

Influence of Gender Bias on Ownership of Farmlands and Access to Credit Facilities among Agricultural Cooperative Farmers in Anambra State, Nigeria

Moore, N. C.¹; Moore, C. S.²; Nwankwo, F. O.³

¹Department of Commerce and Cooperative, School of Business Education,
Federal Collage of Education, Umenze, Anambra State, Nigeria

²Department of Mathematics, Faculty of Physical Sciences,
Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

³Department of Cooperative Economics and Management,
Faculty of Management Sciences, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

ABSTRACT

This study was carried out to determine the influence of gender bias on ownership of farmlands and opportunities to access credit facilities by agricultural cooperative farmers in Anambra State. The population of the study was the 48,552 members of the 2,856 registered agricultural cooperative societies in the State. A sample size of 397 was determined using the Taro Yamane formula and this sample was distributed proportionately among the 21 Local Government Areas in the State. The instrument of data collection was a structured questionnaire. Copies of the questionnaire were personally administered to the respondents and collected back by the researcher thus ensuring 100% return. Two research hypotheses were developed to guide the study. The data collected were analyzed using descriptive and inferential statistics. The key findings were as follows: gender bias has significant influence on ownership and use of farmlands but has no significant influence on access to and quantum of credit facilities. It is, therefore, recommended that Government and other relevant bodies should ensure – by enlightenment, incentives and policy directives – that women farmers have equal access to land as their men counterparts and encourage women farmers to join cooperative societies and take full advantage of their membership of cooperative societies to have access to and make use of farm production resources.

KEYWORDS: *Gender Bias, Farmlands, Access to Credit, Agricultural Cooperative Farmers Anambra State and Nigeria*

INTRODUCTION

In most countries, fewer women than men own agricultural land, livestock, crop and other agricultural resources. Mostly the resources owned by women tend to be of smaller size. Furthermore, women tend to have less control and decision-making power over productive resources in agriculture than men. The share of female agricultural resource holdings is lower than that of male. These inequalities not only limit women's opportunities, but also imply high costs for the agricultural sector, food security and economic growth. It is estimated that closing the gender gap in agriculture would generate increased

yields on women's farms, raise the total agricultural output, especially in developing countries, and reduce significantly the number of people suffering from hunger in the world (FAO 2011, 2013).

In Nigeria, as well most African countries, cultural and traditional practices exclude women from inheriting farmlands from their fathers like their male counterparts. Though widows are generally expected to take charge of their deceased husband's property until the male children are of age to be in charge, cultural practices permit the brothers (in some cases even the kinsmen) of the deceased man to intervene

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in the management and use of his farmlands without the permission or consent of the widow. In several cases they even take the farmlands away from the widow and her family under the guise of protecting the family's inheritance. (Ajani, 2008; FAO & ECOWAS, 2018)

Achieving food security is a prerequisite to realizing the multiple goals of reducing the proportion of people who suffer from hunger, promoting gender equality and empowering women (Botreau and Cohen, 2019). In Africa's agricultural sector, women are responsible for producing 80% of the food, as opposed to men who tend to engage more in income-generating activities such as cash crop production, perhaps because of their responsibility of availing food for the family (FAO, 2017). Despite this essential contribution to household food production and provision, access to resources such as appropriate technologies, modern farming methods, markets, credit and extension services for women is limited (Ibnouf, 2011).

Providing women with equal access to production resources and opportunities may be the key to bolstering the struggling global agricultural sector and feeding communities living in extreme hunger. (FAO 2011). "Women are farmers, workers, and entrepreneurs, but almost everywhere they face more severe constraints than men in accessing production resources, markets, and services," (FAO 2018). Less than 15% of agricultural land holders are women and 85% are men. (Slavchevska, Tyszler, Burra and Seymour; 2021) "This 'gender gap' hinders their productivity and reduces their contributions to the agricultural sector and to the achievement of broader economic and social development goals."

