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Determinants of Financial Literacy and Use of Financial Services: An Empirical Study amongst the Unorganized Sector Workers in Indian Scenario

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Abstract

The present paper aims to identify the effect of demographic and socio-economic variables on financial literacy and its impact on the use of financial services. For this study, primary data are collected from 400 unorganized sector workers of Paschim Medinipur district, also an economically development lagger in the state of West Bengal of India. The logit regression result shows that the main explanatory variables of financial literacy are occupation, income and educational qualification. Similarly, with regard to use, the main positive determinants are financial literacy, income and domicile. Thus, the outcome of this research has a significant outcome to guide the policy-makers in respect of improving financial literacy and inclusion.

Keywords

Demographic factors, Financial literacy, Use of financial services, Unorganized sector, Logit.

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Introduction

In developing countries like India, a major part of the workforce is engaged in unorganized sector. The terms 'unorganized sector' and 'unorganized worker' have been clearly defined in the Unorganised Workers' Social Security Act (2008) which extends to the whole of India. As per the Act, 'unorganised sector' means an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever, and if workers are employed, the number of such workers is less than ten. To denote self-employed workers, the Act considers any person who is not employed, but engages himself or herself in any occupation in the unorganized sector subject to a monthly limit as may be notified by the Central Government or the State Government from time to time or holds cultivable land subject to such ceiling as may be notified by the State Government.

The unorganized worker in the context of the unorganized sector means a home-based worker, self-employed worker or a wage worker in the unorganized sector and includes a worker in the organized sector who is not covered by any of the Acts relating to formal employment. By 'wage worker', the Act considers any person employed for remuneration in the unorganized sector, directly by an employer or through any contractor, irrespective of the place of work, whether exclusively for one employer or for one or more employers, whether in cash or in kind, whether as a home-based worker, a temporary or casual worker, a migrant worker, or workers employed by households including domestic workers, with a monthly wage of an amount as may be notified by the Central Government and State Government, as the case may be. Three years prior to the enactment of this Act in India, the National Commission for Enterprise in the Unorganized Sector (NCEUS) was set up under the chairmanship of Arjun Sengupta to review this sector. As per the National Sample Survey Organization (NSSO) report 2011-12 (), 82.7% of the workforce was engaged in the unorganized sector, spreading across sectors such as manufacturing, construction, transport, trade, hotels and restaurants, businesses and personal services.

In India where the social security system is poor and is yet to mature, the people engaged in the unorganized sector are exposed to the vulnerabilities of uncertainties of life. The lack of financial literacy makes them further vulnerable. The lack of financial literacy causes

practical hindrance to process financial information and skills that helps to make informed decisions relating to budgeting, investment, borrowing, repayment, etc. Hence, there have been continuous efforts on the part of the policy-makers to get these households into the formal financial system and also to make them financially literate. The other issue that has been addressed is the seclusion of the section from proper use of financial services. The data provided by none other than the India's central bank, Reserve Bank of India (RBI), show the penetration of financial services in the rural areas being still low in the country. Although the bank account ownership has largely improved due to the new financial inclusion initiative of the government in the form of its flagship scheme, *Pradhan Mantri Jan Dhan Yojana*.

In this backdrop, it has been very pertinent to look into the factors that affect financial literacy and use of financial services in the country. This district-level study focuses on the dimensions of financial literacy on the one hand and the use of financial services among the people of the unorganized sector in Paschim Medinipur district in the state of West Bengal in India on the other hand.

Rationale of the study

All across the globe, we have seen that policymakers have expressed their concern towards financial inclusion and financial literacy. Programmes and strategies in this regard have been adopted in both developed and developing economies, including India. In fact, there have been efforts to promote financial inclusion through financial education. The Group of Twenty has recognized the issues together with consumer protection as policymakers have felt a need of all these in revitalizing and strengthening financial systems and improving the well-being of individuals. In this background, the research is taken up to find whether and to what extent there is a relationship between financial education (literacy) and financial inclusion. Moreover, the study has been taken up in a much unexplored segment, *i.e.* the unorganized sector. Further, the selection of Paschim Medinipur district, which is a development lagger, makes the justification of such an analysis much stronger.

