Study of Socio-Economic Impact of Kisan Credit Card Scheme on Beneficiaries and Non-Beneficiaries in Baghmara Block of Dhanbad District, Jharkhand

Rawani S.K.[1*] and PaliwarL.B.[2]

[1]Dept. of Commerce of Binod BihariMahtoKoyalanchal University Dhanbad,828130, Jharkhand
[2]Dept. of Commerce of Binod Bihari Mahto Koyalanchal University Dhanbad Jharkhand INDIA.

ABSTRACT

The present investigation was undertaken in Baghmara block of Dhanbad district in Jharkhand. Purposive sampling was followed for the selection of one hundred and twenty respondents, dividing them into two groups' beneficiaries who were availing the benefits of the Kisan Credit Card Scheme and non-beneficiaries who were not availing any benefits of KCC Scheme. Pre-structured interview schedule was used to collect the data, collected data were tabulated and analysed with suitable statistics to draw conclusion. The study inferred that 68.33 percent of beneficiaries had medium level of knowledge about the Kisan Credit Card Scheme followed by 13.33 percent who had high level and 18.34 percent had low level of knowledge. It was also noted that 46.67 percent of non-beneficiaries had low knowledge about the Kisan Credit Card Scheme followed by 43.33 percent who had medium and 10 percent had high level of knowledge and also used statistical test for association between the Socio-economic profile and Knowledge level of the beneficiaries x^2 2 (5 percent) (Tabulated valued) = 5.99, x^2 (Calculated value) = d. f = 2 degree of freedom at 5 percent level.

KEYWORDS: Kisan Credit Card Scheme, Beneficiaries, Non-beneficiaries, Knowledge, Purposive sampling, Interview schedule

*Corresponding Author
Shanbhu Kumar Rawani
Department of commerce
B.B.M.K.UNIVERSITY
Dhanbad 828130, Jharkhand INDIA.
Email Id: prof.shanbhurawani@gmail.com Mob No- 7250968680

INTRODUCTION

Introduced by India Bank in August 1998, the Kisan Credit Card System (KCC) is a credit scheme. The National Agriculture and Rural Development Bank (NABARD) built this model scheme on an R.V. recommendation. Gupta Committee on Agricultural Needs Limitation. Its goal is to meet the full credit requirements of farmers to provide farmers with financial support. There are several financial institutions involved, including all commercial banks, the Regional Rural Bank (RRB) and the State Collective Bank. KCC Credit Officials cover up to 50,000 rupees for death and permanent invalidity and 25,000 rupees for any other danger under PersonalAccident Insurance. Both the bank and the borrower are responsible for the premium in a rate of 2:1. The validity period is five years, and the Kisan Credit Card (KCC) can be extended to farmers in two forms for up to 3 more years. The reserve bank of India (RBI) shall provide 2 per cent interest rate support to any short-term loans up to rupees 2.00,000 used by farmers engaging in animal husbandry and fisheries by way of the kisan credit card according to the announcement made on 26 August 2019 (KCC).[1]Farmer will be able to use loans of up to rupees of 2, 00,000 at a concessional interest rate of 7%. An additional 3%discount on interest rate will be given to farmers who promptly paid their credit for every loan which was received in 2018-2019. Under RBI, farmers who have paid their loans promptly can take advantage of short-term loans at 4% p.a. In the 2018-2019 and 2019-2020 periods. However, the interest rate subsidy for loans given to a limit of 2, 00,000 farmers who already have a KCC and who are engaged in fishing and livestock husbandry activities may be subject to such activities Minister of Agriculture and Welfare of the Union, Narendra Singh Tomar, urged all States in their hundreds of days to hold a clever village drive to cover one crore under the framework of kisan credit cards (KCC). Mr. Tomar chaired a meeting with the Agriculture Committee, where he addressed the implementation of three Union government primary schemes, Pradhan Mantri Kisan Samman Nidhi Yojana (PM-Kisan). The Minister of Agriculture has urged all sates/UTs to expedite the time-linked registration process in order to move the PM-Kisan gain directly to their bank accounts for the period April-July 2019.[2]

OBJECTIVES OF THE STUDY

To study Kisan Credit Card (KCC) progress and performance Baghmara Block of Dhanbad District.

