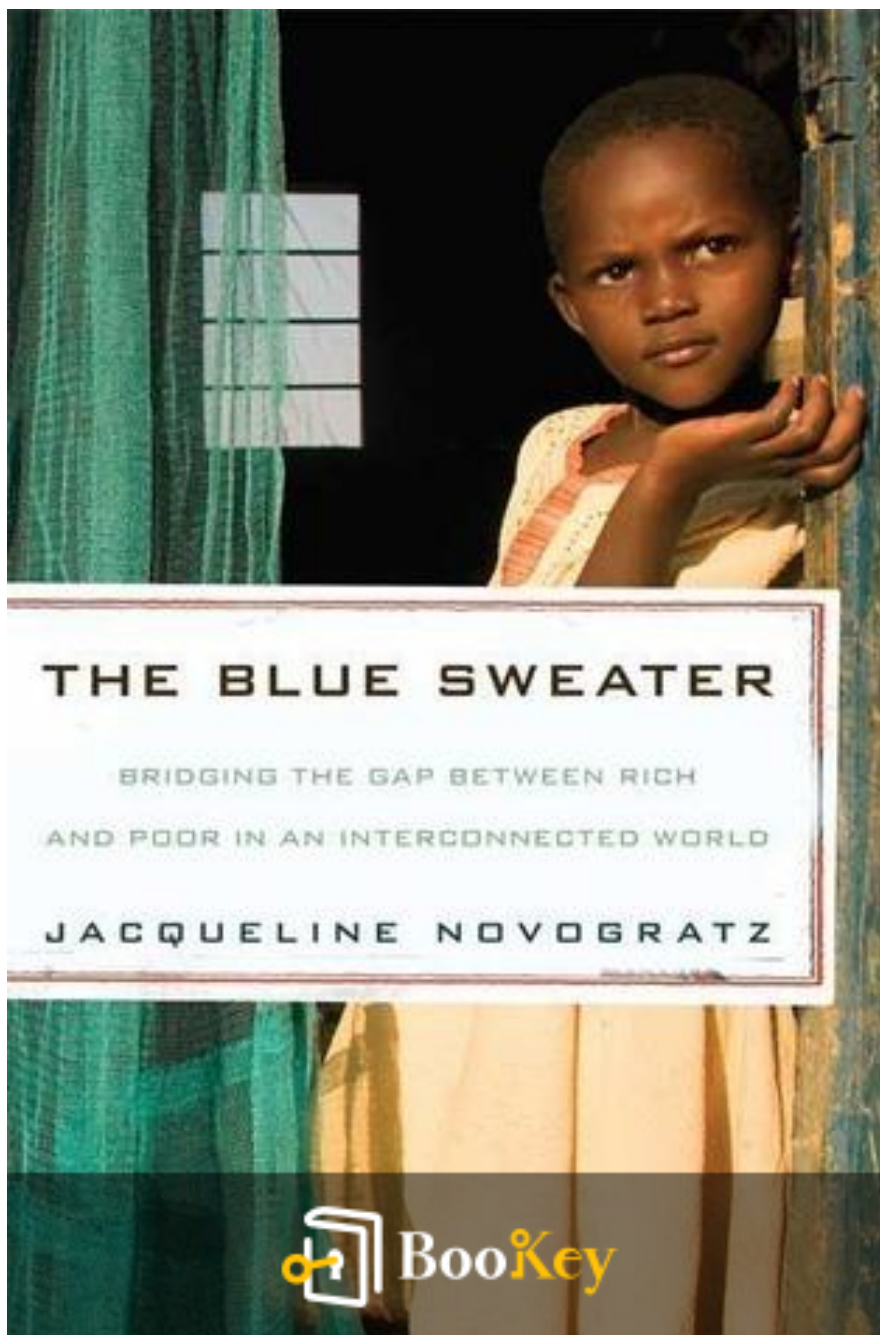


The Blue Sweater PDF (Limited Copy)

Jacqueline Novogratz



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The Blue Sweater Summary

Connecting Lives: A Journey from Charity to Empowering Change.

Written by New York Central Park Page Turners Books Club

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About the book

In **The Blue Sweater**, Jacqueline Novogratz recounts her transformative journey from a thriving career in international banking to an impassioned exploration of global poverty and socioeconomic empowerment. The narrative is anchored by a symbolic blue sweater, a cherished gift from her childhood, which serves as a thread connecting her past and present.

The story unfolds with a deeply moving encounter in Rwanda, where Novogratz confronts the stark realities of poverty and the profound human connections that intertwine lives across continents. This moment catalyzes her shift from traditional banking practices to a more innovative approach to alleviating poverty, leading her to advocate for "patient capital." This concept emphasizes investing in individuals and communities over merely providing charity, fostering sustainable development and empowering the poor to create their own paths out of poverty.

As Novogratz shares poignant tales of resilience, we meet extraordinary individuals like the resourceful women navigating life in the slums of Nairobi and the courageous entrepreneurs rebuilding their lives in post-genocide Rwanda. These narratives highlight the limitations of conventional charity, inspiring readers to adopt a more thoughtful and participatory role in effecting meaningful change.

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Throughout the memoir, Novogratz not only invites reflection on the reader's own responsibilities in fostering dignity and empowerment but also integrates a call to action—by supporting the Acumen Fund, which channels a portion of the proceeds from each book sold, readers can join in amplifying the impact of her mission. **The Blue Sweater** is thus not only a personal journey but also a broader blueprint for social change, urging society to rethink its approach to addressing poverty and enabling individuals to thrive.

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About the author

In **The Blue Sweater**, Jacqueline Novogratz recounts her transformative journey as a social entrepreneur, weaving together personal anecdotes and broader themes of philanthropy, entrepreneurship, and social responsibility. The narrative begins with a poignant memory of a blue sweater, which symbolizes her connection to the world and the people in it, leading her to reflect on her own privilege and the responsibilities that come with it.

Novogratz's journey takes her from her comfortable upbringing in a middle-class American family to various parts of the globe, where she bears witness to the harsh realities of poverty. Her early experiences, including her time working in Africa, expose her to the complex dynamics of development work. She learns that traditional aid often fails to create sustainable change and becomes increasingly disillusioned with conventional philanthropic approaches.

Determined to forge a new path, Novogratz founds Acumen, a groundbreaking non-profit organization that invests in sustainable businesses aimed at lifting communities out of poverty. This innovative model emphasizes the importance of entrepreneurial approaches to social challenges, advocating that market-driven solutions can be more effective than charitable donations alone. Through Acumen, she focuses on empowering local entrepreneurs and instilling a sense of agency within

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impoverished communities.

