

**A DISSERTATION ON**  
**ROLE OF BANDHAN BANK MICROFINANCE IN WOMEN**  
**ENTREPRENEURSHIP: WITH SPECIAL REFERENCE TO AMBARI**  
**VILLAGE UNDER RANGJULI T.D BLOCK OF GOALPARA DISTRICT**

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**CERTIFICATE OF ORIGINALITY**

This is to certify that the project report on “ **Role of Bandhan bank microfinance in women entrepreneurship: with special reference to Ambari village under Rangjuli T.D block of Goalpara district**” is an original work carried out and submitted by **DHRITIRAJ ROY, Roll no: PC-191-020-0076, Registration No: 230017 of 2016-17** in partial fulfillment of the requirement of Master of commerce under Gauhati University, Guwahati.

The matter embodied in this project is a genuine work and has been prepared under my guidance.

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## DECLARATION

I hereby declares that the project work entitled “**ROLE OF BANDHAN BANK MICROFINANCE IN WOMEN ENTREPRENEURSHIP: WITH SPECIAL REFERENCE TO AMBARI VILLAGE UNDER RANGJULI T.D BLOCK OF GOALPARA DISTRICT**” submitted to Department of M.COM, K.C.Das commerce college under Gauhati University is prepared by me in partial fulfillment of the requirement for the award of Degree in Masters of Commerce from Gauhati University under the guidance of DR. SAFIQUL HAQUE, Assistant professor, Department of Accountancy, K.C.Das Commerce College, Guwahati and is not submitted to any other Institution for the award of any other degree.

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I express my sincere gratitude to Principal **Mr. Hrishikesh Baruah**, Supervisor **Dr. Safiqul Haque** and our librarian and other teacher for their constant support and helping for completing this dissertation Report.

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Lastly I would like to thank each and every person who helped me in successful finishing this report.

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## **PREFACE**

The project report is prepared as a partial fulfillment of the M.COM 3<sup>rd</sup> semester examination, K.C.Das Commerce College under Gauhati University. This study was carried out to analyze the role of Bandhan bank microfinance in women entrepreneurship: with special reference to Ambari village under Rangjuli T.D block of Goalpara district. This project works is a part of M.COM 3<sup>rd</sup> semester to gather the knowledge and skills from actual world situation in field. This project gives an opportunity to gain firsthand experience and find out the problem as well as to suggest some remedial measure for overcoming the said problem.

PLACE:

DATE:

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# CHAPTER 1: INTRODUCTION

## 1.1 INTRODUCTION:

Microfinance is a modern tool to fight poverty for the development of rural as urban India. Microfinance also known as microcredit is a financial service that focuses on meet financial need of population that are financially undeserved, these are individuals who usually lack the credit or resources to secure loan and unlikely to get approval from traditional banks. It is a financial that offers loan, savings and insurance to entrepreneurs and small business owners who does not have access to traditional source of capital like banks or investors. Microfinancing is available through microfinance institutions. They offer small loan and help to set and maintain a saving account. Concept of microfinance is emerged in order to meet the goal of empowerment of women, specially related to low-income and weaker section of society. Microfinance plays an important role in order to provide and entrepreneurial option for women, who are socially disadvantaged and economically exploited for their social and economic upliftment.

Microfinance is increasingly being considered as one of the most effective tools and reducing poverty and increasingly financial inclusion. Mr.Chandra Shekhar Ghosh founded Bandhan financial service limited in the year 2001 in order to provide loans to weaker section of society, those who have not to get the loan from traditional banking service. Women have also right of good health, financial security, access of education and other opportunities and for that microfinance has helped women to achieve these all right in order to improve quality of their life in both economic and social setting.

Women entrepreneur is defined as a women or group of who initiate, organize and run a business enterprise. Entrepreneur is person who is visualize, creator, innovator, decision maker, risk taker and leader. Bandhan Bank microfinance takes a major role on the women empowerment. Unfortunately, women do not get as many facilities as men do. They are discriminate and under privileged. In spite all the effort of government as well as non-government, they have been the most overlooked client

by financial sector. In recent time microfinance has emerged as major tool for the upliftment of women mainly rural women. Women are getting both informal as well as formal sector of finance such as commercial banks are taking active part in providing facilities of microfinance to rural women. Women are taking active part in getting themselves availed of different facilities of microfinance.

## 1.2 OVERVIEW OF WOMEM ENTREPRENEURSHIP IN THE STUDY AREA:

The women of the study area are not literate, most of them earn their money by labour work. Through microfinance of Bandhan bank they now self reliant, such as vegetable farming, poultry firming, dairy farming, piggery farming and small industry by women of the study area. There are three joint liability group and 47 members in three groups. By the microfinance the women are now self reliant and change their economical status. They get 25000-200000 Rs loan from Bandhan bank . The women can self reliant through utilize the loan in different purpose and they earn 20000-50000 Rs by the utilization of microloan of Bandhan bank. The rural women entrepreneurs faces some problems like lack of finance, conflict between commitments, gender gap in education. In recent time microfinance has emerged as a major tool for the upliftment of women mainly rural women. Women are taking active part in getting themselves availed of different facilities of microfinance. In the study area Bandhan bank provide microloan named “SUCHANA”, “SRISHTI”, “SAMRIDHI”, “SUBRIDHI” in order to promote women entrepreneurship.

### 1.3 PROFILE OF THE STUDY AREA:

The study area is under Rangjuli T.D block named Ambari. Rangjuli T.D block of Goalpara district has total population of 109094 as per the census 2011 out of which 55253 are male while 53841 are female. In 2011 there were total 22633 families residing under Rangjuli T.D block. The average sex ratio of Rangjuli T.D block is 974, as per census 2011. Some population of Rangjuli T.D block lives in urban areas and some are lives in village area. The average literacy rate in urban area is 75.01% and village area 61.02%.

The population of children of age 6 year in Rangjuli T.D block is 15262 which is 14% of the total population. There are 7759 male children and 7503 female children between the age 0-6 year. Thus as per the census 2011 the child sex ratio of Rangjuli T.D block is 967 which is less than average sex ratio 974 of Rangjuli T.D block is 967 which is less than average sex ratio 974 of Rangjuli T.D block.

The total literacy rate of Rangjuli T.D block is 75.07%. The male literacy rate is 68.52% and the female literacy rate is 60.52% in rangjuli T.D block.

Ambari is medium size village located in rangjuli T.D block of Goalpara district Assam with total 260 families residing. The Ambari village population 1406 of which 800 are male, while 606 are female as per population census 2011.

Ambari village has higher literacy rate compared to Assam. In 2011, literacy rate Ambari village was 82.58% compared to 72.19% of Assam. At Ambari village male literacy stands at 87.14% while female literacy 77.56%.

As per constitution of India and Panchayat raaj Act, Ambari village is administrated by Gaonburah(head of village) who elected representative of village. Ambari is under Ambari Gaon Panchayat.

There are different caste of people live in the village. Schedule tribe, Schedule caste, Other backward caste and General caste of people resident of the village. Rabha, Boro, Muslim, Rajbongshi type of people lives at Ambari village.

