



**Muslim Women Entrepreneurs: An Exploratory Study of the Nigerian 'Mumpreneurs' Perspective**

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# Muslim Women Entrepreneurs: An Exploratory Study of the Nigerian 'Mumpreneurs' Perspective

## Abstract

This study examines the motivations and challenges faced by Nigerian Muslim mumpreneurs as they establish their small businesses. Interviewing twelve women from diverse northern Nigerian states, the research explores how their motherly roles significantly influence their entrepreneurial experiences. The findings reveal strong desires for financial independence, positive societal impact, and increased flexibility to balance work and family responsibilities. While mumpreneurship offers advantages, challenges include lack of capital, skills, and knowledge, and socio-cultural constraints. In northern Nigeria, deeply ingrained cultural norms assign Muslim women certain responsibilities that frequently limit their alternatives and make it difficult for them to refuse traditional conceptions of motherhood. Thus, internal aspirations and external factors influencing their success include both push and pull factors. Recommendations include government support, encompassing policies, programs, and initiatives that facilitate the establishment, operation, and growth of women-owned businesses. Such as simplifying regulations, providing funding, offering training, promoting technology, and fostering supportive social environments. This study contributes to a deeper understanding of mumpreneurship within the unique perspectives of Northern Nigerian Muslim women. As a result, informing critical decisions for policymakers, support organizations, and future research.

**Keywords:** Mumpreneurs, Mumpreneurship, Muslim women, Entrepreneurship, Economics of Gender, Northern Nigeria.

**Type of paper:** Research paper

## I. Introduction

Now that entrepreneurship has taken centre stage in economic development, it can serve as an indicator for the well-being of a nation's citizens (Maden, 2015). In recent years, there has been a considerable increase in the emergence of female entrepreneurs, resulting in a higher rate of new business ventures initiated by women than by men. This signifies the progressive inclusion and growth in women's entrepreneurship over the previous few years (Itani et al., 2011). Women's participation in income generation typically increases household income, supports children's education, improves family members' health, provides food, creates assets for the family, and supports the growth of economies. However, women have not filled these positions because of societal restrictions preventing them from working in income-generating activities, particularly in developing nations like Nigeria. These restrictions may be intentional or unintentional. Even those who want to engage in economic activity confront financial and otherwise obstacles that limit their venture. These obstacles prevent women from participating in economic growth.

According to the Global Entrepreneurship Monitor annual poll of 2013, women are disproportionately represented among entrepreneurs in Nigeria. Despite women making up over 50% of the population, roughly 30% of registered businesses are owned by women (Adedoyin, 2020). As per Price Waterhouse Coopers (PwC) (2020), 41% of microbusiness owners in Nigeria are female entrepreneurs. In contrast to those owned by men, these businesses' average growth is still modest. It has been determined that various economic and non-economic variables are to blame for the slow expansion of companies run by female entrepreneurs. The non-economic elements are empowerment,

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4 improving the welfare of women and families, societal norms and culture, financial  
5 discrimination, business climate, size, education, location, productivity, profitability, and  
6 growth (Lawan, 2017). Other factors that have been identified as limiting the growth of  
7 female entrepreneurs' businesses in Nigeria include a poor culture of saving, poor  
8 business practices, a lack of qualified artisan workers, a lack of honest and reliable staff,  
9 balancing family and business, a rise in female thinking, and a fear of pseudo-growth  
10 (Lawan, 2017).  
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18 Nonetheless, Nigerian female entrepreneurs work harder to transform enterprise ideas  
19 into products and services that can increase income, reduce poverty, and contribute to  
20 the nation's overall economic prosperity (Hakeas et al., 2011). However, securing funding  
21 for their enterprises often presents challenges. They mostly rely on support from family  
22 networks, because many face challenges in accessing traditional loans from banks due  
23 to inadequate knowledge of the procedures. As a result, they seek alternate options  
24 where there is availability, such as microcredit programs like TraderMoni under the  
25 government's GEEP (Government Enterprise and Empowerment Program) initiative.  
26 While these strategies enable their financial integration, the complex financial landscape  
27 can come with its own set of drawbacks, including higher interest rates or financial  
28 dependence. With the 23 million female entrepreneurs operating in the microbusiness  
29 sector as mentioned earlier, owning 41% of microbusiness, the businesses' average  
30 growth of these women is still modest, demonstrating the country's vibrant entrepreneurial  
31 culture (Monosomy, 2020).  
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44 Therefore, this research aims to delve into the motivations and challenges faced by  
45 Muslim mumpreneurs in northern Nigeria, a region where academic literature on the topic  
46 is scarce. By employing an exploratory research approach, this study seeks to fill this  
47 knowledge gap. Northern Nigeria, a region predominantly Muslim, offers a unique context  
48 for exploring "mumpreneurship," the phenomenon of married women operating small  
49 businesses, which existing research has largely overlooked within both Nigeria and  
50 across the globe. Although contemporary entrepreneurship studies have shed light on  
51 female entrepreneurship in general, they lack the depth and specificity required to  
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4 understand the distinct motivations and challenges faced by mumpreneurs especially in  
5 contexts like northern Nigeria, leaving a critical knowledge gap in understanding the  
6 unique experiences of mumpreneurs there. Therefore, this study aims to fill this void by  
7 employing an exploratory research approach, examining the motivations and challenges  
8 faced by these women in establishing and sustaining their businesses.  
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14 Motivated by a significant research gap, this study focuses on the understudied  
15 experiences of Muslim mumpreneurs in northern Nigeria, specifically married women in  
16 their late 20s and above (with one participant in her early 20s). Significantly, over the past  
17 two decades, the study of 'mumpreneurship' has garnered increasing global attention  
18 (Huer and Vial, 2014). With some viewing it as a movement, it adapts and accommodates  
19 the entrepreneurial roles per the many duties and responsibilities that women have in  
20 society (Ekinsmyth, 2011). Although the mumpreneurship concept may seem recent, the  
21 spirit of female entrepreneurs juggling home, family, and enterprise has existed for  
22 generations (Aldrich and Cliff, 2003; Bruin et al., 2007). They represent the new age of  
23 lifestyle entrepreneurship and the 'having it all' mentality in modern life (Duberley and  
24 Carrigan, 2012).  
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35 Consequently, women may be inspired to become mumpreneurs for a variety of reasons,  
36 including the freedom that comes with balancing parenthood and business endeavours.  
37 The desire of an entrepreneur to plan, balance work and family obligations, and have  
38 control over their time. For them, independence is referred to as the flexibility dimension.  
39 It can also be called the "freedom" factor and work on "independence" (Carter *et al.*, 2003)  
40 In a developing country like Nigeria, Muslim mumpreneurs face many obstacles and  
41 hurdles in combining their marital life obligations and the need for small-scale  
42 entrepreneurship to meet household ends. While some mumpreneurs started businesses  
43 because they wanted to be financially independent, some of them did that to escape the  
44 reality of being a wholly idled housewife. The researchers' observations as an insider of  
45 the region imply that most Muslim women have always prioritized household tasks. The  
46 idea of '*mace ta gari*,' (Hausa language) 'outstanding housewife,' is of great significance  
47 in the region. This emphasis on traditional parenthood has affected many Muslim  
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women's attitudes toward entrepreneurship, although in recent years, economic realities have caused substantial changes. Growing economic strains and uncertainties are driving many Muslim women to pursue entrepreneurial possibilities, breaking away from some previous limitations. Today, such entrepreneurial motivation is frequently met with encouragement from family members, including spouses, who see the potential benefits these initiatives may offer to the home as a whole.

