the union cabinet minister for woman and child development.

Impact Guru was founded by one of the alumni of the Wharton Business School, Mr. Piyush Jain, and partnered by an alumnus of Welingkar Institute of Management Miss Khushboo Jain. Impact Guru was incubated at Harvard Innovation Lab in the USA in 2014 recently; Impact Guru has been selected among the top five early stage startups in India by TIE recently; the company has won the best social impact startup award by News Corp Tech Circle.

Impact Group raises money for various patients irrespective of their diseases for their medical expenses using multiple social media platforms and digital media by creating campaigns. It allows any individual who requires financial assistance to raise funds for their medical treatments and other expenses. It majorly focuses on diseases like cancer transplants accident or any different kind of medical emergencies. Impact Guru has helped to mobilize more than rupees 400 crore, which is 60 million U.S. dollar using crowdfunding along with its various partners across the globe.

Impact Guru is highly committed to engaging society for a pervasive goal that saves lives; it also engages with various other beneficiaries and donors across the globe.

Impact Guru believes in making people smile and to save someone's life and to cultivate brilliant ideas and making a change or an impact in the world we wish for.

Impact Guru offers one of the best online tools which helps in mobilizing the crowd towards new ideas and solutions to get things done speedily. Impact Guru believes that every individual has their ability and power, which can affect significant changes when given the right tools at the right time with the proper backing.

Over six years, Impact Guru has disbursed over 1500 INR crore with the collaboration of various international crowdfunding organizations and other partners; impact Guru is proud to have successfully impacted more than 50,000 individuals and other organizations in more than 165 countries.

OBJECTIVES

The main objective of impact Guru is to bring a ray of hopes and lights to the situation, where an individual is in great need of funds for their medical treatments and who has exhausted all their savings. It becomes challenging for those individuals to raise funds for their medicines.

Impact Guru believes that no individual should be deprived of healthcare because of a lack of money for their treatments and medical expenses. The concept of crowdfunding through Impact Guru is an exciting concept which helps in coming together to donate funds for people who are unknown to others, which is nothing but a feeling of unity and kindness, where no matter how difficult the situations are, impact Guru make sure the people are not fighting alone.

Impact guru's main objective is to make the fundraising process very efficient, fast, cost-effective, and easy to use. People can create a fundraiser for free using this platform and spread the word amongst their connections, societies, relatives, friends, and families.

For enormous reasons, most of the families residing in India cannot afford medical expenses. For the same, they opt for medical crowdsourcing, where impact Guru helps these families who are unable to afford crores or lakhs of rupees for organ transplants or ICU support or other critical surgeries; the concept of crowdsourcing through Impact guru mainly brings together those who can help with the money and funds for people who are financially weaker and cannot afford the cost of treatments and other medical expenses. People associates crowdfunding with just the contributions made by the donors. Still, through Impact guru, it is observed that the doners are often taking follow-ups of the patients and their medical progress as well. In developing nations like India, countless innocent lives could not be saved or lost just because the families could not afford their treatments. At the same time, impact Guru through its crowdsourcing makes sure access to health care for such peoples.

MODE OF DATA COLLECTION

The data at impact group is defined as the patient details or leads that are being collected from various hospitals, doctors or any other social media platforms or sources; the data is described as complete details of the patients, including the personal information of the patients which generally includes Patient name, age, diagnosed disease and hospital name where the patient is admitted or being treated, which also includes the cost of treatment and other medical expenses.

The primary data collection at the impact group is being done by the sales and business development team, using the company's product and technology. The primary source of gathering the data is mainly telephonic conversation, emails, or hospital visits, through which the sales and business development teams contact various hospitals and doctors to collect the patient details and information, particularly of those who all need financial help and already exhausted their health insurance limits for their respective treatments and other medical expenses.

The sales and business development team mainly focuses on creating a link with the IP billing and finance department of various hospitals and establishing an excellent term to collect the patient information and details. It is imperative to deliver the right message and to pitch the correct information to the concerned departments and authorities to promote the company's ideas and solutions.

