Awareness and Acceptance of Financial Inclusion

– Dr. Subba Rao Ebicherla*
– Dr. K.Hari Hara Raju**

Abstract

Introduction

The Government of India and the Reserve Bank of India have been making concerted efforts to promote financial inclusion as one of the important national objectives of the country. Some of the major efforts made in the last five decades include - nationalization of banks, building up of robust branch network of scheduled commercial banks, co-operatives and regional rural banks, introduction of mandated priority sector lending targets, lead bank scheme, formation of self-help groups, permitting BCs/BFs to be appointed by banks to provide door step delivery of banking services, zero balance BSBD accounts, etc. The fundamental objective of all these initiatives is to reach the large sections of the hitherto financially excluded Indian population.

Definitions

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

(The Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan).

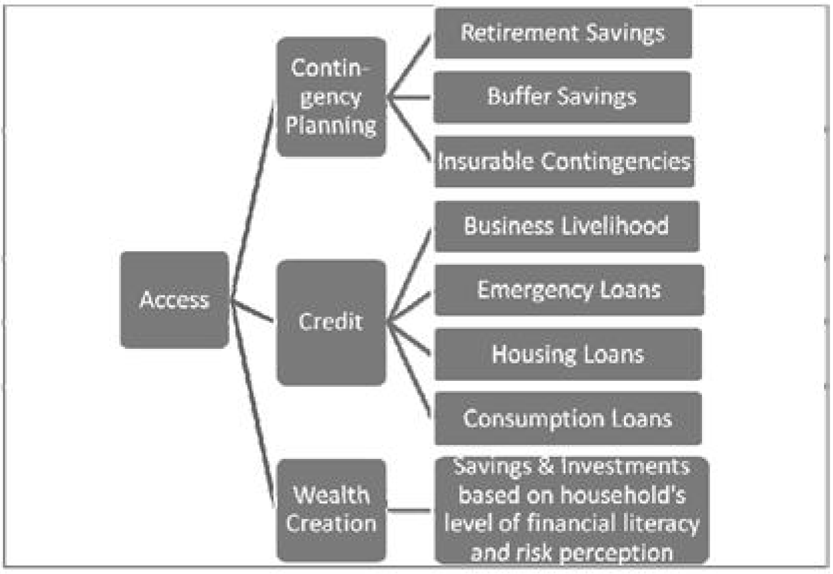
Financial Inclusion, broadly defined, refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products.

(The Committee on Financial Sector Reforms, Chairman: Dr.Raghuram G. Rajan).

* Post-Doctoral Fellow(UGC) Department of Commerce and Management Studies Andhra University, Visakhapatnam, Andhra Pradesh Contact No: 094928 21191, E-mail: dresubbarao@gmail.com.

** Associate Professor Department of Management Pydah College of Engineering and Technology Ganbheeram, Visakhapatnam, Andhra Pradesh Contact No: 096422 37307, E-mail: dr.khhr@gmail.com

Figure I: Household Access to Financial Services



Source: A Hundred Small Steps - Report of the Committee on Financial Sector Reforms (Chairman : Dr. RaghuramRajan)

The essence of financial inclusion is to ensure delivery of financial services which include - bank accounts for savings and transactional purposes, low cost credit for productive, personal and other purposes, financial advisory services, insurance facilities (life and non-life) etc.

Why Financial Inclusion?

Financial inclusion broadens the resource base of the financial system by developing a culture of savings among large segment of rural population and plays its own role in the process of economic development. Further, by bringing low income groups within the perimeter of formal banking sector; financial inclusion protects their financial wealth and other resources in exigent circumstances. Financial inclusion also mitigates the exploitation of vulnerable sections by the usurious money lenders by facilitating easy access to formal credit.

