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Barriers to Public Policy Innovation in Expanding Employment Social Security Coverage: A Study of the SUTASOMA Programme in Soppeng Regency

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ABSTRACT

This study identifies the barriers to public policy innovation in extending employment social security to informal workers, focusing on the Soppeng Advanced and Prosperous Farmers' Protection System (SUTASOMA) in Soppeng Regency, Indonesia. Although the programme expanded farmer enrolment rapidly between 2021 and 2023, the number of active participants fell in 2024, raising questions about its sustainability. A qualitative design was adopted in the form of a systematic literature review. Seventeen journal articles published between 2021 and 2026 were retrieved from Scopus and Google Scholar, screened against explicit inclusion and exclusion criteria, and examined through content analysis. The findings were mapped onto the eight barriers to public-sector innovation proposed by Mulgan and Albury. Five barriers were found to be relevant to SUTASOMA: excessive reliance on a small group of key implementers; available technology constrained by organisational culture and arrangements; weak capacity to manage risk and change; short-term budgeting and planning horizons; and delivery pressures combined with administrative burdens. The absence of rewards was not confirmed, because the protection agents who recruit farmers receive acquisition- and contribution-based incentives under formal cooperation agreements. The reluctance to close failing programmes and a culture of risk aversion were not directly addressed in the literature and therefore require field verification. The study recommends strengthening the capacity of and providing continuous support for protection agents, adapting the scheme to farmers' income patterns and digital literacy, and conducting periodic evaluations so that the innovation is refined rather than abandoned.

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INTRODUCTION

Social security is one of the main instruments through which states protect workers against the loss or reduction of income caused by illness, work accidents, old ag,e or death. In Indonesia, this protection is organised under Law No. 40 of 2004 on the National Social Security System and administered by the Social Security Administering Bodies established under Law No. 24 of 2011, one of which, BPJS Ketenagakerjaan, covers employment-related risks. Formal wage earners are enrolled and paid for by their employers, whereas non-wage earners such as farmers, fishers, street vendors and drivers must register and contribute on their own initiative. This design places the burden of participation on the groups least able to bear it. Informal workers make up more than half of the Indonesian labour force, yet their membership in employment social security remains low because of limited awareness, the burden of contributions on irregular incomes, and payment procedures that are poorly suited to their circumstances (Ngadi et al., 2025).

The difficulty is not unique to Indonesia. Studies in Zambia show that pension schemes designed for formal employees offered informal workers little relative advantage and few incentives, so that coverage extension stalled despite a supportive legal framework (Miti et al., 2021). When the same policy was implemented, weak involvement of local officers, low public trust and limited institutional capacity further constrained enrolment (Miti et al., 2023). In Egypt, a reformed social insurance law introduced contribution assistance for informal workers, but the large share of low earners and informal enterprises continued to limit enrolment (Barsoum & Selwaness, 2022). Comparative evidence from low- and middle-income countries likewise points to irregular income, low literacy, administrative obstacles, trust deficits and high subsidy costs as persistent barriers, and recommends flexible contributions, simple registration and community-based structures (Kaonga et al., 2026).

Several studies suggest that innovative delivery can narrow these gaps. In China, internet use increased the participation of informal workers in the public pension scheme, although the effect was concentrated among the better educated (Liu et al., 2024). In Brazil, a large-scale behavioural intervention that simplified contribution payments raised compliance among self-employed workers, yet overall uptake remained modest (Bosch et al., 2026). In India, community intermediaries who guided women through registration and claims improved access to publicly funded insurance, but their success depended on local leadership and strong government partnerships (Thomas et al., 2022). These findings indicate that the outcome of coverage innovations depends less on the novelty of the tool than on the institutional conditions surrounding it.

Public administration research has examined such conditions under the heading of barriers to public-sector innovation. A systematic review of 63 empirical studies classified these barriers into organisational, interaction-specific and contextual categories and showed that they reinforce one another across the innovation process (Cinar et al., 2019). A subsequent cross-national study of 99 cases found that barriers change as innovations move from idea to implementation and that implementers develop tactics to overcome them (Cinar et al., 2021). Because many public innovations are now co-produced by several organisations, collaboration itself can become both a source of innovation and a new source of friction (Torfing, 2019). Delivery through intermediaries raises further questions about capacity and accountability. The performance of frontline personnel acting on behalf of government depends on training, motivation and clear role expectations (Idris et al., 2023), adequate operational tools shape the productivity of service units (Taliang et al., 2023), and public perceptions influence whether citizens participate in national programmes (Herman et al., 2026). Market-oriented arrangements may also reproduce local power relations and concentrate benefits among well-connected actors (Muttaqin et al., 2025).