The sales and business development team generally contacts specific departments like neurology, oncology, and cardiology. The cost of treatments is relatively high and expensive. With time impact guru has emerged as a next-generation financing method through its collaboration with top hospitals, namely Apollo hospital group, Fortis hospitals, Global hospitals group, Max healthcare, Aster hospitals group and many others; impact guru provide orientation sessions for hospital doctors and staff to create awareness about the crowdfunding through regular counselling for patients and attendants through this practice the consultants identifies the patients and refer them for crowdfunding to the sales and business development team.

Once the patient details and information are being collected by the sales and business development team, it is further sent to the verification and validation team, where the lead is being studied. After

thorough verification and investigation finally, the information is converted into a case. Once the reporting manager approves the case, all the necessary documents, including patient medical history, diagnosis reports and identification, Aadhar card is collected along with the patient photographs. Finally, a consent form is being signed by either the patient or the attendant for the successful campaign.

GENERAL FINDINGS ON LEARNING

Department: Business Development

Being a part of a business development team, I can summarize it as ideas, vigour, decisions, and different engaging activities which help in building a Better Business; it also includes an increase of growth of the company, revenues, expansion, and profitability by developing different unique strategies and solutions and creating partnerships. The business development team mainly focuses on long-term achievements and success by finding the best suitable ways which can help in achieving the targets.

The critical factor in business development is growing and opportunities that are only possible if we create or develop good relationships and partnerships with clients. The business development team mainly looks after new opportunities in the market and tries to leverage the current connections. The business development team needs to understand the competition and the new target market to promote the company's ideas and solutions.

The business development team should understand their capabilities. To efficiently make a business successful creating trust is a very salient thing, and it is essential to keep momentum and innovations and ideas. A very neglected factor that plays a significant role in business development is team management; good team management encourage a positive atmosphere in a workplace it can dissolve all the negative thoughts and perceptions, which helps in ensuring a good work environment, the tasks, and the targets and goals can only be achieved at a faster speed when good team management is involved.

FACTORS AFFECTING THE FUNCTIONING OF THE DEPARTMENT – BUSINESS DEVELOPMENT

Communication

Communication is a significant factor that affects the functioning of the department. The success of a department lies in its communication practices where all the team members and the leaders communicate openly and freely. This kind of communication patterns is needed to be followed. There should be transparency and flexibility in the communication. Direct communication is required to be expanded entirely from top to bottom management and vice versa.

External factors

There are some external factors which the Business Development department does not dominate example, political, cultural, and economic specific conditions of a nation or a geographical province where the company is established and generally operates. These factors directly impact the potentiality of the business development department to attain its goals and targets. The development and changes in new technology might affect the progress and growth of the department.

Uncertainty

There is always an uncertainty in funding it is never sure if the raised campaign going to be successful or not there is a possibility of scam and fraudster without thorough verification and investigation there are chances of misusing the campaign and raised funds, many a time there are campaigners who withdraw their campaign when they are not sure whether the campaign is going to be successful or not will they be getting the necessary fund, in that case, it creates a bad reputation of the company, it requires a lot of skills, hard work, coordination and good amount of efforts and due to these uncertainties, it may go in a vain

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ABSTRACT

Medical crowdfunding has a significant potential to provide funds for the Indian healthcare system, and it serves as a motivator for many people who are unable to afford more expensive medical procedures due to a lack of financial resources. People have a much poorer comprehension of medical crowdfunding, particularly among the socially and economically disadvantaged who lack access to technology and information. However, regardless of an individual's ability to donate, people are generously coming forward and contributing to the causes.

INTRODUCTION

A modern way to raise funds from a vast number of people is called crowdfunding. A significant number of individuals come together and make small investments to provide the capital that is necessitated by a company, start-up or any other project for their needs and purposes by creating a campaign where there is autonomy for everyone to contribute on their will. The concept of crowdfunding in India seems to be not very familiar.

