

## **FACTORS AFFECTING WOMEN FINANCIAL INCLUSION PARTICIPATION IN ZURU EMIRATE KEBBI STATE**

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### **ABSTRACT**

*Most of the studies prior to this emphasized women's financial inclusion participation in general, ignoring a particular focus on rural women's financial inclusion participation specifically. To cover the gap, this study examines the relationship between educational level, religious factors, cultural inclination and financial status and information on rural women's financial inclusion participation in Zuru emirate Kebbi state. Feminist theory was used to test the dependent and independent variables' relationship. The study population is (396,315); the Quantitative method was used, a questionnaire was adopted from past research and (595) questionnaires were distributed to the respondents in Zuru, Ribah Dirin-Daji and Mahuta local government headquarters. Kregcie and Morgan's sample size technique was adopted and (565) were usable returned questionnaires while nonusable (35). The findings revealed no relationship between religious, cultural inclination and education and women's financial inclusion participation in the Emirate with (524) significant respectively, but information and financial status were accepted with (.000) significant level. The study recommends a strong strategic awareness through the village and district heads, imam and pastors, mounting of billboards disseminating financial inclusion products and services in all the four local government areas in the Emirate, door to door banking and non-banking products and services advertised by the available banks and reopening of more bank branches in Zuru and new microfinance banks in Ribah, Dirin-Daji and Mahuta.*

**Keywords:** Women, Participation, Financial Inclusion.

### **INTRODUCTION**

The increase in women's participation in financial inclusion through educational programmes such as Conferences, Seminars and symposiums promoting financial products and services is reducing all forms of discrimination against women in financial inclusion, as shown in (the CEDAW) convention and Beijing conference emphasizing on women rights, freedom and gender equality in the provision of financial services, the provision and use of affordable banking, insurance, microfinance products and services (Abdullah, 2019). However, the call for women's participation in financial inclusion, especially rural women, is backward in providing affordable financial products and services such as owning bank account, loans and insurance services in the developing world like Nigeria and rural areas. In particular, a continuous discussion among stakeholders.

Women participate in social activities such as political rallies, government services and Savings and loans associations. Still, mostly urban, educated and well-civilized women, but rural women were left behind in those above and in areas they are found capable that is family

financial management such as savings of money, but in most of the third world women in rural areas are denied access to complete educational system to gain adequate life exposure's which also affects their access to financial services (Kumar,2017).

Policymakers and Central Banks have a leading role in creating an enabling environment to expand women's financial inclusion, especially rural women. A recent discussion paper by the Alliance for Financial Inclusion (A.F.I.) and Women's World Bank, policy framework to support women's financial inclusion participation makes a compelling argument for women's financial inclusion participation through strong policymakers and Central Bank direct involvement to support educational and social programmes in achieving women participation in Banking and non-Banking financial services.

Ajekaiye, (2013). Cited in (Gordon, 2016). Factors responsible for low financial inclusion participation in Nigeria include gender issues, low level of education, poverty, affordability, physical access to financial services, religious factors and lack of Trust. In Gordon, (2016). Nigeria's Financial Inclusion strategy set in 2012 aimed at reducing financial inclusion participation drastically, from 46.5% level in 2018 to a reasonable percentage, in 2021 the Nigerian financial inclusion percentage has reduced to 41.6% and with regional and geopolitical zones impacts, but with more than half (55.4%) of the female adult remain excluded. The southwest region has surpassed the 20% exclusion rate target, but the remaining zone, particularly the Northern part, remained largely financially excluded. This indicates backwardness in financial inclusion participation in the North and among women, which necessitated this research to analyze rural women's financial inclusion participation in Zuru Emirate Kebbi State, focusing on Ribah, Zuru, Mahuta and Dirin-Daji Main headquarters of the four local governments in the Emirate.

**TABLE 1.1: GENDER GAP BANKED ACCESS MEN/WOMEN. 2014**

GENDER	BANKED	FORMAL OTHER	INFORMAL ONLY	EXCLUDED
MALE	44.1%	10.0%	10.2%	35,8%
FAMALE	29.4%	14.4%	13.5%	42,7%
TOTAL	73.5%	24.4%	23.7%	78.5%
<b>GENDER GAP BANKED ACCESS</b>	<b>14.6%</b>			

**Source: Elfin A.**

Table 1.1. Shows Nigeria's gender participation challenges in financial inclusion as of 2014. The gender gap in Banked Access between Men and Women is 14.6%, indicating that men's access to banking services outweighs women's access.

