

# Modeling the Determinants in Pito Brewing of Small-Scale Enterprising in Ghana

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## Abstract

Traditionally, in the northern Ghana, married women are customarily required to give helping hands to their husbands in farms and other economic activities. The proceeds however belong to the men who have control over the farm income. This study sought to identify the major challenges faced by women in pito brewing in small and medium scale enterprising. Eight communities in the Upper West Region representing 362 pito brewing women were purposively sampled. The study identified nine determinants facing the pito brewers as accessing finance being the dependent variable, while establishing contact, pricing of products suitable premises, getting Employees, business registration, family support, suitable Market, packaging and storage were considered as the independent variable. The data shows that the brewers have difficulties in getting access to finance, packaging and storage. The F-ratio in the ANOVA table indicated that the overall regression model is statistically significantly and predict the dependent variable as showed with the  $F(1, 360) = 42.685, p(.000) < .05$ . The paper concluded that, pito brewers faced numerous challenges and could be assisted by government NGOs as well as various financial institution to help improve their business

**Keywords:** Pito Brewing; Enterprises; Entrepreneurship; Small and Medium Scale; Enterprising

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## 1. Introduction

The heavy involvement of women in the informal sector is considered a matter of urgency and necessity rather than a choice, with the given low educational levels, resources, constraints, and domestic responsibilities. The need for women to earn income to enhance family earnings, women involvement in income generating activities has become more urgent. The nature and structure of society itself is standing in the way of the economic transformation which is critical to the social progress we seek. The barriers which stand in the way of women making improvement in their lives are in fact barriers to social and economic progress of the society as a whole (Abankwah and Abebe, 2011).

Globally, SMEs function as a lifeline to many people especially women in the informal sector (Ciara & Thomas, 2016; Haslinda & Muruga, 2016) and today's competitive business environment requires SMEs particularly those within the Pito industry to equip with current business practices. In Ghana, most SMEs employ less than 50 people and any definition that consider the current state of SMEs provided the opportunity for the inclusion of many business such as Pito brewing. Therefore, the study adopts the definition; small businesses as enterprises that employ less than 10 persons and those that employ more than 10 people as Medium and Large-Sized Enterprises as its operational definition.

The Pito brewing industry is less developed and most of the brewers lacked the required managerial skills and financial resources to improve production and quality of the product (Kugbee, 2009; Mumuni et al., 2013). According to Mumuni and Insah (2013), women in Pito brewing in the Upper West Region lack the required management experience and skills to produce quality Pito and render quality services to customers. This makes Pito as an alcoholic beverage drink, but less attractive to individuals who have the ability to afford alternative alcoholic drinks, and as a business, less attractive and unsustainable in the face of investment.

Pito brewing is a woman-dominated SME which serves as a major source of livelihood to over 90% of the women engaged in it (Kugbee, 2009). However, that access to credit has been a challenge to most of these women for their business operations. Like other SMEs, another problem affecting women in the Pito brewing is the lack of managerial skills and innovative ideas (Acheampong, 2015). Despite its contributions to the development of women, both policymakers and researchers have paid little or no attention to the development of the Pito brewing industry (Sore, 2016). Most Pito brewers lack financial resources and training to improve production (Kugbee, 2009; Mumuni, Insah & Bowan, 2013). Mumuni and Insah (2013) also argued that women in Pito brewing lack the required management experience and skills to produce quality Pito and render quality services to customers thus making the business unattractive and unsustainable. Considering its potentials, the Pito brewing industry is worthy of policy and research support.

It is estimated that about 40% of the population of the Upper West Region take Pito as beverage for their food needs (NBSSI, 2018). However, Pito brewing has remained a small business activity dominated by women (Anku, Hanoi, Konkuri, Moro, & Banongle, 2010; Kugbee, 2009) and Pito brewing among other small businesses in a study in the Upper West Region of Ghana, is the second highest (17%) leading business of women as their source of livelihood (Mumuni et al., 2013). Though the demand for Pito is high (Sore, 2016), its production has been challenged with global innovative practices in its production among brewers.

