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## **Summary**

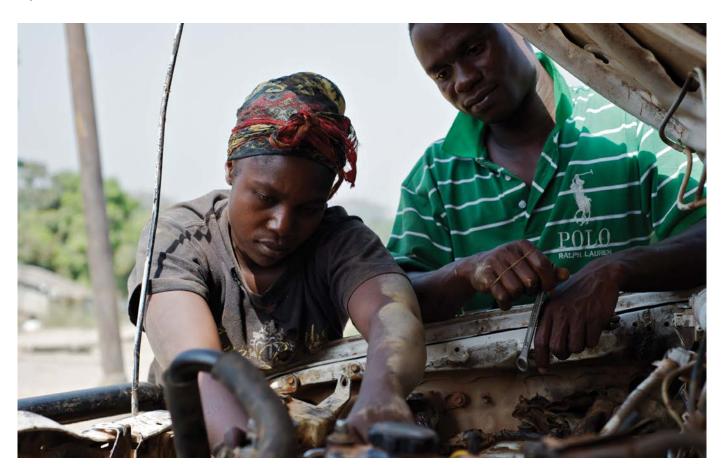
Women are more likely to live in poorer households globally than men. Countries where this is evident are predominantly fragile or conflict-affected. In order to meet the Sustainable Development Goals and ensure no one is left behind, women's economic empowerment must be prioritised and resourced in crisis contexts. Latest data shows only 1% of aid to economic and productive sectors had gender equality and women's empowerment as the principal objective in 2015 – 2016, a decrease on the previous year.

This briefing outlines the impact of crisis on women's economic empowerment and the limitations of existing responses. It provides a crisis model for transformative women's economic empowerment and argues that unless the interrelated preconditions for women to safely generate, use and control resources are in place, crisis-affected and displaced women will continue to suffer violence and hardship while risking exploitation and abuse.

#### **Recommendations:**

- National governments promote decent work and eliminate legal and policy barriers preventing refugee and displaced women from safely generating income.
- International actors including financial institutions, multilaterals, donors, the private sector and foundations

   support and finance economic programmes that have women's empowerment as a primary objective. They make sure crisis-affected women are not left behind in progress towards global goals.
- The humanitarian sector prioritises women's economic empowerment early in humanitarian response.



**Above:** Nancy at the mechanics garage where she works as an apprentice after graduating from the Lutheran Technical College (LTI) in Liberia with support from IRC. *Aubrey Wade/IRC* 

**Front cover:** Domitila, a Congolese refugee living in Kampala, Uganda, started her own clothing business after joining an IRC savings group. Once their group reached capacity she helped other women, many of them refugees, start their own savings groups. She is now referred to by the all the group members by her nickname "President". *Andrew Oberstadt/IRC* 

## Introduction

"Life was very hard, we were struggling to get by. Then ISIS came." These are the words of Alia describing her time as a sole breadwinner in Saidiya, central Iraq. She fled ISIS to the town of Khanaqin with her mother and three children. Struggling financially, in 2016, Alia received business training and a grant from the International Rescue Committee (IRC) to open a shop. Her eldest daughter is at college in a neighbouring town. "Now I have a business I know I can pay for all her expenses. I know that I can stand on my own two feet," she says. "I have this shop. I have made Khanaqin my home."

Women like Alia, suffering the effects of crisis, face multiple barriers to safe economic opportunities. Marginalised by intersecting inequalities, they face a heightened threat of gender-based violence (GBV) and economic exploitation, a combination of household, social, policy and legal barriers to decent work and increased economic burdens. Recent global initiatives to address women's economic empowerment tend to be designed for more stable contexts where there are functioning and accessible labour markets. They neglect structural barriers to women's meaningful power to choose, use and control economic opportunities. What is more, the increased threat of violence and intensified risks and challenges facing displaced or refugee women in particular are overlooked.

Recent analysis of bilateral aid from the Organisation for Economic Co-operation and Development (OECD) found that while aid to economic and productive sectors that mainstream a gender equality perspective is on the increase, aid supporting gender equality and women's empowerment as the principal objective has stagnated. Only 1% of aid to economic and productive sectors had gender equality and women's empowerment as the principal objective in 2015 – 2016, a decrease on the previous year.

