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Micro-lending and the battle against world poverty



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Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus

Alex Nicholls, Rob Paton, Jed Emerson

Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus:

Banker To The Poor Muhammad Yunus, 2007-03-31 The inspirational story of how Nobel Prize winner Muhammad Yunus invented microcredit founded the Grameen Bank and transformed the fortunes of millions of poor people around the world Muhammad Yunus was a professor of economics in Bangladesh who realized that the most impoverished members of his community were systematically neglected by the banking system no one would loan them any money Yunus conceived of a new form of banking microcredit that would offer very small loans to the poorest people without collateral and teach them how to manage and use their loans to create successful small businesses He founded Grameen Bank based on the belief that credit is a basic human right not the privilege of a fortunate few and it now provides 24 billion of micro loans to more than nine million families Ninety seven percent of its clients are women and repayment rates are over 90 percent Outside of Bangladesh micro lending programs inspired by Grameen have blossomed and serve hundreds of millions of people around the world The definitive history of micro credit direct from the man that conceived of it Banker to the Poor is the moving story of someone who dreamed of changing the world and did Banker to the Poor Muhammad Yunus, 2003 The founder of the Grameen Bank relates how he developed the system of micro credit to help eradicate poverty in countries such as Bangladesh by providing financial education and small loans to rural families The Birth of Development Amy L. S. Staples, Amy L. Sayward, 2006 A comprehensive examination of economic globalization Focused on the creation and evolution of post 1945 internationalist ideology The Birth of Development highlights efforts to diffuse the destructive role of the nation state in world affairs by constructing truly international organizations with global agendas the World Bank the Food and Agriculture Organization and the World Health Organization These organizations and the men and women who worked for them pioneered the advancement of the quality of life for all and established an ongoing obligation to promote worldwide economic development As author Amy Staples reveals the results of their efforts were mixed Grounded in archival research conducted in the archives of the World Bank Food and Agriculture Organization and World Health Organization as well as in other archives in the United States Canada and Great Britain The Birth of Development provides a foundational understanding for many of today s debates on economic globalization especially those that involve the World Bank and World Trade Organization Given the current role of international peacekeepers and multinational aid agencies this story is timely and makes clear that the issues that confronted early postwar planners and reformers remain in many ways unsolved even today The Birth of Development is the only comparative study of these crucial architects of the theory and practice of economic development and it contributes significantly to the ongoing effort to view the postwar period as more than simply an East West Cold War It breaks new ground conceptually and methodologically and will be a welcome addition to the literature in the fields of modern diplomatic history and international relations **Summary: Banker to the Poor** BusinessNews Publishing, 2017-01-30 The must read summary of Muhammed Yunus book Banker to the Poor Micro Lending

and the Battle Against World Poverty This complete summary of Banker to the Poor by Muhammad Yunus an economist civil society leader and Nobel Peace Prize winner presents his explanation of the requirements for microcredit in the current economy and how this can be a simple way of reducing poverty Including his own experiences Yunus provides helpful advice for anyone who wants to change their life and help the poor in this inspirational book on moral duty Added value of this summary Save time Understand microcredit and how economically viable philanthropy can drastically reduce poverty Expand your knowledge of global economics and politics To learn more read Banker to the Poor and discover concrete solutions in the fight against poverty Der Wert des Wassers Gary White, Matt Damon, 2022-09-21 Matt Damon besuchte 2006 das l ndliche Sambia und traf dort Frauen und M dchen die t glich mehrere Stunden damit zubrachten ihre Familien mit Wasser aus weit entfernten Quellen zu versorgen Zeit die ihnen fehlte um zu spielen zur Schule zu gehen oder eigenes Geld zu verdienen ber zwei Milliarden Menschen weltweit haben keinen sicheren Zugang zu sauberem Trinkwasser und sanit ren Anlagen Ein globales Problem das durch den Klimawandel zunehmend versch rft wird und urs chlich daf r ist dass Entwicklungsziele wie Gesundheit soziale Sicherheit und Geschlechtergerechtigkeit nicht erreicht werden Damon erkannte schnell dass er einen echten Experten an seiner Seite brauchte um die Situation der M dchen in Sambia und andernorts zu verbessern Er fand ihn in dem Bau und Umweltingenieur Gary White der bereits in den 90er Jahren seinen gut bezahlten Beraterjob aufgegeben hatte um sich fr eine sichere Trinkwasserversorgung in Entwicklungs und Schwellenl ndern zu engagieren In diesem Buch erz hlen die beiden ungleichen Verb ndeten von ihrem gemeinsamen Kampf gegen das dr ngendste Entwicklungsproblem unserer Zeit und wie es ihnen mithilfe einer simplen Idee gelang die Lebensqualit t von fast 40 Millionen Menschen entscheidend zu verbessern A War on Global Poverty Joanne Meyerowitz, 2023-06-13 When the United States joined the war on global poverty economists policymakers and activists asked how to change a world in which millions lived in need Moved to the left by socialists social democrats and religious humanists they rejected the notion that economic growth would trickle down to the poor and they proposed programs to redress inequities between and within nations In an emerging women in development movement they positioned women as economic actors who could help lift families and nations out of destitution Back cover Banker to the Poor Muhammad Yunus, Alan Jolis, 2003 Muhammad Yunus set up the Grameen Bank in his home country of Bangladesh with a loan of just pound 17 to lend tiny amounts of money to the poorest of the poor those to whom no ordinary bank would lend Most of his customers as they still are were illiterate women wanting to set up the smallest imaginable village enterprises It was his conviction that this new system of micro credit lending even such small sums would give such people the spark of initiative needed to pull themselves out of poverty Today Yunus s system of micro credit is practised around the world in some 60 countries including the US Canada and France His Grameen Bank is now a billion pound business It is acknowledged by world leaders and by the World Bank to be a fundamental weapon in the fight against poverty Banker to the Poor is Yunus s enthralling story of how he did it how the

