

Title

Assessment of the use of remittances as a community development tool in Abia State, Nigeria

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Abstract

Sustainability in community development is a community development strategy that calls for the involvement of the community people to bring development to their locality using their ideas, resources, creativity, culture, natural beauty and initiatives. This helps to reduce waste and crime, prevent pollution through promoting efficiency and empowering local resources. Sustainability in community development could be achieved using remittances from international migrants to support development activities within the local communities. This study explores the use of remittances as a community development strategy in Abia State, Nigeria. The study adopted a multi-staged method of sampling technique, which includes cluster, simple random and purposive sampling technique to select 112 study participants from the three senatorial zones that makes up Abia State. In-depth interviews (IDIs) and focused group discussions (FGDs) were the instruments of data collections. Findings revealed that study participants were of the view that remittances especially money remittance has been a major sustainable community development strategy explored in the study area. Further findings shows that migrant-friendly legislation, effective mobilization and inclusion in addition to effective communication are ways to enhance remittances as a sustainable community development strategy.

Key words

community development, international migration remittances, sustainability

Key dates

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Introduction

Migration of people outside the shores of their communities have contributed greatly to improving the welfare of local communities through remittances which come in form of money and other valuable goods from migrants. Remittances have created avenues for wealth creation, poverty reduction, human empowerment as well as enhance sustainable economy of the local communities (Bonciani, 2018). Remittances also help in community development by facilitating various activities, projects and programs that could sustain development within rural communities and beyond. Sustainable community development is therefore various activities designed in a way that will preserve the environment and resources for future generations while giving members of the community equitable access to these resources (Lee, 2023). No wonder the four key points of African Union agenda 2063 relates to sustainable development (African Union, 2015). In addition to this, sustainable community development also falls under the United Nations Sustainable Development Goal 11 (United Nations, 2015).

Sustainable development goal 11 emphasizes the need for sustainable cities and communities (United Nations, 2023). By preserving the environment, which guarantees the development of human culture, natural resources, ecological potential, environmental development, national management, and the capacity to meet demand for both current and future generations, the sustainable development goal 11 might be achieved (Lijing, et al. 2011). Van Schalkwyk, (2015) states that a sustainable community is a community that is economically, environmentally, socially healthy and resilient. However, strategies and planning are a huge part of sustainable community development (Van Schalkwyk, 2015). Mughal, (2013) states that among the strategies for community development is remittance. However, some communities may not be aware of how to explore and utilize remittance as a sustainable development strategy (Ratha et al. 2010).

The World Bank defines remittance as the portion of earnings that migrant workers return home to support their families and the local community in their place of origin and fight poverty (World bank & KNOMAD, 2021). According to Lopez (2015), worldwide remittances rose from US\$72.3 billion in 2001 to almost US\$483 billion in 2011. The World Bank (2018) estimates that total worldwide remittances climbed by 10% to US\$689 billion in 2018 and by 3.7% to US\$715 billion in 2019. Furthermore, World Bank, (2022) states that global remittances grew by 5% which is an estimate of \$831 billion in 2022. Bonciani (2018) observed that remittances are used for investment in social and productive projects in communities that play a key role in the survival strategy of community members. The role of remittances in the lives of so many families is clearly to encourage them to invest as well as save (Kunz et al., 2021). Money sent home by migrants competes with international aids as one of the largest financial inflows

to developing countries (Barnes & Pirlea, 2019). However, particularly in developing nations, worker remittances play a crucial role in community development (Al-Assaf & Al-Malki, 2014; Sitompul, 2023).

In developing countries such as Somalia and Morocco, remittances make up a significant portion of their economy while over 10% and 6.6% of their gross domestic product (GDP) come from remittances (World Bank Report, 2023) respectively. Remittances have grown to be a significant source of income for communities as well as for the government through taxes and fees. Remittance revenue has the potential to boost local labour markets and commodity markets at the community level. Remittances have proven to be less volatile and procyclical than other capital flows to poor nations, such as foreign direct investment (FDI) and development aid, making them a more dependable source of income [for agricultural production and other household uses] (Ajefu & Ogebe, 2019; Hassan & Jebin, 2020; Ajefu & Ogebe, 2020; Maskus, 2023). In addition, remittances are believed to reduce poverty. Hence, there is tremendous benefits for using remittances to encourage community development especially in a developing country like Nigeria (Agabi & Onayemi, 2016).

