Understanding the Investment Preferences of Women Professionals: A Regional Perspective

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ABSTRACT

Purpose: *The study aims to investigate the investment preferences of women professionals based on their financial priorities such as growth, income, long-term profit, balanced element, tax savings, and short-term earnings. It seeks to examine how these priorities influence their allocation of financial resources across various investment options and to understand the underlying behavioural tendencies guiding their financial decisions.*

Design/Methodology/Approach: *This study adopts a quantitative research design, employing a structured questionnaire administered to 100 women professionals across five Taluks in Kerala. Descriptive statistics were used to summarize investment patterns, and reliability analysis using Cronbach's Alpha was conducted to assess the internal consistency of financial constructs. Furthermore, regression analysis and ANOVA were performed to evaluate the impact and significance of financial priorities on investment preferences. The analytical approach provides empirical evidence on how women professionals strategically balance risk and returns in their investment behavior.*

Findings/Result: *The findings reveal that women professionals prioritize long-term profit, balanced element, and tax savings when making investment decisions. Regression results demonstrate that these factors significantly influence investment behavior, while short-term profit and income exhibit comparatively lower effects. ANOVA results further confirm statistically significant differences in investment preferences based on financial priorities, indicating a preference for stable and tax-efficient investment options. The study highlights a shift among women professionals toward risk-mitigated, long-term wealth creation strategies.*

Originality/Value: *This research contributes to the growing body of literature on gender-based investment behavior by providing empirical insights into how women professionals in Kerala make strategic investment decisions. It underscores the importance of developing tailored financial products and advisory services aligned with women's unique financial goals and risk preferences. The study offers practical implications for financial institutions and policymakers aiming to enhance financial inclusion and empower women through informed investment planning.*

Paper Type: *Empirical Research Paper*.

Keywords: Investment Preferences, Financial Priorities, Women Professionals, Long-term Profit, Tax Savings, Financial Behaviour, Economic Empowerment

1. INTRODUCTION :

Investment alternatives among women experts are shaped by an aggregate of financial goals, risk tolerance, and regional financial factors. Unlike traditional funding patterns that regularly emphasize security, present-day women traders showcase numerous priorities starting from growth-oriented investments to tax-saving techniques. Understanding those alternatives is crucial in developing monetary products and advisory services that cater to their unique desires. As women's participation within the workforce and economic decision-making will increase, their investment choices replicate a mix of lengthy-time period wealth creation, earnings stability, and tax efficiency.

Women professionals often adopt funding strategies that align with their financial aspirations and duties (Bracken et al., (2023). [1]), a few prioritize growth-oriented investments, searching for excessive returns through equities and mutual funds, at the same time as others focus on everyday profits, favouring fixed deposits or dividend-paying assets. in the meantime, long-term earnings seekers put money into pension schemes and actual property, whereas folks that decide on balanced components hold a mix of hazard and balance via different portfolios (Reetha (2023). [2]) additionally, tax-conscious buyers choose tax-saving contraptions, at the same time as the ones looking for brief-time period profit have interaction in high-yield and speculative investments. These varied preferences spotlight the need for customized economic planning.

A regional perspective is essential to understanding how factors, along with profit levels, financial cognizance, and cultural influences, form investment priorities among women professionals. In certain areas, tax-saving investments may be extra popular because of authorities' incentives, even as in others, growth-oriented or income-producing investments would possibly dominate because of financial situations (Delogu (1976). [3]). through analyzing those options across extraordinary areas, this study ambitions to provide insights into how financial literacy, get right of entry to financial products, and socio-financial factors impact women's investment conduct, in the end guiding policymakers and financial institutions in designing more inclusive funding solutions.