terrible famine in Bangladesh in 1974 focused his ideas on the need to enable its victims to grow more food how he overcame the sceptics in many governments and among traditional economic thinking and how he saw his micro credit extended even outside the Third World into credit unions in the West Such is the importance of his book that HRH the Prince of Wales has contributed a Foreword in which he hails a remarkable man who spoke the greatest good sense Mikrokredite: Eine ökonomische Analyse Christoph Pfeiffer, 2014-08 Die Frage Warum flie t Kapital nicht von reichen zu armen Menschen gab die Anregung zu dieser Arbeit welche als eine Erkl rungsansatz fr die Unvollkommenheit des Kreditmarktes liefert Whrend es bei der Kreditvergabe in den Industriel ndern kaum noch Probleme gibt weisen die Kreditnachfrager und anbieter in den Entwicklungsl ndern daf r umso mehr auf Vor allem sind die besitzlosen unteren Einkommensschichten betroffen da sie oftmals keinen Zugang zum formellen Kreditmarkt haben und deshalb nur auf informelle Kreditgeber angewiesen sind die jedoch hohe Zinsen fordern und sich bei Kundenauswahl sehr selektiv verhalten Nach gescheitertem L sungsversuch mit subventionierten Kreditprogrammen Mikrokreditprogramme erster Generation kann man momentan berraschenderweise ein rasantes Wachstum von Mikrofinanzinstitutionen MFI beobachten Am h ufigsten kommen dabei Gruppenkredite vor die als Synonym fr Mikrokredite verstanden werden k nnen und den Banken sogar ohne Subventionen hohe R ckzahlungsraten sicher stellen ohne dabei die Verh ltnism igkeit von Aufwand und Nutzen aus den Augen zu verlieren In dieser Arbeit werden die Ergebnisse und Arbeitsweisen der Mikrokreditprogramme kritisch analysiert Vor und Nachteil von Gruppen und Individualkrediten gegen bergestellt und die Frage beantwortet welchen Einfluss soziale Bedingungen innerhalb der Gruppe auf die R ckzahlungsrate haben The Sacred Balance, 25th anniversary edition David Suzuki, 2022-10-25 The Sacred Balance has a beautiful spirit E O Wilson With a new foreword from Robin Wall Kimmerer New York Times bestselling author of Braiding Sweetgrass and an afterword from Bill McKibben this special 25th anniversary edition of a beloved bestseller invites readers to see ourselves as part of nature not separate The world is changing at a relentless pace How can we slow down and act from a place of respect for all living things The Sacred Balance shows us how In this extensively updated new edition David Suzuki reflects on the increasingly radical changes in science and nature from the climate crisis to peak oil and the rise in clean energy and examines what they mean for humankind He also reflects on what we have learned by listening to Indigenous leaders whose knowledge of the natural world is profound and whose peoples are on the frontlines of protecting land and water around the world Drawing on his own experiences and those of others who have put their beliefs into action The Sacred Balance combines science philosophy spirituality and Indigenous knowledge to offer concrete suggestions for creating an ecologically sustainable future by rediscovering and addressing humanity s basic needs Published in Partnership with the David Suzuki Institute Work Out Your Salvation D. Glenn Butner, 2024 Work Out Your Salvation demonstrates how participation in markets forms our moral character perceptions actions and ideas It argues that such formation varies based on market designs and our interactions within them Undermining simplistic ideas about capitalism

