Chapter VI

CONCLUDING OBSERVATIONS, POLICY INPUTS AND DIRECTIONS FOR FUTURE RESEARCH
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Concluding Observations, Policy Inputs and Directions for Future Research

6.1 The Issue

The role of women in the Indian society is vital. Apart from the matriarchal society, women play a decisive role in most of the patriarchal societies also. The future of children depends, by and large, upon the mother who generally stays at home and takes care of her children’s health and education. This is particularly so in countries like India where society and life of people are molded by traditional and religious foundations.

Women produce 50 per cent of the world’s food supply, accounting for 60 per cent of working force, contribute upto 30 per cent of the official labour force. But receive only 10 per cent of the world output and more surprisingly own less than 3 per cent of world’s real assets. Women in the organised sectors suffer in several ways and their economic status is insignificant. In this context, empowerment of women has assumed enormous importance.

The Human Development Report 1995, brought out by UNDP, has highlighted the predicament of women in that 70 per cent of the world’s poor are women accounting for 65 per cent of the world’s illiterates. Globally two-thirds of women’s work is unpaid and the value of women’s hidden contribution to the global Economy exceeds US $11 Trillions. Women hold only 10 per cent of parliamentary posts in the world and are allotted less than a tenth of bank credit in the world. The World Bank has
stated in its report (1991) that “women are central to the success of poverty alleviation efforts in the short and medium as in the long run.”

Gender inequality is felt in many aspects of women’s life. Lack of entrepreneurial ability and marketing skills restrict women to the traditional sectors, which do not yield enough income to tide over poverty. Thus, effective management and development of women’s resources, viz., their abilities, interest and skills are of paramount importance for the mobilisation and development of human resources.

It is against this backdrop that the present study mainly aims at evaluating the impact of SHGs on the socio-economic status and empowerment of women gained through the implementation of SHGs. A SHG is a voluntary association of persons with common interests formed democratically without any political affiliations. Further, SHG is an association of people belonging to similar socio-economic characteristics, residing in the same locality. It is a voluntary group “valuing personal interactions and mutual aid as a means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its members”, formed to attain some common goals”. SHGs have similar social identity, heritage, caste or traditional occupations, managing their resources for the benefit of the group members who come together for a common cause.

There is a strong feeling that SHGs have the potential to become a forum for self-reliance and self-determination of the members and a vehicle for the process of empowerment, particularly of poor women. The prime objective of this scheme is to improve the economic and social status of its members. Each group comprises 10-20 members and is, though not registered, governed by an informal set of bylaws framed
by the members. Decisions are taken collectively, be it sanction of loans or fixing interest rates on loans. While the group’s activities seem to be multidimensional, the main focus is on thrift and credit management. The members pool funds through regular saving and use for meeting their financial needs.

There are several cogent and pressing reasons for evaluating, promoting and monitoring the level of women’s empowerment in India; and it is necessary for ensuring not just their own welfare, but the well being of the entire household. Empowerment of women is one of the crucial elements in the social and economic development as it enhances the quality and quantity of human resources. Further, the success of development efforts depends on the fruits of development reaching women. The final, but one of the most fundamental reasons for promoting the empowerment of women is that failure to empower women as well as men to attain their full potential is a violation of their basic human rights.

6.2 The Sample

This study confined itself to Erode district, comprising 20 blocks with 55294 SHG members under the guidance of 10 NGOs. The sample size of the study was 553 members, representing 10 per cent of the total members of all SHGs. We followed stratified proportionate random sampling in selecting the sample.

The interview schedule was designed in consultation with DRDA, MYRADA (NGO) so as to bring out the pre and post SHG era in the context of socio, economic and managerial empowerment of the women members. The interview schedule was pre
tested by a pilot study with select SHG members and utmost care was taken to avoid errors in data collection.

In order to examine the impact of SHGs on the social, economic status, behavioural aspects and managerial skills of members, a set of indicators were investigated during the existence of SHGs and prior to the introduction of SHGs. Several monetary and non-monetary variables were chosen to examine the impact of SHGs. The non-monetary variables embrace social, behavioural, managerial and entrepreneurial aspects of members in the SHGs. Following Singh, Padam and Chand (2000) scoring and financial analysis were employed to quantify the social, economic, entrepreneurial enterprise, behavioural and managerial skills of the SHG members and also to analyse the performance of SHG members during pre and post SHG period.