The purpose of the current study is to critically assess Pito brewing as women-dominated business entity with the aim of highlighting the factors influencing the development of Pito brewing industry in the Wa Municipality. As observed, the Pito brewing industry has been neglected in terms of policy and as such, it been faced with numerous challenges such as the lack of access to credit, low skills and technical know-how of brewers among others.

## **2 Related Works**

According to Ernst and Young (2015), the woman is sometimes placed at a disadvantaged position which in one way or the other, stifle her entrepreneurial capabilities. Even though woman entrepreneur may have high level of entrepreneurial and personal skills, but may not be able to grow her business because of being placed at a disadvantaged position (Carvalho et al., 2018). Consequently, the woman must be given the necessary support in the socialization process to enable her develop her knowledge and skills capable of advancing her entrepreneurial capabilities.

Throughout the world, Small-Scale and Medium-Size Enterprise (SMEs) are recognized for their enormous contributions to the social, political and economic development of different countries across the world (Bai, Yuan, Pan, 2017; Dasanayaka & Sardana, 2016; Wright, Roper & Hart 2015). It has been estimated that SMEs contributed about 56% of private sector employment and 36% of the Gross Domestic Product (GDP) worldwide (World Bank, 2017).

Generally, managers, both men and women entrepreneurs faced various degrees of challenges in running their businesses. However, studies (Abdullah et al., 2015; McAdam, Crowley & Harrison, 2018) provided evidences showing that women entrepreneurs in many developing countries reported as facing greater and more systemic barriers to accessing business support services than those in developed countries. In studying the institutional factors that prevent female-own businesses from accessing adequate finance for operations, Wellalage Duppati, and Fouzi (2013) revealed that many women often identify finance as their main problem in their attempt to starting and growing their own businesses.

A major challenge affecting the growth of most SMEs is their lack of capacity to apply simple business and accounting techniques such as cash flow and profitability analysis (Obim, Anake & Obim, 2017). SMEs operators also lack marketing-need management skills and this has also resulted in the collapse of many SMEs (Gupta & Batra, 2016; Gupta et al, 2013). Consequently, the weaknesses or failure in these critical dimensions of management and finance significantly affect all other dimensions of the SME as a business. Another element that affects the operations of SMEs is government actions or policy regulations which comprised state actions relating to a number of issues such as business registrations, taxation, corporate governance, property right, contract enforcement and financial reporting requirement as well as employment and safety issues, trading standards and consumer rights, environmental protection and data protection related issues (Fatoki, 2014; Kazimoto, 2014).

It is worth noting that support for SMEs growth in most developing have been faced many challenges even though that could be used as policy instruments for decreasing unemployment and inequality (ITC & AGI, 2016). As further observed, supporting the growth of SMEs could help government stimulate economic growth and development in their economies with little support from the international business community. Small businesses establishment found in small town or rural areas can equally contribute to reducing unemployment as has been done by other businesses in urban areas (ITC & AGI, 2016). As widely expected, SMEs has the power to engage the excess labour force that could not be taken by other sectors such as the Agricultural sector (Aminu et al, 2018; Poole, 2018).

The inability of SMEs to regularize their businesses often deprives them from the opportunity of securing profitable public contracts, access to reliable and affordable credit, renewal of licenses and other subcontracting services (Kersten, et al, 2017). To the African Development Bank (2016), the inability of credit and other financial assistance to reach SMEs in many developing economies could be attributed to main factors; “lack of equity, lack of organization in terms of human resources, accounting, and administrative management among others and the firm’s lack of forward-looking vision”. To the Bank, majority of these SMEs are born out of the desire of an individual (the entrepreneur), without any serious analysis of the prevailing market conditions and future occurrences. This often leads to disappointment in terms of turnover within the shortest possible time (African Development Bank, 2016).