Research question

The primary research questions in this empirical investigation are:

i. Is there any bivariate relationship between financial literacy and the use of financial services?
ii. Is there any impact of the socio-demographic factors on financial literacy?
iii. Is there any effect of socio-demographic factors and financial literacy (taken together jointly) on the use of financial services?

Literature review

A few relevant studies encompassing the area conducted in the context of India are mentioned here. While examining the success of financial inclusion in three selected districts of West Bengal, Chattopadhyay (2011) observes 62% of the households holding an account with a formal institution and about half of the population being dependent on cultivation. Chakrabarti (2012) explains the role of regional rural banks (RRBs) in West Bengal with regard to financial inclusion and appreciates the role of commercial banks, co-operative banks and RRBs towards the rural poor and unorganized sections. Thilakam (2012) observes poor correlation between saving / investment and expenses met by rural households, where a strong association between rural investor awareness and socio-economic status is witnessed.

Bhushan and Medury (2013) find a higher level of financial literacy among the salaried individuals and support a significantly positive effect of education, age and income on literacy. Paramasivan and Ganeshkumar (2013) opine that financial literacy alone cannot guarantee high level of financial inclusion since branch density and investment opportunities also affect financial inclusion. Rao (2013) computes financial inclusiveness in India across different states for the period 1969 to 2012 considering different parameters like bank branches in rural areas, per capita GDP, literacy rate and unemployment rate. Shivani (2013) cites under-developed information technology, poor rural infrastructure, high administrative expenses, population growth and low poverty to be the main reasons behind financial exclusion.

Gupta and Singh (2013) assess the correlation between the use dimension of financial inclusion index and literacy level in India. The study reveals a large variation in the correlation among different states of the country with a very low correlation at the national level. In their study of the awareness about banking services among the tribal village people

in Dharmapuri district, Annamalai and Vijayarani (2014) do not find any association between the opening of bank account and gender, income level, occupation, or education level. Attarwala (2014) explains the concept of financial literacy, elaborates the initiatives taken by SEBI in rural areas and stresses the need for financial education to raise financial literacy and inclusiveness. Bhattacharjee (2014) identifies the influence of age, education, income and nature of employment on financial literacy but finds no role for gender. Mathivathani and Velumani (2014) examine the factors that influence financial literacy among marginalized women in the rural areas of Tamil Nadu. They observe the effect of low income, communication gap, illiteracy in Hindi or English, lack of computer knowledge and fewer earning members in a family on the literacy level. Trivedi and Trivedi (2014) examine the status of financial literacy among the consumers in Lucknow, Barabanki and Mohanlalganj districts. They report that the male gender, urban people and higher income groups have higher financial literacy. However, marital status is found to have no effect on financial literacy.

Thenmozhi and Sudalaimuthu (2014) report on the falling rural-urban divide resulting from growth in rural banking penetration. However, they mention that despite efforts towards financial inclusion, banking penetration is only 59 percent in India with wide regional disparities. John (2015) observes that the majority of households in Kancheepuram district resort to borrowing from informal sources like friends, relatives and money lenders. Kesavan (2015) discusses the concept of financial inclusion and the approaches adopted by banks and regulatory bodies to reach the unbanked areas. Thyagarajan and Nair (2016) look at the various initiatives taken by the government, RBI and banks to ensure access to financial products and services by the weaker and under privileged sections. Naidu (2017) examines the level of financial literacy in India using a literature based analysis. The researcher found that financial literacy in India is very low, particularly among women and teenagers who are stressed with their basic financial knowledge. Surendar and Sarma (2017) look at the financial literacy and personal financial planning among the technical and non-technical higher education teachers in Warangal district of Telangana, yet they find no significant difference. Sujlana and Kiran (2018) discuss the slow percolation of financial inclusion in India. Rajasekaran (2018)

cites the various barriers that obstruct financial inclusion in the country. The researcher asserts that there are initiatives taken by different regulatory bodies, but due to the lack of financial literacy, low and irregular income affects the growth rate of financial inclusion in India.

