



THE MANIFESTO

**ALHAJI MURTALA
YAKUBU AJAKA (MURI)**

A BREATH OF FRESH AIR

" For so long, Kogi has been under bad leadership. I am bringing A
Breath of Fresh Air and Fresh Ideas for the good of the State." - MURI



— — — — — *A* — — — — —

BREATH OF

— — — — — *FRESH AIR* — — — — —



BACKGROUND



Kogi State since its creation in 1991 has witnessed what can be described in the popular parlance as the Good, The Bad and The Ugly. Several personalities have tried the best they can to move Kogi State up the ladder of performance.

Kogi like every State is a work in progress, it is however obvious that successive governments may have fallen short of taking our dear Kogi State to enviable heights. It is trite to state that no one person knows it all and that a man cannot give what he does not have, I have therefore elected in running for the High office of the Governor of our dear State, to put before the good people of Kogi, a well-researched people oriented and Pan-Kogi pact.

I acknowledge that quite a few Leaders have left great footprints in our State. I believe that a lot more can be done. That is why I, Alhaji Murtala Yakubu Ajaka MURI, along with enterprising, pragmatic and knowledgeable young men and women of my generation as well as professionals and seasoned technocrats knowing that Kogi State is richly endowed with great human and natural resources present to Kogi State and the world this pact, **A BREATH OF FRESH AIR.**

BACKGROUND



As the lead visioner of this great vision of Kogi sons and daughters, I believe honestly that if the great wealth of Kogi State is properly harnessed, Kogi can become the new hub of business, industry and excellence, and by extension, the image of a New Nigeria, a land that flows with Milk and Honey.



BIO DATA



Hon. Murtala Yakubu Ajaka MURI was born on the 13th day of February, 1978 of a noble and respectable parentage. He began his early education at the Roman Catholic Mission (RCM) Primary School, Ajaka, Igalamela/Odolu Local Government Area of Kogi State, and completed his primary education at the Federal Polytechnic Staff School, Idah.

Thereafter, he proceeded to the prestigious Barewa College, Zaria. He enrolled at the University of Abuja, from where he obtained a Bachelor of Science (B.Sc) degree in Sociology. At this point, the hand of destiny conscripted the enterprising and industrious young man into the throng of partisan politics, starting with his election as Deputy State Secretary of the now-defunct Action Congress (AC), FCT Chapter.

In December 2006, he was appointed National Assembly Liaison Officer of the Action Congress (AC). When the process of merging ACN, ANPP and CPC into the present APC in 2013 began, Hon Murtala Yakubu Ajaka MURI was appointed the Coordinator of one of the Committees in recognition of his sterling political and inter-personal credentials.

BIO DATA



Owing to his resounding success in the pre-merger discussions and content harmonization, he was appointed pioneer Head of Protocol of the All Progressive Congress (APC) in 2013. Shortly afterwards, his competence met with fortune and gave birth to his appointment as Special Assistant to the National Secretary in 2014. As always, he rapidly raced the course of political and administrative mastery, especially in the tough landscapes of conflict resolution, internal party administration, contact and mobilisation, and image management. These accomplishments in the face of high-end political storms, necessitated his appointment as Special Adviser to the National Chairman of APC in 2020.

Hon. Murtala Yakubu Ajaka MURI was elected unopposed as Deputy National Publicity Secretary at the National Convention of the governing All Progressives Congress (APC) on 26th March 2022. Being a man of many excellent parts, he is a successful businessman with an interest in oil and gas, power and energy, multi-level consultancy and public sector procurement services. He currently chairs the boards of Yakubens Nigeria Ltd, and MMB Petroleum and Chemical Company Ltd. Happily married with children, he is a Philanthropist whose hobbies are reading, writing and meeting people.

VISION & MISSION

VISION

To create a sub-national State that thrives on equality, equity and sustainable development for the benefit of all regardless of their geo-demography.

MISSION

To build a leadership that is focused on attitudinal / behavioral reorientation where the citizens of the State direct, dictate and motivate far-reaching governmental policies and programs.

MURI believes that a leader leads from behind and he is committed to being the servant leader that Kogi State badly needs.



TEXT OF MY FAITH

Governance has proved over the years that it is not a tea party; some consider it a means to an end forgetting that leadership positions entail more. The reason why some fail based on my findings is that most would-be leaders seek God to provide a place for them but do not take further steps to prepare themselves for the task.

