Wealth and Employment Creation among Women in Idah Local Government Area of Kogi State,Nigeria

CRÉATION DE LA RICHESSE ET DES EMPLOIS CHEZ LES FEMMES DANS LE GOUVERNEMENT LOCAL D'IDAH, DANS LA ZONE DE L'ÉTAT DE KOGI, NIGÉRIA

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Abstract: In the last four decades, Nigeria has been confronted with variegated problems-widespread poverty, political violence, corruption, natural disasters, HIV/AIDS scourge, various endemic diseases, communal clashes, unemployment, strikes, poor government performance, etc. Underlying these concerns is the need to create wealth and employment as a means of addressing some of the challenges facing youths, women and men. Thus, this paper focuses on wealth and employment creation among women in Idah Local Government Area of Kogi State. It argues that with the right enabling environment created by government, private/public partnership, training and affirmative action wealth and employment creation is a distinct

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possibility. Creating wealth and employment among women will help curb social vices like prostitution, crime, violence, theft, armed robbery. **Key words**: wealth; employment; creation; women

Résumé: Au cours des quatre dernières décennies, le Nigéria a été confronté à des problèmes variés - la pauvreté généralisée, la violence politique, la corruption, les catastrophes naturelles, le VIH / sida fléau, de diverses maladies endémiques, les conflits intercommunautaires, le chômage, les grèves, de faibles performances gouvernementales etc. Sous-jacent à ces préoccupations est la nécessité de créer de la richesse et des emplois comme un moyen de s'attaquer à certains de ces défis auxquels sont confrontés les jeunes, les femmes et les hommes. Ainsi, ce document met l'accent sur la richesse et la création d'emplois chez les femmes dans le gouvernement local d'Idah, dans la zone de l'État de Kogi. Créer de la richesse et l'emploi chez les femmes contribueront à lutter contre les fléaux sociaux comme la prostitution, la criminalité, la violence, le vol et le bricandage à main armée.

Mots-Clés: richesse; employ; creation; femmes

1. INTRODUCTION

Nigeria has a great future. But if it will translate into great security, great wealth, a great economy or the like, we have to get down to the drawing board...to draw an agenda for greatness and begin its implementation or we may get to 2020 and be rudely reminded that poverty, insecurity and underdevelopment can also carry the adjective GREAT.

Adzape(2007:5)

Wealth and employment creation in Nigeria was not an issue in the early 70s. It was possible in this period to find companies and government establishments in search for university graduates for employment. The jobs were there but limited hands available for employment. Besides, the naira (Nigeria's official currency) was strong and competed better than the dollar in the international market. But with the economic down turn of the 80s came the need for wealth and employment creation through the formal and informal sectors. According to Mbaku(2000), despite the Organization of Petroleum Exporting Countries(OPEC), oil price increases of the mid-1970s and Nigeria's enormous windfalls from oil, Nigerians are today among the poorest people in the world. This has remained a major challenge in Nigeria and the inability of past successive governments to address the problem has resulted to increase in social vices like robbery, prostitution and sexual promiscuity, thuggery, theft, youth restiveness, corruption, and most recently the Niger Delta crisis. It is against this backdrop that the significance of this paper is underscored. The paper hopes to make a modest contribution by exploring opportunities of wealth and employment creation among women in Idah Local Government Area of Kogi State. Women are factored as a focus of concern in this study because of their disadvantaged position in most places of the World. More so, unemployment of women continues to be higher than that of men although women are potential resources for social, economic, and political development.

In terms of food alone, women globally produce half the world's food. Yet, they constitute 70 percent of the world's 1.3 billion poor. While they work two-thirds of the world's working hours, they own less than 1 percent of the world's property. Women globally still have only 36 percent of the total wage employment and only one-third of the share of the national income (Elagab, 2003). This is a picture of the gender inequality, deprivation and unemployment women suffer and they remain one of the most vulnerable groups in our society. As Elagab (2003), succinctly observed, many social scientists have confirmed that the retreat of the state in many Third World Countries (TWC) from its historical role as

provider of social services has devastating effects on women; being the most vulnerable group in our society.

For the purpose of exposition, the paper addresses the following concerns: the necessity of wealth and employment creation and the statistics of poverty in Nigeria; Government strategies of combating unemployment and poverty in Nigeria; contributions of Development Partners and Non-governmental Organizations (NGOs) in combating poverty and unemployment in Nigeria; and the opportunities of wealth and employment creation through formal and informal sectors. The paper ends with concluding remarks.

