An analysis of the marketing activities of grameen bank: A study on Mirpur branch

Akter, Farjana
Daffodil International University

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INTERNERSHIP REPORT

ON

“An Analysis of the Marketing Activities of Grameen Bank:
A Study on Mirpur Branch”

Submitted To:
Mohammad Shibli Shahriar
Associate Professor
Head, Department of Entrepreneurship
Faculty of Business and Economics
Daffodil International University

Submitted By:
Farjana Akter
ID: 143-11-4255
Program: BBA (Major in Marketing)
Department of Business Administration.
Daffodil International University

Date of Submission: 21-05-2018
Letter of Transmittal

Date: 13-05-2018
Mohammad Shibli Shahriar
Associate Professor
Head, Department of Entrepreneurship
Faculty of Business and Economics
Daffodil International University
Subject: Submission of the internship report.

Dear Sir,
I am here by submitting my Internship report, which is a part of the curriculum of BBA program. It is a great achievement to work under your active supervision. This is based on “An Analysis of the Marketing Activities of Grameen Bank: A Study on Mirpur Branch.”
I have got the opportunity to work in Grameen Bank. This project gave me both academic and practical exposures. First of all, I learned about the organizational culture of Grameen Bank. Secondly, the project gave me the opportunity to develop a network with the corporate environment.

Now, I would like to take this opportunity to ask you to kindly go through the report and judge it for yourself how far have I been successful in the attempts. Please be considerate to any unintentional errors.

Your Faithfully,

Farjana Akter
ID: 143-11-4255
Program: BBA (Major in Marketing)
Department of Business Administration.
Letter of Approval

This to certify that Farhana Akter ID# 141-11-4255, Program BBA, Batch 39, Major in Marketing is a regular student of Department of Business Administration, Faculty of Business, Daffodil International University. She has successfully completed her internship program at Grameen Bank. She has prepared this internship report under my direct supervision. His assigned internship topic was “An Analysis of Marketing Activities of Grameen Bank”. I think that the report is worthy of fulfilling the partial requirements of BBA program.

I wish his happiness and every success in life.

Mohammad Shibli Shahriar
Associate Professor
Head, Department of Entrepreneurship

Faculty of Business and Economics
Daffodil International University
Acknowledgement

It is an honor for me to submit this report to my respected supervisor Mohammad Shahriar, Associate Professor, Head, Department of Entrepreneurship, Faculty of Business and Economics, Daffodil International University. At first I want to convey my thanks and gratitude to his for assigning me to prepare this report on An Analysis of Marketing Activities of Grameen Bank”. It would not have been possible for me to complete the report without his help. The Deputy General Manager of Grameen Bank Syed Mohammad Alamgir has been very helpful in making it easier for me to carry out my tasks during the internship. Principle Office Manager Mr. Md. Nurul Islam too was very coordinating in making every possible arrangement for the ease of executing the internship program. All the fellow colleagues have been very sympathetic on understanding the basic norms of today’s inspection equally.
Executive Summary

The topic of this study is “Analysis of the Marketing Strategies of Grameen Bank”. I observed the Grameen Bank activities. Grameen Bank is the most influential and pioneer in social business not only in Bangladesh but also all over the world.

Descriptive research is used to conduct the study. This report has been completed through primary and secondary data collection. Non-probability sampling technique is used to conduct this study. The sample size is 30 respondents to conduct the study.

In the analysis part I have discussed about different marketing strategies of Grameen Bank. The theoretical and conceptual framework of my study is the Social Business introduced by Dr. Mohammad Yunus. Marketing strategies of Grameen Bank is very influential and for this it has placed an extraordinary and honorable place in the world. The marketing strategy is also related with the women empowerment in rural areas of Bangladesh.
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1. Introduction

1.1 Introduction

Marketing strategy is an analysis, planning, implementation, and control process designed to satisfy customer needs and wants by providing superior customer value.

Every marketing strategy is unique, but if we abstract from the individualizing details, each can be reduced into a generic marketing strategy. There are a number of ways of categorizing these generic strategies.

A marketing strategy is the most effective when it is an integral component of corporate strategy, defining how the organization will engage customers, prospects and competitors in the market arena for success.