Throughout the book, Novogratz shares her insights on the importance of compassion in business and the role of ethics in entrepreneurship. She argues that successful leaders must balance profit with purpose, reminding readers that social impact should be at the core of business decisions. By highlighting individual stories of resilience and ingenuity, she underscores the potential of people to enact change when given the proper tools and support.

As the chapters unfold, Novogratz introduces various characters—innovative entrepreneurs and community leaders—who illustrate the principles she champions. These narratives serve to inspire and educate, depicting real-world examples of how investment in people can lead to transformative outcomes.

Ultimately, **The Blue Sweater** is more than just a memoir; it is a call to action for readers to recognize their role in fostering a more equitable and sustainable world. Novogratz invites everyone to harness their talents and resources to address global issues, emphasizing that true progress combines compassion with enterprise. Her vision is a world where business serves a higher purpose, and the conversation about poverty and privilege evolves into one of mutual empowerment and shared responsibility.

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Chapter 1 Summary: INNOCENT ABROAD

Chapter 1: Innocent Abroad - Summary

The chapter opens with the narrator reminiscing about a cherished blue sweater given to her by her Uncle Ed. This piece of clothing symbolizes her dreams of adventure and exploration, particularly in Africa. However, a hurtful comment from a peer in her teens leads her to discard the sweater in embarrassment, a moment that reflects the harsh realities of self-image during adolescence.

The narrative then moves to 1987, where a 25-year-old narrator finds herself in Kigali, Rwanda, working to establish a microfinance organization dedicated to empowering women. During a jog, she is surprised to see a young boy wearing her old blue sweater, a powerful reminder of how lives can intertwine across vast distances and cultures.

Her reflections on her childhood reveal a backdrop of military service from her father during a tumultuous period in American history and a nurturing influence from her mother. These experiences foster her desire to support others, particularly the underprivileged.

After earning a degree at the University of Virginia, she embarks on an

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unexpected journey into the corporate world by securing a position at Chase Manhattan Bank. Here, she begins to dream about traveling and learning globally, but her exposure to economic inequities awakens a desire to seek solutions that extend beyond traditional banking.

Recognizing the shortcomings of conventional banking in aiding the poor, especially women, she turns her attention to microfinance, inspired by the work of Muhammad Yunus and the Grameen Bank. This new focus motivates her to reach out to nonprofit organizations dedicated to women's economic empowerment.

A pivotal moment arises when she receives an offer to work for a nonprofit focused on microfinance. She grapples with the choice between a prestigious banking career and the opportunity to make a genuine impact in Africa. Ultimately, she embraces the latter, compelled by her conviction to effect real change.

Upon arriving in Nairobi, she is met with excitement and anxiety as she attends a women's conference. Navigating her new role proves challenging as she seeks to establish her credibility among her African counterparts.

As she delves deeper into her work, she forms a meaningful connection with a local woman named Marcelina, whose life story highlights the significant barriers that women face in accessing financial services. These encounters

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enhance her understanding of the systemic challenges confronting underprivileged women and strengthen her resolve to advocate for their empowerment.

The chapter concludes with the narrator feeling a strong sense of urgency. She is eager to apply her newfound knowledge and contribute to the economic advancement of women in Africa, fully aware that her journey will require overcoming unexpected challenges. Ready to meet these obstacles head-on, she prepares to embrace the mission ahead.

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Chapter 2 Summary: A BIRD ON THE OUTSIDE, A TIGER WITHIN

CHAPTER 2: A BIRD ON THE OUTSIDE, A TIGER WITHIN

Arrival in Côte d'Ivoire

Jacqueline's journey begins at Abidjan Airport, where her feelings of confidence quickly give way to anxiety amidst the bustling chaos. Confronted by unfriendly customs officials and the indifferent gazes of locals, her excitement dims as the three African women she hoped to impress—Aisha, along with two others—greet her with skepticism. This cold reception sets the tone for her initial struggles in a new environment.

Cultural Disconnect

Despite her impressive qualifications, Jacqueline quickly feels detached as the women converse in rapid French, voicing doubts about her youth, marital status, and her comprehension of African dynamics. Her challenging first day leaves her feeling isolated, retreating to the solitude of her hotel room with a sense of dismay and alienation.

Experiences and Challenges

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Determined, Jacqueline throws herself into organizing a conference for women from across Africa, though her progress is hindered by the dismissive attitude of her colleague, Mr. A, and Aisha, who not only challenges her authority but actively undermines her efforts. This creates an increasingly tense atmosphere in the workplace.

Dinner Invitation and Realizations

Aisha invites Jacqueline for dinner—a gesture that both intrigues and intimidates her. During the visit, Jacqueline navigates the complexities of cultural differences and Aisha's unsettling advances. This experience magnifies Jacqueline's insecurities, prompting her to question her role and purpose in Côte d'Ivoire, torn between cultural expectations and personal boundaries.

Feeling Out of Place

When Jacqueline returns to the office the next day, she discovers Aisha has locked her out, an act symbolizing their ongoing power struggle. Counsel from Mrs. Okoro, a more seasoned coworker, introduces Jacqueline to the precarious undercurrents of workplace dynamics, hinting at jealousy and dangers that could manifest in extreme ways, such as curses or even poisoning.



Health Crisis

After a particularly exhausting event, Jacqueline falls ill, leading her to suspect possible poisoning. Alone and vulnerable, she grapples with feelings of inadequacy and isolation, further compounding her sense of failure in a foreign land where she longs for acceptance.

Confronting Reality

Recently recovered, Jacqueline understands that she can no longer tolerate the mistreatment she has encountered. In a difficult meeting with the three women, she learns they resent her presence, viewing her as a symbol of neocolonial interference—an outsider imposing solutions without grasping the intricacies of local realities.

Personal Growth and Understanding

This confrontation proves pivotal for Jacqueline. She begins to recognize her own naivety and realizes that to effectively operate in Africa, she must cultivate genuine connections, embody humility, and remain open to learning from the local context.

Decision to Leave Côte d'Ivoire

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Unfulfilled and feeling unsupported, Jacqueline decides to return home, booking a flight to Paris where she reflects on her experiences. This decision comes after reconciling with her parents about her need for a more self-directed approach to her aspirations in Africa.

New Beginnings in Kenya

In Nairobi, Jacqueline receives a warm welcome from familiar colleagues, allowing her to engage meaningfully with local women's groups. There, she embarks on a project aimed at analyzing a faltering microfinance organization, emphasizing long-term, sustainable outcomes.

Reinvention and Resilience

Jacqueline faces unexpected challenges, including the loss of her analysis report. Through these setbacks, she learns important lessons about the value of patience, collaboration, and ensuring local ownership in developmental initiatives. She understands that real change is a gradual process that requires tenacity.

