



A Qualitative Assessment of the Effects of Child Marriage on Female Education and Entrepreneurship in Northeastern Nigeria

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Abstract- Marriage at its right time and with the right person is one of the best things that can happen to a man. No religion, race or colour is against this globally. Unfortunately, as glamorous such a day of espousal should have been, child marriage has made it sour for child brides as most of them are forced into it in their mid-teens; thereby aborting beautiful and achievable life goals and future ambitions. This paper examines the factors inducing child marriage in Northeastern Nigeria, the effects and how these affect women's educational attainment and entrepreneurial skills. Secondary data from Nigerian Demographic and Health Survey (NDHS, 2008) and other published data were used. Results show that avoidable poverty-a cause and an effect, limited educational attainment and powerlessness of women are the three main effects of child marriage in Northeastern Nigeria which seriously affect women entrepreneurial skills and all-round development in that region. We conclude therefore that more purposeful preventive interventions are seriously and urgently needed. In achieving this, we recommend compulsory education for all girl child of northern origin, economic empowerment for teenage girls and child brides and promote community leaders participation in the advocacy.

Key Words: Marriage, child marriage, entrepreneurship, religion, education, ambition, Nigeria

INTRODUCTION

Marriage is a divinely ordained institution accepted by all humans irrespective of religion, race and colour. There are three most crucial days in the life of a man which include the day he is born, the day he gets married and the day he dies. However, it is generally believed that man has a full knowledge of only one of these three days, which is the day of his marriage as he does not know what happens during his birth and his post-death events. This makes marriage day one of the most important days in the life of a man and at times considered the greatest and happiest day in a man's life being a day of joy and choice. Unfortunately, the menace of child marriage makes this day the saddest in the lives of child spouses, especially the child brides as many of them are married off to their husbands by their parents out of their wish or consent. This is why it is sometime referred to as forced marriage. Many of such vulnerable young girls have no choice about the timing of their marriage or proper knowledge of their partner as some are forced into it, while others are too young to make an informed decision. Several

non-governmental organizations (NGOs) and individual researchers have tried to define child marriage in various ways but the general consensus is that child marriage is a marriage carried out in which one of the spouses or both of them are less than 18 years old (Adebambo, 2010; USAID, 2009; McIntyre, 2006; ICRW, 2005). Though child marriage affects both sexes but girls are disproportionately affected as they are the majority of the victims. There are child brides or child wives (under 18 married girls) and there are child grooms (under 18 married boys), both of whom are collectively referred to as child spouses (UNICEF, 2001); but the main thrust of this paper centres on child brides because this social menace more than 80 per cent affects girls in all ramifications than boys. According to Annabel & Mairo (2007), these very young ladies are often considered 'women' by virtue of their marriage, but are still children in terms of their age and experience. Therefore, International Planned Parenthood Federation (IPPF, 2007), comprehensively defines child/early marriage as "[A]ny marriage carried out below the age of 18 years, before the girl is physically, physiologically, and psychologically ready

to shoulder the responsibilities of marriage and childbearing.”

Child marriage is a global human development problem (Population Council, 2004) as it marriage remains common in many parts of the developing world. It is endemic in sub-Saharan Africa (particularly Niger, Mali, Ethiopia, Chad, Kenya, Nigeria, etc.), Southeast Asia (particularly Bangladesh, Nepal, Pakistan, Indonesia, India, Myanmar, Cambodia, etc.), Latin America (particularly Bolivia, Peru, Ecuador, Chile etc.) and the Middle East (e.g. The Philippines, Iraq, etc.). It is mostly common among the rural poor and populations under stress (P.I., 2006). According to Population Council(2004), a third of the more than 330 million girls and young women aged 10 – 19 who currently lives in developing countries were or will be married by their 18th birthday. Countries such as Niger, Ethiopia, Mali and Kenya have over 40 per cent of their teenage girls married before their 18th birthday. In Nigeria, child marriage is endemic in the north, especially in the Northeast and Northwest geo-political zones with over 45 per cent of teenage marriages and the highest level of female illiteracy in the Country. In these regions, girls enter marriage and begin their sexual experience when they are young, sometimes as young as 10 years old (Adebusoye, 2006). The young girls are usually married to older men chosen for them by their parents (UNICEF, 2001). In all these endemic areas, rural girls and women are particularly affected as they continue to bear the health risks, social and economic costs of early and forced marriage, non-consensual sex and early pregnancies. Africa and South Asia dominate the global ranking as 15 out of the top 20 countries worst hit by child marriage are African Countries while four are in South Asia. Globally, Niger, Chad, Bangladesh and Mali have the highest statistics of child marriage having 76.6, 71.5, 68.7 and 65.4 per cent respectively of their women married below the age of 18 years. 43.3 per cent of Nigerian girls are being married before their 18th birthday predominantly from the north. Botswana and Namibia are in fact the only sub-Saharan African Countries where child marriage is not pronounced, but according to UNICEF (2001), co-habitation is not a strange sight in these two countries.