2. THE NECESSITY OF WEALTH AND EMPLOYMENT CREATION AMONG WOMEN AND THE STATISTICS OF POVERTY IN NIGERIA

The necessity of creating wealth and employment among women is underscored by the fact that they occupy strategic role in the socio-economic and political development of any society. Providing employment for women will give them the opportunity to utilize their God given potentials for national development and to help their families. Wealth and employment creation is a means of addressing the problems of poverty and unemployment among women in Nigeria. According to UN (2002), young women suffer higher unemployment rates than young men in majority of economies.

The strategic and catalyst role of women as change agents is never in doubt. Nigerian history is filled with marks of achievements of women in their chosen professions and political appointments at federal and state levels. For instance, Professor Dora Akunyili as Director-General of the National Agency for Foods Drugs Administration and Control (NAFDAC) made impact in shaping the drug policy of Nigeria. As the chief executive of NAFDAC she took the agency to an unprecedented height and put her life on the line in fighting fake drug dealers. Perhaps, it is these achievements that made the present government of Yar' Adua to appoint her as the Minister of Information. The following Permanent Secretaries were in strategic areas of governance during Obasanjo Administration (1999- May 2007) and as chief policy advisers of their ministries they gave good accounts of women as administrators: Mrs Thelma Iremiren (Internal Affairs), Mrs Janets O. Ogunleye (National Salaries, Incomes and Wages Commission),Dr. Lami Hamza (Manpower Development Office), Mrs Grace Archibong (Ministry of Police Affairs), Mrs Timiebi K. Agary -Ministry of Labour an Productivity (Adegoreye,2005).

The high poverty rate among women makes wealth and employment creation a necessity for them. According to 2004 ILO report, women constitute 60% of the world's 550 million working poor surviving on \$1 or less per day. A World Bank survey found that more than 95percent of women workers in a neighboring country like Ghana and 90 percent in Zambia are employed in the informal sector (Katepa –Kalala, 1999). This shows that the informal sector remain an effective means of wealth and employment creation in a country like Nigeria where white collar jobs are decreasing by the day and most women in rural areas like Idah are uneducated to merit government employment and are predominantly involved in agricultural activities at subsistence level.

Poverty in Nigeria is worsening by the day despite multi-billion naira past and present government programmes aimed at reducing poverty in the country. The facts are obvious. In the Graphic Newspaper of June 11-17, 2008, the following indices of poverty in Nigeria were stated glaringly. Over 70 percent of Nigerians lives on less than one United States dollar (\$1) per day only better than Mali (73%), compared to Ghana (45%), Pakistan (13%) and 8% in Brazil. 35 percent of the Nigerian population are in absolute poverty. This number rose to 56% in 1996. According to Laleye (2009), about 80 million Nigerians still live in darkness as a result of erratic power supply. In other words, energy poverty in the country is high and may have been one of the key factors why it is estimated that 9 out of every 10 Nigerian graduate is jobless. Thousands graduates produced yearly in Nigeria hardly find formal or informal sector employment.

In a world where women are increasing becoming bread winners due to cases of single parents and death of partners' wealth and employment creation has become a means of helping helpless women. The impact of poverty is harder in rural areas especially among women and children. According to the Graphic Newspaper (2008), Nigerian women have lower social status than the men and consequently, less access to schooling and training, particularly in childcare and health practices. While the number of men migrating from rural areas in search of employment has increased over the years, the number of households headed by women has risen substantially. Women struggle to make ends meet as the burden of work, at home and in the field falls on their shoulders. Malnutrition is a frequent health related problem in these households. Other vulnerable groups among rural poor people are young couples with children, the physically challenged and old people with no relatives to support them. Social welfare schemes that support old women and men are lacking in Idah Local Government Area in particular and Nigeria in general.

3. GOVERNMENT PROGRAMMES OF COMBATING UNEMPLOYMENT AND POVERTY IN NIGERIA

Government since the early 1970s (shortly after the Nigeria Civil War -1966-1970) recognized the need of putting in place strategies and programmes aimed at combating the challenges of unemployment and poverty in Nigeria.

The results of poverty and unemployment eradication programmes have been poor and not encouraging for obvious reasons such as corruption, absence or lack of strong political commitment, instability in government, exclusion of the masses in the design and implementation of programmes affecting them. A few of these programmes will be examined below.

