



Entrepreneurial Resilience of Mualaf Single Mothers: Exploring Common Success Factors in Small Business Ownership

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Abstract

This qualitative research aims to investigate the entrepreneurial resilience of a specific and usually ignored group of Mualaf single mother. Compounded difficulties come from single parenting, financial vulnerability, and the spiritual and social change related with religious conversion for these women. Many have started and maintained small enterprises despite such challenges, displaying great resiliency and adaptability. Focusing on both inner and outward aspects, the study seeks to find the elements influencing their entrepreneurial success. Employing a phenomenological methodology, the research gathers information from selected single mother mualaf entrepreneurs under project of Rakyatprenuer via semi structured interviews. Participants are chosen via intentional sampling to guarantee insightful, experience dependent feedback. Thematic analysis of the gathered stories helps to find major patterns, problems, and coping strategies. Preliminary themes include the role of faith and spiritual motivation, personal determination, support from the Muslim community, and the ability to turn past adversity into entrepreneurial strength. These women often demonstrate a strong sense of purpose rooted in both parental responsibility and religious conviction, using their businesses as vehicles for financial independence and personal transformation. This research hope contributes to a deeper understanding of how faith, identity, and motherhood intersect in the context of entrepreneurship. It fills a gap in the literature by highlighting the experiences of women at the intersection of gender, religion, and socioeconomic struggle. The findings aim to inform policymakers, NGOs, and community organizations working on inclusive entrepreneurship, faith-based support systems, and women's empowerment. By amplifying the voices of resilient single mother mualaf entrepreneurs, the study offers valuable insights into building effective, culturally sensitive support strategies.

Key Words: Single Mother, Mualaf, women entrepreneur, Community, Religion

1.0 Introduction

Entrepreneurship is increasingly recognized as a powerful avenue for economic empowerment and social mobility, particularly for marginalized populations (Hashim et al., 2015). However, specific segments of entrepreneurs facing multiple layers of adversity often remain underrepresented in academic discourse. This study delves into the unique experiences of Mualaf single mothers in Malaysia, particularly within Sarawak. These women navigate the complex challenges of single parenthood, a status that often brings significant economic vulnerability. For instance, single-mother households in Malaysia frequently fall below the poverty line or within the B40 income group, grappling with limited income opportunities, childcare burdens, and inadequate social safety nets (Abu et al., 2018; KPWKM, 2015). Compounding these economic hardships is the profound spiritual and social transition associated with religious conversion to Islam (Yip, 2013), which can involve navigating new community dynamics and, at times, strained familial relationships. Despite these compounded adversities, many Mualaf single mothers demonstrate remarkable resilience and adaptability in establishing and sustaining small businesses (Mulia, 2017; Roddin et al., 2011). Their entrepreneurial journey offers a compelling lens through which to examine the interplay of personal determination, community support, and spiritual conviction in overcoming significant obstacles to achieve financial independence and personal transformation. This research aims to illuminate the distinct factors that underpin their entrepreneurial success, thereby contributing to a more nuanced understanding of resilience within the entrepreneurial landscape and informing more effective, culturally sensitive support mechanisms in the Malaysian context, especially for vulnerable groups in Sarawak.



2.0 Research Motivation and Research objectives

The existing literature on entrepreneurship, while robust, frequently overlooks the specific context of highly vulnerable and intersectional entrepreneurial groups. Single mothers in Malaysia often face significant socio-economic disadvantages, including limited access to capital, childcare challenges, social stigmas, and difficulties in balancing domestic and business responsibilities, which hinder their entrepreneurial aspirations (Abu et al., 2018; Hashim et al., 2015; Mulia, 2017). Furthermore, individuals undergoing religious conversion in Malaysia, particularly women, may encounter unique social integration challenges, limited religious literacy, and a need for new support networks post-conversion (RSIS, 2025; Sayyid et al., 2013). When these two identities converge in Mualaf single mothers, the compounding effect of single parenthood, economic precarity (with Sarawak itself having a notable poverty rate; Geraldine, 2020), and the spiritual/social complexities of religious conversion presents an extraordinary set of barriers to business initiation and sustainability.

