

Living with the Pandemic: Experiences of Muslim Micro-Entrepreneurs in Iloilo City

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ABSTRACT

Micro, small, and medium enterprises (MSMEs) in the Philippines have been significantly impacted by the COVID-19 pandemic, leading to disruptions in their economic activity. The combination of restricted movement, the need to maintain physical distance, and different degrees of community lockdown and quarantine have caused these businesses to become economically stagnant. This qualitative research explored the experiences of four Muslim entrepreneurs as they continue their daily grind amidst the pandemic. Data shows that Muslim entrepreneurs experience anxiety regarding their health and financial circumstances. Spirituality and innovative marketing strategies were adopted to mitigate the adverse effects of the pandemic. Survival efforts were resorted to by Muslim entrepreneurs despite the local government's financial assistance and food relief packages. This study advances government interventions by proposing novel solutions and regulations. It also aims to improve access to government relief packages for Micro, Small, and Medium Enterprises (MSMEs), especially those that are informal and unregistered. The study also suggests the introduction of information technology (IT) solutions.

Keywords: Covid 19, Muslim Entrepreneurs, micro, small, medium enterprises, MSMEs

INTRODUCTION

The impact of COVID-19 outbreaks has led countries all over the world to take protective and safety measures. This has brought all sectors of society to embrace the new normal in the form of travel restrictions, social distancing, lockdowns, and many other measures which limit people's mobility. Hindrances in the movement of people and the closure of business establishments had created an economic shock that somehow disturbed the labor market. The International Labor Organization (ILO) estimates that almost 25 million jobs worldwide may be lost as a result of the COVID-19 pandemic, the majority of which could come from micro, small, and medium enterprises (MSMEs) that account for up to 70% of employment across regions (Flaminiano, 2020). The damage brought by the pandemic could be more severe to micro, small and medium enterprises as large business firms are more resilient in times of economic crisis. The 2011 Workplace Employment Relations Study (WERS) in Britain revealed that smaller enterprises (5 to 249 employees) were more likely to be negatively affected by economic shocks relative to large enterprises (250 and more employees).

According to the Asian Development Bank, micro, small and medium enterprises (MSMEs) are the backbone of Asian economies, making up 98% of all enterprises and 66% of the national labor force from 2007-2012 (Natividad, 2016). The same ignorable role of MSMEs is seen in the Philippine economy, accounting for over 99% of all firms and almost two-thirds of employment. In 2018, MSMEs generated over 5.7 million jobs.

The Philippines claims no exemption to the adverse effects of the pandemic. With the enforcement of new standards in the mobility of people and in business operations, small and medium entrepreneurs are at stake. These small scale entrepreneurs rely solely on the everyday purchases of occasional buyers. This study was made in order to explore the effect of the pandemic crisis on the lives of Muslim micro-entrepreneurs. Various literature has mentioned the effects of the pandemic on big businesses and establishments. Most of the studies presented are on the status of businesses during the start and duration of the crisis. However, on the personal effect of the measures undertaken by authorities, which limit the mobility of the people and thereby affect also income opportunities of small and medium entrepreneurs, this research has been made to broaden the literature already provided.

RESEARCH OBJECTIVES

This study explored the experiences of small-scale Muslim entrepreneurs during the Covid outbreak. Specifically, it sought answers to the following questions:

1. What challenges these Muslim entrepreneurs have encountered during the pandemic?
2. What survival strategies have they employed to cope with the challenges they faced?
3. What measures did the local government undertake to support Muslim entrepreneurs?
4. What future prospects do Muslim entrepreneurs have as the pandemic continues to persist?

LITERATURE REVIEW

The Philippines witnessed the unprecedented impact of Covid-19. This pandemic has made it clear that it knows no social class, race, gender or even age. Almost every day, news about hundreds of infections, struggles, and death of frontline workers have torn apart the hearts of each Filipino. According to an online survey of more than 8,000 Filipinos conducted by international research and data analytics group YouGov, the emergence of the coronavirus disease or COVID-19 and its consequences has led to widespread fear, worry and anxiety among Filipinos. (Tiña, 2020). The survey indicates that the pandemic is making Filipinos anxious about their safety and health, employment, businesses, and finances, among others.

