

STATUS REPORT- GOVERNMENT AND PRIVATE SCHOOLS DURING COVID-19



**FINDINGS OF
RAPID SURVEYS
BY OXFAM INDIA**

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EXECUTIVE SUMMARY

India is going through its worst health and economic crisis in a century. Due to the COVID-19 pandemic and subsequent lockdowns, over 12 crore Indians have lost their jobs and nearly 84% households have suffered a loss in monthly income. 27 crore children in India have been affected by the closure of schools. With the intention of understanding the impact of the pandemic on access to education, modes of education delivery and access to entitlements in both government and private schools, Oxfam India carried out a rapid assessment that surveyed close to 1200 parents and 500 teachers across Odisha, Bihar, Jharkhand, Chhattisgarh and Uttar Pradesh.

The key findings of the rapid survey are given below:

Private schools

- Close to half the parents spend over 20% of their income on education
- 39% parents were charged hiked fees despite the physical closure of schools and state guidelines restricting fee hikes
- 15% parents were charged fees for uniforms despite schools being closed
- Only 41% parents said that education was delivered during lockdown; WhatsApp was the most commonly used medium of 'delivery'
- 82% parents faced challenges in supporting their children to access digital education; Signal and internet speed were the biggest issues

Government schools

- 35% children are not receiving mid-day meals despite government orders
- 80% parents reported that education was not delivered during lockdown
- 84% teachers struggle with delivery through digital mediums
- Over 80% children have not received textbooks for the AY 2020-21
- Schools unprepared to reopen – Over 40% schools being used as quarantine centres, have inadequate WASH facilities
- Teachers fear that 30% students might not return after school reopens
- Less than 1% teachers undertaking field duties are protected by insurance

Key Recommendations

1. Issue a notification under the provisions of Section 10 (2) (1) of the Disaster Management Act, putting in place a moratorium on private schools hiking fees until normalcy is restored
2. Improve enforcement of state orders around fee hikes; set up of a helpline for parents to report grievances and ensure that they are responded to within 48 hours
3. Use inclusive means such as including a few pages of printed material of daily exercise for children along with the MDM and ICDS rations being distributed
4. Ensure home delivery of textbooks to all children in government schools to enable them to return to the realm of learning
5. Facilitate physical classes to support a gradual transition to the reopening of schools by issuing instructions to begin *Mohalla* classes (while maintaining physical distancing), in areas with low infection rates

6. Ensure safe¹, home delivery of cooked meals/dry rations under the Mid-Day Meal scheme; ensure access is unconditional (without documentation such as Aadhar)
7. Disinfect schools thoroughly and develop a participative process involving parents, local health administration and teachers to certify schools as safe to open
8. Instruct states to recover lost instructional time by designing and delivering a 45-day accelerated learning curriculum (focused on foundational skills) that supports a smooth transition for students back to school
9. Mobilize Panchayat Samitis to map at-risk and vulnerable children (particularly girls and migrant children), and connect them to relevant social protection schemes
10. Don't task teachers with non-teaching field-duties that have safety and health hazards; in the case that such tasks are allocated, ensure that they receive PPE, additional hazard pay and insurance

¹ Conduct regular tests of those tasked with delivering the meals

INTRODUCTION

India is going through its worst health and economic crisis in a century. Due to the COVID-19 pandemic and subsequent lockdowns, over 12 crore Indians have lost their jobs and nearly 84% households have suffered a loss in monthly income (Bertrand, Krishnan & Schofield, 2020; Vyas, 2020). All schools in India are closed. Given this context, the status report sought to understand the experience of private school parents with regard to fee payments and access to education during the pandemic.

It is pertinent to review the response of state governments in regulating private schools during the lockdown and its impact on parents. Of the states surveyed, Bihar, Chhattisgarh, Jharkhand and Uttar Pradesh released notifications related to private schools during the lockdown. The circulars issued in Uttar Pradesh (Jain, 2020) and Jharkhand (“No hike in tuition fees”, 2020) directed schools to not hike their fees for the 2020-21 academic session while Chhattisgarh directed schools to not pressurize parents to pay fees using online classes as a pretext (Pandey, 2020). Bihar issued a notification directing schools to waive charges other than tuition fees during the lockdown (Rumi, 2020). Lastly, Odisha did not issue any formal notifications but an appeal was issued by the CM’s office requesting schools to consider reducing/deferring payment of fees (“Odisha Govt Requests Pvt”, 2020).

The ongoing closure of schools has affected 27 crore children in India. In government schools, however the impact of the pandemic is not restricted to education delivery alone. In addition to being a site of learning, a government school also provides entitlements such as Mid-Day Meals (MDM), textbooks and other learning materials. Various governments have released orders regarding the continuation of MDM even during the lockdown and there have been efforts to continue delivery of education through various means, such as cable TV and the internet. Given this context, the study sought to examine the impact of the prolonged school closure on students, particularly in terms of their access to entitlements such as MDM and textbooks, and to the purported ‘classes’ being delivered by the government. The study also sought to get perspectives of teachers regarding digital education, the use of schools as quarantine centres and implications of prolonged school closure.

METHODOLOGY AND LIMITATIONS

A total of 1158 parents (across private and government schools) and 488 government school teachers across five states- Bihar, Chhattisgarh, Jharkhand, Odisha and Uttar Pradesh participated in the study, which was conducted between May to June 2020. Data from government school parents was collected based on phone/personal interviews while private school parents and government teachers filled data via Google Form. The study suffers from the limitations of having a small sample and self-reported data, which affects the external validity of the findings. Further, in the case of private school parents and government teachers, it suffers from the limitation of a self-selecting sample since the data was filled online, which means that all respondents had access to a digital device and technical know-how to enter data on a Google form. However, this status report offers insights into how education is being delivered during the lockdown, challenges in accessing it and issues being faced by teachers during this time. Further, it offers insights into the experiences of private school parents during the pandemic about making fee payments and their challenges in supporting children to access education through digital mediums.

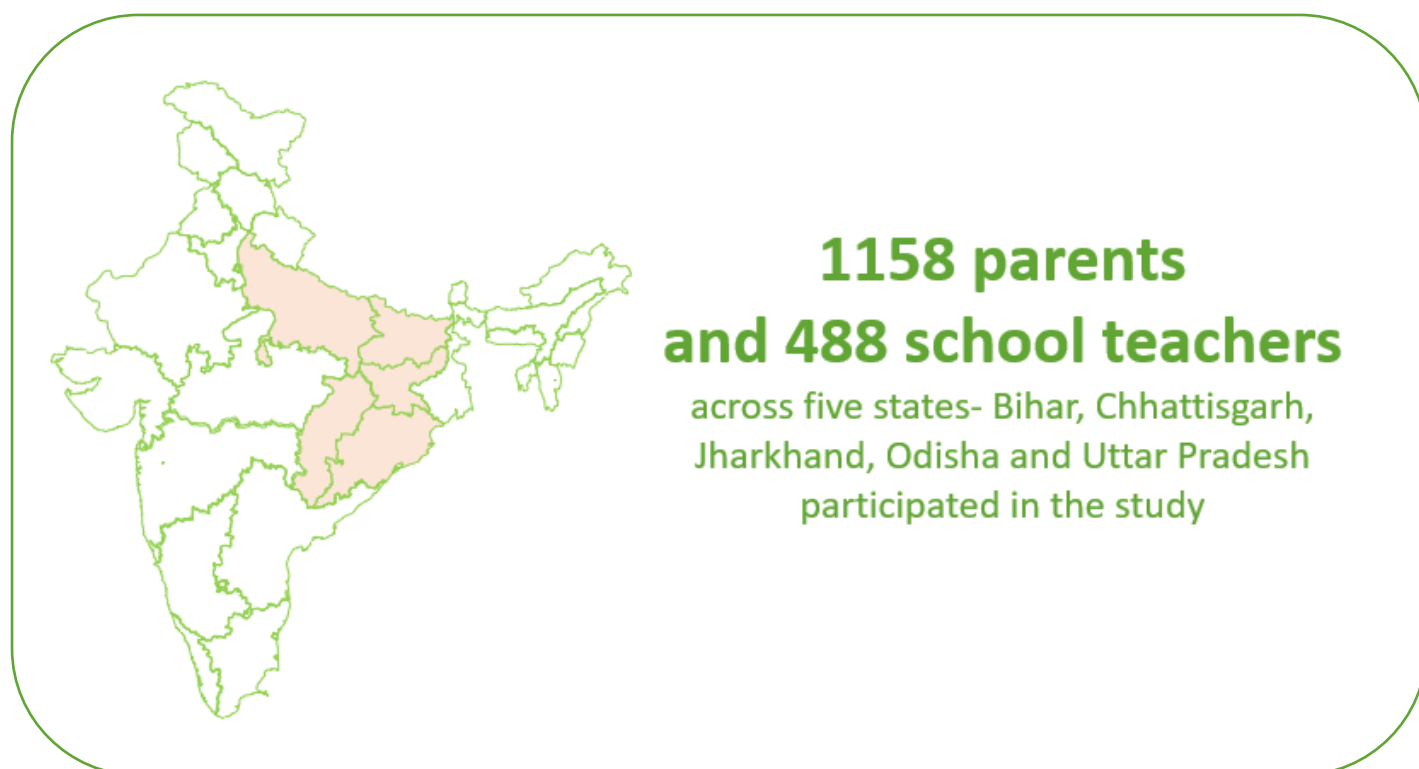


Figure 1 Survey states

PART I – GOVERNMENT SCHOOLS DURING COVID-19

FINDINGS

Status of Mid-day Meals Delivery

In March, the Supreme Court directed states to ensure supply of Mid-day Meals (MDM) amid the closure of schools (Rautray, 2020). All the states that form a part of the study—Uttar Pradesh, Odisha, Bihar, Chhattisgarh and Jharkhand, had issued GOs around distribution of MDM (Angad, 2020; Bajpai, 2020; Mishra, 2020; Mohanty, 2020; Ravi, 2020). Despite this, the survey shows that 35% children did not receive their mid-day meals. Of the remaining 65%, only 8% received cooked meals while 53% received dry rations and 4% received money(DBT) in lieu of the MDM. Of the states surveyed, Uttar Pradesh fares the worst where 92% children have been deprived of their mid-day meals (in any form) while Chhattisgarh fares the best where over 90% children have received mid-day meals. A probable cause for this could be the mode of MDM delivery- while in UP, the government focused on providing a food security allowance in lieu of the MDM, Chhattisgarh focused on home delivery of rations. According to a report, 115 million children are on the verge of malnourishment due to the interruption of mid-day meals, of which children from Dalit and Adivasi communities are most at risk, given their dependence on MDM for nutrition (Bhowmick, 2020).