Another factor influencing the development of SMEs in developing countries is the level of support received from government. In the past, Schwartz and Bar-El, (2004) observed and argued that government support systems

for SMEs may be effective for growth of enterprises in both urban and rural areas though evidence showed that such support seems to lose most of its effectiveness for enterprises in remote areas. They further argued that although a wide range of support services for SMEs can be provided by government, most of them only provide limited financial support to SMEs. However, most of the financial support provided by these governments often fail to achieve their intended purpose. Ronan and Fergal, (2016) theorized that the lack of leadership development has been a critical factor influencing the growth of SMEs. Mitchelmore and Rowley, (2013) in a study noted that leadership is not only critical for the growth of small, but also challenging for many SMEs to implement. In a similar view, Smallbone, Kitching and Blacburn (2015) also indicated that SMEs typically lack formal leadership development practices. Most SMEs lack internal leadership which has affected their management capabilities. Ronan and Fergal (2016) concluded by stating that management of SMEs are required to perform both strategic and operational roles, but most of them lack managerial quality, the variable competence and skill to function across their roles.

### **3. Small-Scale and Medium-Size Enterprise (SMEs)**

Globally, Small-Scale and Medium-Size Enterprise (SMEs) are considered as individual or group establishment intended to propel socio-economic development of economies (Bai, Yuan & Pan, 2017) Dasanayaka & Sardana, 2016). As business establishments, SMEs are capable of maintaining generating and maintaining revenues, creating assets and employing a certain number of people within a certain threshold that may vary from country to country (Aigboduwa and Oisamoje, 2013). According to the European Commission (2016), SMEs are enterprises with employees between 50 and 250 people and a turnover between 10 million Euros and 50 million

Euros. The conceptualization of SMEs by European Commission (EU) comprised micro, small and medium-sized enterprises dotted across all sectors and parts of many countries. As recognized (Poole, 2018), Small and Medium-sized Enterprises usually set up a section of commercial enterprises that by conceptualization, falls midway between microenterprises and large organizations. Though there is clarity on the dissection of enterprises, there is substantial variations in the scale of enterprise considered to be an SME. Considering their purpose of establishments, SMEs are meant to contribute meaningfully to the socio-economic development of individual countries by way of generating domestic and foreign earnings (Dasanayaka & Sardana, 2016; Organization for Economic Co-operation and Development, OECD, 2014; Robert & Michael, 2016).

In the northern part of Ghana, Pito is a traditional alcoholic beverage prepared from carbohydrate-rich cereal crops such as maize, millet and guinea corn (Adazabra, Ntiforo, & Bamford, 2014). It is food drink locally brewed by poor rural women and consumed mostly by low income earners, especially the youth and the jobless. Pito is produced at the household level by women and is characteristically served in a calabash within the environment of the producer. Apart from it being an energy given food/drink, Pito is used in fulfilling social obligations such as traditional marriages, naming ceremonies, funeral ceremonies, and festive celebrations (Sanni & Lonner, 1993). Pito brewing as an SME is dominated by women (Kugbee, 2009). Though the product is well patronized, it is never found bottled or canned. There seems to be a rule that Pito must be purchased directly from the household in which it is brewed as observed by Mumuni, Insaah and Bowan (2013).

### **4. Description of Pito Brewing**

Pito is a locally brewed drink which contains high level of alcohol. It is prepared from cereals crops such as guinea corn, millet and maize which are believed to be rich in carbohydrate (Ekundayo, 1969). As indicated by Adazabra, et al. (2014) Pito is mostly preferred and consumed by the local people mostly found in rural areas in the Northern part of Ghana, Nigeria and other West African countries. Most of these people depends on Pito for their alcohol need as they mostly poor and cannot afford modern or foreign alcoholic drinks. Sanni and Lonner (1993) noted that Pito is an important part of the culture of the Dagaaba tribe because it is used to satisfy certain social obligations such as marriages, naming and burial ceremonies, parties, and other social gatherings. In northern Ghana, Pito is as an energy drink mostly consumed by the youth to enable them undertake their activities. From the above definitions, the study considered Pito as a traditional alcoholic beverage brewed from carbohydrate-rich cereal crops (millet, guinea corn, or maize) mostly consumed by low-income earners and used in fulfilling social obligations such as marriages, naming and burial ceremonies, parties, and other social gatherings.

