

AMFI-WB
WE-LEAD Project West Bengal
Research Activities -Present Status of Microfinance
Industry in West Bengal - Through conducting a study with
microfinance borrowers

Introduction:

Poverty is a problem almost all over the globe. In a country well governed, poverty is something to be ashamed of. In a country badly governed, wealth is something to be ashamed of." In respect of almost all the countries, it is a long-standing fatal ailment. A person who thinks but never does and a person who does but never thinks have equally been responsible for failure that ultimately turns into poverty.

There still remain some crucial and urgent socio-economic challenges faced by the policymakers in particular and the Indian society in general. Even though it has been argued that the recent Asian growth experience has been characterized by a consistent poverty reducing pattern, poverty, among others, still continues to be a profound challenge for India (Kelkar, 2011). Consequently, the Indian development-policy framework has been continuously targeting a two-fold strategy of both increased incomes of the poor via economic growth and direct policy intervention at the grass-root levels (NITI Aayog, 2016). The essential aim of the direct attack on the problem of poverty has been to enable the poor population to quickly and sustainably move out of the clutches of deprivation and continuous vulnerability. A large proportion of the poor people in India are concentrated in the rural and underdeveloped regions of the country.

There is well-documented criticism of microfinance for poverty alleviation (Duvendack M 2011). However, Donor and government have been supporting it for the last few decades as a social obligation and sometimes political as well. The effectiveness of the microfinance system has been documented with different outcomes in different times and places across the globe. Therefore, it is not clear and conclusive about the impact of micro-finance. This study has been focused on whether microfinance has positive impact on Grameen Bank borrowers' poverty. It intends to find out whether there is a significant positive change in borrowers' business, household, individual, and security level. An upward trend of microfinance channeling tiny amount of money to the people leaving below the poverty line has been observed predominantly for the last some decades. However, the assessments of these types of initiatives are quite lacking (Mokhtar S H 2011). This study has been designed to fill up this issue. The rest portion of this work will be presented through literature review including microfinance for poverty alleviation, different impacts and conceptual framework. Thereafter, it will present research method and material, results and discussion followed by conclusion.

Microfinance Different Impacts :

Microfinance may not be the solution to poverty. There are many more important structural things to be focused on. However, for the time being, Microfinance has been serving millions gaining access to financial services, learning saving, being able to pay for school fees on time when due, being able to pay for health emergencies when it happens and being able to invest in an income generating activities. It seems a solution today addressing all these issues. It makes difference in borrowers' lives. Most people agree that microfinance began for the right reason and whilst it has undoubtedly helped. In the right hand, some poor people start business and make progress. In the wrong hand, it has created an unbearable burden too. Some structural changes need to be addressed with more regulation to smooth the operation and to prevent the loan sharks

Objectives of the study: An **impact study of microfinance borrowers** aims to assess the effects of microfinance programs on individuals, households, and communities. Here are the key objectives:

1. Assess Economic Impact:

- Measure changes in income, savings, and asset accumulation.
- Evaluate improvements in business performance and expansion.
- Analyze employment generation for borrowers and their communities.

2. Evaluate Social Impact

- Assess improvements in education and healthcare access.
- Examine empowerment, especially for women and marginalized groups.
- Study changes in social status and decision-making power within households.

3. Measure Financial Inclusion

- Determine if microfinance has increased access to financial services.
- Evaluate borrowers' ability to manage credit and savings effectively.
- Assess repayment behavior and financial literacy improvements.

4. Identify Challenges and Risks

- Understand debt burden and potential over-indebtedness.
- Assess the sustainability of businesses started with microfinance.
- Identify gaps in microfinance services and recommend improvements.

5. Evaluate Long-Term Sustainability

- Measure the long-term impact on poverty reduction.
- Assess how microfinance contributes to economic resilience.
- Examine borrowers' transition from microfinance to mainstream banking.

Materials and methods:

Study Area: In the present study data was collected from thirteen blocks and five municipalities area.

Methods and study area: In the present study, data were collected using multiple methods to ensure a comprehensive understanding of the target group (microfinance borrowers running businesses). The methods used include:

1. **Group Discussion:** Engaging in discussions with groups of borrowers to understand their experiences, challenges, and success stories in running their businesses.
2. **Interviews:** Conducting one-on-one interviews with borrowers to gather detailed insights into their personal experiences, perceptions, and the impact of microfinance on their businesses.
3. **Observation:** Observing borrowers in their business environments to gain a firsthand understanding of how they operate and manage their businesses.
4. **Questionnaire-Schedule:** Distributing structured questionnaires to collect standardized data on various aspects of the borrowers' businesses and their use of microfinance.

These **primary data** or **first-hand data** were collected by **WE-LEAD project staff**, ensuring that the data was gathered directly from the sources without intermediaries.

The data was collected from several administrative regions across multiple districts in West Bengal, India. The regions involved are as follows:

1. **Howrah District:** Sankrial & Panchla blocks.
2. **Bankura District:** Bankura I, Bankura II, Chhatna block, and Bankura Municipality.
3. **Birbhum District:** Bolpur Sriniketan, Labpur block, and Bolpur Municipality.
4. **South 24 Parganas District:** Jaynagar I & Jaynagar II blocks.
5. **Nadia District:** Ranaghat-I & Ranaghat-II blocks.
6. **South Dinajpur District:** Gangarampur & Banshihari blocks, Buniadpur & Gangarampur Municipality

Sample size: The analysis is based on a sample size of 604 respondents from the selected area, ensuring a representative assessment.

Inclusion Criteria: The inclusion criteria for the data collected involve borrowers who are:

- **Microfinance Borrowers:** Individuals who have received loans from microfinance institutions.
- **Currently Running a Business:** These borrowers are actively engaged in running a business, suggesting that they are using the microfinance loans for entrepreneurial activities.

This means that the data specifically focuses on microfinance borrowers who have utilized the funds to establish or sustain businesses, and are not individuals who have either not started a business or are no longer operating one.

Results:

Table (1): District wise age group among the study population.

District	Age Category	Total
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	Age 18 - 30	31 to 40	41 to 50	Above 50	
Niadia	25	54	20	1	100
	25.00%	54.00%	20.00%	1.00%	
South 24 Parganas	8	70	20	3	101
	7.90%	69.30%	19.80%	3.00%	
Howrah	21	55	19	6	101
	20.80%	54.50%	18.80%	5.90%	
Bankura	35	37	23	5	100
	35.00%	37.00%	23.00%	5.00%	
Birbhum	50	35	16	0	101
	49.50%	34.70%	15.80%	0.00%	
Dakshin Dinajpur	44	36	17	4	101
	43.60%	35.60%	16.80%	4.00%	
Overall district	183	287	115	19	604
	30.30%	47.50%	19.00%	3.10%	

Table (1) present district-wise Age Group Distribution. Dominant Age Group: The 31-40 age group has the highest share (47.5%) across all districts, showing that microfinance borrowers are mostly middle-aged. Youth Participation: Birbhum (49.5%) and Bankura (35%) have the highest proportion of individuals aged 18-30, suggesting strong youth engagement. Older Borrowers: The above 50 category is minimal (3.1%), with Birbhum having none, indicating lower participation from elderly individuals. Overall, microfinance borrowers are predominantly working-age individuals, with younger and older age groups participating less.

Table (2): Social category of the study population district wise.