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**Above, right:** Entrepreneur in her shop in Khanquin, central Iraq. Her home is attached to the shop meaning that she can work and manage the household at the same time. She is the breadwinner for her family as her husband died in 2009. *Jessica Wanless/IRC* 



Global data shows that girls and women of reproductive age are more likely to live in poor households than boys and men. Meanwhile the majority of countries where this is evident are either fragile or conflict affected. If current trends persist and global approaches to women's economic empowerment continue to neglect intersecting forms of discrimination that are magnified in crisis contexts, growing numbers of women will be confined to a life of extreme poverty, failed by global leaders who committed to leave no one behind. Eradicating poverty, achieving gender equality and promoting decent work for all are among the Sustainable Development Goals that risk not being met unless opportunities for crisis-affected women and girls are transformed. In order to address this through both policy and practice, economic programmes seeking to increase women's use and control of economic resources must tackle the heightened risks of GBV and women's economic exploitation in crisis contexts.

This briefing discusses the impact of crisis on women's economic empowerment and the limitations of recent responses. It proposes a practical model for increasing women's use and control of resources in crisis contexts, outlining the preconditions that must be met to genuinely transform harmful gender norms and empower women economically. It concludes with recommendations for governments, international actors and the humanitarian sector.

## The impact of crisis on women's economic empowerment

'Empowerment' has many definitions but most acknowledge the importance of securing choice and agency – or the power to bring about change. In this brief, "economic empowerment" is understood as the ability for women to safely generate, use and control resources to achieve economic wellbeing. Achieving this relies on social structures that allow women to safely and freely make choices and decisions about how they control their time and economic resources. Transforming conditions that perpetuate economic inequality relies on access to education, training and financial literacy, freedom of movement and freedom from violence – all of which are constrained in crisis contexts.

## The economic marginalisation of women is intensified by violence, crisis and displacement.

Globally, women are economically worse off than men and boys across virtually every economic indicator.vii This is because they are overrepresented in work that is unpaid including care work - or low paid and suffer discriminatory social norms and laws. Women and girls everywhere suffer structural gender inequalities and high levels of genderbased violence (GBV), intersecting with other factors including their age, class, disability, race, ethnicity, religion, sexual orientation and gender identity. Crisis magnifies these intersecting inequalities, heightens the risk of violence and compounds women's economic marginalisation. One in five refugee or internally displaced women report experiencing sexual violence.viii GBV includes sexual harassment perpetuated by men against women and girls whilst at work, as well as the intimate partner violence (IPV) women and girls experience at home from male partners.

Of the 68.5 million people who are displaced approximately half are women and girls.ix For them, poverty is further complicated by a greater threat of violence, exploitation and increased economic **burdens.** Many may have lost or become separated from family members, becoming sole earners. In crisis contexts, experiencing a decline in private sector activity, high unemployment and weak public services, women are forced to accept poorly paid, dangerous working conditions, risk economic exploitation or resort to skipping meals and selling their few remaining assets. A heightened risk of GBV may force women into commercial sexual exploitation or girls into child labour or early marriage. Households are also thrown into crisis with increased IPV by male partners and intensified unpaid care work as fragility and insecurity increases and access to justice, resources and public services declines.x



Above: Members of an IRC-organized savings and loans association in Liberia. Peter Biro/IRC

Accessing decent, formal work is particularly challenging for displaced women in high refugee hosting countries. Like women everywhere, displaced women suffer GBV and discrimination at the household and community level as well as laws and policies that restrict them from decent economic opportunities. On top of this, displaced women face policies, laws and administrative barriers to formal labour markets based on their displacement status.xi