REVIEW OF LITERATURE

As we know that literature review plays dynamic role for synopsis writing, research paper and thesis writing .it refers to the history of work done in a particular field and guides us in the present and opens new path and opportunities for research in the future

Parwate, P., Sharma, M. L., & Maske, M. (2012)[3]: Kisan Credit Card (KCC) usage pattern analysis for farmers in Chhattisgarh District of Raipur, where respondents distributed Table No 1, using the Kisan Credit Card (KCC) (n=120), and Table No-2 use of Kisan Credit Card in different categories of farmer, respectively, on the various aspects. There was a figure of 69,60% for the total usage of the Kisan Credit Card (KCC) to increase the Kisan Credit Card (KCC) utilisation among trained farmers in different areas.Sharma, A. & K. Sharma, A. (2013)[4]: this study has been carried out for the benefit farmers in the Asta block of Schore district MP, on the effects of the Kisan Credit Card Scheme. In view of increase in revenue, the wheat crop was 75.28 percent tackled and the beneficiary farmers' adoption activity was 68.78 percent and 46.75 percent respectively. Beneficiary out of 3750 only 120 beneficiaries were selected randomly for the study purpose and use survey method and tested interview schedule final income are growth in 28.33 percent under 60001 to 75000 of 34 beneficiary. It is interesting to note that more than 50 percent of the beneficiary were earning a good remunerative income 75000 to 120000.Ananthi, N. (2014)[5]: this study based on Kisan Credit Card -A Boom to Small Farmer in India. The Kisan Credit Card Scheme (KCC) was reviewed as a milestone in India's history of rural credit. The study has been conceived with the goal of evaluating the growth in Kisan credit card numbers (KCC) as well as credit cost analysis and credit adequacy in relation to loans without a Kisan Credit Card. In the course of study, an organisation in the village/panchayath camp was organised in conjunction, at the end of March 2013, by the Ministry of Agricultural Department, in collaboration with the Revenue authorities, by 1298200 farmers accessing bank credit covered by the scheme of Kisan Credit Courses.Dwivedi, S., Sunder, S., & Sharma, P. K. (2015)[6]: Kisan Credits Card (KCC) input research effect scheme: Non-Basmati Rice Crop Economic Review. Input use: The analysis in R.S. was performed. The overall cost of the production in the Pura Block in 2012-13 was 4294 4,71 per hectare to the beneficiaries of the Kisan Credit Card (KCC) and in the case of non-Kisan Credit Card (NON-KCC), 40076,74 per hectare to the beneficiaries was 40,50 quintals per hectare to the beneficiaries of the Kisan Credit Card (KCC), and of 37,51 quintals per hectare for the benefit of Kisan Credit Card (KCC) and for the benefit of the non-Kisan Credit Card (NON-KCC). Net benefit for Kisan Credit Card (KCC) recipients and for non-Kisan Credit Card (non-KCC) recipients was 24120.11 per hectare. The independent t-test has verified that costs for all entries between Kisan Credit Card (KCC) farms and