Review of Literature

Awareness on financial inclusion in the public, the need for financial inclusion in India was to include the financially excluded people, who were unable to access the financial services provided or rendered by banking and financial institutions (Gupta, 2015). Joseph & Varghese (2014) stated that banks provide their products and services to poor people but they were not found aware of availing products and services from them. Shah & Dubhashi (2015) explained the technological reforms pertained to banking sector such as mobile phones, e-commerce, email, ATMs and plastic money were available only in towns and cities, it leads to limited access to financial products & services in rural and remote regions. The reviews were obtained on the basis of level of awareness of financial inclusion through financial literacy, (Atkinson & Messy 2013) contributions by various intermediaries towards promoting and serving financial inclusion to rural poor and the level of financial inclusion through Information and Communication Technologies (ICT) like mobile banking and e-banking services (Jain 2015). Leeladhar (2006) addressing financial exclusion needs holistic approach on the part of the banks to create awareness on financial products and education, advice on money management, debt counselling, saving and affordable credit. Shaik (2015)stated that the support of financial inclusion can be achieved only through linkages between micro finance institutions and local communities. Banks should give mass publicity about zero balance account, accessing banking products by using more technology in the rural areas and modify ATMs as user friendly for those who are illiterate and less educated (Demirgüç-Kunt & Klapper 2012). Babajide et al. (2015) illustrated that banks needs to redesign their service approach to promote financial inclusion to low income group and consider the policy as business opportunity and corporate social responsibility. The earlier studies on financial inclusion showed in two ways like thought-provoking the unsophisticated bank or unbanked distinction and underutilizing their bank accounts.Bagli & Dutta (2012) argued that this segment must be given an ample attention, if financial inclusion drive is to be successful. Which is also challenged the present measures of success for financial inclusion. Balakrishnan (2015)found that the benefits can only be derived from active commitment with financial product and services and not just by access. Here the vigorousassurance is about usage of financial products & services. There has been some successful intervention by micro finance institutions (MFIs) on financial education; however, there has been a little discussion on how such education should be provided and who should lead this effort. Technologies which are mobile phones could be featured more prominently in areas where penetration rates are higher. It is proposed that education should be targeted to poor individuals who have distinct financial needs and varied levels of understanding.

Objectives of the study

- To examine the awareness and acceptance of financial inclusion among selected respondents.

  Hypothesis of the study

- There is no significant difference of opinion by the respondents on improving financial inclusion based on selected Socio-Economic variables.

Methodology

In pursuance of the above mentioned objective and the hypothesis, the following methodology was adopted for conducting the study. The study is an empirical one based on both primary and secondary data.

Primary Data

The study is mainly based on primary data, which is obtained through canvassing an interview schedule and open discussions with the respondents.

Secondary Data

The secondary data has been drawn from various publications, studies and District Hand Book of Statistics, Srikakulam.

Sample Design

Convenience random sampling method selected for selection of a sample. The total numbers of villages in Srikakulam district is 1802 . Out of which 50 villages were selected for the study. Fifteen respondents were selected randomly from each village. Hence, the total sample was 750 (50 villages @ 15 respondents from each village).

Tools and Techniques of Analysis

For the purpose of analysis and to facilitate interpretation statistical tools like percentages, averages and ANOVA are used for testing the hypothesis on SPSS is used for the purpose of extensive analysis.

Discussions

Socio-economic background of an individual plays a vital role in formation of one's personality. Personality includes various features like gender, age, education level, occupation, etc. These features have their own impact on the formation of their perception and development of the understanding ability. Keeping this in view an attempt has been made to analyse the socio-economic background of the respondents.

It can be observed from the sample, majority of the respondents i.e., 480 out of 750 total respondents representing 64.0 per cent belongs to male category, whereas the remaining 270 respondents representing 36.0 per cent belongs to female category.

A large number of respondents i.e., 244 out of 750 respondents representing 32.5 per cent belongs to 36-45 years age group, followed by 222 respondents representing 29.6 per cent belongs to 26-35 years age-group. 176 representing 23.5 per cent belongs to above 45 age-group and 108 respondents representing 14.4 per cent belongs to 18-25 years age-group.

Majority of the respondents i.e. 596 representing 79.5 per cent are married people, whereas 108 respondents representing 14.4 per cent are either widow or widower, followed by 24 respondents representing 3.2 per cent are unmarried and 22 respondents representing 2.9 per cent are divorced.

Highest number of respondents i.e. 39.5 per cent belongs to BC category, 24.8 per cent belongs to SC category, 21.1 per cent belongs to ST category and 14.6 per cent belongs to OC category.