The socio-economic profiles of the members of SHGs were categorized based on the tenure of membership in SHG, literacy level, marital status, family size, earning members, occupational background, present occupation, income, savings and employment. The profile was grouped into four categories: less than one year (Group1), one to two years (Group2), two to three years (Group3) and above 3 years (Group4). The impact of SHGs on managerial empowerment and income of members were evaluated by estimating regression models in which a dummy variable was used to capture the presence of SHGs.

6.3 The Socio-economic Profile Prior to SHGs

Majority of the members interviewed fell in Group3 (60 percent) followed by Group2, Group4 and Group 1. The members belonged to SC/ST (39.42 percent) followed by
most backward class (34.92 percent) and backward class (25.20 percent). Around 44.10 per cent of the members fell in the age group of 25 – 40, 21.24 per cent fell in 41 – 50, 20 percent below the age of 25 and 14.22 percent above 50.

Around two-thirds of the members were married, while unmarried women constituted around 17 per cent. The rest were either widows or separated. Around 85.71 per cent of the members belonged to families with a family size varying from 3 to 8 members whereas 7.59 per cent of the members belonged to families having more than 8 members. The families with less than 3 members constituted only 6.69 percent.

The literacy level of the members was found to be low as 32.67 per cent of the members had only primary level of education followed by 25.67 per cent having middle level of education. Only 19.26 per cent had higher secondary education, the highest level attained by members of SHG.

The dependency of the non-earning family members on the earning members was found to be high. Around 87 per cent of the respondents belonged to families with one or two earning members. The rest of the respondents were found having more earning members.

Housewives constituted 22.32 per cent, while 21.6 percent of women were agricultural labourers. The remaining were coolies or engaged in non-farming activities followed by petty trading, cattle rearing, dairying and other activities.

The average monthly income of the women members was found to be considerably low. This was evident from the fact that 32.22 per cent of the women fell in the
monthly income range of Rs. 901 to 1200 and the rest fell in the range of Rs. 601 – 900 per month. If we put the earning members in a family together, 44.67 per cent fell in the income range of Rs.1001 to 2000 while 26.23 percent fell in the range of Rs. 2001 to 3000 per month.

The value of assets possessed by the respondents is a relative factor to their social and economic participation. Among the respondents, 35.33 per cent had material possession valued at Rs.5001 to 10000 whereas 21 percent had material possession worth Rs. 10001 to 20000.

The habit of saving was found to be extremely low as evidenced by the fact that 56.7 per cent of the respondents did not save at all. Only 34.56 per cent of the respondents were able to save ranging from Rs. 1 – 200.

Rural indebtedness is a unique and common phenomenon especially in tribal areas. Only 14.22 per cent of the respondents were free from this social evil. While 18 percent of the respondents are indebted for amounts less than Rs. 1000, while around 30 percent were found indebted for amounts ranging from Rs.1001 – 2000. The remaining fell in the range of Rs. 2001 and above.

The main source of loans was moneylenders on whom 59.07 per cent of the respondents relied. Around 19.4 per cent of the respondents depended on friends and relatives who were the second main sources of funds. Co-operatives and banks are the other sources.
The purposes of credit for which the respondents borrowed was in the order of domestic consumption, meeting the expenses on ceremonies, festivals, debt servicing and investment and family health.

The borrower pays a higher rate of interest. About 39 per cent paid above 48 per cent per annum and 28.90 per cent of the borrowers paid a rate of interest varying from 37 - 48 per cent per annum.

Only 20 per cent of the respondents had electrification in their houses whereas those with toilet, drinking water and kitchen facilities constituted 11, 7.33 and 3 percent respectively. Around 3.67 percent of the respondents had permanent roofing facilities in their pre SHG stage whereas 5.33 percent had safety facilities at their residences.

6.4 The Socio-economic Profile During the Presence of SHGs

The members of SHGs mainly focused on improving managerial skill, self-confidence and economic independence. They admitted that generation of employment was also an important factor. The main occupations of the respondents were found to be running petty shops, followed by tea stalls, animal husbandry, rice vending, milk vending, masala powder manufacturing, vegetable vending etc. Thus, majority of the respondents became either self-employed or self-employed with one child labourer.