Crowdfunding has a vast potential to provide capital for financing a venture or business. Crowdfunding uses the Internet to connect to millions of people around the globe using social media along with the established networks of family, community, associations, and friends to raise funds for the causes.

There are five different types of crowdfunding models,

1. donation-based crowdfunding
2. reward-based crowdfunding
3. Equity based
4. Lending based

Donation-based crowdfunding is assumed to be one of the best methods to raise funds for private and capital-based projects, and all medical crowdfunding's are donation-based. It is India's one of the most chosen mode of raising funds. This crowdfunding method is very simplistic to source money for raising funds by a large number of donors.

So far, India had seen various success story of crowdfunding even before the term was introduced in the country. In 1975 the Reliance Industries founder, late Dhirubhai Ambani's textile industry, was crowdfunded by diverse groups in India.

Even today, crowdfunding is rapidly glanced up as one of the best techniques to raise funds for various ventures, businesses, and startups. It is seen that crowdfunding can play a vital role in inducing up innovations and ideas into a certainty.

LITERATURE REVIEW:

Ren, J., Raghupathi, V., & Raghupathi, W. (2020) studied the Understanding of the dimensions of medical crowdfunding. The study highlighted that there is a relevance of placing the medical campaign for fundraising in medical crowdfunding. Moreover, In terms of driving donors, it is observed that people are typically more generous in contributing to campaigns for kids than adults. Furthermore, the results indicated that an image published withinside the campaign brings more potential for medical crowdfunding.

Igra, M., Kenworthy, N., Luchsinger, C., & Jung, J. K. (2021) studied Crowdfunding as a response to COVID-19. The study emphasizes that Americans created over 175,000 COVID-19 associated campaigns on GoFundMe in the first half of 2020. Furthermore, more than 40% of COVID-19 associated campaigns raised no funds at all. Therefore, with excessive degrees of inequality amongst campaigns, the top 1% of campaigns earned almost 25% of all funds raised.

Lublóy, Á. (2020) studied medical crowdfunding in a healthcare system with universal coverage. The study exhibits no sturdy association between the disease burden and the situation that induced people to ask for donations. Moreover, oral health, lipoedema, genetic problems and uncommon diseases are not classified as the several main reasons for disability worldwide. Therefore, these conditions often prompted people to turn to crowdfund.

BACKGROUND

Medical crowdfunding in India is helping the health care system by reducing the financial burden, and it is swift and efficient. It can offer various funding solutions in a country like India. People who are financially not very powerful have already enrolled in multiple universal health insurance schemes provided by the government that are not benefiting people admitted to private hospitals.

Medical crowdfunding in India shows awe-inspiring progress. Various crowdfunding platforms have adequately supported the Indian healthcare system. In a situation like COVID-19,

It has proved that pandemics have brought humankind all together to make multiple donations towards fighting this deadliest disease by using various online crowdfunding platforms.

RATIONALE

This research will help understand how medical crowdfunding is influencing lives in India as we know that medical crowdfunding is an emerging concept in a nation like India. It will help in understanding the awareness of crowdfunding in such a big population country. It is imperative to comprehend whether the societies are fully aware of such medical fundraising platforms and their benefits.

This study will also help determine people's donation behavior, and it will help us understand the potential of people towards medical crowdfunding. It is essential to understand the perception and expectations of people who all are effectively making donations on existing medical crowdfunding platforms in India. This study on medical crowdfunding will also help us understand the various factors influencing the raised funds in a campaign created by multiple online crowdfunding platforms.

RESEARCH QUESTION: What are the perceptions and awareness of people towards medical crowdfunding in India?

AIM: A study to determine how people behave when it comes to medical crowdfunding, their knowledge, perception, attitude, and awareness towards medical crowdfunding in India.

OBJECTIVES:

1. To understand the people's donation behavior towards medical crowdfunding
2. To assess the general awareness, knowledge, and perception of people towards medical crowdfunding
3. To understand factors influencing medical crowdfunding campaigns
4. To increase medical crowdfunding awareness

METHODOLOGY:

Type of study: Cross sectional-study

Research Method: Quantitative research method

Place of study:

Sample Size: A total of 53 people of all age group participated in the online survey

Study Tool: A pre-designed self-administered questionnaire (SAQ)

DATA COLLECTION:

- Primary data was collected through a self-administered questionnaire (SAQ) by the online survey method.

