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**Entrepreneurial Career Development: Using Human Capital, Social Capital, and Distance Education to Achieve Success**

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Abstract

Individuals, especially women, must be increasingly entrepreneurial in the twenty-first century in order to achieve success. It is also important for women to take an entrepreneurial approach to career development. The first key component of an entrepreneurial approach to career development is investing in human capital. Continuous investment in human capital increases earning power, opens doors to professional opportunities, and contributes to career advancement. The second key component of an entrepreneurial approach to career development is investing in social capital. Women can increase their chances for professional success by developing networks that connect them to key individuals, assignments, and resources within and outside of organizations. Distance education is the third key component of entrepreneurial career development. Today, distance-delivered courses and programs create new educational opportunities that women and men can use to invest in their human and social capital as well as their potential. This paper presents the three keys to entrepreneurial career development along with evidence that supports the increasing importance for women to enhance their career success by embracing entrepreneurial strategies designed to leverage the connections among human capital, social capital, and distance education.

**Entrepreneurial Career Development: Using Human Capital, Social Capital, and Distance Education to Achieve Success**

Today the term "entrepreneurial" is used to describe people or employees that are innovative, creative, and have the ability to keep up with change in a society that is evolving at an increasingly rapid pace (Neuborne, 2003; O'Connor & Fiol, 2002). Research has shown that entrepreneurial strategies are important components of success for both individuals and organizations (McGrath & MacMillan, 2000). Entrepreneurial workers are even more important in the current knowledge economy, which is characterized by continuously evolving technologies and rapid change (Brown & Eisenhardt, 1998).

Entrepreneurial thinking and behavior encourages individuals to serve as leaders by embracing change; being innovative and proactive; recognizing and capitalizing on new opportunities; taking risks; and establishing strategic, long-term goals (Bent-Goodley, 2002; O'Connor & Fiol, 2002, 2003; Sussman & Kuzmits, 1986). Entrepreneurial workers are vital to successful organizations; however, it is also important for women and men to be entrepreneurial in their careers in order to achieve success. An entrepreneurial approach to career development is even more important for women because they are still typically paid less than their male counterparts and have

difficulty obtaining top leadership positions in organizations. Entrepreneurial behaviors like those described above can help women achieve success in their careers. The purpose of this piece is to demonstrate the importance of entrepreneurial career development in helping women achieve professional success.

First, this paper will present information on two key components of entrepreneurial career development: human capital and social capital. Second, this piece will present information on the increasingly powerful, yet complex, connection between human capital and social capital. Third, this paper will present information how women develop their careers entrepreneurially by using distance education as a tool to develop both their human capital and social capital.

*Human Capital: The First Key to Entrepreneurial Career Development*

Human capital encompasses an individual's knowledge, skills, and abilities, and is one of the key characteristics of entrepreneurial individuals. The theory of human capital is based on the premise that educational investments translate into economic advantages (Becker, 1964; Killeen, Turton, Diamond, Dosnon, & Wach, 1999; Langelett, 2002). Human capital has also been touted as a key weapon in the war against poverty (Mingnat & Winter, 2002; Organization for Economic Co-operation and Development [OECD], 2001) and linked to increases in non-economic indicators such as better health and well-being (OECD, 2001, 2003). Individuals must continuously invest in their human capital in order to develop and maintain their innovativeness (Becker, 2002; Drucker, 2001).

Women can obtain greater personal, social, and economic well-being by entrepreneurially investing in their human capital. They must actively seek out and obtain knowledge through formal education to build their credentials and increase their earning power. This initial level of human capital attainment helps women generate personal income while beginning their careers. Human capital attainment helps women get started and advance in their careers, with some limitations.

First and foremost, formal education does increase the earning power of women.

According to the U.S. Department of Labor's Bureau of Labor Statistics (2005), education contributed to the difference in the median weekly earnings of women. Women holding less than a high school diploma earned \$334 per week, while women who had earned a bachelor's degree or higher recorded a median weekly income of \$860 per week . The earning power of women corresponds with their educational attainment (Table 1) and has the potential to make a dramatic difference in earnings over the course of a career (Table 2).