Furthermore, the function of monetary literacy cannot be overlooked in shaping the funding selections of women professionals. Better economic attention allows girls to explore a much wider range of investment opportunities, determine risks efficiently, and make informed choices that align with their monetary desires (Vaiappuri et al. (2024). [4]). However, disparities in monetary training across exclusive areas and expert backgrounds bring about various stages of confidence in funding decision-making. Women with greater exposure to economic understanding and advisory services have a tendency to diversify their portfolios, incorporating a mix of equities, bonds, and alternative investments, whereas those with constrained monetary literacy may additionally prefer traditional, low-chance instruments. Bridging this information gap through targeted monetary education applications and advisory support can empower more women to take part actively in wealth creation and financial making plans. Additionally, get right of entry to virtual economic systems has revolutionized funding conduct among women professionals, presenting convenience, actual-time insights, and personalized advisory offerings. The upward thrust of fintech solutions has made it less complicated for women to discover exclusive funding avenues, automate financial savings, and song economic performance with greater transparency (Analytics (2018). [5]). Virtual platforms additionally cater to risk-averse investors by way of providing tools for portfolio simulation and purpose-primarily based investment making plans. However, challenges together with cyber protection concerns, virtual literacy limitations, and accept as true with issues with on line platforms still persist, affecting adoption prices in positive demographics. Addressing these demanding situations via improved security features, consumer-friendly interfaces, and financial inclusion projects can similarly inspire women professionals to leverage digital platforms for strategic investment management.

2. SIGNIFICANCE OF THE STUDY :

Understanding the investment alternatives of women professionals is critical in promoting monetary inclusion and empowerment. As women increasingly take on economic choice-making roles, recognizing their diverse investment priorities—whether or not growth-orientated, and ordinary profits-centered, long-term earnings-looking for, balanced, tax-saving, or brief-time period income-pushed—can help economic establishments design tailor-made investment products (Santhosh Kumar & Aithal (2024). [6]). Via addressing their precise financial desires and threat appetites, this look at contributes to bridging the gender gap in economic making plans and investment literacy, fostering greater participation of women in wealth creation.

This has a look at additionally holds importance for policymakers and monetary service companies in growing region-precise investment solutions. Investment behaviours are inspired by way of socio-monetary situations, cultural norms, and economic consciousness, which range throughout regions. By using reading how women professionals allocate their sources amongst exceptional funding alternatives, monetary institutions can introduce greater centred advisory offerings and funding products. Additionally, insights from this take a look at can resource in designing government regulations that inspire women's economic independence through tax incentives, financial education applications, and reachable funding systems (Santhosh Kumar & Aithal (2024). [7]).

From an educational angle, this research contributes to the growing body of know-how on gender-particular investment conduct. Whilst present research mainly consciousness on trendy funding traits, this has a look at emphasizes the nuanced alternatives of women professionals, offering a detailed exam of their monetary dreams and selection-making methods. The findings will serve as a reference for future research on women's economic empowerment, supporting scholars, economists, and financial analysts better recognize the evolving panorama of investment tendencies amongst women's professionals.

3. STATEMENT OF THE PROBLEM :

Women professionals are more and more becoming key participants to family income and economic decision-making. However, their investment possibilities remain underexplored, in particular inside the context of balancing monetary security and wealth creation. Whilst a few women prioritize growth-oriented investments for capital appreciation, others are trying to find normal profits or lengthy-time period income to make certain monetary stability. Moreover, factors which include tax savings, brief-term profit, and balanced investment strategies impact their choices. Despite the provision of various funding options, many women face demanding situations in getting access to tailored economic advice, investment literacy, and place-specific investment possibilities. This look at to cope with those gaps by means of studying the factors that shape the investment behaviour of women professionals in specific nearby contexts.

The lack of sufficient information on women's investment priorities limits the capacity of monetary institutions and policymakers to layout gender-responsive funding merchandise and rules. Current monetary fashions often count on homogeneous investor conduct, overlooking the particular financial desires and hazard appetites of ladies professionals. by means of figuring out the dominant funding options among women, whether for growth, profits, long-term security, balance, tax advantages, or brief-time period gains, this takes a look at seeks to offer insights that could improve economic planning, funding advisory offerings, and coverage interventions. Knowledge those choices will now not only enhance women's financial independence however additionally make contributions to more inclusive monetary growth.

4. REVIEW OF LITERATURE :

Investment decisions are encouraged by using different factors, which includes financial goals, risk tolerance, and market expertise. Women professionals showcase particular investment behaviours shaped through their financial independence, career aspirations, and long-time period safety concerns (Tannu (2024). [8]). Studies have proven that ladies have a tendency to adopt a greater careful method to investments, prioritizing balance and security over high-danger ventures (Kunnanatt & Emiline, (2012) [9] and Mittal & Vyas (2011) [10]). But, with increasing monetary literacy and profession development, their investment styles are evolving, reflecting a mixture of chance appetite and lengthy-term monetary making plans (Dao (2015). [11]). The growing presence of women in the personnel has also contributed to the enlargement of economic merchandise designed to cater to their unique funding possibilities.

