

Evaluating the Impact of Covid-19 Lockdown on Business Continuity and Entrepreneurial Resilience in Nigerian Educational Institutions: A Swot Analysis

Azeez Tunbosun Lawal¹

Abstract: During the outbreak of the COVID-19 pandemic, schools across Nigeria were shut down indefinitely, leaving many private school owners struggling to generate income and meet both personal and business-related expenses. Despite this widespread disruption, some private schools were able to continue fulfilling their commitments to key stakeholders. This study aimed to identify the strategies adopted by these schools to navigate the challenges posed by the lockdown. A phenomenological research approach was used to explore the SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis of selected private schools that managed to remain operational, using focus groups to gather data. The results of the study indicated that factors such as digital literacy, teacher motivation, and the size of the school played crucial roles in helping these schools remain functional during the lockdown period. Based on these findings, the study recommends that private school owners should prioritize investments in information and communication technology (ICT) to support both academic and financial operations. Additionally, schools should focus on hiring ICT-savvy and motivated employees. It is also suggested that the government consider providing financial support to the sector, such as recapitalization initiatives, stimulus packages, or concessional loans, to help ensure the long-term viability and growth of private schools.

Keywords: COVID-19 Lockdown; Entrepreneurs; Information and Communication Technology; Sustainability

¹ PhD, Department of Business Administration, Faculty of Management Sciences, Al-Hikmah University, Ilorin, Nigeria, Address: Adeta Road, Ilorin 240281, Kwara State, Nigeria, Corresponding author: atlawal@alhikmah.edu.ng.



Copyright: © 2024 by the authors.

Open access publication under the terms and conditions of the Creative Commons Attribution-NonCommercial (CC BY NC) license (https://creativecommons.org/licenses/by-nc/4.0/)

1. Introduction

The COVID-19 pandemic, caused by the coronavirus, quickly became one of the most widespread and deadly infectious diseases in recent history. It was first identified in China in late 2019, but it didn't initially seem to pose a threat to private school business owners in Nigeria. That was until March 2020, when state governments across Nigeria implemented the federal government's directive to close schools. The closure of schools was one of the earliest business sectors affected by the lockdown due to the vulnerability of students and the priority placed on public health and safety. In Kwara State, for example, school owners were informed of the closure on March 19, 2020, through a statement issued by the Commissioner for Education and Human Capital Development. The statement did not specify a date for the schools' potential reopening. As the number of COVID-19 cases continued to rise, it became clear that schools would not be resuming in the near future.

According to a recent report by the United Nations Educational, Scientific and Cultural Organization (UNESCO), about 35.9 million learners globally are currently "out-of-school" due to the sudden school lockdowns. Of this total, approximately 25.6 million are in basic education, with 12.4 million of those in private schools, representing around 13% of all enrolled learners. In the post-basic education sector, about 10.3 million learners are affected, with 1.9 million (19%) of them attending private schools (Carvalho & Hares, 2020).

In Nigeria, the opportunity for school enrolment is often tied to the income level of families, which leads to differences in the populations served by private schools. Some private schools cater to higher-income families who can afford to pay more for better facilities and resources, while others, which tend to be more affordable, serve lower-income families and students from poorer neighborhoods.

Private schools in Kwara State, especially those at the basic and post-basic education levels, can be categorized into low-cost and high-cost schools. Low-cost private schools make up the majority in Kwara and educate a large number of children from low-income families. These schools typically have smaller infrastructures, pay lower salaries to staff, and often operate out of rented residential buildings. Their staff tend to have less experience, and these schools are highly dependent on the small fees collected from low-income families, often on a daily, weekly, or monthly basis. Many of these schools were already facing financial challenges before the pandemic. For example, many schools in Ilorin, the state capital, were struggling with unpaid school fees and had hoped that the second-term exams, scheduled for March 23, 2020, would help enforce fee payments required for students to sit for their exams. However, with the lockdown in place, many of these schools were left with no choice but to halt all activities, including paying staff, as they also faced unpaid rents and other operational costs (Sustainable Education and Enterprise Development [SEED], 2020).

On the other hand, a few high-cost private schools quickly adapted to the situation by launching remote learning programs through online platforms such as Google Classroom, Edmodo, Virtual Classroom, Zoom, and even WhatsApp. This shift to online learning allowed these schools to continue educational activities despite the physical closure. Their ability to transition smoothly was largely due to their prior investment in ICT infrastructure, which they used not only for collecting school fees but also for delivering academic programs. These schools were already leveraging information and communication technology (ICT) to facilitate both administrative and academic processes, positioning them to take full advantage of the global online learning opportunities available.