Future Prospects

A month later, a new opportunity arises when Veronique approaches

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Jacqueline about helping to establish a credit program for women in Rwanda. Eager for this promising new chapter, Jacqueline prepares to align her professional journey with her values, ready to embrace the prospects that lie ahead.

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Chapter 3 Summary: CONTEXT MATTERS

Summary of Chapter 3: Context Matters

The chapter opens with the author's flight from Nairobi to Kigali, where she is immediately struck by the stunning landscapes and vibrant atmosphere of Rwanda. Upon landing, she finds herself in a clean and orderly city adorned with colorful homes, where a strong sense of community prevails. Her driver, Boniface, provides her with a tour that underscores the wealth of Kigali alongside the struggles that many of its inhabitants face.

At the UNICEF office, the author meets Bilge Ogun Bassani, the director, who passionately discusses the critical role of women in fostering community development. This meeting sets the stage for the author's mission: to evaluate the feasibility of implementing a credit system tailored to empower women in Rwanda, driven by her conviction that financial independence can transform families and communities.

To kick-start her project, the author engages with local women to assess their needs and interacts with experts and government officials regarding microcredit options. She encounters a common skepticism about charging interest for loans, highlighting deep-rooted concerns about the implications of such a practice for impoverished women.

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Despite initial resistance, a dynamic coalition emerges, spearheaded by strong women including three parliamentarians, to advocate for micro-credit initiatives. The author gains valuable insights into Rwandan culture and economics while forming essential relationships with local women. This burgeoning organization, aptly named Duterimbere (meaning "to go forward with enthusiasm"), is envisioned as a vehicle to empower women through access to credit rather than relying on grants.

The narrative emphasizes the importance of local partnerships in ensuring the initiative's viability. The author learns from influential women in government, all of whom share a common goal of uplifting their communities. These conversations reveal diverse perspectives on combating poverty and reinforce the notion that self-sufficiency is preferable to dependency.

As Duterimbere begins to take shape, the author feels a renewed sense of belonging and purpose. The excitement of the organization's official registration brings the community together for a celebration, exemplifying the idea that passion transcends language and fosters deep connections among women from different backgrounds.

In conclusion, seeing the groundwork laid for Duterimbere and feeling the support from the community, the author decides to extend her stay in

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Rwanda. She focuses on transforming the organization into a sustainable entity, emphasizing the power of collective effort and determination. The chapter culminates in her commitment to making a significant impact in the lives of Rwandan women through their newfound access to financial resources.

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Chapter 4: BASKET ECONOMICS AND POLITICAL REALITIES

CHAPTER 4: BASKET ECONOMICS AND POLITICAL REALITIES

In this chapter, Jacqueline Novogratz delves into the establishment of a microfinance organization, Duterimbere, in Rwanda, highlighting her interactions with a dedicated group of women including Veronique, Prudence, and Agnes. Their casual meeting format contrasts sharply with traditional corporate environments and sets the stage for discussions centered on community empowerment, particularly emphasizing the importance of financial independence for women as a means to combat domestic violence and improve familial circumstances.

Community Engagement and Economic Challenges

Through this engagement, Novogratz becomes acquainted with key aspects of Rwandan life, such as umuganda—community service—and indigenous money lending practices. She discovers that local women face significant economic hurdles, often exacerbated by a predatory lending environment that imposes high-interest rates. In response, these women express various ambitions, ranging from starting their own businesses to enhancing their

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children's futures. Novogratz observes that through informal savings and lending groups, known as merry-go-rounds, women can pool resources, inspiring her to provide small loans tailored to their specific needs.

Navigating Donor Relationships and Mission Drift

As Duterimbere's achievements garner attention, the lure of funding from international donors introduces complications. These donors often come with expectations that can divert the organization from its original mission. Initially resistant to altering their focus, Agnes and Prudence ultimately decide to incorporate nutrition workshops into their outreach, believing this would attract potential borrowers despite a subsequent decline in loan-related activities.

Navigating Institutional Dynamics

The chapter also contextualizes these microfinance efforts within the broader socio-political landscape of Rwanda. As parliamentarians strive to revise oppressive legal structures—like the Family Code, which disadvantages women—the societal implications of traditional practices, such as bride price, come to light. Although attempts to mitigate the financial burdens imposed by bride price receive public backlash, the tragic death of advocate

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Constance signals the often dangerous intersection of gender rights and cultural traditions.

Developing Trust with Borrowers

Amidst these challenges, Liliane, a promising staff member, personifies the essential balance between accountability to funders and compassion toward borrowers, recognizing that defaults in repayment can jeopardize both individual lives and the stability of the organization.

The Role of Faith and Tradition

Novogratz also confronts the resistance stemming from traditional beliefs surrounding usury, especially within religious contexts, complicating the relationship between financial empowerment and spiritual doctrines. This disconnect is intensified by the imposition of external organizational philosophies, underscoring the necessity for development initiatives to be sensitive to local realities and traditions.

Repeated Setbacks and Organizational Growth

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Despite the hurdles of missing funds and ethical dilemmas, including internal corruption that leads to Agnes's resignation, Duterimbere perseveres by hiring new staff and expanding its lending capabilities. This growth comes with its own set of challenges, revealing the precarious nature of managing nonprofit organizations, where integrity and mission are

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Chapter 5 Summary: THE BLUE BAKERY

CHAPTER 5: THE BLUE BAKERY

In this chapter, Jacqueline Novogratz embarks on a mission to revive a struggling women's baking initiative in Kigali, Rwanda. Her journey illustrates the transformative power of dignity, responsibility, and genuine business skills in empowering marginalized women.

Initial Encounter

Novogratz arrives in Kigali, where she observes a stark reality: most local markets lack businesses that employ multiple women. Her attention is drawn to a bakery project aimed at single mothers in Nyamirambo, which upon investigation, appears ineffective and underwhelming.

Project AAEFR

Among the local women, societal stigmas are prevalent, with some being labeled as prostitutes, reflecting deep-rooted misconceptions. Despite the formation of the Femmes Seules group to create income opportunities, the project struggles to achieve productivity as many members remain idle.

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Struggles and Realization

Novogratz witnesses dismal working conditions and limited output, illuminating a “charity mentality” that hinders the women’s financial independence. Understanding that true empowerment requires actionable business practices, she resolves to shift the project’s focus away from charity towards entrepreneurship.

Transformative Action

Proposing a business-oriented approach, Novogratz encourages the women to embrace ownership of their work, transforming their mindset from dependency to entrepreneurship. Initially hesitant, the women begin to expand their customer base and enhance their product quality.

