

## **Women and Poverty in India: Poverty Alleviation and Empowerment through Cooperatives**

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### **1 Introduction**

Globally, the gender inequality in labour force participation is a common phenomenon and it continues to exist in various forms. However, strengthening women's ability to participate in the labour force is seen as a means to challenge global poverty and issues of regional economic sustainability (OECD, 2012) that may further lead to the gender equality in a society. In this context, cooperative movement is recognized globally as a milestone that has contributed significantly in the economic development of the people. The cooperative movement was started in Great Britain during the early 19<sup>th</sup> century. Now in many developing countries, cooperative movement has been successful. In 90 countries globally, over 700 million individuals are members of cooperative institutions (Das, Palai & Das, 2007). The existence of cooperatives has had an impact in the generality of rural development defined in terms of availability and access to amenities that improve the basic conditions of life for the rural people, particularly women. These include employment creation, rural markets development, and enhancement of rural incomes and the improvement of access to social services (Chambo, 2009). The cooperatives in India are seen as an important mechanism for poverty alleviation and the empowerment of women. The Present paper aims to study the impact of cooperatives in poverty alleviation and women's empowerment in India. Besides that, the paper has also discussed the trends of women's work participation in India. The study has obtained data from different sources like Census of India, National Family Health Survey (NFHS-4), National Cooperative Union of India (NCUI) Report as well as Human Development Report (HDI). The Census of India data was used to examine the work participation rate of male and female during 1961-2011 with respect to urban and rural residence. From NFHS-4 survey, information on control over women's cash earnings with background variables like Schooling, non-schooling, household structure, wealth has been obtained. Women's participation in cooperative movement in India from year 1989-90 to 2016-17 has been taken from NCUI (National Cooperative Union of India) Report. The study has also utilised the information on India's rank/position on the basis of various indicators of development such as Human Development Index, Gender Inequality Index, Gender Development Index and Multidimensional Poverty Index etc. from the report of Human Development Index 2017 and 2018. The study has used the data trend analysis and univariate percentage distribution for analysis of data from different sources. The study has also reviewed various research studies conducted both at the micro and macro level to examine its impact on poverty reduction and empowerment of women.

## **2 Cooperatives: Understanding the meaning and concept**

A cooperative is defined as a business enterprise primarily to provide benefits to members through marketing transactions and distribution of earnings. In return members have a responsibility to provide capital and govern the business (Tangirala, 2005). The persons who are desirous of having a membership in cooperative enterprises must have a common objective and urge to fulfil it. They must be prepared to work selflessly on the principle of “each for all and all for each”. This very motto of cooperative signifies loyalty, trust, faith and fellowship (Bedi, 1974).

The four major themes that broadly define cooperatives is as follows. Firstly, they are formed by groups of people with a specified need or problem. Secondly, the organization is formed freely by members after contributing to its assets, thirdly, the organization formed is governed democratically in order to achieve its objectives on equitable norms and, fourth it is an independent enterprise promoted, owned and controlled by people to meet their needs (DFID, 2005). It is about people's organizations to capture different opportunities in the economy where they can address their economic needs and aspirations (Chambo, 2009). It plays an effective role in developing and sustaining local communities, not only by providing local services and meeting local needs but also in providing local employment. They also play an important role in economic capacity building in terms of skills development, business development, mentoring and employment (Maghsoudi, 2006). Not only cooperatives contributed significantly to economic development, they have also been instrumental in promoting democracy and good government and governance (ICA, 2003). Cooperatives possess the potential to foster economic growth at the firm, community and regional level. They are supported by the fact that the spirit of cooperation is prevalent in rural areas. Cooperatives are oriented to solving local problems by organizing local people into stable organizations... ‘And they have an explicit mission to keep funding, distribution of benefits, and responsibility and accountability in local user's hands’ (Stafford, 1990 p.85).