In the study area some people of the village are labour.91.67% of worker describe their work as main work while 8.33% were involved in cultivation and agricultural labour.

## 1.4 OBJECTIVE OF THE STUDY:

1. To study the contribution of Bandhan bank as microfinancer to develop women entrepreneurship.
2. To examine the utilization of micro credit.
3. To examine the challenges faced by the women entrepreneurs in the study area.

## 1.5 REVIEW OF LITERATURE:

To understand the present study in its proper perspective, it is important to know what has already been done in the field of role of Bandhan bank microfinance on women entrepreneurship. This would enable the researcher to identify the gap so that he/she can proceed to fill up the same. Hence, the need for reviewing the existing literature relating to the topic is mandatory. In today's environment Bandhan bank provide different types of loan to promote women entrepreneurship. Several studies have been undertaken on this field and it is a worthwhile to review some important studies conducted in the area selected for the study.

Soumali bose (2015) studied that the microfinance schemes of Bandhan microfinance helped to alleviate poverty at larger scale. Microfinance also act as an effective approach for financial inclusion program.

Mayank Tiwari and Komaljeet kaur (2018) analysed that empowerment of women is key factor to eradicate poverty as women are the major contribution to national income.

Dr. Debabrata Das studied the informal saving societies and demand for loans and how informal financial institutions respond to it. Financial assistance is required to make these poor and dependent women as emerging entrepreneurs. Union government, state government, self help groups, industrial organization, micro banks, nationalized bank, non banking financial companies are providing financial support schemes to poor section of society. Women empowerment includes in its ambit the respect social, political, economic and psychological aspect which are urgent requirement of modern society. Women have become more confident and stable with microfinance through SHGs but several MFIs are charging exorbitant rate of interest to poor people which is required to checked and control.

Manisha vikash jagtap(2017) studied that the Bandhan bank focuses on eastern India as banking penetration is still poor in the region but at the some time want to expand their loan portfolio by increasing lending funds to retail business and micro and small medium enterprises. Micro finance institutions are basically established with the objective of providing financial facilities to the needy and weaker section of the society. They helped to government to get rid of



poverty and achieve economic development of the country and Bandhan bank is playing a key role to achieve these objectives. In India the government takes some recommendation for the proper functioning of microfinance institution.

The above review of literature clearly establishes the facts,a little attention has been paid to the Bandhan bank role on women entrepreneurship in Assam. All the studies refers above have been conducted in out of Assam,which clearly shows that there is a big research gap in Assam relating to role of Bandhan bank microfinance on women entrepreneurship,Hence the present study make.

## 1.6 RESEARCH GAP:

Research Gap is the identification of opportunities that are yet to be explored in a research study.

The research works which are found after reviewing the literature does not depict the study of role of Bandhan bank microfinance in women entrepreneurship. To bring a new light in the unfold chapter. The study is conducted to know how the Bandhan bank provide microfinance to women entrepreneurs and how they use these funds and also how much they earn from their business.

## 1.7 RESEARCH METHODOLOGY:

To study the role of Bandhan bank microfinance in women entrepreneurship the research and methodology of the study has applied as follows:

### 1.7.1 RESEARCH DESIGN:

It is a descriptive and ex post facto research in which the detail of role Bandhan bank on women entrepreneurship has described. The user of microfinance and challenges face by women entrepreneurs include on the study. Reasons for taking microfinance and how women are self reliant with the help of microloan have studies on the basis of utilization of the microloan by women entrepreneurship.

### 1.7.2 SAMPLING METHOD:

The methods of sampling are systematic, convenience and random sampling. To collect the data multistage random sampling technique has been applied. There are 1 village has selected under the Rangjuli T.D block of Goalpara. There are 3 joint liability groups has selected and 47 respondents has selected.

### 1.7.3 METHODS OF DATA COLLECTION

To study about role of Bandhan bank microfinance in women entrepreneurship both the primary and secondary data collected.

#### 1.7.3.1 PRIMARY DATA:

Primary data has been collected through personal interview of the borrower of microloan from the Bandhan bank. The information was collected through questionnaires. In questionnaires I made a list of questions has sent to the respondents who shows their interest in microloan in study area and some data were collected from the representative of the Bandhan bank.

#### 1.7.3.2 SECONDARY DATA:

Secondary data was collected from various source like research paper, case studies, internet website, articles and journals related to the contribution of Bandhan bank microfinance in women entrepreneurship.

## 1.8 SCOPE OF THE STUDY:

The area of the study is limited to the selected areas of Rangjuli T.D block. The name of village is Ambari. The contribution of the Bandhan bank microfinance in women entrepreneurship is consider. The microfinance activities of Bandhan bank also include in the study. Livelihood of the women entrepreneurs with the help of Bandhan bank microfinance consider in the study.

## 1.9 SIGNIFICANCE OF THE STUDY:

Microfinance is one such concept that gives the masses and under privileged section of the society access to business opportunities and power of overcome ossified social structure. Microfinance is defined as an entire range of financial and non financial services including skill upgradation and entrepreneurial development rendering to the poor for enabling them to overcome poverty. Bandhan bank microfinance gives assurance to poor people to make better livelihood.

Analysing various data and studies conducted by researcher on microfinance and its advantage. It can be stated that there are some major reasons why microfinance is important:

1. To promote the financial service to accessible through the traditional financial system needed by many people to increase and diversity their economic activities.
2. It boosts self confidence among poor.
3. Microfinance make women self reliant.

## 1.10 LIMITATION OF THE STUDY:

The limitations of the study are as follows:

1. The study is based upon randomly selected sample size in 3 joint liability groups and 47 respondents of the group.
2. The secondary data used in the study may be error them.
3. The study area which was limited only to Ambari village of Rangjuli T.D block of Goalpara district i.e the findings are regional.
4. Illiteracy of respondents stood as a hurdle iron gathering information from them.
5. Questionnaires filled according to response given by the respondents,it may be contains such bias information.

# CHAPTER 2: DATA ANALYSIS AND INTERPRETATION



## DATA ANALYSIS AND INTERPRETATION

Data interpretation is the process of reviewing data through some predefined processes which help assign some meaning to the data and arrive at a relevant conclusion. It involves taking the result of data analysis, making interfaces on the relations studies and used them to conclude.