Despite these significant systemic and personal adversities, anecdotal evidence suggests that many Mualaf single mothers in Malaysia successfully engage in entrepreneurial activities, demonstrating exceptional resilience (JASSP, 2021). However, there is a distinct gap in academic understanding regarding *how* these specific women not only survive but thrive in the entrepreneurial sphere, especially in the Sarawakian context where initiatives like "Rakyatpreneur" aim to empower local communities (Bank Rakyat, 2024; Jabatan Premier Sarawak, 2025). The lack of in-depth research into their lived experiences means that policymakers, non-governmental organizations (NGOs), and community organizations designing entrepreneurship programs may be operating without a full appreciation of the unique challenges faced by this group, nor the specific internal and external resources they leverage. Consequently, existing support systems, despite government efforts (KPWKM, 2015; Single Mothers Empowerment Action Plan 2015 - 2020, 2015), may not be adequately tailored to foster their entrepreneurial potential or address their specific needs, potentially limiting the effectiveness of broader women's empowerment and inclusive entrepreneurship initiatives in Malaysia. This study aims to explore and understand the entrepreneurial resilience of Mualaf single mothers in Sarawak who have successfully established and sustained small businesses. Also, to explore how the intersection of faith (specifically Islamic faith for Mualaf), identity (as a Mualaf and a single mother), and motherhood influences their entrepreneurial journey and strategies for overcoming adversity within the Malaysian socio-cultural context.

3.0 Literature Review

Entrepreneurial Resilience

Resilience in entrepreneurship is defined as an entrepreneur's ability to recover from adversity, adapt to change, and persist in the face of obstacles (Bullough et al., 2014; Luthans et al., 2008). Studies have highlighted various factors contributing to entrepreneurial resilience, including psychological capital (e.g., hope, optimism, self-efficacy, resilience itself), learning from failure, and cognitive adaptability (Covin & Slevin, 1991; Ducheck, 2018). In the Malaysian context, research on entrepreneurial competency of single mothers often discusses resilience implicitly through discussions of coping mechanisms and determination in the face of overwhelming tasks and responsibilities. This study seeks to extend this understanding by examining resilience in a context marked by compounded adversities specific to Mualaf single mothers in Sarawak.

Women's Entrepreneurship & Challenges for Single Mothers in Malaysia

The field of women's entrepreneurship has expanded significantly, identifying both the unique motivations (e.g., flexibility, work-life balance) and challenges (e.g., access to finance, social networks, gender stereotypes, work-family conflict) faced by female founders (Brush et al., 2006; Gatewood et al., 2009). For single mothers in Malaysia, these challenges are often exacerbated by financial strain, lack of entrepreneurial skills and resources, and social stigmatization (Abu et al., 2018; Hashim et al., 2015; Mulia, 2017). Studies from Malaysia consistently report difficulties in accessing capital, insufficient business facilities, and limited exposure to wider markets as key obstacles for single mother entrepreneurs. Despite government initiatives such as the Single Mother Empowerment Action Plan (2015-2020) and various training programs (KPWKM, 2015; MAJCAFE, 2023), many single mothers remain trapped in the poverty cycle and struggle to scale their businesses beyond the 'existence and survival stage' due to lack of knowledge and management experience (MAJCAFE, 2023). Sarawak, in particular, has seen calls for single mothers to



leverage their skills in small businesses for income generation (Bong, 2016, as cited in Abu et al., 2018). This study specifically focuses on how these general challenges are further compounded by religious conversion.

The Role of Faith and Spirituality in Entrepreneurship, particularly for Muslims in Malaysia

Emerging literature explores the intersection of faith, spirituality, and entrepreneurship. Studies suggest that faith can serve as a significant motivator, source of strength, ethical compass, and coping mechanism for entrepreneurs facing uncertainty and adversity (Gartner, 2007; Miller & Ewest, 2017). In the Malaysian context, research indicates that Islamic spirituality plays a crucial role in shaping Muslim women entrepreneurs' activities, ethical choices, decision-making, and even work-life satisfaction, reinforcing the connection with God as a common denominator for motivation and social responsibility. This highlights the religious compatibility between work and women's success within an Islamic framework. However, specific research on the entrepreneurial experiences of individuals who have undergone religious conversion to Islam (Mualaf), especially as single mothers, remains largely unexplored in Malaysia, presenting a significant gap. This study will particularly focus on the role of Islamic faith and how it informs their resilience and entrepreneurial journey.