Butler lays bare which features of markets make us better and which make us worse **Ending Global Poverty** Stephen C. Smith, 2015-03-17 Over 800 million people suffer from chronic hunger and over ten million children die each year from preventable causes These may seem like overwhelming statistics but as Stephen Smith shows in this call to arms global poverty is something that we can and should solve within our lifetimes Ending Global Poverty explores the various traps that keep people mired in poverty traps like poor nutrition illiteracy lack of access to health care and others and presents eight keys to escaping these traps Smith gives readers the tools they need to help people overcome poverty and to determine what approaches are most effective in fighting it For example celebrities in commercials who encourage viewers to adopt a poor child really seem to care but will sending money to these organizations do the most good Smith explains how to make an informed decision Grass roots programs and organizations are helping people gain the capabilities they need to escape from poverty and this book highlights many of the most promising of these strategies in some of the poorest countries in the world explaining what they do and what makes them effective We Are Not Able to Live in the Sky Mara Kardas-Nelson, 2024-06-11 Shortlisted for the J Anthony Lukas Prize A deeply reported work of journalism that explores the promises and perils of microfinance told through the eyes of international lenders and women borrowers in West Africa In the mid 1970s Muhammad Yunus an American trained Bangladeshi economist met a poor female stool maker who needed money to expand her business In an act widely known as the beginning of microfinance Yunus lent 27 to forty two women hoping small credit would help the women pull themselves out of poverty Soon Yunus s Grameen Bank was born and the idea of giving very small high interest loans to poor people took off In 2006 Yunus and the Grameen Bank won the Nobel Peace Prize for efforts to create economic and social development from below But there s a problem with this story There are mounting concerns that these small loans are as likely to bury poor people in debt as they are to pull them from poverty with borrowers from India to Kenya facing consequences such as jail time and forced land sales Reportedly hundreds have even committed suicide What happened Did microfinance take a wrong turn or was it flawed from the beginning Mara Kardas Nelson's We Are Not Able to Live in the Sky is about unintended consequences blind optimism and the decades long ramifications of seemingly small policy choices The book is rooted in the stories of women borrowers in Sierra Leone West Africa Their narratives woven through a deep history of modern international development are set against the rise of Yunus s vision that tiny loans would put poverty in museums Kardas Nelson asks What is missed with a single financially focused solution to global inequity that ignores the real drivers of poverty Who stands to benefit and more important who gets left **The Climate Challenge** Guy Dauncey, 2009-11-01 This is a terrific labor Nowhere will readers find a more behind exhaustive yet accessible treatment of the climate challenge The Climate Challenge is a terrific resource for anyone interested in understanding the preeminent issue of our time Guy Dauncey's skills as an educator are on full display in this masterful work Gary Gardner Senior Researcher Worldwatch Institute A lot has been written about climate change over the