Accordingly, the participants for this study were strategically selected from three geopolitical zones in northern Nigeria, encompassing six states: Kano and Jigawa states (northwest), Bauchi and Gombe states (northeast), and Plateau and Nasarawa states (north central). This regional diversity ensures the representation of distinct and essential information on the challenges and motivations of Muslim mumpreneurs in northern Nigeria. As a result, the uniqueness of this study lies in its aim to provide novel perspectives by exploring the factors that influence northern Nigerian Muslim mumpreneurs to engage in entrepreneurial activities while effectively managing their domestic responsibilities. Whereas acknowledging the limitations of small samples, it was not predominantly large because in exploratory studies it is the depth of the analysis that matters rather than the representativeness principle (Tayaa and Bouzaabia, 2022). Moreover, the qualitative methodology employed in this study allows for rich data generation through in-depth interviews. Also, this approach buttresses the efficiency of using a smaller sample size, as it can be sufficient for exploring complex phenomena, particularly in understudied contexts like northern Nigeria. Again, the purposive sampling strategy within each state, targeting diverse business owners in different communities, further enhances the representativeness and the trustworthiness of the data collected.

## II. Literature

Within the evolving narrative of 'mumpreneurship,' the contributions of Ellen Parlapiano and Patricia Cobe in the 1990s are crucial. Their focus on 'stay-at-home moms' seeking entrepreneurial opportunities resonates with the conditions of Muslim mumpreneurs in Northern Nigeria, particularly those who run small and lifestyle enterprises. Recognizing