Socio-Economic Vulnerability and Marginalized Entrepreneurship in Malaysia

Research on marginalized entrepreneurship highlights the entrepreneurial activities of individuals and groups facing systemic disadvantages due to their socioeconomic status, ethnicity, gender, or other factors (e.g., Brush et al., 2006; Welter & Smallbone, 2008). In Malaysia, initiatives like "Rakyatpreneur" by Bank Rakyat aim to empower low-income micro-entrepreneurs, including the B40 group and *asnaf* (those eligible for zakat assistance), to access funding and sustain their businesses (Bank Rakyat, 2024). These programs acknowledge the role of entrepreneurship as a vital tool for economic upliftment and poverty reduction among vulnerable segments (Nasir et al., 2019). This study positions Mualaf single mothers within this broader context of marginalized entrepreneurship in Sarawak, recognizing the unique intersection of gender, religious identity, and socioeconomic struggle that defines their entrepreneurial experience.

Community Support and Networks, particularly for Mualaf and in Sarawak

The importance of social networks and community support for entrepreneurial success is well-documented (Aldrich & Zimmer, 1986; Stam et al., 2014). For vulnerable groups, community-based initiatives and informal networks can provide crucial access to resources, mentorship, emotional support, and market opportunities (Li & Wu, 2019). In Malaysia, studies on Muslim converts emphasize the crucial role of external support systems, including community support, peer counsellors, and Islamic organizations (e.g., PERKIM, Hidayah Centre, ABIM) in assisting their integration and addressing challenges like lack of knowledge or negative support from their previous surroundings (ResearchGate, 2025; RSIS, 2025). Within Sarawak, government initiatives aim to boost the entrepreneurial sector through various support programs and micro-credit schemes like the Sarawak Micro Credit Scheme (SMCS) for B40 entrepreneurs, indicating a recognition of the need for local community-level support (Jabatan Premier Sarawak, 2025; Service Sarawak, n.d.). The preliminary understanding suggests that the Muslim community might play a significant role in supporting Mualaf single mothers in Sarawak. This study aims to empirically investigate the nature and impact of such community support specifically for their entrepreneurial endeavors. In summary, while existing literature provides foundational insights into entrepreneurial resilience, women's entrepreneurship, and the role of faith, a distinct gap exists in understanding the compounded adversities and unique strengths of Mualaf single mothers as entrepreneurs in the specific Malaysian and Sarawakian context. This study aims to bridge this gap by offering a nuanced, qualitative exploration of their experiences, contributing significantly to the literature on intersectional entrepreneurship and informing more targeted, culturally sensitive support mechanisms.

4. Methodology

A multiple case study design (Yin, 2018) was employed, focusing on two distinct, yet similarly situated, successful Mualaf single mother entrepreneurs. This approach allows for an in-depth understanding of the phenomenon (Creswell & Poth, 2018) within specific real-life contexts, enabling cross-case comparison while preserving the richness of individual narratives (Yin, 2018). By focusing on two individual cases, this design allows for both detailed description of each entrepreneur's unique experience (within-case analysis) and the identification of common themes and distinguishing characteristics across cases (cross-case analysis).



Informants are selected from Rakyatpreneur funded by Bank Rakyat and Bank Islam asnaf program was purposively selected with specific selection criteria are (1) Must be a Mualaf (Muslim convert), (2) Must be a single mother (either divorced, widowed, or unmarried with children) and (3) Must own and operate a small business that has been operational and sustaining for a minimum of three years, indicating a level of stability and resilience beyond initial startup phases. (This duration ensures they have faced and overcome various challenges). The primary data collection method will be in-depth, semi-structured interviews with each of the two selected entrepreneurs. Each interview session is anticipated to last between 60 to 90 minutes. Interview questions were designed to explore the participants' backgrounds, their journey to Islam and as single mothers, the genesis of their businesses, the challenges they faced, their coping mechanisms, the role of their faith and community, and their perceptions of success and resilience. To enrich the data, secondary data sources will also be reviewed, where available and relevant. This may include publicly accessible information about their businesses (e.g., social media profiles, company websites), articles or reports about their participation in entrepreneurship programs like Rakyatpreneur, or relevant local news features.