non-Kisan Credit Card recipients are considerably different. The efficiency and benefit increase of the holder of the Kisan Credit Card relative to the other holder of the Kisan Credit Card finally was positive.Prakash, P., & Kumar, P. (2016)[7]: This study examines the effect on the agriculture economy of Kisan Credit Card (KCC) Scheme in Tamil Nadu, Krishnagiri district. The key data were obtained from 120 farmers by interview and used the Logit function and the Garrett Ranking Technique manufacturing function for Cobb-Douglas. It was found to be higher for the recipient farmers than non-beneficiary's farmers, and the cost of growing and the net income per hectare for three major crops (Paddy, Sugarcane or Groundnut) indicated that a large amount of bank branches needed in the rural environment were required. Cutting down on paperwork, raising the crop credit cap, providing versatility for ATM in the use of bank branches, numbers of withdrawals and repays are some useful ways of improving the Kisan Credit Card scheme to resolve the challenges faced by beneficiary farmers (KCC).Ganaie, N. A., & Rupavath, R. (2017)[8]: The research into the effects of Kisan Credit Card on socio-economic life took about 14 months and collected both primary and secondary data from Shopian, Pulwama, Baramulla, Bandipory and Kulgam State of Jammu & Kashmir study. Method use for exploring the research paper, a questionnaire with a set of question was framed aiming at the selected objective was prepared and responses of 336 respondents was collected and that were later analysed in SPSS software result found there is a direct relationship between the Socio-Economic upliftment and Kisan Credit Card as 93 percent of the beneficiaries have got boosted their Socio-Economic sector and gave suggestion beneficiaries should be made aware about the interest rates incurred on it and proper guidance should be there is place release of the credit to beneficiaries and recommending one counsellor from the bank be placed for the proper guidance and counselling. Gupta, B. V., Singh, B., & Ranjan, R. (2018)[9]: The study analysed Kisan Credit Card's economic evaluation in Bhabua, Bihar district, India. The study used both primary and secondary data on Kisan Credit Card (KCC) issued and the amount obtained from Land Bank District. The sample finding reveals that with primary development data, earning, loans, pay-backs, interest, and borrowing costs of 60 Kisan Credit Cardholders and 60 non-Kisan Cardholders, the Kisan credit card number (KCC) issued 393.38 percent and the approved amounts of 250 percent increased significantly. The average credit expense of the non-Kisan credit card classes was higher than the Kisan credit card as a percentage. Nagaveni, M., & Devegowda, S. R. (2019)[10]: This study is attempt to know the status of Kisan Credit Card (KCC) performance in CHIKKABALLAPUR district of Karnataka. Study analyse effect of credit system, capital adequacy on major four crops Tomato, Mize, Potato and Groundnut between The Kisan holder of credit cards and the non-Kisan holder of the credit card and the operating costs, material costs, adequacy of the loan and credit difference analyses between the Kisan holder and a non-Kisan holder of credit cards. Good results

can also be found for the adequacy of all other three crops between the holder of Kisan and the non-kisan credit card holder.

RESEARCH GAPS AND NEED OF THE STUDY

I have identified research gaps among the literature review of beneficiaries of Kisan Credit Card (KCC). In most of the studies only one aspect of Kisan Credit Card (KCC) i.e. credit facility has been studied but not multiple aspects such as economic and social aspect. There has been no such study in the Dhanbad region of Jharkhand concerning Kisan Credit Card (KCC).

HYPOTHESES TO BE TESTED

Null Hypothesis (H0): there is no significant impact of Kisan Credit Card (KCC) on financial growth of beneficiaries Baghmara block of Dhanbad district

Alternative Hypothesis (H1): there is significant impact of Kisan Credit Card (KCC) on financial growth of beneficiaries Baghmara block of Dhanbad district

RESEARCH METHODOLOGY

In order to fulfilment of the above-mentioned objectives, the study was conducted in Baghmara block of Dhanbad district of Jharkhand. For the selection of respondents, a list of all the beneficiaries who benefited under KCC scheme were obtained from the State Bank of India. The beneficiaries were assisted in respect of short-term crop loan. After getting list of beneficiaries, out of 1000, only 120 beneficiaries were selected randomly for the study purpose. Thus, altogether 120 respondents were selected and divided into two categories of beneficiaries (n=60) and non-beneficiaries (n=60). A well-structured and pre-tested interview schedule was used to study the objectives and the data were collected using personal interview. The independent variables were namely age, education, type of family, size of family, occupation, annual income, size of land holding, mass media exposure, extension participation, innovativeness, progressiveness and dependent variables were knowledge and attitude. The collected data were tabulated and analysed in the light of the SPSS and the conclusion was drawn.