District	General	Scheduled Caste	Scheduled Tribe	Others Backward Classes-A	Others Backward Classes-B
Niadia	7	73	1	9	10
	7.00%	73.00%	1.00%	9.00%	10.00%
South 24 Parganas	51	49	0	1	0
	50.50%	48.50%	0.00%	1.00%	0.00%
Howrah	72	15	3	10	1
	71.30%	14.90%	3.00%	9.90%	1.00%
Bankura	56	35	0	0	9
	56%	35%	0%	0%	9%
Birbhum	64	32	2	2	1
	63.40%	31.70%	2.00%	2.00%	1.00%
Dakshin Dinajpur	27	64	7	3	0
	26.70%	63.40%	6.90%	3.00%	0.00%
Overall District	277	268	13	25	21
	45.90%	44.40%	2.20%	4.10%	3.50%

Figure (1): Social Category of the study population

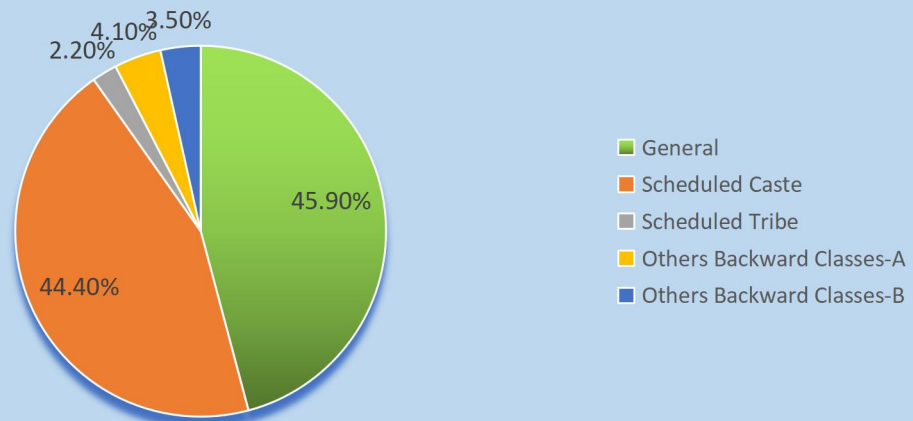


Table (2): showing the district wise Social Category Distribution. Dominant Groups: The General (45.9%) and Scheduled Caste (44.4%) categories form the majority of the study population. Highest SC Representation: Nadia (73%) and Dakshin Dinajpur (63.4%) have the largest share of Scheduled Caste individuals. General Category Majority: Howrah (71.3%), Birbhum (63.4%), and Bankura (56%) have the highest proportion of General category borrowers. Lowest Representation: Scheduled Tribe (2.2%) and Other Backward Classes (7.6%) have minimal presence, with South 24 Parganas (0%) and Bankura (0%) reporting no ST borrowers. Overall, microfinance participation is dominated by General and Scheduled Caste categories, with limited involvement from ST and OBC groups. Figure (1) also present the overall social category distribution of the study population.

Table (3): District wise economic category of the study population.

District	Above Poverty Line		Below Poverty Line		Others	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Niadia	10	10.0	87	87.0	3	3.0
South 24 Parganas	35	34.7	15	14.9	51	50.0
Howrah	41	40.6%	58	57.4%	2	2.0%
Bankura	12	12.0%	81	81.0%	7	7.0%
Birbhum	42	41.6%	59	58.4%	0	0.0
Dakshin Dinajpur	34	33.7	67	66.3	0	0.0
Combined District	174	28.8	367	60.8	63	10.4

Figure (2): Economic category of the study population

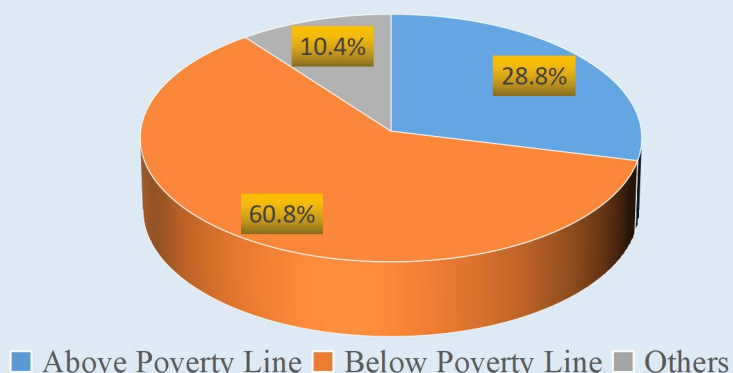


Table (3) present district wise the economic category of the study population and figure (2) represented the overall economic category. In Nadia, the Scheduled Caste (SC) population is the highest (73%), while the Scheduled Tribe (ST) presence is minimal (1%).South 24 Parganas has a nearly even split between General (50.5%) and SC (48.5%), with no ST representation.In Howrah, the General category dominates (71.3%), while SC (14.9%) and ST (3%) have lower representation.Bankura has a higher share of General (56%) and SC (35%), with no ST presence.Birbhum is General-majority (63.4%), followed by SC (31.7%), with a very small ST (2%) population.Dakshin Dinajpur has the highest SC population (63.4%) and the largest ST presence (6.9%) among the districts.Overall, the General category (45.9%) and SC (44.4%) dominate, while ST (2.2%) and Other Backward Classes (OBC - 7.6%) have lower participation.

Table (4): Religious group district wise among the study population.

District	Religious Goup					
	Hindu		Muslim		Christian	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Niadia	98	98.0	2	2.0	0	0.0
South 24 Parganas	68	67.3	33	32.7	0	0.0
Howrah	60	59.4	41	40.6	0	0.0
Bankura	95	95.0	5	5.0	0	0.0
Birbhum	52	51.5	49	48.5	0	0.0
Dakshin Dinajpur	93	92.1	2	2.0	6	5.9
Overall District	466	77.2	132	21.9	6	1.0

Table (4) present district wise religious group of the study borrowers. In Nadia, the Hindu population is overwhelmingly dominant (98%), with only 2% Muslims and no Christians.South 24 Parganas has a Hindu majority (67.3%), but Muslims form a significant minority (32.7%).In Howrah, Hindus (59.4%) are the majority, but Muslims (40.6%) have a strong presence.Bankura is predominantly Hindu (95%), with only 5% Muslims and no Christians.Birbhum has the most balanced distribution, with Hindus (51.5%) and Muslims

(48.5%) almost equal in number. Dakshin Dinajpur is mostly Hindu (92.1%), but it is the only district with a Christian presence (5.9%), along with 2% Muslims. Overall, Hindus constitute the majority (77.2%), followed by Muslims (21.9%), while Christians are a small minority (1%) present only in Dakshin Dinajpur.