The collected qualitative data will undergo thematic analysis, following the six-phase approach proposed by Braun and Clarke (2006) and a cross-case analysis will be conducted after individual case analyses are completed. This involves comparing the themes and patterns identified in each entrepreneur's narrative to identify commonalities, differences, and unique insights into entrepreneurial resilience among Mualaf single mothers in Sarawak.

Data Analysis and Findings

Majum Bonda, based in Taman Sri Permai, Jalan Landeh, Kota Padawan, Kuching, Sarawak, Malaysia, is a trusted source for traditional and contemporary herbal remedies. Their passion lies in harnessing the potency of natural herbs to create a wide array of products tailored for both internal vitality and external radiance. From wellness tonics that support digestive health and energy, to beauty blends that promote clear skin and lustrous hair, each Majum Bonda product is formulated to empower you with the goodness of nature for lasting health and beauty. For further info on the product and owner:

<https://www.facebook.com/share/1Jjc4bPEyY/>,
<https://share.google/b9kwQ7YCvGjmOnHqN>

<https://www.facebook.com/share/16ULY3u5Q3/>

and

Family as the Primary Impetus for Entrepreneurial Action

The analysis consistently revealed that family factors serve as a profound and often primary wellspring of motivation for individuals embarking on entrepreneurial journeys (Aldrich & Cliff, 2003; Carsrud & Brännback, 2009). Participants frequently articulated that their decision to pursue business was deeply intertwined with their familial responsibilities, aspirations for their loved ones, and the desire to create a better future for their household. This overarching theme encapsulates various ways in which family dynamics compel individuals towards entrepreneurial endeavors, highlighting the personal commitment driven by kinship (Dutta & Thornhill, 2014).

"Since my husband died, I do have his pension, but it is definitely not enough to support my children's schooling and other living expenses. Working with just my SPM qualification, I don't believe it would be sufficient to bear all the costs. My other good option is doing business."

Within the broader influence of family, children emerged as an exceptionally powerful and explicit source of motivation for individuals to pursue and sustain their business ventures (Chua et al., 1999). For many, the very existence of their children provided the fundamental drive to overcome the inherent complexities and challenges of entrepreneurship. Participants often described their children as 'the starting point' for their ambition, emphasizing that the desire to provide for, protect, and secure a brighter future for their offspring fuels their determination. This profound sense of responsibility acts as a constant impetus, enabling them to 'keep striving, even with many obstacles and challenges faced,' a form of resilience often underpinned by such deeply personal motivators (Shepherd, 2003). The presence of children instills a long-term vision and a commitment that extends beyond personal gain to encompass the well-being and prosperity of the next generation.

"I was involved in business, helping my husband when he was around. When he died, I needed to continue his small business. Since my children are also familiar with what my husband and I had



been doing for so many years, I think continuing the existing business is a good idea. I believe my son will help me after he completes his study."

This profound sense of responsibility acts as a constant impetus, enabling them to "keep striving, even with many obstacles and challenges faced." The presence of children instils a long-term vision and a resilience that helps entrepreneurs navigate setbacks, underscoring a commitment that extends beyond personal gain to encompass the well-being and prosperity of the next generation. This suggests that for these individuals, their entrepreneurial path is not merely a career choice, but a deeply personal mission rooted in familial love and obligation.

Life's Pressures as a Catalyst for Entrepreneurial Inspiration

The analysis revealed a powerful theme where significant life pressures and adversity do not deter but rather become a profound source of inspiration and determination for individuals pursuing entrepreneurship. Both informants articulated how personal challenges, particularly those that demand self-reliance and resilience, forge an unwavering resolve. This theme underscores a transformative process where hardship is reframed as a motivator to strive for independence and success, aligning with perspectives on necessity-driven entrepreneurship (Block & Koellinger, 2009; Shane, 2003).

"The path of a single mother is inherently difficult. My ability to navigate this journey will largely depend on the support I receive from both my birth family (before my conversion) and my ex-husband's family, especially if my husband is no longer present. I'm actively preparing myself to face these circumstances autonomously, understanding that immense strength will be required."

