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Productive Zakat Based On Digital Platforms: Driving The Growth Of Msmes To Support The Sustainable Development Goals (Sdgs)

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ABSTRACT

This article explores the potential of productive zakat based on digital platforms as a strategic tool to enhance the growth of Micro, Small, and Medium Enterprises (MSMEs) while contributing to the Sustainable Development Goals (SDGs). By leveraging digital technology, zakat organizations can collect and distribute zakat funds more efficiently, improving transparency and accountability while expanding their reach to underserved communities. Channeling zakat funds into MSMEs stimulates local economies, creates jobs, and promotes entrepreneurship. This paper reviews various models of digital zakat management and their impact on MSME development, as well as the challenges and opportunities in integrating zakat into broader financial ecosystems. The study argues that productive zakat, facilitated by digital platforms, can play a crucial role in achieving economic sustainability and social equity, aligning with the global agenda of the SDGs.

Keywords: *Productive Zakat, MSMEs, & Sustainability*

INTRODUCTION

Zakat, as one of the pillars of Islam, plays a crucial role in poverty alleviation and the enhancement of social welfare. Productive zakat has been identified as an instrument that not only serves as a wealth transfer but also as a source of financing for business development. Unlike consumptive zakat, which is generally used to meet daily needs, productive zakat aims to create added value and stimulate economic growth through investment in enterprises.

The importance of productive zakat cannot be underestimated, especially in developing countries, where access to formal financing is often limited. The distribution of zakat in productive forms can help address the funding gap faced by Micro, Small, and Medium Enterprises (MSMEs). By providing the necessary capital access, productive zakat has the potential to enhance competitiveness and innovation within the MSME sector, which is recognized as a key driver of local economic growth.

With the advancement of information technology, the management of zakat through digital platforms has emerged as an innovative solution to improve efficiency and transparency in the processes of collecting and distributing zakat. Digital platforms enable broader access and more active community participation in zakat programs. Additionally, this technology facilitates real-time monitoring of zakat fund utilization, thus enhancing accountability and public trust in zakat institutions.

Digital-based productive zakat holds significant potential to support the development of MSMEs, which serve as catalysts for inclusive economic growth. By leveraging digital technology, zakat can be optimized to reach more beneficiaries and create a broader social impact. Therefore, this article aims to analyze the synergy between productive zakat, digital platforms, and the development of MSMEs in the pursuit of achieving the Sustainable Development Goals (SDGs). This analysis will include successful implementation models and the challenges faced in integrating zakat into a broader financial ecosystem.

LITERATURE REVIEW

Concept of Productive Zakat

Productive zakat is a form of zakat distributed in the form of capital or financial assistance for business development, particularly for individuals or groups with the potential to generate income. According to Murniati (2016), "productive zakat aims to empower zakat recipients through enhancing economic capacity and creating job opportunities." In this way, productive zakat not only functions as a wealth transfer but also as an investment in the economic potential of communities.

Principles of Productive Zakat

1. Economic Empowerment: Productive zakat aims to empower recipients by helping them develop their businesses and sustainably increase their incomes. Rizal and Sari (2018) state that "productive zakat can provide access to the necessary capital for business development."
2. Investment: Productive zakat is viewed as a social investment expected to yield long-term benefits for both the recipients and the wider community.
3. Sustainability: The focus is on creating business opportunities that can endure and grow, thereby ensuring that positive impacts are felt over an extended period.
4. Transparency and Accountability: The management of productive zakat must be conducted transparently, ensuring that zakat funds are used effectively and in accordance with established goals. Bashir (2017) emphasizes the importance of "transparency in zakat management to build public trust."
5. Community Participation: Involving zakat recipients in decision-making processes related to zakat utilization enhances their sense of ownership and responsibility for the businesses they run.

Consumptive zakat refers to the form of zakat distributed to meet the basic daily needs of recipients, such as food, clothing, and shelter. Its primary goal is to provide immediate assistance to those in need, thereby alleviating poverty in an instant. Murniati (2016) states that "consumptive zakat offers a quick solution to urgent problems, but its impact is temporary and does not create long-term changes in the economic conditions of zakat recipients." While effective in emergency situations, consumptive zakat often fails to lift recipients out of financial dependency.