### **5. Methodology**

As an empirical research, this study attempted to describe, explain and analyze the development of Small-Scale Enterprising with regard to Pito brewing among women in the Wa Municipality. To achieve this, the study adopted the use of both primary data obtained from Pito brewers. The study employed a survey design and purely used quantitative techniques in the collection and analysis of data. As an advantage, the quantitative analysis ensured that the researcher had no or little influence on the results produced from the analysis of the analysis of the data collected from the field. This has the potential of ensuring some level of objectivity in the analysis (Neuman, 2014). The study also gave much importance to the quantitative analysis in order to ensure that the findings of the study

will have an acceptable degree of accuracy which to some extent guaranteed the statistical validity of the findings.

The population for the municipality was estimated at 119,387 in 2006. In the Wa Municipality, it has been estimated that there are about 2,600 women engaged in Pito brewing across the Wa Municipality (National Board for Small Scale Industries (NBSSI), 2018). As the target group, this provides a sample frame of 2,600 for the study.

The population for the study was too large to be used as the sample size for the study. It was therefore imperative for the study to consider a portion of the sample frame. Accordingly, the study used the Yamane Taro's (1967) formula which is a scientific method often employed to determine sample size (Miller & Brewer, 2003). As non-probability sampling technique, the study adopted a purposive sampling technique. This technique was adopted to purposively select women who are Pito brewers as they are the target group for the study. After purposively considering women Pito brewers, the study employed convenient sampling in order to contact the selected respondents at their various preparation and vending sites.

One of the major research instruments employed by the study was questionnaires. This was employed to collect data from the selected Pito brewers as respondents. Generally, a questionnaire is considered as a framework of questions that is designed and given to respondents to fill independently (Neuman, 2014). Questionnaires are always simple and quick for the respondent to complete. Neuman, (2014) argued that specific questions on a questionnaire may produce reliable measures more than other methods, though the questions may not capture the entire essence of a particular idea. The questionnaires contained both open-ended and close-ended questions and were divided into sections. The close ended questions were used to obtain specific answers on specific activities of brewers whereas the open-ended questions provided the opportunity for respondents to express themselves and also provide wider answers to some questions.

The validity of the questionnaire, interview guide and the Focus Group Discussion guide were evaluated. The validity and reliability of the instruments used in any research is critical as they have the potential of affecting the outcome of the research.

A questionnaire was designed and was employed to gather much of the data from Pito brewers as respondents of the study. The questionnaires were printed in a hard copy form and were administered to the respondents by field assistants.

The study used SPSS to perform its analysis where frequency tables and graphs were produced. Regression analysis was also performed in order to test the collective challenges of Pito brewing to the SMEs sector of the local economy of the Wa Municipality.

For sample size, a total of 400 respondents were selected of whom the questionnaires were administered to. However, a total of 362 questionnaire were obtained giving an overall response rate of 90.5% (362/400). In most cases, the individual responses were combined together to establish the overall influence of the variable of interest on the growth and development of Pito industry as the livelihood strategy of many women. All the respondents for the study were women into Pito brewing across the Wa Municipality. The study considered their age, educational background, marital status, income, and their household size.

## 6. Results and Discussion

The following section shows the results in tabular form for the determinants facing the pito brewers in Ghana.

