

Contribution of Micro Enterprises on Socio-Economic Aspects of Nepal

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Received: November, 17, 2018 Revised: March, 15, 2019 Accepted: March, 20, 2019

Abstract

Microenterprise is defined as a small business engaged in the production of goods or services. Typically, microenterprises are characterized by their limited access to capital, minimal number of employees, and frequently operate from home. Micro-Enterprise is a small-scale economic unit involved in producing and distributing goods and services at the household level. This paper of micro-enterprises in Nepal is about how we helped them to grow because of their need and how they contributed to the well being of the Nepalese society at large. Secondary data were used for the study. These businesses require little capital start-up with facilities fixed in the market lodging or mobile commercial places. The analysis is based on the effect on the supported micro- enterprises under the Micro Entrepreneurs Development Program (MEDEP). The family component along with the use of local resources, small scale, labor-intensive and low capital input operations and the widespread use of adapted technology and unskilled labor mark the sector. For this reason micro-enterprises are best suited for disadvantaged communities. They are important for reducing poverty and promoting social and economic development in both rural and urban areas for social and economic development of Nepal. Their roles are important because they have qualities like creating self-employment opportunities, providing jobs for the poor and women, utilizing local resources, and fulfilling the basic needs of the impoverished.

Key Words: Micro enterprises, Contribution, Socio- Economic, Aspect

Introduction

The term "micro enterprises" is frequently used to describe very small industrial units, which constitute a crucial part of the economy in many developing nations in Asia and Africa (Vepa, 1994). Vepa identified that the micro enterprise sector encompasses various sub-sectors, including manufacturing, service, trade, and construction. He emphasized the necessity for policy packages for micro enterprises, opportunities, entrepreneur selection, entrepreneurship development programs, credit, technology, support services, the role of nongovernmental organizations (NGOs), and procedures and policies related to micro enterprises. The 2010 industrial policy classifies industries into five categories: micro-enterprise, traditional and other cottage industries, small-scale industries, medium-scale industries, and large-scale industries (Ministry of Industry (MoI), 2010). According to the 2010 industrial policy, a micro enterprise is defined as an enterprise with a) fixed investment up to NRs 200,000 (excluding land and buildings); b) self-management by the entrepreneur; c) employment of up to 9 individuals, including the entrepreneur; d) annual transactions less than NRs 2,000,000; and e) power or energy usage below 10 KW, if any.

In developing countries, the informal sector is a significant source of employment. The World Bank reports that in most developing countries, the informal sector accounts for between one-third and three-quarters of total employment (The World Bank, 2012). Micro enterprises are typically owned and operated by a single individual or household and rarely engage in formal contractual relationships with banks, suppliers, customers, or other stakeholders (Roy & Wheeler, 2006).

According to experiences from various nations, developing micro-enterprises is an efficient method for alleviating rural poverty in agrarian developing countries, such as Nepal, India, Bangladesh, Indonesia, and Thailand, among others. Several developed countries have also started promoting micro-enterprises to increase the income and employment for the lowest income strata by taking the microcredit approach adopted in the East as a lesson (GON/MOI, 2012). Micro-enterprises serve as a powerful mechanism for economic empowerment and societal transformation for women. Howarth and Langdon (2000) describe a micro-enterprise as a small-scale business managed by an owner along with a few family members, necessitating minimal capital investment and utilizing local raw materials, resources, and skills. The owner himself usually works as a manager as well as labor, organizing all the necessary resources. Such enterprises are advocated globally to create jobs using local resources and are an essential method for alleviating poverty in Nepal. The term "micro enterprise" was initially introduced in Nepal's ninth five-year national plan as a strategy for reducing poverty and was formalized with the establishment of the Micro Enterprises Development Programme (MEDEP) in 1998. With the assistance of the UNDP, the Government of Nepal launched the MEDEP as an intervention initiative aimed at reducing poverty by fostering the growth of micro enterprises and creating off-farm employment opportunities for the rural poor and socially marginalized groups (Pun, 2010). This program aligns with the poverty reduction objectives outlined in the Ninth Plan through the development of micro enterprises and off-farm employment (Haugen & Vik, 2008).