This blueprint is a graphic show of my preparedness to tackle headlong the hydra handed problems confronting Kogi State. It however, does not represent the entire work volume of my administration as the blueprint may have to be tinkered with from time to time depending on the realities and the ever-changing needs and demands of our people.





THE MURI/SAM

Administration shall be flexible
and receptive to advice, criticism
and suggestions.

OUR POLICY DIRECTION



Conscious of the fact that it is not possible to make a 100% projection for everything, and knowing that the vicissitudes of time and space happens to all things, our trust in leadership shall be pragmatic, innovative and broad-based.

We are aware that the challenge of paying Workers as and when due has become a recurring phenomenon, and knowing the dwindling fortunes of revenue accruing to the State we must plan well to create a buffer to sustain whatever short fall we may experience.

We are prepared and ready to activate the elaborate plans and policy trust of our government to attend natural disasters like flood when they occur, and to attend the daily challenges of a growing State; and we shall not have a Fire Brigade or knee-jerk approach to governance.

We are coming on the platform of our great party **THE SOCIAL DEMOCRATIC PARTY (SDP)** and as a matter of policy we shall largely implement the Manifesto of the party, whilst chiefly pursuing policies and programs peculiar and particularly relevant for the good of Kogi State.

OUR POLICY DIRECTION



Our programs and policies will be implemented in line with internationally recognized best practices. We shall set Rules and lead by obeying the rules. And our government shall be open to public scrutiny. To this end rules will be made for the sake of orderliness and rules will also be obeyed to ensure orderliness.

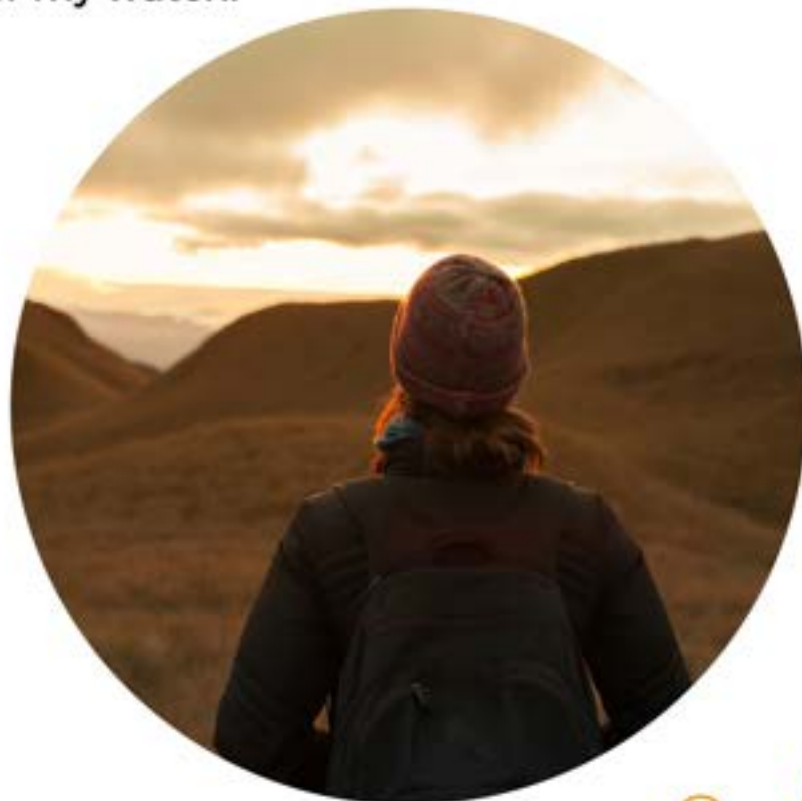


SECTORAL ACTION PLAN



We have conducted a need assessment of what is required in the state. We painstakingly did this to achieve two things. To ascertain what is on ground. To see what we can cope with and to evaluate what narratives must change.

We decided to go ahead with this project convinced that we can turn things around for good. We are encouraged by the patriotism of Kogites knowing that you appreciate good leadership. All that is required therefore is to get our people involved in the process leading to any major decision and action to be taken. Your input will be the fulcrum of every governmental decision under my watch.



KOGI STATE CIVIL SERVICE



The civil service is known as the engine room of government. The reason is that the civil service drives every policy and program of government. We shall reorientate and reinvigorate the civil service for effective service delivery to the people.

