

# Impact of COVID 19 on the Participation of Rural Women in Savings Groups: Case of Umzingwane District in Zimbabwe

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**Abstract:** The aim of the study was to evaluate the impact of COVID 19 on women in savings groups in rural Zimbabwe using Umzingwane district as a case study. The study adopted a sequential explanatory research design with the view of using mixed research approach. Data was gathered using questionnaires and interviews. The questionnaires were administered to 300 female savings group members and interviews administered to 40 committee members of savings groups in ward 3, 4, 5 and 14 of Umzingwane district in Zimbabwe. The study revealed that the COVID 19 pandemic reduced the ability of the savings groups members to generate income leading to low contributions, poor loan repayments and low levels of emergency funds. The study through Chi Square test found that there was a relationship between the marital status of female savings groups members and their ability to make regular contributions, with mainly married female members being able to make regular contributions. Chi Square test also revealed that ownership of a smartphone was not related to the ability of female savings groups members to regularly attend group meetings. The study also revealed that the measures that were adopted by savings group to ensure that female savings groups members continued to participate in savings groups were loan rescheduling, use of Whatsapp platform as a means of conducting meetings, acceptance of mobile money payments to collect contributions and loan repayments and assigning committee members to visit group members so as to collect contributions and repayments and to check on the members who were always absent. The study recommends that savings groups members should be taught to have diversified sources of income so as to be resilient to the effects of disasters such as COVID 19. The government and development agencies should link savings groups to formal banking so as to have access to diverse financial services which will make them resilient to the effects of disasters.

**Keywords:** Savings groups, Rural Development, COVID 19, financial intermediation, financial exclusion, Internal Savings and Lending Schemes, Village Savings and Lending Associations.

## I. Introduction

Collins et al. (2009) highlighted that poor people in developing countries have limited access to financial services. Zimbabwe is one of such developing countries where the poor, according to Makina (2019), have limited or no access to financial services. This is in support of Mago and Hofisi (2016), who concluded that the majority of Zimbabwe's adult population are financially excluded. Savings groups have become one of the most efficient ways of financial inclusion especially for the poor and rural communities (Jarden & Rahamatali, 2018). According to Sibomama and Shukla (2016), the majority of the poor in developing countries live in rural areas where there is no formal banking. Dermirguc-Kunt and Klapper (2012) stated that 23% of the adult population have bank accounts in Sub Saharan Africa, implying that 67% do not have bank accounts and have no option other than relying on informal financial services which are expensive and risky.

Allen and Panetta (2010) indicated that the first savings groups were formed in Niger with the help of Care International in the form of Village Savings and Loan Associations (VSLA). Other Non-Governmental Organizations (NGOs) such as Oxfam and Catholic Relief Services admired the initiative and followed suit, helping in the creation similar groups. Chineka and Mtetwa (2021) indicated that saving schemes provide the means by which the poor acquire basic commodities as well as capacitating and improving their business ventures. Access to financial capital provided through resource pooling by local communities in the form of savings groups remains pivotal to the economic endeavors of poor households. Savings groups remain a source of livelihood in the face of economic shocks. As they help members to build resilience to economic recession by enabling them to obtain scarce cash for recapitalizing their business ventures. Thus savings groups are a source of empowerment for rural women and help them contribute in developing their villages.

VSLA Associates (2018) indicated that 75 nations in Africa, Asia and Latin America have savings groups with over 17million members. The statistics also indicated that 78% of the savings groups members are women. VSLA Associates (2018) also indicated that savings groups have become a reliable source of funding for both household activities and income generating projects mainly

for the poor rural women. According to Ksoll, Lilleor, Lonborg, & Rasmussen (2015), savings groups encourage saving among members who in-turn get loans from group funds and also benefit from the group's social fund. Kesanta & Andre (2015) indicated that savings groups are a mechanism of poverty reduction especially among women.

Gash et al (2020) highlighted that the operating environment in Zimbabwe in recent years has been particularly challenging for savings groups due to reduced agricultural production, harmed livestock, and overall undermined rural-based livelihoods. Boone, Haugh, Pain & Salius (2020) indicated that the outbreak of corona virus disease 2019 (COVID 19), starting in Wuhan, China in 2019 and spreading to the rest of the world disrupted the normal way of living across all sectors. The COVID 19 pandemic had serious consequences on developing countries. Zimbabwe is also one of these developing countries that was affected by COVID 19. This implies that the participation of rural women in savings groups in Zimbabwe was also affected by COVID 19.