This study aimed at identifying the strategies adopted by the few private schools that are running their businesses seamlessly during this pandemic and share the lessons with other school owners for business continuity.

2. Literature Review

The Cambridge Dictionary defines "lockdown" as a situation where people are restricted from entering or leaving a building or area due to an emergency. It also defines "closure" as the act of ceasing operations of a business. In this context, the terms "school lockdown" and "school closure" are used interchangeably to describe the suspension of both financial and academic activities within a school, as mandated by relevant authorities during an emergency or crisis.

The International Organization for Standardization (ISO), in 2012, defines Business Continuity Management (BCM) as "a holistic management process that identifies potential threats to an organization and the impacts to business operations those threats, if realized, might cause, and which provides a framework for building organizational resilience with the capability for an effective response that safeguards the interests of its key stakeholders, reputation, brand and value-creating activities." (p. 24).

Businesses are vulnerable to disruptions of varying severity, which could stem from emergencies, incidents, or events. If these disruptions are not effectively managed, they can escalate into a full-blown crisis or disaster. Such interruptions not only have the potential to damage an organization's reputation but, in extreme cases, can result in significant material or environmental damage. Additionally, employees may suffer severe injuries or even fatalities (Goh, 2015). For example, a fire within an organization that is not quickly contained can lead to catastrophic outcomes.

According to Public Safety Canada (2015), a Business Continuity Plan (BCP) is defined as a "proactive planning process that ensures critical services or products continue to be delivered during a disruption." Effective planning requires

considering every phase of a potential crisis, identifying responsibilities, and developing strategies to minimize risk, maintain readiness, respond effectively, and recover swiftly (Speight, 2011).

The Professional Evaluation and Certification Board (PECB), in 2012, highlighted several key standards that guide BCP development, including ASIS International's ASIS SPC 1-2009, the Australia/New Zealand Standard AS/NZS 5050, the British Standards Institute BS 25999, the Canadian Standard CSA Z1600, and the National Fire Protection Association's NFPA 1600:2010. In response to global interest in creating a unified international standard, the ISO 22301, Societal Security, Business Continuity Management System Requirements, was introduced by ISO in 2012 (PECB, 2012). These standards recognize BCP as a multi-step process, with each phase contributing to the creation of a tailored plan that suits the unique needs of an organization. Overall, BCP involves a deep understanding of the organization, including risk assessment, strategy selection, plan creation, and the testing and evaluation of the plan (Kerr, 2007; PECB, 2012).

Goh (2015) describes Business Continuity Management (BCM) planning as "any other planning process that provides a framework for requirements, efforts, and deliverables, with each phase building on the next in a continuous cycle." In practice, these phases may overlap or be carried out simultaneously.

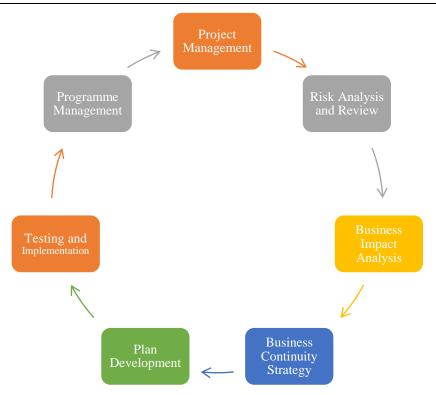


Figure 1. The Business Continuity Plan Cycle Source: Goh, 2015

Each stage of the Business Continuity Management (BCM) process, as outlined by Goh (2015), involves specific tasks and action plans that must be carried out independently but also in harmony with other stages to ensure the effective execution of management actions, ultimately safeguarding business continuity. As shown in Figure 1, the initial step in implementing BCM in any organization is the establishment of an appropriate executive management structure. This structure provides the necessary support for the BCM process by clearly defining the roles and responsibilities of various business units. Additionally, it is crucial that the leaders of these units, along with their teams, fully commit to the process. This commitment is key to advancing to the next stage, which is risk analysis and review.