Our investigation reveals that the motivation of the Kogi State Civil Servant is at its lowest ebb at the moment on account of inadequate remuneration (Salaries, Pensions and allowances). Hopefully, we have also come to the realization that Kogi State has enough manpower to deliver and can rate amongst the best in Nigeria if energized and given the necessary impetus to deliver on its mandate. Civil service is a structured organization governed by laws which in this instance is called the **PUBLIC SERVICE RULES**. We will undertake a comprehensive restructuring of the civil service to ensure optimum performance. Super-imposition and cronyism which leads to indiscipline and lowering of morale will be discouraged.

Reward system will also be encouraged to ensure that whilst the indolent ones are disciplined the hardworking and the industrious ones are honoured.

INTER GOVERNMENTAL RELATIONS AND COOPERATION

The reason for instability, in Government is the lack of cooperation between the different arms of Government. Most of the time protocols establishing the various arms are breached. To a large extent established protocols are not respected. On our part, we shall respect the principles of separation of powers between the various arms of Government. We shall maintain synergy and regularly interface with other arms of government on very crucial state policies. We shall run a Government that is dedicated to advancing the well-being of the State.

LOCAL GOVERNMENT AND CHIEFTAINCY AFFAIRS

The most cumbersome aspect of State Administration is the Local Government which is the unit of Administration closest to the people. Here in Kogi State salaries and wages of Civil servants and Teachers have remained a Mirage. This is so because either the salaries are not being paid, or when they are paid it is on a percentage basis, sometimes as low as 20%, the same goes for the payment of primary school teachers whose wages are deducted from the monthly allocation of the Local Government by the Ministry of Local Government and Chieftaincy Affairs at a Joint Allocation Committee meeting held every month after the Federal Allocation Meeting in Abuja.



LOCAL GOVERNMENT AND CHIEFTAINCY AFFAIRS



We shall protect the autonomy of the Local Government Administration and ensure that Local Governments meet their obligations to financial and developmental bodies both within and outside Nigeria to allow access to financial aid from support agencies across the world.

On Chieftaincy Affairs, our Traditional Institution remains the most respected and valuable asset for the protection of revered values, customs and tradition. We shall accord the Traditional Institution a pride of place, and the respect it rightly deserves. We shall review the current status of the welfare of our Traditional rulers and bring them in tandem with current economic and social realities.



SALARIES AND WAGES



The most crucial issues that affect Civil Servants today are salaries and wages. Kogi State as it stands has become a theatre of sorts regarding claims and counterclaims on salaries and wages of civil servants and pensioners thus a campaign issue. Except for the dimension it has taken, we would not have mentioned the issue at all because the primary responsibility of any government is to pay civil servants and pensioners their salaries and wages when due.

We have gotten to a ridiculous end where payment of as low as 20% of salaries is now commended as achievement. As a government, our first assignment is to do an in-depth forensic evaluation of the revenue profile of the State ditto the inflow, outflow and possible revenue accruing to the state, and attempt a dispassionate resolution of the issues through a possible re-evaluation of the workforce and the wage bill.

Armed with the necessary facts and figures, our government will meet with Civil Servants, Pensioners and other stakeholders to have a holistic look at the situation and very honestly take a stand that will be realizable, attainable and acceptable to all parties.

SALARIES AND WAGES



On our part, we will ensure that no single civil servant works without being paid because the Holy Books emphasizes the need for labourers to be paid their wages before their sweat dries up.

Having properly evaluated the challenges ahead, our commitment to a new day, a new deal and a new dispensation that offers the best for the people of Kogi is unalterable, I hereby present to you my **SEVEN (7) POINT AGENDA**.

7 POINT AGENDA



MURI'S 7 POINT AGENDA



- 01 | Security, Peace and Harmony
- 02 | Economic Development and Job Creation
- 03 | Education
- 04 | Healthcare
- 05 | Agricultural Development
- 06 | Infrastructural Development
- 07 | Tourism



1. SECURITY, PEACE AND HARMONY

The principal purpose of any Government is to guarantee the security of lives and property. This has largely eluded our people. Our observation shows that the best security can only exist if social security is guaranteed. We will therefore not pay lip service to the security of lives and property in Kogi State. Governance under our watch will ensure that all necessary services are provided to guarantee security. To this end, we shall support all relevant security agencies with materials and resources necessary for effective policing and protection of lives and properties. We shall encourage the relevant security outfits to work very closely with various community leaders and Traditional Institutions in the State to stem the tides of crimes and criminality.