First, the earliest poverty alleviation strategies of the Federal Government of Nigeria established in 1972 by the then Head of State Gen. Yakubu Gowon. The two projects (National Accelerated Food Production Programme – NAFPP and the Nigerian Agricultural and Co-operative Bank (NACB) were aimed at boosting agricultural production through funding and professional assistance. They turned out to be colossal waste with nothing tangible to show.

Second, the Operation Feed the Nation (OFN) established in 1976 by the then Head of State, Gen. Obasanjo. As the name implies, programme was aimed at ensuring food security in Nigeria but like previous ones it fizzled like "packs of cards" as the programme ended up not feeding the nation but the pockets of a few actors.

Third, following the coming on board of a democratic administration in 1979 after about thirteen years of military rule (1966-1979), the Shehu Shagari' Green Revolution Programme was introduced with the aim of curbing food importation while boosting crop and fibre production. By the time the Shehu Shagari government was overthrown in 1983, the scheme had gulped two billion naira of tax payers' money. In the present exchange rate, this is more than three hundred billion naira wasted.

Fourth, military rule from 1983 to late 1990 saw the introduction of various programmes aimed at combating unemployment and poverty. These programmes are: General Buhari's Go Back to Land Programme; General Babangida Scheme- Better Life for the Poor, Directorate for Food, Road and Rural Infrastructure (DFRRI) which gulped over 100 billion naira tax payers' money. Abacha and his team with the pretense of caring for the poor established The Family Support Programme and the Family Economic Advancement Programme. This Family Support Programme according to Tell Magazine of 3/8/98 consumed over 10 billion naira of tax payers' money at a time Abacha was retrenching helpless civil servants nation-wide. These programmes had loadable objectives but failed due to bazaar mentality (attitude of quick money-making), corruption, mismanagement, insincerity on the part of government, policy distortion at implementation level, etc. For instance, Haroum Adamu's interim report on the Petroleum Trust Fund (PTF) of Abacha's administration indicates that 135 billion out of the 146 billion naira was squandered possibly through over invoicing, over supplies, supply of expired materials, wrong

project priorities, settling perceived trouble spots like the army and the police and blatant thievery (Graphic, June 11-17, 2008).

Fifth, prominent among national agencies established in tackling unemployment in Nigeria is the National Directorate of Employment (NDE). With Headquarters in Abuja, the body was established on November 22nd, 1986 to accomplish the following functions: design and implement programmes to tackled mass unemployment, articulate policies aimed at developing work programmes with labour intensive potentials; and obtain and maintain a data bank on employment and vacancies in the country. The NDE has four core programmes, they are: Rural Employment Promotion Programmes, Special Public Works Programme, Small Scale Enterprises Programme and Vocational Skills Development Programme. A major challenge of the programme has been inadequate funding (Okojie, 2003) and late release of funds (Chinedu, 2006 cited in Akinloye, 2008). According to Okojie (2003), the agency launched in 1991 the Women Employment Programme aimed at creating and initiating activities that will generate employment among rural and sub-urban women organizations. However, only 550 women (through association of wives of members of the armed forces) had benefited as at the time of Okojie's paper referred here. In addition to limited funds, the programme suffers from lack of awareness among many Nigerian women. It is important to note as the table below depicts that a number of women have benefited from the NDE programmes in Edo State from 1987-2002. Although this number is far below male beneficiaries.

	School	on Wheels	Entreprene	eurship development	National Op	en Apprenticeship
	programme		programme			
	Male	Female	Male	Female	Male	Female
1987	-	-	815	331	340	134
1988	-	-	913	374	1138	695
1989	-	-	628	430	845	386
1990	-	-	690	361	430	115
1991	51	22	960	550	-	-
1992	92	29	586	205	2,987	1437
1993	101	51	311	213	1,900	1,100
1994	209	102	650	199	-	-
1995	-	-	215	85	512	318
1996	206	92	1,271	950	510	320
1997	218	82	300	150	-	-
1998	-	-	62	38	417	480
1999	-	-	250	144	13	64
2000	87	33	1300	700	556	523
2001	-	120	150	65	745	668
2002	71	29	195	105	365	315
Total	1,035	623	9,296	4,900	10,758	6,555
%	62.42	37.58	65.48	34.52	62.14	37.86

Table 1: Women Beneficiaries of NDE Programmes, Edo State 1987-2002

Source: Okojie, 2003

Sixth, the Obasanjo administration (1999-2007) took courageous steps to curb poverty in Nigeria by establishing the National Economic Empowerment and Development Strategies (NEEDS) and the National Poverty Eradiation Programme (NAPEP). According to Nyong (2005), NEEDS is about people, their welfare, their health, education, employment, poverty reduction and popular participation. The impact of NEEDS in the area of employment creation is yet to be felt as unemployment is on the increase. Thus, Akintoye (2008), maintained that this development raised the need to seek help in the informal sector as a means of effectively reducing unemployment. Important to note is the argument that

Obasanjo's poverty and employment programmes fell short of public expectations as they did not translate into better living standard for the citizens because of poor implementation, corruption and profligacy in government.