The COVID-19 pandemic has clearly affected many industries since the implementation of the community quarantines. The Philippine Report issued in June 2020 by Community Economic Ventures and research partners has laid down the causes and effects of the pandemic. Local restrictions have forced enterprises to reduce operation hours or close their business. 23% of enterprises have closed their operations temporarily. 86% of enterprises reported a reduction in customer footfall. A disrupted supply chain and a decline in the volume of sales per customer have further hampered the earning capacity of MSMEs. 75% of enterprises reported a decrease in volume of sales per customer, and the decrease has a median value of 50%. The unavailability of public transport has increased the transportation cost as well as the cost of supplies (Mehrotra et.al, 2020).

The study of Delgado & Moreno (2021) noted that the key business drivers highly affected by the pandemic include the products and services offered and business location. Businesses consider ceasing from hiring new employees and reduce working hours. The study further showed that the pandemic has the greatest impact on operations where the implementation of stringent health procedures and the installation of health protective measures are necessary.

MSMEs in Ilocos Norte as found out in the study of Parilla (2021) experienced a similar impact brought by the pandemic. The findings divulged that the impact of the Covid-19 pandemic on the businesses ranged from retrenchment of employees, disruption in the supply chain, and temporary to permanent shutdown. The

impact of the pandemic includes uncertainties, the decline in productivity, demand, and sales.

Despite the ill effects of the pandemic, there are still new doors opening for everyone. Filipinos have begun to adjust to the new normal and started living along with the pandemic. For SMEs, a study revealed that 88 percent of SMEs in the Philippines remain confident that they will continue to grow over the next three years. 69 percent of SMEs in the Asia Pacific have invested in IT and digital solutions to bring remote workers and their organizations to the next level. Seventy-nine percent of SMEs in the Philippines have done the same (Amadora, 2020). There are MSMEs that continued operation even with strict mobility measures had been implemented. They have been following health protocols and tweaking their operations to ensure their business continues. Changed in their operating models have also been noted where 11% of enterprises have started using social media to communicate with their suppliers, while 8% have started using social media to communicate with their customers. 7% of enterprises have started offering home delivery services. 83% of enterprises that sell products that are in high demand¹ and 89% of enterprises that offer new products² have businesses that are classified as “essential service.” (Mehrotra et.al, 2020).

Various responses have been initiated around the globe to relieve the life that has been weakened by the pandemic outbreak. To survive the COVID-19 crisis, the International Labor Organization (ILO) recommended that SMEs need better access to finance and working capital to help with their short-term cash flow. This could come in the form of grants, affordable loans, or temporary tax exemptions (Flaminiano, 2020). The study conducted by Saturwa et al. (2021) presents a notable government approach to addressing the impact of the pandemic on MSMEs. The government should offer direct social assistance to MSMEs in order to stimulate demand and avert a significant decrease in demand during the Covid-19 pandemic. The passage of the Republic Act. No. 11469, or Bayanihan to Heal As One Act in the Philippines, is also a notable government response for the Filipinos. Studies have also shown that support from government and private sector helps keep MSMEs afloat. Financial support through government-to-person (G2P) programs, such as Conditional Cash Transfers (CCT) or 4Ps, and the Social Amelioration Program (SAP) are provided to individuals who have qualified under certain conditions. Financial institutions, including microfinance institutions (MFIs), have also provided their clients with a grace period for loan repayment. This is in line with the government’s directive to provide a 30-day mandatory grace period either for all loans with principal or for interest falling within the community quarantine period or for both. The government also provides non-financial support in the form of food rations.

Tecson and Garcia-Vigonte’s (2022) study offers additional significant insights as to the role of the Philippine government in relation to MSMEs during pandemics. The support and advice mechanism of the government offers numerous ways to assist MSMEs in their expansion, including giving collateral, improving productivity, hiring additional staff, creating specific loans or grants, including taxing policies. The government also launched five major programs for MSMEs which are (1) Negosyo Centers, (2) Pondo sa Pagbabago at Pag-asenso, (3) Barangay Micro Business Enterprise, (4) Kapatid Mentor Me, and (5) Go Lokal!

METHODOLOGY

In order to capture the experiences of Muslim entrepreneurs, this study used a descriptive qualitative approach. Descriptive research involves the description, recording, analysis, and interpretation of the present nature, composition, or processes of phenomena. The focus is on prevailing conditions or how a person, group, or thing behaves or functions in the present. (Creswell, 2007). Qualitative research is defined by Gay (2006) as a type of study that emphasizes verbal description and explanations of human behavior and practices in an attempt to understand how the units or members of the study population experience or explain their own world.