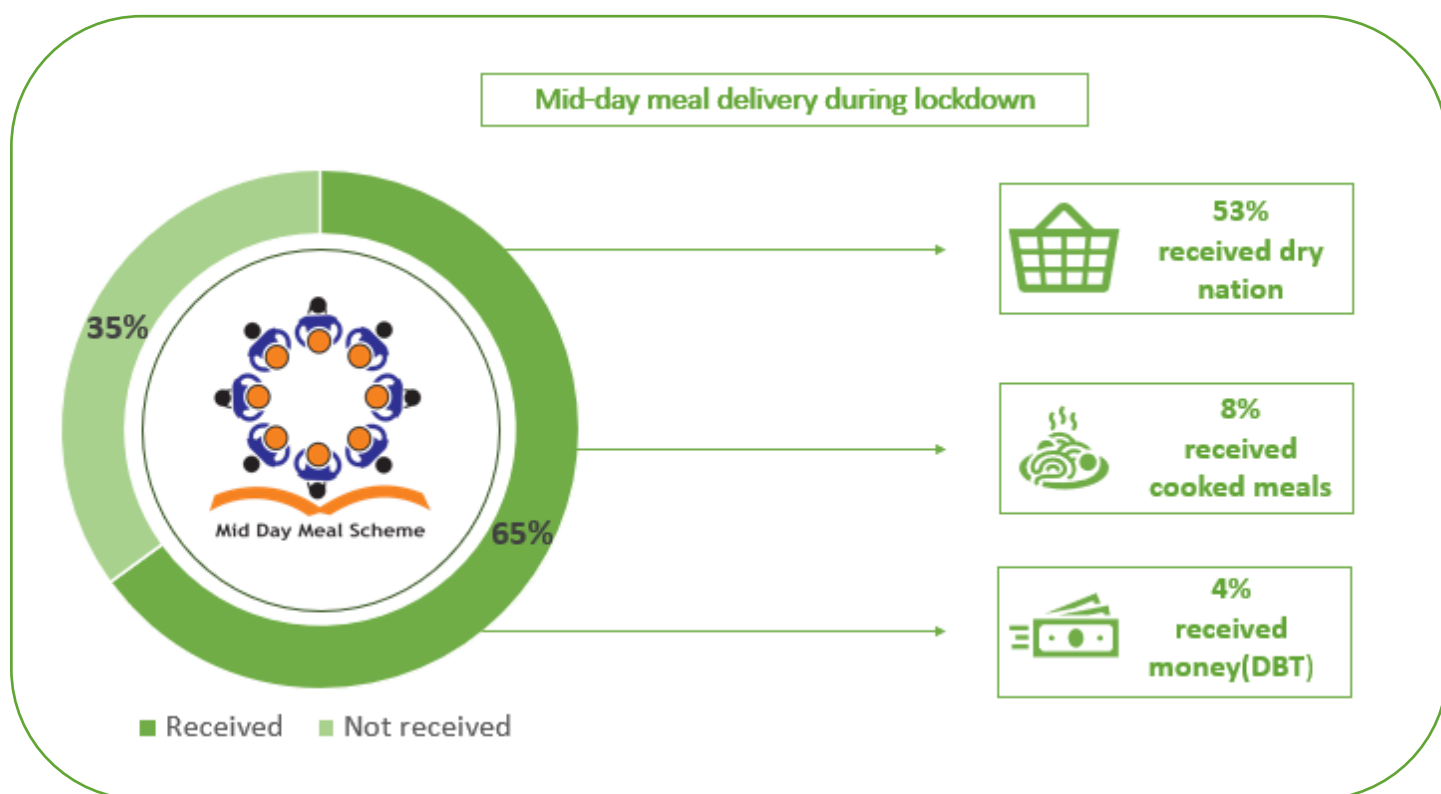


Figure 2 Mid-day meal delivery during lockdown

Delivery of education during the lockdown

Despite announcements and claims by state governments of continuing to deliver education during the lockdown, through different mediums including TV and online classes (Dey 2020; Santoshini, 2020), over 80% parents reported that education is not being delivered during the lockdown; in Bihar, this figure was 100%. This could be interpreted in two ways- 1) A lack of awareness amongst parents/children about modes through which education was being delivered or 2) Lack of devices/mediums to access education being delivered. Evidence points to the latter. With education being delivered predominantly online, 85% rural children will be excluded from its purview since only 15% rural households have access to the internet – this figure is even lower for marginalized social groups such as Dalits, Adivasis and Muslims (NSSO, 2017). Dependence on digital modes also excludes girls since access to digital devices is gendered – only 29% of India's internet users are women (Mall, 2016).

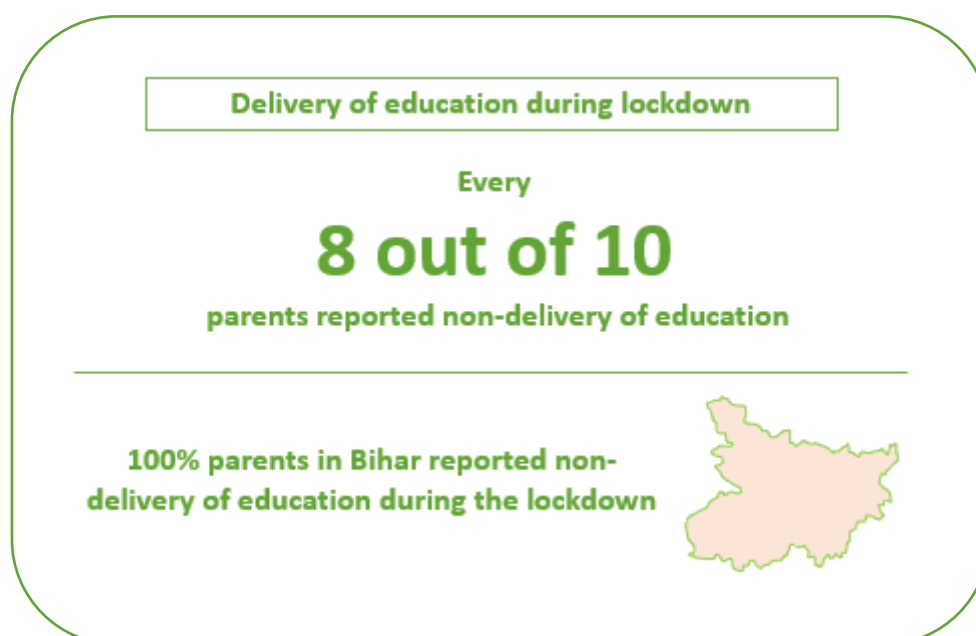


Figure 3 Delivery of education during lockdown

Mode of education delivery during the lockdown

In the cases where education is being 'delivered', the dominant mode is WhatsApp (75%) followed by phone calls between the teacher and the student (38%). This is similar to how private schools have 'delivered' education, with their dependence on WhatsApp as the primary mode of delivery. Clearly, these are mediums for information dissemination and cannot strictly be seen as 'delivering' education. Travel and movement constraints, particularly during the early days of the pandemic is one of the key reasons why education delivery moved online. However, the fact remains that state guidelines on education delivery have not focused on other, more inclusive, non-digital alternatives of education, particularly in districts/regions with low-infection rates. For instance, some teachers, of their own volition have begun *Mohalla classes* where they teach 4-5 students (while maintaining physical distancing) for a few hours in an open space in the village, reaching out to all students at least twice a week (Yadav, 2020).

In addition to the pedagogical issues with the use of WhatsApp, access continues to be an issue – Over 75% parents reported a host of challenges in supporting children to access education digitally including 1) Not having an internet connection 2) Being unable to afford data 3) Internet speed/signal is not conducive. While these challenges were common across states, in Jharkhand specifically, over 40% parents reported that they did not have the right device to access digital education. Interestingly, these findings are similar to those of private schools where parents reported internet speed and signal as the main hindrances in accessing online learning. Despite challenges in accessing education digitally, not a single instance of education through non-digital mediums was reported. Due to the continued reliance on digital modes and the interrupted access to education, it is estimated that children from disadvantaged backgrounds will lose almost 40% of their previous year's learning (Quinn & Polikoff, 2017).