Research gap

The aforesaid studies reveal the presence of low financial inclusiveness in the country with wide disparities across the states. Although there are a few exploratory studies on the financial literacy and inclusion which identify the determining factors among the demographic variables, the majority of the literature is comprised of conceptual studies on financial inclusion that look into the developments and progress over time. However, it is seen that the number of empirical studies on the subject is quite low, mainly in the Indian context. After summarizing the different research findings, it is identified that there is no unorganized sector-focused study that simultaneously looks into financial inclusion and literacy in West Bengal. Furthermore, the study tests the effect of financial literacy on the use of financial services. Hence, the present research identifies the factors that affect the financial literacy and the use levels.

Objectives of the study

The study at hand has the following two objectives:

i. To test the relationship between financial literacy and the use of financial services in the unorganized sector, and
ii. To examine the effect of different factors on the financial literacy and the use of financial services.

Hypotheses to be tested

The hypotheses that are tested in the research are:

a. H_0: There is no effect of demographic variables on the financial literacy.

b. H_0: There is no effect of demographic variables and financial literacy on the use of financial services.

Research design

1. Data source: The research work is based on primary data collected through a structured questionnaire which has two sections, one on financial literacy and the other on the use of financial services.

2. Sampling frame: According to the 2011 Census, West Bengal is the fourth-most populous state in India with a population of 91.35 million (which is 7.55% of the country's population). The population density of 1,029 inhabitants per square kilometer makes it the second-most densely populated Indian state. The literacy rate of West Bengal is 77.08%, higher than the national average of 74.04%.

Paschim Medinipur district has an area of 9368 square kilometers with a Census 2011 population of about 5.913 million, situated on the south-western side of West Bengal, comprising 30 blocks and 8 municipalities. The district thus ranks sixth in terms of the share of population (6.5%) in the state. It is actually carved from the erstwhile Medinipur district, the then largest district of India, and thus came into existence from 1st January, 2002. As per the last census, the district has an overall literacy rate of 78%. As per Bureau of Applied Economics and Statistics, Government of West Bengal's provisional estimate as disclosed last time for the year 2012-13, the district had a GDP of Rs.336.88 billion out of the total state GDP of Rs. 3477.73 billion, which is roughly around 9.7%. The district is considered as a development lagger as it has a per-capita estimated provisional income of Rs. 50605.04, based on the 2004-05 price level, when the state at the same time had an average of Rs. 60318.19.

3. Questionnaire: A researcher-made closed-ended structured questionnaire was used to collect responses for the study. For the purpose of measuring the reliability of the questionnaire, Cronbach's alpha is computed to identify the consistency of the scale.

Table 1. Reliability statistics

Cronbach's Alpha	N of Items
0.833	54

Source: Calculation by authors

According to researchers, for the acceptance of reliability, the cut-off point for alpha is 0.60 (Hajjar, 2014). In this research, alpha value is 0.833, which approves the acceptability of the questionnaire and confirms that overall the scale is reliable enough to be used for further analysis.

4. Sampling method: The multi-stage sampling method was adopted and at each stage random sampling was applied. At the first

stage, eight blocks from the district were chosen, including Narayangarh, Sabang, Pingla, Chandrakona-II, Daspur-II, Mohanpur, Keshiary and Salboni. In the second stage, five villages were selected from each of them. Finally, in the third and final stage, ten respondents from each village were interviewed with the help of a structured questionnaire. Based on the sampling design, responses were collected from four hundred respondents.

5. Demographic profile of the respondents: The pie charts below show a profile of the 400 respondents in respect of gender, domicile, age, marital status, family type and educational qualification.