A cooperative can be defined as an autonomous association of persons united voluntarily for the purpose of meeting their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (International Cooperative Alliance ICA, 1995). An agricultural cooperative is a cooperative in which farmers pool their resources in certain areas of activity. Agricultural cooperatives can be broadly grouped into two: agricultural production cooperatives in which production resources (land, machinery, capital, etc) are pooled and members farm collectively (typical examples of this type of agricultural cooperatives are the kibbutzim in Israel, Nicaraguan production cooperatives, collective farms in former socialist countries) and agricultural service cooperatives which provide various services (extension, education, information, innovations and technologies, etc) to their members who carry out

their farming individually. The agricultural cooperatives in Nigeria are mostly of the latter type (<https://en.wikipedia.org/agricultural+cooperative>).

The driving philosophy of a cooperative society is to serve the more vulnerable persons in the society, to provide a countervailing force to the economic, social or cultural domination of the strong/powerful entities (<https://www.thefreelibrary.com/what+cooperatives+do>). It is on this premise that this study was necessitated to examine influence of Gender Bias on Ownership of Farmlands and Access to Credit Facilities among Agricultural Cooperative Farmers in Anambra State, Nigeria. Specifically, the study seeks to:

1. Determine the existence of gender bias in ownership and use of farmlands among agricultural cooperative farmers in Anambra State.
2. Ascertain the effect of gender bias on the opportunities to access credit facilities among agricultural cooperative farmers in Anambra State.

REVIEW OF RELATED LITERATURE

Gender

Gender refers to the attitudes, feelings, and behaviors that a given culture associates with a person's biological sex. Behavior that is compatible with cultural expectations is referred to as gender-normative; while behaviors that are viewed as incompatible with these expectations constitute gender non-conformity (American Psychological Association APA, 2011/2012). Gender can be defined as the relations between men and women, both perceptual and material; gender is not determined biologically, as a result of sexual characteristics of either women or men, but is constructed socially. It is a central organizing principle of societies, which often governs the processes of production and reproduction, consumption and distribution (FAO, 2011, 2017). Gender issues focus on the relationship between men and women; their roles, access to and control over resources, division of labour, interests and needs. Gender relations affect household security, family well-being, planning, production and many other aspects of life.

Generally, women have an important role in the production, processing, preservation, preparation and sale of staple crops. Men tend to focus on market-oriented or cash crop production. Women often have more specialized knowledge of wild plants used for food, fodder and medicine than men. Men and women may be responsible for different crops, or varieties, or be responsible for different tasks related to one crop. These are only a few examples, which are not

generally applicable, but will depend on the specific situations and cultures being studied. (Contzen and Forney, 2017)

Gender discrimination can be defined as the systematic, unfavorable treatment of individuals on the basis of their gender which denies them rights, opportunities and resources. Generally, women are treated unequally and less value is placed on them on the basis of their gender. Women's differential access to and control of productive resources is at the core of this gender discrimination (International Food Policy Research Institute IFPRI, 2014; Slachevska et al 2021). Therefore, for women farmers, differential (and unfavorable) access to and control of agricultural productive resources is a powerful indicator of gender discrimination.

Gender-role attitudes reflect beliefs about the roles of men and women. These attitudes define the kinds of things that are acceptable or appropriate for men to engage in but not women, and vice versa. For example, people vary in the degree to which they endorse the idea that "women should be just as able to work as equals with men in all businesses and professions," or that "decisions about what is best for a community should largely be in the hands of men". Women's equal participation in agricultural cooperatives is both a women's right and important for sustainable and people-centered development. If cooperatives are gender-responsive and inclusive, they can help women overcome gender specific constraints to improve their self-confidence, knowledge, leadership skills, income, and access to agricultural inputs, social networks, and position in value-chains. When women are more economically and socially empowered, evidence shows that there are direct and positive impacts on women's household and community decision-making power and on access to and control over productive assets. These changes lead to improved household nutrition, food and income security, broader development outcomes, and a more integrated production of both food and cash crops (CSA and ICF International, 2012). In fact, according to the United Nations Food and Agriculture Organization (FAO), "if women had the same access as men to resources such as information, land, improved technologies and credit facilities, they could increase agricultural yields by up to 30 percents and lift more than 100million people out of hunger" (FAO, 2005, 2011, 2017).

Access to production resources in agriculture involves several dimensions: (a) ownership of land, livestock or other agricultural resources; (b) management of agricultural resources; (c) use of financial services and other inputs for agriculture; (d) access to

education, knowledge and skills related to agriculture; and (e) participation in agricultural labour activities. Women tend to be disadvantaged in regard to all these dimensions (FAO, 2011).