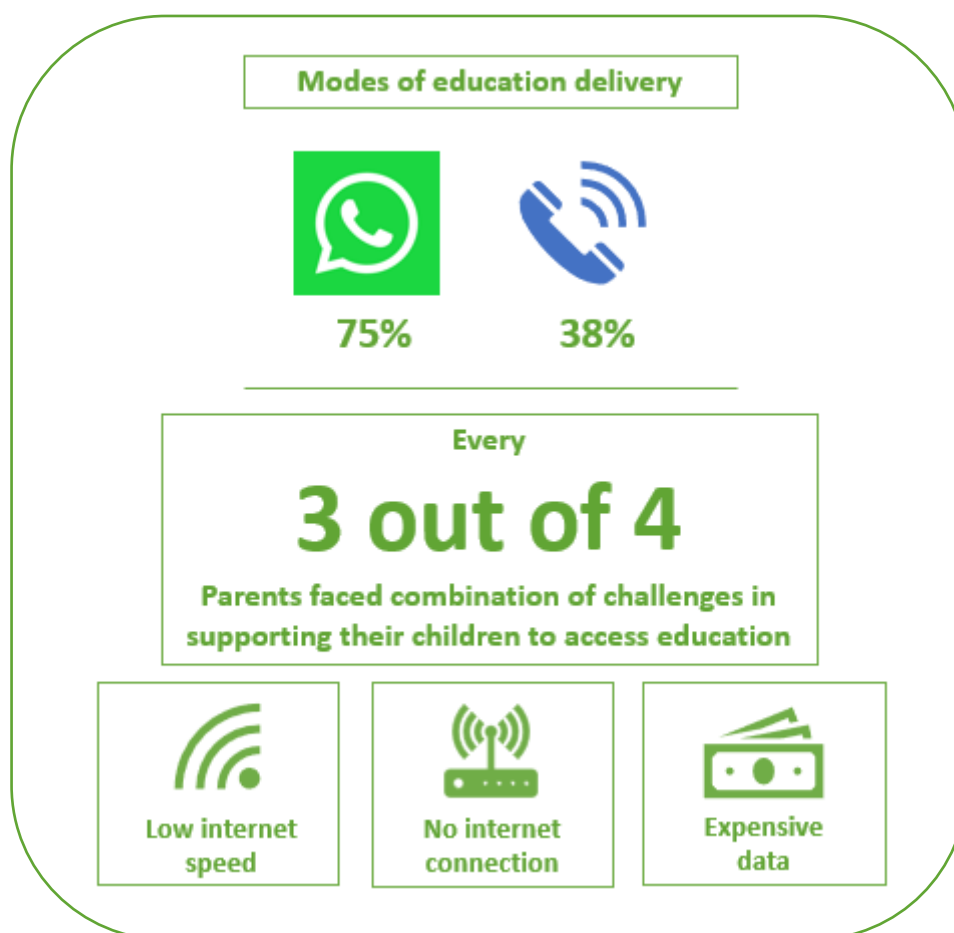


Figure 4 Modes of education delivery

Challenges faced by teachers during lockdown

While children face issues in accessing education digitally, teachers face issues in delivering education through digital mediums. A staggering 84% teachers reported facing challenges in delivering education digitally with close to half the teachers facing issues related to the internet (signal issues and data expenses). Two out of every five teachers lack the necessary devices to deliver education digitally; the situation is particularly grave in UP and Chhattisgarh where 80% and 67% teachers respectively lack the requisite devices to deliver education online. The challenges are directly linked to a lack of teacher preparedness— less than 20% teachers reported receiving orientation on delivering education digitally while in Bihar and Jharkhand, the figure was less than 5%.

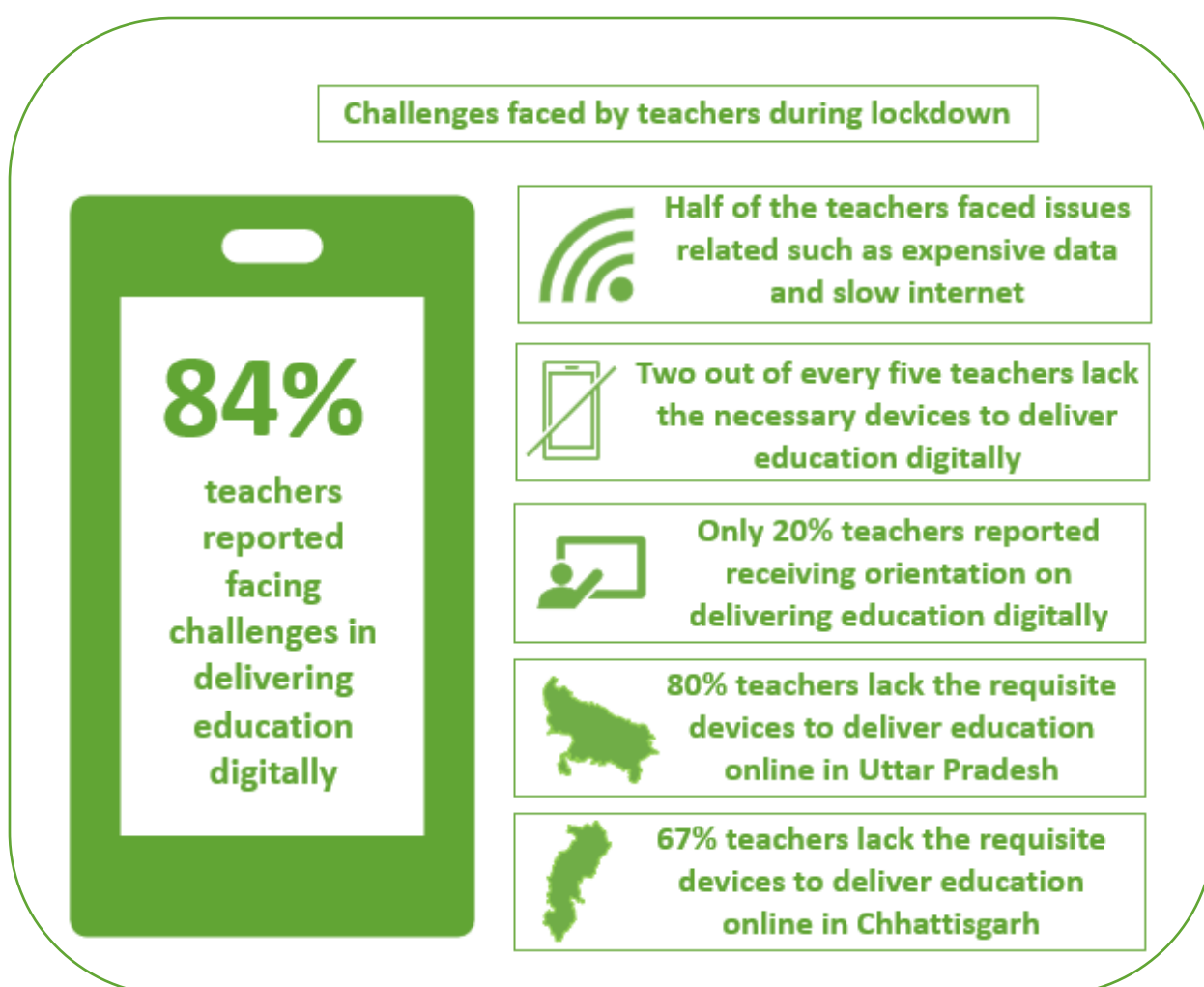


Figure 5 Challenges faced by teachers during lockdown

Role of textbooks and low-tech solutions for education delivery

Over half the teachers surveyed believe low-tech and accessible technology (such as radio, physical learning materials) is more effective than digital mediums. In MHRD's report (2020) on remote learning initiatives during the pandemic, home delivery of textbooks to children is mentioned as a best practice. An overwhelming 71% of the teachers are of the view that textbooks should reach children before schools reopen. However, the study shows that over 80% children have not received textbooks for the next academic year. The situation is slightly better in Odisha where 31% students have received textbooks, mainly because it was the only state (of those surveyed) to have issued guidelines (prior to July 2020) for distribution of textbooks ("Odisha govt issues SOPs", 2020)

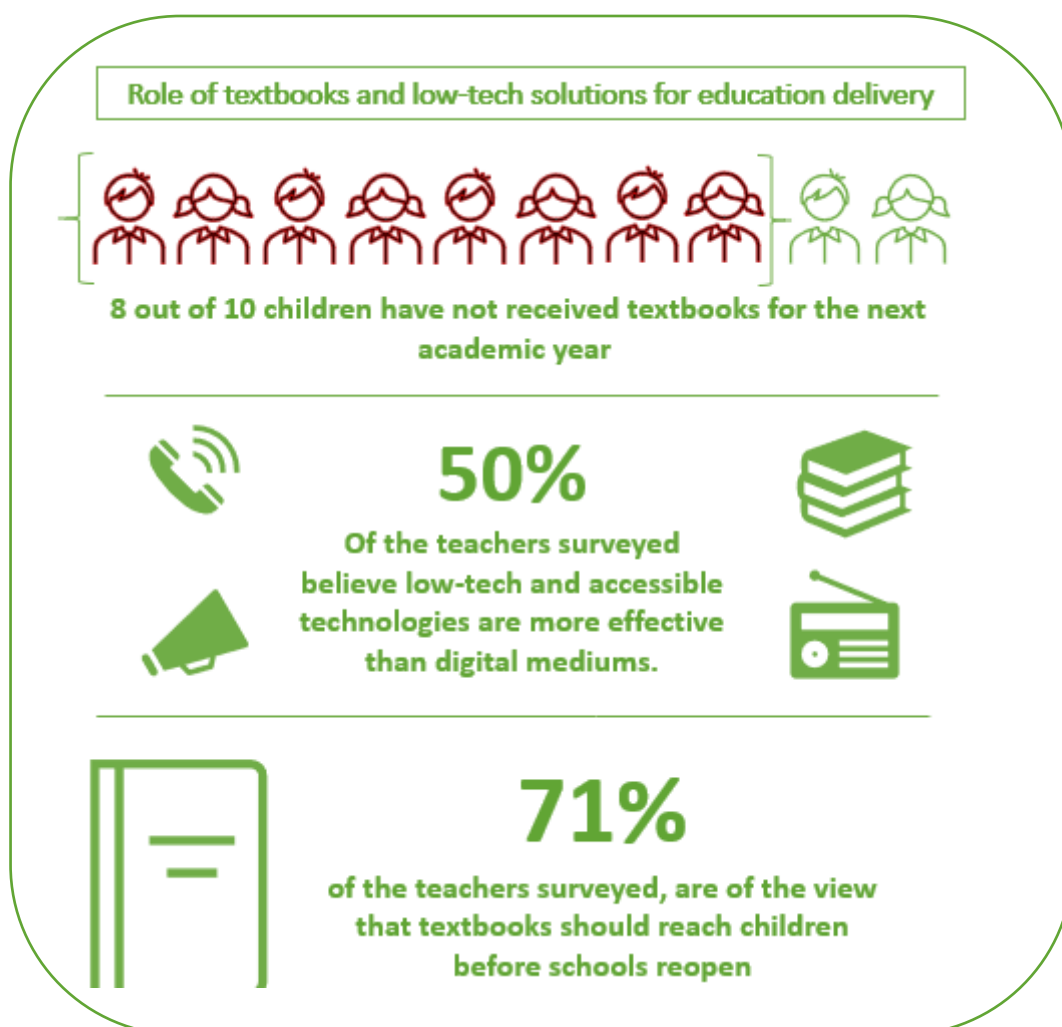


Figure 6 Role of textbooks and low-tech solutions for education delivery

School reopening and status of WASH facilities

Over 40% schools are being used as quarantine/ration distribution centres; in Chhattisgarh, this figure is over 60%. In schools being used as quarantine/ration distribution centres, 97% teachers are fearful for the safety of their students when schools reopen. Further, **43% teachers believe that WASH facilities in their school are not adequate to promote safe, hygienic practices**. This is a crucial finding given that the Standard Operating Procedure related to school reopening singularly focuses on the need to disinfect school buildings, have adequate hand-washing facilities and maintain good hygiene standards to prevent sudden outbreaks of the virus (Ministry of Health and Family Welfare, 2020).