RESULTS AND DISCUSSION

Change in knowledge prior to acceptance and application of an innovation, so it's always it important to find out the factor responsible for associated with a positive or negative disposition towards the utility and application of the farmer.

Table[1]: Distribution of the respondents according to their Socio-economic profile

Variable	Categories	Beneficiaries	Non-beneficiaries
Age	30-40 yrs. (Young)	26 (43.33%)	19 (31.67%)
	41-50 yrs. (Middle)	23 (38.33%)	27 (28.33%)
	51 yrs. and above (Old)	11 (18.34%)	14 (23.33%)
Education	Illiterate	7 (11.66%)	17 (28.33%)
	Primary	9 (15%)	15 (25%)
	Middle	13 (21.67%)	13 (21.67%)
	High	16 (26.66%)	7 (11.66%)
	Intermediate	8 (13.33%)	5 (8.33%)
	Graduation	5 (8.33%)	3 (5%)
	Post-Graduation and above	2 (3.33%)	0 (00%)
Family type	Nuclear family	35 (58.33%)	38 (63.33%)
	Joint family	25 (41.67%)	22 (36.67%)
Occupation	Farming	38 (63.33%)	35 (58.33%)
	Farming + Business	13 (21.67%)	17 (28.33%)
	Farming + Employment	9 (15%)	8 (13.33%)
Annual income	Low (40000-60000)	15 (25%)	24 (40%)
	Middle (60001-80000)	33 (55%)	28 (46.67%)

	High (80001-100000)	12 (20%)	8 (13.33%)
Size of land holding	Small (Up to 1ha)	36 (60%)	41 (68.33%)
	Medium (2ha-4ha)	19 (31.67%)	15 (25%)
	Large (Above 4ha)	5 (8.33%)	4 (6.67%)
Mass media exposure	Low	6 (10%)	26 (43.33%)
	Medium	33 (55%)	23 (38.33%)
	High	21 (35%)	11 (18.33%)
Innovative - ness	Low (05-10 score)	16 (26.67%)	26 (43.33%)
	Medium (10-15 score)	31 (51.67%)	23 (38.33%)
	High (15-20 score)	13 (21.66%)	11 (18.34%)
Progressive - ness	Low (Below 10 score)	22 (36.67%)	27 (45%)
	Medium (10-20 score)	25 (41.67%)	18 (30%)
	High (Above of 20score)	13 (21.66%)	15 (25%)

Table 1 clearly shows that among the beneficiaries 43.33 percent population was of young age and *among the non-beneficiaries 31.67 percent young age. 38.33 percent population beneficiaries* farmers was of middle age and 28.33 percent population non-beneficiaries farmers was of middle age. Talking about their education level the highest per cent of beneficiaries 26.66 per cent

were the ones who attended high school and a large population of non-beneficiaries 28.33 per cent were illiterate. The family type was primarily nuclear for the beneficiaries and consisted of 58.33 per cent whereas the family type of non- beneficiaries was also mostly nuclear with 63.33 percent. The maximum per cent i.e. 63.33 percent of beneficiaries had farming as their occupation and 58.33 percent non-beneficiaries also practiced farming. Both the categories of beneficiaries and non-beneficiaries had medium range of annual income comprising of 55 per cent and 46.67 percent respectively. Maximum number of beneficiaries and non-beneficiaries i.e. 60 per cent and 68.33 percent respectively were marginal farmers. 55 per cent beneficiaries and 38.33 percent non-beneficiaries used the mass media on a medium level. Highest 51.67 percent innovativeness beneficiaries' farmers in medium score 10-15 and highest 43.33 percent innovativeness non-beneficiaries farmers low score 05-10. Coming to the progressiveness 41.67 per cent beneficiaries fell in medium category and 45 percent in low category.