## **PROBLEM STATEMENT**

Rural women's participation in financial inclusion such as Banking and Insurance products and services are blink in the northern part of Nigeria in comparison with other parts of the country because of low literacy level, especially among women (Deborah, 2016), National Bureau for Statistics (2010) Northwest poverty level is 23.2%. These contribute to the low and negative participation in financial inclusion services and products among rural women. As a result, poverty and income inequality remain challenging in Northern Nigeria, North West States, also among a group of people, women are the most vulnerable in the study area.

Although Nigeria has the highest financial inclusion level compared to Middle East regions in Sub-Saharan Africa, predominantly men, not women, are the bank account holders. The financial sector landscape makes it easier for men, not women (Alliance for financial inclusion, 2020). By this study on rural women's financial inclusion, policymakers, change agents, consultants, and other stakeholders can better understand reform priorities and redirect the little scarce resources appropriately for the betterment of all, especially women. It is also expected findings of this study to be beneficial to banking and non-banking financial institutions and the government at large. Finally, women's lack of economic empowerment contributes to their poor participation in Banking and Non-Banking Financial Services and Products (Ajayi, 2017).

## **RESEARCH QUESTIONS**

The following research questions will be tested and analyzed:

- What is the relationship between rural women's educational level and financial inclusion participation in Zuru emirate?
- What is the relationship between rural women's religiosity and financial inclusion participation in the Zuru emirate?
- What is the relationship between rural women's cultural inclination and financial inclusion participation in Zuru emirate?
- What is the relationship between rural women's financial information and participation in the Zuru emirate?
- What is the relationship between rural women's financial status and financial inclusion participation in Zuru emirate?

## **RESEARCH OBJECTIVES**

The following research objectives will be tested and analyzed:

- To examine the relationship between rural women's educational level and financial inclusion Participation in Zuru emirate.
- To analyze the relationship between rural women's religiosity and financial inclusion Participation in Zuru emirate.
- To examine the relationship between rural women's cultural inclination and financial inclusion Participation in Zuru emirate.
- To describe the relationship between rural women's financial information and financial inclusion Participation in Zuru emirate.

- To ascertain the relationship between rural women's financial status and financial inclusion participation in Zuru emirate.

### **RESEARCH HYPOTHESIS**

The following research hypothesis will be tested and analyzed:

- There is a relationship between rural women's educational level and financial inclusion participation in the Zuru emirate.
- There is a relationship between rural women's religiosity and financial inclusion participation in the Zuru emirate.
- There is a relationship between rural women's cultural inclination and financial inclusion participation in the Zuru emirate.
- There is a relationship between rural women's financial information and financial inclusion participation in Zuru emirate.
- There is a relationship between rural women's financial status and financial inclusion participation in the Zuru emirate.

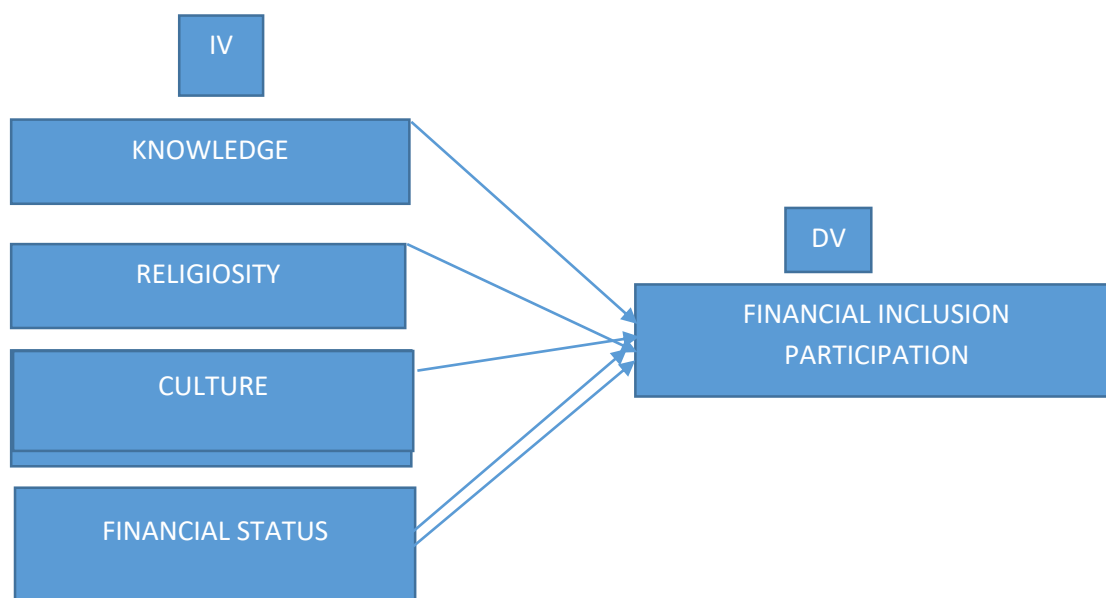


Figure 1.1: The Research Model. Adapted from Abdullah (2019)