During the risk analysis stage, a thorough examination of risks, exposures, and probabilities is conducted. The objective of this phase is to minimize or eliminate potential risks and threats to the organization, while also ensuring the safety and well-being of all employees (Smith, 2003). The tasks carried out in this stage contribute to the subsequent Business Impact Analysis (BIA). The BIA evaluates the possible effects of sudden disruptions and assesses how these events could impact

business operations. It also identifies and prioritizes the core business functions that need to be restored first in the event of a disruption.

To carry out this task effectively, the organization must develop a continuity strategy. This involves establishing and selecting operational strategies that will enable the organization to maintain or even enhance its core functions, products, and services during a disruption.

In the plan development phase, a comprehensive identification of procedures and resources is essential to begin the Business Continuity (BC) documentation (Sakura, 2018). This plan will integrate the key action points identified during the Business Impact Analysis (BIA) and BC strategy stages. The final document serves as a crucial guide, outlining clear steps for staff to follow when making urgent decisions during a crisis or disaster. It ensures that everyone understands their role in managing the situation by following a logical, structured approach.

Next, testing and pilot implementation are necessary to confirm that the BC plan works as intended. This phase is critical for verifying the integrity of the entire BC plan and ensuring that all procedures are properly documented to address any potential scenarios. During this stage, the pre-established criteria are evaluated against the test results. Any discrepancies, whether due to errors or omissions, are identified and corrections are made to the plan. The process of continuous improvement is key, which involves revising the test plan as needed for future testing. Regular testing helps uncover vulnerabilities and makes necessary adjustments to the organization's environment, allowing the BC plan to evolve.

Once the plan has been tested, it is essential to establish ongoing program management to ensure the BCM efforts continue. This phase focuses on creating a system that guarantees the validity and relevance of the BC strategy and the documented recovery procedures. The primary goal is to ensure that business operations can quickly recover in the event of a disruption. In line with ISO management standards, the planning process follows the PDCA cycle—Plan-Do-Check-Act. This approach ensures that the BCM process leads to a functional BC plan and incorporates essential elements such as crisis management and ICT disaster recovery planning.

3. The Business Continuity Management (BCM) Factors

According to existing research, several key factors are crucial to the success of Business Continuity Management (BCM). For this study, these factors include management support, external requirements, organizational preparedness, and the integration of continuity practices into daily operations (Goh, 2015).

3.1. Management Support

Researchers have emphasized the importance of initiating, funding, and obtaining approval for business continuity programs from senior management at the very beginning of their implementation (Yen, Chou & Hawkins, 2000; Chow, 2000). The active commitment of management is essential to ensure that business functions and services continue operating smoothly during a crisis and to manage the organization's exposure to potential disruptions. This commitment is a crucial element of the overall corporate strategy (Laurent, 2007). Chow (2000) further argued that BCM requires long-term dedication and significant financial investment, meaning that only organizations with strong management engagement can consistently allocate the necessary resources to establish and maintain a BCM program.

Payne (1999) noted that the lack of management commitment often leads to poor execution, lack of organizational involvement, and ultimately, failure of the program. Similarly, Pitt and Goyal (2004) highlighted that the effectiveness of BCM implementation is hindered when management does not fully understand or support the initiative. A lack of funding and visionary leadership often results in the ineffectiveness of initiatives, limiting the potential for innovation and organizational transformation (Attaran, 2003). According to Rohde and Haskett (1990), the seriousness of staff in engaging with BCM efforts is closely tied to the clear dedication and support provided by the management team.

4. Stakeholder Requirements

In recent years, Business Continuity Management (BCM) has become an essential practice for both public and private sectors, particularly for large organizations. There is growing concern among external stakeholders—such as legislators and regulators—about the need to preserve value within organizations. As a result, these stakeholders are increasingly requiring businesses to comply with continuity provisions. Government authorities enforce these regulations, while customers may also pressure management to enhance the continuity of their information and communication technology (ICT) systems (Herbane et al., 2004). Elliott et al. (2010) argue that in many countries, sectors such as healthcare and finance are required by law to ensure service continuity according to strict regulatory guidelines.

5. Organization Readiness

The resilience of a business is largely dependent on its ability to anticipate and recover from unforeseen disruptions. Herbane et al. (2004) suggest that

organizations with the capability to quickly identify potential risks and escalate them to their crisis management team have a significant advantage. Gibb and Buchanan (2006) and Ruighaver, Ahmed, and Hadgkiss (2012) further emphasize that organizational readiness involves familiarity with various recovery models, risk avoidance strategies, and the establishment of crisis management teams. A crucial element of this preparedness is the regular review, testing, and updating of business continuity plans (BCPs), even after major incidents. Organizational readiness also improves when core business systems can be efficiently restored by a few key personnel (Conlon & Smith, 2010).