Studies have been carried out over the years on remittance as a strategy of community development. Some of such studies includes Adepoju & Aderanti (2010) who explored International Migration within, to and from Africa in a Globalised World. This book explores various dimensions of migration and remittances, including their developmental impacts on African countries. Manuh & Takyiwaa (2001). Ghanaian Migrants in Toronto, Canada: Care of Kin and Gender Relations. This study examines the role of remittances in maintaining family and kinship ties, as well as their impacts on gender relations within households. Oluyemi et al., (2015) who examined the impacts of remittances on Nigeria's economic growth: A study of Nigerian diasporas in Ghana; and Otame (2023) Categorizing households based on stock severity experiences: The effects of remittances on consumption smoothing post-shock in Nigeria. Yet, these studies failed to research on how the community members as individuals or as groups especially those with international migrants can explore remittance in the development of their rural environment. Given the level of economic crisis in Nigeria, we would agree that government is not playing significant role in human, structural and economic development. Although these are responsibilities of the government, however, the masses especially rural dwellers are the once bearing the consequences. It is in this light that the present study explored the use of remittance as sustainable community development strategy.

Consequently, research questions such as (1) What is the idea of remittance as a strategy of community development? (2) What are the impacts of remittance strategy of community development? (3) What is the impact of remittance on education as a community development strategy and (4) What are the measures of enhancing the remittance strategy

for community development? will be used to guide the present study. However, this study's main objective is to explore remittance as a suitable strategy for community development. In the light of the foregoing therefore, this study seeks to examine the influence of remittances as a community development strategy in Abia State, Nigeria. It seeks to bring to knowledge the contributions of migrants to the origin community despite the fact that federal, state and local governments are not doing enough to alleviate poverty in communities of the study area. This study will also help to characterize how the inflow of migrants' remittances sustains community development strategy. Therefore, the broad objective of this paper is to examine the effects of remittances as a community development strategy in Abia State using Developmental Optimistic School Theory.

Theoretical framework

Some theories have been used to explain the effect of remittances on community development such as the migration and developmental nexus theory is another theory that give clear insight on the benefits of migration in community development. This theory is not attributed to any single originators or a specific year of development, rather it evolved over time through the contributions of various scholars, however, it became more prominent in academic discussions in the late 1990s and early 2000s with major contributors such as Paul Collier and Mohamed Cherif Diop, This theory explores the complex relationship between migration and development, emphasizing that migration can have significant positive impacts on the development of sending countries, particularly through remittances. The theory highlights how remittances sent by migrants to their families in their home countries can play a critical role in improving the economic conditions of those left behind. These funds are often used for essential needs such as housing, education, healthcare, and small business investments, contributing directly to poverty reduction and economic stability in local communities, which can enhance the human capital of the sending country. This, in turn, can lead to improved economic productivity and social mobility for the recipients. The theory further posits that remittances can have a multiplier effect in local economies. When families spend remittance money on goods and services, it stimulates local businesses and creates jobs, thereby fostering economic growth at the community level. Besides financial remittances, the theory also acknowledges "social remittances"—the transfer of ideas, practices, identities, and social capital from migrants to their home communities. These can contribute to changes in social norms, entrepreneurial behavior, and governance practices, further aiding development. The theory also encourages the active engagement of the diaspora in the development of their home countries. This can include investments in local businesses, participation in development projects, and advocating for better governance and policies that benefit both migrants and their home communities. The Migration and Development Nexus theory supports remittances by framing them as a crucial link between migration and development. It recognizes that while migration can lead to challenges such

as brain drain, it also creates opportunities for development through the flow of financial resources from migrants to their home countries. The theory encourages policies that maximize the developmental impact of remittances, such as lowering transaction costs for sending money and promoting investments in productive sectors. In summary, the Migration and Development Nexus theory, as discussed by African scholars like Paul Collier and Mohamed Cherif Diop, supports the idea that remittances are a vital component of the positive relationship between migration and development. This theory underscores the potential of remittances to contribute to the economic and social well-being of communities in Africa.