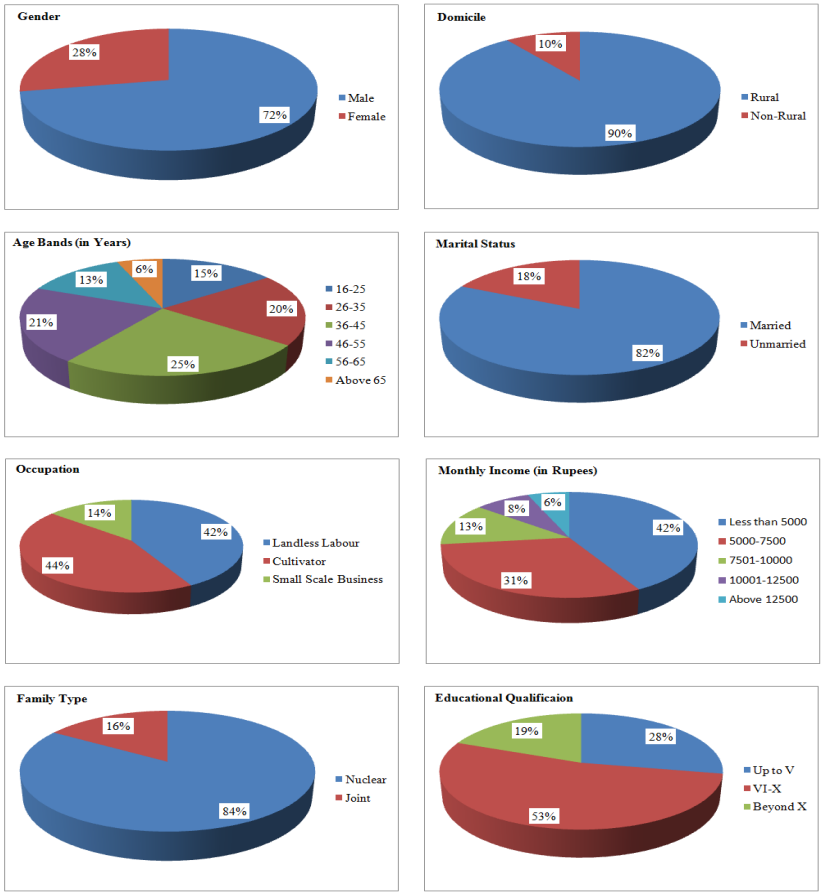

Fig. 1. Respondents profile
Source: Primary data

6. Statistical techniques used: The robustness of any research depends on the statistical methods that are applied to arrive at the results. Initially, to check the validity of the questionnaire, Cronbach's alpha value was checked, after which further analysis was done using factor analysis (FA). The results of KMO and Bartlett test were used to justify the application of FA. To this end, in order to compute the financial literacy and use score, the researchers used FA to decide on the weightage of different dimensions obtained from the communalities table. In order to find the bivariate relationship between the two variables, Pearson's correlation was computed. With regard to the second objective, the binary logistic regression was used which requires the dependent variable to be a dichotomous variable with a value of 0 or 1. To arrive at the dichotomous variable, the following steps were followed:

i. The score for financial literacy (FL) and use of financial services (UFS) was computed using weights obtained from factor analysis.
ii. The mean score for FL and UFS was calculated.
iii. Those respondents who attained the average score or a score less than average were assigned '0', else they were assigned a score of '1'.

In this empirical study, two models were considered for binary logit regression. In Model 1, FL was the dependent variable, whereas demographic variables were the independent variables. In Model 2, UFS was the dependent variable and demographic variables along with FL were the independent variables.

To test the fitness of the chosen model, the significance level of the Hosmer and Lomeshow test was checked. If this was found to be insignificant, it could be taken to accept the model. The result of the binary logit model showed the odds ratio for different variables.It points to how a change in the variable value affects the probability of moving towards the favourable event (in this case FL for model 1 and UFS for model 2).