According to FAO (2015), recent decades have witnessed substantial gains in agricultural productivity and rapid advances in agricultural technology. These advances have often bypassed women farmers and reduced their productivity.

Agriculture is the main source of employment and income in rural areas of developing countries, where the majority of the world's poor and hungry people live. Rural women play crucial roles in agricultural activities and in increasing food and nutrition security, as farmers/producers, workers and entrepreneurs. However, rural women have less access than men to the resources and opportunities they need to be fully productive in agriculture and to ensure the food security, nutrition and well-being of their families and future generations. For example, because of legal and cultural constraints affecting land inheritance, ownership and use, worldwide, fewer than 20 percent of landholders are women. In every Millennium Development Goal (MDG) indicator for which data are available, rural women fare worse than rural men and worse than urban women and men (Inter-Agency Task Force on Rural Women, 2012: 36).

Gender inequality in food production has costs for developing countries in both economic and social terms and at the household, community and national levels. If women had the same opportunities as men, they could increase the yields on their farms. This would raise total agricultural output in developing countries and reduce the number of hungry people in the world (FAO, 2011b: 5).

Cooperative and the role of agricultural cooperatives in accessing farm production resources

A cooperative is an autonomous association of persons who unite voluntarily to meet their common economic and social needs and aspirations through a jointly owned and democratically controlled enterprise. (International Cooperative Alliance, 1995)

Cooperatives can be set up by a group of firms or enterprises or a group of individual entrepreneurs who desire to benefit from the shared services, cheaper goods, easier and more beneficial access to the markets. A common motivation for the formation of cooperatives is that the members, as a group, are able to create economies of scale and achieve greater influence and bargaining power. (FAO, 2012)

Cooperatives can play important roles in overcoming the barriers faced by women and in supporting small agricultural producers. Evidence shows that efficient cooperatives have the capacity to empower their members economically and socially and to create sustainable employment through equitable and inclusive business models that are more resilient to shocks. In fact, empowerment has always been fundamental to the cooperative idea. Cooperatives provide a forum for persons from the weaker section of the society to collectively achieve goals that would have been impossible for them to achieve individually; they are thus afforded economic and social leverage (Kishorand Gupta, 2004). It also provides a pedestal for equal participation of members irrespective of gender as cooperatives operate on the principle of one person-one vote.

Women face a variety of gender-based constraints as farmers and managers of natural resources. In order to meet the challenges of food production for the increasing population, countries must find ways to overcome this gap in productivity.

Despite the significant roles women play in agriculture and food security in many developing countries, they continue to have a poorer command over a range of production resources including education, land, information, and financial resources. (World Bank 2001, Ajani 2008, Ogato et al. 2009). Thus, key indicators of access to agricultural production resources include (i) ownership of farmland, (ii) freedom to produce livestock, (iii) freedom to produce crop, (iv) access to credit facilities, (v) access to and use of agricultural extension services, (vi) access to and quantum of use of value adding agricultural inputs, (vii) access to and use of modern agricultural technology.

Theoretical Framework

This study is anchored on the gender theory, put forward by John Money (1952), as reviewed by Calasanti and Slevin (2001) in which it is argued that (i) gender is a critical consideration in all areas of policy and program planning and development, and there is no area that impacts on men and women in exactly the same way, (ii) the socialized roles of femininity and masculinity are not innate, but socially constructed (iii) the forces that construct gender roles embed men and women in relations of subordination and dominance, and (iv) gender roles differ between cultures and communities and over time. Here, gender refers to the socially constructed roles, responsibilities, identities and expectations assigned to men and women. It contrasts with the fundamental biological and physiological differences between females and males, which are known as secondary sex characteristics. (Pease, 1999, 2000).

Gender is a critical consideration in all areas of policy and program planning and development. Therefore, on the issue of access to farm productive resources, gender consideration is critical; the influence of gender bias on access to farm productive resources is a critical consideration. Since the socialized roles of femininity and masculinity are socially constructed (not innate), it is therefore apt to consider that in the social construction of these roles some form of gender bias has been allowed to creep in. These socially constructed roles play out on access to farm productive resources. The forces that construct these gender roles, maybe unwittingly, embed men and women in relations of dominance and subordination. As such, in access to farm productive resources, men and women farmers may be embedded in relations of dominance and subordination. Hence, the need to consider the influence of gender bias on access to farm productive resources. Since these socially constructed gender roles differ between cultures and communities and over time, it is germane to consider the influence of gender bias (arising from the socially constructed gender roles) on access to farm production resources among farmers (members of agricultural cooperatives) in Anambra State (one of the 36 States in Nigeria) at this time.