Almost all the members borrowed from their group with loan amounts varying from Rs.1000 to 25,000. However those availing loan amounts of above Rs.5000 constituted a very small percentage. The rate of interest paid by the members came down from the
average of 36 per cent per annum in the pre SHG era to 13 - 24 per cent in the post
SHG period.

Income level of members, after joining SHGs, was found to be considerably increased.
Increase in income enhanced the ability of the members to save. Due to additional
income generation the value of material possession also increased.

The total family income of the respondents increased either due to increase in personal
income or due to increase in the number of earning members in the family.

There was a complete shift from the status of indebtedness. The pooled funds of
members turned out to be the main source of funding for the members’ activities,
which constituted around 40.5 percent of the respondents while 29.66 percent availed
of loans from banks.

The DI analysis shows that longer the period of involvement higher the improvement
in housing facilities. The rate of improvement was also higher in certain groups of
study.

The SHG strategy, as a supplementary to other policies and programmes of the
Government, is found to be an effective and viable proposition to the development of
rural poor. Improving women’s productivity can have important social and economic
effects in terms of growth and distribution. Increasing women’s ability to earn had
positive effects on women’s status and decision-making power.
The average economic index has shown that there has been a definite increase in the economic status of members of different groups considered in this study. Similarly, social empowerment of the members has also increased as evidenced from the fact that there are desired changes in certain parameters such as social responsibility, participation, self-sufficiency, social communications, social independence, social interaction and social responsibilities.

The SHG strategy has enabled the members to improve their status in terms of economic empowerment as evidenced by the improvement in material possession, individual's income, savings, family income, borrowings etc. The study indicates that as the years of membership increase, economic performance of the members increase significantly.

The social variables such as social recognition, self-sufficiency, social independence, social participation, social communication, social interaction and social responsibility have witnessed desired changes. It is inferred that age of the membership and the degrees of involvement are the deciding factors of empowerment of women.

The loans availed and income generated is found to be highly correlated. Being part of SHGs has resulted in higher family income and higher savings, leading to economic improvement, self-sufficiency, and social independence of the members.

The index, which measures the social status of the members and higher caste, has an increasing effect on the income of the SHG members, while increase in age of the members has a reducing effect on the income.
The managerial empowerment analysis in the present study was confined to enterprise involvement, behavioural and managerial aspects. Enterprise involvement is significant among the study group since variables such as source of inspiration, major decisions, training, pride in being an entrepreneur are positively correlated with income-generation. It has also revealed that an increase in material possession, caste, social index and level of education have led to an increase in enterprise involvement, while increase in the family size of the members has caused a decline in enterprise involvement.

The behavioural aspects of SHG members have positive association with their level of education and age. Members in the post SHG stage are found to have attained better behavioural empowerment than in the pre SHG stage.

The years of experience in SHG are found to have a positive impact on income, which, in turn, impacts positively the managerial variables such as problem solving, business orientation etc.

6.5 Evidences from Statistical and Econometric Analyses

Attempts have been made to evaluate the role of SHGs in improving the social and economic empowerment of women. To quantify the impact of SHGs on social and economic status of women, three different indices - social empowerment index, economic empowerment index and combined index of social and economic empowerment – have been constructed using a sort of scoring technique.
The evidence derived from these three indices shows that SHGs have increased the economic and social empowerment of the members. More and more members come in the higher empower index after the introduction of SHGs while the opposite trend is observed before introducing SHGs. The average index too consistently increases across all the groups from pre to post SHG stage. The evidence derived from the combined index is consistent with the above findings.

The results obtained from F test and correlation coefficients indicate that members in each group are benefited by SHGs in terms of increased economic empowerment. As the life of membership increases, the increase in economic empowerment of women is found to be statistically significant. The social index increases from pre to post SHGs stage across groups, indicating that SHG have a positive impact on social empowerment of women. Further, the study brings out the fact that the gain in terms of social empowerment is conditional upon the lifetime of membership in SHGs, as it is supported by statistical properties.

Overall, the correlation between income generated by the members and other economic variables increases both in terms of magnitude and statistical significance in post SHGs stage. These results unambiguously indicate that SHGs have a potential role to play in determining the income generating capacity of the members.

