

# Entrepreneurial Well-Being and Non-Financial Success: A Study on Women Entrepreneurs in the Philippine Rural Area

Richard S. Sudario <sup>1</sup>, Ma. Teresa G. Salumintao <sup>2</sup>

<sup>1,2</sup> *Bukidnon State University, Malaybalay City, Bukidnon, Philippines.*

*Email: <sup>1</sup>richardsudario@buksu.edu.ph, <sup>2</sup>materesagsalumintao@gmail.com*

## Abstract

Women in the Philippines account for more than half of the country's population of 109 million people and they play an essential role in the socio-cultural and economic spheres. This study aimed to determine the entrepreneurial well-being and non-financial success of women entrepreneurs. The study utilized a descriptive correlational research design. The results revealed that *entrepreneurial well-being* is very high. The *non-financial success* indicators are very high in terms of *family support, interpersonal skills, risk encountering, social security and freedom, and business features*. The *training and motivation* and *access to technology* are high, while the *assistance and easy regulation* is moderate. The result of the correlation shows that *entrepreneurial well-being* has a moderate positive relationship with *non-financial success*. *Authenticity at work* and *entrepreneurial work engagement* are predictors of non-financial success. The study generated the WEbNofs Model. The researchers conclude that if the women have a very high manifestation of well-being, they become more effective in their endeavor and thus become successful as business entrepreneurs.

**Keywords**—*Women Entrepreneur, Entrepreneurial Well-being, Non-financial Success*

## I. INTRODUCTION

Women everywhere in the world want a career to achieve their sense of fulfillment, self-worth, and self-actualization. They could play an essential role in the wider entrepreneurship phenomenon and economic development [1]. Women entrepreneurs contribute to the creation of wealth and jobs, foster innovation, and give individuals autonomy and a sense of personal accomplishment. Accordingly, women entrepreneurs face several issues in running their businesses. Female entrepreneur faced different challenges and trials, not only because of tough competition in business, but also because she is a woman [2]. Women have to face many difficulties and overcome several barriers to become successful in their business. They find it difficult to achieve because they usually live in a protected, family-oriented, and male-dominated setting of society.

Women may not engage entirely in economic activities, despite their equality with men

regarding of civil rights, labor force participation, and ownership rights. This is also true in the Philippines that has a patriarchal orientation where the women are not supposed to be in the shoes of the men. Over and above the challenges they have faced, women have faced some common barriers to their success as entrepreneurs. Family responsibility is one of the major challenges confronting women entrepreneurs [3]. [4] states that women have been portrayed as home stewards responsible for housekeeping, childrearing, and being subservient to their husbands for decades.

Furthermore, some issues that affect the work-life balance of women entrepreneurs were identified, including role overload, dependent case issues, poor health, time management issues, and a lack of sufficient support [5]. Hence, the barriers mentioned are inconsistent with the creative, enthusiastic, instinctive, and adaptable women entrepreneurs. As a result, it may affect work-life balance. The author [6]

also believes that the women entrepreneurial well-being be focused upon. This is because most of the studies of several authors revealed that while most reports on SMEs have concentrated mostly on financial indicators, previous studies have found evidence of the relevance of non-financial success indicators, which showed in measuring business success. Although some studies have already been conducted to investigate the key factors influencing the success of women entrepreneurs [7], [8], in [9], claimed that the study of women entrepreneurs was still vastly understudied despite the number of businesses owned by women in recent years.

## II. RESEARCH FRAMEWORK

This study is grounded on the Model of Women Entrepreneur's Well-being developed by Murphy (2017), Determinant of Success Factors of Women Entrepreneur's Model of Sarker and Palit (2014), and the Business-Family Interface Theory by Jennings and McDougald (2007).

The Model of Women Entrepreneurs' Well-being includes Perceived Ethnic Discrimination, Psychological Needs Satisfaction, and Well-being. This study only includes Well-Being [6]. The model includes authenticity at work, entrepreneurial work engagement, and work-family balance. In [10], the A scale was designed to measure a tripartite conception of *authenticity*, comprising self-alienation, authentic living, and accepting external influence, revealed that each sub-scale was strongly related to self-esteem and aspects of both subjective and psychological well-being.

*Entrepreneurial Work engagement*, in this study, focused on attention and absorption toward work-related tasks [11]. It also employs the concept of viewing work engagement as an indicator of well-being in women entrepreneurs. *Work-life balance* acts as a significant motivational factor for women to initiate business ventures [12], and "being able to maintain a satisfactory balance between one's work and family roles enhances individuals' psychological health" [13]. In [14] accordingly, women appear to improve their work-family

balance fulfillment by developing instrumental enrichment between their family and work duties and roles. In [15], On the other hand, the theory of work-family enrichment highlights various techniques which could help entrepreneurs find a happy balance between work and family life. The majority of evidence demonstrating women's success in establishing work-family balance is based on their problems and experiences.