Table (5): Age group wise educational status of the studied microfinance borrowers

Age Group (Years)	Educational Status						
	Illiterate	can sign only	Primary	upper primary	M.P	H.S	Graduate & Above
Age 18 - 30	0	4	27	75	36	27	14
	0.0%	2.2%	14.8%	41.0%	19.7%	14.8%	7.7%
31 to 40	5	11	101	112	34	16	8
	1.7%	3.8%	35.2%	39.0%	11.8%	5.6%	2.8%
41 to 50	3	10	39	42	13	4	4
	2.6%	8.7%	33.9%	36.5%	11.3%	3.5%	3.5%
Above 50	1	1	5	10	1	1	0
	5.3%	5.3%	26.3%	52.6%	5.3%	5.3%	0.0%
Combined District	9	26	172	239	84	48	26
	1.5%	4.3%	28.5%	39.6%	13.9%	7.9%	4.3%

Figure (3): Educational status of studied microfinance borrowers

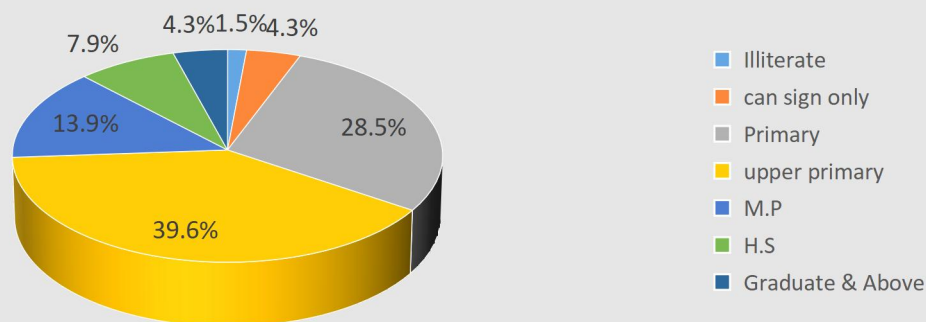


Table (5) demonstrated the educational status of the microfinance borrowers of the study area. Among borrowers aged 18-30, the majority (41%) have studied up to the upper primary level, while 19.7% completed M.P. (Madhyamik) and 14.8% finished H.S. (HigherSecondary). Only 7.7% have graduate-level education or above, and none are illiterate. In the 31-40 age group, most (39%) have studied up to upper primary, followed by 35.2% with primary education. A small percentage (2.8%) have completed graduation or higher, while 1.7% are illiterate. For those aged 41-50, upper primary (36.5%) and primary education (33.9%) are the most common levels. Illiteracy (2.6%) is slightly higher in this group compared to younger borrowers. Among borrowers above 50, 52.6% have completed upper primary, while 26.3% have only primary education. Illiteracy (5.3%) is highest in this age group, and none have a graduate-level education. Overall, 39.6% of borrowers have completed upper primary,

followed by 28.5% with only primary education. Higher education levels decrease with age, and illiteracy is more common among older borrowers. Figure (3) also present the overall educational status of the microfinance.

Table (6): Marital status of the study population district wise.

District	Marital Status			
	Unmarried	Married	Widow	Divorce
Niadia	0	100	0	0
	0.0%	100.0%	0.0%	0.0%
South 24 Parganas	1	100	0	0
	1.0%	99.0%	0.0%	0.0%
Howrah	0	100	1	0
	0.0%	99.0%	1.0%	0.0%
Bankura	0	95	3	2
	0.0%	95.0%	3.0%	2.0%
Birbhum	1	99	1	0
	1.0%	98.0%	1.0%	0.0%
Dakshin Dinajpur	0	97	4	0
	0.0%	96.0%	4.0%	0.0%
Overall District	2	591	9	1
	0.3%	97.8%	1.5%	0.2%

Table (6) showing the marital status of the studied population district wise, In Nadia, 100% of borrowers are married, with no unmarried, widowed, or divorced individuals. South 24 Parganas and Howrah have a 99% married population, with 1% unmarried or widowed, respectively. Bankura has 95% married borrowers, with 3% widows and 2% divorced individuals, the highest divorce rate among all districts. In Birbhum, 98% are married, with 1% each widowed and unmarried. Dakshin Dinajpur has 96% married borrowers, with the highest widow percentage (4%). Overall, 97.8% of borrowers are married, while only 1.5% are widowed, 0.3% unmarried, and 0.2% divorced, indicating a strong presence of married individuals in the microfinance sector.

Table (7): District wise number of living room of the study borrowers.

District	Number of Living Room							
	1		2		3		Above 3	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Niadia	16	16.00	64	64.00	20	20.00	0	0.00
South 24 Parganas	18	17.80	76	75.20	5	5.00	2	2.00
Howrah	34	33.70	66	65.30	1	1.00	0	0.00
Bankura	9	9.00	67	67.00	22	22.00	2	2.00
Birbhum	2	2.00	76	76.20	18	17.80	5	5.00
Dakshin Dinajpur	11	10.90	52	51.50	27	26.70	11	9.90
Combined district	90	14.90	401	66.40	93	15.40	20	3.3

Table (7) present the number of living room district wise. In Nadia, 64% of borrowers have two living rooms, while 16% have only one and 20% have three. South 24 Parganas has the highest percentage of two-room households (75.2%), with 17.8% having one room and 2% having more than three. In Howrah, 65.3% of borrowers have two rooms, while 33.7% live in single-room houses, the highest among all districts. Bankura shows 67% of borrowers with two rooms, 22% with three, and 2% with more than three. In Birbhum, 76.2% of borrowers have two rooms, with only 2% in single-room houses, the lowest among all districts. Dakshin Dinajpur has the highest proportion of borrowers with more than three rooms (9.9%), while 51.5% have two rooms. Overall, 66.4% of borrowers have two rooms, while 15.4% have three, 14.9% live in single-room houses, and only 3.3% have more than three rooms.

Table (8): House wall type of study population

Distict	Wall type				
	Mud	Wood	Bamboo	Brick	Tin
Niadia	1	10	28	51	10
	1.00%	10.00%	28.00%	51.00%	10.00%
South 24 Parganas	3	0	12	85	1
	3.00%	0.00%	11.90%	84.20%	1.00%
Howrah	4	5	1	91	0
	4.00%	5.00%	1.00%	90.10%	0.00%
Bankura	14	2	4	78	2
	14.00%	2.00%	4.00%	78.00%	2.00%
Birbhum	15	1	3	82	0
	14.90%	1.00%	3.00%	81.20%	0.00%
Dakshin Dinajpur	2	1	0	52	46
	2.00%	1.00%	0.00%	51.50%	45.50%
Overall district	39	19	48	439	59
	6.50%	3.10%	7.90%	72.70%	9.80%

House wall type of the study borrowers present in Table no.8. In Nadia, brick walls are most common (51%), followed by bamboo (28%), while mud and tin walls each account for 10%. South 24 Parganas has the highest percentage of brick houses (84.2%), with only 3% made of mud and 1% of tin. In Howrah, 90.1% of houses have brick walls, with small proportions of mud (4%) and wood (5%). Bankura and Birbhum have similar trends, with brick walls being dominant (78% and 81.2%), while mud walls make up 14% and 14.9%, respectively. Dakshin Dinajpur is unique, having a near-equal proportion of brick (51.5%) and tin walls (45.5%), the highest tin usage among all districts. Overall, brick walls are the most common (72.7%), followed by tin (9.8%), bamboo (7.9%), mud (6.5%), and wood (3.1%), indicating that most borrowers live in durable brick houses, with some variations in materials based on district conditions.

Table (9): Floor type of house of the borrowers.

District	Floor type					
	Mud		Concrete		Wood	
	Frequency	%	Frequency	%	Frequency	%
Niadia	5	5.00	86	86.00	9	9.00
South 24 Parganas	17	16.80	84	83.20	0	0.00
Howrah	30	29.70	71	70.30	0	0.00
Bankura	17	17.00	80	80.00	3	3.00
Birbhum	22	21.80	78	77.20	1	1.00
Dakshin Dinajpur	45	44.60	56	55.40	0	00
Overall district	136	22.50	455	75.30	13	2.20

House floor type of the borrowers showing in table no. 9. Nadia, 86% of houses have concrete floors, while 5% have mud floors and 9% have wood floors. South 24 Parganas and Bankura also have a high percentage of concrete floors (83.2% and 80%), with limited mud flooring. In Howrah, 70.3% of houses have concrete floors, but mud floors are more common (29.7%) compared to other districts. Birbhum follows a similar trend, with 77.2% concrete and 21.8% mud floors, while wooden floors are minimal (1%). Dakshin Dinajpur has the highest percentage of mud floors (44.6%), while 55.4% have concrete flooring. Overall, 75.3% of borrowers have concrete floors, while 22.5% have mud floors and only 2.2% use wood, indicating that most borrowers live in structurally stable houses.

