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## CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON GOOD SUGGESTIONS FOR WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS <i>DR. RASHMI RANI AGNIHOTRI H.R &amp; DR. K. S. MALIPATIL</i>	1
2.	MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) AND INTELLECTUAL PROPERTY RIGHTS (IPRS) <i>DR. BLANCHE R.C.S. MASCARENHAS</i>	5
3.	DETERMINANTS OF EXPORT PERFORMANCE MARKET IN ETHIOPIA: IN THE CASE OF AGRICULTURAL PRODUCTS AND MANUFACTURED GOODS <i>DR. GETIE ANDUALEM IMIRU</i>	8
4.	THE INFORMAL ECONOMY IN RURAL COMMUNITY ECONOMIC DEVELOPMENT <i>NINGIREE DALEEN KAVEZEPA (KASUME) &amp; DR. SHRIPATHI KALLURAYA P.</i>	15
5.	ROLE OF BANKS IN ECONOMIC GROWTH OF SIKKIM <i>KESHAR PRASAD SHARMA &amp; DR. MANESH CHOUBEY</i>	18
6.	EDUCATION: A TOOL FOR WOMEN EMPOWERMENT <i>AMANDEEP KAUR</i>	23
7.	TRENDS AND APPROACHES ON DEVELOPMENT OF WOMEN ENTREPRENEURSHIP <i>SEEMA SHOKEEN</i>	26
8.	MICRO FINANCE INITIATIVES IN RURAL AREA: WITH SPECIAL REFERENCE TO SBI OF DAHANU ROAD BRANCH <i>RAHUL S MOHILE</i>	29
9.	AN ANALYSIS OF PRADHAN MANTRI MUDRA YOJANA (PMMY) BENEFICIARIES OF MICRO AND SMALL ENTERPRISES (MSES) IN INDIA <i>ASARAF UNNISA L &amp; DR. AMULYA M</i>	32
10.	A STUDY ON RISK-RETURN RELATIONSHIP OF TOP 10 COMPANIES FROM FAST MOVING CONSUMER GOODS (FMCG) AND PHARMACEUTICALS SECTOR LISTED AT NSE INDIA <i>K RAJATH &amp; PREETHIMOL GOPI</i>	35
11.	PUBLIC DEBT AND ECONOMIC GROWTH NEXUS IN INDIA: AN EMPIRICAL INVESTIGATION <i>ATTAHIR BABAJI ABUBAKAR, ALAGIRISWAMY J. &amp; SADIQ IBRAHIM AHMAD</i>	43
12.	THE ANALYSIS OF SPATIAL PRICE DYNAMICS OF PLANTAIN MARKETS IN CAMEROON <i>TAKA, DIEUDONNÉ</i>	49
13.	POPULATION GROWTH, POVERTY AND ENVIRONMENTAL DEGRADATION IN INDIA <i>NISHA, RATISH KUMAR &amp; LEKH RAJ</i>	60
14.	IMPACT OF KUDUMBASHREE ON WOMEN EMPOWERMENT: A CASE STUDY IN KANNUR, KERALA <i>SHILPA NAMBIAR &amp; JYOTHI A N</i>	64
15.	HEALTH POLICY AND DEVELOPMENT WITH SPECIAL REFERENCE TO ORGANIZATION AND MANAGEMENT OF GOVERNMENT HOSPITALS IN KARNATAKA WITH EMPHASIS ON K.R. PET GOVERNMENT HOSPITAL MANDYA DISTRICT, KARNATAKA <i>HARSHITHA R &amp; RAGHUNANDAN M V</i>	72
16.	LIVESTOCK AND NOMADIC PASTORALISTS: A LITERATURE REVIEW <i>ITRAT BUKHARI</i>	77
17.	COMPARATIVE ANALYSIS OF AGRICULTURE PRICE POLICY: WHEAT AND RICE SINCE THE EARLY 1980s <i>PUJA PAL</i>	80
18.	INNOVATION SYSTEMS FOR FAMILY FARMING: A STUDY ON ECONOMIC ANALYSIS OF ORGANIC FARMING IN SHIVAMOGGA TALUK <i>SHARATH A.M</i>	84
19.	MACROECONOMIC IMPACT OF CRUDE OIL PRICES ON INDIAN ECONOMY <i>MOHD AFJAL</i>	92
20.	EXCHANGE RATE VOLATILITY AND NON-OIL IMPORT TRADE IN NIGERIA: AN EMPIRICAL INVESTIGATION <i>SADIQ IBRAHIM AHMED, MUHAMMAD MANSUR &amp; UMAR USMAN UMAR</i>	97
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	<b>102</b>