Kwarteng & Serfo Mensah (2019) indicated that existing literature shows that savings groups have increased access to financial services for the poor and this is in support of studies by scholars such Wireko-Manuand Amamoo (2017) and Karlan, Savonitto, Thuysbaert & Udry, (2017) who concluded the same. After the outbreak of COVID 19, studies that have been carried out focused on the impact of COVID 19 on savings groups. No research has been done to establish the effect of COVID 19 on the participation of rural women in saving groups. This study therefore seeks to fill this gap by assessing the impact of COVID 19 on the participation of rural women in savings groups, focusing on Umzingwane district, Matabeleland South Province, Zimbabwe.

## II. Literature Review

### 2.1 Institutional Theory of saving

Schreiner, & Beverly (2003) highlighted that saving occurs in the presence of access, information, incentives, facilitation and expectations. According to Curley, Ssewamala, & Sherraden, (2009), institutionalists are of the view that saving occurs in the presence of structured arrangements. This implies that savings groups are a structured platform that assists rural poor women to save and take care of their families and communities.

### 2.2 Saving Groups

Mersland et al (2019) opine that a savings group is made up of people who come together to save funds into a common pool and also loan out these funds at an interest. Burlando, Canidio & Selby (2016) refer to savings groups as community based financial institutions which gather savings from members during a cycle and loan them back to them. According to Allen & Panetta (2010), savings groups started with Village Savings and Loan Associations which were developed by CARE International in Niger in the 1990s. The authors indicated that other models of saving groups have also been developed and these include Internal Savings and Lending Schemes (ISALs) and Rotating Savings and Credit Associations (ROSCAs). Karlan et al. (2017) highlighted that the most important aspect of VSLAs is the existence of a social fund that is set up to assist members in case of emergencies and according to Ncube (2012), VSLAs are limited to villages. This implies that most of the savings groups in rural areas are VSLAs.

### 2.3 Impact of COVID 19 on the participation of rural women in saving groups

Literature shows that women suffer a lot in the presence of natural disasters and pandemics. According to UNFPA (2020), the outbreak of COVID 19 greatly affected women as they are more vulnerable than man such that those who had come out of poverty through savings groups were likely to fall back. The World Bank (2020) revealed that women suffered the most due to COVID 19 as a result of their roles as main caregivers, and health care providers who depend upon agriculture and service activities. COVID 19 greatly affected women as they usually earn less, save less and are usually poor. The use of lockdowns and movement restrictions to combat the spread of COVID 19 had negative consequences on women who had to spend much of their time in the company of men (husbands and other relatives) who abuse them (UNFPA ,2020).

Challenges affecting the participation of women in savings groups due to COVID 19 can also be scrutinised with reference to the effect of Ebola virus disease (EBV) outbreak in Liberia. According to Langlay (2014), after the outbreak of EBV, savings groups were unable to raise enough funds to loan out to members as well as attend to members' emergencies. This resulted in the suspension of VSLA activities such that members could not make further contributions to the fund, loan disbursements and repayments could not be done. According to CARE (2020) savings groups members adopted mobile banking platforms to reduce contact. Mwaba & Siame (2020) called for continued group activities with reduced contributions and also went on to indicate that there was need for reduced lending cycles or halting of lending activities in response to COVID 19. Literature therefore indicates that the participation of rural women in savings groups activities was either reduced or halted. This is in disagreement with the Global Center for Gender Equality (2020) which stated that women savings groups built resilience and coped well during the pandemic as most group members took up to the production of COVID 19 personal protective equipment. This therefore increased women income and savings as well as helped their communities cope with the pandemic. In addition, CARE (2020) indicated that savings group members in Nigeria participated in COVID 19 prevention activities in their communities.

The rate of absenteeism to group meetings was very high after the outbreak of EBV (Langlay, 2014). However, Mwaba & Siame (2020) advised that there was need for savings groups to reduce the number of meetings, adhere to COVID 19 hygiene guidelines as well as conduct virtual meetings. Considering that the rural women are poor, the use of virtual meetings could be a challenge due to lack of resources such as gadgets and data.