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4 the growing desire of mothers to start their enterprises, they aimed to empower 'stay-at-  
5 home moms' by coining the term and pioneering resources such as the book  
6 'Mompreneurs: A Mother's Practical Step-by-Step Guide to Work-at-Home Success'  
7 (1996) and the website Mompreneuronline.com. Their work not only popularized the  
8 term but also laid the groundwork for supporting aspiring female entrepreneurs juggling  
9 motherhood and business ventures, as well as paving the way for further research and  
10 support in this area.  
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17 Although the term "mumpreneurship" has gained traction in recent years, it remains an  
18 evolving concept without a universally agreed-upon definition (Krueger, 2015). Existing  
19 research in this area often takes a social scientific point of view, by exploring the complex  
20 interplay between motherhood, entrepreneurship, and personal aspirations (Korsgaard,  
21 2007). In that vein, three key themes consistently emerge in descriptions of  
22 mumpreneurs: Balancing family life and professional endeavours, being one's boss, and  
23 prioritizing the unique responsibilities and joys of motherhood. These women effectively  
24 balance the dual roles of business and motherhood, often tailoring their business  
25 operations to accommodate their children and personal goals (Rouse and Kitching, 2006;  
26 Harris *et al.*, 2008; Huer and Vial, 2014). For many, mumpreneurship represents a way  
27 to hit two birds with one stone, simultaneously generating income and fulfilling their  
28 maternal responsibilities (Gerards and Theunissen, 2018). Also, three essential  
29 components of mumpreneurship were further identified: The inherent need for work-life  
30 balance, access to a work environment that accommodates family needs, and the  
31 opportunity for stimulating and challenging work experiences alongside the demands of  
32 motherhood (Korsgaard, 2007).  
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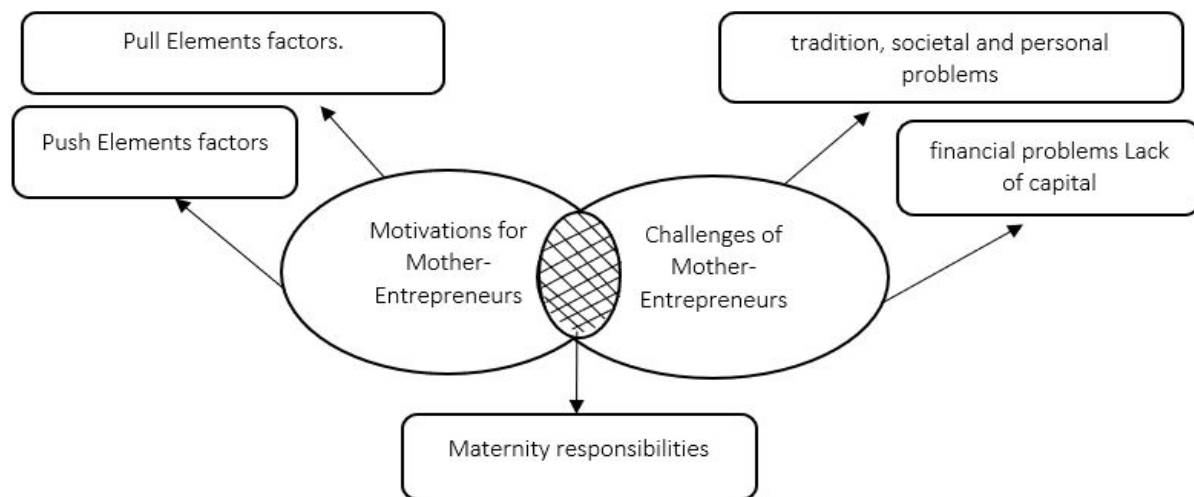
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47 Furthermore, the term 'mumpreneurship' is employed to encapsulate – women  
48 entrepreneurs finding a balance between parenthood and professional pursuits.  
49 According to Houle, 'mumpreneurship' has been introduced in academic literature to  
50 address the role conflict experienced by working mothers (Houle *et al.*, 2009). These  
51 individuals manage dual responsibilities of fulfilling their primary family obligations while  
52 pursuing career and personal growth. Ekinsmyth has also emphasized the necessity of a  
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4 specialized discourse on mumpreneurs to differentiate and analyze this unique form of  
5 entrepreneurship as a new phenomenon (Ekinsmyth, 2013). Consequently, this emerging  
6 phenomenon gives rise to distinctive challenges and motivations in entrepreneurship that  
7 require thorough analysis and comprehension.  
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12 In essence, numerous studies have examined the various pull and push variables in the  
13 study of mumpreneurship. One significant pull factor is the desire for flexibility and work-  
14 life balance, particularly for mothers struggling with the rigidity of traditional 9-to-5  
15 schedules (Mallon and Cphen, 2001; Costin, 2012). For many women, entrepreneurship  
16 offers a pathway to fulfil their maternal roles while still pursuing professional aspirations  
17 (Lewis *et al.*, 2016). Others are driven by the potential for independence, seeking to  
18 escape the limitations of traditional employment (Rouse and Kitching, 2006; Duberley and  
19 Carrigan, 2012). In some cases, financial needs or a desire for self-fulfilment also play a  
20 role in pushing women towards entrepreneurial ventures (Honig and Davidsson, 2003;  
21 Duberley and Carrigan, 2012). Again, it is crucial to acknowledge push factors, or the  
22 challenges often faced by mumpreneurs. These can include difficulties managing time  
23 alongside childcare and household responsibilities (Chittende and Ritchie, 2011; Mathew  
24 and Panchanatham, 2011), securing access to resources and funding (Nel et al., 2010),  
25 and overcoming social barriers or gender stereotypes (Singh and Shukla, 2020).  
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38 However, most of these studies have their roots in liberal nations, where mothers  
39 frequently enjoy some degree of independence from religious duties and societal  
40 constructions. Therefore, the 'Career Mom' narrative, prevalent in most studies, may not  
41 fully capture the complexities of mumpreneurship in conservative or traditional societies  
42 like northern Nigeria. In such contexts, societal expectations and religious obligations can  
43 influence women's choices and shape their entrepreneurial journeys in unique ways. That  
44 is to say, the dynamics of mumpreneurship may alter in such contexts since women's  
45 responsibilities and expectations are significantly shaped by deeply rooted societal  
46 conventions and religious commitments (Nel et al., 2010). In these situations, deciding  
47 whether to launch a business may include more involved discussions that consider not  
48 only individual goals. Unlike in the case of many developed countries where, for instance,  
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such studies on Sweden and Germany reveal that mumpreneurs are more likely to be driven by opportunities, following a passion, taking advantage of a gap in the market, or striking a balance between work and life. In their job, they also respect adaptability, originality, and independence. But they also face difficulties including juggling several responsibilities and juggling the demands of work and family (Patterson and Sharon, 2009; Hanna, 2016; Wijaya and Layman, 2018; Singh and Shukla, 2020).



**Figure 1.** The connection between Mumpreneurs' goals and difficulties.

Source: *Author's paradigm*

Although recent research on mumpreneurship has grown, exploring the experiences of Muslim mumpreneurs remains relatively new, particularly in specific cultural contexts like Northern Nigeria. Existing studies on Muslim mumpreneurs, largely from Indonesia and Malaysia, often focus on middle-class women with access to resources (Sakai and Fauzia, 2022). This leaves a significant gap in understanding the experiences and challenges faced by low-income class Muslim mumpreneurs, who struggle with additional socio-economic barriers including limited access to education, technology, and financial resources.

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5 This study aims to address this gap by providing a thorough case study on Muslim  
6 mumpreneurs in Northern Nigeria. By focusing on low-income class women, this research  
7 explores the unique interplay of cultural expectations, religious obligations, and  
8 entrepreneurial aspirations in shaping their motivations and challenges. Additionally, the  
9 cultural context in Northern Nigeria presents distinct challenges for mumpreneurs.  
10 Gender roles and expectations are ingrained, with women often positioned as subservient  
11 to their husbands as a display of harmony and fidelity, and primarily responsible for  
12 domestic duties (Hendratmi and Sukmaningrum, 2018). This social construct, known as  
13 "housewifization" (Elsebaie et al., 2019), poses significant hurdles for mothers in contexts  
14 like northern Nigeria, seeking to manage businesses alongside their traditional family  
15 roles. That made the region a compelling context to explore the perspective of the Muslim  
16 mumpreneurs.  
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### 28 III. Methodology