Table 1  
*Women's usual median weekly, monthly and yearly earnings by educational attainment*

Level of Education	Median Weekly Earnings (2004)*	Monthly Earnings (4 weeks)	Yearly Earnings (52 weeks)
Less than a high school diploma	\$334	\$1,336	\$17,368
High school diploma	\$488	\$1,952	\$25,376
Some college or associate degree	\$577	\$2,308	\$30,004
Bachelor's degree and higher	\$860	\$3,440	\$44,720

\* Figures taken from Table 1: Median usual weekly earnings of full-time wage and salary workers by selected characteristics, 2004 annual averages, U.S. Department of Labor's Bureau of Labor Statistics (2005), Highlights of women's earnings in 2004, p. 7.

Table 2

<i>Difference in earnings between the categories of having less than a high school diploma and a Bachelor's degree and higher</i>			
Level of Education	Median Weekly Earnings* (2004)	Monthly Earnings (4 weeks)	Yearly Earnings (52 weeks)
Less than a high school diploma	\$334	\$1,336	\$17,368
Bachelor's degree and higher	\$860	\$3,440	\$44,720
Difference	+\$526	+\$2,104	+\$27,352
Difference over 40 year time period			\$1,094,080

\* Figures taken from Table 1. Median usual weekly earnings of full-time wage and salary workers by selected characteristics, 2004 annual averages, U.S. Department of Labor's Bureau of Labor Statistics (2005), Highlights of women's earnings in 2004, p. 7.

Women have seen more of an increase in the value of their education over the past two decades compared to men. Since 1979, women with college degrees have increased their earnings by 35%, when adjusted for inflation. Earnings for males with college degrees increased by 20% during this same time period (U.S. Department of Labor's Bureau of Labor Statistics, 2005, p. 1). Formal education also impacts earning potential throughout various professional ranks. Boushey and Cherry (2003) analyzed the effects of the economic boom (1991-1997) on the wages of women. They found that professional women benefited more than working-class women during this period. As the gender-earnings ratio increased, the majority of pay increases were experienced by women in professions that required college educations. While they received higher rates of return on education when compared to men, women generally see lower rates of return on their experience (Kilbourne, England, & Beron, 1994).

Formal education increases the earning potential of both women and men; however, women still get paid less than their male counterparts. The multiplication effect of the disparity in earnings becomes even more apparent over time and the course of a career (Table 3). Data collected by the U.S. Department of Labor's Bureau of Labor Statistics (2005) revealed that women earned less than men in every age category. The U.S. Department of Education's National Center for Education Statistics (1998) found that women earned less than men at all educational levels, even when women were employed on a consistent basis. "Consistent employment was defined as working at least 91.67% of the total months in the labor force after attaining his or her highest level of education, or 11 out of 12 months for each year in the labor force" (p. 9). Women, even if they were consistent workers, were still paid less and received fewer pay raises compared to their male colleagues. These findings are contrary to the commonly held opinion that women typically earn less than their male colleagues because they take time off to raise a family.

Table 3

<i>Median weekly</i>
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*earnings of women and men who are full-time wage and salary workers and the multiplication of earnings differences*

	Median Weekly Earnings (2001) \$511*	Median Weekly Earnings (2004) \$573**
Female		
Male	\$672*	\$713**
Weekly Difference	-\$161	-\$140
Monthly Difference	-\$644	-\$560
Annual Difference	-\$7,728	-\$6,720
5 Year Difference	-\$38,640	-\$33,600
10 Year Difference	-\$77,280	-\$67,200
20 Year Difference	-\$154,560	-\$134,400
40 Year Difference	-\$309,120	-\$268,800

\* Figures taken from the U.S. Department of Labor's Bureau of Labor Statistics (2002), Highlights of women's earnings in 2001, p. 1.

\*\* Figures taken from the U.S. Department of Labor's Bureau of Labor Statistics (2005), Highlights of women's earnings in 2004, p. 1.

Human capital is related to earnings; however, some women actually have more human capital than they need in certain positions. This situation results in frequent underemployment. Glover and Fielding (1999) found that female scientists in Britain were generally overqualified for their positions. They also noted that female and male scientists with similar human capital differed in career choices. Female scientists worked in more professional scientific jobs like teaching, and many of these positions did not pay as well as careers in research. Women entered the teaching field 11% more often than males and were employed in associate professional jobs, such as technician positions, 9% more often than males (p. 67).