It is well-known that MSMEs are very important to the countries' economic development and industrialization. MSMEs will have a notable impact on income distribution, tax revenue, employment, resource utilization, and family income stability. Their contribution to employment, growth, and sustainable development has been recognized to be high (UNCTAD, 2001). In both developed and developing countries, MSMEs are important for job creation and output growth, ensuring equitable economic growth while reducing income inequality. In many developing and least developing countries, micro and small enterprises play a vital role in economic development. UNIDO stated that the globalization process through economic liberalization, deregulation, and democratization is an important process for poverty and inequality reduction with a central role for small and medium enterprises (Bies, 2002; Fida, 2008).

Several civil society organizations promote micro-credit, micro-enterprises, and women's empowerment through micro-enterprises. Since the early 1990s, agencies like Nirdhan, Center for Self-help Development, Rural Self-Reliance Development Center, Institute of Integrated Development Studies, Rural Reconstruction Nepal, and Center for Development and Governance have been promoting small and micro enterprises through skill training, enterprise management, and credit support (Acharya, 2002). The Micro Enterprise Policy of 2008 provides a definition for micro enterprises as encompassing any industry, enterprise, or service business, particularly in agriculture, forestry, tourism, mining, and handicrafts, which must adhere to the following criteria: i) in the case of manufacturing industries, a fixed capital investment that does not exceed two hundred thousand rupees, exclusive of house and land,

and for service enterprises, not surpassing one hundred thousand rupees; ii) the entrepreneur is responsible for managing the business; iii) a maximum of nine workers, including the entrepreneur, are employed; iv) the annual turnover does not exceed two million rupees; and v) equipment or engines utilized do not exceed five kilowatts. However, enterprises manufacturing liquor, cigarettes, or other tobacco products, or those requiring specific approvals, are not considered micro enterprises (MoICS, 2008).

According to Advani (1997), the report highlights the significance of trade unions in micro and small enterprises (MSEs) within Nepal. It underscores the growth of the MSE sector in urban locales, encompassing manufacturing, construction, trade, hotels, transportation, and communication. This growth is exemplified by the rise in the percentage of individuals engaged in these sectors, climbing from 7.2 percent in 1991 to 17.2 percent in 1999. Conversely, activities rooted in rural areas, such as agriculture, fishery, forestry, mining, quarrying, and community and social services, witnessed a decline from 92.8 percent in 1991 to 82.8 percent in 1999. From a socio-economic development perspective, SMEs offer a multitude of advantages.

Statement of the Problem

Micro-Enterprises in Nepal are facing some major challenges in their development and promotion. One of the biggest hurdles is the lack of easy access to micro-credit, which prevents these small businesses from making the most of local economic opportunities in a sustainable and successful way. To boost the productivity of these informal micro-enterprises, it's essential to allocate resources like credit facilities. Moreover, these businesses often lack the knowledge and skills needed to produce items that meet market demand. Therefore, training focused on promotion is crucial. This training needs to be accessible and beneficial to poor communities, aiming to enhance the knowledge and management skills of potential and interested individuals. Effective entrepreneurs can only emerge if they receive training at various stages and levels. Monitoring is essential for validating and use of trainings.

The research questions which are generated after the statement of the problem are:

- What is the status of micro enterprises in Nepal?
- How does micro enterprise contribute in the socio-economic development of Nepal?

Research Objectives

The specific objectives are:

- To highlight the status of micro- enterprises in Nepal
- To explore the contribution of micro-enterprises in the socio- economic development of Nepal.

Methods

This study was conducted on the thematic analysis based on the secondary sources. The nature and sources of data were secondary sources which were collected from the different sources such as, books, journals, newspapers etc.

Study Area

Nepal, a landlocked nation, is surrounded by India on its southern, eastern, and western borders, and by China to the north. According to the 2011 Census, Nepal's population is recorded at 26,494,504. Politically, the nation is partitioned into seven provinces, 77 districts, and 753 local bodies. Geographically, Nepal encompasses the Terai, hills, and mountains.

Research Design

This study was descriptive and explorative, aiming to elucidate the characteristics of COVID-19 cases and its socio-economic impacts in Nepal.