The Soppeng Advanced and Prosperous Farmers' Protection System (SUTASOMA) illustrates these dynamics at the district level. Soppeng Regency in South Sulawesi relies heavily on agriculture, and most of its workers are employed informally. The local agriculture office and the regional branch of BPJS Ketenagakerjaan launched SUTASOMA in 2021 to help farmers register, pay contributions and claim benefits through protection agents based at agricultural extension centres. Enrolment rose sharply in 2022 and 2023, but the number of active participants declined in 2024, suggesting that the innovation faces obstacles in sustaining and widening its reach.

These strands reveal a clear research gap. Existing studies of informal-worker coverage concentrate on individual determinants of participation or on national scheme design, and studies of public-sector innovation rarely examine social protection programmes for farmers in decentralised settings. To date, no study has systematically assessed which innovation barriers apply to a district-level, agent-based scheme such as SUTASOMA, nor distinguished barriers supported by evidence from those that remain untested. This article addresses that gap by mapping the evidence from recent literature onto a typology of eight barriers to public-

sector innovation, later elaborated in systematic reviews (Cinar et al., 2019, 2021). It asks which barriers are most relevant to SUTASOMA, which are not supported, and what these findings imply for sustaining farmer coverage. The study contributes to public administration scholarship by extending the innovation-barrier perspective to employment social security for informal workers and offers practical guidance for local governments seeking to protect vulnerable workers.

METHOD

This study adopts a qualitative approach in the form of a systematic literature review, a design suited to consolidating dispersed findings into an integrated understanding of an emerging problem (Snyder, 2019). Following guidance that literature reviews can stand as independent studies when their procedures are explicit and replicable (Kraus et al., 2022), searches were conducted in Scopus and Google Scholar using the keywords "employment social security for non-wage earners" and "barriers to innovation in employment social security for informal workers", together with their English equivalents. The search was limited to 2021–2026 to ensure that the findings reflect current policy conditions. Records were screened against inclusion and exclusion criteria defined before the search (Table 1), and the identification, screening and eligibility stages were documented following the logic of the PRISMA 2020 statement (Page et al., 2021). Seventeen journal articles met all criteria and were retained as the primary data, comprising ten studies of Indonesian innovations and seven studies from other countries (Table 2).

The retained articles were analysed using content analysis to identify, group and interpret findings systematically. Each article was coded deductively against the eight barriers to public-sector innovation formulated by Mulgan and Albury (2003): reluctance to close failing programmes, over-reliance on high performers, technology constrained by culture or organisational arrangements, absence of rewards or incentives, poor skills in risk and change management, short-term budgets and planning horizons, delivery pressures and administrative burdens, and a culture of risk aversion. Inductive coding was used alongside this frame to capture interrelations between barriers, as recommended in systematic reviews of public-sector innovation (Cinar et al., 2019). The strength of evidence for each barrier was rated as strong when it was supported by four or more articles and moderate when it was supported by two or three, while barriers without direct support were recorded as unverified. This synthesis-oriented procedure, which moves beyond description toward explanation, follows established recommendations for review writing (Paul & Criado, 2020) and earlier evidence-mapping work in public policy (Herman et al., 2025). The findings were then interpreted against SUTASOMA's programme documents, including the agency cooperation agreement between BPJS Ketenagakerjaan and the protection agents.