Operational Changes

As the women learn effective selling techniques, their sales begin to flourish. However, issues of honesty arise, necessitating the introduction of a new accounting system aimed at fostering fairness and accountability within the group.

Building Confidence

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Through role-playing and organized lessons, the women gradually regain confidence in their abilities. Novogratz motivates them to diversify their product offerings, sparking innovative ideas and exploration into new markets.

A New Bakery Identity

Choosing a vibrant blue for their bakery's exterior symbolizes the women's newfound ownership and pride in their work. Though they face challenges in teamwork and decision-making, they successfully revitalize their brand. Novogratz learns the importance of incorporating the women's perspectives, highlighting the complexities of achieving empowerment in a post-colonial context.

Business Growth

As sales continue to rise, the women experience significant financial gains, which boost their dignity and choices in life. They start creating innovative products, although the appeal of imported goods poses an ongoing challenge.

Conclusion

The bakery evolves into a powerful symbol of transformation for the

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women, who discover accountability, self-worth, and the impact of collective effort through their entrepreneurial journey. Novogratz reflects on the importance of genuine support and meaningful communication, recognizing that this experience has also facilitated her growth as she learns the critical value of listening.

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Chapter 6 Summary: DANCING IN THE DARK

CHAPTER 6: DANCING IN THE DARK

In this chapter, Jacqueline Novogratz reflects on her experiences in Rwanda and Nairobi during the late 1980s, vividly illustrating the complexities and challenges of development work.

Health Struggles and Reflection

Novogratz begins by recounting her personal battle with malaria, a prevalent health issue in Rwanda that not only affects individuals but also hinders the overall progress of communities. As she recuperates, she receives advice from well-meaning friends urging her to pace herself, prompting a deep introspection about her relentless commitment to development in the region.

Prudence's Advice

Prudence, a friend with experience in international development, advises Novogratz to slow her pace. She stresses the necessity for local women to take ownership of their development efforts, emphasizing that true progress requires time and engagement. Prudence also suggests that Novogratz split her time between Rwanda and UNICEF in East Africa, allowing for learning

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and cultural exchange across different communities.

Life in Nairobi

Transitioning to Nairobi, Novogratz embraces the city's vibrant culture, which contrasts sharply with the more subdued Kigali. She describes her modest yet cherished apartment and shares snapshots of her life in the bustling city, including connections with neighbors, weekend adventures, and brief romantic encounters, which bring warmth to her professional endeavors.

Challenges in Development Work

As Novogratz immerses herself in her work, a sense of disillusionment emerges regarding the effectiveness of development initiatives aimed at aiding women. Collaborating with Mary Racelis, she critically evaluates these programs, uncovering significant flaws and unfulfilled promises that often leave the intended beneficiaries—local women—disenchanted.

Realities of Slum Life

The narrative starkly juxtaposes the allure of Nairobi with the grim realities found in its slums. Here, women showcase extraordinary resilience, navigating life's difficulties with strength. Through firsthand experiences,

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Novogratz learns that many proposed development solutions are ill-conceived and fail to account for the complexities of women's lives in these communities.

Exploring New Perspectives

Engaging with various women's groups, Novogratz collects insights on the prevalent inefficiencies and issues, such as corruption and dependency, permeating aid efforts. The conversations reveal that these women often craft adaptive strategies that diverge from the intentions of external development agencies, highlighting their resourcefulness and agency.

Dance and Connection

A pivotal moment occurs when Novogratz spontaneously joins a group of women in a spirited dance within a Nairobi slum. This liberating experience underscores the vibrancy and strength of the female community, showcasing their capacity for joy even amidst adversity.

Confronting Government Structures

After gathering critical data on women's initiatives, Novogratz faces pushback from Kenyan government officials regarding her findings on the ineffectiveness of certain aid programs. The chapter concludes with her

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grappling with questions of accountability within the development sector, signaling a turning point in her journey toward understanding the systemic challenges and complexities she must navigate.

Overall, this chapter deeply explores themes of health, personal growth, and social change, fundamentally stressing the crucial importance of empowering local communities and genuinely listening to their needs.

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Chapter 7 Summary: TRAVELING WITHOUT A ROAD MAP

Chapter 7: Traveling Without a Road Map

In this chapter, Jacqueline Novogratz delves into her evolving experiences in Kigali, Rwanda, emphasizing themes of trust, freedom, and the complexities intertwined with life in a developing nation.

Life in Kigali

Novogratz describes her life in Kigali after nearly two years of working with UNICEF. She establishes a routine that seamlessly blends professional responsibilities with social interactions and cultural navigation. However, beneath the surface, she grapples with discomfort stemming from a pervasive lack of trust and freedom in Rwandan society. A particular conversation about a woman suspected of being a spy highlights these tensions, setting the stage for her subsequent reflections.

Trust and Betrayal

The chapter deepens as Novogratz faces a harsh lesson in trust when her guard, Innocent, becomes embroiled in a burglary at her home. Despite her

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attempts to connect with him, she discovers the fragility of trust in a foreign culture, leading her to make the difficult decision to fire him—an act that brings forth feelings of guilt and concern for the implications it has on his life.

Reflections on Crime and Justice

Her experiences are further compounded by witnessing a brutal punishment meted out to a man for attempted robbery, an event that starkly illustrates the absence of a formal justice system. This incident deepens her understanding of the precarious balance between safety and the potential for brutality within the societal framework.

Connections and Contradictions

Despite these challenges, Novogratz finds joy in her endeavors and successes in local projects. As she contemplates applying to business school in the U.S. to expand her knowledge, she acknowledges the contradictions of her privileged expatriate lifestyle. She reflects on the tension inherent in her role—providing aid while simultaneously enjoying a comfortable life, which raises questions about responsibility and impact.

Adventure in India

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The narrative takes a vibrant turn as Novogratz travels to India to take the GMAT. Here, she is swept away by the lively culture, which contrasts sharply with her Rwanda experiences. Her time in India is marked by exhilarating hikes and unexpected adventures, culminating in moments of joy that reinforce the need for resilience and adaptability in unfamiliar environments.

Climbing Mount Nyiragongo

The chapter peaks with her physical ascent of Mount Nyiragongo, a journey that mirrors her overall experience in Africa. The climb presents both physical challenges and breathtaking natural beauty, symbolizing the blend of hardship and introspection that has characterized her journey.

Throughout this chapter, Novogratz navigates the complexities of her privilege and the responsibilities it entails, emphasizing the transformative lessons learned during her travels and work in Rwanda.

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Chapter 8: A NEW LEARNING CURVE

CHAPTER 8: A NEW LEARNING CURVE

In this chapter, the author navigates her emotional journey as she transitions from Rwanda back to Virginia, marked by significant personal and professional developments.