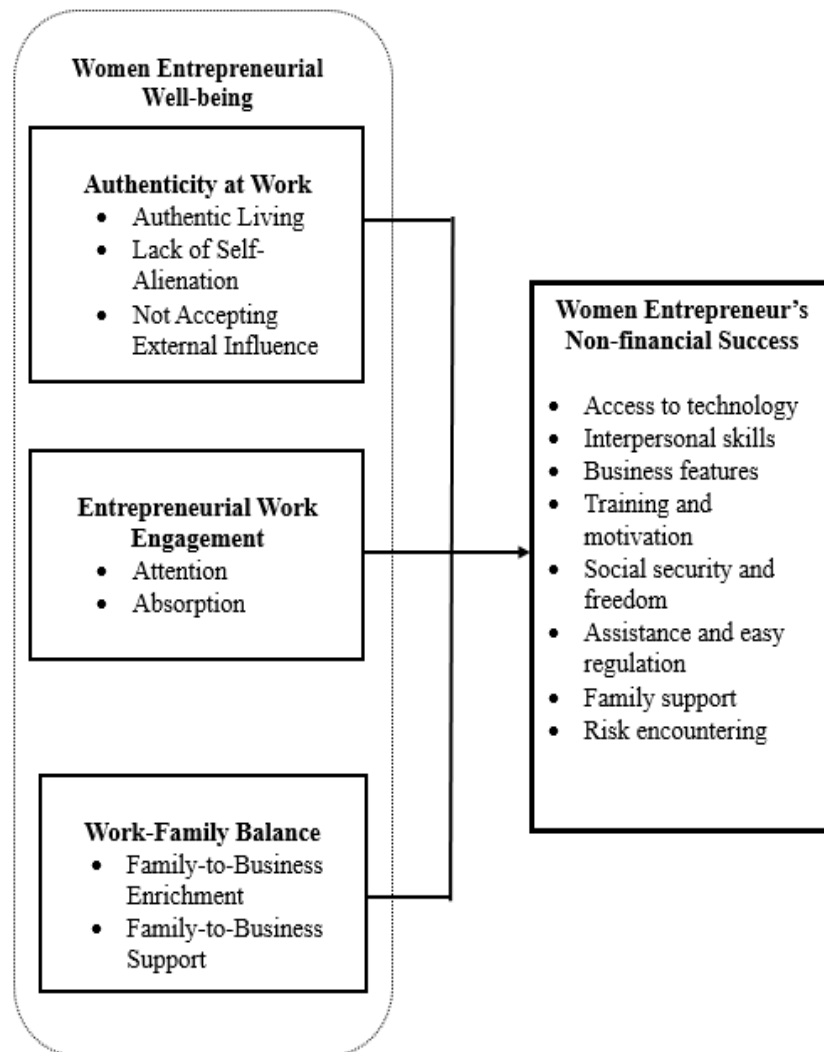
In [8], the determinant of success factors of women entrepreneur's model identified factors as contributory to the success of women entrepreneurs. These factors are access to technology, interpersonal skills, business features, training and motivation, social security and freedom, assistance and easy regulation, family support and quality assurance, and risk encountering. The study of [8] was supported by the study of [7], and Different authors found out that factors affecting the success of women entrepreneurs are family support, social ties, and internal motivation. These studies are known as non-financial indicators, which measure the success of a business with relevant support from various studies.

In [16], the Business-Family Interface Theory, it was discussed that there are at least three explanations for incorporating Business-Family Interface frameworks and processes into entrepreneurship research: first, women are influenced to start businesses by a better work-family balance; second, for female entrepreneurs, achieving work-family balance remains a key goal and success criterion, as evidenced by her decision; third, family domain factors such as moral support and roles have important consequences for the work domain-sharing was found to be important for women entrepreneurs and has a plausible link to their success. As such, without attention to a business or work-family considerations, entrepreneurial processes and outcomes are simply incomplete.

Thus, the relevance of related theories and models have found a strong connection to this study. Furthermore, some authors, such as, in [6], discussed personal well-being as people's

overall satisfaction with life. As such, improved business performance leads to substantial business growth that eventually improves women entrepreneur's well-being. Success indicators are an important aspect of well-being

and health [17]. Moreover, it implies a reciprocal relationship between well-being and success. It may, however, be important to the wider context to focus not only on success factors but also in terms of well-being.