Child marriage is globally recognized as a blatant violation of fundamental human rights because Article 1 of the Convention on the Right of the Child states that a girl must have reached her 18th birthday before entering into marital union. Also, there must be free and full consent of the choice and timing of her marriage. So, by international conventions,

18 years has been established as the legal age of consent to marriage. In case of Nigeria, under 21 and 23 of the Child Rights Act, marriage before the age of 18 is illegal (Toyo, 2006). Also, in the 1948 Universal Declaration of Human Rights (UDHR) recognizes that the right to “free and full” consent to a marriage cannot indeed be “free and full” when one of the individuals involved is not sufficiently mature to make an informed decision about a life partner (UNICEF, 2001). According to Adebambo (2010), child marriages are mostly conducted without the valid consent of one or both parties and are a marriage in which duress - whether physical or emotional - is a factor. It is generally believed that any child marriage constitutes a forced marriage, in recognition that even if a child appears to give her consent, anyone under the age of 18 years is not able to make a fully informed choice whether or not to marry. Also, it is believed that even if a girl gives her consent to a marriage when she is still less than 18 years old, it is not an intentional and/or acceptable consent since any girl less than 18 is not fully informed of the extent of the responsibilities conferred on her by the consent. Besides, child marriage is a direct form of discrimination against the girl child who as a result of the practice is often deprived of her basic rights to health, education, development and equality.

Girls aged 15 to 19 give birth to 15million babies a year (UNICEF, 2001). Despite nearly universal condemnation and global campaigns against it, this harmful tradition thrives as approximately 51 million underage girls are married. If nothing changes, another 100 million girls will be married within the decade (ICRW, 2007). These marriages are mostly against their will and in violation of international laws and conventions on women’s rights. With limited education, limited or near-zero entrepreneurial skills and economic opportunities, child brides are often condemned to a life of poverty, social isolation, and powerlessness, infringing on their human rights, health, and well-being. Also, births resulting from child marriages are said to be “too soon, too close and too many” (Gbadamosi, 2007). For example, a high percentage of girls in Ethiopia (25%), Uganda (42%), and Mali (45%) have given birth by the age of 18 compared with only 1% in Germany, 2% in France, and 10% in the United States. The problem with “children delivering children” is that the young mothers are at a significantly higher risk than older women for debilitating illness and even death. It is globally recognised that delaying marriage until a lady is physically and physiologically mature improves her health as well as that of her baby. It

will also reduce fertility, increases her economic productivity and subsequently opportunities. It is also sure to boost her reproductive health and education. Despite all these gains to delayed marriage, child marriage is still a common phenomenon in endemic areas.

Nowhere in the world is child marriage consented to by the affected young brides as most of them are usually conducted under duress. The few words of two young brides highlighted below suffice this claim;

1. The gruesome murder of Hauwa Abubakar made headlines in 1987. At the age of nine, her father married her off to one Mallam Shehu Garba Kiruwa, a 40 year-old cattle dealer to whom he owed money. For two years she refused to go and live with her putative husband, but she was taken to his house when she began to menstruate at the age of twelve. Still not content to accept her lot, she twice ran away and was twice forcibly returned. On the third occasion, Mallam Shehu pinned her down and chopped off her legs with a poisoned cutlass resulting in her death. The ensuing public outcry forced the then Military Administrator of Bauchi State (northern Nigeria) to issue a decree empowering government to prosecute any parent who withdrew their daughter from school in order to marry her off. (UNICEF, 2001, p. 201)