Results and Discussions

Micro-enterprises in Nepal are typically small, family-based operations often run from home. The nature of these businesses, such as poultry raising, wool carding, chemical dyeing, welding, and furniture repairing, can negatively affect the home environment. These impacts are often undocumented because they originate within the household. Despite these difficulties, small businesses tend to be more financially viable because family labor is not valued and overhead costs are lower. In nations such as Nepal, small businesses play a critical role in creating jobs and alleviating poverty. Furthermore, given the social exclusion prevalent in Nepalese society, such enterprises can provide job opportunities to a broader segment of the population, helping to reduce income disparities. Many of these small enterprises operate in the informal sector and are not regulated by Nepal's various industrial laws, despite their significant contributions to income and local employment, often overlooked by the government.

Micro Enterprises in Nepal

The inception of industrialization in Nepal traces back to 1936. In 1936, Nepal witnessed the introduction of industrialization with the setting up of a Jute Mill in Biratnagar in collaboration with the Indian industrialists. Between 1940 and 1951 thirty-five new joint companies were set up. The following decade, however, failed to see the establishment of any new joint companies because of social and political turmoil. The Cottage Skill Awareness Office (Gharelu Ilam Prachar Adda) was founded in 1940 amidst the governance of the Rana regime (1836-1951). After the installation of an elected government in 1958, a new industrial policy was declared. It acknowledged the significance of small and cottage industries in the hilly areas of Nepal. Training centers were established in district areas to facilitate small and cottage industries in the private sector.

From 1970 to 1990, there was a sequence of initiatives aimed at fostering small-scale enterprises, encompassing industrial and technical service schemes, handicraft design initiatives, village industries endeavors, sales management strategies, and training initiatives (Government of Nepal, 1970). The Department of Cottage and Small Industries (DCSI) was set up to enhance industrial productivity and cultivate a conducive atmosphere for investment. The Sixth Plan (1980-1985) was cottage and small industries-oriented plan. The plan aimed to reduce income disparity and increase employment opportunity through cottage and small industries. The Eighth Plan gave due priority to export promotion and import substitution, with special emphasis on the cottage and small industries. The Ninth Plan launched an intensive program for the realization of a 14 percent contribution of the industrial sector to GDP, but the contribution was only realized to a mere 9.1 percent. The Ninth Plan also laid emphasis on industrial development.

In the Current Scenario, According to FHAN, there is high demand for carpets, silk and Pashmina, Allo and Dhaka, metal crafts, handmade paper, Thanka, ceramics, bamboo, and stone crafts in Europe, Asia, and America. Nepalese exports are classified into two main

categories: mass-market exports driven by Indian markets and exports to Europe and the United States. Nepalese products are now exported to more than seventy countries in the world.

Categories of Industries

A global definition or policy of micro enterprises does not exist. These depend on the country's economic size. According to UNIDO and OECD (n.d.), the European Union categorizes entities into self-employment, micro, small, and medium-sized businesses according to their employee count. Specifically, self-employed individuals have no additional employees, micro-enterprises employ 2 to 9 workers, small enterprises employ 10 to 49 workers, and medium-sized enterprises employ 50 to 249 workers. In accordance with the Industrial Policy of 2010, Nepalese entities are similarly classified into four categories based on the aforementioned criteria.

Table 1: Classification of Industries

Types of Industries	Fixed Assets	Turn over	Utilizing Power	The number of employees
Micro Enterprises	Up to Rs. 200,000, exclusive of land and buildings	Rs. 20 Lakhs	10 KW	Fewer than 10, self-employed and self-managed
Small Industries	Less than Rs. 50 million, comprising land and buildings	-----	-----	-----
Medium Industries	More than Rs. 50 million but less than 150 million, incorporating land and buildings	-----	-----	-----
Large Industries	Exceeding Rs. 150 million, encompassing land and buildings	-----	-----	-----

Source: Industrial Policy, 2010

Development Trend of Micro-enterprise

These are small-scale industries whose investment is up to NRs. 50 million, unlike micro, traditional and cottage industries (MoI, 2010). According to the Industrial Policy of 1992 small

industries were taken as those with fixed capital investments up to NRs.10 million other than traditional cottage industries. In 1992, firms were grouped into four: traditional cottage industries; small scale industries; medium scale industries and large-scale industries based on their size. However, in 2010 the classification was revised basing on investments and the categorization of the industry's essence comprises five classifications: micro-enterprises, traditional and alternative cottage industries, small-scale industries, medium-scale industries, and large-scale industries. The emergence of micro-enterprises holds notable importance on a global scale, particularly in developing nations, due to their contribution to income generation and employment opportunities (UNDP, 1998). For instance Karki says that for business sector the government should provide a conducive environment for investment & returns as well as appropriate rules, regulations, strategies & policies for production & marketing of goods & services (2011).