**Figure 1:** The schematic diagram of the study showing the interplay of the independent and dependent variables

### III. OBJECTIVES OF THE STUDY

The study aimed to determine the entrepreneurial well-being and non-financial success of women entrepreneurs in the Philippine rural area; specifically:

1. Women entrepreneurs assess their entrepreneurial well-being.
2. Women entrepreneurs assess their non-financial success.
3. Significant relationship between entrepreneurial well-being and non-financial success.

4. Identify indicators of entrepreneurial well-being that predict non-financial success.

### IV. METHODOLOGY

The study utilized a descriptive correlational research design. A quantitative data to measure the entrepreneurial well-being and non-financial success of women entrepreneurs. The statistical tools were descriptive statistics, Person's  $r$  correlation, and multiple regression analysis. The study was conducted in the Philippine rural area, particularly in the Municipality of Kalilangan. The participants of the study were

women entrepreneurs who established for more than 42 months as prescribed by [18] who are running a business such as, but not limited to, trading, food services, baskeshops, drug stores, printing shops, personal care services, meat shops, agricultural supplies, and construction supplies.

The study utilized purposive sampling with 169 respondents. There are two (2) parts of the survey questionnaire in the study. Part I is on Entrepreneurial Well-being and Part II is on Non-financial Success. The questionnaire was validated by three (3) experts from the field of specialization and industry practitioners. The researchers conducted a pilot testing in Poblacion, Pangantucan, Bukidnon with approval from the local chief executive. Thirty (30) participants responded to the survey with a reliability score of .934.

The study highly observed the ethical considerations. Proper research protocols were observed and informed consent was attained before the commencement of the actual survey. The *researchers* are very much aware of the responsibility of any information and highly observed the confidentiality and anonymity of the respondents, who are the women entrepreneurs in Barangay West Poblacion and Barangay Central Poblacion, Kalilangan, Bukidnon, Philippines.

## V. RESULTS AND DISCUSSION

The results of entrepreneurial well-being in Table 1 showed that the highest among variables is authenticity at work, followed by work-family balance, and entrepreneurial work-engagement. The overall mean score indicates that women entrepreneurs manifest a very high entrepreneurial well-being.

*Table 1: Entrepreneurial Well-being*

Indicators	Mean	SD	Qualitative Description	Qualifying Statement
Authenticity at Work	4.55	0.57	Very true of me	Very high manifestation
Work-Family Balance	4.53	0.59	Very true of me	Very high manifestation
Entrepreneurial Work-engagement	4.47	0.63	Very True of me	Very high manifestation
Over-all Mean	4.52	0.60	Very true of me	Very high manifestation

Women entrepreneurs manifested very high Authenticity at Work, and who are very true to themselves which resulted to a positive work outcome for being authentic. It revealed that they are authentic in running a business and perform their duties and responsibilities with confidence in achieving business desires. Further, women usually showed their real personality, being self-controlled, and not influenced by other people in running a business. The result of this study conforms with the study of [19] that being authentic, women feel in touch with others. In addition, authenticity at work is essential for human functioning [20], including leadership [21], and team outcomes, and well-being [22]. As such, when entrepreneurs experience a high level of authenticity, low levels of self-alienation, and

low levels of accepting external influence, they are said to be authentic at work [19].

Women entrepreneurial work engagement showed that they are very true to themselves. Their work engagement has demonstrated their attentiveness and concentration in their business situation. Women entrepreneurs are showing a real-life situation who are fascinated to work, spent so much attention on business operations, and are engaged in running a business. Meanwhile, they are engrossed in thinking about their business and exerting efforts on working business activities. The results found substantial support from the a study of [12] that the focus on role activities of women entrepreneurs is directed towards work-related tasks. Women entrepreneurs manage and operate a business with dedication and diligence

to achieve business success. It implied that greater organizational commitment and job satisfaction could lead to increase motivation. Their attention represents a resource-based motivational construct and a capacity to perform activities in a role. The reality of women entrepreneurs has been linked to several positive outcomes, including improved task performance [23].

The women entrepreneur's well-being in terms of work-life balance implied that it is also important to note that the support and interest of family members in the business is essential for business success since having a good day with family allows women to be optimistic about their business. Managing a business is made easier when family members participate and show good behaviors towards the women entrepreneurs. Having a good relationship with family, allows women to be optimistic towards business. The skills developed from home help them to manage their business. In [14], the family domain that benefits the business domain and family enrichment can play a key role in fostering the work-family balance of entrepreneurs. "Since they are surrounded by supportive family members, women

entrepreneurs may not be prompted to entrepreneurial work-family conflict [16]."