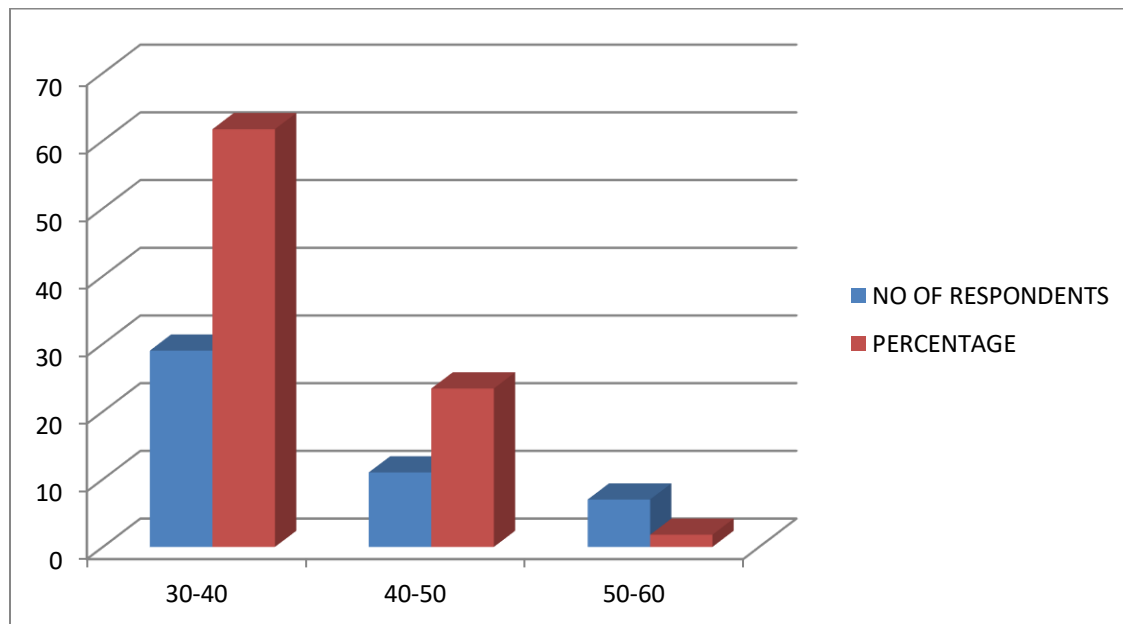
### 2.1 AGE OF RESPONDENTS

TABLE 2.1: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE

SL NO	AGE OF RESPONDENTS	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	30-40	29	61.70%
2	40-50	11	23.40%
3	50-60	7	14.9%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.1: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE



SOURCE: TABLE 2.1

## INTERPRETATION:

From the above table 2.1 and figure 2.1 it can be interpreted that the highest number of respondents 29 i.e 61.70% lies within the age group of 30-40 and above followed by 11 i.e 23.40% within the age group of 40-50 and 7 i.e 14.9% respondents within the age group of 50-60.

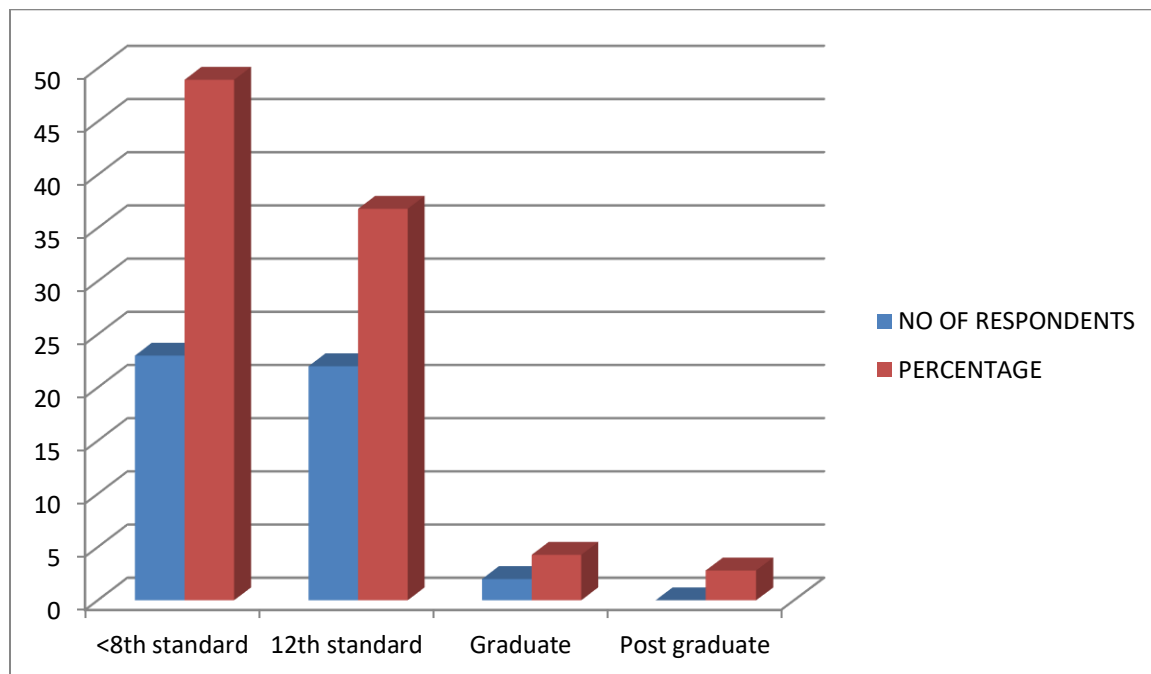
## 2.2 EDUCATIONAL LEVEL OF RESPONDENTS:

TABLE 2.2: EDUCATIONAL LEVEL OF RESPONDENTS

SL NO	EDUCATIONAL LEVEL	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	<8 <sup>th</sup> standard	23	48.93%
2	12 <sup>th</sup> standard	22	46.80%
3	Graduate	2	4.27%
4	Post graduate	0	0%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.2: EDUCATIONAL LEVEL OF RESPONDENTS



SOURCE: TABLE 2.2

#### INTERPRETATION:

From the above table 2.2 and figure 2.2 it can be interpreted that 23 i.e 48.93% women are under 8<sup>th</sup> standard, 22 i.e 46.80% women under 12<sup>th</sup> standard and 2 i.e 4.27% women graduated. There are no post graduate women under the joint liability group.

## 2.3 CLASS OF WOMEN BORROWED THE MICROLOAN:

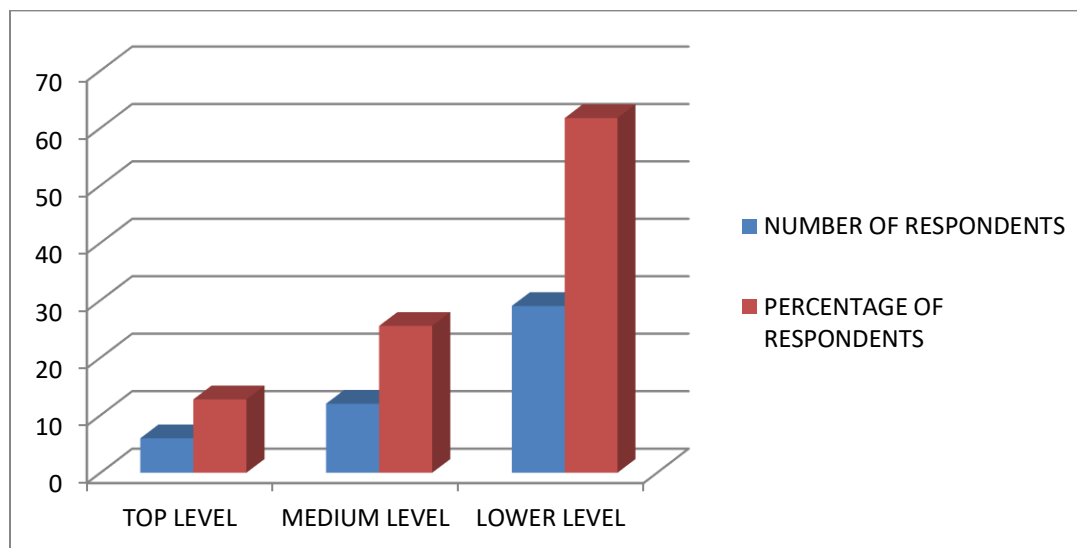
In the study area every class of women borrow the microloan from Bandhan bank. Specially maximum of low class women borrow the microloan from Bandhan bank.