Table 2: Overall scio-economic level of the respondents

Socio-economic Level	Beneficiaries (n=60)	Non-beneficiaries (n=60)	Total (n=120
Low	14 (23.33%)	23 (38.33%)	37 (30.83%)
Medium	27 (45%)	26 (43.33%)	53 (44.17%)
High	19 (31.67%)	11 (18.34%)	30 (25%)
Total	**60 (100%)**	**60 (100%)**	**120 (100%)**

Table 2 shows that 45 percent beneficiaries had medium level of socio-economic status followed by high comprising 31.67 percent and low 23.33 percent. The non- beneficiaries had 43.33 per cent respondents who had medium socio-economic status followed by 38.33 percent who had low and 18.34 who had high socio-economic status. The findings are in the line of the findings of **Sharma** (2013).

Table 3 Level of Knowledge of the beneficiaries about Kisan Credit Card Scheme

No. of respondents (N=60)

Statements	Fully correct	Partially correct	Incorrect
Known about Kisan Credit Card Scheme?	26 (43.33%)	29 (48.33%)	05 (8.33%)
Eligibility criteria to avail KCC Scheme is known	22 (36.67%)	31 (51.67%)	07 (11.66%)
The Tenure limit of KCC Scheme is known?	17 (28.33%)	37 (61.67%)	06 (10%)
KCC covers Crop as well as personal insurance	15 (25%)	38 (63.33%)	07 (11.67)
Knowledge that it provides the loan for the Rabi and Kharif crop production not for Jaid crop Production.	14 (23.33%)	35 (58.33%)	11 (18.33%)
KCC provides working Capital for maintenance of farm assets and activities allied to agriculture	15 (25%)	35 (58.33%)	10 (16.67%)
The beneficiaries under the scheme are issued with a Smart card / Debit card	20 (33.33%)	34 (56.67%)	06 (10%)
KCC allows mobile based transfer transactions at agricultural input dealer and mandies.	13 (21.67%)	38 (63.33%)	09 (15%)
There is no restriction in number of debits and credits in KCC Scheme	14 (23.33%)	37 (61.67%	9 (15%)
Conversion/rescheduling of loans also permissible in case of damage to crops due to natural calamities	09 (15%)	43 (71.67)	08 (13.33%)

Table 4 Level of Knowledge of the non-beneficiaries about Kisan Credit Card

Statements	Fully correct	Partially correct	Incorrect
Have you known about Kissan Credit Card Scheme?	13 (21.67%)	27 (45%)	20 (33.33%)
Eligibility criteria to avail KCC Scheme	11 (18.33%)	28 (46.67%)	21 (35%)
Do you know the Tenure limit of KCC Scheme?	13 (21.67%)	29 (48.33%)	18 (30%)
KCC covers Crop as well as personal insurance	15 (25%)	25 (41.67%)	20 (33.33%)
Knowledge that it provides the loan for the Rabi and Kharif crop production not for Jaid crop Production.	09 (15%)	27 (45%)	24 (40%)
KCC provides working Capital for maintenance of farm assets and activities allied to agriculture	11 (18.33%)	29 (48.33%)	20 (33.34%)
The beneficiaries under the scheme are issued with a Smart card / Debit card	13 (21.67%)	27 (45%)	20 (33.33%)
KCC allows mobile based transfer transactions at agricultural input dealers and mandies	10 (16.67%)	26 (43.33%)	24 (40%)
There is no restriction in number of debits and credits in KCC Scheme	11 (18.33%)	27 (45%)	22 (36.67%)
Conversion/reschedulin g of loans also permissible in case of damage to crops due to natural calamities.	10 (16.67%)	27 (45%)	23 (38.33%)