The regression models have been applied to investigate the impact of a few social and economic variables on income generating capacity of the members. The evidence derived from regression model shows that SHGs have brought about a change in the direction and strength of the impact of certain social and economic variables on income generation. For instance, material possession had no significant impact prior to
the introduction of SHGs while it has positive and significant impact on income generation in the post SHGs stage, conditional upon the years of membership in SHGs. Overall, the results derived from the regression model confirm the truth that SGHs have improved the capacity of the members in generating income through improving the social status of women and also in increasing the access and efficiency of some of the economic variables that help generate income.

Moreover, efforts have been put to analyse the impact of SHGs on the empowerment of women, particularly managerial empowerment using various statistical and econometric techniques. The managerial empowerment of women is analysed in terms of their enterprise involvement, behavioural, and managerial aspects. The empowerment in these aspects is measured using relevant index and a comparison of these indices between pre and post SHG stage has been made to examine the role of SHGs in enhancing women's empowerment. From the empirical evidence, the following inferences are drawn:

SHGs have a significant impact on enterprise involvement, subjected to the years of participation in SHGs. There is a positive association between the length of lifetime of membership and involvement in enterprise activities of members. The overall enterprise index too shows a significant increase in enterprise involvement in the post SHG situation.

The SHGs have increased the income generating capacity of the members mainly by enhancing their source of inspiration, major decision making, involvement in training, satisfaction and pride of being an entrepreneur. Further, an increase in material possession, caste, social index and level of education leads to increase in the score of
enterprise involvement index while an increase in the family size of the members leads to a decline in the enterprise involvement index.

The evidence from regression models shows that social index, literacy level, and to some extent, age of the members have had significant impact on enterprise involvement. The positive and significant coefficient on dummy variable validates the hypothesis that SHGs have significantly improved the enterprise involvement of the members. The membership of SHGs significantly and positively influences the income generating capacity of the members.

The members at post SHGs stage have attained better behavioural empowerment than at the pre SHGs stage. The empirical results reveal that there is a behavioural empowerment of the members thanks to being part of SHGs.

The positive correlation between variables representing the managerial skills of the members and income generation across groups indicates that participation in SHGs improves the level of income through better managerial skills. However, age and family size are negatively correlated with managerial skills. The evidence from regression models also arrives at same inference that, except age and family size, the rest of the variables have enhanced the income generating capacity of the members and SHGs have a significant additional role to play in this aspect.

The stability tests confirm the existence of structural differences in income generating capacity of the members between pre and post SHG situations, conditional upon how long the member is with a SHG. Because, the structural differences do not exist among the members in Group 1 and 2 at the pre and post SHGs situations. This exemplifies
the fact that longer the years of membership with SHGs, higher is the income generating capacity of the members. Managerial score is found to be an important variable in influencing the income of the members.

The overall data reveals that the non-satisfying aspects among the members relate to additional employment and self-confidence while satisfying aspects relate to social cohesion and self-motivation. The most alarming aspects are additional employment, improvement of the managerial skills and economic independence since the mean differences are found to be positive and significant. The members have high expectations about the above said aspects in joining SHG, but dissatisfied as members.

An examination of structural differences in the income level and managerial skills of members between pre and post SHG era has brought out the following inferences. The structural differences do not exist between the members whose experience in group is less than a year and upto 1 to 2 years.

In contrast, the structural differences are moderate in Group 3 whose experience in SHG extends to 2 to 3 years and higher in Group 4 whose experience in group is more than 3 years. Thus the experience of membership can be directly correlated to the structural differences.

The variables such as material possession, social score, educational level, membership with SHGs and managerial skills have positively contributed to the income level of the members while age has negative impact on it.
Age also negatively impacted the managerial skills whereas educational attainment leads to a positive contribution to the development of managerial skills.

The members have gained ownership of physical and financial assets and social cohesion through SHG while additional employment and managerial skills are yet to be attained. This achievement is conditional upon their experience in the Group. Social cohesion and self-motivation have proved to be the most important factors. To sum up, the members feel that the SHG concept has not generated adequate additional employment opportunities and self-confidence.

6.6 Observations from Informal Discussions with the Members

The researcher randomly selected and interviewed members of SHGs in the villages as part of the study. He found some interesting ways in which loans had improved the economic lives of the group members. The level of development that has occurred, thanks to this programme, during the past three years, has been significant. Although, the contribution concurrently made by village bank and other traditional credit sources cannot be denied, the process of economic development has been unique to this programme. A closer investigation revealed that members were found pooling money from a variety of sources. Had they generated such large sums in the past, they would have no longer been poor.