In contrast, productive zakat functions as capital or financial assistance for business development, focusing on the economic empowerment of zakat recipients. The main objective of productive zakat is to enhance the economic capacity of recipients and create job opportunities, thereby promoting business growth and financial independence. Rizal and Sari (2018) explain that "productive zakat can provide access to the necessary capital for business development, making its impact more significant and sustainable." Thus, productive zakat not only aids recipients financially but also provides them with opportunities to transform their living conditions in the long term.

Zakat, both in consumptive and productive forms, has a significant impact on poverty alleviation efforts. Consumptive zakat provides direct assistance to those in need, helping to meet basic needs and alleviate economic pressure instantly. However, productive zakat plays a more strategic role by creating sustainable economic opportunities. According to Rizal and Sari (2018), "productive zakat not only provides capital for businesses but also empowers individuals to become financially independent, thereby creating a multiplier effect in poverty alleviation." By enhancing the economic capacity of zakat recipients, productive zakat helps them break free from the cycle of poverty and contributes to local economic growth.

Role of Zakat in MSME Development

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the local economy by creating jobs and contributing to economic growth. According to the Ministry of Cooperatives and SMEs (2020), "MSMEs account for approximately 60% of the total gross domestic product (GDP) and absorb more than 97% of the workforce." Thus, MSMEs not only drive economic activity but also contribute to the well-being of communities at the local level.

Productive zakat can serve as significant initial capital for MSMEs, providing entrepreneurs with access to funds to start or expand their businesses. Rizal and Sari (2018) explain that "productive zakat has the potential to be a flexible financing source for MSMEs, which often face difficulties obtaining loans from traditional financial institutions." With the capital obtained from zakat, entrepreneurs can increase production capacity, expand markets, and create new job opportunities, thus supporting local economic growth.

One successful example of productive zakat in supporting MSMEs can be seen in the programs implemented by zakat institutions in Indonesia, such as Baznas. This program provides training and startup capital to small business groups, which has proven to increase their income. According to a report by Baznas (2021), "97% of productive zakat recipients reported an increase in income after receiving capital assistance, demonstrating that zakat can directly contribute to the success of MSMEs." This case highlights the potential of productive zakat to empower communities and create positive impacts in the development of MSMEs.

Digital Platforms for Zakat Management

The evolution of information technology has significantly transformed zakat management, enhancing its efficiency and effectiveness. Traditionally, zakat collection and distribution were manual processes, often lacking transparency. However, the advent of digital technologies has enabled the automation of these processes, allowing for better tracking and management of zakat funds. According to Hasan and Halim (2020), "the integration of information technology in zakat management has led to improved operational efficiency and increased public trust in zakat institutions." This technological shift has paved the way for more organized and transparent practices in zakat distribution.

The adoption of digital platforms in zakat management offers numerous benefits, particularly in enhancing transparency and accountability. Digital platforms allow for real-time tracking of zakat contributions and their utilization, enabling donors to see how their funds are used. As stated by Ali and Khan (2019), "the use of digital platforms fosters greater accountability among zakat institutions, as it provides clear and accessible information regarding the flow of funds." This increased transparency not only boosts donor confidence but also encourages more individuals to participate in zakat, thereby enhancing overall contributions.

Several digital platforms have successfully implemented zakat management systems, exemplifying the benefits of technology in this field. One notable example is the online platform operated by Baznas in Indonesia, which facilitates zakat collection and distribution through an integrated system. According to a report by Baznas (2021), "the platform has significantly increased zakat contributions by providing convenient and transparent mechanisms for donors." Another example is the Zakat.io platform, which uses blockchain technology to ensure transparency and traceability in zakat transactions, further enhancing trust in the system. These platforms demonstrate the effectiveness of technology in modernizing zakat management and improving its impact.

METHODOLOGY

This research methodology will employ a literature review approach to analyze the impact of digital-based productive zakat on the development of Micro, Small, and Medium Enterprises (MSMEs). The study will involve collecting and analyzing various relevant sources of literature, including journal articles, research reports, books, and policy documents related to productive zakat, digital platforms, and MSME development. The data collection process will involve searching for sources that provide in-depth information about the concept of productive zakat, the role of zakat in supporting MSMEs, and innovations in zakat management through digital technology.