Women's national labour market participation rates, which are indicators of the environment for formal work opportunities, are much lower than the global average in the Arab States, Northern Africa and Southern Asia - all high refugee hosting regions. The top 5 high refugee hosting countries with the exception of Uganda (see Table 1) are in these regions. Although this data refers to overall, national labour market participation, it provides an impression of the challenging climate for displaced women to secure safe, decent work and provides an indication of entrenched gender inequalities affecting the labour market. Women entering the labour market for the first time will find these conditions particularly hard to navigate. For example, among Syrian refugees in Lebanon, more than 10% of women reported having begun working for the first time, compared with 1% of men.xii

Faced with barriers to decent and formal work, women accept low paid, informal sector jobs. In fragile and conflict affected settings, women's participation in these types of economic activities increases.\*\*\*

informal work is characterised by low pay, poor health and safety as well as limited access to social benefits, childcare, skills training and financial services. Women are disproportionately affected by poor pay and conditions and face particular challenges—including sexual harassment, violence and restrictions on their reproductive rights.\*\*

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Displaced women in crisis suffer a magnified threat of GBV and economic exploitation, a combination of household, social, policy and legal barriers to decent work and increased economic burdens. Without an immediate, appropriate and comprehensive approach to transforming power relations to increase women's use and control of resources in crisis contexts, women will have no choice but to suffer continuing exploitation and economic marginalisation in dangerous, low paid or unpaid working conditions. The next section assesses the national, donor and global ambition to economically empower women and the potential to reach displaced and crisis-affected women.



**Above:** Women are trained in cosmetology and sewing at a women's center in Halba, Lebanon. *Antoinette Verbree/SV* 

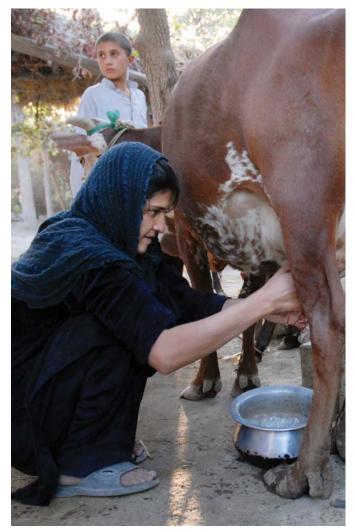
Table 1 Women's labour force participation rate in high refugee hosting countries 2017, ILO

Top 5 Refugee Hosting Countries	Labour force participation rate (percentages), female (% of female population ages 15+)
Islamic Republic of Iran	17
Lebanon	23
Pakistan	25
Turkey	32
Uganda	67

Source: International Labour Organisation, ILOSTAT database

# The limits of economic empowerment policy and practice for women in crisis

Donor strategies to increase women's economic empowerment are designed for more stable, safer contexts. Driven partly by the UN Secretary General's High Level Panel on Women's Economic Empowerment process and associated recommendations in 2017,\*\*v\* donors have launched gender strategies that include policy visions for women's economic empowerment. For example, the UK Department for International Development's (DFID) 2018 Strategic Vision for Gender Equality\*\*v\*i includes a commitment to promote women's economic empowerment through better access to and choice of jobs in high-growth sectors. There is also a focus on improving working conditions and access to assets. Similarly, Germany's Development Policy Action Plan on Gender Equality 2016-2020\*\*v\*ii includes women's economic empowerment and participation, leadership and voice as priority themes. While laudable and welcome, these and similar women's economic empowerment policy initiatives overlook the barriers to economic opportunities specifically facing refugee and displaced women. Instead, they assume a certain amount of safety and stability that facilitates private sector activity, functioning markets, freedom of movement, access to labour markets, governance and public services.



Above: Livelihoods in Afghanistan. Peter Biro/IRC

Donor support for women's economic empowerment in crisis settings is limited and under-resourced. A recent OECD review of donor support for gender equality and women's empowerment in fragile and conflict-affected situations found donor support for women's economic programmes to be 'weak', providing '....livelihoods training that took limited account of the beneficiaries' real economic opportunities and challenges... [and]...failed to address structural barriers to women's economic participation and control of resources, both of which are important for real gains in women's economic empowerment...'xviii

Analysis of bilateral aid spending supports this assessment. Just 1% of total bilateral aid to economic and productive sectors had gender equality and women's empowerment as the *principal objective* in 2015 – 2016, a decrease on the previous year. Although aid supporting programmes where gender equality is mainstreamed is growing, aid to economic and productive sectors where gender equality is the main objective of the programme and fundamental to its design and expected results is on the decline.xix Similar funding shortages have been identified in almost every outcome

Donor support in crisis settings fails to address structural barriers to women's economic participation and control of resources.