Narrative inquiry was used as the methodology of the study. Interviews and direct observation were used to gather the data needed for the study. The participants of this study were four (4) Muslim micro-entrepreneurs along J.M. Basa and Guanco Streets, Iloilo City. Snowballing was used to identify the participants. Data was gathered last January-February 2022. Data was analyzed using codes and themes. Grabbing important themes from the narrators' words and phrases was considered to add color and distinction to the experiences of the participants (Ary et al., 2010).

This research was guided by the ethical principles of doing good and doing no harm and will be bound by the following ethical principles: 1) obtain an informed consent from prospective research participants; 2) inflict no harm to the participants; 3) protect their privacy, anonymity and confidentiality; 4) keep away from using misleading practices; and 5) give the participants the option to leave from the research.

DISCUSSION

The outbreak of the pandemic has affected every aspect of life. Young and old, rich and poor, anybody could be a victim the time infection sets in. The focus of this research dwells more on the impact of the pandemic outbreak on the lives of Muslims as entrepreneurs. It includes their experiences, challenges they have faced from the start of the discovery of the outbreak, survival strategies, government interventions, and their future hopes. Themes had been identified and formed to present the findings of the data.

A. Challenges Faced by Muslim Entrepreneurs.

Based on the data gathered from the participants, the degree of effect brought by COVID-19 varies from each one's experiences and perspectives. Two themes were identified as to the challenges faced by Muslim entrepreneurs. These are personal challenges and concern for others. Under personal challenges, the following codes were identified: health condition, everyday life and travel restrictions. For the second theme concern for others was based on the codes worried about their family and worried about children.

1. Personal Challenges. Personal challenges emerged as the prevalent theme based on the data gathered. The anxiety of getting infected by the virus causing health problems is what bothers Participant 2. Anybody can be a virus carrier, which may contaminate nearby people. It may be a friend, a neighbor, or someone you meet on the street. Considering that there are times when she and her husband have to go out to get their business supplies, getting infected by the virus is not impossible. Their age could also be a factor that they are more susceptible to virus infection as evidenced in the study of Medina (2020). The findings showed that age has a positively significant influence on Covid-19 mortality rate. Analysis also showed that COVID-19 patients who are 60 years old or more are 8.15 times more likely to die than those below 60 years old

Participant 2 stated "I am nervous about our health conditions, with my husband. We are already old and we heard on the news that the elderly is at higher risk of contracting the virus. There are times that we are getting supplies outside and we do not know our surroundings"

Aside from health conditions, the daily grind that serves as the entrepreneurs' life support are also at stake. Establishments were forced to be closed; individuals were prohibited from going outside their homes. These affect the business cycle of Muslim entrepreneurs and have a direct effect on their daily income.

Participant 3 shared "When I heard the news over the radio, I was so nervous about the virus. Much more that people are not allowed to go out, who will buy my stuff? I have to think about my everyday consumption."

With lockdown, forced closure of establishments, and travel limitations imposed, the hope of Muslim entrepreneurs of having an everyday sale started to blur. The challenge of how to cope with everyday needs

through their businesses seems to become heavier. One of the challenges experienced by Muslims concerning their business was travel restrictions.

Participant 1 said “You cannot buy supplies, you cannot sell. If you open the store, no one will buy. Our everyday life is really problematic.”

2. *Concern for Others.* An individual’s tendency to be personally affected by impending risks brought by the pandemic is a natural and inherent characteristic of humans. It even extends to those who are directly and intimately related to us. The participants have also expressed concern for other people, particularly their family members. They think of children of young ages as being the most vulnerable to the risks brought by the pandemic.

Participant 1 said “In my case sir, I don’t have a problem. What bothers me are my children that they might be infected by the virus”

Participant 4 stated “I am concerned of my grandchildren and the kids in the neighborhood. The situation is so dangerous.”

B. Survival Strategies

Life must go on. Difficulties faced at any point in one’s life are just but normal. With the adoption of the new normal, Muslim entrepreneurs have also resorted to measures that could sustain their business and daily needs. Two themes have been made to show the survival strategies of these entrepreneurs. First is spirituality which is based from the codes prayers and faith to Allah. Second is marketing innovations which is derived from the codes expansion, localized operation, continued operation and adjustment of goods sold.

1. *Spirituality.* One of the common practices of the Muslims is prayer, and this is done five times a day. Obviously, coping with the dangers posed by the pandemic is made through fervent supplications to Allah. The study participants have revealed also that they still continue to visit the mosque every Friday, although there were lockdowns and travel restrictions already. According to them, that is also one way of staying stronger amidst the crisis; keeping the faith.