Human capital is a key characteristic of entrepreneurial individuals. Thus, women can enhance their entrepreneurial savvy by investing in formal education and training. Women can then use their entrepreneurial savvy to continuously invest in the knowledge, skills, and abilities that enhance their earning potential and chances for career success. Although continuously investing in human capital is important, it takes more than knowledge, skills, and abilities to advance in organizations. Women must obtain more formal education and credentials than men to compete for leadership positions (Byrd-Blake, 2004; Davies-Netzley, 1998), and women must invest in their social capital if they want to successfully climb the organizational ladder.

*Social Capital: The Second Key to Entrepreneurial Career Development*

Women must entrepreneurially invest their social capital by networking and building relationships that can help support their career advancement. Social capital is different than human capital because it is relational in nature and is mostly considered to be a public good that is shared. "Social capital resides in social relationships, and as a capital, may be conceived as a resource in which we invest to provide a stream of benefits" (OECD, 2001, p. 39). Tharenou (1999) found that women need more social capital than men to advance in the workplace. She indicates that human capital is not the major obstacle that prevents women from moving up in an organization. According to Tharenou, "Gender differences arise in advancement to the top because women accrue fewer resources at critical stages and transitions. Women accrue less human capital and social capital for advancement than men, more for social capital than human capital" (p. 128). Douthit (1999) described the differences between social and human capital in the workplace:

Social capital theory predicts that returns to intelligence, education, and seniority depend in some part on a person's location in the social structure of an organization. While human capital refers to individual ability, social capital refers to opportunity. Individuals with more social capital get higher returns to human capital because they



are positioned to identify and develop more rewarding opportunities. (p. 68)

Catalyst (2000) found only two female *Fortune* 500 CEOs. By 2003, the number of female *Fortune* 500 CEOs had increased to seven (Wellington, Brumit Kropf, & Gerkovich, 2003, p. 18). To see so few women leading *Fortune* 500 companies is surprising considering that a study conducted by Catalyst (2004) on gender diversity concluded, "on average, *Fortune* 500 companies with the best financial performance had more women on their top management teams than lower-performing teams" (p. 10).

So, what are the obstacles that are keeping women from the highest executive levels?

The "pipeline problem" has been used to explain the lack of women in executive ranks. This theory suggests that there are simply not enough women, who are ready for these types of promotions, in the workplace. This explanation can no longer be used because there are so many women in the workforce (Carli & Eagly, 2001; Ragins, Townsend, & Mattis, 1998). From their survey of *Fortune* 1000 CEOs, Wellington, et al., (2003) found that 79% of female executives (  $N = 705$ ) and 90% of the predominately male CEOs (  $N = 120$ ) who participated in the study strongly agreed that "lack of general management or line experience" was the primary barrier to women moving into the highest positions (p. 18).

Ragins, et al., (1998) reported similar findings in the first national survey of *Fortune* 1000 companies conducted by Catalyst. The study included female executives (  $N = 461$ ) with the title of vice president or higher and executives (  $N = 325$ ) of *Fortune* 1000 companies as well as follow-up phone interviews with female executives (  $N = 20$ ) and CEO's (  $N = 20$ ). Eighty-two percent of the male CEOs participating in the survey cited "lack of significant general management or line experience" as the most critical barrier that held women back (p.34). Forty-seven percent of the women indicated significant experience as a barrier. According to male CEO's, another critical barrier was lack of time in the pipeline. Sixty-four percent of the male CEO's indicated that women were not in the pipeline long enough, but only 29% of the female respondents indicated that time in the pipeline was a barrier to the progress of women. Ragins, et al., (1998) also found that *Fortune* 1000 CEOs and female employees perceived barriers to equality in the workplace very differently:

These pioneering women relied on career strategies that were adaptive, proactive, and

characterized by hard work. They attributed their success to consistently exceeding performance expectations, developing a style with which male managers feel comfortable, seeking out challenging and visible assignments, and obtaining the support of an influential mentor. (p. 33)

Davies-Netzley (1998) interviewed sixteen men and women working in the corporate world. Each participant was either a president or CEO in a corporate organization. The women interviewed indicated that social networks were the most important factor for success at elite levels. Each of the female participants discussed the "old boys" network as an issue that makes it difficult for women to succeed. Further, Davies-Netzley discussed the strategies participants used to advance in their careers:

The women in the sample reveal several strategies for making it to, and succeeding in, top corporate positions. Among them are attaining further educational training, developing similarities with male peers, establishing networks with other women, and reconciling work and home responsibilities. (p. 348)

Berman (1999) examined barriers associated with upward mobility of female administrators (  $N = 67$ ) in American and International Overseas Schools . Berman found that participants included mentoring as an important component related to career success. Respondents also indicated a desire for additional opportunities to gain more training and professional development opportunities in the areas of self-confidence, networking, and leadership.