Our government shall ensure that salaries and emoluments due to Civil Servants are paid as and when due thereby stimulating the economy so that businesses would thrive and reduce the predilection of young people to criminality. It is obvious that where the means of livelihood is largely guaranteed there will be peace and harmony.

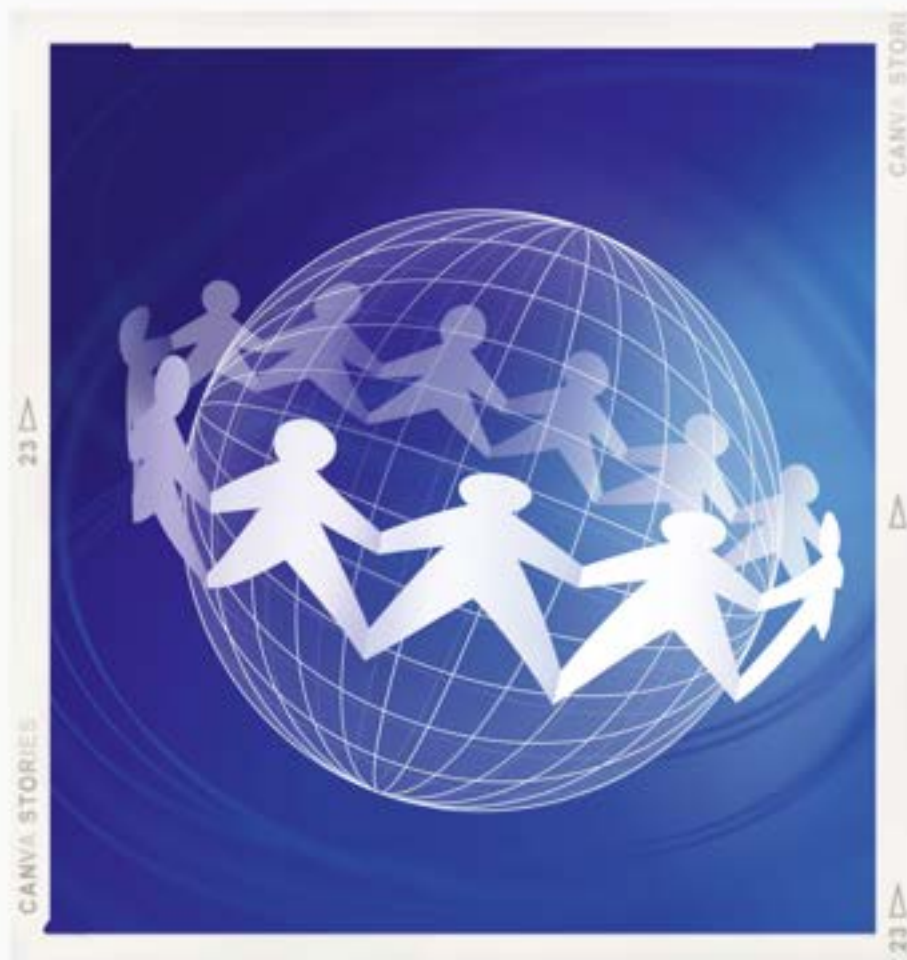
Harmonious relationships between diverse entities will be encouraged to ensure that tribal and sectional agitation and complaints are stemmed.



1. SECURITY, PEACE AND HARMONY



To do this we shall run an administration on a tripod of Equity, Justice and Fair play. There will be no marginalization of any group or tribe on the strength of their population or size. Issues will be looked into and addressed on their merits rather than primordial considerations that breed mis-trust and acrimony.





2. ECONOMIC DEVELOPMENT AND JOB CREATION

The stability of any State largely depends on its economy, we shall fold up our sleeves like Trojans to save our Dear Kogi State from over-dependence on revenue from the Federation Account which sadly amounts to about 90% of our total revenue base.

Unfortunately, rather than explore and exploit the manifold resources that God has blessed Kogi State with, the State operators have resorted to rent seeking and rent taking resulting in multiple taxation and over-taxation. In pursuit of an economically viable Kogi state, we shall vigorously pursue **COMMERCE, INDUSTRY AND WEALTH CREATION**, we shall key into national and international programs and opportunities to ensure funds are made available to our people for small and medium-scale industry.