Table 3 and table 4 shows that among the beneficiaries 43.33 percent had high knowledge about the general details about Kisan Credit Card Scheme. 41.67 percent of the beneficiaries had partial knowledge about conversion and rescheduling of loan in case of damage to crops due to

natural calamities followed by 63.33 percent who knew about Mobile based transfer transactions. Also, 61.66 percent beneficiaries had partial knowledge regarding the scheme providing working capital for maintenance of farm assets and activities allied to agriculture as well as no restriction in number of debits and credits and repayment period of 12 months. It was noted that the highest percentage of non-beneficiaries 46.67 percent had partial knowledge about the eligibility criteria to avail KCC Scheme. 40 percent of the non-beneficiaries had no knowledge regarding mobile based transfer transactions under this scheme.45 percent non-beneficiaries also had no knowledge that the scheme provides the loan for the Rabi and Kharif crop production not for Jaid crop production, that there is no restriction in number of debits and credits in KCC Scheme and that conversion/rescheduling of loans are also permissible in case of damage to crops due to natural calamities

Table 5: Knowledge level of the respondents about kisan credit card scheme

Categories	Beneficiaries (N=60)	Non-beneficiaries (N=60)	Total (N=120)
Low (12-20)	08 (13.33%)	28 (46.67%)	36 (30%)
Medium (21-29)	41 (68.33%)	26 (43.33%)	67 (55.83%)
High (30-38)	11 (18.34%)	06 (10%)	17 (14.17%)
Total	**60**	**60**	**120**

It is clear from Table 5 that with respect to overall level of knowledge; mean frequencies suggested that 68.33 percent of beneficiaries had medium knowledge about the Kisan Credit Card Scheme, while 18.34 percent of the beneficiaries had high level of knowledge regarding the Scheme followed by 13.33 percent beneficiaries who had low level of knowledge. The table also shows that 43.33percent of non-beneficiaries had medium knowledge about the Kisan Credit Card Scheme, while 46.67 percent of the non-beneficiaries had low level of knowledge regarding the Scheme followed by 10 per cent beneficiaries who had high level of knowledge. Similar findings is also reported by Santhi (2012)

Table 6: Association between the Socio-economic profile and Knowledge level of the beneficiaries

Category	Knowledge	S.E.S	Row
Low	08(a) (11)Ea	14(b) (11)Eb	22 R1(a+b)
Medium	41(c) (34)Ec	27(d) (34)Ed	68 R2(c+d)
High	11(e) (15)Ee	19(f) (15)Ef	30 R3(e+f)
Total	60	60	120

x^2 2 (5 percent) (Tabulated valued) = 5.99,

x^2 (Calculated value) = 6.64

D. f = 2 degree of freedom at 5 percent level.

Since the calculated value of Chi square test is greater than the tabulated value of 2 degree of freedom at 5% probability level, so the null hypothesis is rejected. Therefore it can be concluded that there is significant relationship between socio-economic profile and knowledge level of the respondents.

Table 7: Association between the Socio-economic profile and Knowledge level of the non-beneficiaries

Category	Knowledge	S.E.S	Row
Low	28(a) (25.50)Ea	23(b) (25.50)Eb	51 R1(a+b)
Medium	26(c) (26)Ec	26(d) (26)Ed	52 R2(c+d)
High	06(e) (8.50)Ee	11(f) (8.50)Ef	17 R3(e+f)
Total	60	60	120

x^2 2 (5 percent) (Tabulated valued) = 5.99,

x^2 (Calculated value) = 1.96

d.f = 2 degree of freedom at 5 percent level.

Since the calculated value of Chi square test is lesser than the tabulated value of 2 degree of freedom at 5 percent probability level, so the null hypothesis is accepted. Therefore it can be concluded that there is non-significance.

CONCLUSION

It is concluded that majority of the K.C.C beneficiaries have medium to high level of socio-economic status followed by medium to low level in case of K.C.C non-beneficiaries. It was found that beneficiaries and non-beneficiaries both have medium level of knowledge but there are statistically significant difference between the knowledge levels of both categories. It was also found that proper training and extension strategies are to be followed for improvement of knowledge level of the beneficiaries as well as to increase farmer's participation in availing the benefits of the scheme. This will also be helpful in using the K.C.C properly leading to the development of agriculture sector.

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