It reveals that nearly one fourth of respondents i.e. 24.0 per cent are illiterates, 18.7 per cent have not completed SSC, 12.5 per cent possess Bachelor Degree as their qualification, 11.2 per cent are able to put their signatures, 10.9 per cent are having SSC qualification, 10.1 per cent and 8.6 per cent possess Intermediate and Polytechnic qualifications respectively and the remaining 4.0 per cent possess Master's Degree qualification.

It can be inferred that 34.9 per cent are agricultural labour and 17.6 per cent are farmers, 12.5 per cent are having private employment, 9.1 per cent have government employment, 6.4 per cent and 5.6 per cent are working as construction labour and Industrial labour respectively, 5.1 per cent are doing business and 4.8 per cent are living on rearing livestock and the remaining 4.0 per cent are dependent on household industry.

It can be observed that more than half of the respondents i.e., 56.5 per cent belongs to the income level of Rs.5,001-10,000, followed by 15.2 per cent belongs to the income level of Rs.10,001-15,000, 14.1 per cent belongs to the income level of below Rs.5,000, 5.6 per cent and 5.1 per cent belongs to income level of Rs.15,001-20,000 and income level of Rs.20,001-25,000 respectively and the remaining 3.5 per cent belongs to income level of above Rs. 25,000.

Out of 750 respondents, majority of the respondents i.e., 58.4 per cent are staying in small building, followed by 20 per cent are staying in tiled roof houses and 15.5 per cent are staying in thatched house and the remaining 6.1 per cent are staying in other types of houses.

51.2 per cent are staying in nuclear family, followed by 44.8 per cent are staying in joint familyand four per cent are staying in extended family.

Table 1 Distribution of Respondents Based on their Membership

S. No.	Membership	No. of Respondents	Per cent
1	Cooperative Credit Society	106	12.5
2	Self-Help Group	422	49.9
3	Milk Producers Cooperative Society	92	10.9
4	No Membership	226	26.7
	Total	846	100.0

Table 1 revealed the distribution respondents based on their membership. Since multiple responses are considered in tabulation, the total number of memberships is more than the actual 750 respondents. This is due to the family members are having different memberships even though they belongs to the same family. Almost 50 per cent of the respondents have membership in Self-Help Groups, followed by 106 respondents representing 12.5 per cent are having membership in cooperative credit society and a little over 10 per cent have membership in Milk Producers Cooperative Society. One fourth of respondents have no membership.

The definition of awareness is a state of knowing and being informed of something. Awareness means knowledge that something exists, or understanding of a situation or subject at the present time based on information or experience.

Acceptance in human psychology is a person's assent to the reality of a situation, recognizing a process or condition (often a negative or uncomfortable situation) without attempting to change it, protest. It is an agreeing either expressly or by conduct to the act or offer of another so that a contract is concluded and the parties become legally bound.

Table 2Respondents' Awareness on the Methods of Financial Inclusion

S. No.	Methods	Yes	No	Total
1	Business correspondents	506(67.5)	244(32.5)	750(100.0)
2	Business facilitators	518(69.1)	232(30.9)	750(100.0)
3	Joint Liability Groups	610(81.3)	140 (18.7)	750(100.0)
4	Financial Inclusion Network and Operations (FINO)	568(75.7)	182(24.3)	750(100.0)
5	Self Help Groups (SHGs)	712(94.9)	38(5.1)	750(100.0)
6	Micro Finance	604(80.5)	146(19.5)	750(100.0)
7	Micro Insurance	468(62.4)	282(37.6)	750(100.0)
8	Zero Balance Accounts/ No Frills Account	586(78.1)	164(21.9)	750(100.0)

Note: Figures in the brackets indicates percentage to total.