The loans availed from the Group are mainly used for buying fertilizer, seeds, ducks, pigs, cattle and bullock carts and for starting small businesses such as rice mills, and other income generating activities. The construction of houses is one of the major purposes for which a loan is taken.
Many group members have experienced significant personal and social development due to participation in groups. Much of this is an outcome of the improvement in their economic status. The members now enjoy a higher social standing, greater self-respect, greater hope for the future, greater motivation to make money and improve their lives than before. This scheme might have accelerated these changes but there is no way to ascertain it.

In addition to these changes, an evaluation has identified several personal and social changes that seem to have occurred independent of economic development. Group members have turned out to be more confident and able to participate in meetings. In many groups, members reported that they had become more confident in expressing themselves, during and off meetings. A fair degree of confidence level was readily apparent in many cases, including some of poorest families. The NGO workers have consistently encouraged to help group members speak up and participate in the group meetings by ensuring that all members get a chance to express their opinions.

Members are aware of their achievements and the potential the SHGs hold for them. Members realize that it is their decisions and hard work, which have produced these results. However, there is also a sense of gratitude towards the NGO workers, who not only initiated this idea but also facilitated group formation, meetings, training and most importantly loan assistance to members in the group. However, since NGOs have already planned to withdraw from the scene members have begun to feel greater ownership of their Groups.
At present, some of the groups do not feel confident that they can manage on their own. They still feel that they need the help of the NGO workers in facilitating their meetings and in bookkeeping when large amounts are involved. However, in many groups, the NGO workers are merely present and extend moral support while members of the Group take the entire responsibility. Since it is only a little over 2 years, it is natural that they feel a bit uncertain, even though they have proven to be capable of handling everything on their own.

Obtaining a full sense of ownership might take more time. So far, the members have not felt enough ownership of their groups to feel comfortable in asking questions or changing the way the groups function to suit their needs. This is only due to lack of confidence, but may also be related to such reasons as lack of clarity with regard to the possibilities of such change, the casual relationship between the functioning of SHGs and the bottlenecks confronting them.

Apparently, members have benefited from participation in SHGs. However, it is very reasonable to ask whether members themselves feel the benefits of being members of SHGs or whether even at this stage they prefer to access loans individually or directly from the NGOs. Although the money they have invested in the groups is small, they have invested a lot of time in meetings. It has been realized that their groups are truly useful and deserve appreciation. No doubt, they also appreciate the flexibility of their credit activity, which has allowed them to do things that the standard credit programmes would not have allowed. People do also attribute social and personal development to participation in the Groups and also recognize that they have become bolder thanks to Group activities.
It is difficult to determine whether real trust exists among members. Certainly there is enough trust in the groups to allow members take loans larger than their own individual savings and the office bearers also.

A feeling of mutual help between the SHGs remains to be seen. For example, many groups are yet to think about helping some of the poorer members within their groups. The loan is less accessible for poor members, because they think that they lack ideas. Recently, however, the NGO workers have observed a few cases wherein the groups have made an effort to give loans to some of the poorer members after ascertaining the purpose for which the loan is sought.

There is, however, a certain amount of group identity among members. Being in the group for 2 years, attending meetings on a regular basis and benefiting from the groups, members have come to realize that being a member in the group is an integral part of their lives.

Though solidarity among members seems to be weak in groups, the members are more open to sharing and asking questions among themselves now. The stabilization of membership during the initial phase was particularly important to ensure that members in the group felt affinity for one another.

Social justice was an important reason for promoting SHGs. Examination of group membership reveals that there are more poor people in the newer groups than the older ones. This is expected, given the reluctance of the poor to take any risk with unfamiliar activities as seen above. Improvement in the quality of life and risk-taking are the interlinked factors in the process of willingness to participate. However, there have
been just a few instances where the poorest have declined to join groups. According to them it is not a good proposition to join groups, because they do not like to borrow.

6.7 Implications of the Study

Business training can benefit poor women entrepreneurs when it is carefully designed to complement their existing skills and address their most pressing needs. With the help of market research and other tools to ensure relevance for clients, business training can be a valuable component of microlending programmes.

