CHAPTER-VI
CHAPTER VI

SUMMARY, CONCLUSIONS AND FUTURE RESEARCH PERSPECTIVES

This chapter recapitulates the salient features of the thesis. Based on the results of the study, broad conclusions have been drawn and recommendations have been suggested. However, the conclusions drawn in this chapter is of basic and general nature, mainly because of the explorative nature of the study and the limited size of the sample on which the entire study is based on.

The central theme of the study was to find out the impact of micro credit in the alleviation of poverty, generation of employment and empowerment of women in the context of the new paradigm of micro finance and micro credit involving financial institutions, NGOs and the SHGs. Attempt was also made to make a comparison between SHGs promoted by NGOs and DRDA. Still further a comparative analysis between participants and non-participants of micro credit programmes had been attempted in the research work.

6.1 Summary

6.1.1 Statement of the Problem

Micro credit is the extension of small loans to entrepreneurs too poor to qualify for traditional bank loans. The failure of formal financial institutions to promote access to loans for rural poor led to the formation of Micro Credit Groups. Micro finance institutions are now ubiquitous in
developing countries. The term micro finance is of recent origin and is commonly used in addressing issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc.

The term micro finance sometimes is used interchangeably with the term micro credit. However while micro credit refers to purveyance of loans in small quantities, the term micro finance has a broader meaning covering in its ambit other financial services like saving, insurance etc. as well. The mantra "micro finance" is banking through groups. The essential features of the approach are to provide financial services through the groups of individuals, formed either in joint liability or co-obligation mode.

Micro credit is perceived worldwide as a very effective mean against poverty and unemployment, especially in the developing countries. The idea that micro credit, as a road to self-reliance is an effective intervention for the 'empowerment of women' and poverty reduction more generally, has come to occupy the status of a hegemonic discourse. Micro credit is believed locally to stimulate a transformation of the 'vicious circle' of poverty into a 'vicious cycle' of economic advancement. Capital is one of the important tools for business enterprise. Without capital no business can run or flourish. In a country like India, the problem of capital is very acute. In rural India, one of the main sources of capital is a village moneylender, whose rate of interest is very high. So micro credit is very essential for people's income generation. Again, rural women have little access to the institutional credit facilities, since it involves cumbersome procedures and formalities. Majority of the NGOs and MFIs such as MYRADA, PRADAN, RGVN, SEWA, SHARE etc. are advancing micro credit for income generation activities in
rural India with the aim of alleviating poverty and generating employment. In Assam too – one of India’s states located in North Eastern part of the country, NGOs promote micro credit to alleviate poverty and generate employment. Micro credit can play a vital role in generating income among the rural people, because they can easily obtain it and apply in business and other economic sectors and micro enterprises.

In general, the poor people have limited access to credit and those living in the rural areas have even less. It is a well-known fact that the traditional method of the credit distribution by the financial institutions requires collateral. The poor people without land or other assets have nothing to put as collateral and hence are ineligible for many types of loans and are viewed by the banks’ as poor credit risk.

In the recent years in order to help the rural poor, efforts have been concentrated on the development of innovative methods of credit schemes and programmes. Different NGOs have been launching micro credit programmes with the intention to raise the living standard of the common man by alleviating poverty from all stratum of the society.

But to what extent the so-called micro credit programme has been able to reduce poverty, create entrepreneurial ability among the rural masses and generate employment is a perplexing question. This is because in the opinion of some eminent economists, it has not created entrepreneurship development in most of the rural areas of India. There thus has arose a doubt regarding the impact of micro credit in the alleviation of poverty and generation of employment, and as such socio-economic planners are suffering from a dilemma which needs to be resolved by the discovery of the
actual truth i.e. whether or not to support and sustain micro credit. The present study focusing on the new paradigm of micro finance and micro credit involving financial institutions, NGOs and SHGs aims at discovering the truth. The study focuses on the impact of micro credit in poverty alleviation, employment generation and empowerment of women.

6.1.2 Need for the study

Unlike many traditional poverty reduction mechanism, such as through the provision of water and sanitation, credit disbursement and its use is a more singularly focused activity where the actor is the business and/or household. Credit use is a more individualistic activity with apparently few visible externalities. Hence, the household/business have been the focus in order to determine the impact of micro credit on their livelihoods.