Emotional Departure from Rwanda:

The holiday season in Kigali prompts bittersweet memories. The author feels a strong sense of nostalgia, missing the warmth of family and the vibrant Rwandan culture. A farewell party with friends embodies this mixed sentiment, culminating in an unfortunate mishap where she accidentally breaks her fingers.

The Farewell and a Meaningful Gift:

During her farewell, the women from Duterimbere, a grassroots organization that empowers women in Rwanda, gift her a quilt and a gold fertility necklace. These tokens symbolize their solidarity and collective achievements. Although she feels excitement for her future, she struggles with the emotional impact of leaving behind the strong connections she has

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built.

Transitioning Back to Virginia:

Upon her return to Virginia, the author faces feelings of alienation. Her passion for African politics sets her apart from her family and friends, leading to a deep longing to return to Africa. She takes a consultancy with the World Bank, focusing on agriculture and women's empowerment in Gambia, aiming to maintain her connection to her work in Africa.

Challenges with World Bank Projects:

While examining a flawed \$15 million agricultural proposal, the author identifies a significant gap between high-level planning and the real needs of Gambian women farmers. She realizes that the funding often does not lead to effective solutions, fueling her determination to adopt a more practical and grassroots-focused approach to development.

Journey to Gambia:

Her arrival in Gambia galvanizes her enthusiasm, and she quickly integrates by working alongside local farmers and learning from Haddy, a leading fertilizer retailer. This experience highlights the critical role of local knowledge in crafting effective agricultural solutions.

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Resistance to Innovation:

Despite her insights, the author faces resistance from the Department of Agriculture when proposing a model that emphasizes empowering women and supporting local distributors. She grapples with entrenched bureaucratic attitudes that hinder innovation, believing deeply in the need for a shift towards local empowerment and self-sufficiency.

Lessons from World Bank Experience:

The setbacks at the World Bank crystallize her conviction in the need for systems that prioritize local leadership and accountability in development projects. This experience prepares her for her next chapter, where she plans to expand her education.

Education Experience at Stanford:

While pursuing her business education at Stanford University, the author finds herself among individuals who share her ambitions. However, she feels the absence of the vibrant African culture and purpose that once fueled her drive. She aims to translate her real-world experiences into innovative solutions for global development and philanthropy.

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Influence of John Gardner:

A significant relationship forms with Professor John Gardner, who teaches the importance of community, empathy, and philanthropy's role in fostering genuine connections. His mentorship inspires her vision for systemic change in the way philanthropy operates.

Creating the Philanthropy Workshop:

With encouragement from Peter Goldmark at the Rockefeller Foundation, the author decides to establish the Philanthropy Workshop. This initiative seeks to educate philanthropists on the importance of meaningful giving and accountability, aiming to transform the philanthropic landscape.

Global Learning and Community Building:

The Workshop emphasizes the need for global engagement and local participation, bridging the gap between wealth and need. It trains philanthropists to empower communities, ultimately leading to more effective philanthropic efforts.

Wisdom from Cultural Encounters:

The author's encounters with insightful figures, such as Maha Ghosananda,

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reinforce the necessity of combining intellect with compassion in her quest to make meaningful contributions to society.

Conclusion: Seeking Balance:

The chapter culminates in the author's realization of the delicate balance required in philanthropy—between intellect and compassion, power and love. She emphasizes that true community change can only be achieved by harmonizing these elements, capturing the essence of her journey towards effective and compassionate giving.

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Rahul Malviya

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Chapter 9 Summary: BLUE PAINT ON THE ROAD

CHAPTER 9: BLUE PAINT ON THE ROAD

In this chapter, Jacqueline Novogratz reflects on her transformative experiences in Tanzania and Rwanda against the backdrop of pivotal historical events, deepening her understanding of development, empowerment, and leadership.

Background and Initial Encounter

The narrative begins with Novogratz's memories of the Rwandan genocide, a tragic and brutal episode in which an estimated 800,000 people were killed in a span of 100 days in 1994, and the powerful act of forgiveness demonstrated by Nelson Mandela post-apartheid. These reflections are sparked by a phone call from Dan Toole at UNICEF, urging her to visit Tanzania to evaluate a struggling microfinance program. Eager to escape the dreary atmosphere of New York City, she anticipates the vibrant culture and lush landscapes of Tanzania.

Tanzania Observations

Upon her arrival in Dar es Salaam, Novogratz is enchanted by the striking

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beauty around her, but her excitement is quickly tempered by her assessment of the microfinance program. She observes that the grants intended to foster development in rural areas have failed to create sustainable change. The lack of systematic loan repayment incentives and insufficient professional training for government officials hinder progress, underscoring the complexities of effective development initiatives.

Personal Crisis

While running along the beach, Novogratz has a harrowing encounter with three attackers. Successfully fending them off leaves her physically injured and emotionally scarred, compelling her to reflect on the nature of risk and vulnerability. This incident forces her to contemplate the broader implications of empowerment initiatives in developing countries, highlighting the fragile balance between progress and insecurity.

Reflections on Rwanda

Haunted by memories of the Rwandan genocide, Novogratz grapples with feelings of guilt for not being present to help in the aftermath. Her reflections lead to a poignant discourse on how poverty and disempowerment can catalyze societal violence. She posits that strengthening economies through responsible philanthropy and empowerment can pave the way for hope and resilience in post-conflict

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societies.

Leadership and Empowerment

Returning to New York, Novogratz contemplates her work at the Rockefeller Foundation, advocating for philanthropic strategies that prioritize impactful and transparent programs. Her engagement with diverse leaders reveals the profound effects of historical injustices on contemporary societal structures, shaping her evolving understanding of effective leadership.

Conclusion and Legacy

Years later, Novogratz visits Rwanda, retracing her connections and witnessing the enduring legacies of the genocide. She encounters a poignant symbol of loss—a patch of blue paint marking where a bakery once flourished, encapsulating the collective memory of tragedy while honoring the resilience of the affected communities.

In conclusion, Chapter 9 captures Novogratz's intertwined experiences of beauty and brutality, illuminating the ongoing challenges in development work and the critical need to address the human dimensions of economic and social systems.

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Chapter 10 Summary: RETRIBUTION AND RESURRECTION

CHAPTER 10: RETRIBUTION AND RESURRECTION

In this chapter, Jacqueline Novogratz revisits Rwanda after the devastating genocide, focusing on the inspiring journey of Honorata, a woman connected to the Duterimbere bakery. Initially, the atmosphere is steeped in sorrow for the lives lost, particularly the women who once worked alongside Honorata. However, she emerges as a beacon of strength and resilience, illuminating the path towards hope amidst despair.