Table 1. Inclusion and exclusion criteria

Dimension	Inclusion criteria	Exclusion criteria
Publication year	2021–2026	Outside 2021–2026
Language	English and Indonesian	Other languages
Document type	Peer-reviewed journal articles	Books, technical reports, theses
Database	Scopus and Google Scholar	Other databases
Topic	Barriers to public policy innovation in reaching informal workers	Outside this topic
Accessibility	Full text available	Abstract only
Content relevance	Discusses barriers to implementing employment social security for informal workers	No relevance to employment social security for informal workers

Table 2. Articles retained as primary data

No	Author(s) and year	Focus	Key findings on barriers
1	Samudra et al. (2026)	Village institutional innovation in social protection, Wunut Village, Klaten	Limited human resources; need for periodic evaluation and realistic financial planning aligned with regulatory authority
2	Rahmawati (2025)	Marketing collaboration with BPJS Ketenagakerjaan partners	Weak system integration among partners; growth-oriented targets over retention; generic approach to informal workers
3	Agustin et al. (2025)	Efforts of the Karawang branch to increase membership	Low administrative awareness; high expectations of digital services; limited digital understanding
4	Suhendar et al. (2026)	Service innovation and financial digitalisation for informal workers	Unstable income causing inactive membership; contributions seen as a burden; limited agent capacity
5	Putri et al. (2024)	Evaluation of the non-wage-earner policy, Palembang	Insufficient information and outreach; administrative obstacles; financial difficulties
6	Tillah et al. (2023)	Adoption of the JMO mobile application, Lhokseumawe	Low digital literacy; limited internet access; technical disruptions
7	Ainni et al. (2026)	Application-based assistance for old-age benefit claims	Network problems; biometric verification failures; limited digital skills
8	Sha'idah & Martitah (2025)	Social security for transport workers, Banjarnegara	Complex procedures; low understanding; weak inter-agency coordination
9	Khairani et al. (2025)	Legal protection for vulnerable workers, Padang	Difficulty identifying target workers; dependence of subsidies on public budgets
10	Miti et al. (2023)	Implementing coverage extension policy, Zambia	Limited involvement of local officers; low trust; human resource and infrastructure gaps
11	Ngadi et al. (2025)	Increasing membership of informal workers, Indonesia	Low awareness; contribution burden for low earners; complex payment and benefit procedures
12	Liu et al. (2024)	Internet use, trust and pension participation, China	Digital divide limits benefits to better-educated workers
13	Miti et al. (2021)	Pension coverage extension as social innovation, Zambia	Scheme designed for formal workers mismatches informal workers' needs; low relative advantage and incentives
14	Thomas et al. (2022)	Community intermediaries in health insurance, Gujarat	Dependence on local leadership, women's digital literacy and strong government partnership
15	Bosch et al. (2026)	Behavioural approach to self-employed compliance, Brazil	Low uptake and inconsistent compliance
16	Kaonga et al. (2026)	Social health insurance for the informal sector, Zambia and LMICs	Irregular income; low literacy; administrative obstacles; trust deficits; high subsidy costs
17	Barsoum & Selwaness (2022)	Reformed social insurance design, Egypt	Structural predominance of low earners and informal enterprises limits enrolment

RESULT AND DISCUSSION

Programme context

National data underline the scale of the coverage problem. Statistics Indonesia reported that 57.70% of Indonesian workers were employed informally in 2025, while BPJS Ketenagakerjaan recorded 8.99 million informal participants, or about 22.64% of its 39.7 million active members, far below the target of 70 million participants set in its 2022–2026 strategic plan (BPJS Ketenagakerjaan, 2022). In South Sulawesi, active non-wage-earner participants numbered 326,108, or 21.81% of the provincial total (South Sulawesi Provincial Government, 2025), and local responses varied: Makassar subsidises contributions for informal workers, whereas many other districts have no comparable regulation (Fauzan, 2024). In Soppeng Regency, 66.53% of workers were employed in the informal sector in 2025 (Statistics of Soppeng Regency, 2025). SUTASOMA was designed in response to several problems: farmers, as the main drivers of the local economy, lacked employment protection; information on benefits was hard to obtain; work accidents imposed heavy medical costs; families received no compensation in the event of injury or death; and registration and contribution payments were difficult (Soppeng Regency Office of Food Crops, Horticulture, Plantations and Food Security, 2023). Table 3 shows that enrolment grew rapidly before falling in 2024.