Both informants often described the immense difficulty of "standing on your own two feet without anyone's help," acknowledging the inherent struggles and setbacks encountered on such a path. They spoke candidly about moments of discouragement, stating, "Sometimes you fall." However, a critical internal mechanism for recovery and persistence was consistently tied to their familial roles. The profound realization of being **"the backbone for your children"** acts as a powerful anchor, compelling them to "pick yourself back up" and continue striving despite the odds. This highlights how external pressures are internalized and re-channelled into a protective and aspirational drive for their family's well-being (Zellweger, 2017), contributing significantly to entrepreneurial **resilience and perseverance** (Bullough et al., 2014; Corner & Corner, 2017). Furthermore, for both informants, this journey was compounded by unique socio-religious pressures. Notably, a convert shared the additional layer of complexity and prejudice experienced, stating, "Plus, for us converts, it's not easy; there are many more challenges." The experience included direct attempts to undermine their faith, such as being "even offered to return to my original religion." Such accounts resonate with research on the **specific barriers faced by minority entrepreneurs** (Fairlie & Robb, 2009). Yet, this individual's narrative powerfully demonstrates how **faith and spiritual conviction** can serve as an additional, formidable source of resilience against external pressures (Gümüşay, 2015; Mitchell et al., 2010). Their declaration, "But, praise be to Allah, I'm still Muslim to this day," encapsulates a deep-seated inner strength that allows them to navigate both personal and societal challenges, reinforcing their path forward, implicitly including their entrepreneurial endeavours.

Overall, this theme illustrates a profound interplay between external adversity, personal responsibility (especially towards children), and internal fortitude (including faith), transforming life's pressures into a robust and enduring wellspring of entrepreneurial motivation

Aspiring to be an Inspiration and Role Model for all Single Mother

The analysis revealed a powerful motivational theme centered on the desire to serve as an inspiration and role model for other women, particularly single mothers. Participants articulated a profound sense of responsibility not only for their own well-being but also for demonstrating resilience and strength to others facing similar challenges. This drive extends beyond personal achievement, aiming to positively influence and empower their community, reflecting elements often seen in social entrepreneurship (Dees, 2001; Mair & Martí, 2006).

"As single mothers, giving up simply isn't an option. Life demands we keep moving forward, especially with children relying on us for their well-being and future."



This statement encapsulates a core belief in unwavering perseverance. This is not merely a personal mantra, but a philosophy intended to be broadcast and internalized by other women. The emphasis on "strive as long as you can" underscores a commitment to sustained effort and tenacity, even in the face of significant adversity, highlighting a strong sense of entrepreneurial resilience (Bullough et al., 2014; Corner & Corner, 2017). For them both, their journey becomes a public testament to overcoming hardship, providing tangible proof that single mothers can achieve independence and success. This finding highlights a powerful altruistic motivation where personal entrepreneurial endeavours are also viewed as a means of uplifting and empowering a broader community of women, a common driver among women entrepreneurs who often seek to create impact beyond financial gain (Brush et al., 2008; Marlow & McAdam, 2013).

The Centrality of Islamic Principles in Entrepreneurial Practice

The qualitative data consistently highlighted the profound influence of Islamic principles as a foundational guide and source of strength for entrepreneurial endeavours, particularly within a challenging business landscape. Participants emphasized that every aspect of their daily lives, including business pursuits, must integrate core Islamic teachings, reflecting a strong adherence to Islamic business ethics (Rice, 1999). This perspective posits that inner strength and the capacity to strive in business are not merely reliant on worldly strategies but are deeply nourished by the spiritual and ethical guidance offered by Islam (Gümüşay, 2015).

"Having converted to Islam, I've come to understand that integrating Islamic principles into every action, into our whole daily life, is essential. This is something I've found to be especially true in the very challenging world of business as a Muslim. What gives me the inner strength to keep striving in business isn't just about worldly strategies; rather, it's been profoundly shaped by the teachings and principles of Islam, which truly illuminate my path."

A cornerstone of this approach is Trust in Allah (Tawakkal), described as the most crucial principle. Participants articulated that by combining diligent effort with complete reliance on Allah, they achieve a profound sense of peace and preparedness for any outcome (Hassan & Ahmad, 2011). This belief reinforces the notion that human efforts are purposeful and ultimately blessed when aligned with divine will, fostering an enduring tranquillity amidst uncertainty. Beyond this foundational trust, other key Islamic virtues emerged as vital entrepreneurial tools. Great patience (sabar) was identified as a paramount virtue, serving as a primary key in all undertakings, especially in business. The belief that "Indeed, Allah is with the patient" underscores its high value and integral role in navigating challenges (Hassan & Ahmad, 2011). Similarly, gratitude (syukur) and sincere intention (niat ikhlas) were deemed equally indispensable, shaping the ethical and spiritual compass of their business practices.