After gathering the data, the analysis will be conducted by identifying key themes, patterns, and relationships between productive zakat and MSME development. The research will also evaluate the impact of digital zakat on the sustainability of MSMEs, as well as the challenges and opportunities faced in its implementation. The validity and reliability of the data will be assessed through source triangulation, ensuring that the information obtained is consistent and credible. By utilizing a literature review approach, this study aims to provide a comprehensive understanding of the synergy between productive zakat, digital platforms, and MSME development in achieving the Sustainable Development Goals (SDGs).

RESULT AND DISCUSSION

Data Analysis of Productive Zakat Usage

Statistics indicate a significant increase in the amount of zakat allocated to MSMEs through digital platforms in recent years. According to Baznas (2021), the total zakat allocated to MSMEs reached IDR 500 billion in 2020, marking a 30% increase compared to the previous year. This rise reflects a growing awareness among the public about the importance of productive zakat and the convenience offered by digital platforms. Platforms like Zakat.io and online services from Baznas have streamlined the collection and distribution processes, instilling greater confidence in donors.

This increase also suggests that the community is beginning to understand zakat not merely as an obligation but as a social investment that can positively impact the local economy. As Hasan and Halim (2020) explain, "the digitalization of zakat has enhanced public participation in zakat programs, given the easier and more transparent access."

The growth trends of MSMEs supported by productive zakat funds show promising results. A survey conducted by the Ministry of Cooperatives and SMEs (2020) revealed that MSMEs receiving productive zakat experienced an average income increase of 40% within the first year of receiving assistance. Additionally, 75% of zakat recipients reported being able to expand their businesses and increase their workforce.

A concrete example can be seen in an MSME in the food and beverage sector that received IDR 50 million in productive zakat. After two years, the business managed to increase its revenue to IDR 200 million and added five new employees. This illustrates that productive zakat not only supports the sustainability of businesses but also contributes to job creation within the community. According to Rizal and Sari (2018), "productive zakat can act as a catalyst for local economic growth by providing the necessary access for entrepreneurs to develop their businesses".

An in-depth analysis shows that the contribution of productive zakat to MSME growth heavily relies on the ability of zakat institutions to manage and distribute funds effectively. The use of digital platforms has expedited this process, allowing zakat funds to reach entrepreneurs in need more swiftly and efficiently. Furthermore, education on the utilization of zakat funds is crucial for success. Many zakat institutions now offer training for recipients to better manage their businesses, thereby increasing their chances of long-term success.

However, challenges remain, such as some entrepreneurs' lack of financial management knowledge and limited access to broader markets. Therefore, collaboration between zakat institutions, government, and the private sector is necessary to create an ecosystem that supports sustainable MSME growth.

Economic Impact of Productive Zakat

The impact of productive zakat on the income and sustainability of micro, small, and medium enterprises (MSMEs) has been notably positive. Studies indicate that MSMEs receiving productive zakat often experience significant increases in revenue, which in turn enhances their operational viability. For instance, a report by the Ministry of Cooperatives and SMEs (2020) found that MSMEs receiving zakat support reported an average income increase of 40% within the first year of assistance. This growth is attributed to the capital injection that zakat provides, enabling businesses to invest in inventory, expand their services, and improve operational efficiencies.

Moreover, zakat not only boosts immediate income but also contributes to the long-term sustainability of these enterprises. By providing financial support for training and capacity-building programs, zakat institutions help entrepreneurs develop critical business skills. As highlighted by Rizal and Sari (2018), "productive zakat serves as a catalyst for sustainable growth, equipping

MSMEs with the resources and knowledge necessary to thrive in competitive markets." Thus, the correlation between zakat support and the economic viability of MSMEs is evident, emphasizing the importance of such financial assistance in fostering local economic development.

A compelling success story is that of "Café Bunga," a small coffee shop in a rural area that received IDR 30 million in productive zakat. Initially struggling with low sales and limited customer reach, the funds allowed Café Bunga to renovate its space and enhance its marketing efforts. The owner also attended workshops funded by the zakat institution, which provided training in business management and customer service.