The theory of transnationalism which was developed in the year 1992 by Nina Glick Schiller, Linda Basch and Cristina Szantion Blanch. According to Comparative Migration Studies (2024) transnationalism focuses on the idea that migrant maintain strong connections with their home countries while integrating into their new or host society. This connection could be cultural, social, economic and political. Culturally, transnationalism focuses on the exchange to cultural practices, leading to hybrid cultural forms. This can be seen in language, food, music, and other aspects of daily life that reflects a mix of influence from different cultures. Politically, transnationalism fosters migrants' participation in the political life of both their countries of origin and host countries, this may include having right to exercise their franchise and involving in advocacy and activism across bothers. Transnationalism also enables migrants to crate and sustain networks that span across national borders. These networks facilitate the flow of information, resources and cultural practices between the country of origin and host country, while economically, transnationalism involves the economic activities that migrants engage across borders to cements relationships, this includes sending home remittances, investing in businesses or participating in others developmental activities, these activities could have significant impacts on both sending and host countries. While many theories as revealed above, emphasize the positive impacts of remittances, some such as dependency theory and brain drain, or skilled migration perspectives also highlight potential drawbacks and challenges associated with reliance on remittances. Dependency theory was developed by Samir Amin in the year 1970. The theory argues that reliance on remittances can create a form of dependency that hinders local economic development and perpetuates underdevelopment. Remittances may lead to a reliance on external income rather than fostering local industry and sustainable economic growth (Amins, 1974). Brain drain or skilled migration perspective, developed by Thandika Mkandawire in the year &&& discussed the negative impacts of skilled migration, or brain drain, the theory emphasis that the departure of skilled professionals undermines the development potential of home countries, while remittances provide financial benefits, the loss of human capital can have long-term negative effects on local economies and institutions.

Study area



Figure 1: Map of Abia State Nigeria (Source: Google Map)

The study was carried out in Abia State. Abia State is a State in South-Eastern part of Nigeria. The capital of Abia State is Umuahia while the major commercial city is Aba. Abia State is one of the constituent states of the Niger-Delta Region. The State is one of Nigeria's five most industrialized States. After Lagos, Rivers, and Anambra State, it boasts the fourth-highest human development index in the nation, with a thriving economy and a rapidly expanding population. One of Nigeria's major cattle markets is located in the Abia State (Ogbonna et al., 2016). The area of Abia State is roughly 6,320 square kilometres. Anambra, Enugu, and Ebonyi States border the state on the north and north-east. Imo State borders it on the west, Cross River and Akwa Ibom States border it on the east and southeast, and Rivers State borders it on the south.

Abia State is mainly populated by the Igbo-speaking ethnic group. The Igbo ethnic group is one of the indigenous ethnic groups of South-Eastern Nigeria. The Igbo people make up 95% of residents of Abia State. Igbo people are also the most widely travelled tribe in Africa in general and in Nigeria in Particular. There is no nook and cranny in the entire world where you will not find an Igbo person who is either living there or doing business. Abia indigenes are no exceptions to this. The traditional language in Abia State is Igbo Language though English Language is also widely spoken and serves as the official Language in governance and business.

Agriculture is the major occupation of the Abia people. This is induced by the rich soil, which stretches from the northern to the southern parts of the state (Ogbonna et al., 2016). According to the 2006 National Population Census, Abia State has a total population of two million eight hundred and forty-five thousand, three hundred and eighty (2,845,380) persons which comprise of 1,430, 298 males and 1,415,082 females (National Population Commission 2006). This population figure is projected to 4,268,070 in 2021, using the population projection formula. This projected figure was used to get the target population (people aged 20 years and above) from which the sample size for the study was drawn.