Income generation in Ethiopia. Donna Morris/IRC

area of the multi stakeholder Call to Action on Protection From GBV in Emergencies<sup>xx</sup> suggesting women's safety and empowerment is woefully under-resourced.

Global policy to achieve women's economic empowerment is ambitious but the indicators and targets are not adapted to crisis settings and progress is significantly off track in crisis contexts.

The 2030 Sustainable Development Agenda includes SDG 5, the ambition to achieve gender equality and empower all girls, including by recognising, valuing and redistributing unpaid care work and undertaking reforms to give women equal rights to economic resources. Goal 8 is to promote economic growth, full employment and decent work for all and includes a target to achieve equal pay for work of equal value by 2030.xii While these goals are crucial to women's economic empowerment, the indicators and targets are not adapted to crisis settings or populations where, in particular, refugees and IDPs face legal and administrative barriers to formal, decent job opportunities.

Displaced and crisis-affected women will not always benefit from global women's economic empowerment initiatives that focus on increased market access, women's leadership and high growth sectors. These initiatives alone will not transform discriminatory social norms and structures that drive GBV and economically marginalise women. In 2017, the Group of 7 (G7) countries' Roadmap for a Gender Responsive Economic Environment<sup>xxiii</sup> included commitments to increase women's access to decent and quality jobs, recognise the value of unpaid care and eliminate violence against women. In contrast, the 2018 initiative by G7 Development Finance Institutions to mobilise 3 billion

US dollars by 2020 for investment in the 2X Challenge: Financing for Women does not include violence prevention, social norm change or reforms of discriminatory laws and policies in investment criteria. Although 2X indicators including women's leadership, roles on boards and consumption or product needs are important – they are not the drivers of displaced, crisis-affected women's economic empowerment. This was a missed opportunity particularly as the 2018 Whistler Declaration on Gender Equality and the Empowerment of Women and Girls in Humanitarian Action does not include women's economic empowerment.

In fact, women's economic empowerment is rarely considered to be of relevance to or even possible in humanitarian contexts. Affected women's participation in informing and designing humanitarian responses is considered 'too difficult' to implement within humanitarian timeframes xiv and thereby deprioritised. The Grand Bargain, an agreement between donors and agencies negotiated at the World Humanitarian Summit in 2016, overlooked gender. Since then, signatories have increased reporting on the gender impact of progress against commitments xiv and some have joined forces to consider how best to highlight the relevance of gender across Grand Bargain workstreams. Xivi However there are no high level global humanitarian commitments to address the structural barriers to women's economic empowerment.

Despite the fact that crisis clearly constrains women's economic empowerment, policy initiatives are not designed to reach the most marginalised women. Approaches to women's economic empowerment in crisis must be transformative and designed to reach crisis-affected, displaced women.