Awareness about different methods for improving the financial inclusion has been collected and presented in Table 2. Out of the total respondents, 506 representing 67.5 per cent know about business correspondents and the remaining 244 respondents representing 32.5 per cent does not know about it. 518 representing 69.1 per cent said that they know about business facilitators, while 232 respondents representing 30.9 per cent do not know about it. More than 80.0 per cent of the respondents, i.e., 610 representing 81.3 per cent know about joint liability groups, whereas 140 respondents representing 18.7 per cent do not know about it.Out of the total respondents, 568 representing 75.7 per cent know about Financial Inclusion Network and Operations (FINO) and the remaining 182 respondents representing 24.3 per cent does not know about it. 712 representing 94.9 per cent know about Self Help Groups, whereas only a small number of respondents i.e., 38 respondents representing 5.1 per cent do not know about it. A little over 80.0 per cent of respondents, i.e., 604 representing 80.5 per cent said that they know about Micro Finance, but 146 respondents representing 19.5 per cent do not know about it. Majority of the respondents i.e., 468 representing 62.4 per cent of the respondents have awareness about Micro Insurance and the remaining 282 respondents representing 37.6 per cent are not aware of it. More than three-fourth of the respondents i.e., 586 representing 78.1 per cent of the respondents are aware of zero balance accounts / no frills account, where the remaining 164 respondents representing 21.9 per cent are not aware of them.

It can be observed from the analysis that almost 95 per cent of the respondents are aware of SHGs, followed by joint liability groups. The least known method is Micro Insurance as around 40 per cent of the respondents do not know about it.

Table 3Respondents'opiniononMethods of Financial Inclusion

S. No.	Particulars	Highly improves	Moderately improves	Neutral	I do not know	Does not Improves	Total	Mean Score
1	Business correspondents	187 (37.0)	122 (24.1)	88 (17.4)	45 (8.9)	64 (12.6)	506 (100.0)	3.64
2	Business facilitators	172 (33.2)	112 (21.6)	90 (17.4)	72 (13.9)	72 (13.9)	518 (100.0)	3.46
3	Joint Liability Groups	300 (49.2)	60 (9.8)	78 (12.8)	120 (19.7)	52 (8.5)	610 (100.0)	3.71
4	Financial inclusion Network & Operations	226 (39.8)	52 (9.2)	106 (18.7)	118 (20.7)	66 (11.6)	568 (100.0)	3.45
5	Self Help Groups (SHGs)	360 (50.6)	216 (30.3)	44 (6.2)	56 (7.9)	36 (5.0)	712 (100.0)	4.13
6	Micro Finance	222 (36.8)	108 (17.9)	100 (16.6)	136 (22.5)	38 (6.2)	604 (100.0)	3.56
7	Micro Insurance	46 (9.8)	108 (23.1)	84 (17.9)	146 (31.2)	84 (18.0)	468 (100.0)	2.76
8	Zero Balance Accounts / No Frills Accounts	228 (38.9)	178 (30.4)	112 (19.1)	44 (7.5)	24 (4.1)	586 (100.0)	3.92

Note: Figures in the brackets indicates percentage to total.