The results showed that women entrepreneurs are authentic, fully engaged, and maintained a family-work balance in running their business. In [24] surmised, with the present situation of women entrepreneurs, they are experiencing fulfillment while working entrepreneurial venture, will also benefit their home life because that need is met in another realm, resulting in greater well-being.

Table 2 presents the non-financial success of women entrepreneurs in terms of eight indicators. It shows that Family Support, Interpersonal Skills, Risk Encountering, Social Security and Freedom, and Business Features are very high, which means successful to a very great extent of non-financial success. Training and Motivation and Access to Technology are high and successful to a great extent of the non-financial success. Assistance and Easy Regulation is moderate and successful to some extent of non-financial success. The overall mean revealed that generally, women entrepreneurs are successful to a great extent of non-financial success.

**Table 2:** *Non-financial Success*

Indicators	Mean	Sd	Qualitative Description	Qualifying Statement
1. Family Support	4.53	0.63	Very High	Successful to a very great extent
2. Interpersonal Skills	4.49	0.60	Very High	Successful to a very great extent
3. Risk Encountering	4.39	0.60	Very High	Successful to a very great extent
4. Social Security and Freedom	4.36	0.76	Very High	Successful to a very great extent
5. Business Feature	4.24	0.74	Very High	Successful to a very great extent
6. Training and Motivation	4.15	0.80	High	Successful to a great extent
7. Access to Technology	3.84	1.18	High	Successful to a great extent
8. Assistance and Easy Regulation	2.96	1.01	Moderate	Successful to some extent
Mean	4.12	0.79	High	Successful to a great extent

Furthermore, the eight indicators of the non-financial success of women entrepreneurs are found relevant and contributed to the success of women entrepreneurs. It showed the current non-financial success of women entrepreneurs in running a business, and they perceived it high and very high among indicators, except the assistance and easy regulations that they answered as moderate according to their experience from the government supports.

The results are found relevant to the study of [8] that all eight indicators are contributing to the success of women entrepreneurs, which is also related to the study [7] in terms of family support, social ties, and internal motivation that positively and significantly affect the success of women entrepreneurs in the small businesses, and family support has the greatest factor for the non-financial success of women

entrepreneurs. While on the study of [25], it was found out that the factors for contribution of the success of entrepreneurs are entrepreneurial competencies, formal and informal learning, and external support. As such, it is remarkable that the success of women entrepreneurs is not only due to the influence of financial aspects, but also influence in terms of non-financial aspects of businesses.

Table 3 presents the relationship between entrepreneurial well-being and non-financial success. The Pearson's  $r$  correlation utilized to determine whether there was a relationship between the independent variable and dependent variable of the study. The result revealed a moderate positive relationship between entrepreneurial well-being and non-financial success. Thus, in this study, the null hypothesis is rejected.

**Table 3:** Correlation Matrix between Entrepreneurial Well-being and Non-financial Success

Independent Variables	Dependent Variables: Non-financial Success			
	Correlation Coefficient	p-value	Degree	Remarks
Entrepreneurial Well-being	.492**	.000	Moderate	Significant

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The results showed that entrepreneurial well-being has a relationship and significantly influenced non-financial success in running a business which would lead them to achieve business growth and success. As such, the result may reflect their work-family performance in doing a business, which is found essential in valuing their well-being that would lead them to achieve business success. The findings of this study have found substantial support from the study of [17] regarding the importance of balancing work and family life and emphasized the reciprocal relationship between well-being and success. Furthermore, in [16] the Business-Family Interface Theory, better work-family balance influences women in business success. Table 4 presents the multiple regression analysis to determine the impact of women

entrepreneur's well-being in terms of Authenticity at Work, Entrepreneurial Work Engagement, and Work-Family Balance on Non-financial Success. The data show that Authenticity at Work and Entrepreneurial Work Engagement are predictors of Non-financial Success. Authenticity at Work has a higher impact compared to Entrepreneurial Work Engagement. In this study, the hypothesis is rejected considering the data. However, Work-Family Balance is not a predictor of non-financial success to the extent of its acceptability based on the result of regression analysis. As such, the hypothesis is accepted. Moreover, the  $R^2$  of .259 implies that 25.9% of the variations of Non-financial Success can be explained by the Authenticity at Work and Entrepreneurial Work Engagement.