Honorata's story is a poignant testament to survival. She reflects on the harrowing experiences she endured during the genocide, during which she lost her husband, twin sister, and most of her family. Despite these tragedies, she has harnessed her suffering into a mission to uplift others, demonstrating the profound belief that healing is possible through community support. Her mother Collette's bravery in sheltering young women during the atrocities further underscores the theme of familial love and protection amid chaos.

The narrative also introduces Liliane, another resilient survivor who recounts her post-genocide struggles. Living in a slum and fighting to reclaim her home, Liliane's experiences echo the broader challenges faced

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by many who survived the violence but are now grappling with the everyday realities of life after trauma.

Together, Honorata and Liliane's narratives exemplify the Jengo concept, which embodies community strength and solidarity in the face of adversity. Their stories reflect not just personal triumph, but collective endurance, showcasing the ability to rebuild and support one another in a society that has endured unimaginable suffering. Novogratz beautifully captures the essence of hope, faith, and the transformative power of human connection, underscoring the enduring spirit of the Rwandan people as they rise from the ashes of their past.

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Chapter 11 Summary: THE COST OF SILENCE

contradictory nature, the author struggles to reconcile her pivotal role in both empowerment and destruction.

The Cost of Silence

The chapter reflects on the silence that surrounds individuals like Agnes, who once inspired many but later became a voice for hatred. The narrative highlights the moral complexities of her actions and the chilling realization that silence can enable atrocities. Agnes's inability to articulate remorse is a stark reminder of how words, when misused, can lead to catastrophic consequences, underscoring King's assertion about silence among friends.

Reflections on Honorata

In contrast, Honorata emerges as a beacon of resilience and hope. As a survivor of the genocide, her journey symbolizes revival and strength. The narrative juxtaposes Honorata's initiatives to rebuild communities with Agnes's downfall, illustrating how individuals can embody both the capacity for good and evil. This duality raises questions about forgiveness and accountability in a post-genocide society.

Conclusion

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The chapter closes by contemplating the societal implications of silence in the face of wrongdoing. As the author reflects on both women's stories, readers are invited to consider the responsibilities that accompany leadership and the impact of one's voice or silence on the lives of others. Ultimately, "The Cost of Silence" not only tells the tale of Agnes's tragic turn but also reminds us that the echoes of history will resonate unless actively addressed.

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Chapter 12: INSTITUTIONS MATTER

Chapter 12: Institutions Matter - Summary

This chapter delves into the complex relationship between humanity's darker impulses and its resilient spirit, as poignantly illustrated by the events surrounding the Rwandan genocide. It underscores the critical role of institutions in fostering resilience, particularly for marginalized individuals seeking to overcome adversity.

Overview of Rwanda's Resilience

The chapter begins by highlighting the duality of human nature, as demonstrated during the Rwandan genocide, which witnessed unspeakable cruelty alongside remarkable demonstrations of hope and endurance. It posits that robust institutions can empower those on the fringes of society to reclaim their lives and thrive despite overwhelming obstacles.

The Role of Microfinance

A key focus is on the establishment of Duterimbere, a microfinance bank conceived to elevate women in Rwanda as part of the nation's economic resurgence after the genocide. Initially facing challenges, Duterimbere

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transformed into a crucial support system, enabling countless women to embark on entrepreneurial ventures, thereby creating a profound and lasting impact on their communities.

Post-Genocide Landscape

The narrative vividly portrays Rwanda in the aftermath of the genocide in 1994—a landscape filled with devastation and collective trauma. However, amidst this horror, survivors began rekindling hope, taking significant steps towards rebuilding their lives and fostering community resilience.

Growth and Progress

By 2007, Rwanda's remarkable economic recovery garnered international attention and philanthropic investment. The notable integration of women into politics and entrepreneurship highlights a transformative shift, resisting the simplistic narrative of a nation merely "moving on" from its tragic past.

A Personal Reflection

Returning to Rwanda years later, Novogratz reflects on the juxtaposition of progress alongside persistent challenges. Her interactions with friends and former colleagues reveal the complexities entwined in the nation's recovery journey, emphasizing that while strides have been made, deep emotional

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scars remain.

Current Challenges

Despite the successes of many women through Duterimbere, Novogratz candidly addresses the ongoing struggles faced by the broader population. Issues like wealth disparity and chronic poverty suggest that much work lies ahead for Rwanda to achieve truly inclusive growth.

Anecdotes of Resilience

The chapter shares personal stories of individuals, such as Charlotte, who exemplify the struggles and successes born from microfinance initiatives. These narratives spotlight the intertwined necessity of self-acceptance and community support as vital components of their journeys toward empowerment.

Call for Comprehensive Solutions

Novogratz cautions against perceiving microfinance as a silver bullet for poverty alleviation, recognizing the need to tackle systemic barriers such as corruption, lack of infrastructure, and market inaccessibility that inhibit broader economic progress.

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Global Perspective

In conclusion, the chapter presents a future vision rooted in human dignity and inclusive opportunity. It advocates for a holistic approach that recognizes every individual's right to advancement, calling for collaborative actions to eliminate the entrenched cycles of poverty that persist worldwide.

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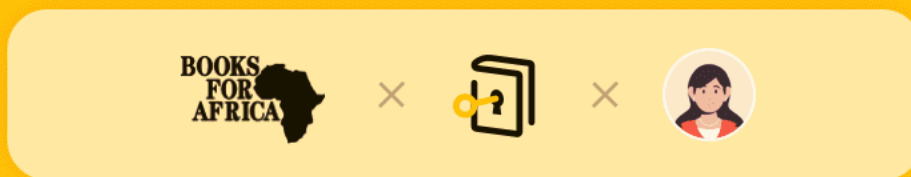




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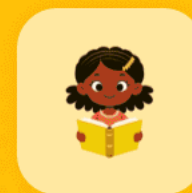
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Chapter 13 Summary: THE EDUCATION OF A PATIENT CAPITALIST

Chapter 13: The Education of a Patient Capitalist

In this chapter, Jacqueline Novogratz outlines her forward-thinking vision of philanthropy that merges charitable giving with business acumen to foster sustainable solutions for impoverished communities. She recounts a pivotal conversation with Sir Gordon Conway of the Rockefeller Foundation, where she proposes establishing a flexible fund dedicated to investing in visionary entrepreneurs. This fund aims to create robust organizations rather than simply financing isolated projects.

Faced with a personal dilemma, Novogratz grapples with the choice between the freedom to innovate and the security of a lucrative job in finance.

Ultimately, she embraces risk, deciding to launch a venture capital fund designed to empower low-income communities through innovative business solutions that deliver essential services.