6. Entrenching Continuity Practices

According to Herbane et al. (2004), the entrenchment of continuity practices within an organization occurs when the organization is well-prepared, and continuity practices are fully integrated into existing processes. This requires strong commitment from both management and staff. The results of such an approach are positive business outcomes, including a resilient organization that can minimize risks and recover quickly in comparison to competitors. Institutionalizing BCM practices can involve a variety of methods, such as raising awareness through training and regular communication tailored to different target groups. These initiatives should clarify whether BCM is a one-time effort or an ongoing commitment. Järveläinen (2013) further suggests that adopting international BCM standards, such as ISO 22301, ISO 27001, BS 25999, NFPA 1600, NIST SP 800, and PASS, can help organizations embed BCM processes into their core operations.

7. Empirical Review

The most significant impact of the COVID-19 pandemic and subsequent lockdowns has been the disruption of business operations, including in the education sector (Shafi et al., 2020). Numerous studies have documented the various effects of this disruption, focusing on its consequences and the strategies businesses in the educational sector have adopted to cope. One key finding is that, in response to the lockdown and social distancing measures, many countries replaced in-person education with distance learning (Al Lily et al., 2020). Other studies have highlighted the large-scale transition to online learning, driven by entrepreneurs and policymakers in the education sector (Govindarajan & Srivastava, 2020).

Similarly, research has shown that e-learning platforms have played a major role in ensuring continuity in educational activities during the lockdown. Teaching, learning, and assessment activities were increasingly conducted through video

conferencing tools, educational portals, and social media applications (Abidah et al., 2020). This shift has made COVID-19 a major disruptor, leading to significant changes in the education environment, including the continuity of educational systems and the completion of the academic year (Rajhans et al., 2020).

Further studies have emphasized the need for resilient educational systems that can withstand disruptions such as pandemics and lockdowns. The findings suggest that easy-to-access tools, like Android mobile devices, can facilitate e-learning during times of disruption (Kapasia et al., 2020). Researchers also predict that the disruptions caused by COVID-19 will lead to changes in how educational businesses are managed, with a greater reliance on technology to drive operational efficiency (Krishnamurthy, 2020).

8. Methodology

A phenomenological research design was used for this study, with purposive sampling to select one school from each educational level—primary, secondary, and university—located in Ilorin, the capital of Kwara State. These schools were chosen based on their ability to continue their operations despite the school lockdown. The selected schools included Little Learners Nursery and Primary School, Iqra College, and Al-Hikmah University. A focus group made up of parents, teachers, and students was formed to conduct a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis of these functional private schools. The goal was to identify the key factors that enabled these schools to effectively manage and mitigate the impact of the COVID-19 lockdown on their business operations.

9. Discussions

The aim of this study was to identify key factors that contribute to the resilience of private school businesses and the critical assets that enable business continuity during periods of disruption, with a focus on assets rather than just risks. The findings from the focus group discussions indicated that the schools involved recognized the importance of engaging in activities that promote organizational resilience. Table 1 presents the SWOT analysis of the three selected schools, representing various education levels, located in Ilorin, the capital of Kwara State.