2. "I had hardly started menstruating. It was the first time I saw blood come from my vagina for three days. I was afraid to tell my people but I finally told my grandmother. Then she said that I'm now a mature woman, but that's all she said. Then I started having stomach pains. My husband saw me weeping several times and he asked me why. I told him I did not know but I'm having stomach pains, not knowing it was pregnancy." (A young Married girl from northern Nigeria, age 14, married at 13, 2 pregnancies, 1st child died, 3 years education, 2 co-wives) (Annabel & Mairo, 2007; p 17)

Thousands of similar incidences as above happen in endemic areas unannounced especially in Southeast Asia. Child marriage is a major hindrance to female education and entrepreneurship among women in Northern Nigeria. Most girls who were married before 18 in this region abandoned schooling and resumed reproductive roles almost immediately. This makes them depend solely on their husbands for survival and gives them little or no room to learn entrepreneurial skills and become established

entrepreneurs. This reduces young women in Northern Nigeria to mere housewives who entirely depend on their husbands to buy everything even the cheapest things since they are not working. This is why this paper aims to explore the reasons for child marriage and its effects on education and entrepreneurship among women of northeastern origin in Nigeria. After this background to the study which is the first section, the organization of the remaining sections of the paper is arranged as follows; the second section takes a look at the sources of materials used, the study area and the method of data analysis. Section three presents the results and discusses them succinctly after which conclusion and recommendations were made in the fourth and final section. Lastly, the main contribution of this research to knowledge is to link how child marriage affects women's entrepreneurial skills.

MATERIALS AND METHODS

Sources of Data: Secondary data sourced from Nigeria Demographic and Health Survey (NDHS, 2008), Annabel & Mairo (2007) and Nguyen & Wodon (2012) were used for this study. A Focus Group Discussion (FGD) was also held with a group of eight (8) child wives, all of who are less than 18 years in Bali Local Government Area of Taraba State, Northeastern Nigeria to corroborate the information we already have from the secondary data.

The Study Area: This study was conducted in Northeastern Nigeria which has six (6) states, namely-Taraba, Adamawa, Bauchi, Bornu, Gombe and Yobe States respectively. Northeastern geo-political zone of Nigeria which has the above six states is reputed to be the poorest, the most educationally backward and has the highest rate of child marriage in the Country. Taraba State which is one of the States in this region was purposively selected for this paper because such a study has not been specifically conducted in it despite the fact that the practice is highly endemic there. Besides, the authors have firsthand experience of the practice in the State. Taraba State is named after Taraba River, one of the main tributaries of River Benue which traverses the southern part of the State. Taraba State lies roughly between latitudes $6^{\circ} 25'$ and $9^{\circ} 30'$ north of the equator and longitudes $9^{\circ} 30'$ and $11^{\circ} 45'$ east of the Greenwich Meridian. Its capital is Jalingo. Taraba State is located in the Guinea Savannah vegetation belt of Nigeria and so its vegetation is largely grassland. With a land area of approximately 60,292 square kilometers, Taraba State is divided into 16 Local Government Areas. According to the

2006 Census, the last census held in Nigeria, the total population of Taraba State was 2,294,800(1,171,931 male & 1,122,869 female). Taraba State is a multi-tribal State. The major tribes are Mumuye, Jukun and Tiv but Hausa Language is generally spoken. Majority of the indigenes are farmers.

Method of Analysis:Secondary data used for this study were analyzed through descriptive analysis. All information derived from secondary sources and from the group

discussion held was purely analysed descriptively using statistical tables and percentages where necessary.

RESULTS AND DISCUSSION

Factors Promoting and Reinforcing Child Marriage in Northeastern Nigeria

After a study of marriages in Taraba State together with authors' group discussion with young wives, the overall summary of the causal factors of child marriage in the State is presented in Figure 1 below;