Registered and Existing Cottage & Small Industries

Table 2: Statement of Cottage and Small Industries (Based on Classification)

(FY 2051/52 to 2067/68)/ (FY 1994/95 to 2010/11)								
S. N.	Class	FY 051/52 to 062/63 (1994 to 2005/06)	FY 2062/064	064/65	065/66	066/67	067/68	Grand Total
1	Production	62559	2967	3290	3988	4092	4746	81642
2	Energy-oriented	945	96	39	51	9	42	1182
3	Agro and Forestry	1778	251	377	611	578	855	4450
4	Mineral	259	4	24	654	3	65	1009
5	Tourism	3336	559	920	3983	1419	1707	11924
6	Service-Orient	30139	4653	4480	8025	6649	7052	60998
7	Construction	7261	181	252	410	270	191	8565
	Total	106277	8711	9382	17.722	13020	14658	169770

Source: DCSI (2011b)

Table 3: Registered and Existing Industries till FY 2067/68 (FY2010/11)

S. N.	Subject or class of industry	No. of Registration of Industries	Percent	No. of existing Industries	Percent	Change in %
1	Production	81642	48.1	45594	36.4	-44.2%
2	Energy	1182	0.7	291	0.2	-75.4%
3	Age & forest	4450	2.6	4873	3.9	9.5%
4	Tourism	11924	7.0	12294	9.8	3.1%
5	Mineral	1009	0.6	114	0.1	-88.7%
6	Service	60,998	36.0	57,668	46.0	-5.5%
7	Construction	8565	5.0	9585	3.7	-46.5%
	Total	169770	100	1254199	100	

Source: MOI (2012)

As per Table 3, the majority of cottage and small industries belonged to the production sector, with a share of 48.10 percent. The next largest group consisted of service-oriented businesses

at 36 percent followed by tourism industries at 7 percent; construction industry at 5 percent; agro-forest based industries at 2.6%; energy oriented industries at 0.70% and mineral industries at 0.60% occupying position three, four, five, six and seven respectively.

In contrast to this among existing cottage and small industries that were surveyed service-oriented ones were leading with a share of 46%. Production-oriented firms stood at number two with an average proportion of about one-third (36.4%). Tourism sectors realized growths of only +2.8%, while agro-forest based sectors increased by +1.9%, but where as energy-based sectors fell by -0.5%. Mineral industries also went down by -0.5% whereas construction-based firms dropped by -1.30%. This suggests that services, productions, tourism as well as agro-forestry based enterprises are more stable and thus better suited for changing environments making them highly likely to be profitable in future times to come since yearly they have experienced the decrease over time.

Employment Generation

Another contribution of ME to the economy is creation of employment opportunity. According to officially documented records, as of 2009/10, there were 216,663 cottage industries that had been registered and renewed, with a total investment amounting to Rs. 1, 45,250 million. Approximately 1,844,000 people are finding new employment opportunities, thanks to the vital role SMEs play in creating jobs. Alongside this, an estimated 600,000 micro enterprises are thriving in our communities, further boosting employment opportunities (ILO: 2005). On average, each of these firms provides jobs for about 8 to 9 people. According to the 2010 Industrial Policy, a micro enterprise is characterized as having a workforce of no more than 9 individuals, which incorporates the proprietor.