1.2 Background of the Social Business Model

Within our economic system there are currently two main types of organization models. The private sector where companies sell products or services to make money, and non-profit organizations financed by the government like healthcare and education. Where both governments and the markets reach their limits, charities may fill the gap. Nowadays, we have forgotten to involve the poor into economics. And exactly that target group is full of potential but has never had a real opportunity.
1.3 Objective of the study

**General Objective:** The objective of this study is to analyze the marketing strategies of Grameen Bank Ltd.

**Specific Objective:**

1. To identify the target market of Grameen Bank Ltd.
2. To analyze the marketing activities of Grameen Bank Ltd.
3. To find out some problems of those activities
4. To make some suggestions to overcome those problems

1.4 Methodology of the study

The methodology of this study is as follows:

1.4.1 Nature of the study

The study is descriptive in nature.

1.4.2 Source of Data Collection

**1.4.2.1 Primary Data**

Questionnaire Survey

**1.4.2.2 Secondary Data**

- Annual Report of Grameen Bank
- Web
- Grameen Bank LTD official website
- Yunus Centre.
1.4.3 Sampling Plan

1.4.3.1 Target Population
The target population of the study is the customers of Grameen Bank Ltd.

1.4.3.2 Sampling Element
The Sampling element is the individual customer of Grameen Bank Ltd.

1.4.3.3 Sampling Technique
Non-probability convenience sampling technique is used to collect data.

1.4.3.4 Sample size
The total size of sample is 30.

1.5 Limitation of the study
The major limitation factor for this report was primarily the reluctance and strict adherence to confidentiality maintenance attitude shown by the officials of mobile operators. Most of the calculations had to be made taking GB’s figures as the industry average. Most of the relevant literature and study materials on the telecom sector were not updated, and no comprehensive in-depth study on the cellular industry could be found.

- Due to rainy weather we cannot collect all information properly.
- Other factors such as technical difficulty in lab, load shedding etc which is create barrier to complete this assignment.
2. Literature Review

2.1 The Social Business Concept
Unlike traditional business, a social business operates for the benefit of addressing social needs that enable societies to function more efficiently. Social business provides a necessary framework for tackling social issues by combining business know-how with the desire to improve quality of life. Prof. Yunus has already shown the effectiveness of this new type of business: his clear focus on eradicating extreme poverty combined with his condition of economic sustainability has created numerous models with incredible growth potential. The framework of a social business is based on 7 principles. With the idea of social business, Prof. Yunus has introduced a new dimension for capitalism: a business model that does not strive to maximize profits but rather to serve humanity’s most pressing needs.

2.2 GRAMEEN VEOLIA WATER LTD
2.2.1 Background
In Bangladesh nature has bestowed the blessing of fresh ground water. During 1970s to 80s about 8 million wells were bored, which fulfilling the access of the water of 90% population. For some geological reasons almost all the ground water found to be contaminated with arsenic, which is responsible for making health hazard. Early 1990s hospitals in Bangladesh started reporting that the number of arsenicosis is increasing. More than 30 million of Bangladeshis are now fallen chronic arsenic and some of them died already.

Grameen and Veolia Water settled to join forces and combined their complementary skills to produce clean and safe water for the villagers of poorest part of Bangladesh.
2.2.2 Joint Venture
A new company was registered and formed in Bangladesh and named it Grameen-Veolia Ltd. The Veola AMI and the Grameen Health Care Services will work jointly to build up and operate different water treatment and production in some poorest part in center and south of Bangladesh.

The technical know how will provided by Veolia and the local knowledge and network support will delivered by Grameen to make the project successful.

2.2.3 Social Business
The target of a social business is to have a goal that the company can look for on behalf of its investors. At the same time social business has the aim to being self sustainable meaning it must catch losses just as any other normal company.

When the profits came from the deposited amount only the invested money returned to the investors. The dividends are not giving back beyond the invested amount. To provide goods and services at the best price to help the people profits are reinvested for expansion and further social benefit.
3. Company Overview

3.1 Introduction

Grameen Bank (GB) started its practices by removing the need for similar and originating a banking system upon mutual trust, accountability, participation and creativity. The poor people of rural Bangladesh get credit from GB without any collateral. To fight poverty credit is a cost-effective weapon and it serving to develop the overall socio-economic conditions of the poor who have been kept outside the banking orbit on the ground that they are poor and hence not bankable. Professor Muhammad Yunus, the founder of “Grameen Bank” realized that the financial resources can be made available for the poor people on terms and conditions that are appropriate and reasonable.