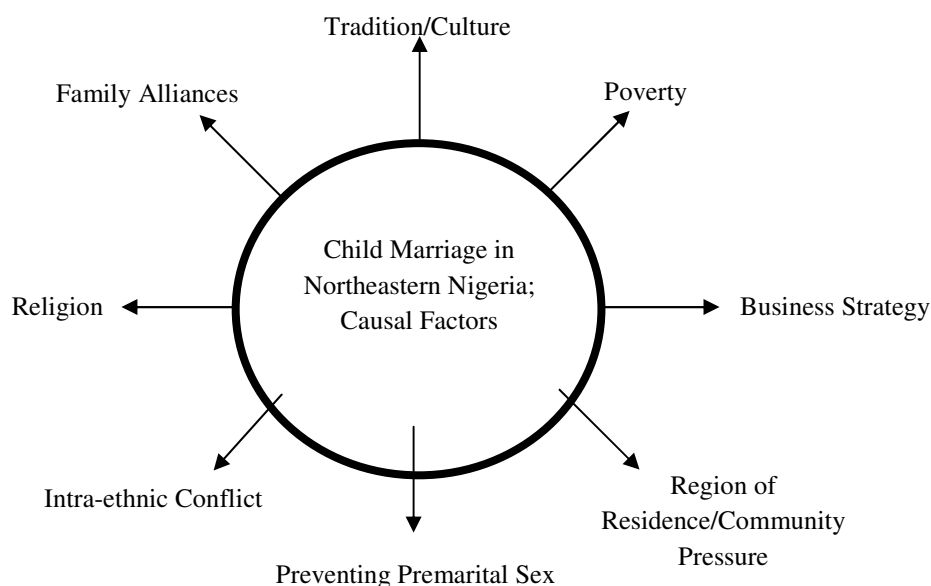


Figure 1: Causal Factors of Child Marriage in Northern Nigeria, Source: Author Fieldwork (2014)

Despite global condemnation of this ambition-destroying practice, there are certain factors, as depicted above causing its continuous perpetuation in endemic areas of Northern Nigeria where 73 per cent of girls marry within ages 13 and 19 year. "Understanding and addressing the factors that influence whether a girl will be married early can help guide efforts to reduce child marriage and mitigate its unwanted consequences". Though the causal factors differ from one region to another but generally some of the main factors as depicted in Figure 1 above are poverty, culture, means of preventing pre-marital sex, religion, family alliances and transactions, region of residence, famine and war. Authors arrived at the factors in Figure 1 above based on our on-ground experience in Taraba State coupled with extensive literature reviews (Adebambo, 2010; ICRW, 2007; IPPF, 2007; UNICEF, 2001; Adamu, 1997).

Poverty is one of the main reasons why majority (60%) of girls in Northern Nigeria goes into early marriage. Interviews held with the child wives revealed this will help their parents secure political ties with the rich. Besides, heavy bride price will also be paid to their parents and this will improve their family's economy and their parents will also be able to cater for other children in the family from the proceedings of their bride price and other generous gifts. Most parents see a girl child as an economic survival strategy. These are not necessarily heartless parents but, rather, parents who are surviving under heartless conditions (Nour, 2006). Fear of unwanted pregnancies as a result of premarital sex was also discovered as one of the main reasons for early marriage because the Northern society totally abhors and refuses pregnancies outside wedlock. So, they had rather given in to child marriage rather than face the shame of pregnancy out of wedlock which is seen by this society as one of the gravest offences of a teenage girl. They

also cited the dream of love, good food, nice clothes and seeing new places after their marriages as other main reasons for early marriage. The inference from this is that the summary of the causal factors for child marriage to an average girl from northeastern Nigeria is poverty. We also discovered that most child marriages in Northern Nigeria are often arranged marriages where the girls' parents marry off their daughters to family friends and business partners. These are usually aimed at reinforcing family linkages which in turn enhance political, economic, and social alliances (P.C. 2004).

In another dimension, we also discovered that child marriage in Northern Nigeria is traditionally recognized as necessary for **controlling girls' sexuality. The desire to preserve virginity and control unintended pregnancy** is another reason for child marriage in certain regions (Nour, 2006). This may be an ideological construction to control women's sexuality, especially in Hausa land where women's sexuality was and is still guided by men with emphasis on virginity. Virginity is considered a very great price in Africa. A girl who marries as a virgin is considered a jewel not only by her husband, but also a thing her father boasts of in the community. A girl who loses it before marrying in

some parts of Africa is not worth more than a mobile toilet. With this in mind, parents are eager to marry off their daughters so the adolescent girl won't lose her virginity and put the family to shame on the day of her espousal. Adamu (1997) noted that a girl's virginity is made known on her wedding day by the husband which is celebrated by some families the moment the girl's husband sends the 'faringid' (the white linen used on the couple's first night). Similarly, it is believed that further education prevents the control of women's sexuality which exposes them to premarital sex. Thus, the girl is forced to marry ('auren dole') the minute she reaches puberty irrespective of her level of education. Therefore, **cultural and religious notions** of a girl's virginity and chastity in many societies are directly linked to the honour and status of a family or clan.