Table (10): Roof type of the houses among the stud population.

District	Roof type				
	Thatched	Concrete	Asbestos	Tiles	Tin
Niadia	1	85	2	0	12
	1.00%	85.00%	2.00%	0.00%	12.00%
South 24 Parganas	1	41	58	0	1
	1.00%	40.60%	57.40%	0.00%	1.00%
Howrah	4	77	16	0	4
	4.00%	76.20%	15.80%	0.00%	4.00%
Bankura	15	27	48	1	9
	15.00%	27.00%	48.00%	1.00%	9.00%
Birbhum	2	64	31	2	2
	2.00%	63.40%	30.70%	2.00%	2.00%
Dakshin Dinajpur	2	28	4	0	67
	2.00%	27.70%	4.00%	0.00%	66.30%
Combined district	25	322	159	3	95
	4.10%	53.30%	26.30%	0.50%	15.70%

Roof type of the houses of study population is present in table no. 10. In Nadia, 85% of houses have concrete roofs, while 12% use tin, and only 1% are thatched. South 24 Parganas has a high percentage of asbestos roofs (57.4%), followed by concrete (40.6%), with minimal tin or thatched roofing. In Howrah, 76.2% of houses have concrete roofs, while 15.8% use asbestos, and only 4% are thatched. Bankura has a more even distribution, with 48% asbestos roofs, 27% concrete, and 15% thatched, the highest among all districts. Birbhum has 63.4%

concrete roofing, while 30.7% use asbestos, and a small percentage have tiled or thatched roofs. Dakshin Dinajpur is unique, with 66.3% tin roofs, the highest in all districts, and only 27.7% with concrete roofing. Overall, 53.3% of houses have concrete roofs, followed by 26.3% asbestos, 15.7% tin, 4.1% thatched, and 0.5% tiled, indicating that concrete is the most common roofing material, but some districts rely heavily on tin or asbestos.

Table (11): Sources of Drinking water among the study population.

District	Sources of drinking water							
	Tube-well		Well		Tap water		Others	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Niadia	90	90.00	0	0.00	1	1.00	9	9.00
South 24 Parganas	99	98.00	0	0.00	1	1.00	1	1.00
Howrah	87	86.10	1	1.00	8	7.90	5	5.00
Bankura	48	48.00	1	1.00	51	51.00	0	0.00
Birbhum	86	85.10	1	1.00	14	13.90	0	0.00
Dakshin Dinajpur	75	74.30	0	0.00	20	19.80	6	5.90
Overall	485	80.30	3	0.50	95	15.70	21	3.50

Table (11) showing the sources of drinking water of the present study borrowers. In Nadia and South 24 Parganas, tube-wells are the primary source (90% and 98%), with minimal use of tap water or other sources. Howrah follows a similar trend, with 86.1% using tube-wells, but 7.9% rely on tap water and 5% on other sources. Bankura stands out, with 51% of households using tap water, while 48% depend on tube-wells. In Birbhum, 85.1% use tube-wells, while 13.9% have access to tap water. Dakshin Dinajpur shows a mix, with 74.3% using tube-wells and 19.8% relying on tap water. Overall, 80.3% of the study population depends on tube-wells, while 15.7% use tap water, indicating tube-wells as the most common source of drinking water across districts.

Table (12): Toilet Facilities among the study population

District	Toilet Facilities			
	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Nadia	97	97.00	3	3.00
South 24 Parganas	97	96.00	4	4.00
Howrah	83	82.20	18	17.80
Bankura	53	53.00	47	47.00
Birbhum	84	83.20	17	16.80
Dakshin Dinajpur	98	97.00	3	3.00
Overall District	512	84.80	92	15.20

Table (12), present the toilet facilities among the present study population. In Nadia, South 24 Parganas, and Dakshin Dinajpur, 97% of households have toilets, with only 3-4% lacking facilities. Howrah and Birbhum show lower coverage, with 82.2% and 83.2% having toilets, while 17.8% and 16.8% lack access, respectively. Bankura has the lowest toilet coverage

(53%), meaning almost half (47%) of households lack proper sanitation facilities. Overall, 84.8% of the study population has toilet access, but 15.2% still lack basic sanitation, highlighting the need for improved hygiene infrastructure in certain districts.

Table (13): Borrowers toilet made/ funded by

District	Toilet made/funded by			
	Own (Beneficiaries)	Govt	Both (own & Govt)	Others
Niadia	93	0	0	4
	95.90%	0.00%	0.00%	4.10%
South 24 Parganas	75	0	21	1
	77.30%	0.00%	21.60%	1.00%
Howrah	65	5	12	0
	78.30%	6.00%	15.70%	0.00%
Bankura	18	12	19	4
	34.00%	22.60%	35.80%	7.50%
Birbhum	41	10	33	0
	48.80%	11.90%	39.30%	0.00%
Dakshin Dinajpur	79	13	6	0
	80.60%	13.30%	6.10%	0.00%
overall district	371	40	92	9
	72.50%	7.80%	18.00%	1.80%

Table (13) Analysis, Borrowers' Toilet Construction and Funding Sources. In Nadia, 95.9% of borrowers built their toilets on their own, with no government assistance, while 4.1% relied on other sources. South 24 Parganas and Howrah also have a high percentage of self-funded toilets (77.3% and 78.3%), but 21.6% and 15.7% received partial government support, respectively. Bankura and Birbhum have the highest government-supported toilet construction, with 22.6% and 11.9% funded by the government, and 35.8% and 39.3% built through both self-funding and government assistance. In Dakshin Dinajpur, 80.6% of toilets were self-funded, while 13.3% were government-funded, and 6.1% were built with both sources. Overall, 72.5% of borrowers built their toilets independently, while 7.8% relied entirely on government funding, and 18% received partial assistance, indicating that self-funding remains the primary method for toilet construction, though government support plays a significant role in some districts.

Table (14): Water connection with toilet

District	Water connection			
	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Niadia	42	43.30	55	56.70
South 24 Parganas	31	32.00	66	68.00
Howrah	30	36.60	52	63.40
Bankura	27	50.90	26	49.10
Birbhum	30	35.70	54	64.30
Dakshin Dinajpur	19	19.40	79	80.60
overall district	179	35.00	332	65.00

Result of the table (14) showing Water Connection with Toilets. In Nadia, only 43.3% of toilets have water connections, while 56.7% lack access to water, indicating a sanitation challenge. South 24 Parganas and Birbhum have even lower water availability, with only 32% and 35.7% of toilets connected to water, leaving the majority without direct access. In Howrah, 36.6% of toilets have water connections, while 63.4% do not, highlighting a need for improved facilities. Bankura has the highest water connectivity (50.9%), making it the only district where nearly half of the toilets have direct water access. Dakshin Dinajpur has the lowest water connectivity (19.4%), with 80.6% of toilets lacking a water supply, posing significant hygiene concerns. Overall, only 35% of toilets have a water connection, while 65% lack it, emphasizing the need for better water infrastructure to improve sanitation conditions across districts.