Findings

1. Measurement of financial literacy score

The section on financial literacy has questions that are put into eight sub-categories, named as FL_1, FL_2, FL_3, FL_4, FL_5, FL_6, FL_7 and FL_8,

where FL_1 measures basic awareness about different banking products, FL_2 measures knowledge about banking product, FL_3 measures knowledge about regulatory bodies, FL_4 measures awareness about risk and return on investment and decision making ability, FL_5 measures awareness about basic financial management concept, FL_6 measures securing family security, FL_7 measures planning for basic financial necessities and FL_8 measures concern for future security.

Factor analysis was run to test the sampling adequacy and determine the weight of the sub-categories that were used to compute the weighted score. The table below provides the findings of this test.

According to the criterion suggested by Kaiser (1974), a value up to 0.5 is unacceptable. Since the obtained KMO value is 0.767, it can be said that the sample size is adequate, making the dataset fit for factor analysis.

Table 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.767**
Bartlett's Test of Sphericity	Approx. Chi-Square	660.320
	Df	28
	Sig.	.000

Source: Calculation by authors

Table 3. Communalities

Variables	**Initial**	**Extraction**
FL_1	1.000	0.732
FL_2	1.000	0.564
FL_3	1.000	0.749
FL_4	1.000	0.701
FL_5	1.000	0.532
FL_6	1.000	0.671
FL_7	1.000	0.528
FL_8	1.000	0.598

Source: Calculation by authors
Extraction Method: Principal Component Analysis

Table 3 is used to attain the data-driven weights for computing the weighted score of financial literacy.

$$FLS_i = W_1.FL_{1i}+W_2.FL_{2i}+W_3.FL_{3i}+W_4.FL_{4i}+W_5.FL_{5i}+W_6.FL_{6i}+W_7.FL_{7i}+W_8.FL_{8i,}$$

Where, FLS_i is the financial literacy score of the i^{th} respondent,

W_i is the data driven weight of the i^{th} variable, and

FL_{1i} is the score of i^{th} respondent in sub-category 1 under financial literacy and likewise for the remaining seven sub-categories.

2. Measurement of the use of financial service (UFS) score

A similar approach is used for computing the UFS score. Under this dimension, the questionnaire is designed to have five sub-categories (UF_1 to UF_5), where UF_1 is *Access to basic banking*, UF_2 is *Access to other financial services*, UF_3 is *Access to KCC/ATM card*, UF_4 is *Use of Services* and UF_5 is *Easy access to Bank/ATM*. Factor analysis was again run for the same reason, the results of which are discussed below.

Table 4. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.622**
Bartlett's Test of Sphericity	Approx. Chi-Square	143.381
	Df	10
	Sig.	0.000

Source: Calculation by authors

Table 5. Communalities

	Initial	**Extraction**
UF_1	1.000	0.471
UF_2	1.000	0.578
UF_3	1.000	0.545
UF_4	1.000	0.569
UF_5	1.000	0.667

Source: Calculation by authors
Extraction Method: Principal Component Analysis.

The table above is used to attain the data-driven weights needed for computing the weighted score of UFS.

$$UFS_i = Y_1.UF_{1i}+Y_2.UF_{2i}+Y_3.UF_{3i}+Y_4.UF_{4i}+Y_5.UF_{5i,}$$

where, UFS_i is the use of financial services score of the i^{th} respondent,

Y_1 is the data driven weight in sub-category 1, and

UF_{1i} is the score of the i^{th} respondent in sub-category 1 under the use of financial services and likewise for the remaining four sub-categories.

3. Relationship between FL and UFS

To test the relationship between these two aspects, the researchers tested the following hypothesis:

Null hypothesis (H_0): There is no relationship between financial literacy and the use of financial services.

Alternative hypothesis (H_1): There is a significant relationship between financial literacy and the use of financial services.