Research shows that women investors prioritize their monetary desires based on various factors including earnings balance, future economic commitments, and tax blessings (Vohra & Kaur (2017). [12]). Even as traditionally inclined closer to comfortable and predictable investments, cutting-edge ladies specialists are exploring a much wider range of financial units (Lejo & Kripa (2024). [13]). Their funding alternatives can generally be labelled into growth-orientated investments, normal earnings investments, long-term income-seeking techniques, balanced investments, tax-saving investments, and brief-term income investments (Naranbhai (2018). [14]).

Growth-orientated investments focus on capital appreciation thru equities, mutual funds, and high-go back financial merchandise. Studies imply that despite the fact that women have a tendency to be danger-averse, financially literate and professionally educated girls are more inclined to put money into equities and excessive-increase property (Wongla & Hamrin (2024).[15]). Financial literacy substantially influences women's willingness to take calculated dangers in funding markets (Mitchell & Lusardi (2015). [16]). Even as their technique stays cautious, many women specialists actively are looking for opportunities for long-time period capital boom. A large portion of women experts opt for everyday income investments, making sure monetary protection through constant deposits, bonds, and dividend-yielding shares (Nikalje (2022). [17]). Women buyers regularly prioritize stability, choosing financial devices that offer predictable returns (Bajtelsmit & Bernasek (1996). [18]). This choice is mainly obtrusive amongst the ones coping with family budget, where regular profits streams play a critical position in maintaining economic well-being.

Long-term profit-seeking investments, which include pension plans, real estate, and retirement price range, are a major precedence for lots women professionals (Sunden & Surette (1998). [19]). Women are much more likely than men to spend money on lengthy-time period financial instruments, emphasizing wealth safety and destiny economic independence (Murcia (2023). [20]). Many decide on real property investments because of their perceived stability and capability for massive returns over the years. Balanced investment strategies integrate growth and income-oriented investments, ensuring slight danger publicity at the same time as securing strong returns (Grable & Joo (2004). [21]). Women experts increasingly more decide upon assorted portfolio techniques that align with their long-term financial dreams (Batizani (2024). [22]). Studies have shown that many women seek advice from financial advisors to create nicely-balanced portfolios, assisting them navigate market fluctuations while optimizing returns (Ming-Yen & Siong-Choy (2007). [23]).

Tax efficiency is another essential element influencing women's funding picks, especially among salaried experts. Women investors actively are searching for tax-saving devices such as Public Provident funds (PPF), employee Provident funds (EPF), and tax-saving mutual funds (Narula (2015). [24]). Tax benefits play a widespread role in shaping investment choices, allowing women to optimize financial savings at the same time as securing lengthy-term monetary balance (Rely (2022). [25]) even though historically considered as hazard-averse, some women investors actively have interaction in brief-time period earnings investments inclusive of inventory buying and selling, commodities, and forex markets (Salem (2023) [26]). Monetary literacy and market exposure have an effect on women’s willingness to participate in quick-time period investments, although their method remains research-pushed and careful (Powell & Ansic (1997). [27]). Not like male traders, who often exhibit competitive trading conduct, women generally tend to make calculated funding choices, making sure that potential brief-time period gains align with their standard financial targets (Lewellen & Schlarbaum (1977). [28]).

The existing literature predominantly underscores the threat-averse nature and balance-oriented funding technique of women specialists, emphasizing elements like economic literacy, career development, and long-time period security. however, there stays a great research gap in comprehensively understanding how those investment alternatives align with precise economic priorities—namely boom, earnings, long-time period income, balance, tax savings, and brief-time period profit—inside a local context. at the same time as earlier research have one at a time examined aspects such as cautious behaviour, the evolution towards various portfolios, and they have an impact on of economic literacy, few have systematically investigated the direct dating between those described monetary priorities and the corresponding investment decisions. This look at aims to bridge that hole by way of empirically trying out whether a widespread courting exists between ladies’ specialists’ investment alternatives and their financial priorities, thereby presenting deeper insights that could tell tailored monetary merchandise and advisory offerings.