Women’s general education and literacy rate are important if they are to reach their full potential and become empowered. Illiteracy creates a situation of dependency on others that can limit an individual’s prospects for empowerment. Many MFIs have found literacy to be a major stumbling block for their clients. The literacy and education contribute to empowerment and complement the financial independence.

In addition to education disadvantages, one of the most difficult challenges that many women face when they start or expand businesses is the balancing of their business responsibilities with their household responsibilities. Although the ultimate goal may be for household responsibilities to be shared between men and women in the household, this sharing never happens in the short span of time. In many cases, women’s business remains small and concentrated in less profitable ventures due to time constraints.

Discussion on women’s rights, community problems, politics, and common family problems can foster a sense of solidarity and empower women both as individuals and
as a group to address their problems. With some support, groups of economically empowered women can take steps to address the cultural and legal barriers that limit their social and political empowerment.

One of the positive contributions that group-based lending methodologies make to women’s empowerment is the opportunity for women to gain experience in decision making, leading and influencing others.

Own contribution to empowerment that SHGs and other savings-based community groups offer to members is the pride of ownership and autonomy. Even though some SHGs are given training and support by NGOs, the majority of externally supported groups rely primarily on member savings for their capital. Women are proud to own capital and savings on which they can rely. The capital stays in the community, and women manage it themselves according to their own needs and interests. Because the external support costs are minimal, women are able to charge a lower rate of interest, and a large percentage of that interest goes back to women in the form of interest on their savings and community projects.

6.8 Policy Suggestions

From the above observations, the researcher feels that the policy makers can focus on the following issues and design appropriate policy to strengthen the impact of SGHs.

- The SHG members are to be properly educated about the fruits of this co-operative type of movement.
• The male members of the families should be made to play a supportive role.

• Training in the business activities of the members is the need of the hour.

• NGOs should play a strong role in leading the groups and should not restrict their role to that of a credit-canalizing agency.

• The district authorities may adopt a day-to-day system to monitor the functioning of SHGs.

• Women's ability to influence or make decisions that affect their lives and their future is considered to be one of the principal components of empowerment by most scholars. It is much less clear, however, about what types of decisions and what degree of influence can be classified as empowerment in different contexts.

• Self-confidence is one of the most crucial components of change for empowerment, yet it is also one of the most difficult tasks to measure or assess. Self-confidence is a complex concept relating to both women's perception of their capabilities and their actual level of skills and capabilities.

• Access to credit and participation in income generating activities is assumed to strengthen women's bargaining position within the household, thereby influencing strategic decision making. Particularly in poor communities, men's domination of women is strongest within the household.
Microfinance programmes can strengthen women's economic autonomy and give them the means to pursue non-traditional activities. In some cases, women who begin to assert themselves and their opinions in their households, incur the wrath of angry husbands who feel that their authority, and sometimes, their reputations are being threatened.

Contributing financial resources to the family or community confers greater legitimacy and value to women's views and gives them more entitlement than they would otherwise have.

Widespread political empowerment is a fairly rare outcome of most microfinance programmes. Although microfinance programmes offer services and products that can enhance individual women's abilities to participate effectively in politics, a few microfinance organizations explicitly seek political mobilization or structure their programmes in such a way as to deliberately nurture collective action. Nevertheless, many examples testify that women's participation in lending centers and groups increases their knowledge of political parties, processes and channels of influence.

6.9 The Possible Extension of the Study

Although there is much that the researcher would like to investigate into empowering of women through SHGs, the present study tries to provide a few guidelines that can be followed by future researchers.
• The information gathered through the practitioners could be more useful to draw inferences about the impact of SHGs.

• Gather information on women’s needs and design products specifically to meet those needs. The existing strength should not be lost as the microfinance industry grows.

• Incorporate programmatic elements such as training or leadership opportunities that contribute to women’s empowerment.

• Track empowerment benefits along with institutional financial performance and economic impact indicators.

• Bring women and women’s prospective into the governance, management and implementation of microfinance programmes.

• Collect gender-disaggregated data for use in the design and improvement of programmes.

• Review organizational policies to ensure gender sensitivity and gender equity.

• The present study gives a greater scope for further study in empowerment of women compared to that of other countries. A study on non-member women may also be undertaken. A comparative study may be much useful in this context in future.