TABLE 2.3: CLASS OF WOMEN BORROW THE LOAN

SL NO	CLASS OF WOMEN	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	TOP LEVEL	6	12.76%
2	MEDIUM LEVEL	12	25.53%
3	LOWER LEVEL	29	61.74%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.3: CLASS OF WOMEN BORROW THE LOAN



SOURCE: TABLE 2.3

#### INTERPRETATION:

From the above table 2.3 and figure 2.3, different types of classes of women borrowed the microloan from Bandhan bank. In the table class of women are categorized with lower level, medium level and top level. Number of respondents shown in the table. Number of top class women are 6 i.e 12.76% and number of medium class women are 12 i.e 25.53% and the number of lower level class women are 29 i.e 61.74%.

## 2.4 NUMBER OF JOINT LIABILITY GROUP AND RESPONDENTS:

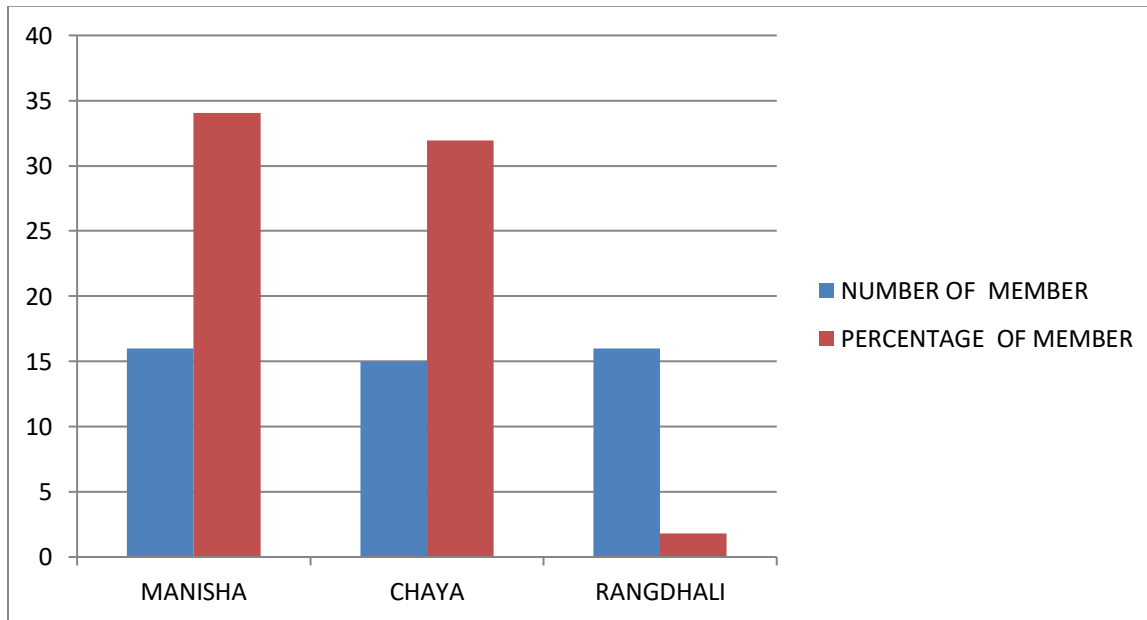
In the study area there are 3 joint liability groups and total number of member is 47. The names of the joint liability groups are as “MANISHA”, “CHAYA”, “RANGDHALI”. 16 members in “MANISHA” group and 15 members in “CHAYA” group and 16 members in “RANGDHALI” group.

TABLE 2.4: NUMBER OF JOINT LIABILITY GROUP AND MEMBERS

SL NO	NAME OF JOINT LIABILITY GROUP	NUMBER OF MEMBER	PERCENYAGE OF MEMBER
1	MANISHA	16	34.04%
2	CHAYA	15	31.92%
3	RANGDHALI	16	34.04%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.4: NUMBER OF JOINT LIABILTY GROUP AND MEMBER



SOURCE: TABLE 2.4

## INTERPRETATION:

From the above table 2.4 and figure 2.4 the total joint liability group in the study area 3 and total number of member 47. The name of groups are “MANISHA”, “CHAYA” AND “RANGDHALI”. In “MANISHA” group the number of member is 16 that is 34.04%, in the “CHAYA” group the number of members is 15 that is 31.92% and in the “RANGDHALI” group the number of member is 16 that is 34.04%.

## 2.5 DISTRIBUTION OF MICROFINANCE LOAN USER ON THE BASIS OF PURPOSE:

In the study area the women borrow the loan for different working activities, which helps the women to self dependants. Those activities are business, cultivation, vegetable farming, dairy farming, piggery farming, poultry farming.

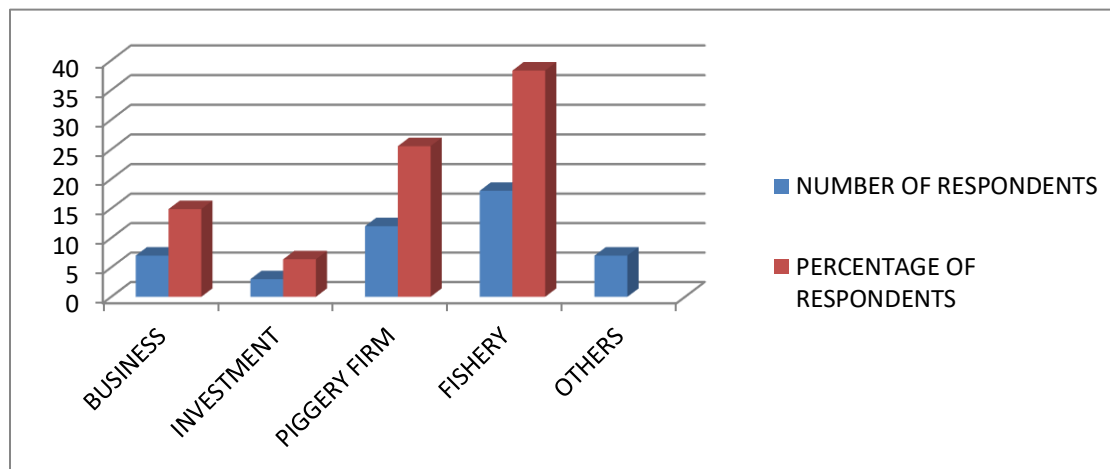


TABLE 2.5 DISTRIBUTION OF LOAN USER ON THE BASIS OF PURPOSE:

SL NO	PURPOSE	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	BUSINESS	7	14.89%
2	INVESTMENT	3	6.38%
3	PIGGERY FIRM	12	25.54%
4	FISHERY	18	38.30%
5	OTHER	7	14.89%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.5: DISTRIBUTION OF LOAN USER ON THE BASIS OF PURPOSE:



SOURCE: TABLE 2.5

INTERPRETATION:

From the above table 2.5 and figure 2.5, the borrower take loan for different working activities. In the table the different purpose and number of respondents are described.