Thus, a gender sensitive approach (GSA) to the issue of access to farm production resources by farmers (members of agricultural cooperatives in Anambra State) will consist in analyzing and understanding the system that creates these gender roles and stereotypes and, without engendering competition among male and female farmers, make a case for justice and equity in access to these resources with a view to enhancing overall agricultural productivity.

METHODOLOGY

This study is a descriptive survey that aims at ascertaining the influence of perceived gender bias on access to agricultural productive resources by women farmers. This type of design was thus considered appropriate for this study because it involved the use of a well-structured questionnaire to obtain the needed data for the analysis. The study was carried out in Anambra State, specifically in the four Agricultural Zones of the State which are Aguata Zone, Anambra Zone, Awka Zone and Onitsha zone. Anambra State is one of the thirty six States in Nigeria. The population of the study comprised all the members of agricultural cooperatives in Anambra State. There are a total of 2856 (two thousand eight hundred and fifty-six) registered agricultural cooperative societies in Anambra State (see the list as obtained from the supervising Ministry of Agriculture). The total membership of these cooperatives is 48,552 (forty-eight thousand five

hundred and fifty-two) giving us a population of 48,552 for the study. The sample size for the study was determined using Taro Yamane's sample size formula to be 397. This sample was distributed proportionately among the twenty-one Local Government Areas and hence among the four Agricultural Zones in the State. Questionnaire formed the major source of data, it was a structured questionnaire in two parts; part one contained nine (9) question items which elicited information on the socio-economic characteristics of the respondents while part two contained seven (7) major question items (comprising 27 question items) which elicited information on gender attitude issues on access to farm productive resources among women farmers in Anambra State. The instrument was duly validated and the reliability was evaluated using a test-retest approach. The questionnaire was administered twice to a small sample of 10 (5 men and 5 women)

members of agricultural cooperatives within an interval of ten (10) days and their responses correlated; a reliability factor of 0.984 was observed using the Cronbach's alpha. Descriptive and inferential statistics were used in analyzing the data obtained from the questionnaire. The hypotheses were tested using the t-test statistic based on the SPSS Package version 21. Since the hypotheses are on the influence of gender bias on access to farm production resources by agricultural cooperative farmers, a one tailed test with the rejection region (of size 0.05 or 5%) to the left (the lower part) of the normal curve was used. Thus, the tests were carried out at a 5% level of significance or 95% confidence level. Since a 4-point Likert scale was used in collecting the data for analysis, the cut-off point for agreeing or disagreeing with an assertion is computed to be $m = 2.50$ and this was used as the test value in the test of hypotheses.

Socio-Economic Characteristics of Respondents

Table 1 Mean Socio-Economic Characteristics of the Respondents

S/No.	Socio-Economic Characteristic	Mean_Male	Mean_Female	Mean_Total
1.	Gender of Respondents	159	238	397
2.	Age of Respondents in Years	40.3	43.7	42.3
5.	Farming Experience of Respondents in Years	8.7	9.2	9.0
7.	Annual Income of Respondents in ₦'000	651.9	390.1	495.0
8.	Annual Savings of Respondents in ₦'000	225.1	148.5	179.2
9.	Household Size of Respondents	5	5	5

With regard to the marital status of the respondents, among the men farmers 61% are married, 5% are divorced, 17% are widowed and the remaining 17% are single; among the women farmers 58% are married, 4.2% are divorced, 31.1% are widowed and 6.7%; so that overall 59.2% are married, 4.5% are divorced, 25.4% are widowed while 10.8% are single. Bar charts and pie charts showing the distribution of the respondents by the various socio-economic characteristics are presented in the Figures in the Appendix..