Burke and McKeen (1994) found that women participated in a number of career development activities when they examined the career development and advancement of managerial and professional women. Further, they

noted that participation in education, training, and development activities corresponded significantly with important career outcomes. However, women did not always have access to the types of activities, such as advanced management assignments, sponsors or mentors, or career-pathing, that were considered to be more useful when related to professional success. Only 3.7% of the women in the sample (  $N = 267$ ) participated in advanced management activities, 20.2% had sponsors, and 28.1% participated in career-pathing (Burke & McKeen, 1994, p. 56).

These findings were very similar to a study that examined the factors that contributed to the lack of female executives in the federal government. Mani (1997) studied the differences of female and male Senior Executive Service members (  $N = 138$ ) in the federal government. The impetus for this study was that almost 50% of the workers in the federal government were female, but women only accounted for 13% of the executives. Mani found that both female and males executives completed higher levels of education when compared with personnel in lower levels of the organization, although there were few opportunities for women to pursue the educational opportunities that would actually enhance their qualifications. Thrasher McGrath (1992) discussed similar problems that occur for women employed in educational settings when she studied issues related to inequity women face in the area of educational administration:

Sex discrimination is clearly one of the reasons women fail to gain administrative positions. Women who aspire to leadership roles have usually been required to hold higher levels of certification than male candidates for the same position. The primary reason for not considering women candidates for leadership positions has often been their "lack of qualifications," defined as a track record of successively more responsible administrative positions. Women have not been aware of this, nor have they known which career paths lead upward as opposed to which dead-end. (p. 62)

Gender stereotypes are one of the barriers keeping women from advancing in organizations (Catalyst, 2005). When exploring issues related to gender and career, Wilson (1998) summarized some of the myths about women and the workplace and the real barriers that women encounter while working: "Women's careers have been characterised by limited opportunities, low paid part-time work, breaks of different lengths for child care and other domestic responsibilities, and unhelpful assumptions about commitment and capability" (p. 396).

Women must actively build networks and alliances in order to advance in organizations (Crowell, 2004; Davies-Netzley, 1998; Kamberg, 2001; Schor, 1997; Wilson , 1998). Further, women must build strategic relationships with key individuals in organizations who can help them obtain the "right kinds" of qualifications, skills, and experiences that have the potential to increase their upward mobility and chances for success. Women need to use their entrepreneurial savvy to build and maintain important relationships and to dispel myths about their commitment to both the organizations in which they work and their careers.

### *Distance Education: The Third Key to Entrepreneurial Career Development*

"The foundation of an organization is not money or capital or technology--it's knowledge and education (human capital). By 2005, knowledge workers will be the single largest group in the labor force" (Drucker, 2000, p. 11). Access to both human and social capital will become increasingly important as the workplace becomes more reliant on knowledge to maintain a competitive edge and generate revenue in the global marketplace. Continuing education and lifelong learning will also be increasingly important as countries continue to shift to more knowledge-based economies.

Employees can develop and maintain their skills and abilities (human capital) through continuing education and training opportunities. In fact, many employers are willing to invest in their employees. It has been reported that American corporations spent \$10 billion on tuition reimbursement in 2003 alone (Meisler, 2004, p.1). This investment helps explain the importance of human capital in the workplace; however, education, training, and skills development are not enough. The key to advancement is obtaining the right kinds of training, education, and experiences while building social networks within and outside of the organization in which an individual is currently employed.