Table 3. Number of SUTASOMA participants, 2021–2024

Year	Participants
2021	4,334
2022	10,750
2023	12,738
2024	8,659

Overview of the evidence

The 17 articles were published between 2021 and 2026, with most appearing in 2025 and 2026, indicating growing scholarly attention to informal-worker coverage. Ten examined Indonesian innovations and seven examined programmes in Zambia, Egypt, Brazil, China and India. Table 4 maps their findings onto the eight barriers. Three barriers were supported by strong evidence, two by moderate evidence, and three were not directly addressed. The classification indicates where barriers are likely to arise; it does not by itself establish that each barrier operates in SUTASOMA, which requires verification against the programme's procedures.

Table 4. Classification of the evidence by innovation barrier

Barrier (Mulgan & Albury, 2003)	Findings in the literature	Sources	Strength
Delivery pressures and administrative burdens	Low administrative awareness; complex procedures; difficult identification of target workers; complicated payment and benefit processes; structural predominance of low earners	Putri et al. (2024); Sha'idah & Martitah (2025); Khairani et al. (2025); Bosch et al. (2026); Kaonga et al. (2026); Agustin et al. (2025); Ngadi et al. (2025)	Strong
Poor skills in risk and change management	Generic approach to informal workers; inconsistent use of digital tools; network and biometric failures; low understanding, uptake and compliance	Samudra et al. (2026); Rahmawati (2025); Tillah et al. (2023); Ainni et al. (2026); Liu et al. (2024); Bosch et al. (2026)	Strong

Technology available but constrained by culture or organisational arrangements	Limited digital understanding; insufficient information; weak inter-agency coordination; limited involvement of local officers	Agustin et al. (2025); Sha'idah & Martitah (2025); Miti et al. (2021); Putri et al. (2024)	Strong
Short-term budgets and planning horizons	Subsidies dependent on public budgets; unrealistic financial planning; growth-oriented rather than sustainability-oriented targets	Samudra et al. (2026); Khairani et al. (2025); Kaonga et al. (2026)	Moderate
Over-reliance on high performers	Limited human resources; limited agent capacity; need to improve staffing and trust	Samudra et al. (2026); Suhendar et al. (2026); Miti et al. (2023)	Moderate
Reluctance to close failing programmes	Not directly addressed	–	Unverified
No rewards or incentives	Not directly addressed for implementers	–	Unverified
Culture of risk aversion	Not directly addressed	–	Unverified

Delivery pressures and administrative burdens

This barrier received the strongest support. Studies across Indonesia report insufficient outreach, administrative difficulties and financial constraints among non-wage earners (Putri et al., 2024), complex procedures and weak coordination among agencies (Sha'idah & Martitah, 2025), difficulty in identifying eligible workers for subsidised premiums (Khairani et al., 2025) and payment and benefit procedures that are not simple enough for low earners (Ngadi et al., 2025). International evidence confirms that registration and payment complexity depresses uptake: simplifying contributions raised compliance among self-employed workers in Brazil (Bosch et al., 2026), and comparative reviews recommend simple registration and mobile payment for informal workers (Kaonga et al., 2026). SUTASOMA was itself designed to reduce these burdens by assigning protection agents to register farmers and collect contributions at the village level. The procedural burden is therefore probably lower than in conventional schemes. The 2024 decline suggests, however, that administrative simplification alone does not secure continued payment when farmers' incomes fluctuate with harvest cycles, a pattern also observed among informal workers whose irregular earnings lead to lapsed membership (Suhendar et al., 2026; Barsoum & Selwaness, 2022). The barrier in SUTASOMA is thus less about rules than about matching payment schedules to agricultural income.

Poor skills in risk and change management

The second strongly supported barrier concerns implementers' capacity to anticipate problems and adapt. Partnership programmes with BPJS Ketenagakerjaan have tended to use generic approaches to informal workers and to prioritise enrolment growth over retention (Rahmawati, 2025), while village-level schemes required periodic evaluation to remain effective (Samudra et al., 2026). Digital channels have been adopted inconsistently because of limited literacy, network failures and technical disruption (Tillah et al., 2023; Ainni et al., 2026), and the benefits of online participation accrue mainly to better-educated workers (Liu et al., 2024). Innovation research shows that barriers shift as programmes move from launch to routine operation and that successful implementers develop tactics to respond (Cinar et al., 2021). For SUTASOMA, the fall in 2024 tests precisely this adaptive capacity: agents and coordinating offices must diagnose why farmers stopped paying, whether because of income shocks, dissatisfaction or weak follow-up, and adjust their approach accordingly. Evidence from India shows that intermediaries who combine door-to-door assistance with system navigation can sustain participation when they receive ongoing institutional backing (Thomas et al., 2022).