"I've also found that supplication, or doa, and seeking forgiveness, istighfar, become my primary tools in the business world. It's truly amazing how prayer connects me with my Creator. And istighfar... it really opens doors to provision and helps me find solutions to problems I face. Relying on Allah through prayer just builds this invaluable spiritual strength for me."

"For me, prayer – doa – and istighfar, seeking forgiveness, they've become absolutely central in how I approach business. Through prayer, I feel this deep connection with my Creator. And seeking forgiveness, it's incredible how that opens up opportunities and shows me ways out of difficulties. This reliance on Allah through prayer, it really forms an invaluable spiritual strength that carries me through."

Furthermore, supplication (doa) and seeking forgiveness (istighfar) were recognized as essential daily practices and "primary tools" in the business world. Prayer fosters a direct connection with the Creator, while seeking forgiveness is believed to open pathways to provision and solutions to problems (Mitchell et al., 2010). This consistent reliance on Allah through prayer cultivates an invaluable spiritual strength that sustains entrepreneurs. Finally, the ethical bedrock of trustworthiness (amanah) and honesty (jujur) was consistently emphasized as fundamental Islamic teachings directly applicable to business. Participants drew inspiration from the Prophet Muhammad (peace be upon him), who was renowned as an honest merchant, earning the title "Al-Amin" (The Trustworthy) (Ismail, 2012). This highlights a commitment to ethical conduct not just as a business practice, but as an inherent part of their faith and identity, shaping their interactions and reputation within the market.



Conclusion and future research direction

This study offers a nuanced understanding of entrepreneurial motivation among Mualaf single mothers, highlighting a powerful blend of personal resolve, familial duty, social aspiration, and deep spiritual grounding. A key finding is the Family as the Primary Impetus for Entrepreneurial Action, particularly children, as a core motivator. The responsibility of nurturing their children fundamentally drives these mothers to start and sustain businesses, fostering extraordinary purpose and resilience against entrepreneurial complexities. Life's Pressures also emerged as a powerful catalyst. Adversities, often compounded by the unique challenges of being both a convert and a single mother, didn't deter them. Instead, these pressures cultivated immense inner strength and determination, propelling their ventures forward. Beyond personal gain, these entrepreneurs Aspire to be an Inspiration and Role Model to other women, especially fellow single mothers and converts. Their businesses become a testament to overcoming hardship, aiming to empower their broader community through resilience and faith. Most distinctly, Islamic Principles are central to their entrepreneurial practice. Concepts like trust in Allah (Tawakkal), patience (Sabar), gratitude (Syukur), and honesty (Jujur) are not abstract; they're fundamental sources of inner peace, strength, and practical tools for navigating business challenges. For these converts, Islam provides a holistic worldview, with faith directly informing and empowering their decisions. In sum, for Mualaf single mothers, entrepreneurship is a holistic mission, deeply rooted in love, resilience, and faith, aiming to build a better future for their families and inspire others.

Future Research Recommendations

This qualitative study offers foundational insights into the entrepreneurial motivation of Mualaf single mothers. To build on these findings, future research should embrace diverse methodologies and expanded scopes. Quantitative studies are needed to validate the generalizability of these motivations across larger populations in Malaysia and similar contexts. Comparative analyses could further illuminate the unique interplay of religious identity, marital status, and entrepreneurial drive by comparing Mualaf single mothers with other demographic groups, like non-Mualaf single mothers or Mualaf married entrepreneurs. Longitudinal research would offer valuable perspectives on how motivations and coping strategies evolve over time amid changing personal and business circumstances. Additionally, in-depth explorations of specific Islamic principles (e.g., *Tawakkal*, *Sabar*) are crucial to understand their practical application in entrepreneurial behaviours. Future studies should also investigate the impact of formal and informal support systems specifically on Mualaf single mothers in business. Finally, research connecting these unique motivations and resilience strategies to actual business success and entrepreneurial well-being would provide a holistic understanding. Pursuing these avenues will significantly enrich the knowledge base on entrepreneurship within diverse and under-researched communities.

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