Evidence gathered by Langlay (2014) also indicates that the living standards and quality of life of VSLA members in rural Liberia deteriorated as a result of EBV. Income generating projects were stopped, farming activities were disrupted. However, this is in contrast with a report by Global Center for Gender Equality (2020) which opines that female savings groups members were less likely to experience food insecurity as they would rely on savings hence, their standard of living would not deteriorate. According to CARE (2020), savings groups used social funds to support members during the pandemic.

According to Federal Government of Nigeria (2020) COVID 19 pandemic resulted in the restrictions which caused the closure of many business operations and also reduced the opportunities for informal workers. This implies that it affected the savings and loan repayment negatively given that the businesses of most of the female members were closed. Presidential Task Force of Nigeria (2020) noted that COVID 19 disrupted economic and social activities in different states of Nigeria namely Plateau, Kaduna and Bauchi. This is supported by Ogenyi et al (2021) who stated that in Plateau, Nigeria, there was reduction in farm output and farm export as a result of COVID 19 pandemic.

Andam et al (2020) stated that COVID 19 resulted in the decline in household income, goods demand and economic output. The reduction in household income has a bearing on the willingness of the people to save and hence COVID 19 might have destroyed the capacity of savings groups members to save and repay group loans. This is also supported by Muhanguzi (2021) who noted that COVID 19 disrupted the livelihoods of many households. This implies that many households could not afford to meet basic needs during COVID 19 and this had an implication of participation of savings groups members in group activities. De Hoop et al. (2020) was of the view that COVID 19 limited the ability of the savings groups to meet as a result of social distancing. This has implication on the participation of group members in savings groups such as attendance to the group meeting, loan repayments and contributions of the members.

According to Namisanho et al. (2021), savings groups were able to operate during the COVID 19 pandemic due to their adoption of digital platforms, mobile money and other adaptation. This shows the role of technology in facilitating the savings groups to function during the COVID 19 pandemic. The authors noted that there was a shift of the activities of savings groups from traditional activities to new activities. The authors were of the view that savings groups acquired new skills, created new markets and came up with new methods of generating income such as making and distributing personal protective equipment such as masks, created hand washing stations and made community awareness to prevent the spread of Covid 19. This implies that COVID 19 taught savings groups to be innovative, this ensured continuation of group activities during the pandemic, their ability to generate income and sustainability of savings groups during COVID 19.

Namisango et al. (2021) also stated that COVID 19 improved the leadership skills of women who participated in savings groups during the pandemic. The authors were of the view that COVID 19 availed opportunities for women to undertake formal and informal community leadership roles in response to the pandemic. The authors opined that women also spread the messages on how to practise social distancing, hygiene and other COVID 19 prevention strategies. Scholars such as Allen (2020), CARE (2020a, 2020b, 2020c, 2020d), Crailsheim and Reymonds (2020) and World Vision (2020) were of the view that savings led microfinance groups such as Savings and Internal Lending Communities (SILCs) and Village Savings and Loans Associations were able to cope with the outcome of COVID 19 across Sub Saharan Africa. This implies that these savings groups were able to operate despite the COVID 19 pandemic. Walcott et al. (2021) stated that covariate shocks had negative impact on the activities and resources of women's groups in Sub Saharan Africa. The author noted that the shocks negatively affected the resources of savings groups through reduced savings and loan repayment capacity of the members. The authors noted that during the pandemic, there was greater demand for the fund against shrinking group savings due to poor loan repayments and reduced savings. According to Androsik (2020), in Sierra Leone, Ebola shock resulted in the reduction of the propensity and ability of members to contribute savings and this put pressure on group's social fund.