Central to this chapter is the notion of “patient capital,” a long-term investment strategy that supports social enterprises dedicated to enhancing lives in underserved markets. This approach fosters a collaborative relationship between “investors” and entrepreneurs, emphasizing

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accountability, holistic support, and a deep understanding of the complexities involved in driving social change.

Novogratz shares the early challenges encountered by the Acumen Fund, including the difficulty of identifying suitable social entrepreneurs and navigating the multifaceted dynamics of market demand. She highlights the inspiring example of Dr. Govindappa Venkataswamy, founder of the Aravind Eye Hospital, demonstrating how the integration of business principles and philanthropic efforts can lead to transformative improvements in healthcare.

As the chapter unfolds, Novogratz reflects on the evolution of Acumen Fund's mission, which shifted from offering traditional grants to focusing on equity investments and loans. She stresses the importance of building a community of committed investors who contribute not only capital but also time and expertise. Her journey illustrates the necessity of patience, resilience, and collaboration in bridging the divide between philanthropy and business.

In conclusion, Chapter 13 of "The Blue Sweater" highlights the rise of a new philanthropic paradigm that prioritizes accountability, sustainability, and the empowerment of the world's poorest through entrepreneurial innovation, setting the stage for impactful change.

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Chapter 14 Summary: BUILDING BRICK BY BRICK

CHAPTER 14: BUILDING BRICK BY BRICK

In this chapter, Jacqueline Novogratz shares her transformative experiences in Pakistan, emphasizing the role of social entrepreneurship in empowering the impoverished through innovative initiatives in microfinance and housing.

Social Entrepreneurship in Pakistan and India

The chapter opens with Novogratz reflecting on the vibrant entrepreneurial spirit she observed in India, particularly in the sectors of healthcare and housing for the underprivileged. Initially skeptical about the prospects in Pakistan, she discovers a wealth of unexpected relationships and opportunities that enrich her understanding of social impact.

A Chance Encounter

While waiting for her flight in Mumbai, Novogratz engages in a thought-provoking conversation with a Bohri woman, who offers insights on

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happiness and the importance of serving others. This encounter prompts Novogratz to introspect on her life choices, reinforcing her commitment to social entrepreneurship.

Microfinance Initiative: Kashf Foundation

Shifting focus to microfinance, Novogratz highlights the endeavors of Roshaneh Zafar, who founded the Kashf Foundation in 1996. This pioneering institution focuses on lending to women, empowering them to improve their economic standing. Despite facing adversity, Kashf has successfully reached over 350,000 clients, exemplifying a sustainable model for microfinance that nurtures economic independence.

Affordable Housing Solutions

The narrative progresses to address the housing crisis in Karachi, where many inhabitants are forced to live as squatters. Novogratz introduces Tasneem Siddiqui of Saiban, who champions incremental housing solutions. This innovative approach allows low-income families to progressively build their homes over time, fostering community engagement and establishing trust through transparent processes.

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Development Projects in Lahore

In Lahore, Novogratz partners with Jawad Aslam on a low-cost housing project. They confront various hurdles, including land registration issues and community skepticism. However, their shared commitment and resilience ultimately pave the way for establishing homes for low-income families in the area.

Challenges Faced and Overcoming Fear

During her visit to the housing project, Novogratz faces a daunting incident involving a threat of violence. This experience ultimately strengthens community confidence in Saiban's dedication to development. As prospective homeowners begin to place their trust in the initiative, a newfound hope and opportunity blossom within the neighborhood.

Bringing Drip Irrigation to Farmers

The focus then shifts to Dr. Sono Khangharani, who is passionate about introducing drip irrigation in the Thar Desert. Inspired by successful agricultural projects in India, he collaborates with local farmers to enhance

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water access, improving their agricultural practices and overall livelihoods.

Restoring Hope and Dignity

The chapter concludes by highlighting the resilience of farmers like Rajan, who embrace modern techniques while aspiring for a brighter future for their children. Novogratz underscores the crucial role of trust, innovation, and community in effecting meaningful, enduring change.

Conclusion

Through her experiences, Novogratz illustrates that despite the significant challenges faced, small, focused efforts can lead to transformative impacts in individual and community lives, ultimately fostering broader societal progress.

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Chapter 15 Summary: TAKING IT TO SCALE

Chapter 15: Taking It to Scale

This chapter underscores the transformative power of simple technologies, such as bed nets, in improving the lives of impoverished communities, particularly in Africa. It centers on Eliarehemu, a Tanzanian man whose life took a positive turn after receiving a bed net, enabling him to escape the debilitating effects of malaria and regain his health and livelihood.

The Life-Changing Power of Bed Nets

Eliarehemu's initial struggles were marked by chronic malaria, which severely hindered his productivity, limiting his income to just \$6 a month. The introduction of a bed net allowed him to sleep soundly without the risk of mosquito bites, leading to enhanced health. With his newfound vigor, he could cultivate crops, illustrating how a modest intervention can drastically improve individual productivity, family income, and children's educational opportunities.

The Broader Challenge of Malaria

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Despite advances, malaria remains a grave threat in Africa, causing 1 to 2 million deaths annually and incurring an economic toll of about \$13 billion due to lost productivity. The urgency of distributing effective, long-lasting bed nets is emphasized as a necessary strategy to combat this health crisis.

Innovative Approaches to Distribution

In 2002, the Acumen Fund began collaborating with organizations like UNICEF and Sumitomo Chemical to introduce a revolutionary bed net that does not require periodic re-treatment with insecticide. This innovation paved the way for the partnership with Anuj Shah of A to Z Textiles in Tanzania, which successfully scaled up production to millions of nets annually, enhancing public health and boosting the local economy.

Experimentation for Effective Solutions

Recognizing the complexity of distribution, Acumen Fund experimented with various models, promoting both free giveaways and market-based solutions. They explored door-to-door sales and collaborations with local enterprises to establish a sustainable distribution model that effectively meets community needs and market dynamics.

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Future Innovations and Water Solutions

In addition to addressing malaria through bed net distribution, the Acumen Fund tackled the challenge of water access. Tralance Addy's company, which harnesses innovative filtration technologies, exemplifies a successful model combining nonprofit and for-profit strategies to ensure clean, affordable water in rural communities.

Commitment to Collaborative Solutions

The chapter concludes with a strong call for cross-sector collaboration to foster sustainable change. By actively listening to communities and addressing the intricate issues surrounding public health and resource allocation, the Acumen Fund illustrates how innovation and entrepreneurial efforts can effectively combat poverty.