DATA ANALYSIS:

All the data, including survey responses, were imported from the Google form, and then entered onto an MS (Microsoft Excel) spreadsheet in the form of tables and Pie chart.

ETHICAL CONSIDERATION:

All the people have voluntarily participated in a pre-designed self-administered questionnaire. The privacy of each research participants is protected, the anonymity of all the participants in this research survey is assured.

FINDINGS:

Table 1.1 Demographic Data of Research Group

Age Group (Years)	(Percentage) %
20-25	63%
26-31	21%
32-37	8%
38-43	6%

44+	2%
Gender	(Percentage) %
Male	37%
Female	63%

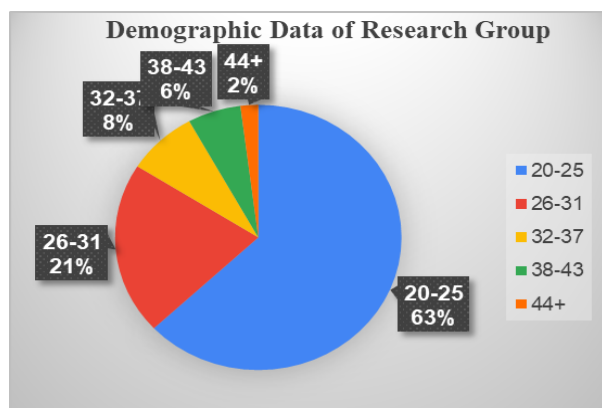


Figure 1.1

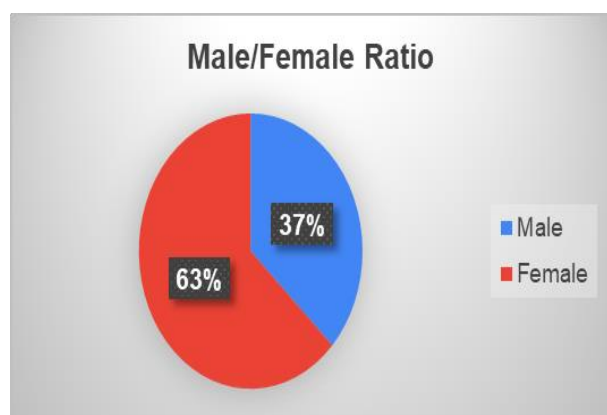


Figure 1.2

Table 1.1 Determines that the maximum participation in the survey was made by age group 20-25 (63%), followed by age group 26-31, which stands for 21% and only 2% of participants were 44 years and above, 63 % of participants were females.

Table 1.2 Knowledge and awareness Regarding Medical Crowdfunding

Do you know about medical crowdfunding?	(Percentage)%
Yes	81%
No	19%

Have you ever visited/used any medical crowdfunding platform?	
Yes	36%
No	64%
Are you fully aware of the various benefits provided by medical crowdfunding platforms?	
Yes	34%
No	66%
Do you agree socioeconomically deprived people are more likely to be unknown with medical crowdfunding?	
Yes	66%
No	34%