Girls in northern Nigeria marry at an average of five years earlier than their counterparts anywhere in southern Nigeria. The major implication of this is that most of these girls would have to drop out of school to concentrate on being housewives and child bearing resumes almost immediately which most times greatly limits their economic opportunities and entrepreneurial skills forever.

AREA OF RESIDENCE	No of Observations	Age of First Marriage	
		Media	Mean
Rural	20,153	16	17.1
Urban	9,277	16	19.1
REGION			
North Central	5,630	17	18
North East	5,467	15	15.8
North West	6,582	15	15.4
South East	3,201	20	21.0
South West	4,184	19	19.5
South South	4,366	20	20.7

Table 1 Age of Child Marriage by Location in Nigeria, 2008,

Source: Authors' Estimation from the NDHS, 2008

Table 1 above shows that a girl from Northern Nigeria is likely to marry at age 15 as against her counterpart at age 20 in the south. Furthering of education and entrepreneurship skill development are almost impossible for these myriads of girls who have to depend on their husbands for everything almost for the rest of their lives.

Effects/Consequences/Implications of Child Marriage in Northeastern Nigeria

From our group discussions which confirmed many empirical studies from our extensive literatures reviewed, we have come up with Table 3 below which summarizes the effects of child marriage in Northeastern Nigeria. We offer brief explanations on the table thereafter on selected effects.

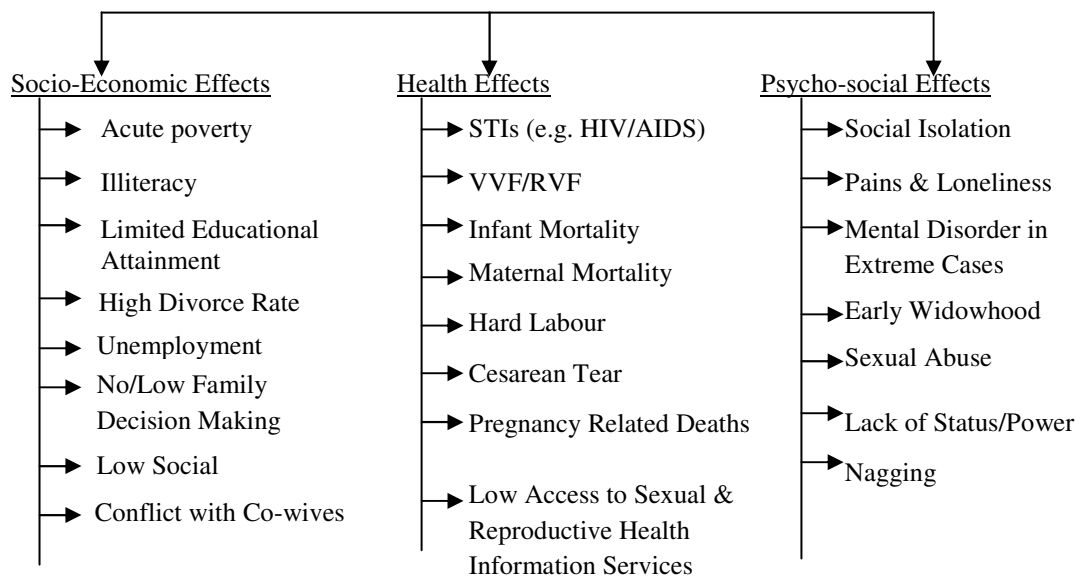


Table 2 Effects of child marriage, **Source:** Authors' Fieldwork (2014)

After authors interviewed child wives in Taraba State coupled with extensive review of literatures, they categorized the consequences of child marriage into three (3) main classes, namely; Socio-economic Effects, Health Effects and Psychosocial Effects as summarized in Table 2 above. Three (3) of the above effects are purposively selected and discussed briefly below;