3.2 Method of Action

The Grameen Bank’s Method of action can be illustrated by the following principles:

- Start with the problem rather than the solution: a credit system must be based on a survey of the social background rather than on a pre-established banking technique.
- Adopt a progressive attitude: development is a long-term process which depends on the aspirations and commitment of the economic operators.
- Make sure that the credit system serves the poor, and not vice-versa: credit officers visit the villages, enabling them to get to know the borrowers.
- Establish priorities for action vis-a-vis to the target population: serve the most poverty-stricken people needing investment resources, who have no access to credit.
- At the beginning, restrict credit to income-generating production operations, freely selected by the borrower. Make it possible for the borrower to be able to repay the loan.
- Lean on solidarity groups: small informal groups consisting of co-opted members coming from the same background and trusting each other.
- Associate savings with credit without it being necessarily a prerequisite.
• Combine close monitoring of borrowers with procedures which are simple and standardized as possible.
• Do everything possible to ensure the system’s financial balance.
• Invest in human resources: training leaders will provide them with real development ethics based on rigor, creativity, understanding and respect for the rural environment.

3.3 Breaking the vicious cycle of poverty through microcredit

The Grameen Bank is based on the voluntary formation of small groups of five people to provide mutual, morally binding group guarantees in lieu of the collateral required by conventional banks.

The assumption is that if individual borrowers are given access to credit, they will be able to identify and engage in viable income-generating activities – simple processing such as paddy husking, lime-making, manufacturing such as pottery, weaving, and garment sewing, storage and marketing and transport services. Women were initially given equal access to the schemes and proved not only reliable borrowers but astute entrepreneurs. As a result, they have raised their status, lessened their dependency on their husbands and improved their homes and the nutritional standards of their children. Today over 90 percent of borrowers are women.

Intensive discipline, supervision, and servicing characterize the operations of the Grameen Bank, which are carried out by “Bicycle bankers” in branch units with considerable delegated authority. The rigorous selection of borrowers and their projects by these bank workers, the powerful peer pressure exerted on these individuals by the groups, and the repayment scheme based on 50 weekly installments, contribute to operational viability to the rural banking system designed for the poor. Savings have also been encouraged. Under the scheme, there is provision for 5 percent of loans to be credited to a group find and Tk 5 is credited every week to the fund.

The success of this approach shows that a number of objections to lending to the poor can be overcome if careful supervision and management are provided. For example, it had earlier been thought that the poor would not be able to find remunerative occupations. In fact, Grameen borrowers have successfully done so. It was thought that the poor would not be able to repay; in
fact, repayment rates reached 97 percent. It was thought that poor rural women in particular were not bankable; in fact, they accounted for 94 percent of borrowers in early 1992. It was also thought that the poor cannot save; in fact, group savings have proven as successful. It was thought that rural power structures would make sure that such a bank failed; but the Grameen Bank has been able to expand rapidly. Indeed, from fewer than 15,000 borrowers in 1980, the membership had grown to nearly 100,000 by mid-1984. By the end of 1998, the number of branches in operation was 1128, with 2.34 million members (2.24 million of them women) in 38,957 villages. There are 66,581 centers of groups, of which 33,126 are women. Group savings have reached 7,853 million takas (approximately USD 162 million), out of which 7300 million takas (approximately USD 152 million) are saved by women.

It is estimated that the average household income of Grameen Bank members is about 50 percent higher than the target group in the control village, and 25 percent higher than the target group non-members in Grameen Bank villages. The landless have benefited most, followed by marginal landowners. This has resulted in a sharp reduction in the number of Grameen Bank members living below the poverty line, 20 percent compared to 56 percent for comparable non-Grameen Bank members. There has also been a shift from agricultural wage labor (considered to be socially inferior) to self-employment in petty trading. Such a shift in occupational patterns has an indirect positive effect on the employment and wages of other agricultural waged laborer’s. What started as an innovative local initiative, “a small bubble of hope”, has thus grown to the point where it has made an impact on poverty alleviation at the national level “.
3.4 Disbursement of Loans

![Disbursement of Loans Under Broad Categories During 2016]

- **Agriculture & Forestry**: 4204, 28%
- **Livestock & Fisheries**: 2634, 18%
- **Services**: 361, 2%
- **Peddling**: 126, 1%
- **Trading**: 2631, 18%
- **Processing & Manufacturing**: 31, 23, 21%
- **Shopkeeping**: 1843, 12%

(In million BDT)
3.5 Outstanding of Loans
3.6 Cumulative Disbursement of Loans
3.7 Total Number of Members
4. Analysis

4.1 Variety of Products

**Interpretation:** From the pie chart we can see that, 48% respondents is strongly agree, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree with the statement “GB offers variety of products”.
4.2 Customer Satisfaction

**Interpretation:** From the pie chart we can see that, 44% respondents is strongly agree, 27% agree, 10% neutral, 10% disagree and 9% strongly disagree with the statement “Grameen Bank Gather Money Through Customer Satisfaction”. 
4.3 Service Charge

**Interpretation:** From the pie chart we can see that, 42% respondents is strongly agree, 33% agree, 8% neutral, 13% disagree and 4% strongly disagree with the statement “The Service Charge of Grameen Bank is High.”
4.4 Discount on Interest

**Interpretation:** From the pie chart we can see that, 22% respondents is strongly agree, 43% agree, 9% neutral, 22% disagree and 4% strongly disagree with the statement “**GB Provides Discount on Interest When Applicable**”.