4. DEVELOPMENT PARTNERS AND NON-GOVERNMENTAL CONTRIBUTIONS TO COMBATING UNEMPLOYMENT AND POVERTY IN NIGERIA

Development Partners like the United Nations Development Programme (UNDP), have made significant contributions in the creation of jobs by expanding opportunities for enterprise development for both men and women. Through its skills acquisition centres, women and youths have been assisted to acquire skills that will enables them to become self-employed. Facilities are provided for training in the areas of dressmaking; electrical installation, wood works and carpentry, welding and basic metal works. Lift Above Poverty Organization founded in 1986 is aimed at supporting poor women. In 2001, 86 million was disbursed to women at an average loan size of 12,000 naira while 41 million naira was disbursed the previous year- 2000 (Okojie, 2003).

5. CONSEQUENCES OF UNEMPLOYMENT AND POVERTY AMONG WOMEN IN IDAH LOCAL GOVERNMENT AREA OF KOGI STATE

Unemployment and poverty among women have driven some to prostitution as a means of survival. Among female students tertiary institutions are ladies who are into prostitution as a means to raising funds to meet their educational expenses and support their young ones. According to Okojie (2003), Girls are trafficked from Edo, Delta, Imo and other states in Southern part of Nigerians. Sometimes, parents or relatives out of poverty and frustration sell these young women to traffickers who in turn exposed them to many forms of abuse including bonded labour and forced prostitution. As Okojie (2003) further argued poverty, unemployment and lack of economic prospects, the absence of regular migration opportunities, parental and peer pressures, and misconceptions concerning job prospects in North America and Europeans countries, are among the fundamental factors giving a push to massive migration of educated as well as educationally and socially disadvantages group in Africa including young women.

Conjecturally, unemployment and poverty have the potential of pushing some into criminal activities like armed robbery, and fraud as a means of survival. It is common to find some armed robbers apprehended by police confessing that they were forced into robbery because of joblessness. This is a possibility in a country where it is believed that nine out of every 10 graduate is jobless. Some ladies are pushed or lured into early marriage because they lack the financial means of facing the vicissitudes of life. Thus, their husbands being the bread winners support them through life. In this regards some scholars perceive marriage as a means of alleviating poverty among women. This is the confession of an orphan who went into early marriage after her National Diploma Programme in one of the Federal Polytechnic because she will be better protected in her husband house than fighting an uncle of hers who wanted to inherit her father's property located in one of the states in Southern Nigeria. Thus, we conclude that unemployment and poverty among women and youths in general constitute serious economic and social problems in Nigeria and sub-Saharan Africa in general.

6. FORMAL AND INFORMAL EMPLOYMENT OPPORTUNITIES AMONG WOMEN IN IDAH

Opportunities for wealth and employment creation abound in Idah Local Government Area of Kogi State. A number of women driven by the need to succeed are utilizing these opportunities. Some of these opportunities are discussed below:

6.1 Wealth and Employment Opportunities in the Formal Sector

A number of women in Idah Local Government Area are into government employment as civil servants working in either the Federal Polytechnic Idah, Local Government Council, Government or Private Secondary Schools, Primary Schools, Idah General Hospitals and Health Centres, Idah Post Office, State Ministry of Works and Housing or School of Health Technology Idah. Women who possess requirements are employed as lecturers in the Federal Polytechnic Idah with a number of them appointed as Deans, Chief Lecturers, and Principal Lecturers and occupy key positions. Employment into the Federal Polytechnic Idah is preferred than State or Local Government due to better condition of service and regular payment of salaries. With the increasing education of women, the formal sector offers an enriching approach of wealth and employment creation. To expand this opportunity, the issue of ghost workers should be curbed at Federal, State or Local Government establishments. This will create more vacancies in these organizations for women to occupy. To create wealth among women, there is need to design policies that encourage personal development.