Table 1. SWOT Analysis for Sampled Schools

	Table 1. 5 W O1 / Mary	-	
Strength	Weakness	Opportunities	Threat
1. Strong digital	1. Initial difficulties	1. Unrestricted	1. Unreliable internet
literacy among	in launching the new	access to affordable	connectivity provided
school leaders,	program, such as	devices and other	by
owners, and	adjusting to the	learning tools, such	telecommunication
teachers.	virtual platforms	as mobile phones,	companies.
2. Solid financial	used for remote	tablets, and	2. Frequent and
standing, with	learning.	electronic media.	inconsistent power
substantial cash	2. High costs of	2. Free, user-	(electricity) supply.
reserves, to cover	running a virtual	friendly software	3. Security risks such
expenses such as	learning program,	applications to	as hacking and online
salaries, ICT	including expenses	support online	fraud associated with
infrastructure	for students and	learning, such as	the use of digital
(including Wi-Fi	teachers to purchase	WhatsApp, Zoom,	platforms.
and data), and	data for accessing	Google Classroom,	4. Lack of educational
other costs	the platform, as well	Edmodo, and	subsidies, stimulus
associated with	as the costs of	others.	packages, or
remote teaching.	alternative power	3. Access to	concessional loans
This was made	supply (e.g., fuel for	electronic banking	from the government.
possible by their	generators).	services that	For example, the
use of ICT for	3. Low student	enabled smooth	Central Bank of
collecting school	attendance, limited	payment of school	Nigeria's COVID-19
fees.	participation, and	fees and salaries	Relief Credit Facility
3. The size of the	challenges in	during the	for Micro, Small, and
business and	ensuring	lockdown,	Medium Enterprises
ownership of	understanding	including internet	(MSMEs) does not
assets, such as the	during virtual	banking, USSD	include education as a
school building,	classes.	services, and mobile	priority sector.
internet	4. Distractions in	wallets.	
infrastructure,	and around the	4. Availability of	
generators, and	homes of both	learning materials,	
computer devices,	students and	such as printed	
which facilitated	teachers, impacting	packets, that	
the shift to online	focus and	students could use at	
learning.	engagement.	home.	
4. Teacher			
motivation to			
engage in remote			
teaching, driven			
by the desire to			
avoid salary non-			
payment and			

secure their job		
stability.		
5. Positive		
relationships with		
parents, especially		
through the		
Parents-Teachers		
Association		
(PTA) in primary		
and secondary		
schools, and their		
willingness to		
support and		
participate in the		
online learning		
initiatives.		
illuauves.		

Source: Author's Fieldwork, 2021

From table 1, the internal factors that enabled schools to remain operational and continue serving their stakeholders, as identified through the focus group discussion, included the digital literacy of school management and staff, strong financial standing, business size, motivated teachers, and good relationships with key external stakeholders, particularly parents. These internal strengths were further supported by external opportunities such as access to affordable devices and learning tools, free and user-friendly e-learning software, availability of electronic banking for fee payments and salary disbursements, and access to learning materials that students could use at home.

On the other hand, the internal challenges faced included the initial difficulties of implementing virtual learning, high operational costs, student disengagement (particularly among older students), and distractions from the home environment of both students and teachers. These internal barriers were exacerbated by external threats such as unreliable internet services, frequent power outages, security risks like hacking and online fraud, and the lack of government support in the form of educational subsidies, stimulus packages, or concessional loans during the pandemic.

10. Conclusion

The findings of the study, as revealed through the SWOT analysis, highlighted that key factors such as strong management support, digital literacy, teacher motivation, business size, and the support and willingness of parents were crucial in enabling the schools to operate effectively during the lockdown. Based on this, it can be concluded that business continuity in an organization is fundamentally driven by

factors like management support, stakeholder engagement, organizational preparedness, and the integration of continuity practices. These conclusions align with previous research by Herbane et al. (2004), Chow and Ha (2009), Hoong (2011), Karim (2011), Järveläinen (2013), and Bakar et al. (2015).

11. Recommendations

The study therefore recommended that private school owners should invest more in information and communication technology (ICT) for their academic and financial activities. Engage ICT driven and motivated employees while the government should start considering recapitalization within the sector and prompt consideration of stimulus packages or concessional loans to private schools in other to achieve better equipped and efficient private schools for business continuity and sustainability.

References

*** (2012). ISO22301:2012, Societal Security - Business Continuity Management Systems - Requirements, (1st ed.), p. 24. International Organization for Standardization (ISO).

*** (2012). Whitepaper: Societal security - Business continuity management systems. Professional Evaluation and Certification Board. Retrieved from http://pecb.org/iso22301/.

*** (2015). A guide to business continuity planning. Public Safety Canada. Retrieved from https://www.publicsafety.gc.ca/cnt/rsrcs/pblctns/bsnss-cntnt-plnnng/index-eng.aspx.

*** (2020). Impact of COVID-19 on education for vulnerable children. Sustainable Education and Enterprise Development (SEED). Retrieved from https://www.seed.com.ng/impact-of-covid-19-on-education-for-vulnerable-children/.

Abidah, A., Hidaayatullaah, H. N., Simamora, R. M., Fehabutar, D., & Mutakinati, L. (2020). The impact of Covid-19 to Indonesian education and its relation to the philosophy of Merdeka Belajar. *Studies in Philosophy of Science and Education*, 1(1), 38-49.