Methodology

Abia State is made up of three senatorial zones from which study participants were drawn. This includes Abia South, Abia North and Abia Central. These senatorial zones served as clusters where participants were selected from. Purposive sampling technique was utilized to select one major town from each of the clusters. The towns selected were Umuahia from Abia South, Ohafia from Abia North and Aba from Abia Central senatorial zones respectively. Simple random sampling technique by balloting was employed to select one community from the selected towns. The communities selected were Abiriba from Ohafia, Afara from Umuahia and Ogbo from Aba. Simple random sampling by balloting was further employed to select three community development association from each of the selected communities. The associations selected were age grades, community development unions and social clubs. Using an alphabetically arranged list of the three selected associations provided by community leaders, systematic sampling was employed to select three associations from each of the three selected community development associations. Thirty-five participants were selected purposively using simple random technique by balloting from each of the selected cities. This selection comprises of twenty female and fifteen males from each of the cities. This gave rise to a total of 105 participants, who participated in a focus group discussion session. The reason for the disparity in gender is because more women are left in the country of origin as more men migrate for greener pastures. Study participants were aged between 35-60 years. This age category is the active age in community development programs in the study area. Furthermore, six IDI sessions which comprised of two male traditional rulers from each of the selected communities gave in-depth information on whether community members who have international migrants contribute more to community development programs, role of remittances as a strategy for community development were elicited from them. IDI participants were only men because traditional rulers in the selected communities are all men. The IDI was carried out among two traditional rulers from each of the selected communities. Also, FGD participants comprised of study participants who have international migrants and have contributed to community development activities using remittances. The IDI was chosen because it gives the researcher the opportunity to interact and prob thoroughly while investigating a specific phenomenon while FGD was

chosen because it encourages group participation which facilitates in-depth responses about a given phenomenon (Hammersley & Atkinson, 2019). The interview guide however consisted of some key questions and probes that were targeted on the major research issue. Prior to having the interviews, selected participants gave their consent to participate in the study and were also assured of confidentiality.

Data were collected using English language as medium of communication. Data were also transcribed in verbatim and thematic categories and were generated after the transcription (Creswell, 2013). For the analysis, data was coded into Nvivo12 software based on the thematic categories generated. Theme nodes were created during coding to assemble and categorize similar ideas from the transcribed data. Analysis of data was however guided by a thematic pattern.

Results

Results are discussed under the themes which aligns with the study objectives. Data was discussed under the following factors listed below:

- a. *Participants perception on remittance as a strategy for community development*
- b. *Community development projects achieved through the use of remittances*
- c. *Challenges with the use of remittance as a sustainable community development strategy*
- d. *Measures of enhancing remittance strategy for the sustainability of community development*

Study participants' perception on remittance as a strategy for community development

Discussions below illustrates study participants perception on remittance as a strategy for community development.

Participants' views on idea of remittance as a strategy for community development is one of the themes developed for this study. Data revealed that all participants identified remittances as a speedy community development strategy. Participants also testified that monetary remittance is one major means community members fund personal and community development and one of the easiest ways they develop themselves both in the family and the community at large.

A participant revealed:

Most of us in this community are dependent on remittances from those outside the country. These remittances come in form of money, drugs, electronic gadgets, wears, among others. (FGD/Participant/Female/Aba)

Another participant said:

I see remittance as a strategy for community development because indeed I can testify that members of this community who travelled abroad have in different ways contributed to solving some of the needs of this community. For instance, my community was dependent on the neighbouring community for drinking water, which was a big concern. We tried so many strategies which didn't work out until we decided to utilize the remittance strategy by calling on our sons abroad for help. Currently, we can boast of five functional boreholes in strategic places, courtesy of our sons abroad. (FGD/Participant/Male/Ohafia)

Another participant said:

Remittances have been a great strategy used for the improvement of standard of living among community members..., So many shop owners in this market who have original and sophisticated goods where able to afford it through remittances from international migrant families (FGD/Participant/ Female/Aba).

The participants revealed that the desire to improve living conditions through remittances as a community development approach was a major factor in sending their loved ones abroad. However, some study respondents also acknowledge that not every person who travels sends remittance as not every international migrant had a successful settlement. A traditional ruler stated:

We appreciate our sons and daughters who have sent remittances in any form for the development of our community. This does not mean that those abroad who have not sent remittances for collective interest are no longer part of us because we understand that all fingers are not equal (IDI/Participant/Ohafia).

Data generated from the study revealed that study respondent agreed to have explored remittance in contributing to developmental activities in their communities. Remittances are a community development method that help reduce inequality, alleviate hunger and poverty, and promote excellent health, access to clean water and sanitation, respectable employment, and economic progress. One remarkable thing about the various views was that the participants believe that some successfully executed projects that address their felt needs were as a result of remittance. This view was strongly held by participants as one of the participants said: 'with remittance, our felt needs are met'. This is because they are from the community and are fully aware of the needs of the community.