The primary aim of the co-operative is to contribute to the welfare of the members by a self-help or mutual aid process (Selden, 1998). A cooperative is a voluntary organisation based on equality and democracy for carrying out economic objective. Cooperative is not an end in itself but a means to achieve a goal, to achieve social and economic growth and development (Narayanswamy, 1996). Cooperative movement in India covers 98% of rural India. It has more than 0.85 million societies with a membership of about 290 million people (NCUI, 2018). Cooperatives are one of the basic types of organizations based on self-helping process. They make it possible for people to gather and use their collective powers for solving their socioeconomic problems (Anci, 2003). Cooperatives are driven by the missions of providing the best value for goods and services for their members and the community (Peng, 2007; Kurimoto, 2006). Today, cooperatives in India have been mainstreamed in almost every field of economic activities including fisheries, poultry, dairying, agro processing, and sugar mills, spinning mills, supply of inputs or the marketing. Special emphasis is laid on the people from the weaker sections especially women to encourage them to start the co-operative society. India happens to be the only country with the largest number of cooperatives covering the highest number of people in any country (Anadaram and Dubhashi, 1999).

## **3 Perspectives of Gender inequality and Poverty in India**

Gender inequality is a matter of concern worldwide. Every country in the world is striving towards becoming more gender inclusive by adopting various affirmative measures. One of the ways through which countries have tried to become more gender inclusive is to encourage policies that economically empower women. Global North countries like Norway, Denmark,

and Finland have done a great job towards achieving gender economic equality; however, India is still behind despite attaining the high economic growth in the past years. Though women almost constitute the half of the population, dominant hierarchy and traditional values subjugate them to hold a secondary position in Indian society and deny their basic privileges. According to the Global Gender Equality Index report 2019, India stands at the 95th position among 129 countries and 17th among 23 Asian and Pacific countries (Ghosh, 2019).

Table 1: India's Rank in Different Indicators of development

Indicator	Year	Value	India' rank
Human Development Index	2017	0.640	130 / 189
Gender Inequality Index	2017	0.524	127 / 189
Gender Development Index	2018	0.841	130 / 189
Multidimensional Poverty Index	2018	0.121	53 / 105

Source: Human Development Report, UNDP, 14 September 2018, cited from Indian Cooperative Movement- a statistical profile, 2018, p.14

India is among one of the poor performing countries among the Asian and Pacific countries that are covered by the HDI (Human Development Index), GDI (Gender Development Index), MPI (Multidimensional Poverty Index) and GII (Gender Inequality Index) Index. This ranking is estimated on the basis of performance at the indicators of poverty, educational attainment, political representation, health and equality at workplace from a gendered perspective. Due to such gender-based deprivations and inequalities; the resultant poverty has debilitating effect towards the vulnerabilities of women. The income levels of Indian women are low due to low work force participation and lack of access to income and control over resources. So, a large number of women living in poverty continue to be very high (Marcoux, 1998; McLanahan & Kelly, 2006). Consequently, poverty seems to be the persistent cause of inequality and an obstacle to women's empowerment (Rustagi, 2006). The census data reveals that work participation rate among women is not satisfactory as compared to men.