Table (15): Cooking fuel type among the study population

Distric	Cooking fuel type						
	Wood	Cow dung	LPG	Coal	Others	Wood & LPG	Wood & Cow dung
Niadia	2	1	59	0	0	38	0
	2.00%	1.00%	59.00%	0.00%	0.00%	38.00%	0.00%
South 24 Parganas	0	0	5	0	0	88	8
	0.00%	0.00%	5.00%	0.00%	0.00%	87.10%	7.90%
Howrah	0	0	15	0	0	86	0
	0.00%	0.00%	14.90%	0.00%	0.00%	85.10%	0.00%
Bankura	0	2	32	1	1	64	0
	0.00%	2.00%	31.00%	1.00%	1.00%	64.00%	0.00%
Birbhum	4	9	43	23	0	22	0
	4.00%	8.90%	42.60%	22.80%	0.00%	21.80%	0.00%
Dakshin Dinajpur	4	0	5	0	0	92	0
	4.00%	0.00%	5.00%	0.00%	0.00%	91.10%	0.00%
Oveall district	10	12	159	24	1	390	8
	1.70%	2.00%	26.20%	4.00%	0.20%	64.60%	1.30%

Table (15) demonstrated the Cooking Fuel Type Among the Study Population. In Nadia, 59% of households use LPG, while 38% rely on both wood and LPG, indicating a shift towards cleaner fuel. South 24 Parganas and Howrah have a high dependency on both wood and LPG (87.1% and 85.1%), but LPG-only usage remains very low (5% and 14.9%, respectively). In Bankura, 64% use both wood and LPG, while 31% rely solely on LPG, with a small percentage using cow dung (2%) and coal (1%). Birbhum shows the highest diversity in fuel usage, with 42.6% using LPG, 22.8% using coal, 21.8% using both wood and LPG, and 8.9% relying on cow dung. Dakshin Dinajpur has the highest dependence on wood (91.1%), with only 5% using LPG. Overall, 64.6% of households use a combination of wood and LPG, while 26.2% rely only on LPG, indicating that traditional fuels like wood and cow dung are still widely used in some districts.

Table (16): Borrowers connection duration with MFI; numbers of Year.

District	Number of years connected with MFI			
	Upto 3	4 to 6	7 to 9	Above 9
Niadia	10	34	25	31
	10.0%	34.0%	25.0%	31.0%
South 24 Parganas	57	3	3	38
	56.4%	3.0%	3.0%	37.6%
Howrah	6	42	28	25
	5.9%	41.6%	27.7%	24.8%
Bankura	20	32	48	0
	20.0%	32.0%	48.0%	0.0%
Birbhum	11	16	13	61
	10.9%	15.8%	12.9%	60.4%
Dakshin Dinajpur	14	29	21	36
	14.0%	29.0%	21.0%	36.0%
Overall District	118	156	138	191
	19.6%	25.9%	22.9%	31.7%

Table (16) Analysis; Borrowers' Connection Duration with MFI. In Nadia, borrower distribution is fairly balanced, with 34% connected for 4-6 years and 31% for over 9 years. South 24 Parganas has the highest percentage of newer borrowers (56.4% connected for up to 3 years), while 37.6% have been with MFI for over 9 years. In Howrah, most borrowers (41.6%) have been connected for 4-6 years, while 27.7% fall in the 7-9 year range. Bankura has the highest percentage of borrowers (48%) in the 7-9 year range, with none connected for over 9 years. Birbhum stands out with 60.4% of borrowers associated for more than 9 years, showing long-term engagement with MFIs. Dakshin Dinajpur has a more even spread, with 36% connected for over 9 years and 29% for 4-6 years. Overall, 31.7% of borrowers have been with MFIs for more than 9 years, while 19.6% are newer borrowers (up to 3 years), indicating strong borrower retention but with variations across districts.

Table (17): Monthly family income of the studied population; connected with MFI number of years.

District	Number of years connected with MFI and monthly family income									
	Upto 3		4 to 6		7 to 9		Above 9		Combined group	
	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd
Nadia	20260.00	5086.85	24235.29	6815.16	22588.00	6383.72	19324.19	7014.50	21903.50	6853.14
South 24 Parga	20013.16	10194.88	23333.33	8326.66	20666.67	6429.10	17368.42	1923.13	19136.14	8000.64
Howrah	16850.00	4906.22	19925.00	8291.63	20262.50	3789.18	20520.00	4433.96	19983.17	6218.59
Bankura	17580.00	3595.85	18181.25	3657.11	17980.27	3742.52	N.A	N.A	17964.53	3655.71
Birbhum	26154.55	11002.40	27646.88	8710.00	24801.54	11409.18	23966.87	11390.06	24895.53	10902.20
Dakshin Dinajpur	18382.86	7584.16	20368.97	4284.87	17763.64	7177.91	21995.56	7005.37	20105.94	6598.68
Combined district	19839.92	8773.11	21446.79	7147.82	19930.38	6328.14	21077.85	8192.38	20667.22	7671.28

Table (17); Analyse the Monthly Family Income Based on MFI Connection Duration. In Nadia, families connected for 4-6 years have the highest average income (₹24,235.29), while those connected for over 9 years earn the least (₹19,324.19). South 24 Parganas shows a decline in income with longer MFI connections, as families connected for over 9 years earn the lowest (₹17,368.42) compared to newer borrowers. In Howrah, income levels are relatively stable across all groups, with the highest earnings (₹20,520.00) among those connected for over 9 years. Bankura shows little variation, with average incomes ranging around ₹17,580 - ₹18,181, but no data for borrowers connected for over 9 years. Birbhum has the highest income levels overall, with families earning around ₹26,154.55 - ₹27,646.88 across different groups. In Dakshin Dinajpur, income is highest for families connected for over 9 years (₹21,995.56), while newer borrowers earn slightly less. Overall, the combined district average income is ₹20,667.22, with families connected for 4-6 years earning the highest (₹21,446.79), suggesting that MFI engagement may initially boost income, but long-term trends vary by district.

Table (18): Monthly family expenditure of the studied population; connected with MFI number of years.

District	Number of years connected with MFI and monthly family income									
	Upto 3		4 to 6		7 to 9		Above 9		Combined group	
	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd
Nadia	16251.60	2826.61	19696.71	6343.36	19252.08	5415.78	16934.35	5280.62	18384.71	5621.30
South 24 Parga	20390.19	4971.39	17286.67	5509.49	14970	2048.83	14188.42	1616.07	17803.67	4952.42
Howrah	15136.17	5235.01	16059.74	7127.78	17145.82	3445.3	18670.72	4255.35	16952.25	5570.68
Bankura	13341.8	2420.67	13905.81	5451.66	13041.06	2701.07	N.A	N.A	13377.93	3747
Birbhum	9391.55	2169.12	13810.69	7203.86	12735.62	2154.21	15289.3	6585.96	14084.04	6196.23
Dakshin Dinajpur	21184.29	20071.17	18312.93	4070.2	17657.23	4133.64	20024.17	4740.83	19178.06	8367.27
Combined district	17646.58	8657.88	16622.37	6434.14	15728.69	4426.17	16672.3	5435.97	16632.59	6274.55

Family expenditure and connection duration with MFI present in table (18). In Nadia, families connected for 4-6 years have the highest expenditure (₹19,696.71), while those over 9 years spend less (₹16,934.35), indicating a possible decline in spending over time. South 24 Parganas shows a steady decline in expenditure with longer MFI association, from ₹20,390.19 (up to 3 years) to ₹14,188.42 (over 9 years), suggesting improved financial management or reduced income. In Howrah, expenditure increases with time, peaking at ₹18,670.72 for those connected over 9 years, showing a possible rise in living standards. Bankura has the lowest expenditure levels, with all groups spending around ₹13,000-₹14,000, reflecting lower living costs. Birbhum shows a gradual rise in spending, with families over 9 years spending ₹15,289.30, the highest in the district. In Dakshin Dinajpur, expenditure fluctuates, but families connected for up to 3 years spend the most (₹21,184.29), possibly due to recent investments or financial instability. Overall, the combined district average expenditure is ₹16,632.59, with higher spending in the early years and a slight decline over time, suggesting better financial planning or income stabilization among long-term borrowers.