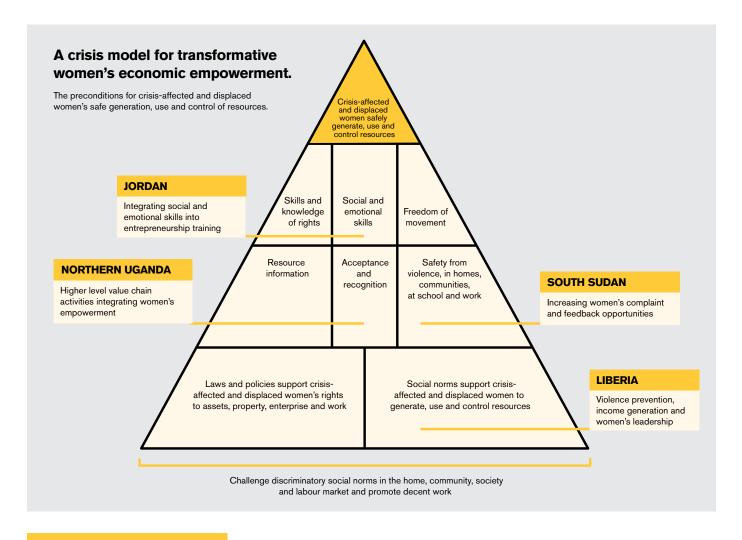


## A crisis model for transformative women's economic empowerment

IRC has drawn on available evidence and crisis programming experience to build a theory of change to secure women's use and control of resources.\*\* We have used this to build an illustrative model of the preconditions that need to be in place for women in crisis contexts to be economically empowered. This crisis model for transformative women's economic empowerment has been designed to help inform the humanitarian policy landscape that currently neglects women's economic empowerment.

The model represents the preconditions – represented by the blocks – that need to be in place in the market, workplace, community, household and at the individual level so that crisis-affected and displaced women can safely use and control resources. To illustrate how IRC works to fulfil these preconditions, the model includes examples of our programmes globally that include related objectives (see diagram).

Increasing women's access to markets, labour markets and resources is not enough in isolation.



The model demonstrates that increasing women's access to markets, labour markets and resources is not enough in isolation. It illustrates the complex, interrelated structural preconditions required to economically empower women and girls in crisis contexts. In order to genuinely empower women and girls and secure both their use and control of resources, it is vital that GBV against women and girls is eliminated and laws, policies and social norms that reinforce and exacerbate gender inequalities are transformed.

Gender sensitive humanitarian assistance that is alert to the different needs and constraints experienced by women and girls but does not seek to address and change them is not enough.

In order to meaningfully fulfil the goal of women's economic empowerment, it is vital that humanitarian economic programming is designed to address and mitigate GBV against women and girls and transform discriminatory barriers to women's use and control of resources.

We discuss each 'block' of the model and its contribution to securing women's use and control of resources alongside programming examples below.

Laws and policies are fundamental to supporting women's rights to assets, property, enterprise and work. Global, regional and national laws and policies must support women and girls' ownership and inheritance of assets and property as well as their right to run a business and work. Where women and girls are denied their rights and inherently disenfranchised there is limited space in which to shift the distribution of power. Women's voice and leadership is critical to asserting and securing these rights and identifying strategies for making labour markets more conducive to fair and decent work for refugee and displaced women.

Social norms that support women to safely generate, use and control resources are the foundation of women's economic empowerment. When their contributions to the household, society and the economy are accepted and recognised they will have greater power to challenge discrimination. Patriarchal norms, attitudes, customs and practices can limit the implementation of the strongest laws and policies to defend the rights of women and girls. It is vital that women's and girls' contributions within households, communities and workplaces are recognised, respected and valued in society. Women's leadership in community-led initiatives to challenge discriminatory norms can have a lasting impact (see Box 1).

#### Box 1

## Combining violence prevention with income generation and women's leadership in Liberia

In Liberia violence against women and girls is common, driven by patriarchal norms about the role and place of women in society, poverty, unequal power and control over resources. The country also experienced economic recession as a result of the Ebola crisis and declining commodity prices which amplified social and economic tensions and hampered women's control over resources. IRC combines life-saving GBV response services with community-led interventions to increase women's reliable sources of income, improve their control over resources and minimise their susceptibility to violence. For example, as part of the programming a women's group has been supported to set up a social enterprise to lead and financially sustain activities around GBV prevention, promotion of gender equality and women's economic empowerment. This operates alongside a Village Savings and Loans Association (VSLA) that integrates gender discussion groups. The aim is to increase the acceptance of women's increased participation in shared household financial decisionmaking and reproductive health.

Women's safety from violence is critical at home, in communities, at school and at work. Improved safety at all levels of society is a precondition for women's equitable participation in economic life and decision-making. Evidence suggests that the increased economic empowerment of women and girls can increase their risk of violence in some cases. Therefore measures to assess and mitigate such risks must be taken for any type of program.