4.5 Quick Respond to the Customer

**Interpretation:** From the pie chart we can see that, 30% respondents is strongly agree, 50% agree, 5% neutral, 10% disagree and 5% strongly disagree with the statement “**GB Quickly Respond to the Customers Demand**”
4.6 Focus on Customer Benefits

**Interpretation:** From the pie chart we can see that, 48% respondents is strongly agree, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree with the statement “GB Focuses on Customer Benefits”
4.7 Advertisement

**Interpretation:** From the pie chart we can see that, 21% respondents is strongly agree, 12% agree, 42% neutral, 21% disagree and 4% strongly disagree with the statement “**GB Provides Advertisement by Using Print Media**”
4.8 Arranging Events

**Interpretation:** From the pie chart we can see that, 30% respondents is strongly agree, 20% agree, 10% neutral, 23% disagree and 17% strongly disagree with the statement “**GB Regularly Arranges Different Events**”
4.9 Member Collection System

**Interpretation:** From the pie chart we can see that, 39% respondents is strongly agree, 22% agree, 4% neutral, 13% disagree and 22% strongly disagree with the statement “**Member Collection System of GB Is Very Easy**”
4.10 Smooth Information

**Interpretation:** From the pie chart we can see that, 40% respondents is strongly agree, 25% agree, 10% neutral, 20% disagree and 5% strongly disagree with the statement “**GB gives Priority in Providing a Smooth Information to the Customers**”
4.11 Providing Customer Satisfaction

**Interpretation:** From the pie chart we can see that, 48% respondents is strongly agree, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree with the statement “Providing Customer Satisfaction Is the Best Purpose of GB”
Interpretation: From the pie chart we can see that, 48% respondents is strongly agree, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree with the statement “Opening New Branches Are Considered as a Process to Influence Customers”
**Interpretation:** From the pie chart we can see that, 37% respondents is strongly agree, 21% agree, 5% neutral, 32% disagree and 5% strongly disagree with the statement **“Social Business of GB is a Great Aspect to Influence People”**
4.14 Scholarship Program

**Interpretation:** From the pie chart we can see that, 25% respondents is strongly agree, 15% agree, 49% neutral, 6% disagree and 5% strongly disagree with the statement “GB Introduces Scholarship Program”
4.15 Nursing Education

**Interpretation**: From the pie chart we can see that, 12% respondents is strongly agree, 38% agree, 25% neutral, 21% disagree and 4% strongly disagree with the statement “**Nursing Education of GB Assists Female Children to have a Secure Job**”
4.16 Employees Contributing Overall Success

Interpretation: From the pie chart we can see that, 48% respondents is strongly agree, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree with the statement “The Employees of GB Contribute a lot to the Overall Success”
4.17 Motivating People

**Interpretation:** From the pie chart we can see that, 38% respondents is strongly agree, 25% agree, 4% neutral, 29% disagree and 4% strongly disagree with the statement “Managers Can Easily Motivate People to be the Member of GB”
4.18 Making Entrepreneurs

**Interpretation:** From the pie chart we can see that, 48% respondents is strongly agree, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree with the statement “**Social Business of GB can Easily Affects a Person to be an Entrepreneurs**”
Interpretation: From the pie chart we can see that, 25% respondents is strongly agree, 19% agree, 37% neutral, 13% disagree and 6% strongly disagree with the statement “Micro Credit of GB Contributes to Eradicate Poverty”
5. Findings

The basic Marketing Activities of Grameen Bank is related to social business and it has some major principles that I have found. They are:

1. Grameen Bank offers variety of products with this statement 48% respondents are strongly agreed, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree.
2. Grameen Bank Gather Money Through Customer Satisfaction with this statement 44% respondents are strongly agreed, 27% agree, 10% neutral, 10% disagree and 9% strongly disagree.
3. The Service Charge of Grameen Bank is High with this statement 42% respondents are strongly agreed, 33% agree, 8% neutral, 13% disagree and 4% strongly disagree.
4. GB Provides Discount on Interest When Applicable with this statement 22% respondents are strongly agreed, 43% agree, 9% neutral, 22% disagree and 4% strongly disagree.
5. GB Quickly Respond to the Customers Demand with this statement 30% respondents are strongly agreed, 50% agree, 5% neutral, 10% disagree and 5% strongly disagree.
6. GB Focuses on Customer Benefits with this statement 48% respondents are strongly agreed, 31% agree, 8% neutral, 7% disagree and 6% strongly disagree.
7. GB Provides Advertisement by Using Print Media with this statement 21% respondents are strongly agreed, 12% agree, 42% neutral, 21% disagree and 4% strongly disagree.
8. GB Regularly Arranges Different Events with this statement 30% respondents are strongly agreed, 20% agree, 10% neutral, 23% disagree and 17% strongly disagree.
9. Member Collection System of GB Is Very Easy with this statement 39% respondents are strongly agreed, 22% agree, 4% neutral, 13% disagree and 22% strongly disagree.
10. GB gives Priority in Providing a Smooth Information to the Customers with this statement 40% respondents are strongly agreed, 25% agree, 10% neutral, 20% disagree and 5% strongly disagree.
6. Limitation of the data collection

*Time Limitation:* as our submission date of assignment is 12\textsuperscript{th} April we can’t get enough time to collect necessary data for enriching the assignment.

*Budgetary Limitation:* we are living in developing country & we are also student that’s why we don’t have sufficient money to spend for betterment of the assignment.

*Internet Limitation:* In our country the internet service is too slow that’s why we can’t access to internet so easily and find the data.

*Shortage of necessary books:* There are lack age of sufficient books in our campus library about this topic.

*Political crises:* The present political condition of our country isn’t so good which creates hindrance on the way of preparing the assignment.
7. Conclusions and Recommendations

1. Grameen Bank should minimize its variety of products offer. Because it could create product delusion.

2. Grameen Bank should provide more customer satisfaction to gather more money.

3. Grameen Bank should decrease its service charge to gather more customer.

4. Discount on interest should be provide in ethical manner.

5. Grameen Bank should provide more print media advertisement to reach end customers.

6. Grameen Bank should maintain a protocol while providing information the customer.
Appendix

Questionnaire on analyzing the Marketing Activities of Grameen Bank in the contribution of social business

Dear Sir/Madam,

I am a student of BBA program at Daffodil International University (DIU), doing my internship in Grameen Bank Ltd. I am conducting a study on “Analysis of Marketing Activities of Grameen Bank Ltd.” To prepare my internship report, I need the following information. I am ensuring you that I will use this information only for my academic purpose.

Name:

Gender: (a) Male (b) Female

Age: (a) 20-25 (b) 26-30 (c) 31-35 (d) 36-40 (e) 40 up

Rating scale:

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<tr>
<th>SL</th>
<th>Question</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<tbody>
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<td>Grameen bank offers variety of products</td>
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<td>2</td>
<td>Grameen bank gather money through customer satisfaction</td>
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<td>3</td>
<td>The service charge of Grameen bank is high</td>
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<td>4</td>
<td>Grameen bank provides discount on interest when applicable</td>
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<td>5</td>
<td>Grameen bank quickly responds to the customers demand</td>
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<td>6</td>
<td>Grameen bank focuses on customers benefits</td>
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<td></td>
<td>Grameen bank provides advertisement by using print media</td>
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<td>8</td>
<td>Grameen regularly arranges different events to attract its customers</td>
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<td>9</td>
<td>Members collection system of Grameen bank is very easy</td>
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<td>10</td>
<td>Grameen bank gives priority in providing a smooth information to the customers</td>
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<td>11</td>
<td>Providing customers satisfaction is the best purpose of Grameen bank</td>
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<td>12</td>
<td>Opening new branches are considered as a process to influence customers</td>
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<tr>
<td>13</td>
<td>Social business of Grameen bank is a great aspect to influence people</td>
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<td>14</td>
<td>GB introduces scholarship program so that children from poor families easily gets education facilities</td>
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<td>15</td>
<td>Nursing education of GB assists female children to have a secure job</td>
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<td>16</td>
<td>Nursing education of GB assists female children to have a secure job</td>
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<td>17</td>
<td>Managers can easily motivate people to be the member of GB</td>
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<td>18</td>
<td>Social business of GB can easily affect a person to be an entrepreneur</td>
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<td>19</td>
<td>Micro credit of GB contributes to eradicate poverty</td>
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