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31 The importance of qualitative research techniques has grown in studying  
32 entrepreneurship, especially small businesses, particularly for capturing the depth and  
33 complexity of individual experiences (Perren and Ram, 2004). In the same vein, this study  
34 aims to explore the motivations and challenges faced by Muslim Mumpreneurs in  
35 Northern Nigeria, specifically focusing on six states: Kano and Jigawa states (northwest),  
36 Bauchi and Gombe states (northeast), and Plateau and Nasarawa states (north central),  
37 by utilizing qualitative research techniques, to capture the unique lived experiences of  
38 these Muslim mumpreneurs. A purposive sampling method was employed to select  
39 twelve females Muslim mumpreneurs operating in the mentioned states, which are  
40 commerce-oriented areas. The Selection criteria included marital status, having children,  
41 being Muslims and active involvement in their small businesses. This approach ensured  
42 a diverse representation of Mumpreneurs with varying backgrounds, experiences, and  
43 business natures, which provided a comprehensive understanding of their motivations  
44 and challenges.  
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4 Data was collected through in-depth interviews conducted in two phases. The first phase,  
5 which ran from February 6th to March 29th, 2023, included six participants. Recognizing  
6 the need for a larger sample size for more detailed analysis, also to gain richer data, a  
7 second phase was undertaken from December 26th, 2023, to January 9th, 2024,  
8 engaging six more participants. To accommodate participant accessibility, Interviews  
9 were conducted in person, via phone, or by the WhatsApp platform to provide flexible and  
10 extensive data gathering. Participants were able to express their individual stories and  
11 experiences through semi-structured interviews in the Hausa language. The interviews  
12 were transcribed and translated into English by a research assistant proficient in both  
13 languages and experienced in translating interview transcripts. The questions focused on  
14 the entrepreneurs' business beginnings and nature, goals, and challenges, as well as the  
15 business's age. The flexibility of semi-structured interviews enabled probes and follow-up  
16 questions to clarify other related points and gain deeper insights into their perspectives.  
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30 Furthermore, as a native of Northern Nigeria, the researcher possesses an inherent  
31 understanding of the region's socio-cultural dynamics and economic realities. Before the  
32 interviews, a complete observer approach was adopted to select the research locations.  
33 This involved exploring the commercial viability of three geopolitical zones in northern  
34 Nigeria, without direct interaction with individuals. This methodology, combined with  
35 insider knowledge, ensured that the chosen areas reflected the diverse experiences of  
36 Muslim mumpreneurs and offered a rich context for exploration. The interviews with the  
37 twelve selected Muslim Mumpreneurs were the primary source of data for theme analysis  
38 and pattern identification in this study. Using the Miles and Huberman model which  
39 suggests that interactive qualitative data analysis activities persisted until the data was  
40 saturated (Lincoln and Guba, 1985). Thus, a repeated data analysis procedure was used,  
41 comprising numerous cycles of theme creation and interpretation. This continued until a  
42 point of saturation was reached, indicating that no new important themes or insights  
43 emerged from the data. Table 1 and 2 presents the profile of the respondents.  
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Table 1. Profile of the Respondents

No.	state	Age	Married for	Business name	Business Category	No. of Children	Education	Age of the business
1	Bauchi State	28	5 yrs.	Cosmetics	Small	2	Bachelor of Technology	4 yrs.
2	Plateau State	26	7 yrs.	Cakes	Small	1	Senior Secondary School	7 yrs.
3	Gombe State	33	12 yrs.	Local candies	Small	2	Bachelor of Arts	7 yrs.
4	Kano State	27	5 yrs.	Textiles	Small	1	Bachelor of Science	3 yrs.
5	Jigawa State	21	3 yrs.	Local spices	Small	1	Secondary School Certificate	2 yrs.
6	Nasarawa State	30	8 yrs.	Readymade clothes	Small	3	Secondary School Certificate	7 yrs.
7	Bauchi State	34	24 yrs.	Poultry	Small	2	Nigeria Certificate in Education (NCE)	15 yrs.
8	Plateau State	29	9 yrs.	Sales of Fabrics	Small	3	Senior Secondary School	4 yrs.
9	Gombe State	36	8 yrs.	Fashion Designing	Small	3	Bachelor of Arts	8 yrs.

10	Kano State	31	6 yrs.	Cosmetics	Small	2	National Diploma	3 yrs.
11	Kaduna State	40	8 yrs.	Local spices	Small	5	Bachelor of Science(ongoing)	5 yrs.
12	Nasarawa State	25	5 yrs.	Sales of Handmade men's shoes	Small	1	Bachelor of Science	2 yrs.

In the tables above, I incorporated mumpreneurs of various family sizes, ages, educational qualifications, and business variations, to explore how these factors interact with regional and cultural influences to affect their entrepreneurial paths. This allows a better understanding of the motivations and challenges faced by Muslim mumpreneurs in northern Nigeria. Furthermore, the diverse sample increased richer data and trustworthiness of the results, ensuring they represent the experiences of a wider range of Muslim mumpreneurs in Northern Nigeria.

A crucial aspect requiring clarification is that a lot of the samples possess a university education, potentially indicating access to resources and a middle-class background. But in the context of Nigeria, having a university qualification or higher diploma does not necessarily equate to guaranteed access to resources. Nigeria, being a lower-middle-income country, presents a distinctive economic landscape compared to the contexts mentioned in previous literature. Even individuals with advanced educational qualifications can fall within the middle-income class due to economic challenges like high inflation, currency depreciation and lack of robust economic growth. For example, African Development Bank conceived middle class as anyone whose daily income falls within US\$2 to US\$20 ( Africa Dialogue Series, 2023). Based on this classification, a university professor falls under upper middle-class (US\$10-US\$20). However, many of our participants earn below US\$2 per day, which lead to classifying them as lower-class group. It is crucial to highlight that in Nigeria, the designation of middle-income class is

not solely determined by educational attainment but rather by the opportunities one has access to. Factors such as employment stability, business opportunities, and family networks play significant roles in defining socio-economic status. Therefore, our sample, while including participants with various educational backgrounds, also reflects the diverse socio-economic realities within the Nigerian context.