### III. Research Methods

The study adopted a sequential explanatory research design with the view of using mixed research method. Purposive sampling technique was used. The mixed research method was adopted because it enables both qualitative and quantitative methods to cover the weaknesses of each other. This ensures that the advantages of qualitative and quantitative aspects overcome the weaknesses of qualitative and quantitative aspects. Data was gathered through questionnaires and interviews. A total of 300 questionnaires were distributed to female savings groups members, of which 207 members responded. The scheduled interviews to the committee members of savings groups were 40, however, 30 interviews were successful. The questionnaires consisted of both open ended and closed ended questions and were distributed using physical means as rural women have limited access to internet. Personal and

telephone interviews were administered to the committee members of the savings groups. Savings groups members were selected as members of the target population because they have knowledge of how COVID 19 affected their participation in group activities. The committee members of the savings groups were selected as members of target population because they lead the savings groups and have records of how the savings groups activities were conducted during the COVID 19 pandemic. The study was carried out in ward 3, 4, 5 and 20 in Umzingwane district. The selected wards of Umzingwane district are characterised by the operation of many savings groups. A pilot test was done so as to ensure the validity of the research instruments. The pilot test also helped to correct mistakes on the research instruments.

**IV. Results and Discussion**

Table 1: Level of education of female savings groups members

		Frequency	Percent
Valid	Primary	97	46.9
	Secondary	101	48.8
	Tertiary	9	4.3
	Total	207	100.0

Source: Primary Data

About 47% of female savings groups members stated that they have primary education, 49% stated that they had secondary education and 4% stated that they had tertiary education. This implies that the savings group members are literate. Therefore this means that given training in financial literacy they can be able to utilise various savings platforms and save more money.

Table 2: Ownership of Smart phones by savings groups members

		Frequency	Percent
Valid	Yes	170	82.1
	No	37	17.9
	Total	207	100.0

Source: Primary Data

About 82% of the female savings groups members stated that they owned smart phones and 18% stated that they do not own smart phones. This implies that female savings groups members own smart phones and they can use the smart phones for social media platforms such as Whatsapp so that they can communicate with other group members.

Twenty-five out of thirty (83%) committee members of savings groups stated that COVID 19 negatively affected their means of earning income.

One of the committee members said the following words:

COVID 19 made most of our members broke. Most of our members are self-employed. We used to have members who were rearing chicken and selling groceries. We failed to continue with our businesses as we failed to go to Bulawayo and buy poultry feeds and restock our businesses because we did not have letters to pass through the road blocks. We used those with letters to assist us in buying poultry feed and stock for our tuckshops but they were charging us a lot of money on top. Most of the group members ended up using the income from the small businesses for consumption.

Table3: Ability of female savings groups members to make regular contribution during COVID 19 pandemic

		Ability of female savings group members to maintain regular contribution during Covid 19 pandemic						Total
		Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree		
<b>Marital status</b>	Single	Count	5	15	0	21	9	50
		% of Total	2.4%	7.2%	.0%	10.1%	4.3%	24.2%
	married	Count	26	28	0	65	14	133
		% of Total	12.6%	13.5%	.0%	31.4%	6.8%	64.3%
	Widowed	Count	0	4	7	10	3	24
		% of Total	.0%	1.9%	3.4%	4.8%	1.4%	11.6%
<b>Total</b>		Count	31	47	7	96	26	207
		% of Total	15.0%	22.7%	3.4%	46.4%	12.6%	100.0%

Source: Primary Data

Regardless of their marital status, about 15% of female savings groups members stated that they strongly agreed that they maintained regular contributions during COVID 19 pandemic and 12% of those were married. About 23% stated that they agreed to the fact that they were able to maintain regular contributions during the COVID 19 pandemic and 3% were not sure about their ability to maintain regular contributions. About 46% of female savings groups members stated that they disagreed with the fact that they maintained regular contributions and 13% stated that they strongly disagreed with the fact that they were able to maintain regular contributions. This indicates that the majority of female savings groups members struggled to make regular contributions and this mainly affected the widowed and those with single marital status. This is in contrast with Global Center for Gender Equality (2020) which stated that women built resilience and had increased income after the outbreak of COVID 19

**Pearson Chi Square test: Relationship between the marital status and the ability of female savings groups members to make regular contributions at 95% confidence interval**

H0: There is no relationship between marital status and the ability of female savings groups members to make regular contributions during COVID 19 pandemic.

H1: There is a relationship between marital status and the ability of female savings groups members to make regular contributions during COVID 19 pandemic.