In the study area number of 7 i.e 14.89% women borrow the loan for business, number of 3 i.e 6.38% women borrow the loan for investment, number of 12 i.e 25.54% women borrow the

loan for piggery firm, number of 18 i.e 38.30% of women borrow the loan for fishery and number of 7 i.e 14.89% women borrow the loan for other purpose.

## 2.6 REASON FOR TAKING MICROFINANCE LOAN FROM BANDHAN BANK INSTEAD OF OTHER INSTITUTION:

In the study area borrower take loan from Bandhan bank because of some benefit. Loan from Bandhan bank has low interest and process of getting loan is easy.

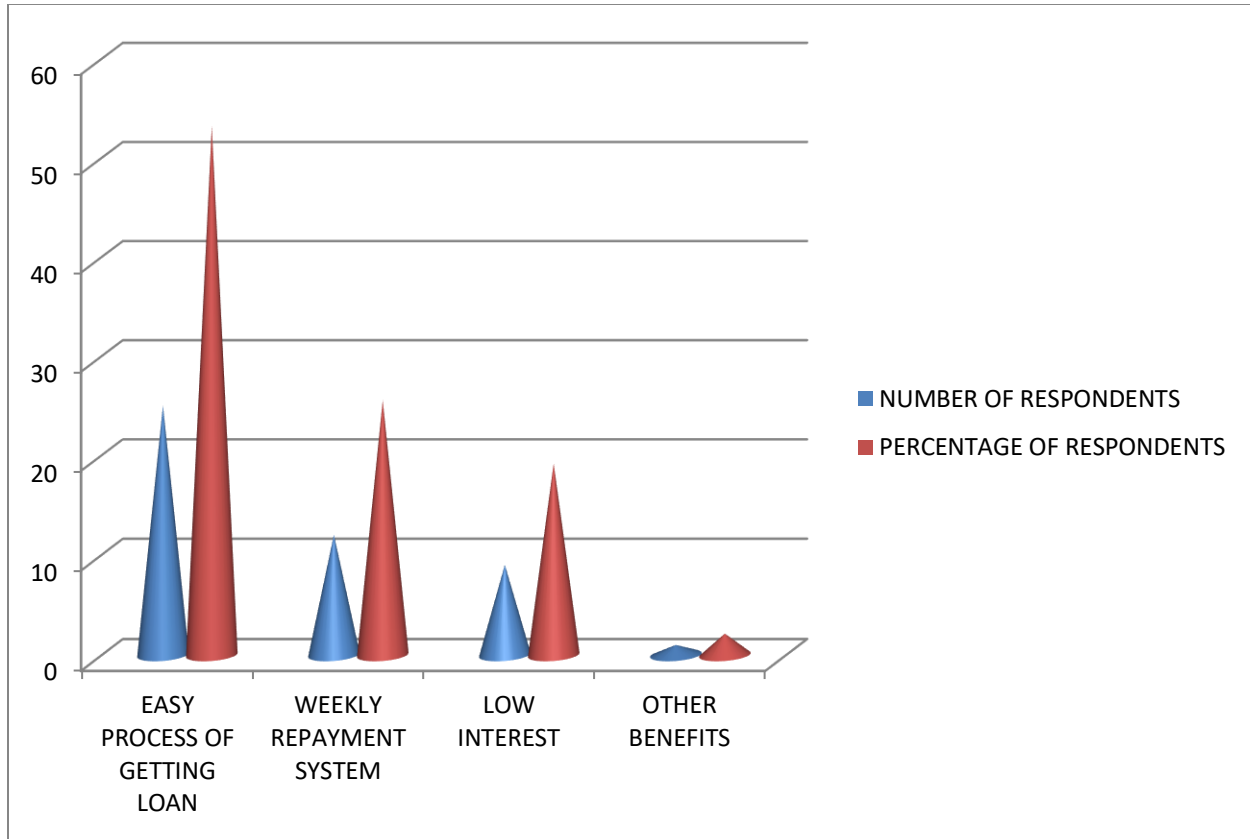
In personal interview I got some answer from respondents. The reasons for taking microfinance loan from Bandhan bank are described in the following table and diagram with the number of respondents.

TABLE 2.6: REASONS FOR TAKING MICROFINANCE LOAN FROM BANDHAN BANK

SL NO	REASON	NUMBER OF RESPONDENT	PERCENTAGE OF RESPONDENT
1	EASY PROCESS OF GETTING LOAN	25	53.19%
2	WEEKLY REPAYMENT SYSTEM	12	25.53%
3	LOW INTEREST	9	19.15%
4	OTHER BENEFITS	1	2.13%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.6: REASONS FOR TAKING MICROFINANCE LOAN FROM BANDHAN BANK



**INTERPRETATION:**

From the above table the women of the study area borrow the loan from Bandhan bank because of the process of getting loan is very easy and interest of the loan amount also low.

In the table 2.6 and figure 2.6 the reasons of taking loan from Bandhan bank instead of other institutions and the number of respondents are described. Number of 25 i.e 53.19% respondents taking loan from Bandhan bank because of easy process of getting loan, number of 12 i.e 25.53% respondents taking loan from Bandhan bank because of weekly repayment system, number of 9 i.e 19.15% respondents taking loan from Bandhan bank because of low interest and only 1 i.e 2.13% respondent taking loan from Bandhan bank because of other benefits.