Preventing sexual harassment, exploitation and abuse in humanitarian workplaces and programming is core to improving safety of both beneficiaries and staff. IRC has a strong commitment to creating a culture of zero-tolerance of sexual harassment and sexual exploitation and abuse in our workplace and in our programmes – as well as a safe environment for anonymous reporting. We are determined to protect the communities we serve and staff from sexual exploitation and abuse and sexual harassment through prevention and, where misconduct is alleged, to address it without fear or favour.

Humanitarian systems for women, girls and vulnerable populations to report concerns and misconduct can help improve safeguarding and prevent harassment, abuse and exploitation. These improved systems and initiatives can also provide women with the opportunity to shape and design economic programmes (see Box 2).

### Box 2

## Increasing women's complaint and feedback opportunities in South Sudan

Vulnerable women in South Sudan suffering discrimination, high food insecurity and rising GBV in the face of protracted, widespread conflict and economic hardship receive unconditional cash relief. IRC assessed the barriers to women's participation in the Feedback Complaints Committees that support the design of cash relief programmes. Findings showed that women did not feel sufficiently consulted on program design or able to raise complaints about cash distribution. They also did not feel safe enough to discuss cash use and control in households.

There has since been an increase in the number of women represented in the Feedback Complaints Committees and a renewed emphasis on gender sensitivity in the complaints and feedback mechanism. As a result, women are comfortable providing feedback with the majority (86%) of complaints received and resolved coming from women. Programmes are now designed to increase women's safety as well as use and control of cash relief. Women reported feeling motivated and empowered by the opportunity to both raise and resolve complaints.

## Access to information about their legal rights, resources available as well as vital skills and knowledge increases women's economic chances.

Knowledge of the type, quantity, quality and use of resources and assets available equips women with the information needed to make economic decisions. Skills, including basic literacy and numeracy, allow women to understand legal and financial documents and helps them to access relevant services outside the household, such as banking. Basic financial management skills, such as budgeting, and negotiation skills help women and girls to effectively bargain on their own behalf at home and in the marketplace. Knowledge of legal rights, particularly around ownership and inheritance, inform any collective women's rights actions and advocacy they engage in. Activities to disseminate resource information should therefore be designed to overcome barriers and reach women (See Box 3).

#### Box 3

## Rural women's enterprise development and higher level value chain activities integrating women's empowerment in Northern Uganda

A Ugandan based NGO, Raising Voices, implements its methodology called Start Awareness Support Action (SASA!) to address gender power imbalances and promote issues like sharing domestic care responsibilities and decision making.

The approach is integrated into Village Savings and Loans Associations to ensure that gender-based barriers to both finance and agricultural resources are addressed and challenged. SASA! trainings have reached over 3,000 community members.

In the same community, entrepreneurship training for impoverished rural women farmers on engagement in higher level value chains, improved agriculture, marketing and finance includes gender equality training. Trained 'gender change agents' work with community-based trainers to lead discussions on topics including intimate partner violence, girls' education, property ownership and access to resources, reaching over 800 community members. Women are encouraged to assume leadership positions in Collective Marketing Committees (CMCs) and Business Leadership Forums, with nearly 40% female CMC representation by the end of the project.



Above: Safa'a (right) is Jordanian, Hajar (left) is Syrian. They work together, providing plumbing services in Irbid, Jordan. Timea Fauszt/IRC

Women's economic empowerment relies on freedom of movement. Women and girls depend on the right to attend school and other training activities, as well as the freedom to travel to marketplaces and workplaces in order to successfully use and control resources and assets. The ability to establish and maintain social and business networks is a crucial enabler of women's empowerment, which in turn can only be achieved with a sufficient degree of mobility and independence. This is often constrained in crisis settings because of conflict and security risks.

Women require social and emotional skills to build their confidence and motivation to use and control resources. Women who have experienced GBV, economic hardship, bereavement, conflict and displacement need psycho-social support and help rebuilding social and emotional skills. This type of support has been found to yield positive individual benefits as well as improved economic outcomes for women entrepreneurs. IRC integrates social and emotional learning curricula in many areas of livelihoods work to improve problem solving, decision making and goal setting skills. These are vital skills to enhance both women's economic opportunities and their self-esteem (see Box 4).