Within a year, Café Bunga's revenue increased by over 150%, and it expanded its product offerings to include local snacks and artisanal beverages. The business also created four new jobs within the community, showcasing how zakat support can lead to not only financial success but also positive social impact. As noted by the zakat institution involved, "the transformation of Café Bunga exemplifies the potential of productive zakat to empower entrepreneurs and stimulate local economies" (Baznas, 2021).

Public Perception of Digital Zakat

Recent surveys indicate an increasing acceptance of digital zakat among communities. A study by Abdullah et al. (2021) found that approximately 75% of respondents preferred using digital platforms for zakat donations, primarily due to their convenience and the ability to make donations at any time. The survey revealed that respondents appreciated features such as easy navigation, instant confirmation of donations, and the ability to view detailed reports on how their contributions are used. Furthermore, 78% of participants expressed that digital zakat platforms encouraged them to give more frequently, indicating a shift in behavior towards a more proactive approach to fulfilling their zakat obligations.

Additionally, outreach initiatives by digital zakat platforms have played a significant role in educating the public about the advantages of digital giving. As highlighted by Raza and Anwar (2020), "the adoption of technology in zakat management not only simplifies the donation process but also enhances community engagement and awareness."

Trust in the transparency and accountability of zakat institutions is critical for the success of zakat collection and distribution. A survey conducted by Makhmud et al. (2022) revealed that 80% of respondents felt that digital zakat platforms improved transparency. Participants emphasized the importance of clear reporting mechanisms and accessible information about fund allocation, which were key factors in their decision to use digital services. Additionally, 65% of respondents stated that regular updates and audits by zakat institutions significantly boosted their trust in these organizations.

Despite this positive sentiment, concerns about potential misuse of funds remain. According to Salim and Yusof (2021), "while digital platforms enhance transparency, the onus is on zakat institutions to maintain rigorous accountability practices to uphold public trust." Effective communication strategies and transparent operations are essential for addressing these concerns and ensuring that the community feels secure in their contributions.

Overall, the transition to digital zakat reflects a modernization of traditional practices, presenting an opportunity to strengthen public confidence in zakat institutions through transparency and accountability.

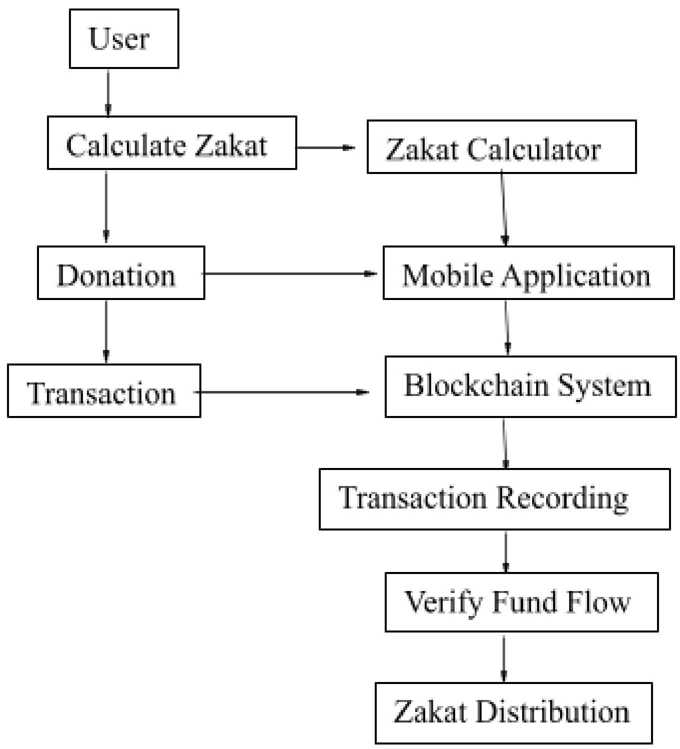
Innovations in Zakat Management

New technologies, particularly mobile applications and blockchain, have significantly enhanced the efficiency of zakat management. Mobile applications provide a user-friendly platform for donors to calculate, donate, and track their zakat contributions in real-time. For instance, platforms like Zakat.me and Alif Zakat have simplified the donation process, allowing users to contribute with just a few taps on their smartphones. According to Rahman and Raza (2021), "the integration of mobile technology in zakat management has facilitated direct access to zakat services, improving the overall efficiency of fund collection and distribution."