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**A STUDY ON GOOD SUGGESTIONS FOR WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS****DR. RASHMI RANI AGNIHOTRI H.R****POST DOCTORAL FELLOW****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****P.G. CENTRE RAICHUR****GULBARGA UNIVERSITY****KALBURGI****DR. K. S. MALIPATIL****CHAIRMAN****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****GULBARGA UNIVERSITY****KALBURGI****ABSTRACT**

A self-help group (SHG) is a village-based committee usually composed of 10–20 local women. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery micro credit. A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the bookkeeping simple, flat interest rates are used for most loan calculations. Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions. Many self-help groups, especially in India, under NABARD's 'SHG Bank Linkage' program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest." NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members, that have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed.<sup>[4]</sup> "The SHG Banking Linkage Programme since its beginning has been predominant in certain states, showing spatial preferences especially for the southern region – Andhra-Pradesh, Tamil Nadu, Kerala and Karnataka. These states accounted for 57 % of the SHG credits linked during the financial year 2005–2006. An economically poor individual gains strength as part of a group. Besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to and from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans. The decrease of 1990 witnessed growth of various people's organization. In this context the role of self help groups (SHG's) especially of women has assumed a critical challenge as self help groups approach is the key element of social mobilization. Linked with micro finance, the SHG approach and movement has now been accepted as an effective intervention strategy for poverty alleviation. The researcher has studied and he has given some good suggestions for Women empowerment through self help groups. The paper shows that the detail text about good suggestions for Women empowerment through self help groups.

**KEYWORDS**

self help groups, women empowerment.

**INTRODUCTION**

UNDP has identified two vital processes, the first being social mobilization and collective agency, as poor women often lack the basic capabilities and self – confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. The Second is the process of social mobilization that needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position of mobilization (UNDP, 2001). (United National Development Programme)

With the above brief conceptual understanding of empowerment, what strategies can be used effectively to empower women. In many developing countries (especially in South Asia). One strategy which has been found to be promising is participatory institution building in the self – help groups, often coupled with savings and micro credit loans. A closer look at the impact of these schemes on the empowerment of women reveals a mixed picture, with positive aspects and some limitation.

Mayoux's (2000) definition of empowerment relates more directly to power, as "a multidimensional and interlinked process of change in power relations" it consists of: one is "power within", enabling women to circulate their own aspirations and strategies for change; another one is "power to", enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; third one is "power with", enabling women to examine the circulate their collective interests, to organize, to achieve them and to link with other women and men's organization for change; and lastly "power over; changing the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them. These power relations operate in different spheres of life (e.g., economic, social, political) at different levels (e.g., individual, household, community, market, institutional) etc.

ISI researches identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank, BRAC and other credit programmes; a sense of self and vision of future, mobility and visibility economic security, status and decision making power within the household, ability to interact effectively in the public sphere and participation in non – family groups. Thus, their concept of empowerment can be looked at in a behavioural sense as the ability to take effective action (Snow, 1990).



A Self Help Group consist of 10 – 20 members drawn from a relatively homogenous economic class (i.e. poor), self selected on the banks existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and hand holding, are designed to enable SHG to function in a participatory and democratic manner. The objectives of the SHGs go beyond thrift and credit and include the overall development of members in the social, political, cultural and economic areas; thus the SHGs are “credit plan institutions”.

Self Help Groups intermediated by micro credit have been shown to have positive effects on women with some of these impacts being ripple effects. They have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self – esteem and knowledge (Zaman, 2001).

Studies in several countries point out that, loans are sometimes used for consumption smoothing and not production. It has been pointed out that the poor often have short – term liquidity needs (frequently requiring lump – sum payments), which would normally be met by unserious money lenders if other financial sources such as micro credit were not available. Sudden and debilitating shocks can force poor households into disempowering situations of distress. During the Asian economic crisis, self – help micro credit groups served as important cushions and safety nets. A high proportion of the funds made available for self – help micro credit schemes were utilized by women, enabling them to meet the subsistence of their families during these difficult economic times (ESCAP 2002). Many self – help programmes have also incorporated elements health insurance and emergency loans, thereby serving as private safety nets.

