

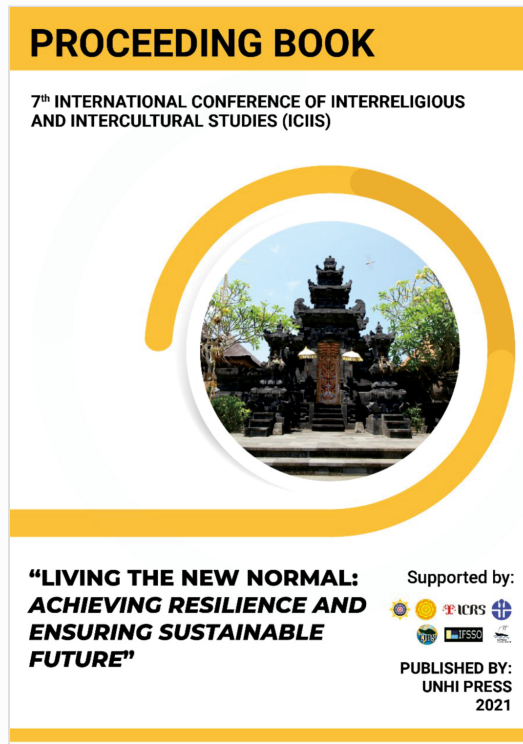


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Living the new normal : Achieving resilience and ensuring sustainable future

by Ida Ayu Putu Widani Sugianingrat

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PROCEEDING BOOK

7th INTERNATIONAL CONFERENCE OF INTERRELIGIOUS
AND INTERCULTURAL STUDIES (ICIIS)



**“LIVING THE NEW NORMAL:
ACHIEVING RESILIENCE AND
ENSURING SUSTAINABLE
FUTURE”**

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Virtual International Conference of Interreligious and Intercultural Studies

Living the New Normal:

Achieving Resilience & Ensuring Sustainable Future

UNHI DENPASAR, 30 September 2021



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:

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7th ICIIS****Virtual International Conference of Interreligious and Intercultural Studies****30 September 2021****Living the New Normal:****Achieving Resilience & Ensuring Sustainable Future****Organizing Committee:****Head of Organizer**

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Preface

1
Om Swastyastu

It gives me great pleasure to extend to you all a proceeding book of the 7th International Conference of Interreligious and Intercultural Studies. Universitas Hindu Indonesia would like to say how grateful we are to the scientist, scholar, and researcher who have contributed in the 7 th ICIIS with an insightful theme: Living The New Normal: Achieving Resilience And Ensuring Sustainable Future on 30 September, 2021.

On this proceeding book, there are 10 papers presented organized by Universitas Hindu Indonesia in collaboration with International Consortium for Religious Studies-Universitas Gadjah Mada (ICRS UGM Yogyakarta), Research Center for Area Studies-The Indonesian Institute of Sciences (PSW-LIPI Jakarta), and International Federation of the Social Sciences Organisation (IFSSO). The greatest academic issues that discussed are the general and specific issues in Achieving Resilience And Ensuring Sustainable Future during the pandemic. How faith, religion, tourism, economic, political aspects and also culture in the broaden sense could be functioned as support systems in dealing with the new challenges after the experience of hardship with the pandemic that has ravaged religious practices, and has disturbed economic as well as political and cultural aspects of life. Reformulation of worthy elements from cultural values rooted in the society could be practiced or re practiced to deal with a new normal life or even a normal life again. Lessons learned from different countries in dealing with the pandemic could be shared in this conference so that any weaknesses of previous life with pandemic, shall not be repeated by others

1 In this precious moment, I would like to express our gratitude Hilmar Fariq Ph. D.(the General Director of Culture-the Ministry of Education and Culture-the Republic of Indonesia) who gave a valuable speech at this conference. I would like also to convey my appreciation to all invited speakers, both local and broad scholars. We consider that the papers contribution of participants and speakers is exactly the main thing. Through these articles, we explore and develop smart ideas to deal with the threat to the social and culture resiliencies. There are many strategies could be applied by lessons learned from the bad impacts of the pandemic in reviving to the new normal life or even a normal life.