## 2.7 RANGE OF MICROLOAN BORRWED BY WOMEN ENTREPRENEUS FROM BANDHAN BANK:

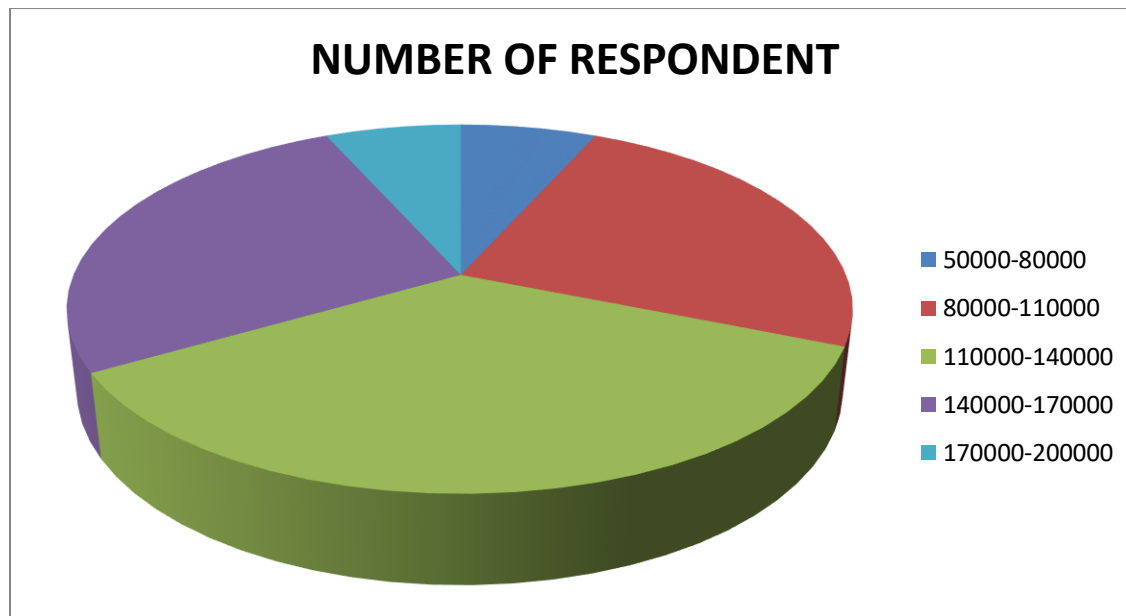
There are different types of loan provided by Bandhan bank to promote women entrepreneurship. The name of loans(oroducts) are “SUCHANA”, “SRISHTI”, “SAMRIDHI”, “SUBRIDHI”. The rate interest of is 17.95% on “SUCHANA”, “SRISHTI” and “SAMRIDHI”, and 18.95% on “SUBRIDHI”.

TABLE 2.7: RANGE OF MICROLOAN BORROWED BY WOMEN ENTREPRENEURS:

SL NO	RANGE OF MICROLOAN	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	50000-80000	3	6.38%
2	80000-110000	11	23.40%
3	110000-140000	16	34.04%
4	140000-170000	12	25.53%
5	170000-200000	5	10.65%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE2.7: RANGE OF MICROLOAN BORROWED BY WOMEN ENTREPRENEUS:



SOURCE: TABLE 2.7

## INTERPRETATION:

From the above table 2.7 and figure 2.7 the Bandhan bank provide various amount of loan to women entrepreneurs. In the study area 3 i.e 6.38% respondents borrowed Rs 50000-80000 range of loan, number of 11 i.e 23.40% respondents borrowed Rs 80000-110000 range of microloan, number of 16 i.e 34.04% respondents borrowed Rs 110000-140000 range of microloan, number of 12 i.e 25.53% respondents borrowed Rs 140000-170000 range of microloan and number of 5 i.e 10.65% respondents borrowed Rs 170000-200000 rang of microloan.

## 2.8 YEARLY INCOME OF THE WOMEN ENTREPRENEURS:

In the study area women can earn with the help of microloan provided by Bandhan bank. They can self dependent with the different working activities. In the study area women can earn Rs 10000-50000 yearly with different activities.

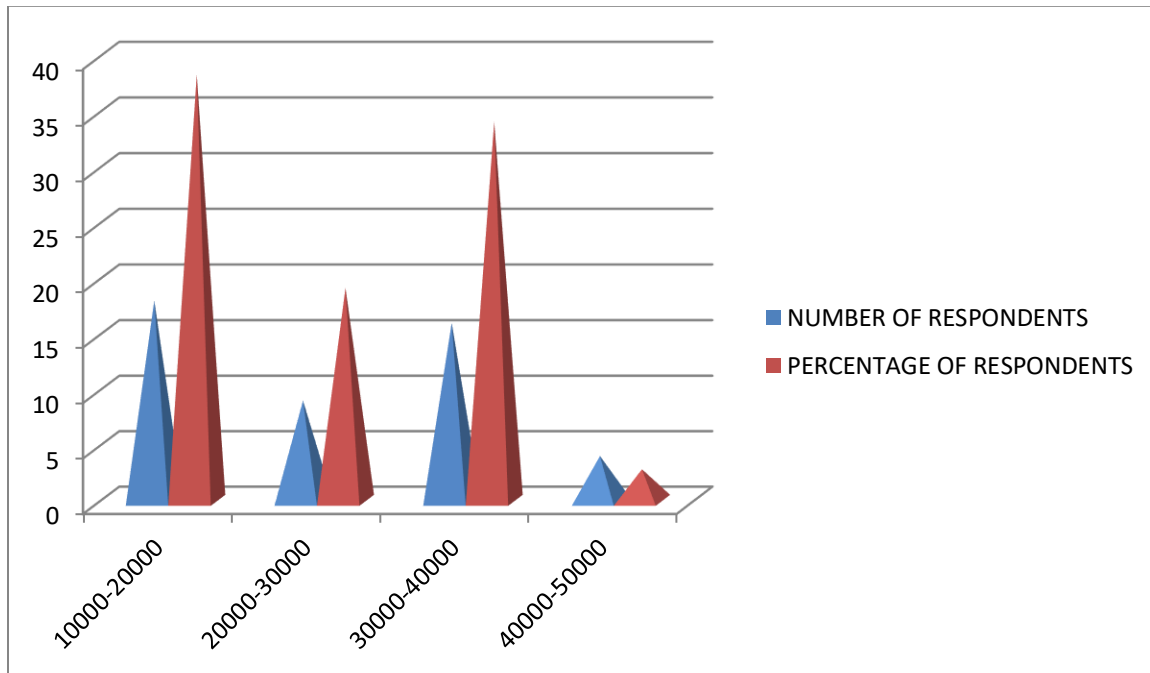
In the following table shows the yearly income of the women entrepreneurs.

TABLE 2.8: YEARLY INCOME OF THE WOMEN ENTREPRENEURS

SL NO	INCOME PER ANNUM	NUMBER OF RESPONDENTS	PERCENTAGE OF RRESPONDENTS
1	10000-20000	18	38.29%
2	20000-30000	9	19.14%
3	30000-40000	16	34.04%
4	40000-50000	4	8.53%
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.8: YEARLY INCOME OF THE WOMEN ENTREPRENEUS



SOURCE: TABLE 2.8

## INTERPRETATION:

From the above table 2.8 and figure 2.8, it is found that maximum 18 i.e 38.39% respondents can earn 10000-20000 Rs per annum with the help of microloan provided by the Bandhan bank, number of 9 i.e 19.14% respondents yearly income is 20000-30000, number of 16 i.e 34.04% respondents yearly income is 30000-40000 and the number of 4 i.e 8.53% of respondent can earn 40000-50000 Rs through the microloan provided by the Bandhan bank.