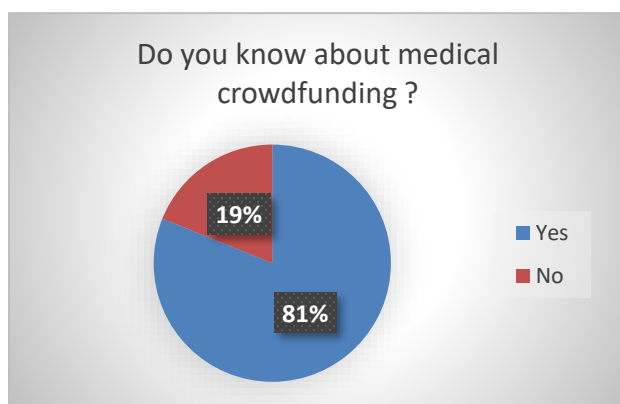


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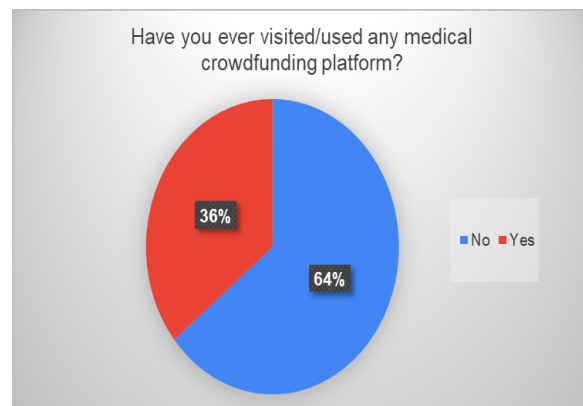


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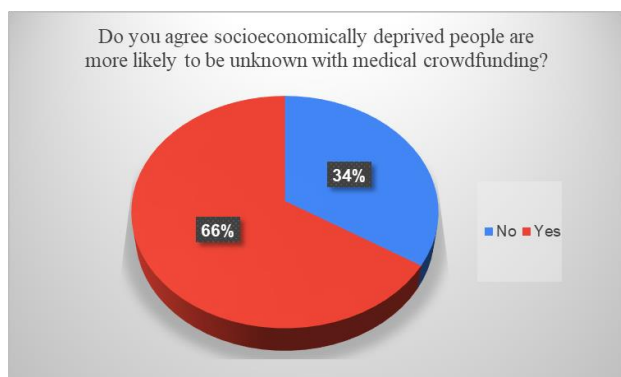


Figure 1.5

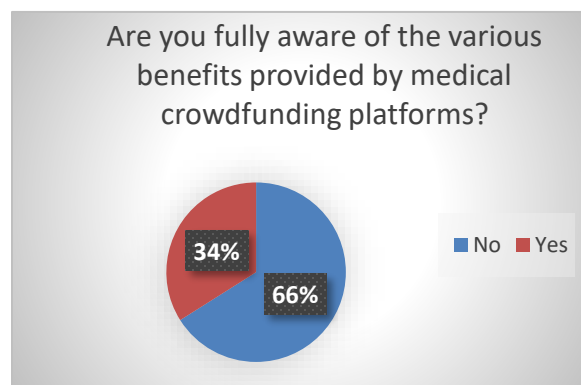


Figure 1.6

crowdfunding, out of which 19% of people do not know about the concept, Similarly, only 36% of people have ever visited a medical crowdfunding platform, 64% of people have never visited any medical crowdfunding platform before, 66% of people are not fully aware of the benefits and funding solutions provided by many medical crowdfunding platforms in India, 66% of respondents agreed that socially economically deprived people are more likely to be unfamiliar with medical crowdfunding due to lack of access to technology and information, which could be a reason for low familiarity with medical crowdfunding. The concept of medical crowdfunding is not very prevalent in India, but in recent times with evolving technology and social media transformation, people are getting to know about the concept.

Table 1.3 The behavior of people towards medical donations

Were you ever donated to a medical Crowdfunding campaign before?	(Percentage) %
Yes	38%
No	62%
How frequently do you donate to medical crowdfunding campaigns?	
Never	49%
Very Frequently	13%
Once in a Year	27%
Depends upon finance	11%

How much could you donate to a medical crowdfunding campaign?	
0-100	25%
100-500	42%
500-1000	31%
More than 5000	2%