A number of NGOs are providing micro credit to the SHGs. Their performances are judged by the loan portfolio, rate of recovery and self-sufficiency. The objective of creating access to credit for the micro enterprises is to develop prosperity among the poor in terms of increase in income, employment, better living conditions, improvement in basic facilities, household assets, business assets and social status. Micro enterprises are initiatives of the people for survival and to improve their living conditions with available resources. Accessibility to micro credit has been a key factor for these enterprises. The study explains the impact of micro credit for the micro enterprises on livelihood of low-income people.

This study throws light on the impact of micro credit on poverty reduction and employment generation. The findings of the study is expected
to be helpful to the planners, policy makers, Government and NGOs in devising and implementing appropriate poverty reduction strategies. The findings of the study is expected to help MFIs in formulating their future action plan.

The rationale for the study is to have a greater understanding of the extent to which women actually control and use the money obtained from loans from micro credit programmes. Many evaluations of micro credit programmes have not investigated in depth the extent to which repayment of loans is an indication of programme success. Evaluation of micro credit programmes typically focus on economic indicators ignoring important concepts such as intra household decision making, resource allocation and control over loan and subsequent income.

6.1.3 Objectives

The study proposes to analyze the impact of Micro credit in the alleviation of poverty and generation of employment.

Its specific objectives are as stated below:

- To examine and analyze the linkages between Banks, NGOs and SHGs and the utilization of credit and its recovery.

- To assess the role of SHGs in the promotion of income-employment generation.

- To examine the impact of SHGs and micro credit on the status of women.
• To analyze the role of NGOs as a facilitator for adoption of poverty alleviation and employment generation schemes.

• To analyze the organizational structure, functioning and performance of the NGOs and SHGs, look into their accountability aspects, identify constraints and suggest remedial measures.

• To examine whether NGOs have promoted the individual ethic of savings and repayment of loans.

6.1.4 Hypothesis

It is tentatively hypothesized that

• NGOs are not the best type of agencies to carry out micro finance on a sustainable basis.

• Women’s role as micro credit clients ensures repayment and group discipline.

• Participation of women in micro credit programmes have positively affected their decision-making role, marital stability, control over resources and mobility.

6.1.5 Methodology

After the collection of data from the field, they were entered into the computer using the Statistical Package for Social Science (SPSS).

In order to arrive at meaningful conclusions, appropriate statistical techniques have been used. Sustainability of the NGOs in carrying out micro
finance has been analyzed with the help of factor analysis. To measure the
difference of two means, in the context of individual loans before and after
joining SHG, individual contribution to family income before and after
joining SHG and individual savings before and after joining SHG, paired t-
test has been used.

To obtain the importance of micro enterprises on annual income a
linear regression model has been attempted. Again, to look into the linkage
between participation in micro credit programme and decision making by
women a set of queries via direct responses have been initiated.

The first aspect of decision-making role was assessed in terms of
financial decisions. The role of participation has been evaluated through the
cross-table based chi-square ($\chi^2$) measure. If the $\chi^2$ is found to be statistically
insignificant at 5 percent level, then any role of participation between pre
and post situations (i.e. before participation and after participation in micro
credit programmes) can be denied. If, however, $\chi^2$ is found to be statistically
significant at the given level of significances, the role of participation may
be stressed upon.

The second decision-making role has been examined with respect to
decisions regarding family related matters. For currently married women
decision regarding family size, for widow decision regarding the upbringing
of children and for unmarried women decision regarding the choice of life
partner was assessed. If the $\chi^2$ is found to be statistically insignificant at 5
percent level, then any role of participation between pre and post situations
(i.e. before participation and after participation in micro credit programmes)
can be denied. If, however, $\chi^2$ is found to be statistically significant at the
given level of significances, it will indicate a positive role of participation in decision making about family related matters.

To study the repayment position of male, female and mixed groups, repayment categories viz. high (above 75%), moderate (50%-75%), low (25%-50%), very low (below 25%) and defaulter (0%) have been made and frequencies of the male, female and mixed SHGs in each category have been taken into consideration separately and conclusion about good repayment position has been drawn by taking their respective percentage in the high category.

For ascertaining group discipline, scores (1 for yes, 0 for no) has been awarded to the group with respect to the concerned questions. The group scoring above 70% has been qualified as a disciplined one.