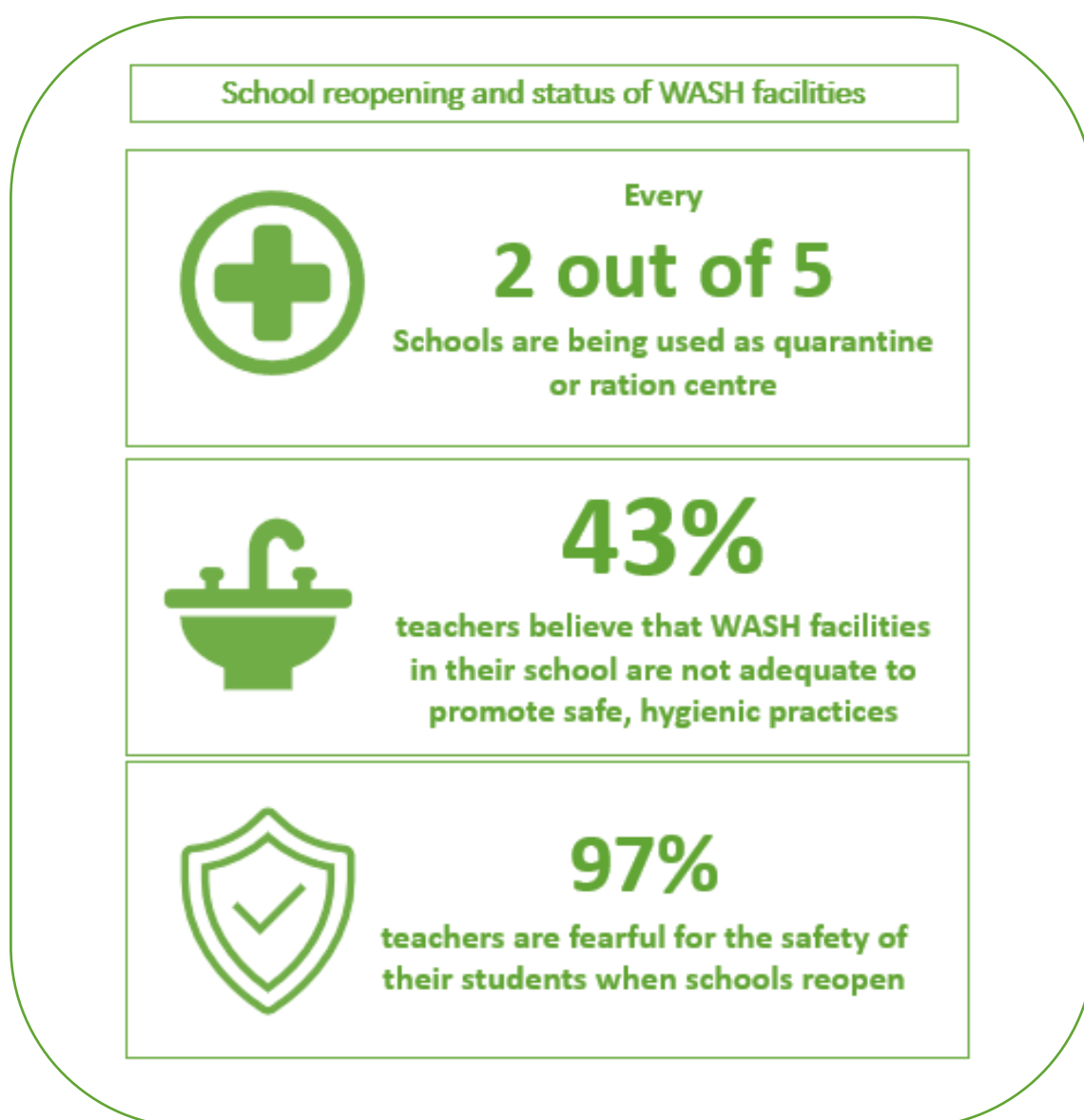


Figure 7 School reopening and status of WASH facilities

Spike in school dropout rates

Schools have now been closed for over 5 months. According to the UN (2020), an additional 24 million children across the world might drop out of school in the aftermath of the pandemic, a large percentage of which are likely to join the workforce, given the rise in poverty – A report by ILO and UNICEF (2020) estimates that a 1 % increase in poverty leads to a 0.7% increase in child labour. Experts estimate that out of school children in India will double wherein marginalized social groups such as Dalits, Adivasis and Muslims will be disproportionately affected (Seethalakshmi, 2020). Girls will be affected even more. Estimates based on the Ebola² outbreak show that girls might lose upto 50% of their total years of education (Malala Fund, 2020). This is borne out by the survey as well where close to 40% of the teachers fear that the prolonged school closure might lead to a third of the students not returning once schools reopen.

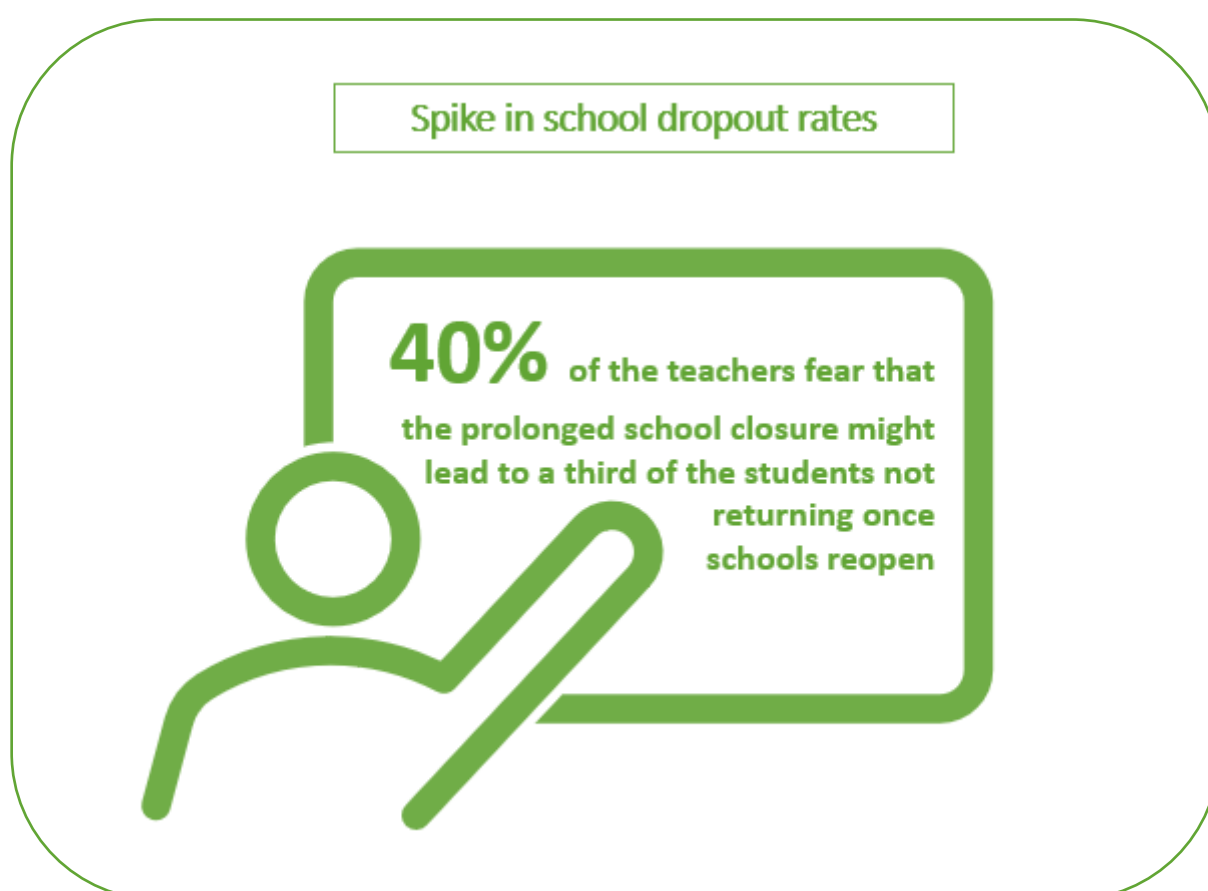


Figure 8 Spike in school dropout rates

² Ebola is a serious viral infection that originated in Sub-Saharan Africa

Protective equipment and safety of teachers

According to reports, over 150 teachers in Delhi have contracted COVID-19, of which 4 have died (Yadav, 2020). Teachers have demanded protective equipment for carrying out field-based tasks during the pandemic (Iftikhar, 2020). However, the survey shows that only 10% teachers carrying out non-teaching field duties were given PPEs; in Jharkhand, this figure was less than 2%. Only 20% were provided additional allowance/hazard pay. Majority of the teachers (Close to 75%), were provided neither protective equipment nor hazard pay while less than 1% teachers were protected by insurance.