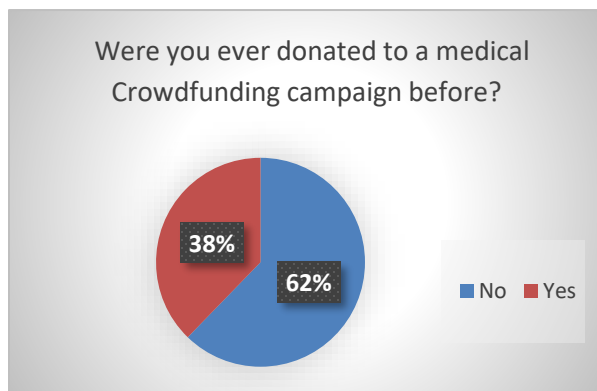


Figure 1.7

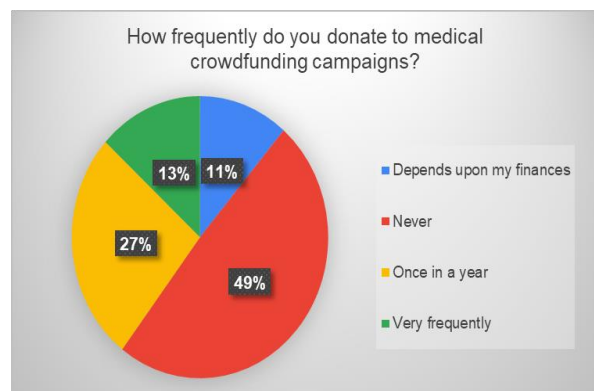


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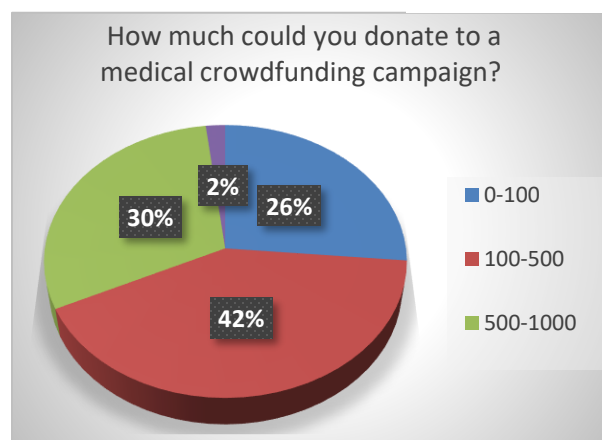


Figure 1.9

Table 1.3 Depicts that only 38% of respondents have so far donated to a medical crowdfunding campaign, where 62% of respondents have never contribute to any medical crowdfunding

campaign before. The frequency of donation is an important marker to evaluate an individual's behaviour towards contributions. Many people usually do not contribute to a cause. 27% of people are willing to donate once a year for medical crowdfunding campaigns, where 13% are frequent donors. The frequency of donations majorly depends upon individual's financial state. 42% of people donate ranging from 100-500, 30% of people are willing to donate ranging from 500-1000, Only 2 % of people willing to donate More than 5000. People with higher incomes are coming forward and donating to charitable causes.

Table 1.4 Attitude of people towards medical crowdfunding

What age group of the patient you will prioritize for donation?	(Percentage) %
Above 18	10%
18-30	12%
Above 30	15%
Below 5	63%
Does a photograph portraying the current medical condition be more effective in raising funds for a campaign?	
Yes	68%
No	32%
Do you agree privacy breach is a matter of concern on online medical crowdfunding platforms?	
Agree	72%
Disagree	13%