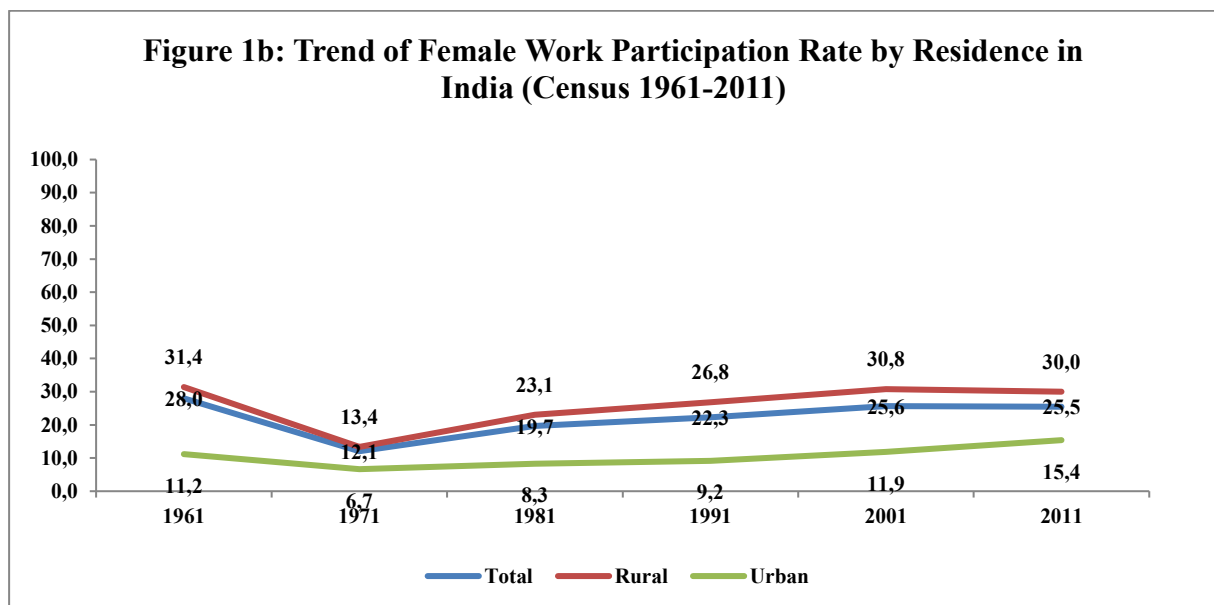
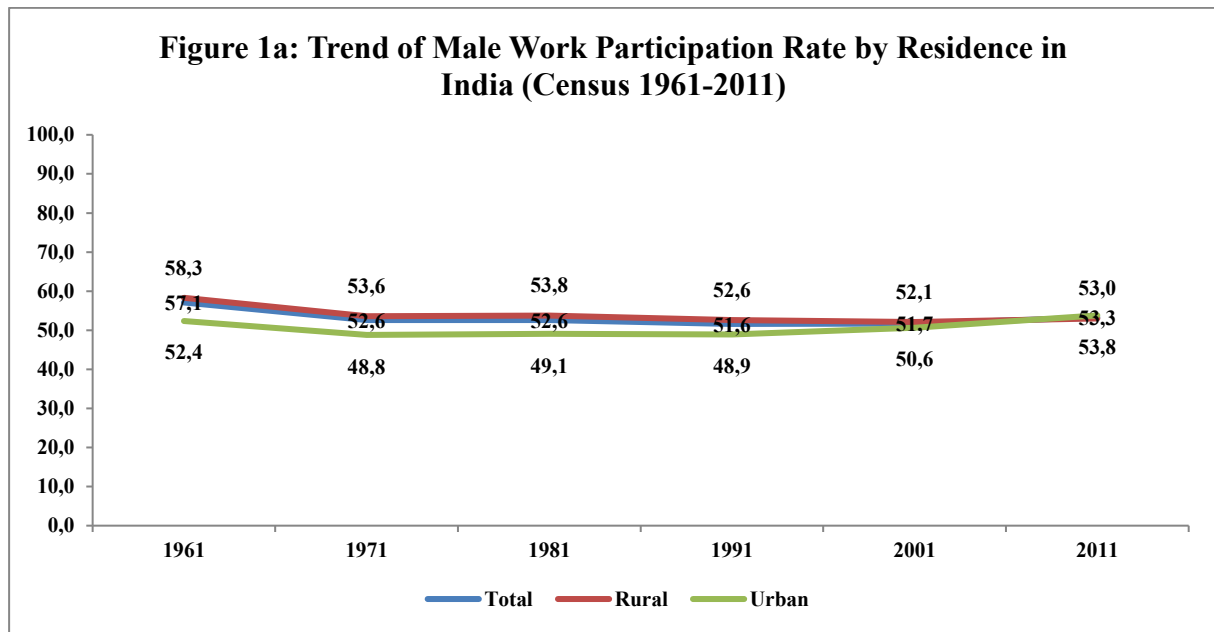
Table 2. Trend of work participation rate of male and women by residence in India (Census 1961-2011)

Year	Male work participation rate			Female work participation rate		
	Total	Rural	Urban	Total	Rural	Urban
1961	57.1	58.3	52.4	28.0	31.4	11.2
1971	52.6	53.6	48.8	12.1	13.4	6.7
1981	52.6	53.8	49.1	19.7	23.1	8.3
1991	51.6	52.6	48.9	22.3	26.8	9.2
2001	51.7	52.1	50.6	25.6	30.8	11.9
2011	53.3	53.0	53.8	25.5	30.0	15.4

Source: Census of India

Above table (Table 2) shows the trend of male and female work participation rate of by their residence.