Use of remittances as a community development strategy

Study participants expressed their views on the various ways remittances have served as sustainable community development strategy in terms of education in the study area. Study participants maintained that through remittances and other means of internal revenue, communities have been able

to generate resources that were used in improving structures and administrative system which has resulted to more conducive learning environment. Other participants believed that remittances have aided in human development by fostering growth and empowerment incentives, empowering local residents, and protecting the environment.

For instance, a participant said thus:

Adult members of community engage in monthly donations and levies which will be used to execute the needs of the people. However, when the money generated is not enough to actualize those needs, community leaders explore the option of writing to community members at diaspora to come to our aid (IDI/Participant/ Ohafia).

Another participant also said:

Remittances enhances the possibility of successful project execution designed to enhance the well-being of our people. This is because the members of the community that migrated to other counties do so for the reason of giving back to their place of origin. So, the dedication to ensure progress is already established (FDG/Participant/Female/Aba).

Yet another participant stated:

In a country like Nigeria where our government pay little to no attention to our basic needs, especially education for the poor, families with international migrants have explored remittances to see themselves and others through school... Importance of remittance cannot be overstated. (FGD/Participant/ Umuahia).

Impact of remittances on education as a community development strategy

Data also showed that adult literacy is a strategy to support the viability of remittance-funded community development programs. The participants argued that in order to improve communication, it is essential that community members, especially adults, be able to read, write, decode, and encode symbolic representations.

A participant affirmed:

Adult education methods encourage interaction, which can improve us as individuals and as a community. The effects of advanced education will change the mindsets of the neighbourhood. Furthermore, it will offer us more power in all facets of life, and this strength will help community development programs last longer. (IDI/Participant/Aba).

Yet another said:

Remittance have been useful, a lot of us have donated schoolbooks, bags, uniforms and writing materials to enhance the education in our communities through remittances sent from international migrants in our various families (FGD/Participant /Female/Ohafia).

Measures of enhancing remittance as a community development strategy

Data also shows that effective mobilization and inclusion of the community members is one of the measures that enhance the development achieved through remittance. Participation undeniably is a factor to reckon with in project sustainability. Community members that participated in the study also reported that mobilization emanates from within the community when community headers mobilize community members for active participation in projects' sustainability.

Participant stated:

Mobilizing community members is a good way to enhance remittance strategy for sustainable development. To ensure that the project carried out with the help of remittance is sustained, there is high need to mobilize community members to participate in sustainable community development so that funds remitted will not be mismanaged as there are complaints of mismanagement of funds remitted by migrants in our community. (FGD/Participant/Female/Umuahia).

Additionally, in order to achieve the goal of sustainable community development, effective communication must be used. The participants considered communication to be a tool for advancing the remittance strategy in order to continue community development initiatives.

Notably, a participant said:

For migrants to be able to remember where they came and do something for their people, it is important that members of the community find a way to keep in touch with the migrant. Government should reduce costs of international communication by creating enabling environment for our people to effectively communicate freely with our children abroad; this will keep the needs of home country in the hearts of international migrants. (IDI/Participant/Ohafia)

Another participant asserts:

In all of our attempts to maintain community development projects, communication is essential. It is beneficial for every stage of a project's implementation. We communicate at the project identification level, and these interactions help us find and carry out initiatives that respond to the perceived needs. Making decisions is essential to the success of a project, and good teamwork is key to keeping community development initiatives going (IDI/Participant/Aba).

From the data collected for the study, the impact of remittance is undeniably relevant because with remittance, community development activities are usually well supervised, quick-paced encourages popular participation, unlike when persons who are not members or direct beneficiaries of the project decide to help a community. However, the migrants who remit, do so with the mindset that

it is for them and their families and therefore the urge to ensure sustainability is always assured.