We shall reverse the leadership deficit manifest in the way that past administrations ignored the industrial potentials of the State. Indeed the failure to deploy the enormous potentials of the state and its huge mineral deposits as well as her adequate manpower to drive the economy of the State is worrisome. And we are committed to correcting this anomaly.



2.. ECONOMIC DEVELOPMENT AND JOB CREATION

Major economies of the world today are private sector driven, to this end we shall produce a boisterous Public\Private Sector driven initiative, and an Investment Blueprint for Kogi State, and we shall showcase our enormous potentials at major economic summits and fairs for would-be Investors across the world to come invest in Kogi.

We shall organize on a regular basis **THE KOGI STATE ECONOMIC SUMMIT** and invite economic experts to discuss our potentials and woo investors to the State. We will in addition ensure we pay our counterpart contributions to any fund where our people can obtain some soft loan to undertake small and medium scale businesses including Agriculture.

Ajaokuta Steel Company Ltd has become a major concern to the State. Our government shall partner effectively with the Federal Government to see that Ajaokuta is completed and beneficial to the economy of the State and the nation in general.

We shall encourage our people to key into the possibility of investing in industries with raw materials in Kogi to create jobs and increase the per capita income of the state and its people.



2. ECONOMIC DEVELOPMENT AND JOB CREATION

We shall encourage our people to profiteer from the economic window that the Dangote Group has opened. This will be done through enlightenment and rendering of support services and even loan facilities. As it stands today the economic activities around the Obajana Cement Factory are dominated by non-indigenes of Kogi State. We shall enable our people to take advantage of the economic opportunities that Obajana avails.

3. EDUCATION

It is said that education is the bedrock of every successful society, under our watch Kogi State will not be left out.

We shall place premium on formal and informal education. We shall ensure that we revamp the ailing educational infrastructure by investing heavily in education. We shall ensure that we upgrade the rundown schools and reequip those badly craving urgent attention.

We shall ensure that skill and vocational training enjoys the attention of our government. Tied to our blueprint for education is YOUTH EMPOWERMENT. Youths will be trained and adequately empowered to stand on their own and become true leaders of the future.



3.

EDUCATION



Youths will be given good education to realize their potentials thereby contributing meaningfully to the development of society. This will be made possible through the provision of quality and affordable education. Where possible, scholarships will be made available to deserving students.

Those amongst the ranks of artisans will be given the opportunity for training and re-training to broaden their skills and make them employable where necessary. Our government shall also engage Entrepreneurial Experts in all sectors to train our young people in Information technology and modern vocational realities.





4. HEALTH-CARE AND SOCIAL SERVICES

Our health institutions are in a state of comatose. The infrastructure are not only appalling and disheartening, they are also scary. Considering the economic downturn, people can no longer afford to visit hospitals for basic health needs. We shall domesticate the National Health Insurance Scheme (NHIS) provided by the Federal Government as a solution to bridging the healthcare accessibility deficit.

We shall ensure that at a minimum cost, people can access our health facilities. Civil servants will make a token contribution to the scheme from their monthly wages, while private sector participation will be worked out. We shall collaborate with some pharmaceutical companies to provide drugs to our hospitals directly from the company and be managed by them at affordable costs. This will guarantee the quality of the drugs and their availability at all times.

Spaces and facilities would be provided at each hospital to serve as pharmaceutical centres for companies so engaged, who in turn shall pay a token to the government. This project will be implemented as a pilot scheme with 3 hospitals cutting across the senatorial Districts in the State and shall run for six months before it goes State-wide.



4. HEALTH-CARE AND SOCIAL SERVICES

We shall also undertake a Needs Assessment and condition survey of health infrastructures in the State to enable a holistic view of what will be needed and deploy our resources judiciously and accordingly.

We shall vigorously revamp and revolutionize the primary healthcare system. We shall partner with all relevant health agencies responsible for this by paying our counterpart fees and meeting our obligations to enable our people easy access to relevant Health Schemes by Agencies within and outside Nigeria.

Public enlightenment especially to the grassroots is a key element to avert critical health challenges. This will be professionally driven.

Tied to our healthcare programmatic is a boisterous **ENVIRONMENTAL SANITATION AND WASTE MANAGEMENT** protocol.

Our government whilst placing high premium on providing primary, secondary and tertiary health facilities, shall give primacy to a safe and healthy environment which is key to healthy living thereby reducing the cost of curative medicine.

As a government, we are going to be environment friendly. We shall achieve this through environment-related programs both locally and internationally.