Figure 1. Trend of Male and Female Work Participation rate by residence (Census 1961-2011)



The above figure (figure 1) shows the trend of male and female work participation rate by residence in India from the year 1961 to 2011 and it also presents the male and female WPR (Work Participation Rate) in Figure 1a and 1b respectively. The trend shows the overall low WPR of female as compared to male. The results also show that rural residence are having the higher work participation rate as compared to urban residence. However, for male persons, no much difference was found in rural urban residence but for female it shows significant difference in their work participation rate in urban rural residence.

In contrast to the male work participation, there has been slight increase since 1991 (see table 2-Census 1961-2011). However, the table no. 2 reveals that the overall work participation of both male and female population is decreasing signalling increasing unemployment rate except urban women participation. Over the last four decades, work participation of women has increased in the urban areas. This suggests that women cooperatives in urban areas may

be a factor, besides that there are some other factors that has led to increased work opportunities for women.

Numerous programs and policies have been initiated by both the central and states government to empower women and reduce the gender inequality since independence. Some of the notable measures are - Development of Women and Children in Rural Areas (DWCRA), Mahila Samakhya Programme (Education for Women's Empowerment), National Mission for Empowerment of Women (NMEW), Women Component Plan (under 9th Five Year Plan), Beti Bachao Beti Padhao and many more. Legislative measures have been taken as an effort to ensure equal access and opportunities for women, improve their decision making capacity, and increase their participation in public life (Dash, 2011). Still they lag behind in every sphere as compared to men.

Roles based on sex usually cornered women to domestic chores and limited their overall development in all terms in the public life. This further widens the educational attainment gap in the country. The 2011 Census reported that literacy rate among males is 80.9 percent in the country while 64.6 percent among females (GOI, 2011). This indicates that more than one third of women in India are illiterate and the growth rate of female literacy is much slower than male literacy. Educational attainment plays a significant role in empowering and inclusive development of an individual (Pathak & Gupta, 2013). While illiteracy on the other hand promotes the already prevailing gender inequality in a society that further restricts women to challenge the existing gender norms. Uneducated girls or girls with little education were six times more vulnerable to get married as children than better educated peer girls (World Bank, 2014). This led them to live in poverty, suffer from domestic abuse, and lack everyday spending even on their own healthcare that harms them, their families, and communities at large. Lack of education stimulates various issues for women. Less educated women are likely to make poor nutritional choices, rare chances to learn and observe healthy eating practices and, believe in uncertain beliefs about the consequences of nutritional intake (Dharmalingam, Navanethan, & Kumar, 2010). This not only limits women's wellbeing but also endangers the life of future generations.

Gender division of labour does not only segregate the chores to be performed by men and women respectively but it also allocates values to these jobs. The tasks performed by women are assigned lesser value than the tasks performed by men. And things are not dismal at this point but in fact women in India spend around five hours daily on unpaid work (usually comprises of domestic chores and taking care of the young and the elderly of the family) while men devote only half an hour to the same nature of unpaid work. Gender inequality limits the negotiation capacities of women in the labour market. Women in Indian workforce continue to receive 34 percent lesser remunerations than their male counterparts for the similar nature of work in their workplaces (Oxfam, 2019). This highlights the nature of disparity that forced them to live in scarcity. The root cause of gender inequality lies in its patriarchal system that exists in Indian society. Boys and Girls since childhood are socialised and conditioned in a manner that they become equipped in undertaking all the gender normative tasks that are expected of them by virtue of being a male or a female. Even on the higher end of the socio-economic ladder, the inequality still persists. While Indian men continue to make their ranks among the richest humans of the world, women still lag behind (Bhattacharya, 2019). Due to the absence of socio-economic parity for women, especially among the marginalised sections of Indian society, India could not achieve the state of a holistically developed nation.