Table 6. Correlations

		Financial Literacy	Use of Financial Services
Financial Literacy	Pearson Correlation	1	0.346**
	Sig. (2-tailed)		0.000
	N	400	400
Use of Financial Services	Pearson Correlation	0.346**	1
	Sig. (2-tailed)	0.000	
	N	400	400

** Correlation is significant at the 0.01 level (2-tailed).
Source: Calculation by authors

It is observed in the table above that there is a positive correlation coefficient of 0.346 between FL and UFS, which is significant at 1% level. This value suggests a positive and moderately strong linear relationship between the two variables.

4. Tests for the effect of demographic variables on FL and UFS

4.1. Dependent variable – financial literacy

The regression analysis is conducted to measure the change in FL based on the variation in different demographical factors cum socio-economic factors as the independent variables.

To examine this relationship between financial literacy and demographic factors, binary logistic regression was run. The details are given below.

Table 7. Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	2.280	8	0.971

Source: Calculation by authors

Based on the Hosmer and Lemeshow test table, the computed value of chi-square is 2.280 at 8 degrees of freedom, which is insignificant at 5%. Hence, the overall logistic regression model with FL as the dependent variable and gender, domicile, marital status, age,

occupation, income, family type and educational qualification as the independent variables fits properly.

Table 8. Determinants of financial literacy using Logit Regression

Step	Variables	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
								Lower	Upper
1	Gender	0.356	0.267	1.775	1	0.183	1.428	0.845	2.412
	Domicile	0.483	0.447	1.170	1	0.279	1.621	0.675	3.890
	Marital Status	0.581	0.313	3.444	1	0.063	1.788	0.968	3.303
	Age	-0.030	0.094	0.100	1	0.752	0.971	0.807	1.167
	Occupation	0.452	0.164	7.658	1	0.006	1.572	1.141	2.166
	Income	0.338	0.111	9.305	1	0.002	1.403	1.129	1.744
	Family Type	-0.388	0.336	1.333	1	0.248	0.678	0.351	1.311
	Educational Qualification	0.625	0.096	42.224	1	0.000	1.868	1.547	2.255
	Constant	-4.142	0.706	34.449	1	0.000	0.016		

Source: Calculation by authors
Dependent variable: financial literacy

The explanation using logit model is far more interesting than we do in the case of ordinary least square method. Here, the issues of probability and odds ratio are important when we interpret results. The investigation of the effect of different explanatory variables reveals that occupation has a beta coefficient of 0.452 (Wald = 7.658, p = .006), which indicates a positive and significant impact (at 1% level) on the level of financial literacy. The other two variables which also have a positively significant effect on FL at 1% level of significance are income and educational qualification, which is in line with the findings of Bhattacharya (2004) and Bhushan and Medury (2013). The corresponding coefficients are 0.338 and 0.625, respectively. Another demographic variable, marital status, is found to have a positive effect at 7% level with a coefficient of 0.581. From Exp (B) value, we are able to compute the change in odds ratio in favour of the event, which is financial literacy in the above case. By further investigation, it was observed that with the subsequent attainment of higher educational qualification, the odds in favour of financial literacy increased by 86.8%. For occupation and income, a move to the next category, increases the odds ratio in favour of financial literacy by 57.2% and 40.3%. Another interesting inference is that with marriage, the odds in favour

increase by 78.8%, which could be due to more interaction with different types of people and the feeling in self to protect the family with correct financial decisions. Thus, the distinguishing effect of occupation, income, educational qualification and marital status is evident from Table 8. The insignificant effect of gender contrasts the findings of Murphy (2013) and Trivedi and Trivedi (2014). However, the main point is the recognition of those variables that can be worked upon by policy-makers to improve financial literacy levels.

4.2. Dependent variable – the use of financial services

This regression analysis is conducted to measure change in the level of UFS due to changes in demographic variables and financial literacy. Since the dependent variable is a dichotomous variable, once more the binary logistic regression is used to examine the effect of various variables. The result is elaborated below.