## 2.9 PROBLEMS FACE BY WOMEN ENTREPRENEURS:

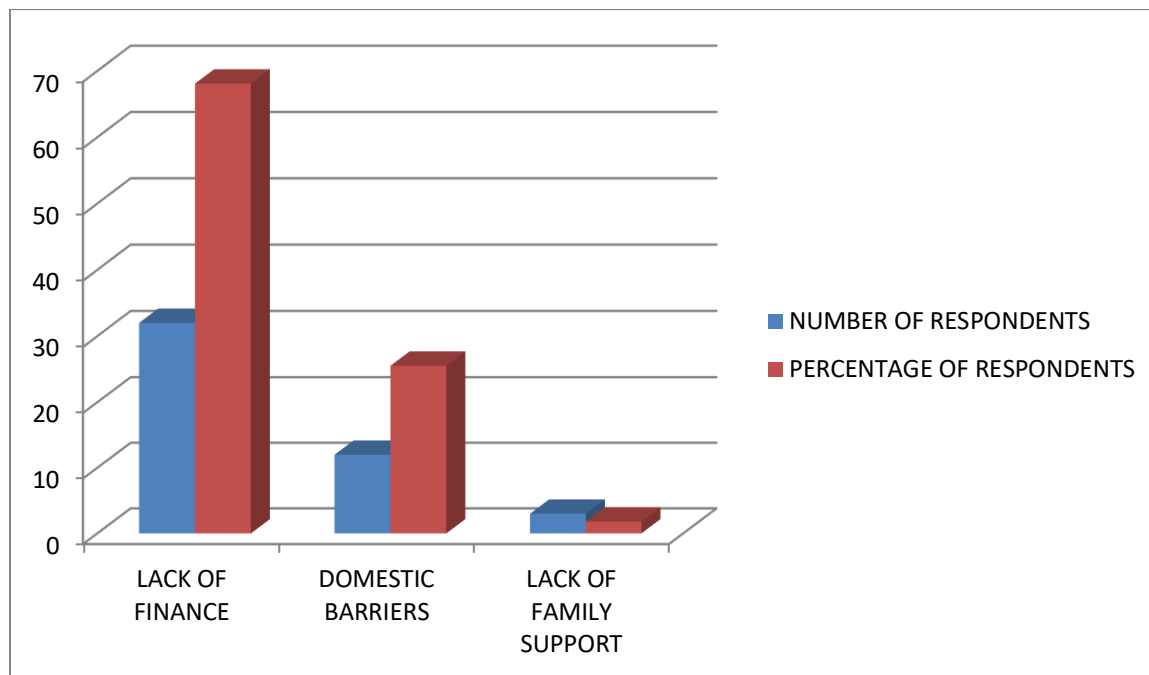
In the study area there are various problems face by the women entrepreneurs. In the following table problems are categorized.

TABLE 2.9: PROBLEMS FACE BY WOMEN ENTREPRENEURS:

SL NO	PROBLEMS	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	LACK OF FINANCE	32	68.09%
2	DOMESTIC BARRIERS	12	25.53%
3	LACK OF FAMILY SUPPORT	3	6.38%
	TOTAL	47	100

SOURCE: FIELD STUDY

FIGURE 2.9: PROBLEMS FACE BY WOMEN ENTREPRENEURS:



SOURCE: TABLE 2.9

## INTERPRETATION:

In the study are women entrepreneurs facing various problems like lack of finance, lack of family support, domestic barriers. In the study area number of 32 respondent facing lack of finance to conduct various activities, number of 12 respondent face domestic barrier and number of 3 respondent face lack of family support.

## 2.10 TYPES OF PROBLEM CONFRONTED BY BORROWER FOR NON PAYMENT OF LOAN:

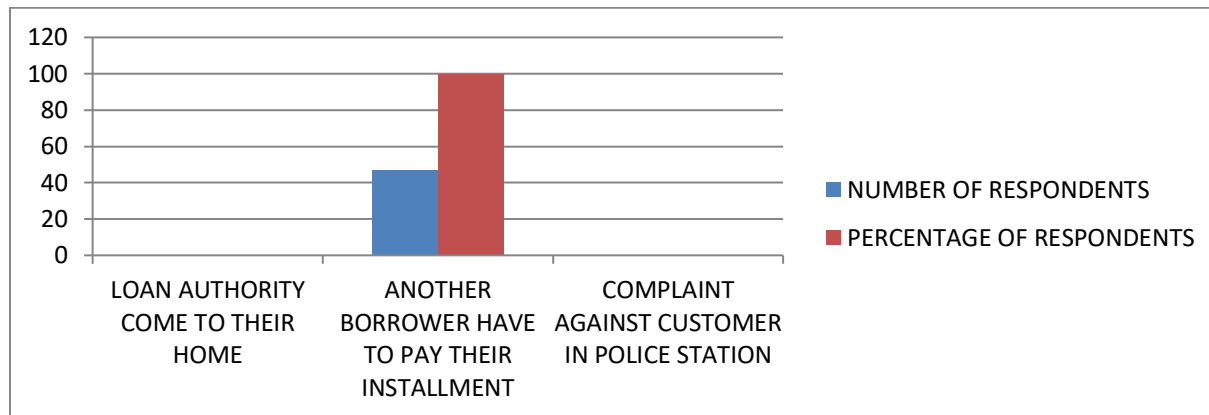
In the study area women who borrow the loan from Bandhan bank due to some circumstances they can not pay the installment amount on the particular date. In the following table shows the problems confronted by the borrower for non payment of loan on the particular date.

TABLE 2.10: PROBLEMS CONFRONTED BY BORROWER FOR NON PAYMENT OF LOAN:

SL NO	PROBLEMS	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	LOAN AUTHORITY COME TO THEIR HOME	0	0
2	ANOTHER BORROWER HAVE TO PAY THEIR INSTALLMENTS	47	100%
3	COMPLAINT AGAINST BORROWER IN POLICE STATION	0	0
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.10: PROBLEMS CONFRONTED BY BORROWER FOR NON PAYMENT OF LOAN:



SOURCE: TABLE 2.10

INTERPRETATION:

From the above table 2.10 and figure 2.10 shows that the 47 i.e. 100% respondents face one problem if any borrower unable to pay their installment amount on the particular date, another borrower have to pay other's installment amount.

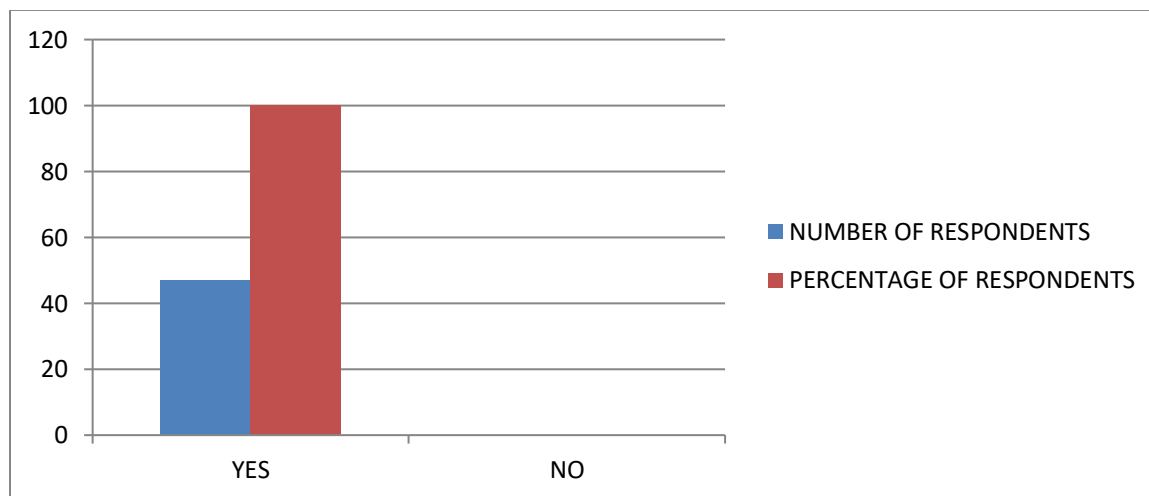
## 2.11 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR SATISFACTION LEVEL:

TABLE 2.11: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR SATISFACTION LEVEL

SL NO	VIEWS	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1	YES	47	100%
2	NO	0	0
	TOTAL	47	100%

SOURCE: FIELD STUDY

FIGURE 2.11: DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR SATISFACTION LEVEL



SOURCE: TABLE 2.11

### INTERPRETATION:

From the above table 2.11 and figure 2.11 it can be interpreted that 47 i.e. 100% respondents are satisfied with the microfinance activities of Bandhan bank in the study area.

# CHAPTER 3: FINDINGS, SUGGESTION AND CONCLUSION

### 3.1 FINDINGS

After carefully analyzing the entire study on the role of Bandhan bank microfinance on women entrepreneurship with respect to both primary and the secondary data the following findings have been derived from the study.

- It is found that most of the women entrepreneurs lies between 30-40 and 40-50.
- It is found that 48.93% respondent educational qualification is <8<sup>th</sup> standard and 46.80% respondents under 12<sup>th</sup> standard and only 4.27% respondents are graduated.
- It is found that 12.76% women are under top level class, 25.53% of women under medium level class and 61.71% of women lower class level. It shows that maximum women are under lower level class.
- In the study area 14.89% of women borrow the microloan from Bandhan bank for business purpose, 6.38% of women borrow the microfinance for investment purpose, 25.54% of women borrow for piggery firm, 38.30% of women borrow the loan for fishery and 14.89% of women borrow for the purposes.
- About 53.19% respondents taking the loan from Bandhan bank for easy process of getting the loan, 25.53% of women taking the loan for the weekly repayment system of the installment, about 19.15% of women taking the loan for low interest and 2.13% of women borrow the micro loan for other benefits.
- From the study it is found that 6.38% respondent taking the microloan under Rs 50000-80000, 23.40% of respondents borrowed the microloan under the range of Rs 80000-110000, 21.28% of respondents borrowed the microloan under the range of 110000-140000, 25.53% of respondents borrowed the microloan under the range of 140000-170000 and 10.65% of respondents borrowed the microloan from the Bandhan bank under the range of 170000-200000.
- From the study it is found that 38.29% of women can earn Rs 10000-20000 by utilization of the microloan provided by the Bandhan bank, 19,14% of women can earn Rs 20000-30000 yearly with the help of microloan, 34.04% of women can earn Rs 30000-40000 yearly by the utilization of microloan and 8.53% of women can earn Rs 40000-50000 yearly with the help of microloan provided by the Bandhan bank.

- From the study it is found that the women entrepreneurs are facing different challenges like lack of finance, domestic barriers and lack of family support. Number of 32 i.e 68.09% respondents facing lack of finance to do their entrepreneurial activities, 25.53% of women facing domestic barriers and 6.38% of women facing lack of family support to do their entrepreneurial activities.
- From the study it is found that if any borrower can not pay their installment amount then other member of the group have to pay their installment amount. 100% of women answered that if anyone can not pay the installment amount then the other member have to pay the installment amount.
- All the respondents think that microfinance helped them to generate extra income and it is helped for their family.
- From the study it is found that 100% of respondents fulfill their requirement with the help of microfinance loan provided by the Bandhan bank.
- From the study 100% of women satisfied with the microfinance activities of the Bandhan bank.



## 3.2 SUGGESTION

Basic literacy, education and business training programs to the women can be provide for the better performance of their business activities and for the enhancement of understanding capacity which empowers the group members, since the repayment of loan among the members of the joint liability group is quick therefore the bank may reduce the interest rate on such loan.

Develop more and more products and services that actively suits to poor people should continuously work in order to enhance digital and technology platform to drive customer satisfaction, customer retention and reduce cost. This will also help to reduce lending rate. The government may announce presentations and awards to the best performing group at district level. I found that some of respondents would not use their loan amount for actual purpose for which they have taken, so there should be control mechanism by the microfinance authority to control this. Government should organize trade fairs and create environment to promote the work of women entrepreneurs in the rural as well as urban areas.

At present, the repayment period of loan starts within one week from the date of disbursement of loan, my suggestion is that the repayment should not be started till 3 months. In this period, the borrower should establish their business completely and after that repay their loan easily in weekly mode.

### 3.3 CONCLUSION

At the end of the study on role of Bandhan bank microfinance in women entrepreneurship with respect to both the primary and secondary data, the following conclusion can be put forth:

- Bandhan bank microfinance is playing an important role in order to provide and promote entrepreneurship option for women at Ambari village.
- Bandhan bank microfinance loan and its productive utilization found to be having a profound role and impact on women empowerment through women entrepreneurship.
- Microfinance is accepted a key mantra for attaining and maintaining the sustained and long term economic growth in all over the world.
- Bandhan bank microfinance is playing a vital role to perform financial inclusion at Ambari village. It is also helpful in order to remove poverty or taking effort for poverty alleviation.
- Bandhan bank microfinance is playing a pivotal role in order to remove poverty or taking efforts for poverty alleviation.
- Bandhan bank microfinance is capable of helping the poor to upscale themselves to a better living standard
- At last I want to say that there is still some untouched remote area where the requirement of finance is more and services are not yet reached. Government should support more to these microfinance institutions in order to need and fulfillment of capital is possible as they required.

## ANNEXURE

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6. How much of amount of microloan borrowed by you?

50000-80000

80000-110000

110000-140000

140000-170000

170000-200000

7. How much interest do you pay for your loan from Bandhan bank?

17%

18%

19%

20%

21%

8. How can you earn profit by utilize the microloan?

From business

From agriculture

From fishery

Others

9. What problem do you face if you fail to pay an installment of Bandhan bank loan?

Loan authority comes to your home

Another borrower have to pay your installment

Complain against customer in police station

10. What is the main problem you faced during your entrepreneurial activity?

Lack of finance

Domestic barrier

Lack of family support

11. How much profit can you make through utilization of Microloan?

10000-20000

20000-30000

30000-40000

40000-50000

12. Can you fulfill your requirement with loan amount?

Yes

No

13. Are you satisfied with microfinance services provided by Bandhan bank?

Yes

No

## PHOTOES TAKEN DURING THE STUDY



(SOURCE: FIELD STUDY)



(SOURCE: FIELD STUDY)



(SOURCE: FIELD STUDY)