Ownership of farmlands in Anambra State communities

Table 2: Trends in Ownership of Farmlands

S/No.		Gender	Strongly Agree (4)	Agree (3)	Disagree (2)	Strongly Disagree (1)	Mean	Remark
a.	Women farmers own as much farmlands as men farmers	M	8	25	55	71	1.81	Disagreed
		F	10	28	94	106	1.76	Disagreed
		Both	18	53	147	178	1.77	Disagreed
b.	Women inherit farmlands from their fathers equally as men.	M	3	21	57	78	1.68	Strongly Disagreed
		F	7	25	72	134	1.60	Strongly Disagreed
		Both	10	46	129	212	1.63	Strongly Disagreed
c.	Women farmers are allocated plots of farmlands for farming from the kindred land holding just as their male counterparts	M	3	21	57	78	1.68	Strongly Disagreed
		F	7	25	72	134	1.60	Strongly Disagreed
		Both	10	46	129	212	1.63	Strongly Disagreed

d.	Women farmers buy farmland as freely as men farmers	M	29	35	77	18	2.47	Disagreed
		F	46	57	108	27	2.51	Agreed
		Both	75	92	185	45	2.50	Agreed
e.	Women and men buy farmland of equal size	M	36	77	25	21	2.81	Agreed
		F	57	108	46	27	2.82	Agreed
		Both	93	185	71	48	2.81	Agreed
f.	There are no traditional norms, values or practices which discriminate between men and women in the ownership of farmland	M	7	24	44	84	1.71	Strongly Disagreed
		F	15	32	65	126	1.73	Strongly Disagreed
		Both	22	56	109	210	1.72	Strongly Disagreed
g.	There are no traditional norms, values or practices which discriminate between men and women in terms of inheritance of farmland	M	5	17	43	94	1.58	Strongly Disagreed
		F	11	22	81	124	1.66	Strongly Disagreed
		Both	16	39	124	218	1/1.63	Strongly Disagreed
h.	There are no socio-cultural norms, values or practices which discriminate against women in terms of ownership of farmland	M	3	21	57	78	1.68	Strongly Disagreed
		F	7	25	72	134	1.60	Strongly Disagreed
		Both	10	46	129	212	1.63	Strongly Disagreed
i.	There are no socio-cultural norms, values or practices which discriminate against women in terms of inheritance of farmland	M	5	17	43	94	1.58	Strongly Disagreed
		F	11	22	81	124	1.66	Strongly Disagreed
		Both	16	39	124	218	1.63	Strongly Disagreed

Thus, in Anambra State communities, women farmers do not own as much farmlands as their men counterparts ($M = 1.77$), women do not inherit farmlands from their fathers ($M = 1.63$), women farmers are not allocated as much farmlands as their men counterparts from the kindred landholding ($M = 1.63$), however, women buy farmlands as freely as the men ($M = 2.50$) and they buy farmlands of equal sizes as the men farmers ($M = 2.81$); there are traditional norms, values or practices which discriminate against women in ownership of farmland ($M = 1.72$), and inheritance of farmland ($M = 1.63$); there are also socio-cultural norms, values or practices which discriminate against women in terms of ownership of farmland ($M = 1.63$) and inheritance of farmland ($M = 1.63$).

Access to credit facilities

Table 3: Trend in Access to Credit Facilities

S/No.	Gender	Strongly Agreed (4)	Agreed (3)	Disagreed (2)	Strongly Disagreed(1)	Mean	Remark
a.	M	53	75	24	7	3.09	Agreed
	F	61	134	27	16	3.01	Agreed
	Both	114	209	51	23	3.04	Agreed

b.	Women farmers obtain credit (loan) as freely as the men farmers	M	53	75	24	7	3.09	Agreed
		F	61	134	27	16	3.01	Agreed
		Both	114	209	51	23	3.04	Agreed
c.	Women farmers can initiate and obtain credit (loan) on their own without relying on their male relations or men counterparts	M	79	47	23	10	3.23	Agreed
		F	107	65	42	24	3.07	Agreed
		Both	186	112	65	34	3.13	Agreed
d.	There are no socio-cultural or traditional norms, values or practices which discriminate between men and women in terms of access to credit facilities.	M	38	84	29	8	2.96	Agreed
		F	75	113	36	14	3.05	Agreed
		Both	113	197	65	22	3.01	Agreed

Thus, in terms of access to credit (loan) facilities, women farmers have equal (M = 3.04) and free (M = 3.04) access to credit (loan) facilities as the men farmers, they can initiate and obtain credit facility on their own without relying on their men counterparts or men relations (M = 3.13) and there are no socio-cultural or traditional norms, values or practices that discriminate between men and women in terms of access to credit facilities (M = 3.01).