Another set of indicators, which are more intrinsic, revolves around changing gender relations within the household. In the field studies undertaken for the IFAD gender mainstreaming review, women who generated increased income through self – help schemes reported that they had gained greater respect within the household, often with perceptible attitudinal change. Men have been reported to offer little resistance towards the enhanced economic activity of women because such activities were seen as contributing to household well – being. Men and older children have also been reported to be helping with household duties and with the income – generating activity. In Bangladesh, women and older children have also been reported to be helping with household duties and with the income – generating activity. In Bangladesh, women showed a good deal of empowerment in their capacity to articulate their needs and in – their receptivity to new ideas. More impressive was the emergence of women’s groups as a dynamic, articulate constituency (Krishnaraj and Kay 2002). These first – hand observations and in – depth interviews appear to validate the findings of other studies (Cheston and Kuhin 2002).

Self – help groups, especially linked to micro credit schemes, have not been without their critics, nor are they a panacea for meeting challenges in economic and social development. It is widely recognized that such schemes are not universally successful. For example, some studies have shown that micro credit will not work in locations that do not have sufficient cash based market activity, they are isolated and with – low population densities, or are largely self – contained with few outside ties. Some pointed out that while micro credit schemes can reduce vulnerability, they have not lifted women out of object poverty, or have taken a long time to demonstrate any significant impact. On their own, micro credit schemes have instructions as they cannot team form social relations and the structural cases of poverty. Thus a broader issue remains: what role, if any, can these schemes have in transforming a society? In many societies, discrimination against women and gender inequality is the result of structural impediments and problems built into the social order, often reinforced by culture and tradition. To bring about social transformation, two important dimensions have to be considered access, ownership and control of productive sources; and inclusion in the decision – making process.

Self help groups have been instrumental in empowerment by enabling women networks and do not usually obtain business or political favors as they command few economic resources and frequently on time and non – monetized labour exchange. However, self help groups, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and in the process have empowered them to become agents of changes.

A related aspect is that self – help groups have facilitated the formation of social capital, where people learn to work together for a common purpose, in a group or organization (Putnam 2000). The ability to associate depends on the degree to which communities share norms and values and are able to subordinate individual interests to those of larger groups. Out of these shared values come trust, with the potential for social, economic, and political change. However, there groups are narrowly focused on micro credit, which although useful as an entry point, can also limit and confine their groups to very small – scale activities with limited impact beyond their immediate family.

With the success of the groups, further technical assistance has been provided through other Government Departments such as the Department of Industrial Promotion (for Basis Business Skills Training and Trade Promotion activates such as exhibitions) and the Ministry of Health (for Occupational Health such as proper lighting). The Department of Skills Development is arranging for courses to improve member’s skills further to increase value addition for the group’s products. The co – ordinate role of different government departments in nurturing (but not directing) the entrepreneurial ability of these groups is note worthy.

The decrease of 1990 witnessed growth of various people’s organization. In this context the role of self help groups (SHG’s) especially of women has assumed a critical challenge as self help groups approach is the key element of social mobilization. Linked with micro finance, the SHG approach and movement has now been accepted as an effective intervention strategy for poverty alleviation.

## CONCEPT OF WOMEN EMPOWERMENT

The concept of empowerment has been the subject of much intellectual discourse and analysis for the purpose of this discussion, the conceptual frame work expounded by United Nations is a useful starting point (United Nations 2001). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make, strategic life choice in a context which this ability has previously been denied. The core elements of empowerment have been defined as agency, (the ability to define one’s goals and act upon them) awareness of gendered power structures, self esteem and self – confident (Kabber 2001). Empowerment can take place at a hierarchy of different levels – individual, household community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can blind capacities) and removing inhibition factors (e.g. Lack of resources and skills).

Empowerment is a word with so much meaning handed into it. It means recognizing women’s contributions and their knowledge. It means enhancing their self respect and self dignity. It means women controlling their resources; it means women becoming economically independent.

It means being able to forget their tears, anxiety, their feelings of inadequacy, inferiority etc.

## DEFINITIONS OF WOMEN EMPOWERMENT

According to Moser (1989) empowerment is the capacity of women to increase their self – reliance and internal strength. This is identified as the right to determine choices in life and to influence in direction of change through the ability to gain control over material and non – material resources. In the words of clothes but CK and Stuart (1992) we need not “empowerment women but “power man”.