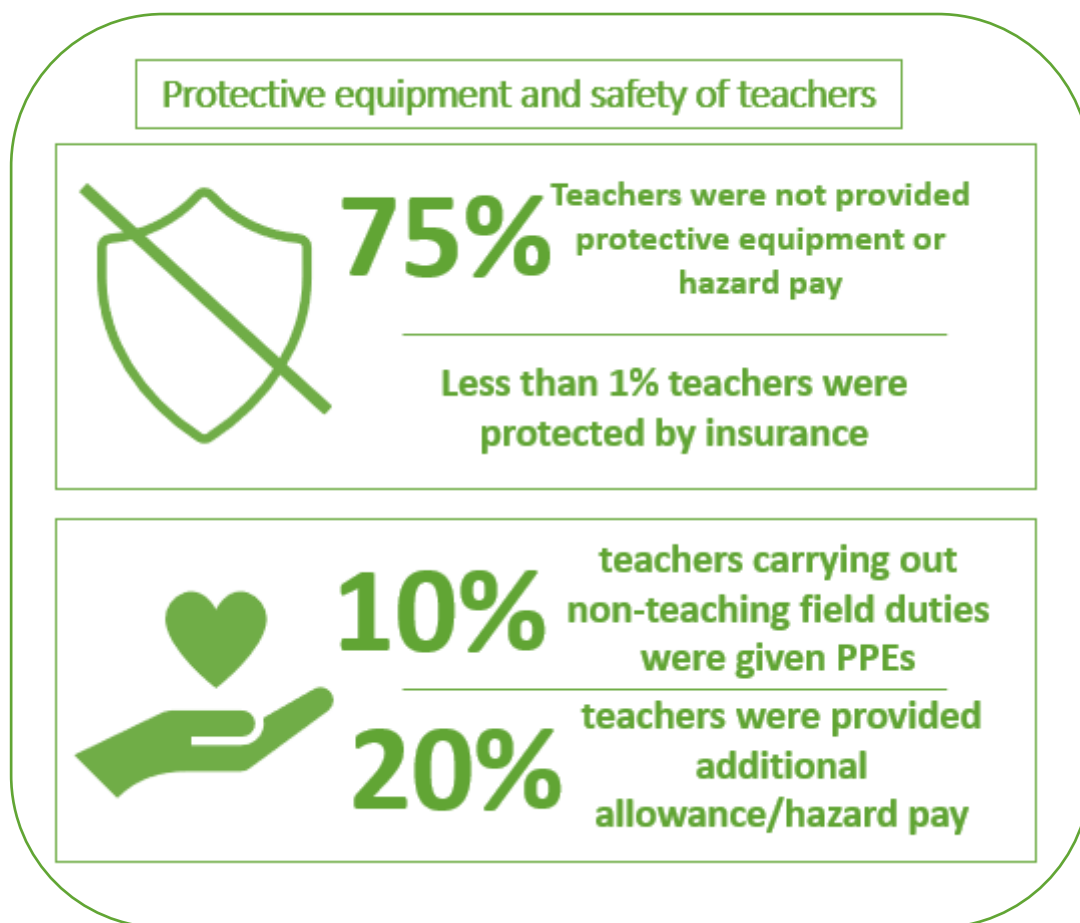


Figure 9 Protective equipment and safety of teachers

Conclusion

The study highlights the impact of prolonged school closure on children in government schools. A third of the students continue to be deprived of Mid-day meals while textbooks have not been received by over 80% children. Current modes of education delivery have relied heavily on technology, leading to the exclusion of over 80% students, who have remained disconnected from education since schools were closed over five months ago. Interestingly, the challenges of government school children in accessing digital education are similar to those of children in private schools—those of poor internet speed and signal and data being unaffordable, indicating that reliance on digital modes is not an effective solution for anyone. Evidence from the Ebola virus outbreak shows that such prolonged school closure leads to a massive increase in dropouts. This is borne out by the teachers surveyed as well— 40% of whom believe that a substantial number of children will not return once schools reopen. There is also a real risk of migrant children and those from Dalit and Adivasi communities, turning to child labour to support their families economically.

The study also highlights the lack of teacher preparedness and the complete lack of capacity building/support by state governments to deliver education digitally— 84% teachers report challenges in teaching digitally. Further, over half the teachers surveyed believe that low-tech and accessible technology such as radio and physical learning materials is more effective than digital mediums. Despite this, over 80% children have not received textbooks for the next academic year. Additionally, less than 5% children have received any additional physical learning materials from the government to supplement delivery through digital modes. As the policy discussion moves towards reopening of schools, it is crucial to keep in mind that over 40% schools are being used as quarantine/ration distribution centres and 43% teachers believe that WASH facilities in their school are not adequate to promote safe, hygienic practices. Thus, there is a need to ensure that schools are thoroughly disinfected and adequate WASH facilities are setup in schools prior to reopening.

Recommendations

To ensure food security of children during this difficult time:

- Ensure safe, home delivery of cooked meals/dry rations under the Mid-Day Meal scheme; ensure access is unconditional (without documentation such as Aadhar)
- Put in place rapid response team for quick resolution of grievances regarding MDM and ensure 100% coverage of beneficiaries under the scheme

To ensure uninterrupted access to education for all children:

- Use inclusive means such as including a few pages of printed material of daily exercise for children along with the MDM and ICDS rations being distributed
- Ensure home delivery of textbooks to all children in government schools to enable them to return to the realm of learning
- Facilitate physical classes to support a gradual transition to the reopening of schools by issuing instructions to begin Mohalla classes (while maintaining physical distancing), in areas with low infection rates. As part of this, the teacher can teach 4-5 students in each Mohalla class for a few hours, reaching out to all students at least twice a week. B.Ed. and D.Ed. students along with other educated youth in the village can be roped in to provide support during these classes.

As part of school reopening:

- Disinfect schools thoroughly and develop a participative process involving parents, local health administration and teachers to certify schools as safe to open
- Make adequate WASH facilities (water, soap and functional toilets) available in all schools before they reopen
- Train teachers, parents and children on safety and hygiene standards and norms to be followed when schools reopen
- Instruct states to recover lost instructional time by designing and delivering a 45-day accelerated learning curriculum (focused on foundational skills) that supports a smooth transition for students back to school
- Mobilise Panchayat Samitis to map at-risk and vulnerable children (particularly migrant children), and connect them to relevant social protection schemes

To protect rights of teachers:

- Do not task teachers with non-teaching field-duties that have safety and health hazards; in the case that such tasks are allocated, ensure that they receive PPE, additional hazard pay and insurance
- Ensure free testing of all teachers before they resume teaching duties

PART II – PRIVATE SCHOOLS DURING COVID-19

FINDINGS

Gender divide in private school enrolment

The assessment sought to find who gets sent to private schools, in families with both sons and daughters. While 76% families report sending both their son and daughter to private schools, 16% families send only their son and 8% families send only their daughter. Thus, sons are 8% more likely to be sent to private schools. This finding is consistent with other studies which show that girls are at a disadvantage when it comes to private school enrolment (Maitra, Pal & Sharma, 2016). According to UDISE 2016-17, the enrollment of girls in private unaided schools is 25% less than boys. While not a part of the study, evidence also shows that Dalits and Adivasis are under-represented in private schools (NIEPA, 2017).

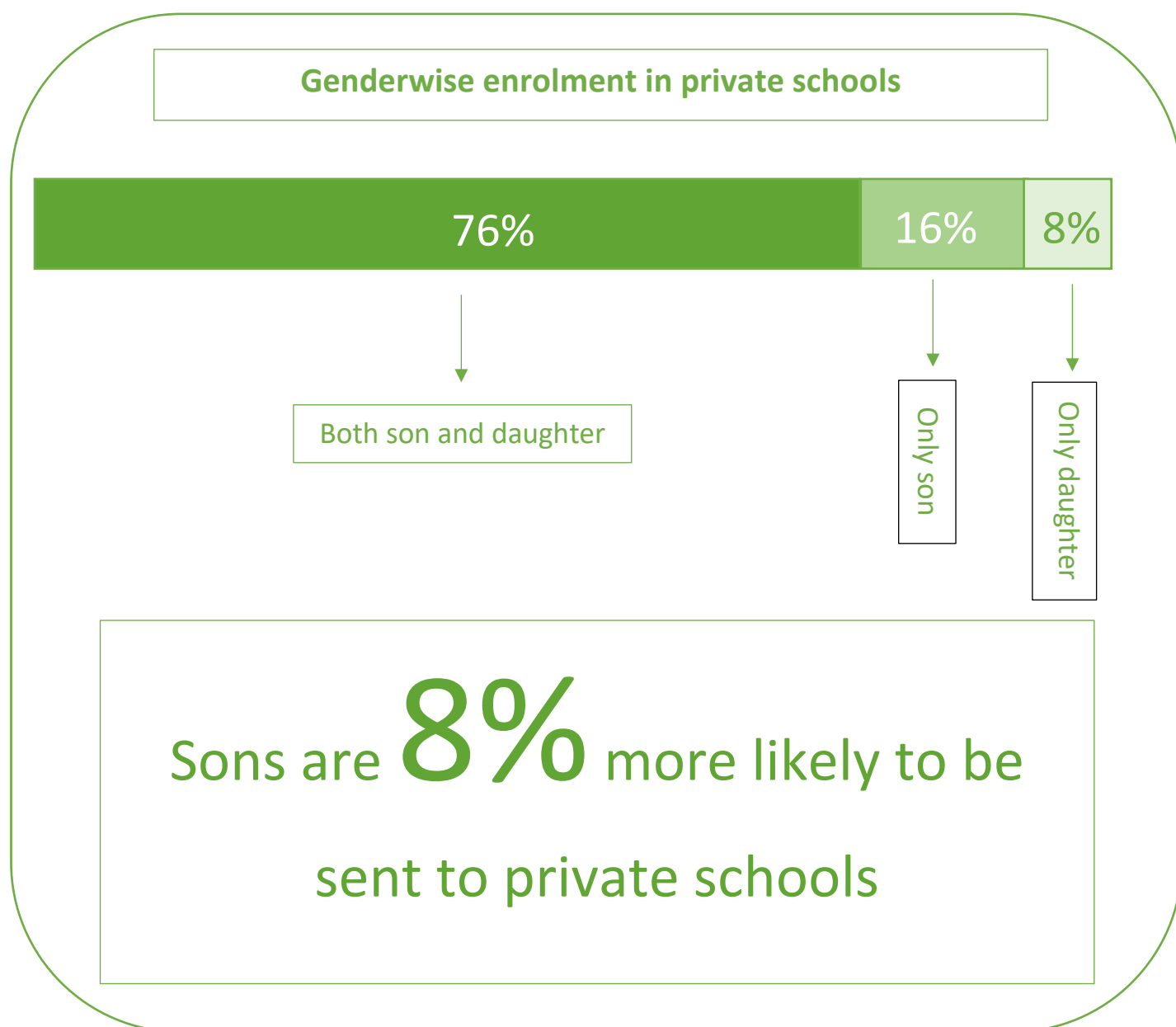


Figure 10 Gender and private school enrolments

Expenditure on private school education

Expenditure on private school education is a massive component of household income. Close to half the parents surveyed, spend over 20% of their income on private school education, a quarter spend between 11-20% and the remaining quarter of the respondents spend upto 10%. This finding is consistent with data from NSSO (2014) which shows that, for a family with a single earning member, the average expenditure on private schooling (for two children), constitutes 20% of household income. The massive out of pocket expenditure incurred on private schools excludes the poorest children- while 54% of children from the top quintile (based on per capita household expenditure) attend private schools, the corresponding figure for the bottom quintile is 12% (Central Square Foundation, 2020).