### **LITERATURE REVIEW**

#### **Financial Participation**

National Development from any angle requires human capital participation; human beings in respective of their gender, men or women, are needed for any economic development. The identification of Women as a crucial population segment in the economic development of any society is continued and unrelenting academic effort (Parrot, 2017). Thus, financial inclusion participation means involvement of all human segments, both men and women, in all banking and non-banking financial services that have to do with owning accounts, saving money, and engagement in banking and non-banking financial transactions. Financial inclusion

participation, in general, is key to the growth and development of any country in the world. By this, women's participation is crucial considering their significant contribution to the development of human being and their number in the human population, which constitute more than half of the world population. If appropriately driven, women's participation in financial inclusion will improve the quality of life of our society and women in particular. In fact, without the active participation of women and the incorporation of women's perspective at all levels of decision-making, the goals of equality, development and peace cannot be achieved (Kassa, 2015; Agbalajobi, 2010) cited in (Abdullahi, 2019).

### **Knowledge**

Education was found significant by Akhtar, 2009 in a survey conducted on the level of insurance products perception; also, in research conducted by (Bashir 2011) in Brunei, 70% of the respondents agreed that people should be exposed and better educated in other for them to participate and patronize financial products and services of financial institutions like banking and insurance, it's revealed that people the low level of education contribute in poor participation in firm's products and services. In a study by Ismail (2012) examining the awareness level of people of Malaysia on the enterprise's products and services, the research finds that a good number of the respondents are not aware of the micro-enterpris's products and services. As a result, the products are not widely patronized and participated; this was attributed to the low level of education by the owners and potential customers.

Hidayat (2014) tested the importance of education in people's awareness of a firm's products and services; the study tested 150 respondents' level of education and their awareness of insurance products and financial services; it was found that education is crucial in people's awareness because respondents with higher education level tend to participate and patronize insurance product and financial services than respondents with low education level. Therefore it's evident that educational level/knowledge can determine people's behavior to participate in business/economic activities. What, when and where people participate in services depends on their educational level, consumer participation in products and services is strongly related to the level of education they obtained. The knowledge of rural women to participate in financial inclusion has a great place to consider by stakeholders; inaccurate or inadequate knowledge of rural women is a barrier preventing them from participating in financial services and financial inclusion in particular.

### **Culture**

Women's roles as full housewives and domestic workers in our societies are hard to cease by many cultures. A traditional patriarchal solid value system favors sexually segregated roles, 'and traditional cultural values militate against women's advancement, progress, and participation in economic activities (Abdullahi, 2019), an ideology of women's place dominating societies worldwide. According to this ideology, women should only play the role of working mother, which is generally low-paid and non-economical. Women culturally are seen as dependents; most cultural beliefs decrease women's status to men's servants and depend economically on a man as a husband. Men provide shelter, food, cloth and security for women; for that, it's ungrateful for a woman to be independent economically, not to talk of owning a bank account (Bennion, 2018). Furthermore, women in most Nigerian cultural beliefs are

domestic workers only; they concentrate on cooking, washing, caring for children and inside family management; all financial responsibilities are taken care of by men. Hence, women economically are dependent on men Izugbara (, 2014).

### **Religion**

Religious doctrines in many societies bring about inferiority between women and men. This downwardness societal behavior excludes women from economic activities and financial inclusion participation in particular. Still, the major belief is the differentially conservative or patriarchal view of women in societies. For example, Protestantism promotes the nonhierarchically religious practice and more readily accepts women as religious leaders than Catholicism and Orthodox Christianity. But, on the other hand, Islam is interpreted in a manner that forbids women's participation in activities Ajayi, (2007) cited in Abdullahi, (2019). This removal of women in both societal and religious activities affects their participation in financial inclusion, especially in rural areas where women are strictly controlled and adhere to beliefs and religious practices. Hence religion is seen as a guide to all life activities. When misinterpreted, the effect mainly affects rural women because of their total submission and lack of freedom of life.