According to Pillai (1995) “Empowerment is an active multi dimensional process which enables women to realize their full identity and powers in all spheres of life.

Hoshemi (1996) developed five indicators to measure women’s empowerment: mobility, economic security, ability to make larger purchases, realize freedom from domination within the family and political and legal awareness and involvement in political campaigning and protests with this in mind. An attempt is made in the following situation to measure empowerment of women respondents.

Empowered women define their attitude valued and behavior in relation to their own real interests. They claim their freedom empowered women respond as equals and co – operate in order to work toward common good.

Women empowerment allows women to be appreciated and acknowledged for who they are and what they do. Once recognized, they act more effectively. They develop a capacity to boldly face the social facts of their actual situation. They are able to come to a better understanding of themselves.

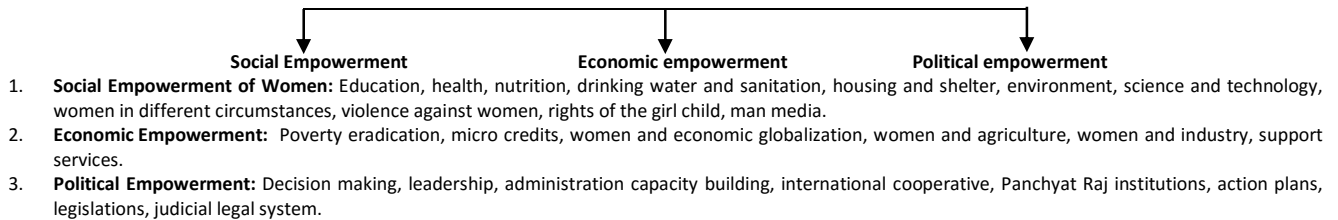
Once they examine the facts of their salutation in the case especially of Indian women, a whole set of both internal and external bonds bind her up which almost incardinate them. Empowered women become free of their social, cultural and most importantly, psychological barriers.

## WOMEN EMPOWERMENT

Women empowerment means “the idea that giving women powers over their economic, social and reproductive choices which will raise their status promote development and reduce population growth”. Women empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components.

- Awareness building about women’s situation discrimination and opportunities as set towards gender equality collective awareness building provides a sense of group identifies and power of working as a group.
- Capacity building and skills development, especially the ability to men make decisions, organize manage and carry out activities to deal with people and institutions in the world around them.
- Participation and greater control and decision making towel in the home, community and society.
- Action to bring about greater equality between men and women.

## WOMEN EMPOWERMENT



## CONCEPT OF THE SHG’S

Self-help groups (SHG) are a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members (Sharma, 2001). The savings are kept with a bank. This common fund is kept in the name of SHG. Usually, the number of members in one SHG does not exceed twenty. The concept of SHG is based on the following principles.

1. Self help supplemented with mutual help can be a powerful vehicle for the poor in their socio-economic development.
2. Participative financial services management is responsive and efficient.
3. The Poor need not only credit support, but also savings and other services.
4. The Poor can save the bankable and SHGs as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks.
5. Creation of a common fund by contributing small savings on a regular basis.
6. Flexible democratic system of working.
7. Loaning is done mainly on trust with a bare documentation and without any security.
8. Accounts loaned are small, frequent and for short duration.
9. Defaults are rare mainly due to group pressure and
10. Periodic meeting ensures non-traditional savings.

Micro finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment. Before 1990s credit schemes for women were almost negligible. There were certain misconceptions about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several and SHGs reveal that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Earlier government efforts through various poverty alleviation schemes for self-employment by providing credit and subsidy received little success since most of them were target based involving various government agencies and banks.

## OBJECTIVE OF THE STUDY

The main objective of this paper is to explore good suggestions for Women empowerment through self help groups.

## METHODOLOGY

The study is based on the secondary data sources. The necessary information about the women Empowerment Through self help groups and its various components are collected from various books, journals, internet source of related topics.