4. HEALTH-CARE AND SOCIAL SERVICES

We are going to take a critical look at the current environmental policy of government and modify it to encompass present-day realities.

Sanitation is core to a healthy and safe environment. Whilst making our environment safe and clean we shall make waste management a way of generating revenue and creating jobs.

We are going to establish waste management plants to ensure that wastes are converted into useful products. This will not only help to increase the revenue base of the state but will create jobs for our teeming youths.

Private sector participation will be encouraged but government will provide the enabling framework to actualize the process. Our government will also encourage the Waste Management and Sanitation Board to liberalize the process of collection and disposal of Refuse in the State to allow for private sector participation to ensure effectiveness.



5. AGRICULTURAL DEVELOPMENT AND HUMAN RESOURCES

Agriculture has been identified as one of the greatest income earners anywhere in the world and Kogi's case will not be an exception. There are lots of opportunities to be activated in the Agricultural Sector. Our findings show that in the late 70s, 80s, and early 90s Kwara State was reputable for the Agricultural revolution in Nigeria and some part of Kogi State was involved. Serious organized and mechanized farming was in place in Tsonga, Lafiagi, Patigi, Kupa and Kakanda where the bulk of rice consumed in Nigeria was produced. In Kupa and Kakanda we had Leventis Farms where Kupa Rice was produced. Today, whilst Kwara State moved on to bring the Zimbabwean farmers to continue with the Farms in Tsonga and Tsaragi which has created jobs for Kwara State indigenes, what we see in the Kogi axis precisely Kupa are the relics of obsolete farm equipment dotting different locations spanning over 200,000 hectares.

As a government, we will take deliberate steps to bring investors to cultivate the farms and bring back commercial and social activities to those communities. We shall address the problem of electricity and poor road network in the area so that investors can find the Farms worthy.

We are already courting would-be investors and taking note of what they require to come and invest. Our government will support the farmers by providing Agricultural input to grow their farms, we shall avail them with loans and technical support services where necessary.



5. AGRICULTURAL DEVELOPMENT AND HUMAN RESOURCES

Our government shall evaluate all moribund agricultural projects in Kogi State like Oil palm in Okura, Sugar plantation in Ibaji and other locations to see their viability for possible resuscitation of the Farms.

We shall encourage Fish Farming knowing that in Lokoja the State capital as shown by our studies more than 80% of the fish consumed are from fish farms outside the State.

Tied to our commitment to revolutionize agriculture is the need to improve on **WATER SUPPLY** in the State. The residents of Kogi State despite huge volumes of water from Rivers and Streams do not have adequate potable water to drink and for other domestic uses. The only very viable water project as of today is the Greater, Lokoja water project which was conceived and executed by the Government of Alhaji Ibrahim Idris. Sadly, within the past 6 months not a single drop of water has been supplied to the people of Lokoja Metropolis let alone its environs and other Local Government Areas.





5. AGRICULTURAL DEVELOPMENT AND HUMAN RESOURCES

Our government shall ensure that the Greater Lokoja Water Works does not only operate at 100% installed capacity but will take steps to ensure proper reticulation of the water to every part of the State capital and the suburbs like the Federal University permanent site, Banda, Army Barracks and Zango City. We shall endeavour to construct other water projects in the mould of Greater Lokoja Water Works in other Senatorial Districts. In the Central Senatorial District for example we will tap from Osara Dam water and transport it to major hills in Okene from where it will be distributed to every major settlement in the central senatorial District. While in the East we shall replicate same after assessing the water points and identifying the shortest distance to the major towns of the eastern senatorial district like Idah, Itobe, Shintaku and the Mabolo River in Ankpa. In the Western Senatorial District, we shall explore Omi Dam and see the possibility of transporting it to the major towns of the west even up to Kabba town. We shall not stop here; we shall look at the Settlements and design the best way to get potable water to our people. We are already working on a blueprint to be adopted as soon as we assume office.



6. INFRASTRUCTURAL DEVELOPMENT

The multiplier effect of Bad Roads in Kogi on our economy is monstrous. We shall tackle headlong the issue of bad roads, especially inter and intra Township roads. Lokoja the State capital and other major towns shall receive priority attention. Other township roads in our cities will be rehabilitated and new ones constructed to ease the movement of traffic in and out of the cities.

The major inter-township roads that are begging for attention shall receive prompt attention once we assume office.