1 We sincerely hope that this book could be an academic references for scholars from various fields of interest.

Om santih, santih, santih, Om

Denpasar, September 2021

1 of. Dr. drh. I Made Damriyasa, M.S
Rector Of Universitas Hindu Indonesia

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Intellectual Capital in Achieving Sustainability Village Credit Institution Sustainability

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ABSTRACT

The Village Credit Institution (VCI) is a potential income for traditional villages which VCI every year 20 percent will be channeled to traditional villages as development funds. The remaining 60 percent of the profit will be used for reserve shares, 5 percent for residents in traditional villages. The profits obtained by the VCI will automatically help residents in terms of freeing fees in traditional villages, so the VCI should not be lost. Coupled with the VCI is not subject to this tax payer which is advantageous. In Indonesia there is only one financial institution that is free from taxes, namely the VCI. This study aims to analyze and explain the influence of intellectual capital, namely: structural capital, social capital and reputational capital on business sustainability practices mediated by financial performance. Business sustainability practices by researchers are measured by the implementation of the Triple Bottom Line in the form of Profit, People and Planet as seen from the financial statement. This research is classified as an explanatory research, with a quantitative approach based on the philosophy of positivism. The questionnaire was used as an instrument for the intellectual capital variable with a sample of 100 VCI. The results showed that intellectual capital which affect the performance and sustainability of the Bali VCI business are structural capital and social capital. The concept of Catur Purusa Artha which is a proxy for measuring VCI business sustainability in accordance with John Elkington's (1994) theory of the Triple Bottom Line has actually been implemented by VCI ten years earlier, namely since 1984. VCI management in Bali can improve financial performance and business sustainability. through increasing Structural Capital (Culture and Organizational Structure) and Social Capital (Relations with Communities and Traditional Villages).

Keywords: Intellectual capital, business sustainability, triple bottom line

I. Introduction

Currently, there are quite a number of financial institutions operating in Bali, such as Savings and Loans Cooperatives and Rural Banks (BPR), as well as commercial banks that distribute People's Business Credit (KUR) to rural areas. This is a serious competitor for VCI, but VCI must maintain its existence in general. The health level of VCIs in the last three years based

on LPVCI data in 2020 shows that VCIs that are not healthy and do not operate have a fairly high number. The number of non-operating VCIs has even increased every year. The condition of a healthy VCI experiences the opposite. The number of healthy VCIs experienced a fairly high increase of 16 VCIs. The decline and increase in the level of health shows an indication, that the continuity of the VCI's operations is being challenged in the midst

of its noble mission. Management, supervisors and all parties with an interest in the existence of the VCI must think about and find a way out to maintain the sustainability of the VCI. The company's survival will only occur if the company is concerned with economic growth, concern for environmental development and concern for social development.

The Triple Bottom Line (TBL) theory is actually implemented in VCI business entities, where VCI, which is a community financial institution based on local Balinese wisdom, implements the concept of TBL business sustainability referring to the local teachings of Catur Purusa Artha (CPA). CPA is the four life goals of Hindus, which consist of Dharma, Artha, Kama and Moksa. The implementation of CPA in this study is based on Suhardana (2007) citing ²⁰rasamuccaya Sloka 262 which states that the utilization of assets as a result of the efforts of a person or company should be divided into three. The division of property into three parts ⁵intended to carry out the CPA, which are the four goals of Hindu life. First, Artha is intended for Artha which means that the assets obtained should be partially used again to obtain assets in the future. Second, Artha is intended to fulfill Kama which means enjoyed for the life of the parties involved in the business. Third, Artha is for the sake of Dharma, which means it is used for benevolent things or social funds for the business environment.

The business sustainability of a company is not only ¹¹seen from the distribution of profits, one approach that can be applied by the company to face various challenges and opportunities is an approach based on the Resources Based View (RBV). Through RBV the company can build a sustainable competitive advantage through the use of heterogeneous resources for its sustainability. Seeing the development of an increasingly innovative

market, intellectual capital must be used as a strategic resource with good management will be the key factor for success.

A distinctive culture and organizational structure is one of the strategic resources owned by VCIs in Bali. VCI as a traditional village-owned financial institution, VCI has an organizational culture in the form of core values and habits that become the glue within the internal VCI. The organizational culture that has developed in the VCI is a structural capital that has contributed greatly to improving the performance of the VCI so far.