Technology available but constrained by culture or organisational arrangements

The literature shows that digital tools such as the JMO mobile application and the Lapak Asik service platform have been introduced, but their use is hindered by low digital understanding among participants (Agustin et al., 2025), limited internet access and technical failures (Tillah et al., 2023), and biometric verification problems during claims (Ainni et al., 2026). Coordination across agencies remains weak (Sha'idah & Martitah, 2025), system integration among partners is incomplete (Rahmawati, 2025), and schemes designed for formal workers do not fit the values and priorities of informal workers (Miti et al., 2021). These findings indicate that technology does not automatically raise coverage. In rural Soppeng, where connectivity and digital literacy are limited, application-based registration and payment are unlikely to work without face-to-face assistance by agents. The problem lies in organisational arrangements that treat digital channels as substitutes for, rather than complements to, personal outreach. Research on collaborative innovation suggests that technology yields results only when the partners involved align their routines and responsibilities (Torfing, 2019; Cinar et al., 2019). SUTASOMA therefore needs clear protocols that link agents, extension officers and BPJS staff in supporting farmers through each digital step.

Short-term budgets and planning horizons

This barrier received moderate support. Village schemes depend on realistic financial planning aligned with regulatory authority (Samudra et al., 2026), local subsidy programmes rely on annual public budgets (Khairani et al., 2025), and coverage extension for informal workers carries high subsidy and administrative costs (Kaonga et al., 2026). In Egypt, contribution assistance did not overcome the structural predominance of low earners (Barsoum & Selwaness, 2022). The relevance to SUTASOMA is clear: if all farmers were to be covered through subsidies, the cost would exceed what a district budget can sustain, and annual planning cycles make it difficult to guarantee continuity. Uncertain economic conditions among participants, documented in Palembang (Putri et al., 2024), may also explain why some farmers stopped contributing in 2024. Sustainable coverage therefore requires multi-year financing commitments, targeted subsidies for the poorest farmers and integration of the programme into regional development planning, consistent with evidence that policy outcomes improve when implementation is anchored in coherent long-term planning (Herman et al., 2025).

Over-reliance on high performers

Moderate evidence indicates that limited agent capacity constrains outreach (Suhendar et al., 2026; Samudra et al., 2026), and that weak involvement of local officers and limited human resources hindered coverage extension in Zambia (Miti et al., 2023). Innovation that depends on a few key individuals risks stagnation when those individuals move or lose motivation, which is why innovations must be institutionalised rather than tied to persons (Cinar et al., 2021). SUTASOMA relies on a collaborative network between the regional government and BPJS Ketenagakerjaan, with roles defined in an agency cooperation agreement signed in 2021. Under this agreement, BPJS Ketenagakerjaan acts as the first party and the protection agents as the second party responsible for recruitment and contribution collection. This arrangement was a strength in the early phase, but it becomes a vulnerability if key agents are reassigned, or field assistance weakens. The surge in 2022–2023 followed by the 2024 decline is consistent with this pattern. The performance of frontline actors representing the government depends on training, motivation and clear role expectations (Idris et al., 2023), and adequate operational support shapes their productivity (Taliang et al., 2023). Agent capacity thus needs to be broadened, with succession planning and continuous training.

No rewards or incentives

The reviewed literature discusses incentives mainly from the participants' side, such as contribution assistance for low-income workers (Barsoum & Selwaness, 2022) and the low relative advantage that discourages enrolment (Miti et al., 2021). No article examined incentives for implementers. In SUTASOMA, however, incentives for agents are formally regulated. The agency agreement provides an acquisition incentive paid monthly when an agent recruits at least 50 new participants and a contribution incentive paid monthly from the contributions of the participants under the agent's supervision. This barrier is therefore not supported in the case of SUTASOMA. A remaining question is whether incentives tied mainly to recruitment encourage agents to prioritise new enrolments over retention, a risk noted in partnership programmes oriented toward quantitative growth (Rahmawati, 2025). Incentive design could be refined by weighting retention and continued payment more heavily.