#### 4 Women empowerment through Cooperatives

In the following section (table 3) the paper has tried to explore experiences of women's empowerment in India noting gaps and opportunities. The Report on women, agency & empowerment in the 12<sup>th</sup> Five Year Plan emphasizes on the importance of women organizations and agencies as a means to women empowerment (Planning Commission, 2017). The report of the National commission for Self Employed Women in the informal sector expressed that cooperatives is an instrument through which women can get access to credit, production inputs, marketing facilities and other forms of support (Anandaram & Dubhashi, 1999). It is also commonly agreed that there is the need to harness the collective strength of women to build their capacities and entrepreneurial skills through cooperatives for their empowerment. In India various women cooperatives have achieved tremendous success. Anand Milk union limited (AMUL) is one of the shining examples of cooperative in India. Some other successful women cooperatives are listed in the following table.

Table 3: Some Successful Women Cooperatives in India

- Women's Industrial Cooperative Society Limited, Bangalore
- Self Employed Women's Association (SEWA) Cooperatives, Ahmedabad
- Swashrayi Mahila SEWA Bank, Ahmedabad
- Mahila Sewa Lok Swasthya Cooperative, Gujarat
- Krishna Dayan (mid wife) cooperative, Gandhi Nagar
- Sangini Child-Care Workers Cooperative, Ahmedabad
- The Abodana Mahila Kapad Chapkam Utpadak SEWA Sahakari Mandali Limited, Ahmedabad
- Mahila Super Bazar, Andhra Pradesh
- Bhraramamba Mahila Cooperative Banking Society, Andhra Pradesh
- Mahila Vikasa, Andhra Pradesh
- Nippani Wadgaon Credit Society', Maharashtra
- Simridhi Mahila Cooperative Society, Himachal Pradesh
- Sakariyapura Dairying, Saving and Credit Group for the Women, Baroda
- Thangjam Leikai Women Weavers Cooperative Society Limited, Imphal
- Women Cooperative Banks, Karnataka
- Sarada Mahila Cooperative Bank Limited', Mysore
- Mahila Bank, Mysore
- Mahila Nagri Sahakari Bank Limited, Nagpur
- Mohanpur Hastasilpa Mahila Samobaya Cooperative Samiti, Tripura
- Mahila Kar Kushala Charma Grameena Udyoga Mathu Mahila Makkal Abhivridhhi Sahakari Sangh Limited' Hyderabad
- Usha Cooperative Multi-Purpose Store Limited, Calcutta
- Bhagni Nivedita Cooperative Bank, Pune
- Stree Sanghatana Audyogik Sahakari Mandal Limited, Pune

Source: Muzamil, 2008

The dairy cooperatives in India has not only provided gainful employment to women but also provided them a very dignified life to the households in the rural areas of India. The successes of dairy cooperatives are found in the states of Gujarat, Maharashtra, Andhra Pradesh as well as in Karnataka. The Anand Milk Union Limited (AMUL) has been globally acclaimed as a successful model of cooperative and its model is being followed in many other states of India. Particularly in the case of AMUL, the rural women's participation in milk production is a

unique contribution (Anadaram and Dubhashi, 1999) to the cooperative movement in India. Jan (2019) also shows that Women's Industrial Cooperative Society Limited, Bangalore, Mahila Sewa Lok Swasthya Cooperative, Gujarat, Krishna Dayan (mid wife) cooperative, Gujarat; Sangini Child-Care Workers Cooperative, and Abodana Mahila Kapad Chapkam Utpadak SEWA Sahakari Mandali Limited, Ahmedabad are performing well. Swashrayi Mahila Sewa Sahakari Bank is members' largest cooperative, the first of its kind in India. The bank is owned by the self-employed women as shareholders; policies are formulated by their own elected Board of women workers. Cooperative organization has been established as a suitable medium to bring positive changes in the social, physical and economic wellbeing of their families, communities, and nation. Cooperatives has enabled women to stand in solidarity and provided a space for mutual support and cooperation to overcome challenges and ensuring economic activities. Cooperatives have provided many varied opportunities for women's participation in economic activities. Their standard of living and quality of life is improved due to their earnings. As compared to non-cooperative members, women engaged in cooperative activities were better off in terms of economic well-being and productivity (Amaze et.al, 1999). Besides that their social awareness, entrepreneurial skills, decision making skills have been increased due to their participation in Cooperatives affairs, leading to better understanding and utility. Most of the Women Cooperatives in India have proven very successful, but they face cutthroat competition in the market. Women Cooperatives also suffer undue escalation of costs and limited availability of raw materials. Datta and Gailey (2012) also reported that cooperatives have increased economic security, entrepreneurial skills and also increased contributions to the economic well-being of their families leading to better infant and maternal care. Cooperatives has helped members to develop working and personal relations as well as social standing, sense of solidarity and self-esteem (World Bank, 2009; Smith and Wills, 2012).