On transport, Kogi State currently has a major Bus Terminal located in Felele area along Abuja highway. We shall see to the full utilization of that edifice. We will do this by bringing all transport stakeholders into a conference where decisions will be taken and agreed upon. The private sector will also be welcomed to ensure full utilization of the Terminal. Our government will procure buses of different capacities and give them to the state Transport Company to meet the ever-increasing Transport needs of our people following the removal of fuel subsidies. Similarly, we shall procure and distribute Buses of different capacities to our people who are in the transport business on hire-purchase basis to complement the efforts of our government.

6. INFRASTRUCTURAL DEVELOPMENT

We shall look into the over-congestion of our highways by Trailers and in concert with the Federal Highway Authority create an orderly terminus for them. This will reduce the nuisance they constitute on our highways in Jamata, NATACO, Osara, Itobe and other locations.

In line with our Infrastructural commitment is improved **HOUSING**. Housing remains one of the most essentials of Life. The cost of Housing is becoming increasingly high and not readily affordable. Most citizens including Civil Servants who spend most of their productive years serving the State are left homeless on retirement. A government must take the responsibility of providing housing for its citizens in a manner that will not only be affordable but very convenient to pay.

Our government will partner with private investors to provide adequate housing for our people in Kogi State. We will provide an enabling environment for the private sector to participate through the provision of incentives like tax holidays and land without stress. We shall also stand as surety to ensure that all agreements and Memorandum of understanding reached between the private investors and beneficiaries are upheld. This will build investor confidence in the Housing sector and other sectors of our economy.



6. INFRASTRUCTURAL DEVELOPMENT

On our part, we shall build and sell to Civil Servants on an owner-occupier basis. As a departure from the past, we shall create a window for other citizens to own homes through a re-payment scheme that is guaranteed by the State.

Our infrastructural revolution shall extend to a vibrant **TOWN PLANNING** protocol, for everything we do requires planning. This is to allow the setting of goals, and we shall develop a systematic way of achieving our goal of a Kogi State that works for all. Lack of proper planning will create a chaotic situation with grave consequences. To this end, our government will review existing Town Planning laws to conform with present realities. And we shall decisively ensure compliance with laid down rules and regulations.

Our government shall bolster infrastructural development with the **ESTABLISHMENT OF KOGI STATE CAPITAL DEVELOPMENT AUTHORITY**. Lokoja the State capital and its environs are undergoing a lot of stress and requiring special attention. To this end, we are going to establish a separate and special body to oversee the development, management and maintenance of the infrastructure, this special body shall be called the Kogi State Capital Development Authority.



7.

TOURISM

Cardinal to our vision for a Kogi State that works for all, is **CULTURE, ARTS AND TOURISM**. The overreliance on Oil Revenue from the Federation Account has left successive leadership incompetent in driving Culture, Arts and Tourism as a major revenue earner.

A studied evaluation of this sector by our Research Team shows that Kogi State can create monstrous wealth from culture and Tourism. There are indeed huge cultural and tourist sites in the 3 Senatorial Districts of Kogi State. Our government shall in partnership with the private sector invest heavily in this sector. We shall sensitize and attract would-be investors to invest in the very rich Tourism potentials of Kogi.

We shall pay special attention to the creative industry and attract the Creative community to Kogi by creating an Entertainment Village that shall make great profit from the Artistic, cultural and Touristic endowment of Kogi State.





MY SEVEN (7) POINT AGENDA



Security, Peace And Harmony



**Economic Development And
Job Creation**



Education



Health-Care



Agricultural Development



Infrastructural Development



Tourism



CONCLUSION

No volume of write-up can completely capture the noble intentions of a determined visionary leader, this pact which I have captioned **A BREATH OF FRESH AIR** is therefore not an exception. It shall however suffice as a Guide and a Compass to the Kogi State of my Dream, I crave that you come along with me and our great Party the Social Democratic Party SDP as we walk the path to a **KOGI STATE** that works for all.

I seek the **High Office of Governor** to make **LUGARD HOUSE, Lokoja** the centre-point of credible, compassionate, competent and conscientious leadership. And I covenant to be the model responsible and responsive leader that Kogi so badly desires.

GOD BLESS KOGI STATE

God Bless The Federal Republic of Nigeria

SIGNED

Alhaji Murtala Yakubu Ajaka MURI



Social Democratic Party
... Progress!



MURI SAM

2
0
2
3



MURI | SAM