Al Lily, A. E., Ismail, A. F., Abunasser, F. M., & Alqahtani, R. H. A. (2020). Distance education as a response to pandemics: Coronavirus and Arab culture. *Technology in Society*, 63, 1-11.

Attaran, M. (2003). Information technology and business-process redesign. *Business Process Management Journal*, 9(4), 440-458.

Bakar, Z. A., Yacoob, N. A. & Udin, Z. M. (2015). The effect of business continuity management factors on organizational performance: A conceptual framework. *International Journal of Economics and Financial Issues*, 5 (special issue), 128-134.

Calvaro, S. & Hares, S. (2020). More from our database on school closures: new education policies may be increasing educational inequality. Retrieved from: https://www.cgdev.org/blog/more-our-database-school-closures-new-education-policies-may-be-increasing-educational.

Chow, W. S. & Ha, W. O. (2009). Determinants of the critical success factor of disaster recovery planning for information systems. Information Management and Computer Security, 17(3), 248-275.

Chow, W. S. (2000). Success factors for IS disaster recovery planning in Hong Kong. Information Management and Computer Security, 8(2), 80-87.

Gibb, F., & Buchanan, S. (2006). A framework for business continuity management. International Journal of Information Management, 26(2), 128-141.

Goh, M. H. (2015). Business continuity management planning methodology. *International Journal of Disaster Recovery and Business Continuity*, 6, 9-16.

Herbane, B., Elliott, D., & Swartz, E. M. (2004). Business continuity management: Time for a strategic role? *Long Range Planning*, 37(5), 435-457.

Hoong, L. L. (2011). Factors Influencing the Success of the Disaster Recovery Planning Process: A Conceptual Paper. *Research and Innovation in Information Systems (ICRIIS)*, 2011 International Conference.

Järveläinen, J. (2013). IT incidents and business impacts: Validating a framework for continuity management in information systems. *International Journal of Information Management*, 33, 764-774.

Kapasia, N., Paul, P., Roy, A., Saha, J., Zaveri, A., Mallick, R., Barman, B., Das, P., & Chouhan, P. (2020). Impact of lockdown on learning status of undergraduate and postgraduate students during COVID-19 pandemic in West Bengal, India. *Children and Youth Services Review*, 116.

Karim, A. J. (2011). Business disaster preparedness: An empirical study for measuring the factors of business continuity to face business disaster. *International Journal of Business and Social Science*, 2(18), 183-192.

Kerr, K. (2007). Business continuity planning in the New Zealand public health sector. Retrieved from http://www.conferenz.co.nz/.

Krishnamurthy, S. (2020). The future of business education: A commentary in the shadow of the Covid-19 pandemic. *Journal of Business Research*, 117, 1-5.

Laurent, W. (2007). Business Continuity Dashboards. DM Review, 17(6), 30-40.

Payne, C. F. (1999). Contingency plan exercises. Disaster Prevention and Management, 8(2), 111-117.

Pitt, M. & Goyal, S. (2004). Business continuity planning as a facilities management tool. *Facilities*, 22(3/4), 87-99.

Rajhans, V., Memon, U., Patil, V., & Goyal, A. (2020). Impact of COVID-19 on academic activities and way forward in Indian Optometry. *Journal of Optometry*, 13, 216-226.

Rohde, R., & Haskett, J. (1990). Disaster recovery planning for academic computing centers. *Communications of the ACM*, 33(6), 652-657.

Ruighaver, A. B., Ahmad, A., & Hadgkiss, J. (2012). Incident response teams - Challenges in supporting the organizational security function. *Computers and Security*, 31(5), 643-652.

Sakura, S. (2018). Effect of business continuity management practices on organizational performance among security firms in Nairobi County, Kenya. *Information and Knowledge Management*, 8(9), 50-58.

Shafi, M., Liu, J., & Ren, W. (2020). Impact of COVID-19 pandemic on micro, small, and medium-sized enterprises operating in Pakistan. *Research in Globalization*, 2, 1-14.

Smith, D. (2003). Business continuity and crisis management. Management Quarterly, 27-33.

Speight, P. (2011). Business continuity. Journal of Applied Security Research, 6, 529-554.

Yen, D. C., Chou, D. C., & Hawkins, S. M. (2000). Disaster recovery planning: a strategy for data security. *Information Management and Computer Security*, 8, 222-230.