Table (19): Number of years connected with MFI and mean loan size district wise.

District	Number of years connected with MFI and loan size							
	Upto 3		4 to 6		7 to 9		Above 9	
	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd
Nadia	41000.00	17288.40	84411.76	40165.66	87000.00	32723.59	106774.19	87192.78
South 24 Parga	69473.68	31983.31	106666.67	76376.26	51666.67	24664.41	61184.21	28508.75
Howrah	28000	14751.27	43333.33	57223.42	47821.43	34761.68	39200.92	37377.34
Bankura	38400	26559.56	58187.5	54738.34	58416.67	35815.02	N.A	N.A
Birbhum	56613.36	23991.14	101562.88	80306.99	68846.15	30149.20	122092.61	125242.30
Dakshin Dinajpur	60928.57	21043.78	106827.59	84247.11	99523.81	52581.00	157750	249355.10
Combined district	57472.43	30601.25	74326.96	66492.44	68536.23	41196.19	103359.54	139695.42

Table (19) Analyse; MFI Connection Duration and Mean Loan Size (District-wise) In Nadia, loan size increases significantly with longer MFI connection, from ₹41,000 (up to 3 years) to ₹1,06,774.19 (over 9 years), indicating greater credit access for long-term borrowers. South 24 Parganas shows a peak in loan size at 4-6 years (₹1,06,666.67), but it declines for borrowers with 7-9 years (₹51,666.67) and over 9 years (₹61,184.21), suggesting possible repayment cycles or reduced borrowing needs. In Howrah, loan size starts at ₹28,000 (up to 3 years), peaks at ₹47,821.43 (7-9 years), and drops slightly to ₹39,200.92 (over 9 years), indicating moderate borrowing trends. Bankura sees a steady increase in loan size, from ₹38,400 (up to 3 years) to ₹58,416.67 (7-9 years), with no data for over 9 years. Birbhum exhibits the highest loan size growth, rising from ₹56,613.36 (up to 3 years) to ₹1,22,092.61 (over 9 years), suggesting strong borrowing confidence and financial growth. In Dakshin Dinajpur, borrowers with over 9 years of MFI connection receive the highest loan size (₹1,57,750), reflecting increasing financial support over time. Overall, the combined district average loan size rises with longer MFI connection, from ₹57,472.43 (up to 3 years) to ₹1,03,359.54 (over 9 years), suggesting that sustained engagement with MFIs leads to greater loan access.

Table (20): Number of years and amount of monthly loan repayment amount district wise.

District	Number of years connected with MFI									
	Upto 3		4 to 6		7 to 9		Above 9		Combined group	
	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd	Mean	Sd
Nadia	2889.6	1401.23	5817.91	5499.76	4627.92	2280.90	6015	4071.96	5288.68	4183.26
South 24 Parga	4553.44	1632.41	7100	6502.58	3134.67	1024.39	3797.42	1107.86	4302.50	1794.88
Howrah	2052.83	662.35	3006.64	3395.33	3845.86	2754.83	3052.76	2134.67	3194.05	2847.46
Bankura	3288.50	1742.33	3669.69	1725.79	3934.79	1904.82	N.A	N.A	3720.70	1816.20
Birbhum	3328.18	1444.56	5716.19	4254.81	4620.15	2829.97	5947.15	4107.47	5454.52	3841.21
Dakshin Dinajpur	4137.14	1731.19	9962.24	18511.01	6038.52	3343.45	7885.00	4213.05	7598.95	10424.86
Combined district	3907.28	1738.15	5405.01	8969.44	4409.62	2568.99	5516.87	3818.75	4927.96	5276.08

Table (20) present the loan repayment monthly and MFI connection duration district wise. In Nadia, the average monthly loan repayment increases from ₹2,889.60 for borrowers connected up to 3 years to ₹6,015 for those with over 9 years, with a combined mean of ₹5,288.68, indicating that longer association correlates with higher repayments. In South 24 Parganas, repayments start at ₹4,553.44 (up to 3 years), peak at ₹7,100 for the 4–6 year group, then drop to ₹3,134.67 for 7–9 years and rise to ₹3,797.42 for over 9 years, yielding a combined mean of ₹4,302.50, which suggests fluctuations over time. In Howrah, repayments gradually increase from ₹2,052.83 (up to 3 years) to ₹3,845.86 for those connected for 7–9 years, before slightly decreasing to ₹3,052.76 for over 9 years, resulting in an overall average of ₹3,194.05. Bankura shows a steady increase from ₹3,288.50 (up to 3 years) to ₹3,934.79 (7–9 years) with no available data for over 9 years, leading to a combined mean of ₹3,720.70. In Birbhum, repayments rise from ₹3,328.18 (up to 3 years) to ₹5,716.19 for 4–6 years, dip to ₹4,620.15 for 7–9 years, and increase again to ₹5,947.15 for over 9 years, with a combined average of ₹5,454.52. Dakshin Dinajpur exhibits higher repayment amounts overall, starting at ₹4,137.14 (up to 3 years), peaking at ₹9,962.24 for 4–6 years (with high variability), then decreasing to ₹6,038.52 for 7–9 years, and rising to ₹7,885.00 for over 9 years, giving a combined mean of ₹7,598.95. Overall, across the combined districts, the average monthly loan repayment is ₹4,927.96, and the general trend indicates that longer MFI connection is associated with higher loan repayments, though some groups exhibit significant variability.

Table (21): Deposit money in bank among the study population.

District	Deposit Money in Bank			
	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Nadia	32	32.00	68	68.00
South 24 Parganas	84	85.70	14	14.30
Howrah	97	97.00	3	3.00
Bankura	100	100.00	0	00.00
Birbhum	100	99.00	1	1.00
Dakshin Dinajpur	96	96.00	5	5.00
Overall district	509	84.84	91	15.20

Table (21) present the bank deposit status among the study population. In Nadia, only 32% of borrowers have bank deposits, while 68% do not, indicating limited banking access. South 24 Parganas shows a high banking participation rate, with 85.7% having bank deposits, while only 14.3% lack them. In Howrah, 97% of borrowers have bank deposits, showing strong financial inclusion. Bankura and Birbhum have the highest banking participation, with 100% and 99% of borrowers, respectively, having bank accounts. Dakshin Dinajpur also has a high deposit rate (96%), with just 5% of borrowers lacking bank accounts. Overall, across all districts, 84.84% of borrowers have bank deposits, while 15.2% do not, indicating a strong level of financial inclusion, though some districts like Nadia still require better banking access.

Table (22): Daily news paper read by the borrowers district wise.