Another uniqueness lies in the organizational structure of the VCI which involves traditional village leaders in the management and operational functions of the VCI, especially in the field of supervision, making VCIs financial performance better. Traditional village leaders, commonly known as Bendesa, are elected by all customary village residents to run the wheels of customary village organization, including in terms of supervising customary village property such as VCI. The Bendesa, with his capacity as Chair of the VCI Supervisory Board, is the supervisory board that represents all VCI owners because the VCI belongs to the customary village. VCI customers or customers consist of traditional village residents who incidentally are also VCI owners, this makes VCIs continue to exist sustainably

Ramantha (2018) said the establishment of microfinance institutions started from the central government through the Ministry of Home Affairs in collaboration with international financial institutions called Financial Institution Development (FID), so that there was a good relationship between VCIs and the central government. The existence of VCI in the law has been recognized as a

Microfinance Institution, but VCI is not an object of taxation.

The VCI interaction which is very prominent compared to other micro institutions can be used as social capital. Social capital can be defined as a set of informal values and norms that are shared among members of a community group that enable cooperation between them. Social capital is the implementation and result of company orientation that leads to stakeholder interests. Companies in maintaining their survival are very interested in maintaining their social capital.

The social relationship between the VCI and the traditional village residents is closely intertwined so that social trust and social networks are realized that allow each individual, whether the administrators, supervisors and employees of the VCI, as well as the community as VCI customers, to work together. The social network between VCIs and the surrounding community has enabled VCIs to gain trust as a repository for public funds in the form of savings and deposits. Good social interaction is also an important evaluation basis for VCIs in redistributing funds collected in the form of credit to the public. Financially in accordance with existing regulations, VCI provides funds of 5 percent of its profits each year for social funds. In the context of VCI, reputational capital is built mainly due to its institutional strength. The good name of the VCI has been built for a long time after experiencing quite encouraging developments from year to year. Suarmanayasa's research (2016) explains the success of VCIs in rural development in Bali Province. VCI reputation capital is formed from two sides of customer interests.

Increasing intellectual capital is one of the strategies to achieve business

sustainability through TBL, and the creation of good corporate financial performance. Customers will give higher value to VCIs that are able to show good financial performance, and financial performance can be improved through intellectual-based resources (intellectual capital). Thus, financial performance can act as an intervening variable in the relationship between intellectual capital and firm value.

Several theoretical and empirical studies that have been described in the background, explain that strategic resources in the form of structural capital, relationship capital, social capital and reputation capital will become the basis for competition, which can further improve VCI performance. This performance improvement will then be linked to the VCI's ability to apply theory Triple Bottom Line in implementing Catur Purusa Artha which is used as a proxy to measure the level of business continuity. Thus, this study will answer research questions: What is the role of strategic resources in the form of; structural capital, relational capital, social capital and reputational capital as the basis for improving performance to maintain business sustainability in VCIs in Bali Province?

To answer these research questions, research problems can be formulated, namely:

- 1) Does structural capital affect the sustainability of VCI business in Bali Province?
- 2) Does social capital affect the sustainability of VCI business in Bali Province?
- 3) Does reputational capital affect the sustainability of VCI's business in Bali Province?
- 4) Does financial performance affect the sustainability of VCI business in Bali Province?

- 5) Does structural capital affect the financial performance of VCIs in Bali Province? ⁴¹
- 6) Does social capital affect the financial performance of VCIs in Bali Province? ⁴
- 7) Does reputational capital affect the financial performance of VCIs in Bali Province? ⁴
- 8) Is structural capital through financial performance able to influence the sustainability of VCI business in Bali Province?
- 9) Is social capital through financial performance able to affect the sustainability of VCI business in Bali Province?
- 10) Is reputation capital through financial performance able to affect the sustainability of VCI business in Bali Province?

⁴⁷ II. LITERATURE REVIEW

Resource-Based View (RBV) Theory

Barney (1991) explains that companies have heterogeneous strategic resources and are difficult to imitate. "The RBV identifies four key resource attributes needed for potential sustainable competitive advantage: value, rarity, imperfect imitability, and non-substitutability. Barney explains that RBV theory is currently a very helpful theory in strategy formulation and has received significant attention in the strategic management literature. ²⁷

The Concept of Implementing Purusha Artha Catur Culture as a Measurement of Business Sustainability

Referring to Aras & Crowther (2011) there is no specific definition of business sustainability and each organization needs to find its own definition according to its goals and objectives. Salimath & Jones III (2011) revealed: "There is no consensus on a unified definition of sustainability. Furthermore, the measurement and

interpretation of this construct appears to be idiosyncratic to specific aims or research interest". This statement shows that until now there is no standard definition of business sustainability, especially in the context of the company, therefore the measurement and interpretation of the construct depends on the objectives and interests of the research.