1. Acute Poverty: Abject poverty is one of the most devastating implications of child marriage and is incidentally one of the major causes too in Northern Nigeria. Child marriage worsens the feminization of poverty in this area as it negatively impairs girls' development and contributes seriously to the perpetuation and proliferation of female penury. Early marriage has ended the ambition of many young 'Taraban' girls to complete school, pick up a job and contribute to their personal, family and societal developments. Also, most of them are not economically buoyant to send their offspring to school; the resultant effect of which is continuous recycling of poverty as it is passed from mother to daughter and so on; struggle continues. This is a typical example of the situations of child wives in most other parts of northeastern Nigeria as discovered by the authors because most of them are not only poor but also depend on their husbands to do anything. Similar situations are seen in other endemic countries like Ethiopia, Mali and Chad.

2. Limited Educational Attainment: This is almost the most grievous of all unpleasant effects of child marriage on young spouses in Taraba State as we discovered. Child marriage has brought about a shift of focus from education to family life and child bearing among several thousands of young ladies in Taraba State as most girls who marry early have to drop out of school. Most times it marks the end of a girl's ambition of schooling for personal development, preparation for adulthood and contribution to the wellbeing of her family and society. Most child wives who discussed with us said they had to face an entirely new challenge of being a wife, mother and facing other marital duties and responsibilities as soon as they were espoused. Withdrawing a young girl from school to get her married limits several opportunities; including limiting her opportunity to develop her intellect, other useful skills such as entrepreneurial skill and chance of developing her independent identity. The National Planning Commission (2001) noted that at the primary level, there were stark geographical disparities in access to education in which the North is the greatest disadvantaged area. According to Nwagwu & Ifeancha (2009), as of year 2000, only 29.4 per cent of school-going age girls in Taraba State are in school. Of every 100 married adolescents between ages 15 and 19, only 2 are currently in school compared to 69 out of 100 of their unmarried counterparts. Also, of every 100 married adolescents in Northern Nigeria, 73 receive no formal schooling compared with only 8 out of 100 of those who are unmarried (P.C. 2004). The Hausa/Fulani men of Northern Nigeria do not see

education as a way out of economic problems, and as such disagree with their wives' decision to take up a trade or work in the offices. Hence, more than half of the women work force is noted to be involved in menial jobs which are heavy and dirty. More than 70 per cent of girls and women between 20 and 29 in the North-West cannot read or write and only 31 per cent complete secondary school (Maina, 2012). The resultant effect is most wives in this region are only restricted to reproductive roles and house chores. Girls who are educated will also contribute to future economic growth. Investing in girls today will improve productivity and growth and also lead to a more peaceful, healthy and skilled work force tomorrow. Ahmadu (2005) described formal education as a vehicle which lifts one above the conditions unacceptable to him, a key to positive change and foundation for development and prosperity. Lack of it therefore is express road to a lifetime of dependency, underdevelopment and poverty which are evident in most child wives we spoke with except only few who are married to rich men most of which were done by the bride's father to become a member of the political class.

3. Low Status and No Power for Decision Making: Large spousal age difference among child spouses is common in sub-Saharan Africa. The younger the bride, the larger the age difference between her and her spouse and the more her level of powerlessness. From our discussions with child brides in Taraba State, women in northern Nigeria cannot take decisions independent of their husbands. They may not even be able to seek medical care even when they are sick because they need permission of the husband who foots the bill. Also from our discussions with young fathers, almost all husbands kick against effective contraceptive methods such as pills, injectables, implants, sterilization, the IUD, diaphragm or condom in northern Nigeria. In fact, it is a taboo to most of them who believe that Allah is the giver of children and they can give birth to as many as God would give them. So, the overall effect of this on child wives is a feeling of inferiority complex. Most child wives grow up with no sense of the right to assert their own perspectives on issues. To corroborate our discoveries during our interviews, authors also used Adebuseye's research on family decision making in the northeastern Nigeria in 2006 and the discoveries were startling. The North East has the highest percentage (93.2%) of women who don't participate in decision making at home. A strong correlation exists between women's exclusion from decision-making and the attitude of men in the North East as over 99 per cent of men