Human capital is essential to success, innovation, and change in the knowledge-based economy (Becker, 2002; Drucker, 2001; OECD, 2003; Peters, 2002). However, employees, employers, and educational institutions must work together to develop lifelong education programs that provide access to human capital. To keep up with the lifelong educational requirements in a knowledge-based society, flexible learning opportunities must be available. Education and training must be available and accessible via on-line and distance-delivered instruction, and in the form of workshops, seminars, on-the-job training, and in traditional college and university courses. In his essay, "The Age of Human Capital," Becker (2002) predicted that individuals will have to continuously invest in their education and training, and distance education would become one of the most important elements used to advance the attainment of human capital. This prediction is becoming reality.

Distance education, more specifically the World Wide Web, is increasingly being used as a vehicle to enhance human capital. Further, education itself is becoming a big investment for students, employers, and institutions of higher education. According to Kommers and Rainie (2002), "14 million American Internet users who got more education or training for their career in the past two years say their use of the Internet was crucial or important in upgrading their skills" (p. 2).

Increases in part-time student enrollment are supported by a number of reports, including a study conducted by the U.S. Department of Education's National Center for Education Statistics (1999), which estimated that there were 1,363,670 enrollments in for credit distance education courses at post-secondary institutions between 1997 and 1998. A more recent study conducted by the U.S. Department of Education, National Center for Education Statistics (2003) found that enrollments in distance-delivered courses offered by 2 and 4-year institutions grew to approximately 3,077,000 during the 2000-2001 academic year (p. iv). Enrollments in online courses have continued to increase, and a growing number of academic leaders have suggested that online education will be a vital part of their long-term planning in the future (Allen & Seaman, 2005).

The Pew Internet and American Life Project found that 37% of people with less than a high school diploma conducted work-related research using the Internet. This study shows that more kinds of jobs, including low-skilled positions, are connected to the Internet (Rainie & Packel, 2001). Another survey conducted as part of the Pew Internet and American Life Project found that approximately 5 million adults have taken an on-line class for college credit (Lenhart, Simon, & Graziano, 2001, p. 2). Further, Lenhart, et al., (2001) stated:

Five percent of Internet users report taking a class online for college credit, and five percent also report having ever taken any other kind of class online. People under age 50 and those with at least some college education are the most likely to have taken classes online. On any given day, 1% of Internet users are taking a class online. That amounts to about one million adults. (p. 9)

In addition to increasing enrollments, demographic patterns of the nontraditional student population have changed. More students are enrolled on a part-time basis, and women now outnumber men in nontraditional programs. Women represent 56% of the nontraditional student body (U.S. Department of Education, National Center for Education Statistics, 2002b, p. 1). Women's pursuit of additional human capital has become very apparent. Further, continued enrollment in nontraditional and distance education courses and programs is evidence that these programs have become a vehicle for women to obtain human capital.

### *Embracing Entrepreneurial Career Development: Leveraging the Connections Among Human Capital, Social Capital, and Distance Education*

One dimension of effective online teaching and learning includes constructing rich learning environments that facilitate student-to-student interaction (Levin, Levin, & Chandler, 2001). Research has demonstrated that interactivity may serve as a motivational source for nontraditional learners due to its more cooperative nature (Donohue & Wong, 1997; Frankola, 2001). Interactivity may motivate learners and help them persist in distance-delivered courses and programs. It may also help facilitate social networks between learners and instructors, which enhances social capital (O'Neill, 2004).



Student-to-student interactions have the potential to increase an individual's social capital, especially in the context of adult learning. Adults participate in education for many reasons; however, some of the most important factors associated with participation are related to career advancement, earning college or advanced degrees, and personal fulfillment (Kramarae, 2001; Merriam & Caffarella, 1999; U.S. Department of Education, National Center for Education Statistics, 2002, 2004).

Adult learners who work full-time and attend school part-time are the "new" consumers of higher education. These new consumers of higher education must be entrepreneurial in order to be successful (Reimers-Hild, King, Foster, Fritz, Waller, & Wheeler, 2005). Many adult distance learners serve in many leadership roles outside of the academic environment (Garland, 1994) and serve as valuable networks for each other. Adult learners can enhance their social capital by developing and maintaining relationships with their classmates because these same individuals are leaders outside of the classroom and may be able to help them professionally.