Reject the null hypothesis if the p value is less than 0.05

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	63.486 <sup>a</sup>	8	.000
Likelihood Ratio	43.645	8	.000
Linear-by-Linear Association	.067	1	.795
N of Valid Cases	207		

Source: Primary Data



The p value is 0.000 and this is less than 0.05, the null hypothesis that there is no relationship between the marital status and the ability of female savings groups members to make regular contributions during COVID 19 pandemic is rejected in favour of the alternative hypothesis. This reflect that at 95% confidence level, there is a relationship between the marital status and the ability of female savings groups members to make regular contributions during COVID 19 pandemic is rejected in favour of the alternative hypothesis. This augments the finding that the single and widowed female group members struggled to maintain regular contributions whilst the married savings groups members maintained regular contributions.

Table 5: Ability to regularly attend meetings during COVID 19 pandemic

		Frequency	Percent
Valid	Strongly Agree	56	27.1
	Agree	82	39.6
	Not Sure	27	13.0
	Disagree	22	10.6
	Strongly Disagree	20	9.7
	Total	207	100.0

Source: Primary Data

About 27% of the respondents strongly agreed with the fact that they were able to regularly attend meetings during COVID 19 pandemic, 40% agreed to the fact that they were able to attend meeting during COVID 19 pandemic and 13% were indifferent of their ability to attend meetings during COVID 19. About 11% of the respondents stated that they disagreed with the fact that they were able to regularly attend the meetings and about 10% of the respondents strongly disagreed with the fact that they were able to regularly attend meetings. This shows the mixed views whilst many female savings groups members were able to attend savings groups meetings, a significant proportion struggled to attend savings group meetings. Thus the issue of absenteeism was also highlighted by Mwaba & Siame (2020) who called for reduction of meetings as well as holding of virtual meetings.

**Chi Square test: The relationship between ownership of smart phones and the ability to attend savings groups meetings at 95% confidence interval**

H0: There is no relationship between ownership of smart phones and the ability to attend savings groups meetings.

H1: There is a relationship between ownership of smart phones and the ability to attend savings groups meetings.

Reject the null hypothesis if the p value is less than 0.05

Table 6: Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.514 <sup>a</sup>	4	.341
Likelihood Ratio	4.667	4	.323
Linear-by-Linear Association	2.723	1	.099
N of Valid Cases	207		

Source: Primary Data

The p value is 0.341, this implies that at the null hypothesis that there is no relationship between ownership of smart phones and the ability to attend savings group meetings is not rejected at 95% confidence level. This indicates that there is no relationship between ownership of smart phones and the ability to attend savings group meetings. This might point to the fact that despite the

majority owning smart phone, some savings groups members cannot attend meetings as a results of their poor contributions record during COVID 19 pandemic.

Table 7: Extent of failure by savings groups members to maintain regular loans repayment during COVID 19 pandemic

		Frequency	Percent
Valid	Strongly Agree	52	25.1
	Agree	94	45.4
	Not Sure	22	10.6
	Disagree	27	13.0
	Strongly Disagree	12	5.8
	Total	207	100.0

Source: Primary Data

About 25% of the respondents strongly agreed with the fact that they failed to maintain regular loans repayments during COVID 19 and about 45% of savings groups members agreed to the fact that they failed to maintain regular savings during COVID 19 pandemic. About 11% of savings groups members were indifferent whether they were able to maintain regular loan repayment or not. Thirteen percent (13%) of the respondents disagreed with the fact that they failed to maintain regular loan repayment during COVID 19 pandemic and 6% strongly agreed with the fact that they failed to maintain regular repayments during COVID 19 pandemic.

Twenty one out of thirty (70%) of the committee members who were interviewed stated that many members failed to maintain regular contributions and repayments. They stated that the income levels of the group members were severely reduced as a result of COVID 19 and the loans which were taken were diverted to consumption making it difficult to repay the loans. However, these results are a mismatch with those by Global Center for Gender Equality (2020) which indicated that women had increased income and were able to meet savings groups obligations.