Elkington (1997) also explains that companies must demonstrate responsibility he answered in a balanced manner to the 3Ps, namely Profit, People and Planet which stated: Triple Bottom Line framework advances the goal of sustainability in business practices, in which companies look beyond profits to include social and environmental issues to measure the full cost of doing business. This means that a business must be oriented not only to profit alone, but also to take into account all components of the human and environmental costs of running its business.

VCI, which is a community financial institution based on local Balinese wisdom, implements the concept of business sustainability or TBL refers to the local teachings of the CPA in relation to the Saraccamuscaya Sloka 262 by allocating its annual profit or distributing its dividends based on Chapter XIII Article 3 of the Provincial Regulation of Bali No. 3 of 2017 which is indeed very in line with the TBL theory.

Chapter X³⁴ Regional Regulation of the Province of Bali No. 3 of 2017 concerning Village Credit Institutions, Article 23 regulates the distribution of VCI net profits at the end of the accounting year as follows:

- 1) Capital Reserve 60%
- 2) Village Community Development and Empowerment Fund 20%
- 3) 10% Production Services

- 4) Empowerment Fund 5% or a maximum of IDR 300,000,000, -
- 5) Social Fund 5%

When related to the theory of financial decisions in the form of dividend policy, what is stated in Article 23 of the Bali Provincial Regulation No. 3 of 2017 is the dividend policy that applies to the VCI.

The concept of using the profit is an implementation of CPA. Capital Reserve 60% is Artha's acquisition which is used to find Artha again. As much as 20% deposit to the Traditional Village and 5% for social funds is Artha for Dharma. Meanwhile, 10% of Production Services is Artha for Kama. So the measurement of the Catur Purusa Artha indicator in this study refers to Suhardana (2007) who cites Sarasamuccaya Sloka 262 which mentions the utilization of assets as a result of the efforts of a person or company which is divided into three. Artha for Artha (Y1), Artha for Dharma (Y2) and Artha for Kama (Y3).

The concept of CPA in the company's profit sharing is very much in line with the company's orientation which leads to Stakeholder Oriented towards the Sustainability Concept. A company in the long term, or for the sake of its survival (Going Concern), management should not only be oriented to the interests of the company owners (Shareholders), but must pay attention to the interests of all related parties (Stakeholders). Only in that way will the company be able to maintain its sustainability in the long term.

The concept of CPA becomes a proxy for measuring the sustainability of VCI business in accordance with the theory of John Elkington (1994). Here are the indicators:

- (1) Artha for Artha (Y1)
- (2) Artha for Dharma (Y2)
- (3) Artha for Kama (Y3)

Measurement of the Financial Performance of Microfinance Institutions

VCI financial performance measurement refers to Uniform Financial Institution Reporting Standard (UFIRS) The approach uses the approach of Capital, Asset Quality, Profitability and Liquidity which in banking terms is called Capital, Assets, Earning, and Liquidity (CAEL) which is taken from the level of health measurement in the form of CAMEL where M means Management. (Ramantha, 2017).

Strategic Resource Measurement

Barney (1991) reveals that the sustainable comparative advantage of each company depends on strategic resources which are characterized by: valuable, rare, imperfectly imitable and non-substitutable.

This theory is supported by Isabel and Bailoa's research (2017) entitled Intellectual capital: The strategic resource of organizations states "In increasing competitive markets, where it is mandatory to innovate constantly, the value of products and services seems to depend more and more on the percentage of technology, knowledge and intelligence embedded in them. Given this reality, intellectual capital should be considered a strategic resource and the ability to manage it, a key factor for success. Given this reality, intellectual capital should be considered a strategic resource and the ability to manage it, a key factor for success". Seeing the increasingly innovative market developments, intellectual capital must be used as a strategic resource with good management which will be the key factor for success. The intellectual capital used in this research is structural capital, relational capital. Reputational capital and social capital.

Structural Capital

Structural capital according to Bontis et al. (2000) consists of all non-human knowledge which includes databases, processes, organizational culture, organizational structure, manual process strategies, routines and policies. Structural capital in this study refers to the concepts of Moon (2006), Christa (2011) and Ulum (2015). Structural capital is formulated with two dimensions, namely organizational culture (X1.1) and organizational structure (X1.2).

Social Capital

Social capital is an entity that includes multiple aspects of the social structure. Social capital facilitates certain actions of actors, both individuals and organizations within the structure. Woolcok (1998) explains that social capital is information, trust and norms of reciprocity inherent in social networks. Social capital refers to characteristics of social organizations such as networks, norms and trust that facilitate coordination and mutually beneficial cooperation. Social capital also adds elements of subjective, cultural processes such as trust and norms of reciprocity that facilitate social capital.