### **Financial Status/Information**

Economically, women are disadvantaged because of their discrimination with men; women's economic background/status in societies gives them an advantage in financial inclusion participation. In this regard, Shvedova in 2012 argues that the economic status of women has a direct impact on their participation in financial activities. This means that low and lack of women's economic status prevent them from active participation in financial activities such as opening a bank account. It's, therefore, more accessible for women to participate in financial activities if their economic status is favorable. March, (2019). Revealed that most rural women are highly dependent on their husbands, it's tough for them to be economically independent. Limited financial resources and information hits rural women since their economic status is handled by men and makes it tedious to participate in financial services. As a result, women experience life dependency. They shift from a fatherly dependent home to husband dependent house; this life dependency makes it difficult for women to get and own financial resources and information, establish economic status, become financially independent and have the knowledge of financial inclusion participation. Furthermore, the situation makes women be moneyless Cohen, (2019).

### **Feminist Theory**

The theory is widely used by many disciplines, including economics and women's studies; the theory stresses gender inequality and promotion of women's rights and interests. The theory explores women's subjugation discrimination explaining women's economic and legal protection. Feminism involves sociological theories and concerns gender differences; Feminism and feminism gained widespread in the 1970's and the history waves were divided into three by Maggie Hum and Rebecca Walker. The first feminist wave was between the nineteenth and twentieth century, the second was in the 1960s, and 1970's the third extends to the 1990s till today. The theory emerged from these movements and led to various disciplines

such as economics, history, geography and feminist literary criticism. The point of departure concerning underrepresentation as a problem within economic science begins with Anne Phillips's view. She suggested that social background and opinion-representation should not be separated, but that over-representation of one social group leads to over-representation of opinion (Phillips, 1995) cited in Abdullahi, (2019). She provides the following logic: The most immediately compelling of the remaining arguments is that which presents gender parity as a straightforward matter of justice: the patently and grotesquely unfair for men to monopolize representations. If there were no problem operating to keep certain groups of people out of financial activities, we would expect economic influence to be randomly distributed among men and women.

### **Data Collection Method and Instrument**

A survey/quantitative method was employed; this method's choice is because of its advantage of generalization of the sample population (Creswell. 2008). The research method is also used in social sciences and for variables that cannot be directly observed. The data were analyzed in line with the research hypothesis, and multiple regression analysis techniques were employed to test the relationship between dependent and independent variables of the study. The questionnaire used by previous studies was adapted to answer related questions, and variables were modified and adapted by the researcher.

### **Measuring Instruments Validity and Reliability**

Similar previous related questions were adapted, and the questions were based on the content of the research questions and model. The questionnaire content was pre-test, pilot study, and expert verification. Cronbach's Alpha Coefficient was adopted to explain the correlation of questionnaire items. Alpha measures internal consistency of text or scale Mohsen and Reg (2011). It is given as a number between 0 and 1. Internal consistency should be determined before a test can be employed for research or examination purposes to ensure reliability Mohsen and Reg. (2011). Versions of Alpha acceptability ranges from 0.75-0.95. A low value could result from a low number of questionnaires, poor interrelatedness between items or heterogeneous constructs; if Alpha is high, it suggests that some items are redundant as they are testing the same questions. A minimum Alpha of 0.90 has been recommended by strainer, Mohsen and Reg cited in Abdullahi (2019). Also, reliability of 0.50 and 0.60 is suitable for the early research stage. Sakaran, cited in Abdullahi (2019), recommended a 0.60 minimum in behavioral sciences.

### **Questionnaire Administration and Dimension Scale**

A research questionnaire was adapted from previous related studies. Direct reach/distribution of questionnaire was used, and the respondents were given questionnaires a hand to hand in the unit of analysis. Random distribution of questionnaires was employed, and a direct method was also used during retrieval. Two parts of the questionnaire were design, demographic and research objectives. The demographic part answered questions like gender, age, and working experience and the second part, which is the research objectives questions, was measured in 5 points Likert scale, which include STRONGLY AGREE (S.A.), Agree (A), UNDECIDED (U.D.), STRONGLY DISAGREE (S.D.) AND DISAGREE (D). The scale is categorized as

1,2,3,4, and 5. Studies show that a five-point scale is good as any increase to 7 points does not improve reliability, aligning with what Elmore, Begs, Sekaran and Bougie cited in Abdullahi (2019) recommended.

**Data Collection Procedure: Primary and Secondary Sources**

Only questionnaires were distributed for empirical data collection. Journals, textbooks, published and unpublished relevant materials were also used to obtain secondary data.