Participant 1 said “Prayer sir. We pray five times a day. There is really a scheduled time for us to pray. This is our strength. It is like you are not anymore afraid of Covid.”

Participant 4 stressed “I have faith to Allah. He will never allow us to suffer.”

2. *Marketing Innovations.* The adoption of measures to abate the spread of Covid-19 has greatly affected the business operations of Muslim entrepreneurs. Closure of business, limited income opportunities, and travel restrictions had crippled their entrepreneurial activities. To cope with these challenges, entrepreneurs initiated innovative strategies to sustain their livelihood. Participant 1 did not confine his efforts to venturing income opportunities in his stall in the city. He tried selling his RTWs in the towns of Iloilo province. He discovered that the mobility of people in the localities is not so limited compared to the city. Initially, small quantities of his products were introduced to local consumers until such time that contact persons were established who are interested in retailing and wholesale of his products.

Participant 1 said “I thought of ways, sir. I tried selling my goods in the towns of Barotac Viejo, San Enrique, Janiway and Lambunao. Lockdown is not strictly implemented in the towns; income is good there. I have established contacts in the locality, and many are interested in wholesale and retail.”

The forced closure of establishments by virtue of a legal mandate had shoved Muslim entrepreneurs to adopt ways to continue their business. In the case of Participant 2, she transferred the sale of their stuff to their

home at Magdalo, Lapaz. Although she expects to have a very low turnout in her dealings, what is important to her is that the business continues.

Being positive is an expected characteristic among entrepreneurs. Participant 3 did not lose hope in spite of the limited movement of people in the city. She still continues selling her goods behind the steel doors of her stall. At the outbreak of the pandemic, face masks were in high demand, and there was a shortage in market supply. She saw this as an opportunity to sell handmade face masks at P40.00 (Philippine peso) each. She started sewing face masks and sold them in small quantities. She can dispose of a maximum of 10 face masks per day, which is really a big help for her to sustain her daily needs. With the influx of supply of face masks in the market, she eventually ceased the sewing and selling of face masks and retained selling her ready-to-wear original products (RTWs).

C. Government Measures

The passage of the Bayanihan To Heal as One Law is the Philippine government's response to the Pandemic crisis. The Social Amelioration Program (SAP), designed to provide financial assistance to poor families, has been one of the biggest financial support undertaken by the government. From the perspective of Muslim entrepreneurs, it is just proper for the government to initiate security measures in order to abate the spread of the virus. Lockdown, social distancing, and limited mobility are just appropriate responses to the growing infection. In terms of financial support, two of the study participants were able to receive cash benefits through the SAP. In the case of Participant 3, since she preferred to stay in her stall, she was not able to avail of the said financial assistance. Aside from financial assistance, the local government had also mobilized the barangay to extend immediate food assistance. Somehow this effort had provided temporary relief only for the residents, including the research participants, but it could not sustain their everyday needs. According to the participants, they just accepted whatever the barangay could provide for them, but they did not expect and rely solely on this assistance. They have to exert efforts to provide for their daily consumption.

D. Future Prospects

The effects of the pandemic may have slowly been mitigated at present. Governments around the world are putting their last card to the procurement of vaccines as the final stand against the killer virus. Although there are still instances of re-implementing safety and security measures in some areas of the country, brighter hopes have begun to sprout among individuals. For Muslim entrepreneurs, the back-to-business state is already a good sign for them. They also have prospects, more particularly on what the government should prioritize with the persistence of the effect of the pandemic. Two themes were developed from the narratives of the participants. These are pessimistic and welfare. Under pessimistic, the following codes were noted: focus on Covid, inappropriate policies and change administration. Free vaccination and increase in SSS pension were noted as coded under welfare.

1. Pessimistic. The experiences one has gone through may, in one way or another, affect their perspective. As the ill effects of the pandemic start to tone down, the residues of difficulties could still be lingering in the people's minds. For Muslim entrepreneurs, the back-to-business condition had already situated them on the right track. However, their minds are so sensitive as to what the government is doing in order to completely free the people from the risks of the pandemic. Kapid expresses his expectations that the government should focus more on the complete eradication of the virus. The dangers of another variant of the virus knock on the walls of the country, and another wave of infection might take place. Instead of diverting attention to other insignificant matters, the government should focus fully on the fight against the virus. Policymakers should set appropriate measures to prepare the people for the new normal being pushed globally or, if possible, return to the normal way of living. The present initiatives of the government wherein policies were made not related to the abatement of virus infection but more on regulating some aspects of people's lives

are so disappointing. Examples of these are the implementation of motor vehicle inspection upon registration, the required baby car seat for vehicles, and unsolved cases of crimes and drugs. He is hoping that real change which could alleviate people's lives may be enjoyed in the next administration.