Besides quantitative methods, qualitative methods were also employed in the study. Focus Group Discussion (FGD) was one of the qualitative techniques used for collecting information regarding the pattern of organization and promotion of SHG system in Assam.

6.1.6 Sources of Data

The study is primarily based on primary data collected from the selected areas of Kamrup district of Assam during the period 2008 - 2009 using a multi stage random sampling method. Altogether 88 SHGs, 440 SHG members and 80 non-participants were surveyed using well-structured and pre-tested interview schedules. Out of the 440 SHG members, 49 were male members and 391 were female members. The members were selected with more than two years participation in the micro credit programme.
6.1.7 Profile of the SHG members and their family and details of SHGs:

Maximum number of SHG members-males (65%) and females (54%) fall in the age group of 26-40 years. Around 59% of the male SHG members and 74% of female members are married. In case of the male SHG members 31% of them live in nuclear families whereas for the female SHG members 54% of them live in nuclear families. Amongst the male members 78% have attended middle school and higher level of education and for the female members it is 64%. In case of the male SHG members cent percent of them are working but for the female SHG members only 55% of them are working women.

The annual family income of 35% of the male SHG members is less than or equal to Rs.24000/- and for 65% of them it is more than Rs.24000/- but in case of the female SHG members 18% of them have annual family income of less than or equal to Rs. 24000/- and 82% have more than Rs. 24000/-.

The study seeks to understand the prevalence of group discipline amongst the SHGs from various aspects like regular meetings, corpus built through regular savings, preparation of agenda, development of financial management norms covering the loans sanction, procedures, repayment schedule and interest rates, participatory decision making process with regard to loans, prioritization of the loan applications, monitoring the repayment of the loan installments by the borrowers, prevalence of a bank account, and maintenance of records and the survey shows that irrespective of the gender of the SHGs, all members have promoted group discipline.
Most stakeholders while worrying about the social and political implications, present the SHG as a financially useful and sound instrument. What this study indicates is that there are lights and shades on both sides. More social lights are perhaps beginning to appear compared to financial shades. This study suggests that progress on either — financial or social — will require greater clarity of vision and objectives and a systematic approach to building capacity and providing guidance.

The hypothesis that women’s role as micro credit clients ensures repayment and group discipline has been reinforced by the findings of the survey.

6.1.8. Impact of Micro credit in the alleviation of poverty and generation of employment

For all the NGOs under the study the influence of positive dimensions—financial self-sufficiency, operational self-sufficiency, repayment rate were found to be more than the negative dimensions—cost per borrower, outstanding portfolio/active borrower, portfolio at risk (>60 days). Therefore, the research work confirms the sustainability of microfinance operations of the concerned NGOs under the study.

Joining SHG has not led to any change with regard to the possession of land by the members. However because of the use of micro credit for micro enterprises viz., animal husbandry, post membership has witnessed an increase in the ownership of animals.

Post membership has shown changes in the source of loans. Before joining SHG the main source was the money lender but after joining it is the
SHG. 27% of the loans after joining SHG have been used to set up micro enterprises and 13% have been invested in business. This shows that micro credit has generated employment especially self-employment and thereby income for its beneficiaries and has helped in the alleviation of poverty to a certain extent. Engagement in micro enterprises has yielded about 20% increase in average annual household income of pre membership situation. Post participation contributions of members to family income, both agricultural and non-agricultural are higher than corresponding pre-participation levels. The differences in pre and post contributions are, further, found to be statistically significant at 5 percent level. After joining the SHG, members tend to avail significantly higher amount of loan. This is mostly explained by accessibility to the source of credit or improved financial inclusion.

Similarly, post-saving of the members is found to be significantly higher than the pre-saving amount with moderate pair-wise correlation suggesting also enhancement of savings’ base.

Significant improvement in access to health services of the households since joining SHG has been observed. However these improvements have been more due to awareness programme by health NGOs and increased access to health services provided by Government health facilities and NGOs rather than borrowing from SHG.