Thus, in Anambra State communities, though women buy farmland of the same size and as freely as men, women farmers do not own as much farmlands as men farmers, they do not inherit farmlands from their fathers equally as men, neither are they allocated farmlands for farming from the kindred landholdings equally as men farmers; moreover, there are traditional and/or socio-cultural norms, values or practices which discriminate against women in terms of ownership and inheritance of farmlands. Therefore, the null hypothesis that there is no gender bias in ownership and use of farmlands was rejected and the alternative, that gender bias exists in ownership and use of farmlands in Anambra State, was accepted.

Furthermore, women farmers have equal access to credit facilities and obtain as freely and the same quantum of credit as men farmers; women farmers can initiate and obtain credit facilities without the collaboration or support of their male relations or counterparts. Moreover, there are no socio-cultural or traditional norms, values or practices which discriminate against women in terms of ease of access to and quantum of credit facilities.

Thus, the null hypothesis H_{02} , that gender bias has no effect on the opportunities to access credit (loan) facilities by agricultural cooperative farmers in Anambra State, is accepted and the alternative rejected.

Discussion of Findings

1. From the analysis of the data obtained with regard to trends in ownership of farmlands it is established that in Anambra State communities, women farmers do not own as much farmlands as their male counterparts, do not inherit farmlands from their fathers equally as their male counterparts, and are not allocated farmlands from the kindred land holdings equally as the men farmers. However, women farmers buy farmlands of equal sizes and as freely as men farmers. There seems to be socio-cultural or traditional norms, values or practices which discriminate against women in terms of ownership and inheritance of farmlands. Thus, the null hypothesis that gender bias has no significant influence on ownership of farmlands in Anambra State is rejected. Therefore, gender bias has significant influence on ownership of farmlands in Anambra State. This finding is consistent with several other studies carried out in other places FAO (2008), Jacob et al (2012), Doss et al (2012), Mukoro (2013), Mukoro and Salami (2015), Backiny-Yetna and McGee (2015), Mishra et al. (2017), Gebre et al (2019), Gebissa et al (2019), Ankra et al (2020), etc but disagrees with Oseni et al (2015) who found no significant difference in

access to farmland between men and women farmers in southern Nigeria.

2. With regard to access to credit (loan) facilities, it is established that in Anambra State communities, women farmers have equal access to credit facilities as men farmers, they also access them as freely and in the same quantum as the men, women farmers can initiate and obtain credit on their own without the collaboration of their male counterparts or relations, and there are no socio-cultural norms, values or practices which hamper women farmers from accessing credit. Thus, the null hypothesis that gender bias has no significant influence on access to credit by agricultural cooperative farmers in Anambra State is accepted. This finding is consistent with the outcome of the studies carried out by Okonya and Kroschel (2014), Oseni et al (2015), Ajadi et al (2015), Olajoko et al (2017) etc and disagrees with the findings of Adamu and Park (2014), Alemu (2015), Challa and Mahendran (2015), Ajewole et al (2015), Owusu and Donkor (2018), Gebre et al (2019), etc who found significant difference in access to and use of credit facilities by men and women farmers to the disadvantage of women farmers.

Recommendations

1. Government should ensure, by enlightenment and policy directives, that women farmers have equal access to land as their men counterparts. For instance, a recent judgment of the Supreme Court has overturned the traditional practice in Igbo land that female children do not inherit lands from their fathers by ruling that female children have equal rights to their father's estate as the male children. Relevant agencies of Government at all levels (federal, state and local government), Women Societies, Agricultural Cooperative Societies, etc should push for the full implementation of the said Supreme Court judgment and its fallouts not only in Igbo land but across the federation.
2. In spite of the fact that the outcome of the research did not suggest significant gender bias in access to and use of credit facilities, it our contention here that more awareness should be created by the government and the cooperative societies on the need for women farmers to take advantage of the various available credit interventions in order to boost their farm operations.

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