#### IV. Findings and Discussions

Drawing from diverse participants, the tables represent the perspectives of Nigerian Muslim mumpreneurs. Through the interviews, insights into the motivations and challenges that shape their entrepreneurial paths were explored. These accounts reveal the interplay of personal aspirations, and socio-religious realities, that define their perspectives.

**Table 2.** Insights from the Nigerian Mumpreneurs

Mumpreneurs	Motivation	Challenges
Respondent 1	-Supporting spouse -Desire to be independent -Passion towards small-scale business	-Balancing family with business -Lack of capital
Respondent 2	-Longing to be independent -Self-fulfilment -Flexibility nature of the small-scale enterprises	- Lack of capital -Balancing family with business
Respondent 3	-Longing to be independent -Increase family income -Flexibility nature of the small-scale enterprises	-Cultural and religious barriers -Balancing family responsibility with business -Lack of skill
Respondent 4	-Having inadequate family income	

	-Lack of job opportunity	-Limited network
Respondent 5	-Having the desire to be independent -Having inadequate family income	- Societal stereotypes
Respondent 6	-Increasing family income - Lack of job opportunity -Flexibility	- Balancing family with business -Limited network
Respondent 7	- An aspiration for financial independence and flexibility. The poultry business allows me to balance work and family.	-Societal Stereotype -Lack of capital
Respondent 8	-To express a unique and distinct idea -Providing family support -The desire to challenge gender biases	-Lack of financial support
Respondent 9	-The desire to be independent. -Lack of job opportunities -Family support	-Lack of mentorship
Respondent 10	- Challenging gender stereotypes -The desire to contribute to home-building -Source of income	-Lack of capital - Balancing family responsibility with business
Respondent 11	-For self-expression -The desire to contribute to the community. -Choosing a job that allows me to balance family and studies	-Competing men in business -Lack of digital literacy
Respondent 12	-Challenging the narrative about entrepreneurship -Creating a sustainable livelihood	-Balancing business, family, and studies. (Currently, she is pursuing a Bachelor of Science)

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4 Nigerian Muslim mumpreneurs have unique perspectives that diverge from earlier  
5 studies' findings. Mumpreneurs in northern Nigeria increasingly embracing business,  
6 motivated by a combination of aspirations and realities. One of the key motivations behind  
7 this is their desire for financial independence. Yet, this trend goes beyond mere financial  
8 independence to encompass the complexities of work-life balance, cultural and socio-  
9 religious expectations, and personal fulfilment. The analysis, based on interviews, reveals  
10 these diverse and unique motivations and challenges that shape the entrepreneurial  
11 journeys of these women.  
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19 ***The Dual Calling of Nigerian Muslim Mumpreneurs: Financial Independence, Flexible***  
20 ***Fulfilment, And Moral Obligation***  
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24 For Nigerian Muslim mumpreneurs, seeking financial independence is not just about  
25 individual freedom; it is about empowering their families and contributing to a shared well-  
26 being. Participant 1 captures this sentiment: "I do not want to solely rely on my husband.  
27 I want to contribute and create a better life for my children." This proactive approach  
28 resonates with most participants, highlighting their desire to take control of their  
29 households' financial futures and build sustainable income streams. For many mothers,  
30 the decision to become mumpreneurs is multifaceted and involves various motivations  
31 and factors. While financial independence is certainly an important consideration, it is  
32 often accompanied by a desire to relinquish their family's financial struggles and provide  
33 a better life for their children (Shastri et al., 2019). In many cases, the choice to start a  
34 business is a natural response to the challenges faced by mothers who seek to balance  
35 their family responsibilities with their desire to earn a living. As said by Participant 6, "  
36 *want to be economically independent for the sake of my family and create a better living*  
37 *standard....*" Similarly, maternal norms play a significant role in shaping the motivations  
38 and goals of mothers who become entrepreneurs (Harris et al., 2008). For these women,  
39 a good job allows them to support their children and provide for their needs, and  
40 entrepreneurship offers a means to achieve this. By starting their businesses,  
41 mumpreneurs can earn additional income that can be used to improve their family's  
42 standard of living and provide their children with better living opportunities.  
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5 However, 'Independence' for most of the Nigerian Muslim mumpreneurs is about more  
6 than just financial freedom, it transforms to a greater flexibility and a chance to seamlessly  
7 integrate their roles as mothers and business owners. For instance, having the flexibility  
8 to work around their family commitments, such as school drop-offs, pick-ups, and sick  
9 days. Participant 3 articulates this desire: "Being a mumpreneur allows me to be present  
10 for my children while building something of my own." Building upon this, three participants  
11 have expressed that they desire more flexibility in their lives. One of these participants is  
12 mainly motivated by this desire and has reached a point where she no longer wants to  
13 work in a location far from her family and children. She believes 'being a mumpreneur is  
14 closely tied to having children at home, and for some people, the presence of their  
15 children is a significant factor that motivates them to start their businesses'.

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26 This makes them even more enthusiastic about running their businesses because it  
27 allows them to have a better work-life balance, spend more time with their children, and  
28 create a more fulfilling life for themselves and their families. As stated by Participant 2,  
29 "...Being a Mumpreneur is more comfortable and beneficial... there is flexibility and no  
30 strict time constraints. You work according to your easiness; being a responsible mother,  
31 working within time constraints is impossible." In most cases, this cultural consideration  
32 shapes Nigerian Muslim mumpreneurs' motivations and strategies, leading many to seek  
33 business goals that allow them to prioritize family responsibilities. This resonates with the  
34 wider socio-religious context of Northern Nigeria, where the "*mace ta garl*" ideal (the  
35 image of the successful homemaker) emphasizes domestic responsibilities. Nonetheless,  
36 participant 2 poignantly points out the potential challenge: "*While society expects us to*  
37 *manage the home, they often downplay our entrepreneurial capabilities.*" This highlights  
38 the complex interplay between cultural expectations and personal aspirations.