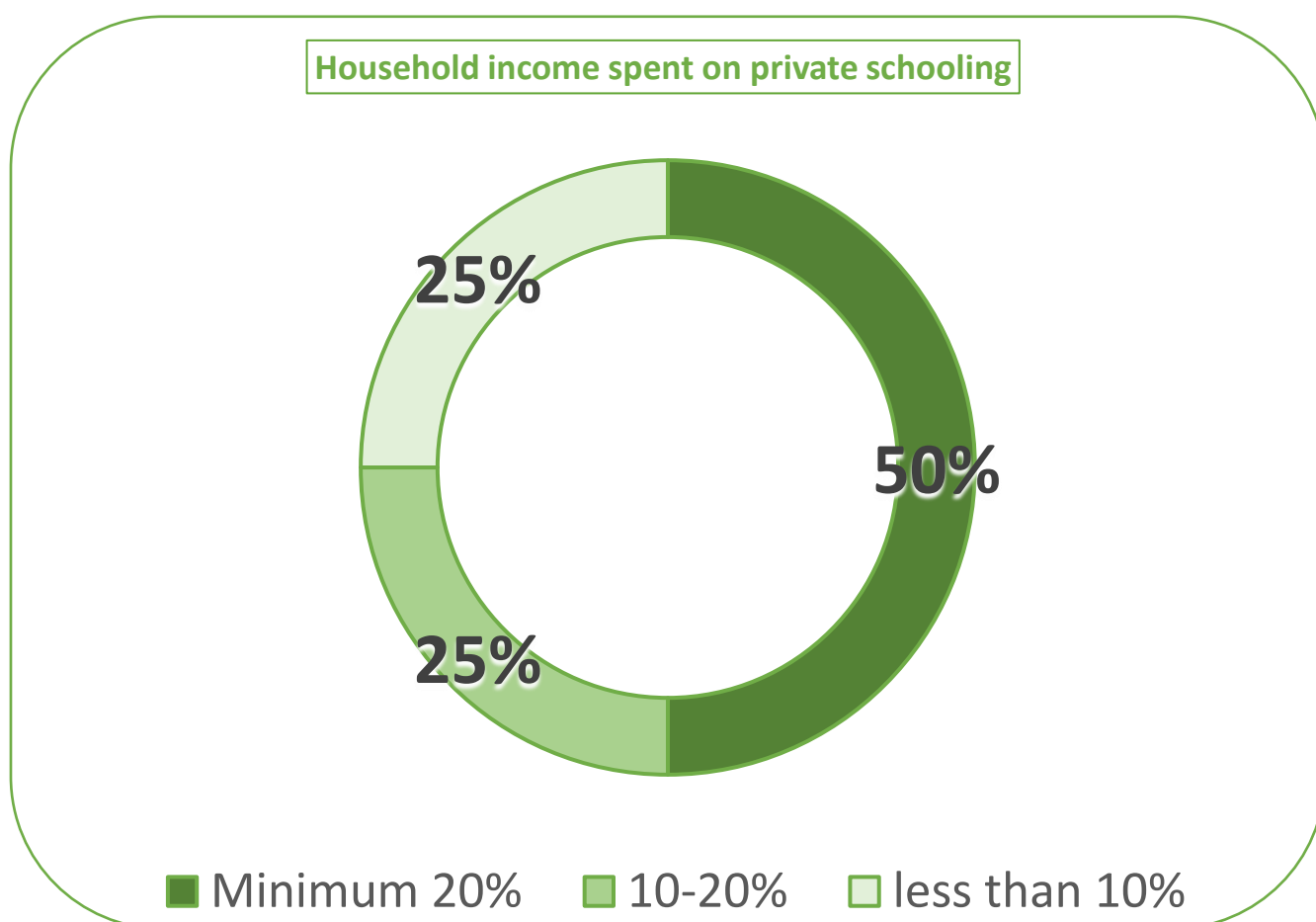


Figure 11 Household income spent on private schooling

Fees hike during the lockdown and physical closure of schools

Of the states involved in the survey, Bihar, Chhattisgarh, Jharkhand and Uttar Pradesh issued notifications directing schools to not hike their fees or pressurise parents in making fee payments during the lockdown. Odisha issued an appeal from the CM's office requesting schools to consider reducing/deferring payment of fees. Despite notifications and pleas from state governments directing private schools to consider reduction/deferment of fees during the lockdown, 39% parents reported having to pay hiked fees for the upcoming academic year. In the case of Uttar Pradesh and Odisha, over 50% parents had to pay hiked fees. While UP had issued guidelines preventing fee hikes, Odisha had not. Despite this, a significant percentage of parents in *both* states had to pay hiked fees. This highlights the need for development as well as stronger enforcement of private school regulation to protect the rights of parents, particularly during a time where over 80% households have suffered a loss in income.

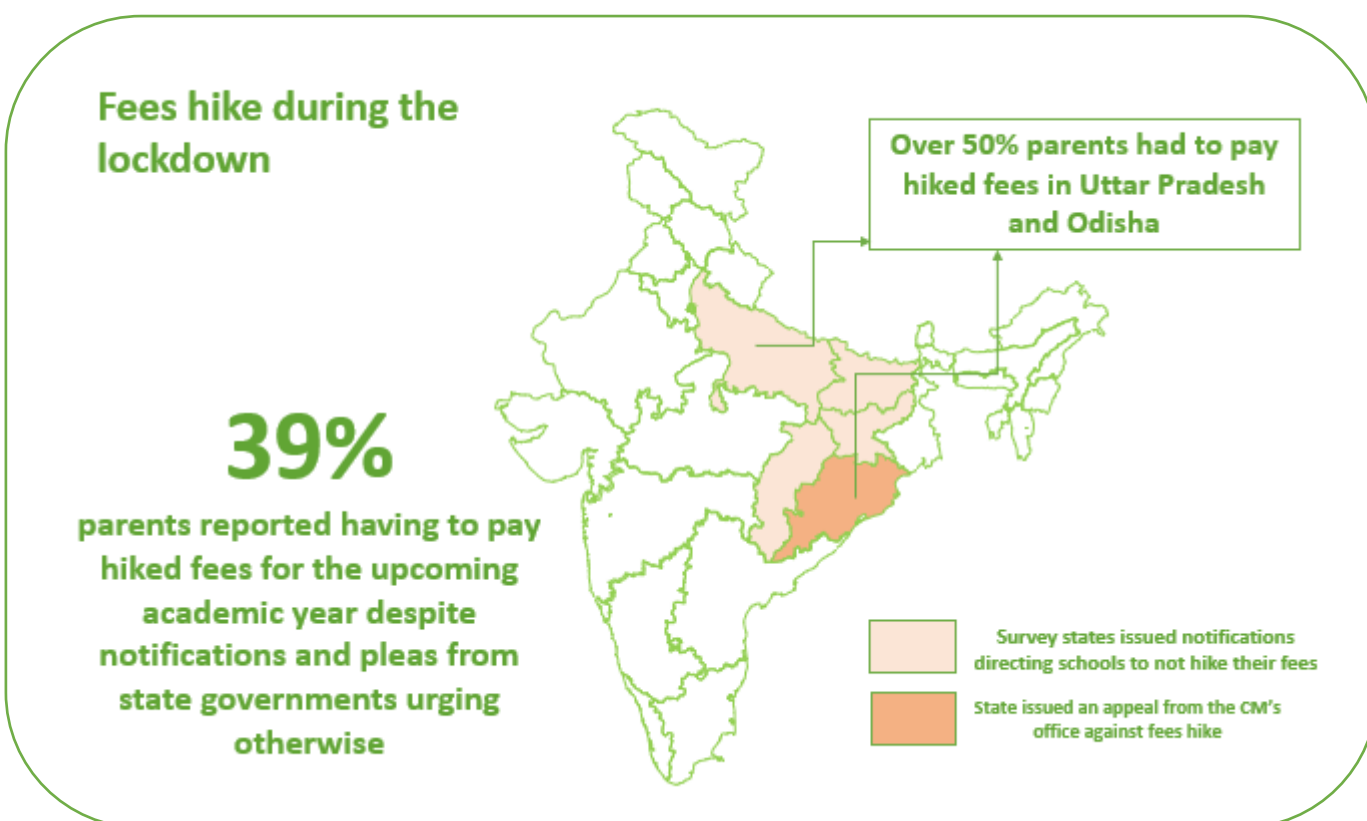


Figure 12 Fees hike during the lockdown

Parents pressurized to pay fees during the lockdown

In states (UP, Bihar, Jharkhand and Chhattisgarh) that had issued a clear notification directing schools to not pressurize parents to pay fees, only 8% parents reported being pressurized by the school through constant reminders and messages. However, in Odisha where no clear guidelines were issued, 35% parents reported being pressurized by the school to make fee payments during the lockdown. This clearly indicates that the existence of clear government guidelines/norms is the first step in protecting rights of parents.