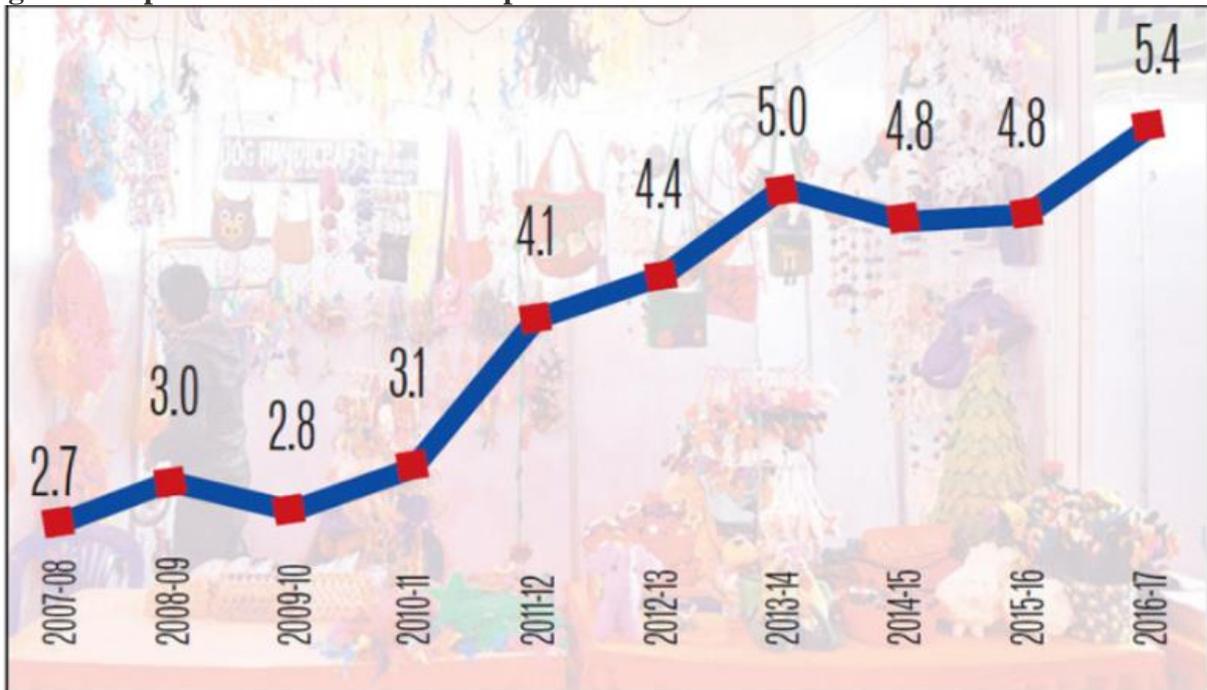
Table 4: Data regarding Employment and Investment in Small and Cottage Industries.

Details	Unit	Rupees	Per Company
Investment	Rupees	One hundred forty-five billion, twenty-five million.	67405
Number of Registered Firm		216663	
Number of Employment		1843908	8.5

Table 4, shows that in cottage and small industries, the typical investment per firm amounts to Rs. 6,70,405, encompassing expenses related to land and building, other fixed assets, and working capital.

Exports of Handicrafts

In the preceding fiscal year, Nepal experienced an increase in revenue from the export of handicrafts due to heightened global demand for metal crafts, cotton items, glassware, and woolen products.

Figure1: Exports of Handicrafts in Nepal from 2007- 2017

Source: Federation of Handicraft Association of Nepal (FHAN) 2016/17

This resulted in a 13% increase in Nepal's handicraft export earnings during the last fiscal year because of the increased. According to the most recent report released by the Federation of Handicraft Association of Nepal (FHAN), there is a significant demand for felt products, metal crafts, cotton goods, glass products, and woolen goods in the global market. Nepal exported handicrafts valued at NPR 5.4 billion (or tk 3.2 billion) during the fiscal year 2016-17, which concluded on July 15. Export earnings were NPR 4.8bn (USD45m) last fiscal year 2015-16. The Nepalese handmade crafts sell globally especially to America, Europe, and other countries around Asia-Pacific. Felt products made major contribution to the handicraft export earnings in FY2016/17. Metal crafts exports amounted Rs1.4 billion in FY2016/17 increasing by 10% from that of FY2015/16 accounting for a quarter of total handicraft exports income . Countries like Bhutan, Vietnam and China are known to have a large number of Buddhists where metal crafts are much liked. Also, there was significant contribution from woolen goods with an increase of 6 percent taking the value to Rs460.6 million; contributing about 8.5% share towards total handicraft exports earnings during this period under review (GoN MOI: Traditional Industries Statistics ,2000).