Strongly Agree	13%
Strongly Disagree	2%

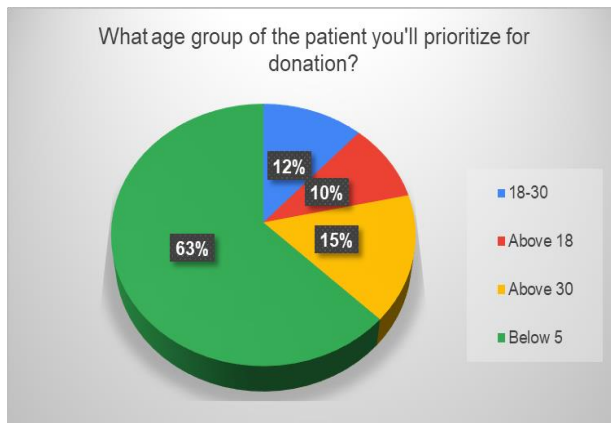


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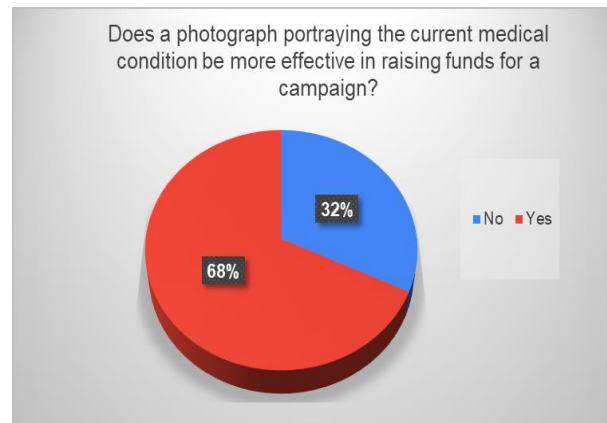


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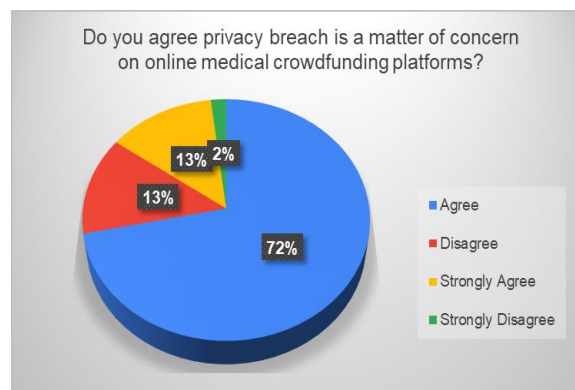


Figure 1.12

Table 1.4 Demonstrate that 63% of people prioritize patients of age group below 5 for donations, 15% of people prioritize patients above age 30 for contributions, and only 12% prioritize patients between the age group 18-30. A large number of people are graciously contributing to medical crowdfunding campaigns for a small age group of children's preferably, the adult age group of patients are receiving a lesser amount of donations, A majority of 63% of people accepted that a photograph portraying the current medical condition of a patient helps increase the potential of a campaign effectively than those where the picture represents a normal condition of a patient. A

majority of 72% of people agreed that a privacy breach is a matter of concerns on an online medical crowdfunding platform. There is a continuous risk of getting hacked where the patient's personal information and data can be misused and exposed, Protection of patient's privacy should be a priority for a crowdfunding platform.

Table 1.5 Perception of people towards medical crowdfunding

Do you agree with the current covid-19 situation medical crowdfunding is assisting in saving lives?	Percentage (%)
Agree	70%
Disagree	30%
Do you agree medical crowdfunding is a new revolution in the healthcare industry?	
Agree	55%
Disagree	45%