in the Northeast did not agree that a wife should participate in making every one of the decisions at home. This indicates that male residents in the Northeast Nigeria are least likely to support their wives' participation in decision-making on major issues in the family. Since early marriage limits skills, knowledge, and autonomy, married girls rarely take part in family decision-making processes even on matters that concern them primarily. Child brides' freedom is highly reduced the day she is espoused to her husband. She has to seek the approval of her husband to go anywhere even clinic or health centre. Restrictions on mobility, girls' lack of decision making authority, distance, and low economic status limit access to information and services. The resultant effect of this is lack of access to sexual and reproductive health information which normally she is entitled to have access to. Also, because the husband has paid a hefty dowry, the girl also has immediate pressure to prove her fertility. Girls often embrace their fate and bear children quickly to secure their identity, status, and respect (Nour, 2006). As a result, her sexual and reproductive rights are compromised and she just conforms silently to being a 'sex machine' and 'baby factory'

It is noteworthy that in all the empirical studies in our contemporary world, there is almost no singular positive effect of child marriage except for the fact that it prolongs a woman's fertility period thereby leading to 'excess births' or high total fertility rate (TFR). This also in the long run is a negative effect because high fertility has so many negative health consequences on the mother and her babies as it may lead to short birth spacing, low birth weight, malnutrition, etc., all of which may increase the risk of infant and maternal mortality.

CONCLUSION AND RECOMMENDATIONS

Efforts have been made in this paper to study the effects of child marriage on female education and entrepreneurship capacity in Northern Nigeria. In section one; we took a look at the background to the study. Global statistics on child marriage, endemic locations and how the practice stands against female rights were presented. In section two; we presented the sources of data, gave a brief overview of the study area and presented the methods of data analysis. Our results and findings were presented in section three. One of our most striking results showed that poverty which is one of the effects of child marriage is also one of the causes and this seriously affects a girl's educational and entrepreneurial

skills and/ or ambition. We therefore conclude that more purposeful preventive interventions are seriously and urgently needed. There is no single approach best suited for tackling this social challenge. If child marriage with its negative impact must stop or at least reduce, a range of policy and programmatic actions need to be taken. These actions should be bi-dimensional in nature; actions to fulfill or restore the rights of those already married should go hand in hand with preventive actions aimed at unmarried ones. We therefore, as a matter of urgency, recommend the following steps for urgent implementation to the government of Nigeria and all other stakeholders if child marriage is to stop.

1. Compulsory Secondary Education for Girl Child:

Though there is the United Nation's policy on compulsory primary education for all, but it is not enough for all round social, intellectual, entrepreneurial and economic development of a girl child. Girls with eight or more years of schooling are less likely to marry earlier than girls with zero to three years of education. All Nigerian girls should at least have secondary education. Tertiary education is actually the best since this is the level where a girl will have all-round development and maturity to give her free and full consent to a marriage proposal, set up her own business and contribute to her personal and societal developments. Women are more likely to control their own destinies and effect change in their communities when they have higher levels of education. Studies have also shown that every 3 more years in school for a girl leads to an average of 2.3 years delay in marriage.

2. Economic Empowerment for Teenage Girls and Child Brides:

Child marriage is inextricably linked to acute poverty in Northeastern Nigeria. Targeted incentives for postponing marriage into adulthood and providing economic opportunities for unmarried girls after they finish school can help delay marriage. These may include skills training, microcredit or savings clubs, and job placement services. Governments, donor agencies and concerned individuals in Northern Nigeria can establish vocational centres to train young girls, give them other incentives in form of scholarships to stay in school or give them stipends for each additional year spent in school to delay marriage. This has been done in Ethiopia and the results have been very encouraging in stepping down child marriage from over 70 per cent before 1990 to less than 50 per cent by 2006 among teenage girls in Ahmara Region of the Country

3. Promote Community Leaders Participation in Advocacy:

Since child marriage in Northern Nigeria is mostly culturally, politically and religiously motivated, the co-operation of political and religious leaders with traditional rulers is needed to appeal to their people to change such a practice. Community leaders should be made to understand the gains in delaying child marriage for a little girl. If they do, they will join hands to admonish parents to encourage their children/ward to remain in school and delay marriage till after graduation.

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