District	Read News paper			
	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Nadia	1	1.00	99	99.00
South 24 Parganas	12	11.90	89	88.10
Howrah	15	14.90	86	85.10
Bankura	8	8.00	92	92.00
Birbhum	2	2.00	99	98.00
Dakshin Dinajpur	3	3.00	98	97.00
overall district	41	6.80	563	93.20

Table (22) present daily newspaper reading habits among borrowers. In Nadia, only 1% of borrowers read newspapers, while 99% do not, indicating very low newspaper readership. South 24 Parganas and Howrah have the highest readership rates, with 11.9% and 14.9% of borrowers reading newspapers, though the majority still do not. In Bankura, 8% of borrowers read newspapers, while 92% do not, showing limited engagement with news media. Birbhum and Dakshin Dinajpur have very low readership (2% and 3%), with 98-97% of borrowers not reading newspapers. Overall, across all districts, only 6.8% of borrowers read newspapers, while 93.2% do not, highlighting a major gap in news consumption and awareness.

Table (23): Borrowers has own mobile and watching television according to district

District	Borrowers has Own Mobile		Watching Television	
	Yes	No	Yes	No
Niadia	70	30	32	68
	70.0%	30.0%	32.0%	68.0%
South 24 Parganas	70	31	56	45
	69.3%	30.7%	55.4%	44.6%
Howrah	86	15	52	49
	85.1%	14.9%	51.5%	48.5%
Bankura	89	11	54	46
	89.0%	11.0%	54.0%	46.0%
Birbhum	71	30	46	55
	70.3%	29.7%	45.5%	54.5%
Dakshin Dinajpur	60	41	91	10
	59.4%	40.6%	90.1%	9.9%
overall district	446	158	331	273
	73.8%	26.2%	54.8%	45.2%

Table (23) demonstrated borrowers' mobile ownership and television watching habits. In Nadia, 70% of borrowers own a mobile phone, but only 32% watch television, indicating lower engagement with visual media. South 24 Parganas and Howrah show similar mobile ownership rates (69.3% and 85.1%, respectively), with over 50% watching television in both districts. Bankura has the highest mobile ownership (89%), while 54% watch television, suggesting a relatively balanced access to both communication and entertainment. In Birbhum, 70.3% own a mobile, but only 45.5% watch television, showing lower TV engagement compared to mobile usage. Dakshin Dinajpur stands out, with the lowest mobile ownership (59.4%) but the highest television viewing rate (90.1%), indicating a stronger reliance on TV for information and entertainment. Overall, across all districts, 73.8% of borrowers own a mobile phone, while 54.8% watch television, showing that mobile access is widespread, but television viewership varies significantly across regions.

Table (24): TV Viewing Options for borrowers

District	Item Type							Total
	Movie	Serial	News	Informative	Others	Movie & Serial	Movie, Serial & News	
Nadia	0	14	0	1	0	14	3	32
	0.00%	43.80%	0.00%	3.10%	0.00%	43.80%	9.40%	
South 24 Parganas	0	43	2	0	0	11	0	56
	0.00%	76.80%	3.60%	0.00%	0.00%	19.60%	0.00%	
Howrah	5	33	0	0	0	13	1	52
	9.60%	63.50%	0.00%	0.00%	0.00%	25.00%	1.90%	
Bankura	0	35	2	1	0	15	1	54
	0.00%	64.80%	3.70%	1.90%	0.00%	27.80%	1.90%	
Birbhum	4	17	2	0	2	18	3	46
	8.70%	37.00%	4.30%	0.00%	4.30%	39.10%	6.50%	
Dakshin Dinajpur	1	2	0	0	0	48	40	91
	1.10%	2.20%	0.00%	0.00%	0.00%	52.70%	44.00%	
Overall district	10	144	6	2	2	119	48	331
	3.00%	43.50%	1.80%	0.60%	0.60%	36.00%	14.50%	

Table (24) present TV viewing preferences among the study population. In Nadia, TV viewership is dominated by serials (43.8%) and movies & serials combined (43.8%), with very few watching informative programs. South 24 Parganas has the highest preference for serials (76.8%), while a smaller percentage (19.6%) watch both movies and serials. In Howrah and Bankura, the majority watch serials (63.5% and 64.8%), followed by movies & serials (25% and 27.8%), with minimal interest in news or informative content. Birbhum has a more diverse viewership, with 37% watching serials, 39.1% watching movies & serials, and 8.7% watching only movies. Dakshin Dinajpur stands out, where 52.7% watch movies & serials and 44% watch movies, serials, and news, making it the district with the highest engagement in multiple categories. Overall, across all districts, 43.5% of borrowers primarily watch serials, 36% watch both movies & serials, and only 1.8% watch news, indicating that entertainment is the primary reason for TV viewership, while news and informative programs remain significantly less popular.

Table (25): Borrowers access the following item.

District	ATM/Debit Card	Credit Card	PAN Card	ATM & Credit	ATM & PAN	ATM,Credit & PAN card	Not used any item
Niadia	35	1	35	8	20	0	1
	35.00%	1.00%	35.00%	8.00%	20.00%	0.00%	1.00%
South 24 Pargana	1	2	74	15	7	0	2
	1.00%	2.00%	73.30%	14.90%	6.90%	0.00%	2.00%
Howrah	45	0	11	1	43	0	1
	44.60%	0.00%	10.90%	1.00%	42.60%	0.00%	1.00%
Bankura	4	3	42	38	5	1	7
	4.00%	3.00%	42.00%	38.00%	5.00%	1.00%	7.00%
Birbhum	44	1	14	32	8	0	2
	43.60%	1.00%	13.90%	31.70%	7.90%	0.00%	2.00%
Dakshin Dinajpur	2	2	31	13	53	0	0
	2.00%	2.00%	30.70%	12.90%	52.50%	0.00%	0.00%
overall	131	9	207	107	136	1	13
	21.70%	1.50%	34.30%	17.70%	22.50%	0.20%	2.20%

Banking and Financial services among the borrowers present in the above table (25). In Nadia, 35% of borrowers use ATM/debit cards, while 35% also have PAN cards, but only 1% have a credit card. South 24 Parganas has the highest PAN card ownership (73.3%), but very low ATM (1%) and credit card (2%) usage, showing limited banking access. In Howrah, 44.6% use ATM/debit cards, and 42.6% have both ATM and PAN cards, while only 10.9% own PAN cards alone, indicating higher ATM dependency. Bankura has the highest number of borrowers using both ATM & credit cards (38%), while 42% own only PAN cards, and 7% do not use any financial tools. In Birbhum, 43.6% of borrowers use ATM/debit cards, and 31.7% have both ATM & credit cards, but only 13.9% have PAN cards alone. Dakshin Dinajpur stands out with 52.5% of borrowers having both ATM & PAN cards, while only 2% use credit cards, showing a preference for basic banking services. Overall, across all districts, 34.3% of borrowers have PAN cards, 21.7% use ATM/debit cards, but only 1.5% own credit cards, while 2.2% do not use any banking tools, highlighting a need for better financial inclusion and credit access.

Table (26): Knowledge on digital payments among the study borrowers.

District	Knowledge on Digital payment			
	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Niadia	32	32.00	68	68.00
South 24 Parganas	29	28.70	72	71.30
Howrah	63	62.40	38	37.60
Bankura	53	53.00	47	47.00
Birbhum	48	47.50	53	52.50
Dakshin Dinajpur	39	38.60	62	61.40
Overall district	264	43.70	340	56.30

Knowledge on digital payments among borrowers present in table no. 26. In Nadia and South 24 Parganas, only 32% and 28.7% of borrowers, respectively, have knowledge of digital payments, indicating low awareness. Howrah has the highest digital payment awareness (62.4%), followed by Bankura (53%), showing better financial literacy in these districts. In Birbhum and Dakshin Dinajpur, less than half of borrowers (47.5% and 38.6%) are aware of digital payments, highlighting the need for digital education. Overall, across all districts, only 43.7% of borrowers have digital payment knowledge, while 56.3% lack awareness, suggesting a significant gap in financial inclusion and digital literacy.