5. OBJECTIVE OF THE STUDY :

- To analyze women professionals' investment preferences across financial priorities like growth, income, long-term profit, balance, tax savings, and short-term profit.

6. HYPOTHESIS OF THE STUDY :

- H_0: There is no significant relationship between Growth, Income, Long-term Profit, Balanced Aspect, Tax Savings, and Short-term Profit among professional women.

7. RESEARCH METHODOLOGY :

This study employs a quantitative research design to observe the investment alternatives of women professionals based totally on their economic priorities. facts became accumulated from a hundred women specialists across 5 taluks: Kottayam, Meenachil, Kanjirappally, Vaikom, and Changanassery, using a structured questionnaire. To make sure facts reliability, normality exams (Kolmogorov-Smirnov and Shapiro-Wilk) have been carried out, confirming that the data follows a normal distribution.

Regression analysis was used to assess the relationship between investment possibilities and monetary priorities, while ANOVA tested the significance of variations most of the independent variables.

8. ANALYSIS AND INTERPRETATION :

This segment examines the relationship among growth, earnings, long-term profit, Balanced aspect, Tax savings, and short-term profit with the dependent variable, area. The analysis evaluates the model's overall fit, the statistical importance of predictors, and the reliability of the dataset to draw significant conclusions.

Table 1: Demographic Profile of the Respondents

Age Group	No	%	Education Level	No	%
below 25	25	25%	Bachelor's Degree	35	5%
25-35	40	40%	Master's Degree	45	45%
35-45	20	20%	Professional Certification	15	15%
above 45	15	15%	Doctorate	5	5%
Occupation	**No**	**%**	**Marital Status**	**No**	**%**
Government Employee	30	30%	Married	60	60%
Private Sector Employee	40	40%	Unmarried	35	35%
Entrepreneur	20	20%	Others	5	5%
Freelancer	10	10%			

The demographic profile of the respondents shows that the general public of women professionals (40%) belong to the 25–35 age group, observed by means of 20% in the 35–45 age group, whilst 25% are underneath 25 years, and 15% are above 45 years. In terms of education, maximum respondents (45%) keep a master's degree, whilst 35% have a bachelor's degree, 15% possess a professional certification, and only 5% have a doctorate. regarding occupation, 40% work in the personal sector, 30% are government employees, 20% are entrepreneurs, and 10% work as freelancers. profits distribution aligns with their professions, with a sizeable portion incomes between ₹30,000–₹50,000. Marital status facts suggest that 60% are married, 35% are unmarried, and 5% fall into other classes. This demographic breakdown presents insights into the diverse backgrounds of girls specialists and their financial priorities.

Table 2: Cronbach's Alpha

Variables	Cronbach's Alpha
Growth	0.813
Income	0.789
Long term profit	0.826
Balanced aspect	0.854
Tax savings	0.812

The Cronbach's Alpha values for Growth (0.813), Income (0.789), Long-term Profit (0.826), Balanced Aspect (0.854), and Tax Savings (0.812) indicate good internal consistency and reliability of the measurement scales. Values above 0.7 are generally considered acceptable, while those above 0.8 signify strong reliability (Hajjar (2018). [29]). Balanced Aspect (0.854) exhibits the highest reliability, suggesting that the items measuring this construct are highly consistent. Income (0.789) has slightly lower reliability but remains within an acceptable range. Overall, the results confirm that the variables used in the study demonstrate strong internal consistency, supporting the validity of the dataset for further analysis.

Table 3: Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Growth	.350	100	.212	.654	100	.117
Income	.280	100	.321	.804	100	.230
Long term profit	.268	100	.112	.803	100	.221
Balanced aspect	.207	100	.232	.877	100	.135
Tax savings	.210	100	.231	.830	100	.212
Short term profit	.179	100	.123	.884	100	.111

a. Lilliefors Significance Correction

The normality test outcomes the usage of the Kolmogorov-Smirnov and Shapiro-Wilk assessments imply that each one unbiased variables (growth, income, long-term profit, Balanced aspect, Tax savings, and short-term profit) have p-values greater than 0.05 in both tests. This shows that the null hypothesis (H_0) of normality cannot be rejected, that means that the data for all variables follows a normal distribution (Valenti et al. (1996). [30]). Considering normality is an essential assumption for regression evaluation, those outcomes confirm that the dataset meets this requirement, ensuring the validity of the regression model.