In case of impact on education it has been observed that micro credit is not the main factor behind the positive changes in education of children of the respondents. More important reasons include awareness raising and midday meals provided in schools.
6.1.9 Impact of Micro credit on the empowerment of women

On an average a great majority of the respondents had awareness on the legal rights relating to women and children. But the source of this information was largely from outside the SHG. 65% of currently married women reported joint decision making in case of financial matters after participation, which earlier had to follow spouses’ decision. The same is true for 21% in case of unmarried women who earlier had to listen to other family members in financial decision-making. Both these have been found to be associated with statistically significant ($\alpha=0.05$ percent) $\chi^2$ values. This highlights positive affect of participation in micro-credit programme so far as financial decision-making is concerned. Thus, micro-credit programme underlines an effective role in women empowerment.

The second decision-making role has been examined with respect to decisions regarding family related matters. For currently married women decision regarding family size, for widow decision regarding the upbringing of children and for unmarried women decision regarding the choice of life partner was assessed. $\chi^2$ test indicates a positive role of participation in decision making about family related matters. It may, therefore, be concluded that participation in micro credit positively affects women's decision making and serves as a potent medium of empowerment.

Again a very impressive increase in general skills was noticed in majority of the respondents. After joining SHGs the women have gained some amount of confidence and are slowly coming out of their shell and are being involved in various social and welfare activities. Although with regard to political empowerment only 5% of the sampled female members have
contested the panchayat election still in the near future there are chances of more females joining the fray. The relationship with the spouses has improved to a great extent after they have joined the micro credit programme and have been able to contribute towards family finances. However because of the social set up in the villages of Assam even after gaining financial independence the womenfolk still have to seek permission from their husbands and other family members to go out of their homes. Even when they go for their SHG weekly meetings they have to inform their family and seek their permission to attend the same.

6.1.10 A comparative analysis between participants and non-participants of Micro credit Programmes

More respondents from the programme group possess land, animals, means of transport and household gadgets compared to the comparison group.

The main source of loans for the programme group is SHG but for the comparison group it is the moneylender. The study shows that the dominance of money lenders have decreased to a considerable extent and in its place the role of SHG as a source of loan has increased tremendously which is a very encouraging sign.

Percentage of self-decision was more in case of the comparison group because the study has sampled more male members in the comparison group compared to the programme group. In case of female members in the programme group after joining SHG they have a better position in their household and are being consulted in financial matters.
Members in the programme group are better off in terms of micro-enterprise ownership than members in the comparison group. 27% of the members in the programme group have micro enterprises in their ownership, and on the other hand approximately 4% of the comparison group have their own micro-enterprises. This comparative scenario indicates that the participation in the micro credit programme does improve the micro-enterprise ownership of participating clients. Again 32% of the female members are using their micro credit loans for starting micro enterprises, which are owned by them.

Since 40% of the loan amount in case of all members of the programme group are used for setting up of micro enterprises and business compared to only 11% for the comparison group the participants are more gainfully employed and there is the generation of income and alleviation of poverty to some extent.

The average income of family's of micro credit programme borrowers is higher than the non-borrowers. 82% individuals from the programme group have regular savings but incase of the comparison group only 38% individuals have the habit of thriftiness. Thus it may be concluded that SHG membership have inculcated the habit of savings amongst its members.
6.2 Conclusions and Suggestions

6.2.1 Broad Conclusions:

The hypothesis that women’s role as micro credit clients ensures repayment and group discipline has been reinforced by the findings of the survey. Irrespective of the gender of the SHGs, all members have promoted group discipline.

The research work confirms the sustainability of micro finance operations of the concerned NGOs under the study.

Maximum number of SHG members both males and females fall in the age group of 26-40 years. Although joining SHG has not led to any increase in the possession of land still there has been an increase in the ownership of animals. Post membership has shown a change in the source of loans with SHG topping the list with 80%.

27% of the loans after joining SHG have been used to set up micro enterprises and 13% have been invested in business. Engagement in micro enterprises has yielded about 20% increase in average household income of pre membership situation.

Post participation contributions of members to family income, both agricultural and non-agricultural are higher than corresponding pre-participation levels.

Post saving of the members is found to be significantly higher than the pre saving amount and there has also been enhancement of saving base.
Significant improvement in access to health services of the households since joining SHG has been more due to awareness programme by health NGOs and increased access to health services provided by Government health facilities and NGOs rather than borrowing from SHG.

In case of impact on education micro credit is not the main factor behind the positive changes in education of children of the respondents. More important reasons include awareness raising and midday meals provided in schools.