### 50 ***Moral Dimensions of Motherhood and Work***

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54 Another important driving factor for these women is the moral dimensions of motherhood  
55 and work. For them, mumpreneurship extends beyond mere economic freedom and

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4 flexibility. It becomes a way to fulfil their moral obligations as mothers and create  
5 businesses that align with their values. Participant 5 articulates: *"I want my business to*  
6 *reflect my commitment to my family and provide opportunities for others in the*  
7 *community."* This moral dimension adds a unique layer to their entrepreneurial  
8 motivations, showcasing their desire to not only succeed themselves but also contribute  
9 positively to their surroundings. By implication, the societal expectations on these women  
10 fueled by the *"mace ta gari"* ideal also play a role in this. For these Nigerian Muslim  
11 mumpreneurs, being a mumpreneur also includes managing motherhood's moral  
12 demands.  
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21 Northern Nigeria Muslim mumpreneurs have a unique perspective on balancing family  
22 responsibilities and entrepreneurship and often find ways to integrate the two seamlessly.  
23 They want to create businesses that align with their socio-religious value while being  
24 present for their families and fulfilling their moral obligations as mothers. Hence, for them,  
25 mumpreneurship involves finding a balance between managing motherhood's functional  
26 and moral demands, as well as other family responsibilities and entrepreneurial pursuits.  
27 Participant 1, for instance, wants to be independent, i.e., not rely solely on her husband  
28 for financial support. While complete economic independence may not be achievable due  
29 to her responsibilities as a caregiver, mumpreneurship allows her to contribute to her  
30 family's finances and feel empowered as a provider. This can be a powerful motivator for  
31 mumpreneurs who want to take control of their financial future and create a better life for  
32 their families. For these women, mumpreneurship is not just a career choice but a way of  
33 life that reflects their religious and social values and aspirations for themselves and their  
34 families.  
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47 Besides, the studies also found that one of the major driving forces behind mumpreneurs  
48 in Nigeria is a lack of appropriate employment opportunities for women, particularly those  
49 with children. Some participants felt limited by societal expectations and traditional gender  
50 roles in their pursuit of entrepreneurship. They try to escape these limitations by starting  
51 businesses. The studies also revealed that to create and expand their businesses,  
52 mumpreneurs frequently confronted various obstacles, including a lack of formal  
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4 education, access to funding, and a lack of established networks and adequate  
5 entrepreneurial skills. Due to their drive and determination to succeed, most  
6 mumpreneurs persevered and flourished in the face of these challenges.  
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### 10 ***Challenges of Nigerian Muslim Mumpreneurs***

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14 Nigerian Muslim mumpreneurs face numerous challenges as they try to balance between  
15 parenthood and entrepreneurship. The demands of societal expectations weigh heavily  
16 on them, pressuring them to fulfil both roles. This often results in burnout, worry, and guilt,  
17 as explained by Participant 8, who highlights the time and commitment required to  
18 manage these dual roles: *"The demands of managing the work can take much time and*  
19 *require a strong commitment. Because of this, it becomes difficult for mothers to manage*  
20 *their time and prioritize their duties effectively,"* A sentiment echoed by Participants 2,  
21 and 10. Participant 2 articulates the cultural obstacles faced by Muslim mumpreneurs in  
22 northern Nigeria: *"People seem to think that just because we are mothers, it somehow*  
23 *lessens our ability to be successful business owners and calls into doubt our competence.*  
24 *It depresses us and makes our path even more difficult."* Furthermore, participant 3  
25 succinctly captures the difficulty of juggling obligations to one's family and business when  
26 she says, *"It is quite demanding to juggle my jobs as a mother and a business owner. It*  
27 *leaves little time for personal relaxation since it requires careful time management and*  
28 *effective resource allocation."* Participant 6 highlights the stress in a similar way, saying,  
29 *"We are always under pressure because of the competing obligations from work and*  
30 *family. Unfortunately, there is more stress and disagreement since not everyone in our*  
31 *support system gets or agrees with our commercial endeavours."*  
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47 Apart from the practical challenges of juggling multiple roles, Nigerian Muslim  
48 mumpreneurs also face complicated cultural and societal limitations. As mentioned by  
49 Participants 5 and 7, deeply ingrained cultural norms assign women certain  
50 responsibilities that frequently limit their alternatives and make it difficult for them to refuse  
51 traditional conceptions of motherhood. Respondent 5 clarifies the obstacles arising from  
52 culture and religion by stating, *"Our choices are frequently restricted by cultural*  
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4 *expectations." Because society expects us to fit into predetermined positions, it can be*  
5 *challenging to break free and follow our aspirations. The task involves not just upending*  
6 *deeply ingrained cultural standards but also demonstrating our value in the corporate*  
7 *world." Respondent 7 reaffirms this, saying, "Discrimination and prejudice endure, making*  
8 *our path more difficult."* In addition, as Participants 2 and 10 have noted, gender  
9 stereotypes undermine their perceived skill and entrepreneurial ability and add another  
10 level of social pressure. Resilience and constant discussion are needed to strike a  
11 balance between these expectations and their business aspirations. *"Cultural*  
12 *expectations frequently limit our choices...breaking free to pursue our aspirations can be*  
13 *a formidable task,"* says Participant 5. This continual negotiation between societal norms  
14 and personal aspirations introduces another layer of complexity to the hurdles faced by  
15 Nigerian Muslim mumpreneurs.  
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26 Thus, balancing these commitments necessitates challenging time management and  
27 resource management, leaving little opportunity for personal well-being. (Participants 3–  
28 6). Further complicating matters, some mumpreneurs face a lack of understanding or  
29 even disapproval from their support systems, (i.e., their immediate family), regarding their  
30 business activities, adding another degree of complexity to their already demanding  
31 juggling act and socio-cultural restrictions. Respondents 3, 6, 9, 10, 11 and 12 also  
32 mentioned conflicts or inadequate support from spouses or family who disapprove of  
33 business activity. This internal conflict and external pressure illustrate the challenges  
34 faced by these mumpreneurs as they try to balance the dual roles of motherhood and  
35 business ownership. While some mumpreneurs find it simple to handle these obligations,  
36 some experience stress because of feeling obliged to live up to social norms. However,  
37 from observation, growing economic difficulties and uncertainties are encouraging many  
38 Muslim women to explore business opportunities, breaking free from certain socio-  
39 religious and cultural constraints. Surprisingly, even the spouse eventually supports their  
40 wives' business endeavours, although initially, they exhibit a habit of reluctance and  
41 worrisome when their wives start businesses. Most of them are adapting to the realities,  
42 due to the economic uncertainties in the country.  
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4 Furthermore, the endeavour of Nigerian Muslim mumpreneurs is further complicated by  
5 the need to get necessary resources in an environment that is frequently unsupportive.  
6 Financial limitations are major challenges, particularly in fields where men dominate. This  
7 emanates from the lack of dedicated government policies at both the state and federal  
8 levels targeting this specific group of entrepreneurs. This adds another layer of challenge,  
9 further limiting their potential for development. Participant 4 says, *"When it comes to*  
10 *obtaining resources, financing, and support for our small businesses, we face... additional*  
11 *challenges and barriers, which make it more difficult for us to be successful*  
12 *entrepreneurs. This can be observed especially in fields where males predominate, and*  
13 *women may experience prejudice or discrimination."* Although, some participants  
14 expressed a desire to expand their businesses beyond a small scale, suggesting a  
15 broader interest in entrepreneurship beyond traditional roles in the region. Hence, not all  
16 Nigerian Muslim mumpreneurs indulge in mumpreneurship for the sake of fulfilling basic  
17 family needs, or to just escape the idea of being a wholly ideal housewife. In such cases,  
18 women may experience some restrictions based on gender differences. As underlined by  
19 Participant 7 for instance.