last few years but this is a real cracker Hugely informative hard hitting and very upbeat about the solutions Get your head around The Climate Challenge and I think you ll find there s only one answer to Guy Dauncey s own question do we believe in our ability to create a green sustainable future and that s yes Sir Jonathon Porritt past Chair of the UK Sustainable Development Commission If you are wondering what to do about climate change here is the answer The Climate Challenge is not only interesting and informative it is also exciting Lester R Brown author of Plan B 4 0 Mobilizing to Save Civilization What an amazingly insanely comprehensive and useful book Guy Dauncey gets it He understands all the individual things we must do but also why they won t work unless we also commit to working together and building a movement This is a joyous hope filled manual for facing the greatest crisis humanity has ever encountered It's going to do a lot of good Bill McKibben 350 org A wonderfully clear guide to simplify the issues of global warming and climate change so that anyone can get involved doing what they can where they are Dauncey s 101 solutions which people can take at every level from personal to global provide both the needed information and the inspiration Hazel Henderson President of Ethical Markets Media and author of Ethical Markets Growing The Green Economy The Climate Challenge is the handbook for the increasing number of people worldwide who understand the stakes unchecked global warming threatens a swing in global temperatures of ice age magnitude only in the opposite direction within the lifetime of today s young people Guy Dauncey provides meaningful effective solutions at the personal professional and business level But he also makes it clear that only if local action builds quickly to serious and sustained national political engagement can we really change the future Eban Goodstein Director Bard Center for Environmental Policy New York Very timely and persuasive The Climate Challenge is an essential owner s manual for our planet Guy Dauncey's clear eyed presentation of the problem is followed by practical solutions that empower each of us to take action now and if we follow his advice we will meet the challenge and win Terry Tamminen New America Foundation former Secretary of California EPA Guy Dauncey has created something unique in the current literature by blending i a highly readable narrative on global warming ii a rich picture book on climate solutions and iii an up to date digest of the relevant heaps of climate change information that have steadily grown into electronic Himalayas If you wish to grasp the mind boggling complexity of the climate challenge read this book John Shellnhuber Chief Sustainability Scientist for the German Government and Founding Director of the Potsdam Institute for Climate Impact Research The Climate Challenge is an informative yet hopeful look at the climate crisis Based on the latest science the book includes a wealth of practical steps for citizens industries and governments to help avert catastrophic climate change as well other detrimental environmental impacts Rhett A Butler founder of mongabay com This book is marvelous Guy Dauncey s new book is an elegant insightful and comprehensive examination of the dominant global challenge we face This attractive work belongs on the desk of every investor entrepreneur citizen and policy maker Paul R Epstein M D M P H Associate Director Center for Health and the Global Environment Harvard Medical School To employ the book s own martial metaphors Dauncey writes

that we are all soldiers of circumstance placed on the front line of the great battle of our time the fight against the forces of climate change The Climate Challenge does more than orient the reader and set out the tactics Dauncey rallies the troops for Community Writing Paul S. Collins, 2001-02 First the struggle ahead by instilling a vision of the better future that will c year college composition textbook features a series of recursive assignments that allow students to research write about issues confronting their individual communities Covers the basics of the course the writing process Women Through Microfinance in Developing Countries Alhassan, Yahaya, Nwagbara, Uzoechi, 2023-10-25 Empowering Women Through Microfinance in Developing Countries is a book that explores how microfinance can be used to empower women in developing countries It provides theoretical and empirical insights from industry experts experienced researchers and policymakers on the problems processes and prospects of using microfinance as a catalyst for women s empowerment in the developing world The book covers a range of topics including the impact of microfinance interventions on women s empowerment financial inclusion and women s entrepreneurship poverty reduction among women and small and medium sized enterprise growth This book addresses the lack of understanding about how microfinance can be used to empower women in developing countries The insights provided in this book will be valuable for researchers students microfinance institutions policymakers state institutions managers non governmental organizations and financial institutions looking to expand their product portfolio and outreach The book also provides policy directions and rethinking of practice in using microfinance as a strategy for eliminating barriers to women s empowerment in developing countries Social Finance Alex Nicholls, Rob Paton, Jed Emerson, 2015-11-05 Social Finance is a rapidly advancing area of practice policy and research with alot of unanswered questions What does it amount to What is it to be social in finance How do you value assets that offer a social as well as a financial return This book provides a collection of authoritative essays on these and related topics The essays embrace the different manifestations of social finance collate existing research set out the controversies offer theoretical insights and advances and draw together the ideas of the leading thinkers in the field Contributors to this volume are leading exponents and practitioners of social finance and leading academics from the main relevant disciplines and fields of study This book is the first serious and comprehensive treatment of social finance and as such will be of interest to academics with research and teaching interests in finance social enterprise entrepreneurship public policy business economics and international developement to name a few If you want to understand and join in the academic and policy debates or if you are working in one part of this field and want to understand how the landscape is being rapidly re shaped then this is an essential guidebook The Battle Arthur C. Brooks, 2011-07-05 America faces a new culture war It is not a war about guns abortions or gays rather it is a war against the creeping changes to our entrepreneurial culture the true bedrock of who we are as a people The new culture war is a battle between free enterprise and social democracy Many Americans have forgotten the evils of socialism and the predations of the American Great Society's welfare state programs