Table 4. Women's Participation in Cooperatives: Indian Context

<b>Growth of Women Cooperatives in India (1989-1990 to 2016-17)</b>				
<b>Year</b>	<b>Turnover</b>	<b>Membership</b>	<b>Working Capital</b>	<b>No. of Cooperative/ Societies</b>
<b>1989-90</b>	286.9	539.3	596.2	5478
<b>1990-91</b>	326.9	580.3	684.9	5799
<b>1991-92</b>	224.0	586.4	1053.3	5772
<b>1992-93</b>	342.8	685.4	1295.4	6175
<b>1993-94</b>	446.2	715.7	1406.1	6866
<b>1994-95</b>	592.6	591.7	1478.9	7195
<b>1995-96</b>	811.3	692.6	1408.1	8171
<b>1997-98</b>	984.5	897.8	2041.4	8714
<b>1998-99</b>	922.0	828.6	1167.9	8006
<b>1999-00</b>	1186.9	1016.2	719.9	11354

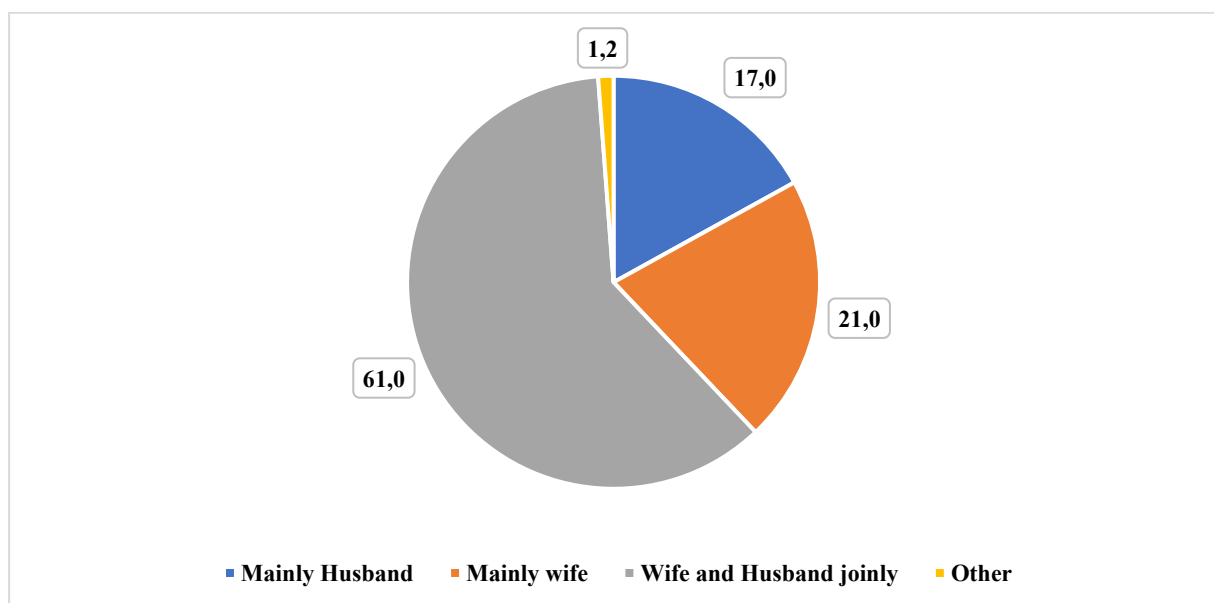
<b>2000-01</b>	1177.1	978.4	714.5	11399
<b>2005-06</b>	1322.4	1252.6	1217.2	12,508
<b>2006-07</b>	1315.1	1163.1	1219.7	12,469
<b>2007-08</b>	1468.9	1024.5	1744.8	11510
<b>2008-09</b>	1484.5	1028.9	1734.9	11615
<b>2014-15</b>	NA	NA	5010.3	20423
<b>2016-17</b>	NA	NA	5014.0	21493