Conclusion

This narrative emphasizes the importance of empathy, collaboration, and innovation in addressing complex societal challenges. It advocates for a

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comprehensive approach to development that integrates a variety of solutions while recognizing the distinct challenges faced by those living in poverty, thereby highlighting the potential for impactful change through holistic strategies.

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Chapter 16: THE WORLD WE DREAM, THE FUTURE WE CREATE TOGETHER

Chapter 16: The World We Dream, The Future We Create Together

In this chapter, we explore the profound societal changes witnessed over the past thirty years, particularly focusing on the new frontiers of communication and access to information for the youth in Rwanda and beyond.

Lessons Learned

A pivotal shift in perspective underscores the need for solutions to poverty that emphasize discipline, market resilience, and moral leadership grounded in respect for the insights of those experiencing poverty. Central to fostering real connections is the principle of listening—where empathy and trust are cultivated through meaningful dialogue rather than superficial interactions. This chapter also highlights our global interconnectedness: while poverty remains a stark reality, the imperative to create wealth within our interwoven economies calls for inclusive strategies. Building strong relationships and sharing collective experiences are essential foundations for driving impactful social change.

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Case Studies

The narratives of two women exemplify community-driven empowerment. Beatrice from Kenya, a tenacious grandmother who transformed her life after loss, embodies resilience through initiatives like Jamii Bora, which advocate for collective solutions to uplift communities. Meanwhile, Maryam from Kashmir symbolizes creativity and hope; despite facing adversity, she is empowered by her father's commitment to securing educational opportunities for her and her sister.

Empowerment through Entrepreneurship

Entrepreneurs play a vital role in recognizing and harnessing the potential of disadvantaged communities as a means to achieve sustainable change. The interplay between market dynamics and philanthropy is crucial, promoting innovative partnerships that focus on entrepreneurial strategies to uplift marginalized groups.

Leadership Development

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The Acumen Fund Fellows Program seeks to cultivate the next wave of leaders by merging practical skills with a dedication to social justice and an in-depth understanding of societal complexities. Through immersive experiences with low-income communities, fellows develop essential empathy and deeper insights into the realities faced by others.

Global Citizenship and Contribution

The chapter advocates for a shared responsibility among all individuals to contribute positively to society. Each person holds unique assets for the collective effort of creating a better world. Personal narratives of professionals within the chapter illustrate how meaningful engagement can lead to transformative impacts on lives and communities.

Future Outlook

As we look to the future, the chapter conveys a sense of progress and optimism, noting significant strides made toward alleviating poverty, enhancing communication, and empowering women globally. However, it also stresses the importance of collective action in addressing inequality, envisioning a world where every individual has the opportunity to thrive.

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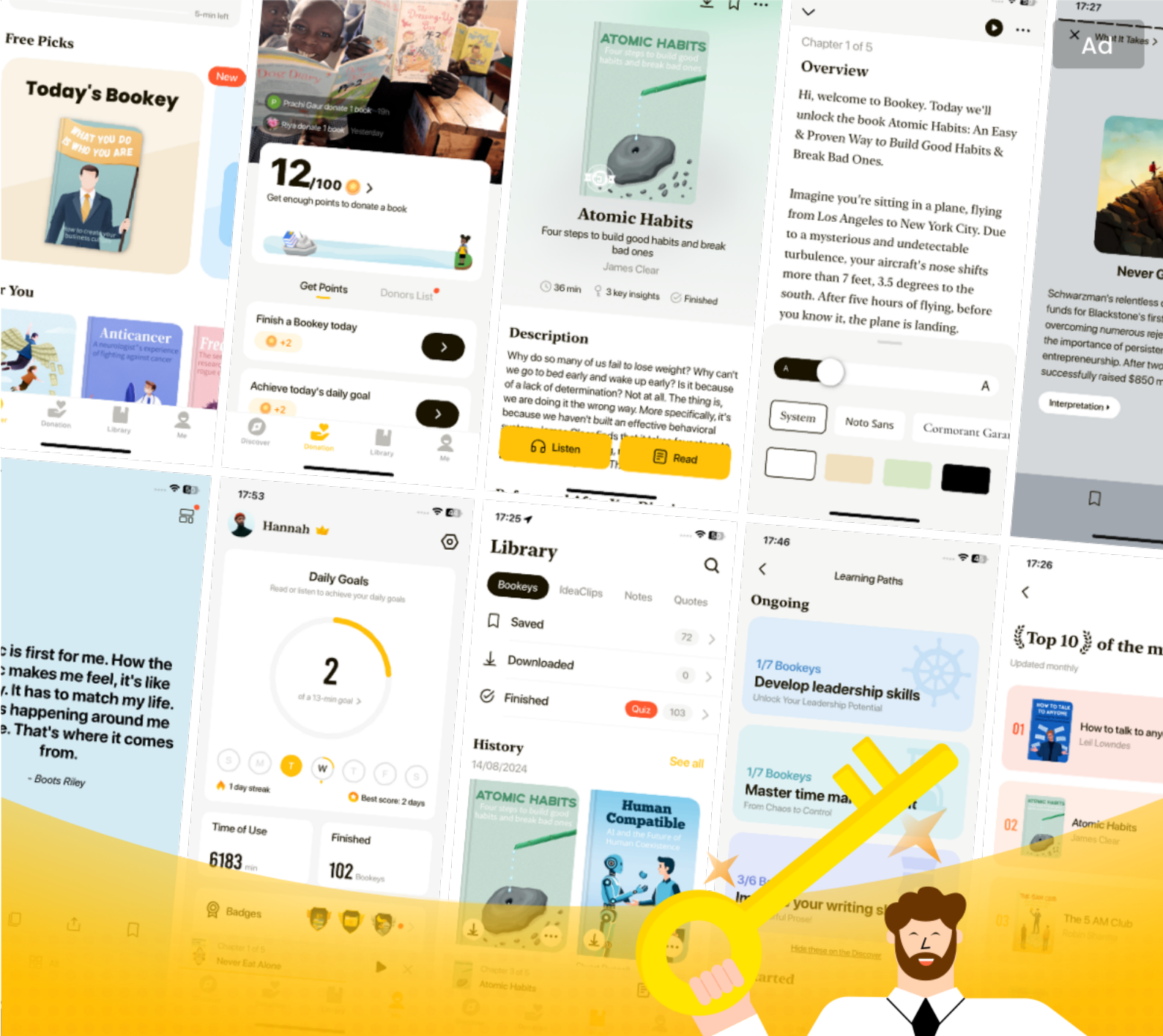
Conclusion

Ultimately, the future calls for us to invest in understanding the realities of others and to work collaboratively in dreaming and creating a more equitable world. Individual contributions, however small, can collectively make the vision of shared human values a tangible reality for all.

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