Table (27): Fund transfer through digital mode among the studied MFI borrowers.

District	Digital payment used										
	G-pay	P-pay	UPI	QR Code	IFCS code fund transfer	transfer through ATM card	Not used any item	G- pay & P-pay	G-pay & ATM card	P-pay & UPI	Total
Niadia	1	18	0	0	0	5	2	5	0	1	32
	3.10%	56.20 %	0.00%	0.00%	0.00%	15.60%	6.20%	15.60%	0.00%	3.10%	
South 24 Parganas	4	23	0	0	0	0	2	0	0	0	29
	13.80%	79.30 %	0.00%	0.00%	0.00%	0.00%	6.90%	0.00%	0.00%	0.00%	
Howrah	11	21	0	0	0	10	1	19	1	0	63
	17.50%	33.30 %	0.00%	0.00%	0.00%	15.90%	1.60%	30.20%	1.60%	0.00%	
Bankura	1	2	0	0	0	0	2	48	0	0	53
	1.90%	3.80%	0.00%	0.00%	0.00%	0.00%	3.80%	90.60%	0.00%	0.00%	
Birbhum	3	33	1	2	3	1	5	0	0	0	48
	6.20%	68.80 %	2.10%	4.20%	6.20%	2.10%	10.40%	0.00%	0.00%	0.00%	
Dakshin Dinajpur	1	30	1	0	1	0	2	4	0	0	39
	2.60%	76.90 %	2.60%	0.00%	2.60%	0.00%	5.10%	10.30%	0.00%	0.00%	
Overall district	21	127	2	2	4	16	14	76	1	1	264
	8.00%	48.10 %	0.80%	0.80%	1.50%	6.10%	5.30%	28.80%	0.40%	0.40%	

Table (27) present digital fund transfer methods among MFI borrowers. In Nadia and South 24 Parganas, P-pay is the most commonly used method (56.2% and 79.3%, respectively), with minimal use of other digital payment options. Howrah has a more diverse usage pattern, with 33.3% using P-pay, 17.5% using G-pay, and 15.9% transferring funds through ATM cards, while 30.2% use both G-pay & P-pay. In Bankura, 90.6% of borrowers rely on a combination of G-pay & P-pay, while very few use individual digital payment methods. Birbhum and Dakshin Dinajpur also show high usage of P-pay (68.8% and 76.9%, respectively), with some borrowers using UPI, QR codes, or IFSC-based transfers. Overall, across all districts, P-pay (48.1%) is the most widely used digital payment method, followed by 28.8% using both G-pay & P-pay, while 5.3% do not use any digital payment methods, indicating growing but uneven adoption of digital transactions.

Table (28): Family financial decision making power district wise.

District	Own (Beneficiaries)	Husband	Both (Husband & Wife)	All family members
Nadia	12	21	66	1
	12.0%	21.0%	66.0%	1.0%
South 24 Parganas	3	4	85	9
	3.0%	4.0%	84.2%	8.9%
Howrah	4	13	70	14
	4.0%	12.9%	69.3%	13.9%
Bankura	7	21	70	2
	7.0%	21.0%	70.0%	2.0%
Birbhum	2	20	79	0
	2.0%	19.8%	78.2%	0.0%
Dakshin Dinajpur	0	1	38	62
	0.0%	1.0%	37.6%	61.4%
Combined district	28	80	408	88
	4.6%	13.2%	67.5%	14.6%

Family financial decision-making power among borrowers showing in table (28). In Nadia, Bankura, and Howrah, the majority of financial decisions are made jointly by both husband and wife (66%–70%), with only a small percentage having independent decision-making power. South 24 Parganas and Birbhum show even higher joint decision-making rates (84.2% and 78.2%), while individual control remains very low. In Dakshin Dinajpur, decision-making is largely collective, with 61.4% involving all family members, the highest among all districts, and only 1% of decisions made solely by husbands. Overall, across all districts, 67.5% of financial decisions are made jointly by husbands and wives, while 13.2% are controlled by husbands alone, and only 4.6% by women independently, indicating a dominant trend of shared financial decision-making.

Major Findings from the Research:

- Microfinance borrowers are predominantly working-age individuals (31-40 years old).
- SC (44.4%) and General (45.9%) categories dominate, while ST (2.2%) and OBC participation is limited.
- Hindus are the majority, but some districts have significant Muslim representation.
- Around 68% borrowers have only primary or upper primary education, with higher education levels declining with age.
- Microfinance borrowers are predominantly married (97.8%), with very few unmarried, widowed, or divorced individuals.
- Most borrowers live in two-room houses (66.4%), and housing conditions vary across districts, which indicate that the standard of living is very poor among majority Microfinance borrowers.
- Brick walls (72.7%) and concrete floors (75.3%) dominate, ensuring structural stability in most houses.
- Roofing materials vary significantly, with some districts relying on asbestos and tin instead of concrete.
- Tube-wells (80.3%) are the dominant drinking water source, with limited tap water access in many districts.
- Toilet access (84.8%) is relatively high, but districts like Bankura (53%) require urgent improvement.
- Most toilets (72.5%) are self-funded, though government support plays a role in some districts.
- Water connectivity in toilets is low (35%), highlighting sanitation challenges.
- Traditional fuels like wood and cow dung are still widely used, particularly in Dakshin Dinajpur and Birbhum, while LPG adoption is increasing in some areas.
- Longer MFI engagement leads to higher loan sizes and repayments, indicating growing financial trust and credit access.
- Income and expenditure generally peak around 4-6 years of MFI connection but tend to decline over time in spite of continuation of credit, suggesting lack of financial stabilization or stagnation.
- Birbhum and Dakshin Dinajpur show the strongest long-term financial growth, while South 24 Parganas and Nadia indicate possible income challenges with extended MFI connections.
- Expenditure patterns suggest early-stage financial struggles, followed by improved money management for long-term borrowers.
- Variations in loan repayment trends across districts reflect different economic conditions and borrowing behaviors.
- Despite high banking participation (84.84%), certain districts like Nadia lag behind in financial inclusion.
- Low newspaper readership (6.8%) and minimal TV news consumption (1.8%) suggest a lack of awareness regarding financial matters and current affairs.
- Mobile phone ownership is high (73.8%), but television engagement is regionally varied, with Dakshin Dinajpur showing the highest viewership (90.1%).
- Entertainment dominates TV consumption, reducing exposure to educational and financial awareness content.
- Limited credit card usage (1.5%) highlights restricted access to credit-based financial tools, necessitating efforts to improve financial services accessibility.
- Digital payment awareness remains low (43.7%), with significant disparities among districts, particularly in Nadia and South 24 Parganas.

- Phonepe is the most commonly used digital fund transfer method (48.1%), but adoption of alternative methods like Google pay and ATM-based transfers varies across districts.
- A majority (67.5%) of financial decisions are made jointly by spouses, while independent decision-making by women remains low (4.6%), highlighting gender-based financial control challenges.
- Dakshin Dinajpur shows a unique trend of collective family financial decision-making (61.4%), compared to husband-wife dominance in other districts.

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