**TABLE 1 Factors influencing Pito Brewers**

		Accessing Finance	Establishing Contact	Pricing of products	Suitable Premises	Getting Employees
N	Valid	362	362	362	362	362
	Missing	1	1	1	1	1
Mean		.91	.63	.78	.30	.53
Median		1.00	1.00	1.00	.00	1.00
Mode		1	1	1	0	1
Std. Deviation		.284	.484	.415	.461	.500

**Table 1 Cont'**

		Business Registration	Family Support	Suitable Market	Packaging and Storage
N	Valid	362	362	362	362
	Missing	1	1	1	1
Mean		.31	.65	.55	.99
Median		.00	1.00	1.00	1.00
Mode		0	1	05	1
Std. Deviation		.463	.479	.498	.105

**TABLE 1** explained the central tendency(Mean, Mode and median) and the standard deviation of the various determinants influencing pito brewing in the identified region. Among the various variables, packaging and storage

as well as accessing finance have the highest mean values of 0.99 and 0.91 respectively and with choosing suitable premises and having access to business registration being 0.21 and 0.30 considered the slowest averages. Considering the standard deviation again for accessing finance, packaging and storage of 0.284 and 0.105 having the least values and closed to zero indicated that the data were not far from each other and have more repeated values.

Table 2

**Accessing Finance**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	32	8.8	8.8	8.8
	Yes	330	90.9	91.2	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 2 indicates the choice of accessing finance as the dependent variable. Majority of the pito brewers selected yes (91.2%) indicating that it is difficult to have access to finance for their business. And only 8.8% of them selected No indicating having access to finance is not a problem to them.

**Table 3 Establishing Contact**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	134	36.9	37.0	37.0
	Yes	228	62.8	63.0	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 3 indicates the choice of establishing contact for the pito brewing. as one of the predictors. Majority of the pito brewers selected yes (63.0.%) indicating that it is difficult establish contact for their business. And only 37.0% of them selected No indicating having difficulties in establishing contact.

**Table 4 Pricing of products**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	80	22.0	22.1	22.1
	Yes	282	77.7	77.9	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 4 explained the difficulties of the women on the pricing of the products as one of the predictors. From the table the challenge for the market pricing is the yes (77.9 37.0% of them selected No (22.1%)( indicating having less difficulties in the pricing of the product..

**Table 5 Suitable Premises**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	252	69.4	69.6	69.6
	Yes	110	30.3	30.4	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 5 shows that the women have no problem with suitable premises for the business with the selection of yes (30.4.%) only 69.6% of them selected No indicating having enough premises for the job.

**Table 6 : Getting Employees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	171	47.1	47.2	47.2
	Yes	191	52.6	52.8	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 6 shows that the women have problem getting employees for the pito brewing with the selection of yes (52.8.%) and 47.2% of them selected No indicating no problem getting employees to work with.



**Table 7 :Business Registration**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	250	68.9	69.1	69.1
	Yes	112	30.9	30.9	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 7 shows getting access to business registration with the selection of yes (30.9%) and 69.1% of them selected No indicating no problem getting their business being registered.

**Table 8 : family Support**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	128	35.3	35.4	35.4
	Yes	234	64.5	64.6	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 8 shows the women are being supported by their families with the selection yes (64.6. %) and 35.4% as No.

**Table 9: Suitable Market**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	162	44.6	44.8	44.8
	Yes	200	55.1	55.2	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 9 shows the women have problem selecting suitable market with the selection yes (55.2.%) and 44.8% as No

**Table 10: Packaging and Storage**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	4	1.1	1.1	1.1
	Yes	358	98.6	98.9	100.0
	Total	362	99.7	100.0	
Missing	System	1	.3		
Total		363	100.0		

Table 10 shows the women have difficulties in the packaging and storage of their products market with the selection yes (98.9%) and 1.1% as No.