Table 8: Adequacy of the savings groups emergence fund during COVID 19 Pandemic

		Frequency	Percent
Valid	Strongly Agree	20	9.7
	Agree	24	11.6
	Not Sure	3	1.4
	Disagree	139	67.1
	Strongly Disagree	21	10.1
	Total	207	100.0

Source: Primary Data

About 10% of the respondents stated that they agreed with the fact that the groups' emergence fund was adequate during COVID 19 pandemic, 12% agreed with the fact that the groups' emergence fund was adequate during COVID 19 pandemic and 1% were not sure whether the group's emergence fund was adequate during COVID 19 pandemic. About 67% of the respondents disagreed with the fact that the group's emergence fund was adequate during COVID 19 pandemic and 10% strongly disagreed with the fact that the groups' emergence fund was adequate during COVID 19 pandemic. This implies that the savings groups failed to maintain adequate groups' emergence fund. This might be due to depressed contributions and loan repayments and this might have affected the response of the savings groups to shocks.

Eighteen out of thirty interviewees (60%) were savings groups committee members who stated that low contribution and poor loan repayments resulted in emergence funds being inadequate. This affected the resilience of the savings group to shocks. These results conflict with CARE (2020) and Global Center for Gender Equality (2020) whose studies indicated that savings groups members coped well with the pandemic due to the social funds.

Table 9: Measures which were put in place by savings groups to encourage participation of female group members

	SA	A	NS	D	SD
Conducting meeting through Whatsapp	91%	6%		2%	1%
Accepting mobile money payments.	85%	11%		1%	3%
Committee members assigned with the role of moving around and collecting contributions and repayments	94%	4%		2%	
Loan rescheduling	87%	10%		1%	2%
Reduction in the loan amount	30%	12%	40%	6%	12%

Source: Primary Data

The table above shows that the main measures which were put in place by savings groups to ensure continued participation of female savings groups members were conducting meetings through Whatsapp platform, accepting mobile money payments for contributions and repayments, committee members were assigned with the role of moving around collecting contributions and loan repayment from savings groups members and loan rescheduling. According to CARE (2020), mobile money platforms were also introduced in Nigeria to allow members to transact during the pandemic.

Twenty-four (24) out of thirty (30) committee members of savings groups that were interviewed stated that they used Whatsapp platform to conduct group meetings, committee members were given the role to collect contributions and repayments from members and also to make follow up on members who had high levels of absence in the meetings and also the loan maturity period was lengthened which also led to longer cycles.

One of the savings group committee member said the following words:

In our group we made follow up on the savings group members so that we collected the contributions and loan repayment. We made sure that no one left the group by giving those who were failing to repay and contribute a grace period. We visited the homes of those who were not attending the meetings to ask about their problems. We used Whatsapp in our meetings although there was no strict lockdown in our community but people became afraid of each other. The Whatsapp platform helped us to always communicate but the problems were expensive data bundles and poor network some times.

## V. Conclusions and Recommendations

The study revealed that female savings groups members in Umzingwane district are literate as the majority have secondary level of education. This implies that if the female savings groups members are provided with training on business management, marketing and financial literacy they can participate in various savings platforms, establish income generating projects and participate in economic development of their communities. COVID 19 led to the reduction of the capacity of the female savings groups members to generate income and hence hampered contributions and loan repayments. This implies that COVID 19 threatened the ability of female savings groups members to participate in economic development initiative in their rural communities. Using Chi Square test at 95% confidence interval, there is a relationship between the marital status of female savings groups members and their ability to make regular contributions. The study revealed that many of the savings groups members who stated that they were able to make regular contribution during COVID 19 were married members. The savings groups failed to maintain adequate group emergence funds and hence compromising resilience of the savings group to shocks. The strategies which were adopted by the savings groups to enable female group members to continue participating in savings groups were loan rescheduling, use of Whatsapp platform as a means of conducting meetings, acceptance of mobile money payments to collect contributions and loan repayments and assigning committee members to visit group members so as to collect contributions and repayments and to check on the members who were always absent. This implies that despite the travelling restriction, the savings groups in Umzingwane district were kept alive. Based on the results and conclusions it can be recommended that;



- 1) Savings groups members should be taught to venture into different businesses so as to diversify their income streams and to be resilient to shocks.
- 2) Rural savings groups should be introduced to technology platforms so that the members continue to participate during disasters such as COVID 19 pandemic.
- 3) Government and development agencies should ensure that savings groups are linked to formal banking so as to have access to diverse financial services which will make them resilient to the effects of disasters and also to continue participating in economic development of their rural communities.
- 4) Savings groups should be taught to explore microinsurance products so as to insure the groups' emergence funds against losses emanating from disasters.

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