As noted earlier, interactivity helps learners persist in the online environment. This concept, along with the importance of building social capital via technology, is further supported by a study of 4,148 corporate e-learners from the United States, Canada, and the United Kingdom conducted by Corporate University Xchange, Inc. (2001). Participants cited the opportunity to pursue professional development as one of the positives of e-learning and limited interaction with instructors and other learners as negatives associated with distance classes. Interactions between instructors and other participants helped to motivate learners and keep them engaged, and the participants in this study wanted more interaction with others in the distance environment.

One way to increase interactivity in the distance environment is by forming online communities and discussion forums. An increasing number of people are participating in online communities to enrich their lives (Scott & Johnson, 2005). These types of interaction provide individuals with the opportunity to learn while building their social capital and sense of community (Hopkins, Thomas, Meredyth, & Ewing, 2004; McLure Wasko & Faraj, 2005; Misner, 2005). Online communities and various technologies, such as e-mail, have the potential to increase the connectivity of people to institutions, organizations, and each other.

Women should be very entrepreneurial when participating in distance-delivered education and training to enhance their careers. Not only can women invest in their human capital via distance, they can build their social capital by participating in online communities and discussion boards. Further, social capital connections can be enhanced and maintained throughout the course of a career simply by using technology, such as e-mail, to keep in touch with key individuals.

## Conclusions

When discussing female chief executive officers (CEOs) in *Fortune* 500 companies, Wellington, et al., (2003) posed a very important, yet complicated question: "Three years into the new millennium, women make up more than half of the managerial and professional labor pool but account for just over 1% of all *Fortune* 500 chief executives. What's holding them back?" (p.18). There are many things holding women back. Obstacles range from myths about performance and dedication to a number of real issues such as the lack of human and social capital that help individuals secure leadership positions and move into the top levels of organizations. To be competitive with their male colleagues, women must take an entrepreneurial approach to their career development.

Entrepreneurial career development means that women must constantly behave and think entrepreneurially in order to be successful. Entrepreneurial actions include taking a more proactive, creative, and strategic approach to success. Women should establish a vision and long-term goals for their careers and then take an innovative approach to achieving them. They should do their best to recognize and pursue opportunities, irrespective of existing resources such as time, money, and personal support. Women should continuously build their social networks as well as act as calculated risk takers who have the ability to keep up with and lead change. Women must entrepreneurially invest in themselves, including their human and social capital, in order to achieve success.



Women need to approach their careers in an entrepreneurial manner to increase their chances of success in organizations. First, women should entrepreneurially invest in human capital. Clearly, education has helped women increase both their paychecks and their earning potential. Human capital helps women gain credentials and enhances their earning power. Second, women must entrepreneurially invest in their social capital. Women must develop and maintain relationships with key individuals within and outside of their organizations so they have access to information about the opportunities that will enhance their chances of career success. It is also important for women to build strong social networks and to develop relationships with mentors. These important social connections help provide women with the information they need to build their careers and move into the upper-levels of organizations. Social capital is one of the key factors that will help women gain access to the "right" kinds of training activities, professional opportunities, and personal networks they need in to order move into higher level positions within organizations.

Third, women should be entrepreneurial and invest in both their human and social capital through flexible educational opportunities, including distance-delivered courses and programs. Women who take the initiative to seek out, find, and capitalize on educational opportunities and make them work to their advantage are entrepreneurially investing in their careers. A number of barriers prohibit women's pursuit of additional human and social capital. For example, limited access to educational opportunities, skills training, and network building are problematic. Time constraints are also often an issue for women because they have commitments to their jobs, families, civic, and social responsibilities. For these reasons, it is important for women to actively search for flexible and accessible programs that fit both their personal and professional needs. Further, women need to enroll in programs designed to include the advanced networking and mentoring opportunities that are essential to professional advancement.

There is a critical need to develop flexible and accessible distance education courses and programs. The demand for these types of robust courses and programs will only continue to grow as human and social capital become increasingly important in the evolving knowledge economy.

Fundamentally, educators have to create distance-delivered programs that provide both human capital and social capital. In addition, more research must be done to improve the understanding of the relationships between human capital, social capital, and technology. This research has the potential to provide guidance on how distance-delivered programs can be developed and disseminated via new technologies and contribute to career advancement in the twenty-first century. In the meantime, women must embrace and use their entrepreneurial skills and abilities to help advance their careers and achieve success.

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