But as American Enterprise Institute's president Arthur C Brooks reveals in The Battle the forces for social democracy have returned with a vengeance expanding the power of the state to a breathtaking degree The Battle offers a plan of action for the defense of free enterprise it is at once a call to arms and a crucial redefinition of the political and moral gulf that divides Right and Left in America today The battle is on and nothing less than the soul of America is at stake Nicholas D. Kristof, Sheryl WuDunn, 2009-09-08 1 NATIONAL BESTSELLER A passionate call to arms against our era s most pervasive human rights violation the oppression of women and girls in the developing world From the bestselling authors of Tightrope two of our most fiercely moral voices With Pulitzer Prize winners Nicholas D Kristof and Sheryl WuDunn as our guides we undertake an odyssey through Africa and Asia to meet the extraordinary women struggling there among them a Cambodian teenager sold into sex slavery and an Ethiopian woman who suffered devastating injuries in childbirth Drawing on the breadth of their combined reporting experience Kristof and WuDunn depict our world with anger sadness clarity and ultimately hope They show how a little help can transform the lives of women and girls abroad That Cambodian girl eventually escaped from her brothel and with assistance from an aid group built a thriving retail business that supports her family The Ethiopian woman had her injuries repaired and in time became a surgeon A Zimbabwean mother of five counseled to return to school earned her doctorate and became an expert on AIDS Through these stories Kristof and WuDunn help us see that the key to economic progress lies in unleashing women's potential They make clear how so many people have helped to do just that and how we can each do our part Throughout much of the world the greatest unexploited economic resource is the female half of the population Countries such as China have prospered precisely because they emancipated women and brought them into the formal economy Unleashing that process globally is not only the right thing to do it s also the best strategy for fighting poverty Deeply felt pragmatic and inspirational Half the Sky is essential reading for every global citizen

The Right to Development and International Economic Law Isabella D Bunn, 2012-03-01 The United Nations is commemorating the 25th anniversary of the 1986 Declaration on the Right to Development which proclaimed the right to be an inalienable human right by virtue of which every human person and all peoples are entitled to participate in contribute to and enjoy economic social cultural and political development in which all human rights and fundamental freedoms can be realized The UN now aims to mainstream the right into its policies and operational activities and is reviewing prospects for an internationally binding legal instrument The evolution of the right to development however has been dominated by debates about its conceptual validity and practical ramifications It has been hailed as the cornerstone of the entire human rights system and criticized as a distracting ideological initiative Questions also persist about the role of the right in reforming the international economic order This book examines the legal and moral foundations of the right to development addressing the major issues It then considers the right to development in the global economy noting the challenges of globalization and identifying key principles such as differential treatment of developing countries participation and

accountability It relates the right to broad objectives such as the Millennium Development Goals the human rights based approach to development and environmental sustainability Implications for international economic law and policy in the areas of trade development finance and corporate responsibility are assessed The conclusion looks to the legal and ethical contributions and limitations of the right to development in this new context With an academic and professional background in international law human rights and moral theology the author brings a unique interdisciplinary focus to this timely project

The Political Economy of Microfinance Philip Mader,2016-01-12 According to the author rather than alleviating poverty microfinance financialises poverty By indebting poor people in the Global South it drives financial expansion and opens new lands of opportunity for the crisis ridden global capital markets This book raises fundamental concerns about this widely celebrated tool for social development

Ignite the flame of optimism with is motivational masterpiece, Fuel Your Spirit with **Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus**. In a downloadable PDF format (PDF Size: *), this ebook is a beacon of encouragement. Download now and let the words propel you towards a brighter, more motivated tomorrow.

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Table of Contents Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus

- 1. Understanding the eBook Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - The Rise of Digital Reading Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Personalized Recommendations
 - Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus User Reviews and Ratings
 - Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus and Bestseller Lists
- 5. Accessing Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus Free and Paid

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- Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus Public Domain eBooks
- Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus eBook Subscription Services
- Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus Budget-Friendly Options
- 6. Navigating Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus eBook Formats
 - o ePub, PDF, MOBI, and More
 - Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus Compatibility with Devices
 - Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Highlighting and Note-Taking Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Interactive Elements Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
- 8. Staying Engaged with Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
- 9. Balancing eBooks and Physical Books Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions

- Managing Screen Time
- 11. Cultivating a Reading Routine Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Setting Reading Goals Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Fact-Checking eBook Content of Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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