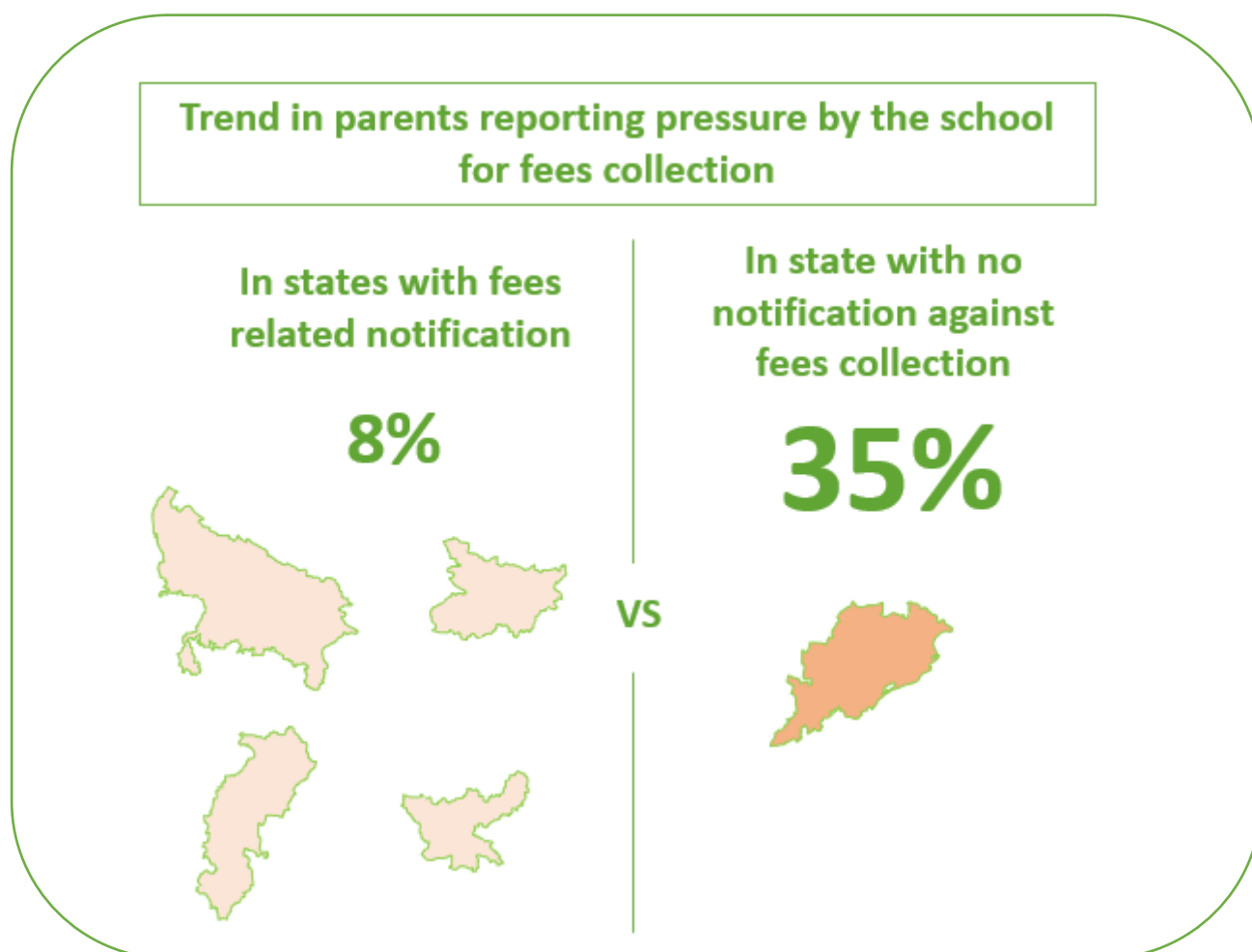


Figure 13 Pressure by the school for fees

Fees for uniforms despite schools being closed

At a time when all schools are closed, 15% parents were still charged fees for uniforms. While UP, Jharkhand and Chhattisgarh had issued notifications directing schools to not hike their fees, there was no clarity about whether schools could charge fees other than the tuition fee. Despite this, only 8% parents in these states reported being charged fees for uniforms. However, in Odisha, where no guidelines were issued, close to 50% parents reported collection of fees for uniforms despite protests and demands by the Odisha Abhibhabak Mahasangha (Parents Association) for waiver of these charges, indicating the need for clear guidelines and regulation by the state government, to protect the rights of parents (Singh, 2020).

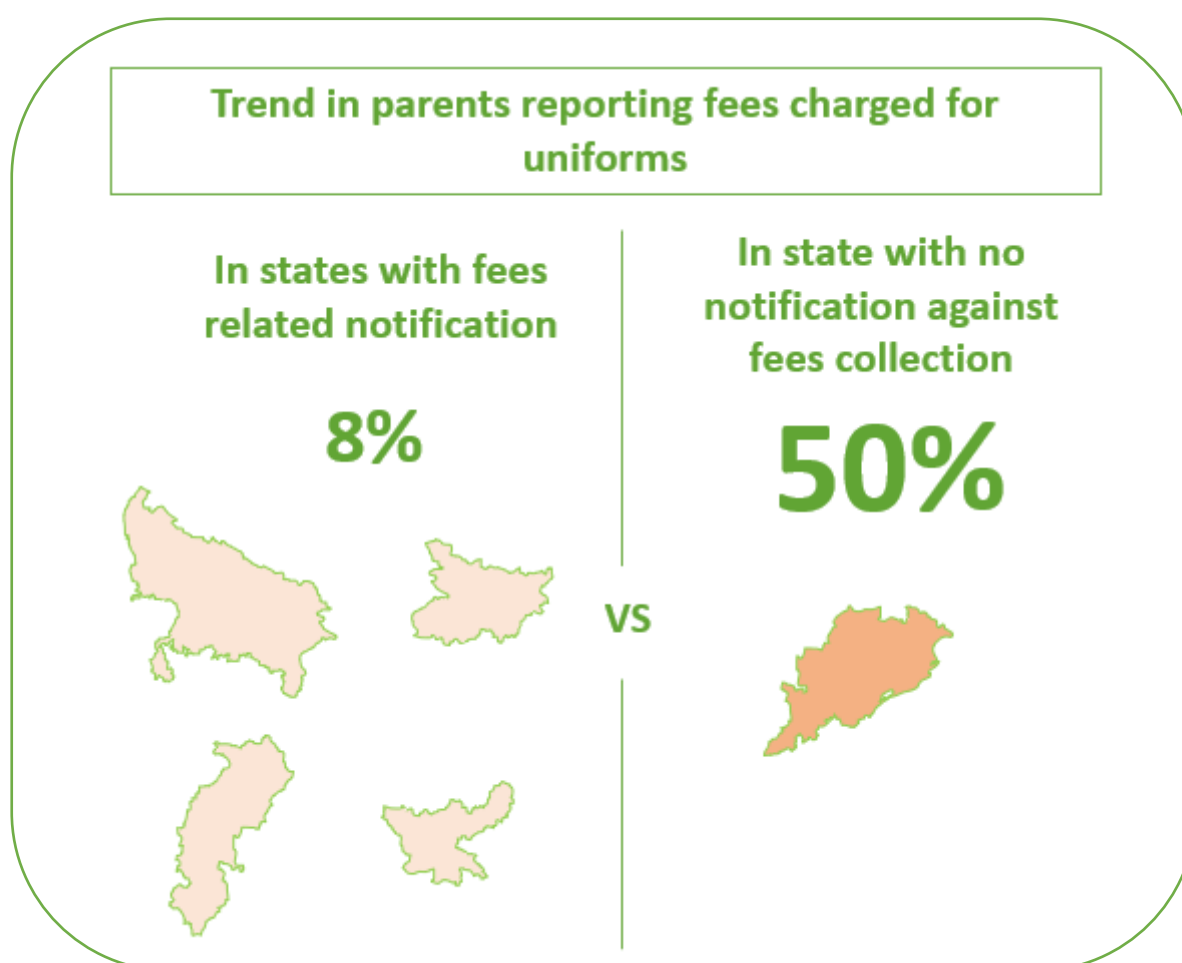


Figure 14 Fees charged for uniforms

Delivery of education during lockdown

Close to 60% children in private schools have suffered an interruption in education delivery due to school closure. In cases where education was 'delivered', WhatsApp was the dominant mode— reported by 57% parents, followed by YouTube, Zoom and phone conversations between the teacher and the student (22% each). The use of WhatsApp as a primary mode of education 'delivery' is consistent with other reports, such as the exploratory survey by the Central Square Foundation (2020) on the COVID-19 impact on private schools.

This question was in the form of a checklist where parents could pick multiple options as responses. This analysis provides us a sense of how many schools are actively 'delivering' education and how many are simply disseminating information. Without going into the pedagogical effectiveness of different mediums, it is evident from the list that there is only one medium i.e. Zoom that can facilitate online 'teaching' while the other mediums (WhatsApp, YouTube and Phone calls) can only be used to share information or provide supplementary resources. **Thus, children in only a fifth of the households experienced some form of structured teaching while the vast majority simply received resources or instructions via WhatsApp, YouTube, and phone calls.** Despite this, 39% parents reported fee hikes by schools, almost twice the percentage of parents that reported a structured form of education delivery during the pandemic.