## GOOD SUGGESTIONS

From the entire text in general and above discussed limitation in particular and research field notes the following suggestions are made for women empowerment. Based on the findings with the intervention of social work practice the following are made:

- Conducting the training program to self help group member
- Government may consider giving preference to uncovered areas for proceeding to the self help group.
- Self help group can be able to know the innovative ideas for income generating activities and all the members can develop their skill.
- Suitable advice may also be given the member of self help group for promoting repayment of loans.
- Motivational campaign may be conducted for including saving habit in the minds of the member.
- The bank should visit self help groups and grade them based on their quality.
- Necessary institutions may be given to the authorities and bank officials to avoid the delay in sanctioning the loan and to respond the queries of self help group (SHG) members.
- Suitable administrative training to all the members of SHGs should be given or at least the animators and representatives of the groups may be given administrative training.
- Loan amount should be increased to the extent that they can take up an income generating activities.
- Adult education system may also be adapted to the members of SHGs to up grade their educational status.
- Youth especially unemployed can be benefited aid they can also involve themselves in the process of poverty eradication.
- Develop village knowledge centers; the project program may consider providing computer and internet facility to every voluntary organization or village and develop the VO offices into village knowledge centre. The centre could be used for different uses such as spreading of functional literacy. Computerization of groups and VO accounts, accessing market information and a host of other information.
- Promote appropriate practices in place of best practices. Apart from basic issues like basic human rights, equality, honest etc. There are no universally applicable but practices. As any set of last practices are context specific, implementing of them in all contexts may not give optimum results in fact they may become center productive. Therefore, flexibility should be given to get evolve locally suitable good practices in every context.

- Review the weekly meetings, in view of above discussion, it is strongly recommended to review the weekly meeting scheme at least a quick study may be conducted to ascertain how the scheme is working before extending it to new groups and areas.
- Simply groups accounting process should be followed in SHG groups. As a mentioned above that the groups are maintaining a number of books / sections under standard accounting practice. But members found no use of all these detailed accounting prices. Even banks, which provide bulk of the trends to groups, are not interacted to look at these books. Therefore, it is strongly recommended to simplify the group level book keeping, members should be made aware of each book they are maintaining each member should know clearly about her cumulative saving, interest earn on her saving her loan obligation etc. In other words, members' individual passbook should get priority and all details should be filled regularly.
- Government has taken special empowerment program for SHG members with two support and involvement of good non government organization.
- There has been some degree of recognition due to economic participation but lack of education awareness and lack of economic opportunity create constraints in gaining equal status for women and man. Given the poverty situation in most of the backward areas the initial and individual efforts have not been built up the human capabilities two basic element of human capability are education and health. Proponents of social empowerment emphasize on starting with the point o creating awareness and giving access to inform choice on women related issues. This could be provided through specialized training and through focused group discussion on the need to send the children to school, providing of information on health, reproductive health of adolescent girls and imparity legal and economic literary information.
- The members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by groups actions in this process NGOs should act as a facilitator and motivator.
- The officer bearers who are managing the group should be given nominal financial benefits which will enable them to be more involved in the activities of the group.
- The bank should advance adequate credit to the SHG according to their needs.
- Uniformity should be maintained in information and extension of financial assistance of them by banks in all blocks.
- Marketing facilities for the scale of products of SHG may b created
- The SHG are popularizing and government shows an enthusiasm to introduce the SHG concept in every program.
- In this way the Government, NGOs' co-operated to SHGs and Government should conduct more training programs to SHG members in rural and urban areas.

## CONCLUSION

Self help groups organized under the government and non government organizations in India has been functioning successfully for nearly a decade. There should be of interest to policy makers concerned with poverty alleviation since they emerged as the only credit organizations serving the needs of the poor woman in rural area. Their unique methods of co-operation, including democratic functioning have contributed the success of self help groups in India. In the dark environment of credit in discipline, the self help groups have emerged as touch bareer of credit discipline, thrift and self retance. This pligram may be slow and halting but they offer the only hope that is available to be percent of the poor in obtaining access to credit. In performing this function, they have also emerged as training grounds in economic democracy for women.

The objectives goals of SHGs are to brings economic and social empowerment among women, ensure financial sustainability, and provide skill development so that it would sustain with an economic activity. This present study attempted is analyze whether the SHGs brought any change in the lives of women great debates are on as to whether, forming groups, making women as members. Providing credit and importing some business skill would change the social equations in the society. The proponents argue that providing credit targeting women can prove to be a suitable mechanism is enhancing of poor women's socio economic conditions and thereby alerting the relations between gender and class. On the other hand, critics argue that provision of credit may lead to marginal increase in income and assets which may enhance the well being and economic security but the increase may be too little to affect pervasively entrenched political and economic relations. Therefore, in order to that the Researcher has studied and made Field work about the concerned facts. based on that, Researcher has given good suggestions for women empowerment through self help groups.

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