Nahapiet and Ghosal (1998) explain that there are three dimensions of social capital, each of which consists of:

- (1) Relational Dimension with parameters:
 - (a) skilled at working together
 - (b) share information.
- (2) Structural Dimension with parameter
 - (a) comply with company norms
 - (b) interaction and brainstorming.
- (3) Cognitive Dimensions with parameters:
 - (a) understand the company's goals and values
 - (b) commitment to a common goal

Reputational Capital

Reputation resources in this study were measured using two indicators, namely public trust in placing funds, both savings and deposits in VCI (X4.1) and public trust in the ease of credit services and their economic benefits for the community (X4.2). The dimension of public trust in placing funds in this study (X4.1) is measured by the following indicators:

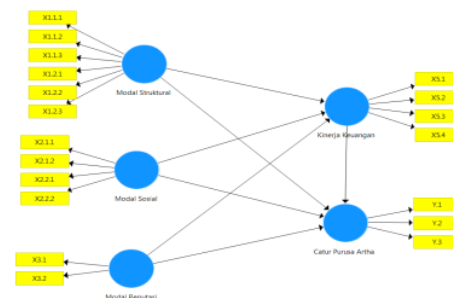
- (1) People believe that their funds will be safe if they are stored in VCI
- (2) People believe that they will be able to receive lucrative interest from VCI
- (3) People believe that withdrawing customer funds is not complicated

The dimensions of public confidence in the ease of credit services and their economic benefits (X4.2) are measured by the following indicators:

- (1) People believe looking for easy credit at VCI
- (2) People believe loan interest rates are not expensive in VCI
- (3) The community believes that the benefits of VCI will ease the burden on the community

This research is causality which is developed based on theory Resources Based View (RBV) and financial performance.

Structural capital in this study refers to the concept of Christa (2011) and Ulum (2015).



III. Methodology

This research is a quantitative research based on positivism, namely testing general data and theories through hypothesis testing. The questionnaire was used as an instrument for the intellectual capital variable with a sample of 100 VCIs where for each district with a sample size of more than 10 VCI, 2 VCIs were healthy enough, 1 VCI was less healthy and the rest were healthy VCIs. Districts with a sample size of less than 10 will all be taken as samples of healthy VCIs.

IV. Results of Analysis and Discussion

The evaluation of the model in Partial Least Square (PLS) consists of two stages, namely the evaluation of the Measurement Model (Outer Model) and the stage of the Structural Model (Inner Model). The first stage is the Measurement Model, which is a model that shows the relationship between the latent variable (construct) and its indicators. Testing the Measurement Model is carried out through three test steps, namely. (1) Testing Convergent Validity (Convergent Validity); (2) Discriminant Validity Testing (Discriminant Validity); and (3) Testing Reliability (Reliability Validity). Based on the three Measurement Model tests conducted, the data is valid and reliable.

Table 1. The Average Variance Extracted (AVE) Value of the Model Construct

No	Variable	AVE	AVE
1	Structural Capital (X1)	0.731	0.854
2	Social Capital (X2)	0.811	0.900
3	Reputational Capital (X3)	0.848	0.920
4	Financial Performance (X4)	0.321	0.566
5	Business Sustainability (Y)	0.976	0.987

Based on the results of the Discriminant Validity calculation as shown in Table 1, all reflective variables have a

square root of average variance extracted value greater than $0.50 \cdot \sqrt{AVE}$

Variables are declared reliable if they have composite reliability and Cronbach's alpha values greater than 0.60 (Wert and Joreskog, 1974). Composite Reliability and Cronbach's Alpha values are presented in the following table:

Table 2. The composite Reliability and Cronbach's Alpha of the model construct

No	Variable	Composite Reliability	Cronbach's Alpha
1	Structural Capital (X1)	0.942	0.925
2	Social Capital (X2)	0.945	0.923
3	Reputational Capital (X3)	0.918	0.822
4	Financial Performance (X4)	0.500	0.231
5	Business Sustainability (Y)	0.992	0.987

Based on the calculation results presented in Table 2, it shows that all constructs have high reliability scores, all constructs have Composite Reliability and Cronbach's Alpha values above 0.60.

It can be concluded that based on the calculation of validity and reliability carried out through several criteria such as convergent validity, discriminant validity, composite reliability and Cronbach's alpha, all reflective indicators that make up the variables and variables that make up the model in this study are valid and reliable.