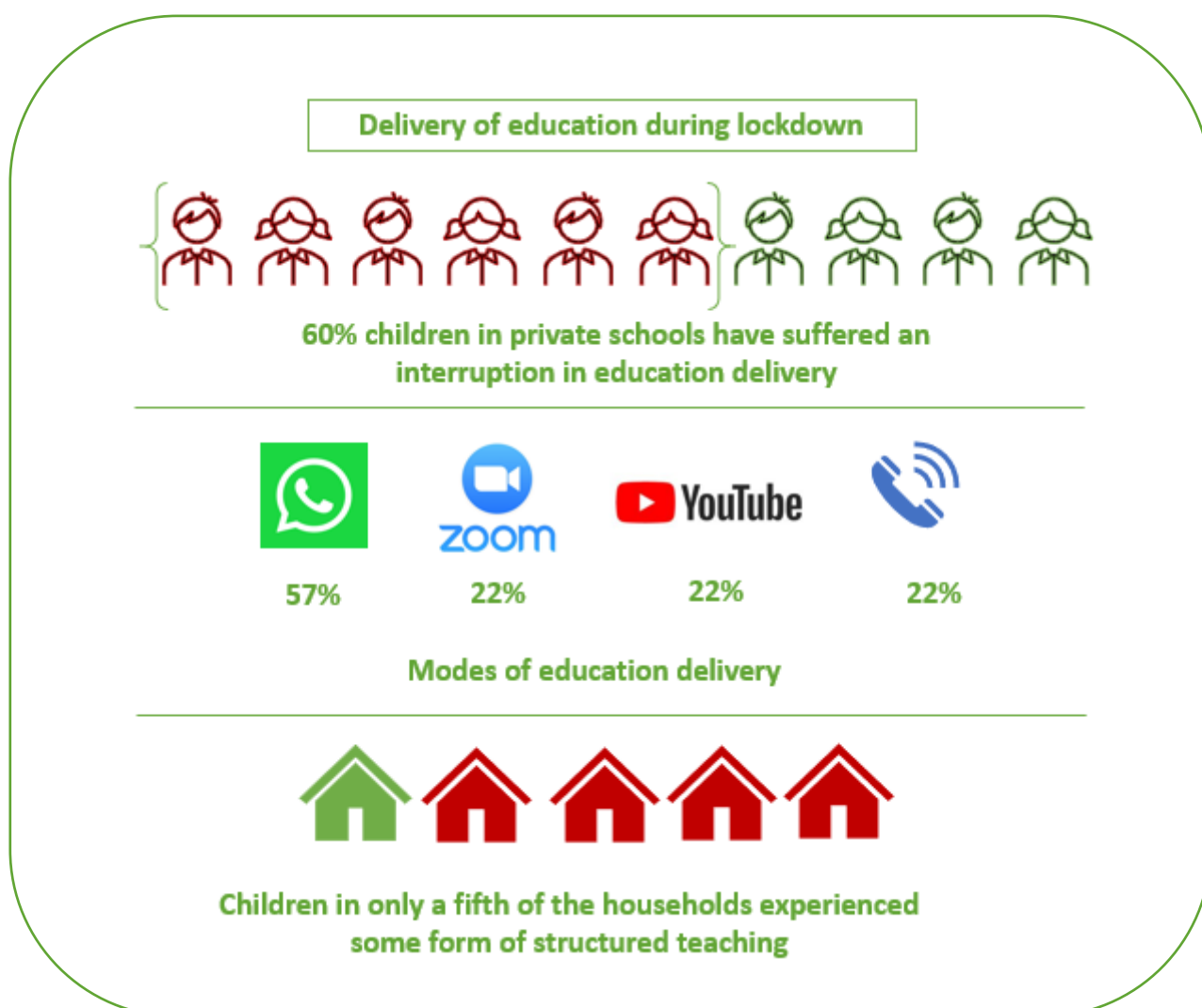


Figure 15 Modes of education delivery

Challenges to parents in supporting their children to access education during lockdown

82% parents reported a combination of challenges in supporting their children to access education:

- Signal/internet speed issues- 53%
- Data is too expensive- 32%
- Don't have device-23%
- Difficulty in negotiating software- 19%
- No internet connection- 18%

Digital education requires a stable internet connection along with adequate data. However, these two preconditions constitute the biggest hindrances in accessing digital education. For over half the parents, internet speed and signal is an issue while for a third, data is too expensive. This is followed by more fundamental challenges of not having the right device, internet connection or being unable to navigate the software. Despite the sample consisting of parents belonging predominantly to urban areas and being digitally literate, 82% still faced challenges in supporting their children to access digital education. There have been multiple media reports of children from economically weaker sections enrolled under Section 12 (i) c of the RTE Act struggling to access digital education during this time (Jain, 2020; Rozario, 2020). This highlights the shortfalls of depending solely on digital mediums for education delivery and the need to look at alternative mediums that are more inclusive and provide universal access.

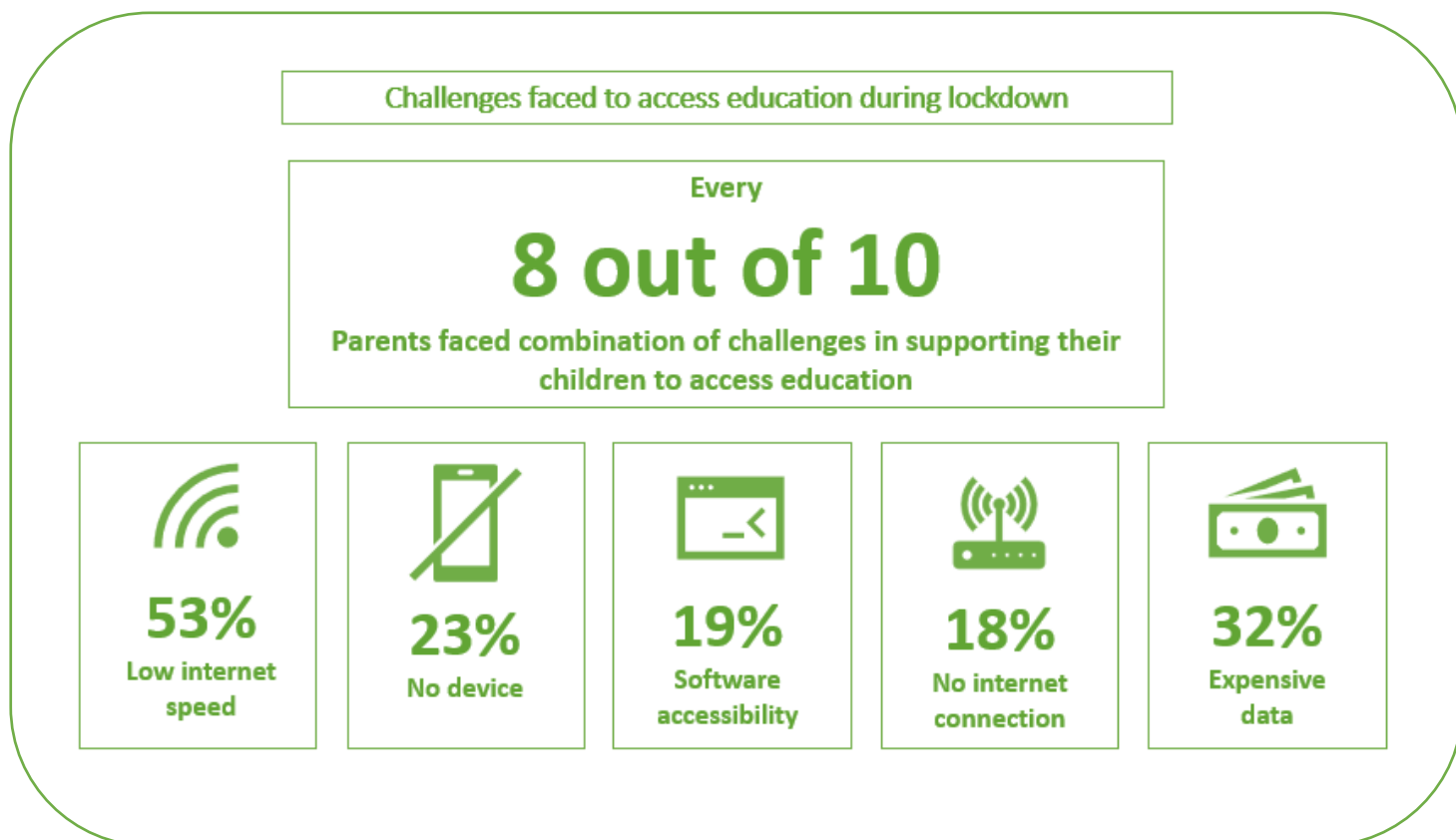


Figure 16 Challenges faced during the lockdown

Conclusion

The study reinforces the fact that private schools are not inclusive spaces since boys are more likely to be more enrolled than girls. It also finds that over 60% children suffered an interruption in access to education due to the physical closure of schools. In cases where education was 'delivered', WhatsApp was the dominant mode, highlighting that the focus was more on information dissemination than teaching. In the absence of low-tech, inclusive modes of education delivery, over 80% parents struggled in supporting their children to access education digitally, with internet speed and signal proving to be the biggest hindrances. Interestingly, the challenges of private school children in accessing digital modes are similar to those faced by government school children, emphasizing that overreliance on digital modes is hurting everybody.

Consistent with other evidence, the study also finds that private schooling involves massive out of pocket expenditure and comprises over 20% of total household expenditure (on average), making it unaffordable for the poorest children in the country. The financial burden of expenditure on private schooling has been made worse due to the ongoing pandemic and economic crisis. Despite the crisis and notifications to restrict fee hikes (in 4 of 5 states surveyed), over 40% parents reported being charged hiked fees, highlighting blatant profiteering and violation of regulations by private schools

In a separate survey, of over 38,000 parents, 83% said that state governments had failed to regulate fees of private schools (Sundaram, 2019). Due to limited support from the government in enforcing the regulation, parents have been forced to take matters into their own hands—in June, Parent Associations across 9 states approached the Supreme Court, asking for a moratorium on private school fees during the lockdown (Varsha, 2020). This highlights the need for development and enforcement of a comprehensive regulatory framework for private schools such that the rights of parents as well as children are protected. The economic impact of COVID-19 is likely to be felt over the next few years, particularly in terms of job cuts and a reduction in income across the board. This increases the urgency to regulate private schools so that they become institutions of learning rather than centres of exploitation and loot.

Recommendations

- Issue notification under the provisions of Section 10 (2) (1) of the Disaster Management Act, putting in place a moratorium on private schools hiking fees until normalcy is restored
- Improve enforcement of state orders around fee hikes and setting up of a helpline for parents to report grievances and ensure that they are responded to within 48 hours
- Ensure that parents have a role in fee regulation; in Maharashtra, schools can only hike fees after approval from 75% parents
- Issue notification to provide children enrolled under Section 12(i)c with devices and free data packs to access digital classes being delivered by private schools
- Reduce over-reliance on online classes and encourage use of inclusive, low-tech mediums such as textbooks and other printed material, guided by conversations between the teacher and the student
- Facilitate physical classes to support a gradual transition to the reopening of schools—begin Mohalla classes (while maintaining physical distancing), in areas with low infection rates where the teacher can teach 4-5 students in each Mohalla class for a few hours, reaching out to all students at least twice a week

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