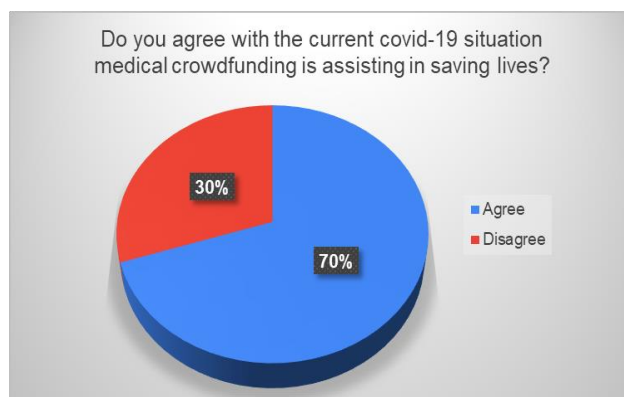


Figure 1.13

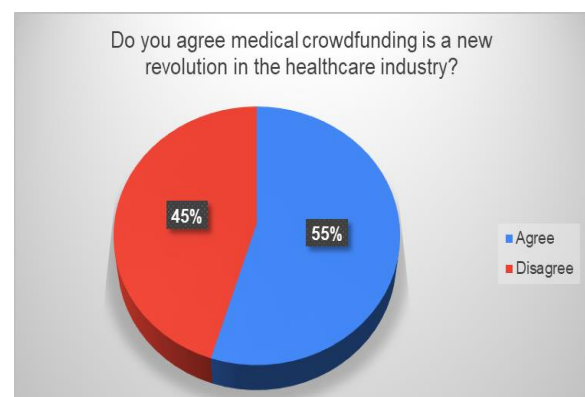


Figure 1.14

Table 1.5 Determines that 70% of people agreed that with the current COVID-19 situation,

medical crowdfunding has assisted in saving thousands of lives. A large number of people went live on crowdfunding platforms to raise funds to cover their covid-19 medical expenses and hospitalization bills which was not possible if a significant number of people would not have come forward for the support. 55% of respondents agreed that medical crowdfunding is bringing a new revolution in the healthcare industry of India, where 45% denied and did not agree to it, in developing nation like India, health care funding is a noble cause of concern where medical crowdfunding is emerging as a prime source of financial aid.

RECOMMENDATIONS:

This study indicates that most people do not have adequate information and awareness about medical crowdfunding in India. Awareness Campaigns should be created at both the local community and national level. People residing in rural areas should be informed about the benefits of medical crowdfunding, which people can utilise for their treatments and medical expenses. The potential of crowdfunding campaigns can only be increased by exploring new techniques to convince a large number of people to contribute their money for genuine causes. On a higher priority, the online crowdfunding platform needs to reform its privacy rules to protect individual's confidential data and information.

CONCLUSION:

Medical Crowdfunding has a substantial capacity to offer to finance for the Indian Healthcare system, and medical crowdfunding serves as the motive for plenty of people who cannot come up with the money for more expensive medical treatments because of weak monetary background.

With reference to the primary research to assess people's perception, awareness, knowledge, and behaviour towards medical crowdfunding, it is evident that people have significantly less understanding of medical crowdfunding, especially for social economically deprived people who do not have access to technology and information. However, people are generously coming foremost and contributing to the causes, depending on an individual's ability to perform a donation.

Most people have shown concern about privacy on sharing personal and confidential information over online medical crowdfunding platforms. In India, where the health care system is already overburdened, medical crowdfunding is assisting to reduce the burden.

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ANNEXURES:

QUESTIONNAIRES

Age Group (Years)	(Percentage) %
20-25	
26-31	
32-37	
38-43	
44+	
Gender	
Male	
Female	
Do you know about medical crowdfunding?	
Yes	
No	
Have you ever visited/used any medical crowdfunding platform?	
Yes	
No	
Are you fully aware of the various benefits provided by medical crowdfunding platforms?	
Yes	
No	
Do you agree socioeconomically deprived people are more likely to be unknown with medical crowdfunding?	
Yes	
No	

Were you ever donated to a medical Crowdfunding campaign before?	(Percentage) %
Yes	
No	
How frequently do you donate to medical crowdfunding campaigns?	
Never	
Very Frequently	
Once in a Year	
Depends upon finance	
How much could you donate to a medical crowdfunding campaign?	
0-100	
100-500	
500-1000	
More than 5000	
What age group of the patient you will prioritize for donation?	(Percentage) %
Above 18	
18-30	
Above 30	
Below 5	
Does a photograph portraying the current medical condition be more effective in raising funds for a campaign?	
Yes	
No	
Do you agree privacy breach is a matter of concern on online medical crowdfunding platforms?	

Agree	
Disagree	
Strongly Agree	
Strongly Disagree	
Do you agree with the current covid-19 situation medical crowdfunding is assisting in saving lives?	Percentage (%)
Agree	
Disagree	
Do you agree medical crowdfunding is a new revolution in the healthcare industry?	
Agree	
Disagree	