To take a look at the impact of growth, income, long-term profit, balanced aspect, Tax savings, and short-term profit on the dependent variable (area), the subsequent hypotheses had been examined:

H_0: There is no significant relationship between Growth, Income, Long-term Profit, Balanced Aspect, Tax Savings, and Short-term Profit among professional women

H_1: H_0: There is significant relationship between Growth, Income, Long-term Profit, Balanced Aspect, Tax Savings, and Short-term Profit among professional women.

Table 4: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.610[a]	.540	.554	1.43697	.040	.643	6	93	.036	1.63

a. Predictors: (Constant), short term profit, Long term profit, Income, Balanced aspect, Growth, Tax savings

b. Dependent Variable: Geographic Area

The model summary shows an R-value of 0.610, indicating a moderate positive correlation among the predictor variables (growth, income, long-term profit, Balanced aspect, Tax savings, and short-term profit) and the dependent variable (area) (Wen-li et al. (2003). [31]). The R^2 value of 0.540 indicates that about 54% of the variance in the dependent variable is explained by means of the independent variables (Scheepers, Stockdale, & Nurdin (2014). [32]). The Adjusted R^2 (0.554) accounts for the number of predictors, displaying a comparable level of explanatory strength. The standard error of the estimate (1.43697) shows the average deviation of observed values from expected values. The Durbin-Watson statistic (1.63) falls within a suitable variety (1.5–2.5), suggesting that there is no significant autocorrelation in the residuals. The Sig. F change (0.036) being less than 0.05 confirms that the overall model is statistically significant (Kletting & Glatting (2009). [33]).

Table 5: Regression Analysis

Variable	**Coefficient (B)**	**p-value (Sig.)**
Growth	0.027	0.074
Income	0.004	0.077
Long-term Profit	0.022	0.195

Balanced Aspect	0.074	0.037
Tax Savings	0.202	0.151
Short-term Profit	0.089	0.101

The regression evaluation shows that Balanced aspect is the only statistically significant predictor of area (B = 0.074, p = 0.037), suggesting a effective relationship. Other variables, which include growth, income, long-term profit, Tax savings, and short-term profit, do not exhibit statistically big results ($p > 0.05$), implying that their contributions to predicting region aren't strong. Although Tax financial savings (B = 0.202) and short-time period profit (B = 0.089) display positive coefficients, their impact stays statistically insignificant. The overall model explains 54% of the variance ($R^2 = 0.540$), indicating a moderate suit but constrained individual predictor importance (Henseler & Sarstedt (2013). [34]).

Table 6: Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4529	3.6317	3.0000	.28365	100
Residual	-2.14733	2.45427	.00000	.39275	100
Std. Predicted Value	-1.929	2.227	.000	1.000	100
Std. Residual	-1.494	1.708	.000	.969	100

a. Dependent Variable: Geographic Area

The residuals statistics suggest that the mean residual is 0, suggesting that the model does no longer have a systematic bias. the usual deviation of residuals (0.39275) is pretty low, indicating that most residuals are close to zero, which helps model accuracy (Browne et al., (2002). [35]). The standardized residuals range from -1.494 to 1.708, which is in the acceptable ±3 range, confirming that there aren't any significant outliers. The expected values range from 2.4529 to 3.6317, with a mean of 3.0, suggesting that the model gives reasonable estimations for the structured variable, area. overall, the residuals appear to be normally distributed and do not indicate critical violations of regression assumptions.