NA = Not Available, Membership in '000, Rs. in Million

Source: NCUI (National Cooperative Union of India) Report

The above table (table 4) shows the women cooperatives have increased significantly over the years. Even the membership, working capital and turnover has increased over the period. This shows the participation of women in the cooperative movement is quite successful in Indian Context.

Figure 2: Control Over Women’s Cash Earning Among Currently Married Women (Age 15-49)



The above figure (figure 2) shows about the control over women’s cash earning among currently married women in the age group of 15-49 years. From the above figure it is found that 61 percent of respondents jointly take decision (both the couples) about their expenditure pattern whereas 21 percent of respondents take all decision themselves, and only in case of 17 percent respondents, mainly husband take the decision of spending money earned by women.



Table 5. Control over women's cash earnings among currently married women of age 15-49

	Mainly wife	Wife and Husband jointly	Mainly Husband	Other
<b>Schooling</b>				
No schooling	17.7	64.3	17.8	0.1
<5 years complete	19.7	61.9	18.4	0.1
5-7 years complete	17.7	63.5	18.4	0.4
8-9 years complete	20.1	63.8	16.9	0.2
10-11 years complete	16.7	66.0	17.3	0.0
12 or more years complete	23.4	63.9	12.6	0.1
<b>Household structure</b>				
Nuclear	20.0	64.4	15.6	0.0
Non-Nuclear	18.8	63.0	17.9	0.3
<b>Residence</b>				
Urban	23.3	62.6	14.0	0.1
Rural	17.5	64.4	17.9	0.2
<b>Wealth index</b>				
Lowest	16.3	68.1	15.2	0.3
Second	17.5	65.0	17.3	0.1
Middle	19.3	61.0	19.5	0.2
Fourth	21.4	61.7	16.9	0.0
Highest	22.8	63.4	13.7	0.1

Source: National Family Health Survey (NFHS-4), 2015-16

The above table (table 5) depicts about the control over women's cash earning among currently married women of age 15-49 years by background characteristics. Schooling of woman is significantly associated with the control over money spending by the women. The results show that, as level of schooling among women increases, the self-decision making is also increased and their husband's control is minimised. Results also reveals that, in nuclear household and urban residence mainly women have more control whereas in non-nuclear family and rural residence husband have much control over decision making. Wealth index is also showing a pattern, control over decision making among women is increasing as wealth index is increasing and husband's control is reducing. The above interpretation shows that cooperative movement is playing a very significant role in women's empowerment. The results also show that there is lots of improvement in regard to membership, working capital of women led cooperatives in India. Studies have also shown that the elements of self-reliance and collective action built into the cooperative model also allow women to develop social capital that would be otherwise difficult to attain. Membership in collective enterprises allows women to build both working and personal relations, often increasing their social standing (World Bank, 2009). Women members of collective organizations also often report increased self-esteem and a sense of solidarity and support, particularly in times of need (Jones et.al,

2012). From the research on the Sustainable Development Goals and co-operatives, led by the ILO and the Alliance, Wanyama provides an overview of co-operatives and gender equality: The increasing membership of women in co-operatives and their participation in co-operative leadership is arguably contributing to bridging the gap between women and men in access to resources and participation in decision-making. Nevertheless, a number of challenges remain in the path of co-operatives in realizing gender equality” (Wanyama, 2014, p 24). However, women’s cooperatives were less than 2 percent of the total number and their membership comprised less than one half per cent of the total membership in cooperatives in the country (ILO ,2018. Despite the low participation of women in cooperatives, still it is also considered as one of the important means of socio-economic transformations of the country.