Reluctance to close failing programmes

None of the 17 articles directly addressed this barrier. The literature focuses instead on improving ongoing innovations, including through periodic evaluation (Samudra et al., 2026). SUTASOMA has not failed; its decline in 2024 calls for review of its outreach strategy, registration and payment mechanisms, participant assistance and agent professionalism rather than for closure. The relevant risk is the opposite of the one Mulgan and Albury describe: continuing ineffective mechanisms within a programme without systematic evaluation. Research on public-sector innovation shows that barriers interact across stages and that evaluation is needed to identify which elements should be discontinued (Cinar et al., 2019). Periodic evaluation would allow SUTASOMA to drop ineffective routines while preserving the innovation itself.

Culture of risk aversion

No article directly addressed this barrier. The closest findings concern the transfer of pension schemes designed for formal workers to informal workers without adaptation (Miti et al., 2021) and generic approaches to informal workers (Rahmawati, 2025), but these are insufficient to conclude that organisations avoid risk. Organisational culture is difficult to observe through literature alone because it requires data on implementers' attitudes and behaviour. In SUTASOMA, this barrier might appear as reluctance to change outreach strategies or payment procedures after the 2024 decline. Because the programme originated as a collaborative initiative, implementers' openness to new approaches and willingness to acknowledge weaknesses should be verified through interviews and observation. Public perceptions and participation also shape whether local programmes are accepted and sustained (Herman et al., 2026), so future studies should examine both implementers and farmers.

Synthesis

Taken together, the findings show that SUTASOMA's main barriers are interrelated. Limited agent capacity weakens the use of digital tools, administrative simplification cannot offset irregular agricultural income, and short-term budgeting restricts the subsidies that could stabilise participation. This interdependence is consistent with evidence that innovation barriers reinforce one another across the innovation process (Cinar et al., 2019) and with comparative studies showing that informal-worker coverage depends on matching scheme design to workers' circumstances (Kaonga et al., 2026; Ngadi et al., 2025). Theoretically, the case suggests that Mulgan and Albury's typology should give greater weight to interaction-specific barriers that arise in collaborative, agent-based innovations, and that delivery through intermediaries requires transparent governance to prevent benefits from concentrating among well-connected actors (Muttaqin et al., 2025).

CONCLUSION

This study shows that the decline in SUTASOMA participants in 2024, after rapid growth in 2022 and 2023, can be explained by several barriers to public-sector innovation identified by Mulgan and Albury. The synthesis of 17 articles indicates that extending coverage to informal workers depends heavily on the involvement of local actors and on implementers' capacity to reach target groups. Limited capacity of protection agents, dependence on a small number of key implementers and weak field assistance make the innovation vulnerable to stagnation. Digital applications do not raise enrolment on their own, because low digital literacy, poor connectivity and schemes ill-suited to farmers' incomes require face-to-face support. Short-term budgeting limits subsidies, while administrative barriers stem more from farmers' socio-economic conditions than from programme procedures, which SUTASOMA has already simplified. The absence of incentives was not confirmed, since agents receive acquisition and contribution incentives, whereas reluctance to close failing programmes and risk aversion could not be assessed from the literature. Because this study relies on secondary sources, future research should use interviews and observation involving BPJS Ketenagakerjaan, protection agents and farmers. Policymakers should strengthen agent capacity, align contribution schemes with agricultural income cycles and conduct periodic evaluations to refine rather than abandon the innovation.

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AUTHOR CONTRIBUTIONS

M: conceived the study, identified key challenges in the SUTASOMA Programme, conducted fieldwork, and developed the initial interpretation of the empirical findings. MIN: contributed to the research design, established the analytical procedures, and examined the relationship between policy innovation and institutional barriers to employment social security coverage. HH: guided the development of the study, evaluated the strength of the evidence, and provided critical insights into the policy implications and scholarly significance of the findings. AA: contributed to the literature synthesis, improved the presentation of the research arguments, refined the academic language, and ensured consistency throughout the manuscript. The final manuscript was critically reviewed and approved by all four authors.

CONFLICT OF INTEREST

The authors declare that they have no conflicts of interest related to the research, authorship, or publication of this manuscript.

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