**Study Population and Sampling Size**

The study population encompasses people, places, events, and things that a researcher is studying Sekaran and Bougie (2010). The population of this study comprises women in Ribah, Zuru, Mahuta and Dirin-Daji in Zuru Emirate and places, events and things within the towns. Therefore, the population of women in the study area is (689,567). According to Sekaran and Roger (2010) Sampling size of a population represents a subset of the larger population. Therefore, to collect empirical data of this study, Ribah, Zuru, Mahuta and Dirin-Daji in Zuru Emirate and reasonable sampling size within the estimated population was adopted using simple random probability sampling technique, in line with Krejcie and Morgan and Sekaran and Bougie sampling technique. The reasons for choosing the samples area are because Ribah, Zuru, Mahuta and Dirin-Daji in Zuru Emirate are the local government headquarters, and women constitute a more significant number according to the last National Population Census 2006 and are also economically non-disadvantaged.

**Data Analysis Technique:** Dependent and independent variables were tested with multiple regression analysis; SPSS Version 25.0 was employed to analyze data in line with the hypothesis.

**Table 1.2: Reliability Test:**

<b>RELIABILITY TEST</b>			
<b>VARIABLES</b>	<b>CRONBACH ALPHA</b>	<b>NO OF ITEMS</b>	<b>COMMENTS</b>
RELIGION	.951	9	RELIABLE
CULTURE	.812	7	RELIABLE
EDUCATION	.918	8	RELIABLE
FINANCIAL STATUS	.906	8	RELIABLE
INFORMATION	.891	9	RELIABLE
FINANCIAL INCLUSION PARTICIPATION	.958	9	RELIABLE

**Source:** *Author’s Computation, (2021).*

From the table above Cronbach Alpha’s for Religion, Culture, Education, financial status and financial inclusion participation are .951, .812, .918, .906, .958 respectively.





**Table 1.3: model summary<sup>b</sup>**

	<b>R</b>	<b>R SQUARE</b>	<b>ADJUSTED R. SQUARE</b>	<b>STD. ERRO OF TH ESTIMATE</b>
<b>1</b>	<b>.779<sup>a</sup></b>	<b>.599</b>	<b>.589</b>	<b>.16870</b>
<b>a. Predictors: (constant), Mean Rel., Cul., Edu., Fin.Sta.,</b>				
<b>b. Dependent Variable: Mean. Fin.Inc.Part.</b>				

Sources: Author's Computation (2021)

The table above-identified R .779, R. S .599, A.D.J. R.S. 589 AND STD.ERR. .16870

**Table 1.4: Coefficients<sup>a</sup>**

<b>MODEL</b>		<b>UNSTANDARDIZED COEFFICIENT</b>		<b>STANDARDIZE COEFFICIENT Beta</b>	<b>T</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>			
1	(constant)	.129	.39	-	3.199	0,24
	Mean. REL.	.67	.040	.059	1.212	.289
	Mean. CUL.	.59	.059	.069	-1.668	.312
	Mean. EDU.	.79	.056	.088	-1.328	.345
	Mean. FIN.STA.	.88	.048	.077	-1.223	.331

a. Dependent Variable: Mean Fin. Inc. Part.

Source: Author's Computation (2021)

**Table 1.5 Test of hypothesis**

<b>SN</b>	<b>HYPOTHESIS</b>	<b>Sig.</b>	<b>Decision</b>
1	There is a strong relationship between women's educational level and financial inclusion participation in zuru emirate	.342	Rejected
2	There is a strong relationship between women's religiosity and financial inclusion participation in zuru emirate	.289	Rejected
3	There is a strong relationship between women's culture and financial inclusion participation in zuru emirate.	.312	Rejected
4	There is a strong relationship between women's financial status/information and financial inclusion participation in zuru emirate.	.331	Rejected

Source: Author's Computation, (2021).

## CONCLUSION

The study showed that all the factors, i.e., knowledge, religion, culture, financial status and information, were rejected with .342, .289, .312, and .331 respectively. Moreover, women in zuru emirate local government areas of zuru, riba, dirin-daji and mahuta kebbi state have turned negative to the testing hypothesis, indicating a non-positive relationship between independents variables and the dependent variable.

## **RECOMMENDATION**

Although no relationship exists between knowledge, religion, culture, financial status, information and women's financial inclusion participation in zuru, riba, dirin-daji and mahuta kebbi state, the study recommends more studies using similar variables but with a more robustness tool of analysis to testify or the otherwise of the study findings. Nevertheless, there is a need to advocate for financial literacy in the Emirate, especially in the more rural areas. The present studies concentrated only in the local government's headquarters mainly were educated, working-class and economically independent. This finding is not surprising because women in the study area are mostly not dependent.

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