65% of currently married women reported joint decision making in case of financial matters after participation, which earlier had to follow spouses’ decision. The same is true for 21 % in case of unmarried women who earlier had to listen to other family members in financial decision-making. With respect to decisions regarding family related matters, for currently married women decision regarding family size, for widow decision regarding the upbringing of children and for unmarried women decision regarding the choice of life partner, $\chi^2$ test indicates a positive role of participation in these decision makings.

After joining SHG the women have gained some amount of confidence and are slowly coming out of their shell and are being involved in various social and welfare activities. Although with regard to political empowerment only 5% of the sampled female members have contested the panchayat election still in the near future there are chances of more females joining the fray. After they have joined the micro credit programme and have been able to contribute towards family finances their relationship with the spouses have improved to a great extent However because of the social
set up in the villages of Assam even after gaining financial independence still the womenfolk have to seek permission from their husbands and other family members to go out of their homes.

The main source of loans for the programme group is SHG but for the comparison group it is the moneylender.

Percentage of self-decision was more in case of the comparison group because the study has sampled more male members in the comparison group compared to the programme group. In case of female members in the programme group after joining SHG they have a better position in their household and are being consulted in financial matters.

Members in the programme group are better off in terms of micro-enterprise ownership than members in the comparison group.

The participants are more gainfully employed and there is the generation of income and alleviation of poverty to some extent since 40% of the loan amount in case of all members of the programme group are used for setting up of micro enterprises and business compared to only 11% for the comparison group.

The average income of the family's of micro credit programme borrowers is higher than that of the non-borrowers. 82% individuals from the programme group have regular savings but in case of the comparison group only 38% individuals have the habit of thriftiness.
6.2.2. Suggestions

**Legislation on reforms of secured transaction and New Credit Policy:** To further expand the access to credit by rural households, the policy makers should accelerate the legislation on reforms on secured-transactions in rural financial markets. The existing rural financial institutions (RFIs) should be allowed by the new credit policy to provide unsecured loans to potentially productive activities.

**Group lending:** Group lending is efficient in reducing the high overhead costs associated with small lending (Hermes, Lensink, and Mehrteab, 2005; Besley and Coate, 1995). The building-up of good credit culture is also promoted by it and it also helps achieve acceptable loan repayment performance. Thus the group-lending methods should be popularized among RFIs in their unsecured transactions to minimize the operational risks.

**Reform of rural financial system:** For ensuring or increasing financial services in rural areas, there is a crucial need to formulate an integrated approach to reform the Indian rural financial system, with the aims of developing well-functioning rural financial markets and improving financial performance and efficiency of RFIs. For this a clear demarcation of the functions between commercial and policy finance is required.

**Credit Cooperatives offering mutual aid:** Farmers usually require credit in small amounts for maintaining simple production and do not have the ability to bear the risks arising from the commercialized operations of formal financial institutions in the economically underdeveloped areas, especially in remote and impoverished areas. Therefore, farmers in these areas need
credit cooperatives that offer mutual aid, rather than profit-oriented commercial banks.

**Promotion of agricultural insurance:** Reforms should also be introduced to promote agricultural insurance innovations in rural areas. Agricultural insurance such as crop insurance provides farmers with a means of risk management in their production and helps them stabilize their household incomes.

**Innovation of Supportive Regulatory Environment:** In this study the significant impacts of micro credit on the economic and non-economic aspects of households’ livelihoods found demonstrate the potential influence of micro credit programmes on the rural economic and social development. Therefore, there should be the motivation amongst the policy makers to establish supportive regulatory environments in which the micro finance sector can gain sustainable development. Thus non-financial institutions (NFIs) including NGOs should be legally permitted to provide some form of financial services including micro credit. This expands NFIs’ ability to raise funds for their micro finance businesses from multiple sources such as the public and therefore, help them to achieve sustainable development. The sustainable development of NGOs’ programmes will help expand the outreach of these programmes and thus realize nationwide poverty reduction since most of the NGO-led micro finance programmes have concentrated explicitly on poverty alleviation (Du, 2005; Park et al., 2004).