Table 9. Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	11.675	8	0.166

Source: Calculation by authors

In this case also, the Hosmer and Lemeshow test table reveals an insignificant value of chi-squared value at seven degrees of freedom. Hence, this regression model confirms to be a good fit.

Table 10. Determinants of Use of financial services

Variables	B	S.E.	Wald	Df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Gender	-0.113	0.253	0.201	1	0.654	0.893	0.544	1.465
Domicile	0.754	0.420	3.217	1	0.073	2.125	0.932	4.843
Age	0.032	0.082	0.151	1	0.697	1.032	0.879	1.213
Occupation	0.029	0.156	0.035	1	0.852	1.029	0.758	1.397
Income	0.326	0.101	10.403	1	0.001	1.385	1.136	1.688
Educational Qualification	-0.057	0.086	0.434	1	0.510	0.945	0.797	1.119
Financial Literacy	1.344	0.248	29.270	1	0.000	3.834	2.356	6.239
Constant	-1.538	0.505	9.274	1	0.002	0.215		

Source: Calculation by authors

Dependent variable: Use of Financial Services

The results depicted in Table 10 show that variables like domicile (place of residence), age, occupation, income and literacy are found to have a positive effect on the use of financial services. Of these, the impact of income and financial literacy is significant at 1% level and domicile at 8% level. Variables like gender and educational qualification have an insignificant effect. For better interpretation, we used the odds ratio concept. Of the two positively significant factors, financial literacy is the more dominating one, because using the Exp (B) value we see that an increase in financial literacy score by one increases the odd ratio in favour of access by 283.4%. The effect of income is also evident from the Exp (B) value of 1.385, which means that an increase in income by one unit increases the odds in favour of the use of financial services by 38.5%. Though domicile is significant at 8% level, it shows that with a move from the rural to urban areas, the odds in favour of the use of financial services increases by 112.5%; this points out the effect of domicile. The findings are partly similar to those of Bapat and Bhattacharya (2016), Olaniyi and Adeoye (2016) and Clamara et al. (2014). Similarly, there is an agreement of our findings with that of Musa et al. (2015) where the researchers identified the significant role of income in improving financial inclusiveness among individuals. However, their findings about the effect of age and education are not in conformity with our findings.

Conclusion

The study at hand found that financial literacy has a significant positive impact upon people's use of financial services. The binary logistic regression results show that occupation, income, educational qualification and marital status have a significant positive impact on the financial literacy level of unorganized sector workers in a district in India. It can be inferred that with better occupational standards, an individual improves the financial literacy level. The possible reason is the acquired awareness with improved jobs in the society. Also, a better job could generate a higher income level which in turn improves the impact of financial literacy upon the use of services. The effect of education on financial literacy levels is logical since education years imply higher literacy which makes a person more competent to understand and grasp the various concepts relating to financial decisions.

The other aspect of the study, the use of financial services, is significantly influenced by factors like domicile, income and financial literacy. A noticeable point is that improvement in financial literacy leads to an increased tendency to use financial services more than before. The possible reason is the willingness to be a part of the formal financial system after understanding the advantages which the individual or household can enjoy.

It is therefore recommended to the government to devise programmes to improve the educational level of the vulnerable section so that at least the next generation can be in a better-off position if not the present generation. Even for the older section of the present generation, non-formal ways of education and development of awareness are quite possible. The government can devise a programme for the basic education of people, particularly from the mammoth unorganized sector at the local level, using clubs, social organizations, schools, etc. These developments will contribute to the enhancement of the level of financial literacy and financial inclusion that will ultimately accelerate the country's policy of inclusive growth in long-term.

Limitations of the study

The study is based on 400 respondents. Due to the lack of any funding for the research, the data collection is restricted to one district. A total of 457 questionnaires were initially collected, but 57 had to be rejected due to inconsistency / incompleteness in the pattern of answering to the structured questions. Moreover, aspects relating to banking correspondents (Banking Mitras) could have been captured by adding few more questions but that would make the questionnaire too long and had to be excluded.

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