Discussion

The research explored remittance as a strategy for sustainable community development projects. Findings from the study revealed that participants have explored remittances in so many community development activities. Study participants further revealed contributions from families that receive remittances have motivated those without remittance to participate fully in community development activities in other to develop the “we feeling”. This shared responsibilities and ownership, have not only speed up development activities but have also imbibed in the people maintenance culture, careful usage which have sustained community development projects/activities. This corroborates with Ways (2021); Agabi & Onayemi (2016,); Van Schalkwyk (2015); Mughal, (2013) & Rathal et al., (2010); who asserts that remittances can have a strong impact on community development, both at the macro and micro-levels, especially as it empowers and encourage community development activities and participation in developing countries

The present study discovered that remittances have been instrumental in the areas of health, education, business, empowerment, and sustainable livelihood. The participants revealed that remittance aids poverty reduction as it is one of the major instruments for infrastructural and human capital development. Study participants maintained that a number of migrants from their community have donated schoolbooks, bags, uniforms, and writing materials to enhance the ability for children to comfortably study in school, and “due to remittance, we have pliable roads in our community, and we can also boast of good drinking water”. These are consistent with the works of Ajefu & Ogebe, (2019); Hassan & Jebin, (2020); Ajefu & Ogebe (2020) & Maskus, 2023, pp. 1-36) who asserts that remittances are believed to reduce poverty. These are also consistent to studies by Keely & Tran (1989); Puri & Ritzema (1999); Gammeltoft (2002, 181-211); and Ratha (2003) that remittance money, can support the growth of local labor markets and commodity markets at the community level. Remittances have been shown to be less erratic and procyclical, making them a more dependable source of income and other household needs.

Participants in the study agreed that effective mobilization and engagement of the community members is a measure to sustaining the progress gained through remittance in order to improve the remittance strategy for a sustainable community development. This is so that project sustainability, which includes planning, prioritizing, and making decisions that are relevant to a community's sustainable requirements, may unquestionably take participation into account. In the same vein, Lee (2023) claimed that sustainable community development requires that planned communities can be created in a way that will protect the environment and resources for future generations while providing community members with fair access to these resources.

Also discovered as effective ways to guarantee the sustainability of community development brought about by remittances were improvements in community participation, investments in human development, involvement of community heads, the development of growth and empowerment incentives, and environmental protection. Involvement, according to survey participants, promotes a common understanding in the implementation of community development activities. They see literacy as a core ingredient and a springboard that enables people to actively participate in all aspects of development. Participants used for the study also recognized educational empowerment as a method for encouraging the sustainability of community development programs.

Furthermore, there is evidence of theoretical relevance from the study findings. The Developmental Optimistic School theory is built on the premise that remittance ensures economic, structural and fundamental community development due to the contributions of migrants in their country of origin. The theory however is based on the positive view of remittance as a strategy for sustainable community development. This means that remittance is focused on uplifting community members and changing the negative and bad situations of communities bringing about development. However, the study's findings showed that remittances also involve bettering the state of family and community development, encouraging growth and empowerment, giving community members more influence, and protecting the environment. As well as breeding a sense of belonging among members of the community and enhancing their quality of life.

Conclusion and recommendations

The current study acknowledges the enormous economic contribution that millions of migrant workers have made to their families, communities, and countries. As a result, it is necessary to give remittance senders and their families the tools they need to use remittances to boost their families' livelihoods and eventually achieve financial independence. There are some significant success stories and innovations that can be emphasized, even if there is still much about remittances that is unknown in the developing parts of the world. However, African nations are setting the bar when it comes to the utilization of cutting-edge technologies, legislative, market, and alternative access to finance reforms (Orozco, 2007). The expansion of financial services and maximizing their advantages across the continent can be accomplished with great success. The opportunity to start investing in their own futures would be provided to tens of millions of families throughout emerging parts of the world. Some recommendations based on the present study have been generated which include:

1. Remittances are undoubtedly a terrific method for community development. Although they are private funds, social workers could educate the community members on how to harness these resources through

establishment of cooperative societies could give out loan local communities they shouldn't take the place of official development cooperation or the government's duty to promote national development. Given that different communities have different sending habits and transfer requirements, human rights protection should be the cornerstone of all migration and remittance policies and programs, and each community's requirements should be taken into account.

2. Supporting data collection projects that lead to better evidence-based policy making and establishing creative practices that maximize the results of remittances initiatives for the benefit and wellbeing of all community members in developing nations seem to be of the utmost importance. This will raise the potential development impact of remittances, donations from the diaspora, and contributions from developing communities.
3. Since the influence of remittances on human development depends on an enabling political, economic, and legal environment, governments and the international aid community should concentrate more on how to build flexible policies that could support easy flow of remittances to developing countries.

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