Participant 1 said "We have just somehow survive the pandemic, and what is the government doing? They require baby car seat for children, there is motor inspection system. They should have focused first to Covid. Real change is with the next administration hopefully. This is just between us sir, it is very hard to make comments."

2. *Welfare.* Everyone is looking forward to the remedy posed against Covid infection. States worldwide are prying into pharmaceutical companies to prioritize them in purchasing vaccines. In this study, the participants are also very hopeful that the fear of getting infected by the virus will be permanently eradicated with vaccination. However, it is not just a simple availability of the vaccines. Muslim entrepreneurs also look into the effectiveness, safety, and accessibility of vaccines. Participant 2 has chosen not to receive the vaccinations even if they are readily accessible and regardless of their cost, even if they are offered for free. She is skeptical about the vaccine's side effects to old-aged persons like her. She may confine to basic measures like healthy lifestyle, social distancing, self-protection and prayer.

Participant 3 may be considered as the least fortunate among the participants of this study. With her age and limited mobility, she is inclined to rely on what the government will provide. Her narratives tend to say that vaccination is really important to fight Covid infection. However, she will only avail of the vaccine if it is given freely. One thing that she is hoping for is that Social Security System (SSS) pension will be increased. She had been receiving P3,000.00 only as her monthly pension, and that would not be enough for her daily consumption. If people are once again permitted to leave their houses, her daily selling endeavor may help her supplement her pension and meet her basic needs. Participant 4 also expressed the willingness to take the vaccine if it is offered for free.

CONCLUSIONS AND RECOMMENDATIONS

The immeasurable effects of the pandemic outbreak have created various impacts on the lives of every Filipino. Muslim entrepreneurs are also ordinary beings who face multiple challenges as individuals and entrepreneurs. The participants of this study have been worried and suffered anxiety. They had been anxious about their health, family, and income. One participant even felt nervous about the ill effects of the virus. The data in this study affirms the claim of the survey mentioned in the work of Tiña 2020. Concerning the participants' business condition, their fate was also similarly situated in the Mehrotra et al. 2020 study. Closure and reduction in operation hours had been experienced. There was a reduction in customer prospects due to lockdowns, curfew and travel restrictions. Volumes of sales had also been affected.

In terms of survival strategies, innovative marketing styles had been adopted by the research participants. Expansion of business dealings, localized operation, and adjustment in the sale of goods are the emerging themes embraced by the participants of the study. This is also mentioned in the study of Mehrotra et al. 2020. However, the data shows that the participants did not opt to use social media platforms as a secondary avenue to continue their business. The claim of Amadora 2020 does not support the data in this research.

The passage of the Bayanihan to Heal as One law in the Philippines had greatly helped businesses and entrepreneurs across the country. The Social Amelioration Program and food rations initiated by local governments have secured a number of day meals for the participants. The grant of loans and moratorium of payment of debts and interest had also been practiced as part of the implementation of RA 11469 though this had yet to be availed of by the participants based on the data gathered. However, there are negative inclinations emerging from the data obtained by this study, more particularly on the focus of the present government in the pandemic warfare. There are some deviations from the government's unidirectional effort

in decreasing the pandemic's effects through seemingly irrelevant policies formulated and implemented. This negatively affects the study participants' aspirations in facing the new normal brought by Covid.

From the presentation and discussion of data, this study advances the following recommendations: Muslim entrepreneurs may adopt social medial platforms such as Facebook, and online sites to expand the sale of their goods further. Home delivery service may also be an additional viable option. The government may also resort to updating information on unregistered and informal firms, in addition to providing access to relief packages. National and local governments should focus more on the complete eradication of the adverse effects of the pandemic. Implementation of seemingly burdensome policies should be avoided. This will help strengthen the trust and hopeful expectations of the populace in the government. The government and the private sector may design innovative policies and solutions in laying out the new normal of living of the people. The local government can introduce information technology-focused training programs to boost small business owners' marketing potential.

LIMITATIONS OF THE STUDY

Subsequent studies on Muslim micro-entrepreneurs can include a greater number of participants. The examination of government interventions in response to the Covid-19 outbreak may also serve as a potential avenue for future research inquiries.

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