**Table 11 : Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.326 <sup>a</sup>	.106	.104	.2692
2	.609 <sup>b</sup>	.371	.357	.2280

Table 11 provided two models for the determinants in the model summary. Model 1 has weak correlation (.326<sup>a</sup>) as compare to that of model 2 (.609<sup>b</sup>), The first table of interest is the model summary (Table 11). This table provides the R, R square, adjusted R square, and the standard error of the estimate, which can be used to determine how well a regression model fits the data: The "R" column represents the value of R, the multiple correlation coefficient. R can be considered to be one measure of the quality of the prediction of the dependent variable; in this case, access to finance, The "R Square" column represents the R<sup>2</sup> value (also called the coefficient of determination), which is the proportion of variance in the dependent variable that can be explained by the independent variables. The R-squared that indicates how well a regression model fits a data set. The standard error is used to get a confidence interval for the predicted values. Correlated predictors (multicollinearity) may cause large standard error of the estimate of the regression coefficient

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.092	1	3.092	42.685	.000 <sup>b</sup>
	Residual	26.079	360	.072		
	Total	29.171	361			
2	Regression	10.823	8	1.353	26.030	.000 <sup>c</sup>
	Residual	18.348	353	.052		
	Total	29.171	361			

The F-ratio in the ANOVA (Table 12) tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable,  $F(1, 360) = 42.685$ ,  $p(.000) < .05$  (i.e., the regression model is a good fit of the data for model 1) and  $F(8, 353) = 26.030$ ,  $p(.000) < .05$  (i.e., the regression model is a good fit of the data for model 2)

Table 13 Coefficients of the model

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.791	.023		34.022	.000
	Establishing Contact	.191	.029	.326	6.533	.000
2	(Constant)	.752	.130		5.769	.000
	Establishing Contact	.149	.027	.253	5.515	.000
	Pricing of products	.039	.038	.057	1.008	.314
	Suitable Premises	-.113	.030	-.183	-3.818	.000
	Getting Employees	-.087	.046	-.152	-1.868	.063
	Business Registration	-.126	.032	-.205	-3.972	.000
	family Support	.188	.031	.317	6.095	.000
	Suitable Market	.002	.048	.004	.048	.962
	Packaging and Storage	.032	.119	.012	.268	.788

a. Dependent Variable: Accessing Finance

Table 13 shows the predicted model for the determinants influencing pito brewing in Wa municipality.

Accessing Finance =  $0.752 + .149(\text{Establishing Contact}) + 0.039(\text{Pricing of products}) - 0.113(\text{Suitable Premises}) - 0.087(\text{Getting Employees}) - 0.126(\text{Business Registration}) + 0.188(\text{family Support}) + 0.002(\text{Suitable Market}) + 0.032(\text{Packaging and Storage})$ .

From the model above only suitable business, getting employment and business registration are negative which unit increase in the predictors will decrease the dependent variable, accessing finance by the values of the constants of the predictors. Again, increase in a unit in the establishing contact, pricing of products, family support, suitable market and packaging and storage will increase the access to finance by the values of the constant, The entire constant of the selected model is 0.752 which implies that if all the predictors are zero, then access to finance will be equal to 0.752.

## 7. Conclusion

The Pito brewing industry is less developed and most of the brewers lacked the required managerial skills and financial resources to improve production and quality of the product (Kugbee, 2009; Mumuni et al., 2013). According to Mumuni and Insah (2013), women in Pito brewing in the Upper West Region lack the required management experience and skills to produce quality Pito and render quality services to customers. This makes Pito as an alcoholic beverage drink, but less attractive to individuals who have the ability to afford alternative alcoholic drinks, and as a business, less attractive and unsustainable in the face of investment.

This study sought to identify the major challenges faced by women in pito brewing in small and medium scale enterprising. Eight communities in the Upper West Region representing 362 pito brewing women were purposively sampled. The study revealed identified nine determinants facing the pito brewers as the accessing finance being the dependent variable, while establishing contact, pricing of products suitable premises, getting Employees, business registration, family support, suitable Market, packaging and storage were considered as the independent variables.

## 8. Future Work

Numerous challenges are facing women in pito brewing industry. The determinants discussed gave the opportunity

for further investigations. The future work is to consider various way of developing the pito brewing industry with an improved innovation to make the livelihood of the women enhanced.

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