Shows the strength and weakness of the influence caused by variations in endogenous variables on exogenous variables

Table 3. Value of R Square Intellectual Capital in Achieving Sustainability Village credit Institution Sustainability

Latent Variables	R
Financial Performance (X4)	0.071
Business Sustainability (Y)	0.304

Based on Table 3 the R2 values of 0.071 and 0.304 indicate that the model formed by the two variables is classified as weak.

$$\begin{aligned}
 Q2 &= 1 - (1-0.071)(1-0.304) \\
 &= 1 - (0.929)(0.696) \\
 &= 1 - 0.646 \\
 &= 0.354
 \end{aligned}$$

The coefficient of total determination of 0.354 means that 35.40 percent of the variation from Catur Purusa Artha cannot be explained by the model formed (latent variables of Structural Capital, Social Capital, Reputational Capital, Financial Performance), while the remaining 64.60 percent is explained by other variables outside the model that are not analyzed in the research model.

Statistical testing in this study was conducted on the relationship between the variables of Intellectual Capital on financial performance and Business Sustainability. The following are the results of statistical testing between variables (paths) presented in the following table:

Table 4. Path Coefficient of Direct Influence between Intellectual Capital in Achieving Sustainability Village credit Institution Sustainability

	Original Sample	Sample	Standard	T Statistics	P Values
	Sample (O)	Mean (M)	Deviation (STDEV)	(O/STDEV)	
X1 → X5	-0.535	-0.501	0.247	2.161	0.031
X1 → Y	0.405	0.393	0.167	2.429	0.015
X2 → X5	0.346	0.357	0.149	2.327	0.020
X2 → Y	-0.225	-0.206	0.139	1.613	0.107
X3 → X5	0.357	0.314	0.265	1.347	0.179
X3 → Y	0.120	0.108	0.168	0.718	0.473
X5 → Y	-0.423	-0.424	0.089	4.763	0.000

Based on Table 4 it can be explained that the Financial Performance variable has a significant effect on Business Sustainability with a probability value of 0.000 or less than 5 percent.

The Structural Capital variable has a significant negative effect on Financial Performance and a significant positive on Business Sustainability. Social Capital variable has a significant effect on financial performance but is not significant negative on business sustainability. Reputational Capital has an insignificant negative effect on financial performance and business sustainability.

This study also analyzes the indirect effect of strategic resource variables on business sustainability variables that must be considered. The results are presented in Table 5.3:

Table 5. Path Coefficient of Indirect Influence between Intellectual Capital in Achieving Sustainability Village credit Institution Sustainability

	Original Sample	Sample	Standard	T Statistics	P Values
	Sample (O)	Mean (M)	Deviation (STDEV)	(O/STDEV)	
X1 → X5 → Y	0.226	0.214	0.112	2.012	0.045
X2 → X5 → Y	-0.147	-0.149	0.065	2.249	0.025
X3 → X5 → Y	-0.151	-0.137	0.117	1.289	0.198

Based on the table, it can be explained that the effect of Structural Capital on Business Sustainability through Financial Performance is less than 5 percent, explaining that the Financial Performance variable is able to mediate the effect of Structural Capital on Business Sustainability. The probability of the influence of Social Capital on Business Sustainability through Financial Performance is 0.025, explaining that the Financial Performance variable is able to mediate the negative influence of Social Capital on Business Sustainability. The probability of the influence of Reputation Capital on Business Sustainability through Financial performance is 0.198 or greater than 5 percent. This means that explaining

the Financial Performance variable is not able to mediate the effect of Reputation Capital on Business Sustainability.

V. Conclusions and Suggestions

Non-financial strategic resources which in this study are proxied by intellectual capital influencing the performance and sustainability of the Bali VCI Business is Structural Capital and Social Capital. Which requires VCI to be wise in making decisions on financial performance and business sustainability. The concept of Catur Purusa Artha which is a proxy for measuring VCI business sustainability in accordance with John Elkington's (1994) theory of the Triple Bottom Line has actually been implemented by VCI ten years earlier, namely since 1984. VCI management in Bali can improve financial performance and business sustainability. through increasing Structural Capital (Culture and Organizational Structure) and Social Capital (Relations with Communities and Traditional Villages). Balance between Financial Performance and Business Sustainability. must be in line because both are important for VCI as a community financial institution in implementing Catur Purusa Artha.

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