The final predictive model is best presented with the equation below:

$$\text{Non-FinSuccess} = .416 + .111 \text{ Authen} + .075 \text{ EntrepWorkEng}$$

**Table 4:** Multiple Linear Regression between the Entrepreneurial Well-being and Non-financial Success

Predictor	Beta	Std. Error	t-value	F-value	R	R squared
Constant	1.482	.416	3.562	19.270	.509	.259
Authenticity at Work	.276	.111	2.493*			
Entrepreneurial Work-engagement	.253	.075	3.377**			
Work-Family Balance	.056	.107	.527			

\*\*  $p < .01$

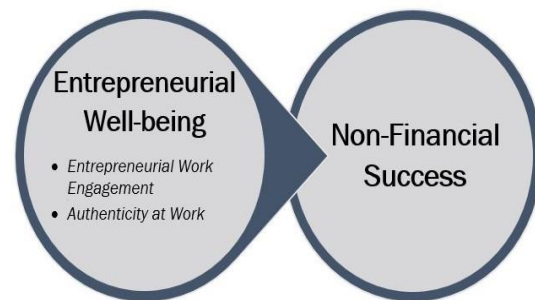
\*  $p < .05$

In [17], it discussed the relationship between success and well-being on work-related success. According to [19] authenticity is a key factor for women entrepreneur's perception at work. As such, women entrepreneurs are authentic and they induced positive work outcomes in running their business. Similarly, in the study of [10], authenticity is a core dimension of well-being, authenticity of women entrepreneurs will lead to positive emotions. The participants of the study showed that they are experiencing authenticity at work, and it influenced entrepreneurial success.

Women entrepreneurs are fully engaged both in work and life situations, and it proved that entrepreneurial work engagement is associated with the non-financial success of women entrepreneurs. In [11], they mentioned that work engagement is directed toward work-related tasks, and viewed that work engagement as an indicator of well-being [6]. As such, engagement may result from greater organizational commitment and job satisfaction that entrepreneurs may have a positive attitude toward their organization and the job [11], and increased productivity and efficiency in a competitive global work environment [26].

Entrepreneurial well-being and non-financial success is best described as Women

Entrepreneurial Well-being and Non-Financial Success Model or the WEbNofS Model.



**Figure 2:** Women Entrepreneurial Well-Being and Non-Financial Success (WEbNofS) Model

## VI. CONCLUSIONS

Women entrepreneurs normally perform multiple roles in life for both family and work, and they play an essential role in the socio-economic sphere. Despite work-life diversity, they could still play a significant role in the wider entrepreneurial activity and contribute to their personal and business growth. In this study, the researchers conclude that if the women have very high manifestation of well-being, they become more effective in their endeavor and thus become successful as business entrepreneurs. Women who have a good family relationship are more motivated to do good in their business endeavor. It is further concluded that the personal knowledge, experience and psychological stability of the women entrepreneurs greatly contributes to

their success as businesswomen. Government assistance and support and so with other non-government agencies are just secondary contributory factors to the success of women entrepreneurs. It is also concluded that although women are known to be more family-oriented, they are tough enough to run a business even if things are not that good in the family affairs.

## VII. RECOMMENDATIONS

Given the findings and conclusions, the study provides factual information and guidance to women entrepreneurs, local legislators, higher education institutions, future researchers, and concerned organizations. It could further streamline the plans and policies that will help women entrepreneurs and initiate programs to support women entrepreneurs, particularly in terms of their well-being and non-financial aspects.

The researchers recommend that *Women Entrepreneurs* in general are encouraged to value and recognize the support given by their families. They may consider continuing their practices on the non-financial success indicators in their workplace on day-to-day operations.

The Filipino *Families* in particular and its specific members are encouraged to be supportive of their female members in running a business by showing participation, care, financial, and moral support to help women entrepreneurs be successful while maintaining a family-business balance.

The *Local Legislators* and agencies, especially the DTI and DOLE are encouraged to re-visit the local plans and programs for women entrepreneurs. They may provide entrepreneurial support and programs and streamline local processes. The local and barangay government unit may consider including women entrepreneurial training and programs in the Annual Investment Plan and provide necessary appropriation subject to applicable budgeting, accounting, and auditing laws, rules, and regulations. The local government may develop new strategies on ease of doing business to be incorporated in the local investment code of the municipality.

*Higher Education Institutions* may consider this study, particularly the entrepreneurial well-being and non-financial aspects, for integration to their entrepreneurial subjects and extension programs.

The *Future Researchers*, a similar study in other places of the Philippines or even international study to further confirm the result of the study in other places and come up with common entrepreneurial well-being and non-financial success indicators. The researchers also suggest in future studies to incorporate the entrepreneurial well-being, financial and non-financial success indicators to come up with such a holistic approach to women entrepreneurial success.

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