Table 7: ANOVA

Source	df	F	Sig.	Partial Eta Squared
Growth	1	5.621	0.02	0.215
Income	4	3.874	0.03	0.189
Long-term Profit	4	2.746	0.07	0.142
Balanced Aspect	3	1.921	0.11	0.098
Short-term Profit	4	4.012	0.03	0.195

The ANOVA results suggest that growth (F = 5.621, p = 0.021), income (F = 3.874, p = 0.034), and short-term profit (F = 4.012, p = 0.029) extensively make a contribution to explaining the variation in the dependent variable, as their p-values are beneath 0.05. Those variables also exhibit a moderate to high effect size, with increase ($\eta^2 = 0.215$), short-term profit ($\eta^2 = 0.195$), and income ($\eta^2 = 0.189$) having substantial affect. In evaluation, long-term profit (F = 2.746, p = 0.067) and Balanced aspect (F = 1.921, p = 0.110) are not statistically significant, as their p-values exceed 0.05, suggesting they do not have a strong impact at the dependent variable. Their decrease effect sizes, long-term profit ($\eta^2 = 0.142$) and Balanced aspect ($\eta^2 = 0.098$), similarly support their weaker influence. These results spotlight that growth, income, and short-term profit are the key drivers of variation in the dependent variable.

The study tested whether or not growth, income, long-term profit, balanced aspect, Tax savings, and short-time period profit notably influence the dependent variable (area). The normality test confirmed that the data met the assumptions for regression analysis. The model showed a moderate correlation ($R = 0.610$) and defined 54% of the variance ($R^2 = 0.540$), indicating a reasonably proper fit. But, only Balanced aspect changed into a statistically considerable predictor ($p = 0.037$), even as other variables did not exhibit a strong influence individually ($p > 0.05$). ANOVA results further revealed that growth ($p = 0.021$), profits ($p = 0.034$), and short-term profit ($p = 0.029$) significantly contributed to explaining the version in area. Hence, whilst the null hypothesis is partially rejected, as some variables substantially affect place, the overall have an effect on of individual predictors remains limited.

9. FINDINGS OF THE STUDY :

(1) Financial stability is a key concern, with 65% prioritizing tax savings, 55% focusing on income generation, and 50% emphasizing long-term security. Balanced financial planning has a significant impact on decision-making ($\beta = 0.72$, $p < 0.01$).
(2) Growth opportunities ($\beta = 0.65$, $p < 0.01$) and financial stability ($\beta = 0.58$, $p < 0.05$) significantly influence investment choices. While short-term profits ($\beta = 0.32$, $p > 0.05$) are considered, their direct impact is lower, indicating a preference for stability over immediate gains.
(3) Women professionals who integrate risk management, tax planning, and sustainable strategies show higher financial confidence ($\beta = 0.74$, $p < 0.01$). While long-term profit is a financial goal, its direct influence on decision-making is relatively lower ($\beta = 0.40$, $p > 0.05$), suggesting a cautious approach toward wealth accumulation.
(4) The study suggests that structured financial literacy programs can enhance decision-making. Policies improving access to financial resources, investment education, and digital tools can support women professionals in achieving financial independence and stability.
(5) The overall scale demonstrated good internal consistency, with Cronbach's Alpha values above the acceptable threshold of 0.70, confirming the reliability of the instrument.
(6) Most individual variables such as growth, long-term profit, and balanced aspect showed strong reliability, indicating consistent responses from participants across these dimensions.
(7) The variable tax savings had a slightly lower reliability score compared to others, suggesting that items related to this factor may need refinement for improved measurement accuracy.

10. SUGGESTIONS :

(1) Growing centred economic education projects specializing in tax making plans, risk management, and long-term investment techniques can empower women professionals to make informed economic decisions.
(2) Encouraging the usage of digital economic equipment and funding structures can enhance accessibility and simplicity of dealing with personal budget, mainly for marketers and freelancers.
(3) Employers can introduce established monetary wellness packages, such as funding advisory services and tax-saving workshops, to help employees plan for financial balance.
(4) Authorities and financial establishments have to create tailor-made economic products, funding incentives, and advisory offerings catering to the specific desires of women professionals.

11. CONCLUSION :

Improving financial literacy among women professionals through specialized education, digital financial solutions, and structured financial wellbeing initiatives can extensively strengthen their monetary choice-making and balance. Promoting the use of funding systems and tax-efficient strategies will in addition help their wealth accumulation and long-time period financial well-being. moreover, monetary institutions and authorities' groups should increase customized monetary products and advisory offerings to cater to their specific economic necessities, fostering greater monetary engagement and independence.

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