Respondents' opinion on methods of improving financial inclusion is presented in table 3. It can be observed from the analysis that the mean score ranges from 2.76 to 4.13, which indicates that all these methods are helpful in increasing financial inclusion. Among them SHGs is the prominent method to increase the financial inclusion in the opinion of the respondents as it has the highest mean score of 4.13, followed by Zero Balance Accounts / No frills accounts having a mean score of 3.92. The last preferable method is the Micro Insurance having a mean score of 2.76 in the opinion of the respondents. According to the opinion of the respondents, the major method for improving the financial inclusion is by encouraging SHGs.Out of 506 respondents, 187 respondents representing 37.0 per cent said that business correspondents highly improves financial inclusion, followed by 122 respondents representing 24.1 per cent said that it moderately improves, while 88 respondents representing 17.4 per cent are neutral, whereas 45 respondents representing 8.9 per cent do not know and the remaining 64 respondents representing 12.6 per cent said that it does not improve.Majority of the respondents i.e., 172 respondents representing 33.2 per cent, out of the total of 518 respondents, said that business facilitators can highly improves financial inclusion, followed by 112 respondents representing 21.6 per cent said that it moderately improves, while 90 respondents representing 17.4 per cent are neutral, whereas an equal number of respondents i.e., 72 respondents representing 13.9 per cent said that they do not know and it does not improve.Around half of the respondents out of 610 respondents i.e., 300 respondents representing 49.2 per cent said that Joint Liability Groups can highly improves financial inclusion, followed by 120 respondents representing 19.7 per cent said that they do not know, while 78 respondents representing 12.8 per cent are neutral, whereas 60 respondents representing 9.8 per cent said that it moderately improves and the remaining 52 respondents representing 8.5 per cent said that it does not improve.It can be noted from the analysis that out of 568 respondents i.e., 226 respondents representing 39.8 per cent said that Financial Inclusion Network & Operations can highly improves financial inclusion, followed by 118 respondents representing 20.7 per cent said that they do not know, while 106 respondents representing 18.7 per cent are neutral, whereas 66 respondents representing 11.6 per cent said that it does not improve and the remaining 52 respondents representing 9.2 per cent said that it moderately improves.A fraction over half of the respondents out of 712 respondents i.e., 360 respondents representing 50.6 per cent said that Self-Help Groups can highly improves financial inclusion, followed by 216 respondents representing 30.3 per cent said that it moderately improves, while 56 respondents representing 7.9 per cent said that they do not know, whereas 44 respondents representing 6.2 per cent are neutral and the remaining 36 respondents representing 5.0 per cent said that it does not improve.Out of 604 respondents, 222 respondents representing 36.8 per cent said that Micro Finance can highly improves financial inclusion, followed by 136 respondents representing 22.5 per cent said that they do not know, while 108 respondents representing 17.9 per cent said that it moderately improves, whereas 100 respondents representing 16.6 per cent are neutral and the remaining 38 respondents representing 6.2 per cent said that it does not improve.Majority of the respondents i.e., 146 respondents representing 31.2 per cent, out of the total of 468 respondents, said they do not know whether Micro Insurance can improve financial inclusion or not, followed by 108 respondents representing 23.1 per cent said that it moderately improves, while 84 respondents representing 18.0 per cent are neutral as well as said it does not improve, and the remaining 46 respondents representing 9.8 per cent said that it highly improves financial inclusion.It can be noted from the analysis that out of 586 respondents i.e., 228 respondents representing 38.9 per cent said that zero balance accounts/no frills accounts can highly improves financial inclusion, followed by 178 respondents representing 30.4 per cent said that it moderately improves, while 112 respondents representing 19.1 per cent are neutral, whereas 44 respondents representing 7.5 per cent said that they do not know and the remaining 24 respondents representing 4.1 per cent said that it does not improves financial inclusion.

Table 4F-test results of respondents' opinion on methods of improving financial inclusion and gender of the respondent

Variables	F - Value	P-Value	Significance
Business Correspondents	.991	.320	Insignificant
Business Facilitators	13.187	.000*	Significant
Joint liability Groups	17.971	.000*	Significant
FI Network & Operations (FINO)	10.388	.001*	Significant
Self Help Groups (SHGs)	2.786	.095	Insignificant
Micro Finance	3.233	.073	Insignificant
Micro insurance	1.044	.307	Insignificant
Zero Balance Accounts / No Frills Account	2.136	.144	Insignificant

** Significant at 1% level*

Table 4 explains the F-test results of respondents' opinion on methods of improving financial inclusion and gender of the respondent. F-value for business facilitators is 13.187 (P-value.000), joint liability groups is 17.971(P-value.000) andFI Network & Operations (FINO) is 10.388 (P-value .001), are found significant at 1% level of significance, because the p-values are less than 0.01 Hence the null hypothesis is rejected. Therefore, there is a significant association between gender of the respondent and above said variables. F-value for the remaining variables i.e., business correspondents is .991(P-value.320), Self Help Groups (SHGs) is 2.786 (P-value .095), micro finance is 3.233 (P-value .073) micro insurance is 1.044 (P-value .307) and zero balance accounts/no frills account is 2.136 (P-value .144) are found insignificant, because, the P-values are greater than 0.05. hence the null hypotheses are accepted. Therefore, there is no significant association between gender of the respondents and above said variables.