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23 Besides the difficulties of the dual role, some women also need more capital and skills in  
24 the initial stage. These mothers consider other creative options to deal with the lack of  
25 capital. They usually start with Bootstrapping, i.e., (*Asusu* in more popular parlance in the  
26 context of northern Nigeria), using personal savings to fund their business until it starts  
27 gaining profits. Women who initiated their businesses but dealt with a lack of knowledge  
28 coped with it by understanding different ways and tactics, seeking resources and support  
29 from family and friends, and being proactive and tenacious. When women act and work  
30 hard to learn and improve their businesses, they can overcome the challenges they  
31 encounter in the startup phase and build successful companies.

### 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 ***Situating Nigerian Muslim Mumpreneurs on the Global Mumpreneurship Scenery***

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54 This detailed research has offered an in-depth understanding of the experiences of  
55 Nigerian Muslim mumpreneurs, shedding light on both their motivations for embarking on  
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4 entrepreneurship and the significant challenges they encounter. Our interviews with  
5 twelve mumpreneurs from diverse Northern Nigerian states explored the circumstances  
6 influencing their business journeys.  
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10 Pull factors emerged as the primary motivators for these women to start their businesses  
11 (Nidhi and Kumari, 2018). These positive reasons include seeking economic  
12 opportunities, achieving financial independence, and enhancing their families' living  
13 standards. As Hisrich and Brush (1983) previously established, a desire for independence  
14 has long been a driving force for female entrepreneurs (Bruin, Brush and Welter, 2007),  
15 and this remains true for mumpreneurs in our study. This independence encompasses  
16 self-sufficiency, independence, and control over one's life, goals that continue to resonate  
17 even when juggling the additional responsibilities and commitments of motherhood.  
18 Establishing their businesses allows mumpreneurs to create opportunities for themselves  
19 and their families while contributing to the economy and society.  
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30 However, it is vital to acknowledge that the pursuit of independence for these women is  
31 intertwined with the demands of raising families and managing households, necessitating  
32 an autonomous lifestyle and financial independence. As Foley et al. found, achieving  
33 economic independence becomes a powerful motivator, often linked to desires for  
34 increased autonomy and control over one's life (Foley *et al.*, 2018). Although  
35 mumpreneurs face substantial difficulties with time management, childcare, and work-life  
36 balance, they are driven by a dedication to adaptability and inspired by their children's  
37 needs. Building a business offers them a path to pursue their entrepreneurial aspirations  
38 while supporting their families.  
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47 Beyond analyzing the driving forces of female entrepreneurship, exploring the factors  
48 impacting their success and longevity is crucial. Access to finance, social networks,  
49 education, training, technology, and market opportunities are just some of the critical  
50 issues and opportunities highlighted in some studies (Foley *et al.*, 2018; Agnihotri and  
51 Bhattacharya, 2020; Boufares Tayaa and Bouzaabia, 2022; El-Fiky, 2023; Hatoum et al.,  
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4 2023). This is further emphasized by Respondent 4, who highlighted the challenges of  
5 obtaining resources, financing, and support for their small businesses.  
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9 Setting boundaries, prioritizing tasks, delegating, outsourcing, seeking help, and  
10 combining work and family activities are some common strategies used by mumpreneurs  
11 to address work-family conflict (Foley *et al.*, 2018; Rodrigues *et al.*, 2023). Additionally,  
12 some mumpreneurs view their businesses as a way to enhance family life by  
13 incorporating family members in their entrepreneurial endeavours or developing family-  
14 friendly products and services.  
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19 While the motivations driving Nigerian mumpreneurs may seem similar to those driving  
20 mumpreneurs elsewhere – a universal desire for financial freedom, economic opportunity,  
21 and independence – further nuanced exploration reveals some distinctive cultural  
22 influences. Comparable research conducted in more progressive societies also reveals a  
23 common desire for independence and self-determination (Ekinsmyth, 2013b; Foley *et al.*,  
24 2018; Khan and Rowlands, 2018; Abdelsalam et al., 2020; Rodrigues et al., 2023).  
25 However, the specifics of these motivations can vary based on cultural differences. In  
26 areas with more traditional gender norms, mumpreneurs might highlight the challenge of  
27 defying social expectations, while in societies where gender norms are evolving, the focus  
28 might be on striking a balance between personal goals and family obligations. Similarly,  
29 the obstacles encountered by Nigerian Muslim mumpreneurs share similarities with other  
30 contexts, but regional and cultural factors add unique dimensions.  
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42 The fight for economic independence and societal stereotypes is universal, yet there are  
43 variations in the level of resistance encountered. Mumpreneurs may face greater overt  
44 discrimination and barriers in male-dominated businesses in areas where gender  
45 stereotypes are deeply ingrained. In contrast, mumpreneurs in more equitable settings  
46 might navigate more subtle prejudices but encounter less overt opposition. The work-  
47 family conflict remains a common challenge, but how these two roles are managed varies  
48 based on cultural norms regarding work and family responsibilities. Mumpreneurs in  
49 areas with established support systems might find it easier to juggle work and family life,  
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4 while, as Respondent 10 noted, those in settings with minimal support might need to rely  
5 more heavily on their resourcefulness and resilience.  
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9 Although mumpreneurs worldwide share similar goals and encounter similar challenges,  
10 the cultural and geographic context adds additional layers of complexity. Recognizing  
11 these differences is crucial to developing policies and strategies that effectively address  
12 the diverse needs of mumpreneurs globally. This comparative perspective highlights the  
13 intricate interplay between culture and entrepreneurship, providing valuable insights for  
14 future research and interventions.  
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## 19 20 21 **V. Conclusion and Recommendations**