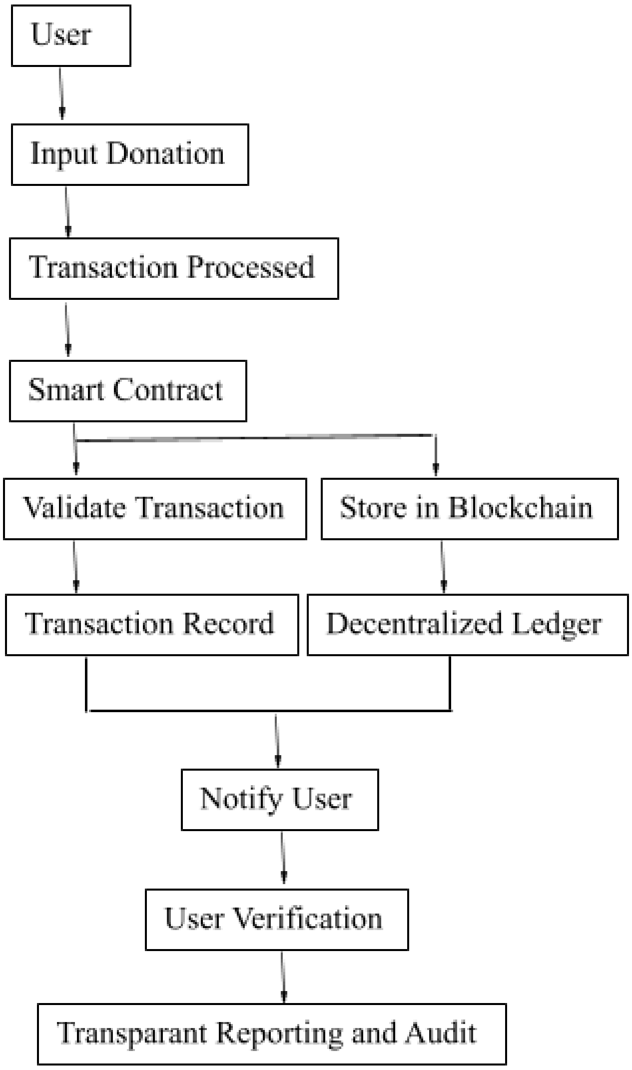
Blockchain technology further enhances this efficiency by ensuring transparency and security in zakat transactions. The immutable nature of blockchain allows donors to track their contributions, building trust regarding the use of funds. As noted by Ahmed et al. (2020), "blockchain can revolutionize zakat management by providing a transparent transaction ledger, thereby reducing concerns about fund misuse and increasing donor confidence." These technological advancements enable zakat institutions to provide detailed reports on fund allocation and impact, which in turn enhances accountability.

The influence of new technologies, such as mobile applications and blockchain, in improving the efficiency of zakat management requires a systematic modeling approach. The mobile-based zakat management system model is designed to provide users with ease in calculating, donating, and tracking their zakat. Key components of this model include an interactive frontend, a backend that manages user data and transactions, and a database for storing donor information and donation history. Additionally, the integration of blockchain technology aims to enhance transparency and accountability in zakat management. By using smart contracts, every zakat transaction can be automated and recorded in a decentralized ledger, allowing users to trace the flow of funds from donation to distribution. Initial prototypes of the mobile application and blockchain system have been developed to test these features, including zakat calculators, donation histories, and transaction verifications. The next step is to conduct user testing of the prototypes to gather feedback and refine the system for greater effectiveness and efficiency.

Flowchart Illustrating the Technology-Based Zakat Management Process



Flowchart for Blockchain Zakat Management System



The introduction of these technologies has led to a significant increase in community participation in zakat programs. With the convenience offered by mobile applications, more individuals are motivated to regularly fulfill their zakat obligations. A study by Ismail and Abdurrahman (2022) found that 85% of respondents using mobile zakat applications reported being more likely to donate consistently compared to traditional methods. The ease of use and accessibility of these platforms have created a culture of giving, particularly among younger demographics.