## **5 Challenges of Women led cooperative movement in India**

However, there are number of factors which hamper the growth of women cooperatives in India. The benefits to women brought by cooperative enterprise are many, but they are not universal. Some social and cultural nuances within households and communities can serve to limit how much of women’s returns they are able to retain. Similar constraints may also affect their ability to organize as cooperatives at all (Prakash, 1999). In a study conducted by Azad (2020) found that lack of education, training and skills as well as socio economic norms and domestic responsibility, cultural barriers, patriarchy are the major obstacles for ensuring women’s participation in cooperatives. Her study also pointed out that lack of provisions for women in cooperative legislations, absence of national level organization for promoting women’s participation in cooperatives, lack of funds acts as impediments in the growth of women’s cooperative movement in India. The traditions, culture, religions and attitudinal biases towards women constraints their participation in cooperatives (Chikwendu, 1997). The resistance to women as cooperative members both from the home and the community, low literacy rate, financial constraints and lack of access to training facilities hamper the growth of women’s participation in cooperatives. Nair and Moolakkaltu (2015) shows that most women cooperatives function by limiting their operations to small scale banking activities and enlisting men’s participation in various ways. The study also shows that women’s cooperatives are severely constrained by way of property rights and gender relations are structured in the state and also by the local male politicians have manipulated the societies for partisan ends. A recent pioneering study conducted in 19 countries including India, China and Japan reported that the representation of women leaders at the top remained very low with a marginal increase from 7 percent in 2005 to 10 percent in 2016. However, the representation of women as vice chairpersons in cooperatives witnessed marginal increase from 18 percent in 2005 to 23 percent in 2016. The study also pointed out that patriarchal values, lack of education skills are the prime reasons preventing women in occupying top positions in cooperatives (Azad, 2016).

## **6 Implications for Social Work Practice**

The social workers should try to create a positive attitude for attaining gender relations and should take necessary actions for social integration of women into entrepreneurial activities. Social workers should also focus on increasing membership of women in the cooperatives and ensure their effective participation in decision making and leadership. Social workers should organise various training programmes and workshops for ensuring capacity building of women co-operators by providing knowledge on cooperative knowledge, marketing and production skills, networking skills as well as leadership skills. There is a need to sensitise the society about the existing socioeconomic barriers prohibiting the women’s participation in cooperative societies. Short term training programmes and seminars should be organised to

sensitise people and other developmental organisations on issues of gender concerns and gender equality and try to bring attitudinal change towards women in the society and should work towards creating congenial climate towards their participation in cooperatives. Social workers should also motivate the banking officials to promote single window approach for hassle free facilities to women cooperative entrepreneur to diversify their business activities. Social workers should advocate and mobilise the political leaders to bring policy changes and take appropriate measures to support the success of women's cooperatives. Particularly in the case of India, where a majority of women in the rural areas are victims of poverty, illiteracy, social workers can undertake awareness generation drive towards the importance of women cooperatives in the socioeconomic empowerment of women. To utilise the full potential of women's participation in cooperatives societies, proper training on cooperative values should be provided to them. Besides that, sufficient financial support needs to be provided to women co-operators for ensuring the sustenance of women led cooperatives in India. There is a need of proper training, access to and adequate finance for running these co-operatives efficiently. Interventions also required bringing a positive attitudinal change among the male members of the society to promote women's participation in the cooperatives.

## 7 Conclusion

From the above discussions, thus it can be concluded that women cooperatives in India have contributed significantly in the socioeconomic empowerment of women. Cooperatives have provided an avenue to the poor and marginalised women to organise and undertake entrepreneurial activities with small capital. Their participation in cooperatives has helped them in increasing their economic well-being, social standing, self-esteem, decision making as well as leadership skills. However, the women cooperatives in India face many constraints from their families as well as from their societies. Social Workers and development practitioners need to focus on ensuring effective participation of women in the cooperatives. Besides that, Indian policy makers must value women co-operator's contribution for nation building and take proactive measures for providing better health care facilities, education, vocational training, as well as credit facilities for their sustainable development. Necessary changes at the policy level must be undertaken by the Government to encourage and support for women's cooperatives.

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