**Market-determined interest rates of micro credit:** Market-determined interest rates of micro credit loans should be favoured. MFIs (for example, GB in Bangladesh and Bank Rakyat Indonesia) that are free to set interest
rates based on their own institutional factors and market characteristics are likely to realize both (financial) sustainability and high growth in programme outreach and this has also been documented in Fernando (2006) and Helms and Reille’s (2004) studies. On the contrary, MFIs generally fail to achieve sustainable development in countries (such as China and Vietnam) where setting of interest rates is not liberalized. To decrease the operating costs of micro finance businesses, and hence to enhance the enthusiasm of micro finance institutions for providing micro finance services preferential tax policies (for example, reducing income tax) should be adopted.

6.3 Limitations of the study and scope for future research

6.3.1 Limitations

There are a number of limitations in this research work related to sample selection, data and estimation techniques.

The scope of this research is restricted to only the Kamrup district of Assam. Data used in this research is collected from a small-scale household survey covering three blocks of the district. Therefore, the results of this research may not be applicable to the whole of India. In addition, this research focuses on the micro credit programme implemented by only five NGOs and DRDA. Therefore, the results may not represent the characteristics (such as client target) and economic/social influences of the overall Indian micro finance sector, which consists of different types of institutions with different business goals and objectives.
Only the data and information of current micro credit borrowers are collected. There is no information and data on households who were once borrowers but dropped out during the survey time. Therefore, this research estimates the impacts of micro credit by comparing outcomes between current borrowers and those who were yet to receive or just received the first loan. This may lead to an overestimate (if the dropped-out households are mainly failures) or underestimate (if the dropped-out households are mainly successes) of impact.

It is likely that households’ welfare (such as income and/or employment) are affected by family shocks, such as hospitalization and wedding. Unfortunately, information related to such shocks in both the pre- and post-programme periods is not available and is thus not included in the study. This may affect the accuracy of impact estimations. As such, this research does not take into account the influence of family shocks on households’ accessibility to micro credit.

A fixed-effects method to address selection bias in impact estimations has been adopted by this research work. A limitation of using the fixed-effects method is that it only controls for fixed unobserved characteristics that affect both households’ programme participation and outcomes investigated, and thus it may not yield unbiased impact estimations if such unobserved characteristics vary over time.

The empowerment indicators used in this research have been constructed largely on the basis of the universally accepted empowerment indicators documented in the literature without taking into account the local culture of the sampled areas. Since some context-specific information may
The impact of micro credit on household outcomes like access to educational attainment and nutritional levels has not been addressed to by this research work. According to the type of lending contract (individual or group loan) that households have entered into, both the borrowing costs and repayment incentives (and thus the efficiency of loan use) are likely to vary. Therefore, the impacts of micro credit may also be different between individual borrowers and group borrowers. Unfortunately, the methods used in this research cannot differentiate such impacts.

6.3.2 Scope for future research

The research scope should be enlarged to include households in other regions of the state and the household sample size should be increased accordingly in order to make the research findings more generalized. Furthermore, a number of variables can be added to the study. This includes information on family shocks (Cheng, 2006; Alexander, 2001; Zeller, 1994), health status of the household head (Ho, 2004; Li et al., 2004; Evans et al., 1999; Zaman, 1999), financial assistance received (Nguyen et al., 2007), village infrastructure (Islam and Harris, 2008; Nguyen et al., op.cit.), and outstanding loans from other sources (Diagne and Zeller, 2001; Garikipati, 2006). A systematic evaluation of the different types of micro credit programmes implemented in India should be conducted in order to provide a comprehensive understanding of Indian micro credit. This may include
investigations of client targeting, impacts on participants and operational performance for each type of programme. Future research should also be extended to examine the poverty reduction potential of micro credit, which is the major concern of the Indian policy makers in developing the micro credit programme. For future research it would be ideal to conduct exploratory analyses to identify the impacts of micro credit on other household outcomes (besides income, employment and empowerment), or impacts at higher levels such as communities and regions. Future research should conduct ethnographic studies in the sampled areas and develop empowerment measures through extensive observation and personal interviews with women respondents and/or local programme staff for assessing the women empowerment impact of micro credit. This is useful to construct context-specific empowerment measures, and thus, enhance the validity and reliability of the impact estimation. The households who have dropped out from the micro credit programme should be identified and included in the sample as previous borrowers inorder to improve the efficiency or accuracy of impact estimation. Accordingly, empirical models should be adjusted to differentiate non-borrowers, previous borrowers and current borrowers to allow for impact comparisons between the three different groups.

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