Micro Enterprises and Tourism

The Micro-Enterprise Development Program (MEDEP) initiated by the Government of Nepal (GON) and United Nations Development Programme (UNDP) has been active since 1998 across 38 districts within Nepal. Independent assessments have consistently shown that MEDEP's approach and modality are effective means of generating employment as well as improving sustainable livelihoods for the poor people. Among the various sectors where enterprises are promoted by MEDEP, tourism based enterprises such as ecotourism and nature trekking stand out. In Nepal, this conservation project began with Annapurna Conservation

Area Project (ACAP) and other protected areas like primarily Sagarmatha National Park and Chitwan National Park. Nepal has a total of sixteen protected areas which cover approximately 18.3% of its landmass. Some of these protected areas consist of nine national parks, three wildlife reserves, three conservation areas, and one hunting reserve. In developing nations, significant part of tourism is eco-oriented especially within protected areas whereby, it brings economic opportunities to local communities besides keeping a healthy natural environment intact.

Role of Micro Enterprise Development Programme (MEDEP)

The Micro-Enterprise Development Program (MEDEP), initiated by the Government of Nepal (GON) and the United Nations Development Programme (UNDP), has been operating since 1998 in 38 districts of Nepal. Independent evaluations have consistently demonstrated that MEDEP's approach and methodology are effective in generating employment and enhancing sustainable livelihoods for the impoverished population. Among the various sectors supported by MEDEP, tourism-based enterprises such as ecotourism and nature trekking are particularly notable. In Nepal, this conservation initiative began with the Annapurna Conservation Area Project (ACAP) and extended to other protected areas, including Sagarmatha National Park and Chitwan National Park. Nepal boasts a total of sixteen protected areas, covering roughly 18.3% of its land area. These protected areas include nine national parks, three wildlife reserves, three conservation areas, and one hunting reserve. In developing countries, a significant portion of tourism is eco-focused, especially within protected areas, providing economic opportunities to local communities while maintaining a healthy natural environment.

Conclusion

Micro enterprises have a critical role to play in mobilizing local resources and upgrading them. Furthermore, with the development of micro-enterprises, economic activities are distributed throughout the economy, leading to more equitable distribution of income. In Nepal, there are hurdles such as insufficient internal and external investment due to low saving rates, a limited domestic market, a deficit of skilled labor, elevated transportation and operational expenses, geographical remoteness, inadequate power supply, and a turbulent political climate. Recent efforts aimed at encouraging investment and privatization within the nation encompass the Industrial Policy of 2010, the Foreign Investment and One-Window Policy of 1992, and the establishment of industry centers that offer government-owned land and structures for lease to private sector businesses. A major problem in Nepal, particularly in rural areas, is the high level of poverty and unemployment. The Micro Enterprise Development Program (MEDEP) in Nepal is a joint effort of the Government of Nepal (GoN) through the Ministry of Industry (MoI) and the UNDP, supported by various funding partners primarily the Australian government. Micro enterprises present an important opportunity to alleviate poverty by creating income-generating and employment opportunities and in turn improved socio-economic conditions, which may vary based on availability of resources, links to demand centers, etc. The context of this chapter is to assess how micro enterprises improve the socio-economic situation of individuals and their effectiveness in alleviating poverty through income generation and employment opportunities. Engaging in rural off-season and off-farm activities like weaving, knitting, basketry, tea shops, and roadside shops provides supplementary income to the earnings from agriculture in rural communities. Furthermore, rural informal micro enterprises have the potential to provide goods and services to local industries using traditional technologies.

Many of these businesses are informal and unregulated as a result of constrained value-added, technology, product supply capacity constraints. The current landscape is characterized by a deficiency in a supportive policy and legal framework. Presently, there are two categories of micro businesses (enterprises): formal and informal. Informal enterprises are typically established by individual families who utilize their craft skills, which serve as their traditional means of earning. Conversely, formal enterprises are launched by NGOs, government agencies, or the rural populace themselves as income-generating initiatives aimed at assisting poor families and marginalized groups, utilizing the same traditional craft skills. Formal enterprises often receive training and funding support, even though they often defaulted in business counseling, market linkages, and environmental considerations. The micro enterprises are important sources of growth and development despite many challenges. There needs to be an action plan to make a conducive and supportive environment for promoting and expanding micro- enterprises.

Funding

No funding.

Conflict of Interest

No conflict of interest.

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