#### Box 4

## Integrating social and emotional skills into entrepreneurship training in Jordan

High rates of unemployment disproportionately affect women in Jordan and a high number of Syrian women refugees live below the poverty line. Women using health and protection services in IRC's Women's Centres expressed their interest in employment and enterprise development services. Women receive training in business development on issues like choosing and starting a business and managing finances. Social and emotional learning has been integrated into this training to help refugee women with multi-tasking, managing stress, social skills, conflict resolution and resilience.

## Conclusion and recommendations

Women and girls are facing economic hardship in humanitarian settings and crises. They are more likely than men to live in poor households globally and the majority of countries where this occurs are fragile and conflict-affected. They suffer a heightened risk of GBV, carry a heavier burden of unpaid care work and experience discriminatory gender norms amplified by crisis. Suffering displacement and uncertainty, as sole breadwinners who may have lost family members, they must navigate complex regulatory and administrative labour market conditions where women are already underrepresented and policy is hostile to displaced people taking jobs. They risk violence, harassment and exploitation in unsafe working conditions. When all options have run out, they may resort to skipping meals, selling assets or fall prey to sexual exploitation.

The women's economic empowerment agenda is currently not matched by the resource and policy attention required to realise transformative change in fragile and conflict affected settings. The following are recommendations for national governments, international actors and the humanitarian sector.



**Above:** A woman member of the village committee in Kahite, Democratic Republic of Congo. She is inspecting the new market place that they built with the help of Tuungane, a community-driven reconstruction program implemented by the IRC and partners. Sinziana Demian/IRC

#### Recommendations

National governments promote decent work and eliminate legal and policy barriers that prevent refugee and displaced women from safely generating income. In particular they:

- Eliminate laws discriminating against women and establish appropriate minimum wages, equal pay for work of equal value, maternity protection and paid parental leave.
- Set and enforce effective laws to protect women from and respond to violence and exploitation.
- Respond to the multiple barriers to economic opportunities facing women including mobility and childcare by improving safe transport, affordable childcare services, public services and skills training.
- Create a policy and regulatory environment that is supportive of formal labour market access for refugees and displaced populations.

International actors – including financial institutions, multilaterals, donors, the private sector and foundations – support and finance economic programmes that have women's empowerment as a primary objective. They resource GBV prevention and make sure crisisaffected women are not left behind in progress towards global goals. In particular they:

- Identify and meet funding and resource gaps to meet the outcomes of the Call to Action on Protection from GBV in Emergencies. Donors should commit to increasing GBV prevention funding and develop a plan for women's economic empowerment in humanitarian action at the high level meeting hosted by Canada ahead of the 2019 Women Deliver Conference in Vancouver.
- Include women's economic empowerment as a goal in economic development strategies.

- Increase multi-year funding earlier on in a crisis in order to yield change in discriminatory practices.
   Fund women-led organisations and a transformative approach that supports the preconditions necessary for women's economic empowerment, as illustrated in the model in this briefing.
- Integrate prevention of GBV and sexual harassment, exploitation and abuse into economic empowerment programming. This will ensure systems and complaint mechanisms are in place to challenge a culture of abuse and keep staff and beneficiaries safe.
- Establish a formal process to track, review and debate progress towards achieving the leave no one behind agenda and meeting the Sustainable Development Goals. This would require improvements in sex disaggregated data to track progress on fulfilling the goals to reach economically marginalised crisisaffected women.
- The ILO should adopt a legally binding convention on violence and harassment in work that includes guidance on eliminating gender inequality as the root cause of GBV. The convention should be supplemented by a recommendation with an explicit and clear focus on GBV.

## The humanitarian sector prioritises women's economic empowerment early in humanitarian response. In particular they:

- Resource and implement programming that supports the preconditions necessary for women's economic empowerment, as illustrated in the model in this briefing.
- Institutionalise prevention of GBV and sexual harassment, exploitation and abuse to ensure mechanisms for safe feedback and complaints.
- Increase women's leadership in the sector, particularly in the field.

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