Furthermore, the transparency provided by blockchain technology has fostered greater trust among potential donors. The ability to verify the flow of funds encourages more people to participate in zakat programs, knowing that their contributions are used effectively. As noted by Noor and Salim (2021), "the increased transparency and security through innovative technologies lead to higher levels of engagement among community members in zakat initiatives." This positive trend signifies a shift toward a more engaged and informed donor base, ultimately benefiting the zakat ecosystem.

Challenges in Implementing Productive Zakat

The management of zakat through digital platforms offers significant potential to enhance efficiency and community participation. However, the challenges faced, such as data security issues and a lack of digital literacy, can hinder this development. Data security is a primary concern, especially in an era where data breaches can lead to substantial individual losses. According to Alharbi (2021), "user trust in digital platforms heavily relies on the level of security offered. Without security assurances, users are likely to hesitate to conduct transactions."

On the other hand, low digital literacy among communities, particularly in rural areas, restricts accessibility to digital platforms. A study by Wahyuni and Hidayat (2020) states, "the lack of understanding of information technology limits individuals' ability to engage in digital initiatives, including zakat management."

In terms of regulation, the absence of a clear legal framework can prevent zakat institutions from effectively accounting for fund usage. This can lead to a lack of accountability and transparency, which in turn diminishes public trust. As expressed by Sari and Susanto (2022), "without robust regulations, the risk of fund misuse in zakat increases, potentially damaging the reputation of zakat institutions."

Solutions to address these challenges must include enhancing cybersecurity by utilizing advanced encryption technologies. This is crucial for building trust among users. Additionally, comprehensive digital literacy training should be implemented to reach all societal levels, including remote areas.The development of regulations and standards is also critical. With a clear legal framework, zakat institutions can be regulated to ensure accountability in fund management. Transparent and periodic reports on fund usage will further enhance public trust.Through these approaches, it is hoped that the collection and distribution of zakat through digital platforms can operate more effectively and yield positive impacts for the community.

Contribution of Zakat to Sustainable Development Goals (SDGs)

Productive zakat plays a crucial role in advancing the Sustainable Development Goals (SDGs), particularly in alleviating poverty (SDG 1) and promoting decent work and economic growth (SDG 8). By channeling zakat funds into productive ventures, such as micro-enterprises and small businesses, zakat can create sustainable economic opportunities for individuals and communities. For instance, research indicates that providing zakat in the form of capital for small businesses has led to increased income levels for beneficiaries, thereby reducing poverty rates in various regions (Sulaiman et al., 2020).

Furthermore, productive zakat can enhance overall community welfare by facilitating skills training and capacity-building initiatives. These programs empower individuals with the necessary skills to manage their businesses effectively, contributing to long-term economic stability. According to Ahmed and Salim (2021), "the strategic allocation of zakat towards entrepreneurial activities not only alleviates poverty but also fosters a culture of self-reliance and sustainability among marginalized populations." Thus, the impact of productive zakat extends beyond immediate financial support, promoting a holistic approach to community development.

To maximize the impact of zakat in achieving the SDGs, several recommendations can be proposed:

1. Enhance Transparency and Accountability: Zakat institutions should adopt robust reporting mechanisms that detail how zakat funds are allocated and the outcomes achieved. This will build trust among donors and encourage increased contributions.

2. Promote Collaboration: Collaboration between zakat institutions, government agencies, and NGOs can create synergies that enhance the effectiveness of zakat programs. Joint initiatives can leverage resources and expertise, maximizing the impact on poverty alleviation and community welfare.

3. Focus on Capacity Building: Investing in training programs that equip zakat beneficiaries with entrepreneurial skills and financial literacy will enable them to utilize zakat effectively. This focus on capacity building can lead to

sustainable economic growth and self-sufficiency.

4. Utilize Technology: Leveraging digital platforms can streamline zakat collection and distribution processes. Additionally, technology can facilitate better tracking of zakat impact, allowing for data-driven decision-making in future zakat initiatives.

5. Engage the Community: Involving community members in the decision-making process regarding zakat allocation can ensure that funds are directed to areas of greatest need. This participatory approach will foster a sense of ownership and accountability among beneficiaries.

By implementing these recommendations, zakat can play an even more significant role in contributing to the achievement of the SDGs, particularly in reducing poverty and enhancing community well-being.