Because of limited vacancies, government organization offer limited opportunity for wealth and employment creation among women. The mentality of preferring to educate male children than female has increased the feminization of poverty in Idah and other rural areas in Nigeria. More so, the Kogi State and other state governments in the country are currently battling with the issue of ghost workers. The foregoing leaves the informal sector as potential means of wealth and employment creation among women in Idah.

6.2 Wealth and Employment Creation among Women through the Informal Sector

As noted earlier, the informal sector offers opportunity for wealth and employment creation among women in Idah than the formal sector. With the spirit of entrepreneurship being cultivated some women are becoming self employed as food vendors, petty traders, fashion designers, market women selling food stuffs, farmers, and shop owners. With the revolution in telecommunication in Nigeria, some young ladies are into sales of recharge cards of (MTN, Glo, Zain networks). A few women make GSM commercial calls in campuses of Federal Polytechnic Idah, and School of Health Technology, Idah.

These opportunities are not without challenges. Fashion designers and other business women are currently faced with the challenge of energy poverty and low patronage due to poor economic status of civil servants. For instances, salaries of Local Government workers are not paid in full. On the part of state workers, the recent workers' screening exercises embarked by the Kogi State Government in attempt to solve ghost workers syndrome in the state has created problems yet to be solved. For example, there are complaints of workers who have not been paid their salaries for the past five months either because their names were omitted from payment vouchers or were employed without approval from the Governor. Because of epileptic power supply, fashion designers depend on generating sets to operate. This has increased their running cost thus reducing profit made. The level of patronage/success enjoyed by business women is a function of how buoyant civil servants are financially. When salaries are not paid in full or delayed, sales of market women drop drastically.

Important to note is the fact that in Idah, there is near absence of a functional financial establishment to offer loans to women wishing to go into business or boost their businesses. The situation is complicated by the unwillingness of commercial banks to grant loans due to the global economic meltdown and the recent crisis in Nigerian banks leading to the sack of not less than five Managing Directors of Commercial banks recently by the Central bank of Nigeria.

Churches in Idah in attempt to help their women, occasionally organize programmes to train them in the area of soap and candle making and preparation of meals (for those who want to go into food vendor business). Arrangements are also made in some Pentecostal Churches to train interested men and women in such technical fields like poultry, fishery and piggery. These are potential methods of wealth and employment creation for women and even men. But the challenge in most cases is raising the, capital needed to start this business.

In some assemblies, seminar and workshops are organized to encourage working men and women to start business of their own as a means of complimenting their monthly income ad preparing them for retirement. These seminars are sometimes interpreted in Igala language to help the uneducated among them. For instance the Deeper Life Bible Church, Idah branch organized a seminar with the aim of inculcating the spirit of entrepreneurship among her members and other invitees.

Some village women mostly the uneducated are into farming as a means of survival. They farm at a subsistent level producing crops like yams, cassava, maize, millet, potato, rice, beans etc. Because these women lack the technical know for modern farming and access to subsidized fertilizer from the state government production is often at a small level thus affecting their income. Among these women are those who go into farming with the aim of raising enough funds to start a small business. But only a few of them succeed in this as savings is tied to price consumers are willing and are able to pay for agricultural produce.

7. CONCLUDING REMARKS

Wealth and employment creation is a must if government is to be meaningful to Idah people and Nigerians in general. Government becomes meaningful to the governed if jobs are created and enabling environment put in place for businesses to strive and succeed. Enabling business environment that solves the problem of energy poverty limiting business women should be created by the governments. This could take the form of offering soft loan to women to enable them start their business. Furthermore, the state and local government should partner together to ensure that farm inputs like subsidized fertilizers get down to the grassroots. There is need to bring to book those who divert these fertilizers for personal gains. The problem of electricity in Idah can be solved by embarking on effective rural electrification. Idah is surrounded by river Niger which government can effectively harness for electricity.

There is need for affirmative actions by government aimed at encouraging the education of women. This can be done by taking special interest in women affairs ministry at both federal and state levels. There is need to established women affairs unit at local government levels since this is the government nearer to the women at the grassroots. The weaving off of school fees for students from poor background can be used to discourage ladies who are into prostitution because of the need to raise funds for their education.

Programmes of religious bodies aimed at meeting the needs of women should be supported and strengthened by government. Since some of these religious bodies have as their guiding principles honesty and transparency, resources from government can be channeled to the jobless through them without being diverted by corrupt men and women in the society. Welfare programmes aimed at addressing the needs of aged women should encouraged. This can be done through a comprehensive welfare programme.

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