Table 5F-test results of respondents' opinion on methods of improving financial inclusion and age of the respondent

Variables	F - Value	P-Value	Significance
Business Correspondents	.766	.513	Insignificant
business Facilitators	11.955	.000*	Significant
Joint liability Groups	4.804	.003*	Significant
FI Network and Operations (FINO)	9.484	.000*	Significant
Self Help Groups (SHGs)	7.294	.000*	Significant
Micro Finance	5.539	.001*	Significant
Micro insurance	5.406	.001*	Significant
Zero Balance Accounts / No Frills Account	16.485	.000*	Significant

** Significant at 1% level*

Table 5presents the F-test results of respondents' opinion on methods of improving financial inclusion and age of the respondent. F-value for business facilitators is 11.955 (P-value.000), joint liability groups is 4.804 (P-value.003) and FI Network & Operations (FINO) is 9.484 (P-value .000), Self Help Groups (SHGs) is 7.294 (P-value .000), micro finance is 5.539 (P-value .001) micro insurance is 5.406 (P-value .001) and zero balance accounts/no frills account is 16.485 (P-value .000)are found significant at 1% level of significance, because the p-values are less than 0.01 Hence the null hypotheses are rejected. Therefore, there is a significant association between age of the respondent and above said variables. F-value for the remaining variable i.e., business correspondents is .766 (P-value.513), are found insignificant, because, the P-value is greater than 0.05, hence the null hypothesis is accepted. Therefore, there is no significant association between age of the respondents and respondents' opinion on business correspondents.

Table 6F-test results of respondents' opinion on methods of improving financial inclusion and occupation of the respondent

Variables	F - Value	P-Value	Significance
Business Correspondents	6.596	.000*	Significant
Business Facilitators	8.526	.000*	Significant
Joint liability Groups	4.799	.000*	Significant
Financial Inclusion Network and Operations (FINO)	8.150	.000*	Significant
Self Help Groups (SHGs)	4.511	.000*	Significant
Micro Finance	4.968	.000*	Significant
Micro Insurance	3.167	.002*	Significant
Zero Balance Accounts / No Frills Account	4.247	.000*	Significant

** Significant at 1% level*

Table 6 illustrates the F-test results of respondents' opinion on methods of improving financial inclusion and occupation of the respondent. F-value for business correspondents is 6.596 (P-value .000), business facilitators is 8.526 (P-value .000), joint liability groups is 4.799 (P-value.000) and FI Network & Operations (FINO) is 8.150 (P-value .000), Self Help Groups (SHGs) is 4.511 (P-value .000), micro finance is 4.968 (P-value .000) micro insurance is 3.167 (P-value .002) and zero balance accounts/no frills account is 4.247 (P-value .000) are found significant at 1% level of significance, because the p-values are less than 0.01 Hence, the null hypotheses are rejected. Therefore, there is a significant association between occupation of the respondent and above said variables.

Table 7 : F-test results of respondents' opinion on methods of improving financial inclusion and income of the respondent

Variables	F - Value	P-Value	Significance
Business Correspondents	3.945	.002*	Significant
Business Facilitators	4.725	.000*	Significant
Joint liability Groups	6.077	.000*	Significant
FI Network & Operations (FINO)	5.150	.000*	Significant
Self Help Groups (SHGs)	1.911	.090	Insignificant
Micro Finance	2.710	.019#	Significant
Micro Insurance	8.120	.000*	Significant
Zero Balance Accounts / No Frills Account	2.022	.073	Insignificant

** Significant at 1% level, # Significant at 5% level*

Table 7elucidates the F-test results of respondents' opinion on methods of improving financial inclusion and income of the respondent. F-value for business correspondents is 3.945 (P-value .002), business facilitators is 4.725 (P-value .000), joint liability groups is 6.077 (P-value.000) and FI Network & Operations (FINO) is 5.150 (P-value .000), micro insurance is 8.120 (P-value .000) and are found significant at 1% level of significance, because the p-values are less than 0.01 and micro finance is 2.710 (P-value .019) found significant at 1% level of significance, because the p-value is less than 0.05. Hence, the null hypotheses are rejected. Therefore, there is a significant association between income of the respondent and above said variables. F-value for the remaining variable i.e., Self Help Groups (SHGs) is 1.911 (P-value .000) andzero balance accounts/no frills account is 2.022 (P-value .000) are found insignificant, because, the P-value is greater than 0.05, hence the null hypothesis is accepted. Therefore, there is no significant association between income of the respondents and respondents' opinion on business correspondents.

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