### 22 23 24 *Conclusion*

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28 In conclusion, this research has highlighted the motivating and inhibiting factors as well  
29 as the determination of Nigerian Muslim mumpreneurs who navigate societal  
30 expectations, cultural constraints, and limited resources circumstances in pursuing their  
31 entrepreneurial dreams. Recognizing their contributions to their families, communities,  
32 and the economy necessitates greater support and empowerment at individual, family,  
33 community, and governmental levels. Understanding the unique challenges and  
34 motivations of mumpreneurs within specific cultural contexts is crucial for crafting effective  
35 policies and initiatives that enable them to flourish and reach their full potential. By  
36 fostering supportive environments and celebrating their success stories, we can pave the  
37 way for a future where northern Nigerian Muslim mumpreneurs can thrive as valued  
38 members of society, breaking down barriers and inspiring generations to come.  
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49 The study reveals that Northern Nigerian Mumpreneurs' desire for financial independence  
50 and flexibility are strong motivating factors. They choose to become Mumpreneurs based  
51 on their aspirations for independence, self-reliance, and creativity. But they also face  
52 significant challenges as both mothers and entrepreneurs and lack of business  
53 knowledge, adequate capital, and skills. Moreover, motherhood plays a crucial role in  
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4 their motivations and challenges; balancing their entrepreneurial aspirations with their  
5 family responsibilities is a significant challenge. Creating flexibility in their work is a  
6 primary motivation for Mumpreneurs, who strive to maintain their role as mothers while  
7 pursuing their business ambitions. Nevertheless, achieving this balance can be difficult,  
8 especially since northern Nigerian society expects women to prioritize their families and  
9 husbands. Despite these obstacles, Mumpreneurs in Northern Nigeria remain committed  
10 to entrepreneurship to overcome their challenges and achieve success.  
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17 Therefore, this exploratory study brings into the spotlight the need for more knowledge in  
18 this study about the reasons for and difficulties Muslim mumpreneurs face. Additionally,  
19 future studies can address this issue at various business levels to see new outcomes,  
20 since this study focused on the mumpreneurs doing small businesses. Lastly, according  
21 to the findings of the interviews, none of the Mumpreneurs insisted that women and men  
22 own equal shares of businesses, contrary to what the study's expectations were. This  
23 study's presence is anticipated to serve as a reference for future research, particularly in  
24 mumpreneurship in Nigeria and even in some African countries that share similar  
25 characteristics.  
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### 34 *Recommendations*

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38 The study proffered recommendations and suggested areas for future research. The  
39 proposed recommendations have managerial implications. First, mumpreneurs should  
40 invest in skills acquisition, particularly managerial and digital literacy since a lack of  
41 business skills hampers business progress. This will benefit their business venture by  
42 enabling them to manage their business efficiently and reach more customers. Second,  
43 mumpreneurs can form business cooperatives to build business networks and get easy  
44 access to finance. The cooperative will aim to provide its members with networking  
45 opportunities and encourage them to register with official government agencies. As well,  
46 it will facilitate easy access to finance because banks and other financial institutions are  
47 willing to finance officially registered micro businesses and provide them with managerial  
48 skills to enable their businesses to prosper. Third, family members, particularly, the  
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4 husbands should support mumpreneurs. Family support can take the form of emotional,  
5 practical, financial, and informational assistance, fostering appreciation and recognition  
6 for the demanding role of mumpreneurs.  
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10 While this exploratory study sheds light on the motivations and challenges faced by  
11 Nigerian Muslim mumpreneurs, it is important to acknowledge the limitations of the  
12 research. The research interviewed 12 respondents among Muslim mumpreneurs in  
13 Northern Nigeria. Thus, future studies should expand the sample size of mumpreneurs  
14 to increase the generalizability of the findings. As well, there is a need for comparative  
15 studies based on differences in faith, traditions, or regions within Nigeria. Potentially,  
16 future research may reveal additional perspectives and experiences by capturing the  
17 cultural, religious, and regional diversity of the country. Additionally, employing  
18 longitudinal research methods could provide deeper insights into the long-term  
19 trajectories of entrepreneurial ventures led by mumpreneurs.  
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