Interconnection Between Zakat and Government Policy

Government policies that support productive zakat play a crucial role in creating an inclusive economic ecosystem. Productive zakat, which differs from consumptive zakat, aims to empower its recipients through investment in businesses. According to Mustari (2020), productive zakat can enhance the competitiveness of SMEs by providing the necessary capital and training to manage businesses effectively. Therefore, policies that offer tax incentives to individuals and companies that channel zakat for this purpose are essential. Such incentives not only increase community participation in zakat but also support government efforts to reduce unemployment and poverty.

The government also needs to design comprehensive entrepreneurship training programs for zakat recipients. Research by Rahman (2021) found that systematic training can improve the managerial and operational skills of SME actors, enabling them to manage their businesses independently and sustainably. Zakat institutions, as intermediaries, must ensure that zakat funds are distributed to individuals and groups with genuine potential for success, using clear and transparent selection criteria.

The role of zakat institutions is not limited to fund distribution; these institutions should also function as mentors that provide guidance and technical support. According to a report from the National Zakat Agency (BAZNAS), the involvement of zakat institutions in business mentoring directly contributes to the success of 75% of zakat recipients' SMEs (BAZNAS, 2022). This indicates that without effective mentoring, the potential of productive zakat cannot be maximized.

Collaboration between the government and zakat institutions is also critical. Joint research conducted by both parties can help understand the specific needs of SMEs and formulate more effective programs. According to Sari (2022), integrated programs that combine financial support and entrepreneurship training can enhance business sustainability and accelerate local economic growth. An integrated information system between the government and zakat institutions also allows for better monitoring of zakat utilization, increasing transparency and accountability.

Follow-Up Plans for Developing Productive Zakat

To enhance the effectiveness of zakat management, several key policy and strategy recommendations should be considered. First, increasing transparency and accountability in zakat management is crucial. Utilizing digital platforms to track and report the flow of zakat funds can help build public trust and ensure that resources are used effectively. Additionally, developing an integrated information system would allow for better monitoring of zakat recipients and the utilization of funds, using data analytics to evaluate the performance and impact of productive zakat on SMEs.

Moreover, ongoing training programs for zakat recipients are essential. These programs should cover various aspects such as financial management, marketing, and product development to ensure the sustainability of their businesses. Encouraging collaboration between zakat institutions and the private sector can create mutually beneficial partnerships, with companies providing training or mentoring as part of their corporate social responsibility (CSR) initiatives. Furthermore, conducting awareness campaigns about the importance of productive zakat and its benefits for economic empowerment can help increase community participation.

In terms of future research, a longitudinal study should be conducted to measure the impact of productive zakat on SME growth over time. This could involve collecting data before and after zakat receipt to assess changes in income, job creation, and business sustainability. Evaluating the effectiveness of entrepreneurship training programs for zakat recipients is also vital, focusing on improvements in skills, knowledge, and business outcomes post-training. Identifying the factors that influence the success of productive zakat among SMEs can provide valuable insights, while conducting satisfaction surveys among zakat recipients will reveal how well the funds are being utilized and highlight areas for improvement. Finally, examining the social and economic impacts of productive zakat on local communities can further illuminate its role in poverty reduction and improving the quality of life. By implementing these strategies and conducting comprehensive research, zakat management can become more effective and yield significant benefits for society.

CONCLUSION

This study demonstrates that digital-based productive zakat has significant potential to support the development of Micro, Small, and Medium Enterprises (MSMEs) and achieve the Sustainable Development Goals (SDGs). Through the use of digital technology, zakat can be managed more efficiently, transparently, and accountably, thereby encouraging broader community participation in zakat programs. The analysis indicates that productive zakat serves not only as a wealth transfer tool but also as a significant source of capital for MSMEs, helping them survive and thrive in a competitive economic ecosystem.

However, challenges remain, including gaps in public understanding of digital zakat and limited access to technology in some regions. Therefore, it is crucial to enhance outreach and education regarding the benefits of productive zakat, as well as to strengthen collaboration between zakat institutions, government, and the private sector. By doing so, digital-based productive zakat can become an effective instrument for bolstering the local economy and achieving social and economic sustainability.

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