

Research Article

Comparative Study of Traditional Banking Vs Mahila Urban Co-Operative Banks in Supporting Women Entrepreneurs in North Gujarat

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Abstract: The growth of women entrepreneurship in North Gujarat has been significantly influenced by the financial support provided by both traditional banks and Mahila Urban Co-operative Banks (MUCBs). This study has conducted a comparative analysis of the effectiveness of traditional banks and MCUBs in North Gujarat. This research has incorporated a mixed data collection method that includes both primary quantitative and secondary qualitative data. The findings of this research show that in the context of women's entrepreneurship, MUCBs are more effective in offering women financial support. Moreover, active digital literacy schemes have also helped women to improve their businesses significantly. Despite these, there is a need for better customer feedback processing and FinTech incorporation in banks to elevate digital integration in the banking sector.

Keywords: Women Entrepreneurs, Traditional Banking, Mahila Urban Co-Operative Banks (MUCBs), Financial Inclusion, North Gujarat, Gender and Finance, Women Empowerment

INTRODUCTION

Background & Context

India as a country is gaining traction in world economics through rapid growth in business and information technology. The increase in digital access has made this possible today. On this spectrum, the prevalence of women entrepreneurs in India is also becoming stronger. Women entrepreneurs in North Gujarat face unique challenges in accessing financial resources, despite their growing contribution to the regional economy. In the face of different opportunities available for women entrepreneurs in India, traditional banks have become a way to develop funds for entrepreneurial opportunities. For example, rural women in North Gujarat have become more open towards community building for the sake of increasing their entrepreneurial opportunities.

Women can now take business loans through traditional banks to increase their chances of acquiring capital. On the other hand, Mahila Urban Cooperative Banks (MUCBs) are also a viable way for women to acquire their funds through the Indian government's welfare schemes for women's development and empowerment. The Bapunagar Mahila Urban Co-op Bank in North Gujarat offers monetary support for entrepreneurial women. Registered in 1998, the bank has been around for 26 years, offering loans and financial assistance to women in business (Ministry of Cooperation, 2025). This study sets the scene for a comparative study between MUCBs and traditional banks to understand which a better option for women's entrepreneurial prospects is.

Research Problem

Despite there being adequate research on the effectiveness of MUCBs in women's economy, there is currently no specific geographic study on a specific location; North Gujarat. This study oversees how the means of traditional banking and different from those of an MCUB operating within the same area. This creates a research gap which has become a problem to address. Furthermore, as some women entrepreneurs rely on both banking and MUCB assistance, it is hard to distinguish their effectiveness in women's economic opportunities. Women Entrepreneurs in North Gujarat struggle with limited access to credit and gender-biased banking policies. This research investigates whether MUCBs provide better financial support compared to traditional banks.

Research Aim and Objectives

Aim

This study aims to conduct a comparative study between the effectiveness of the support offered by traditional banks and Mahila Urban Cooperative Banks for women entrepreneurs in North Gujarat.

Objectives

- To analyse the way traditional banking and MUCBs support women entrepreneurs
- To compare the accessibility, services, and impact of traditional banks and MUCBs

Significance of the Study

This study contributes to the already existing literature ranging from women's entrepreneurial opportunities to accessibility of the provided schemes. As there are no

comparative studies between the MUCB and traditional banks of Gujarat, this study sheds light on the adequate research area. Furthermore, the study is also significant in its presentation to understand which bank offers better support to women entrepreneurs.

Literature Review

Overview of Women Entrepreneurship in India

India is undergoing a phenomenal change in women's entrepreneurship in the era of globalization, digital transformation, and start-up boom. Saraswat & Lathabahvan (2020), stated that today's women entrepreneurs are no longer restricted to the elite business-class families or a well-oiled affluent class background. Sports media, construction, security services, technology, healthcare, education, and e-commerce are all fields dominated by men, and they are making their mark. However, to support women's entrepreneurship the Indian government has rolled out various policies that address the challenges and build a supportive ecosystem. According to Kumar & Bhardwaj (2023), these initiatives help give women financial aid, skill development, and structural support recognizing women as key contributors to the economic growth. Financial empowerment is taken seriously, and schemes such as Stand-Up-India and MUDRA Yojana are available with minimal collateral, especially for women in rural and semi-urban areas.

In addition to this, there are training and mentorship initiatives like NITI Aayog's Women Entrepreneurship Platform (WEP) and the Skill India Mission, offered by them which ensures business skill training, leadership training as well as networking opportunities for women. Such efforts are not only improving their capabilities but also giving them more confidence to face market challenges. Despite such advancements, women in India cannot escape the fact that most of them haven't been granted access to funding, lack investor confidence and simultaneously struggling to manage business and family assignments. Thus, Jakhar & Krishna (2020) argued that cultural norms and gender stereotypes glimpse women mostly disallowed from occupying leadership roles or positions for making decisions. Slowly our landscape began to shape as there was more awareness of gender equality and support from all parts of society. Thus, with the needed support, women entrepreneurs would avail themselves of this, offering substantial economic growth and job-generating opportunities as well as contributing to national development.

Role of Financial Institutions in Women's Business Growth

Financial institutions are very important in supporting women's business growth by helping provide the financial support and resources needed to grow the women's business. Access to capital is one of the biggest challenges faced by women entrepreneurs, and financial institutions come in to support them through credit facilities, financial advisory services as well as loan schemes.

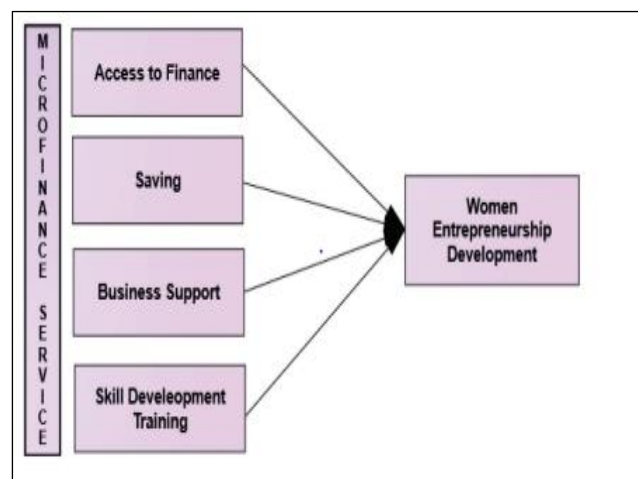


Figure 1: Role of Microfinance Institution in Women Entrepreneurship Development

(Source: Abebe & Kegne, 2023)

Microfinance can empower women through financial independence to some extent that is hampered by gender inequalities that slow the growth and development of economies as a whole. These institutions give easy access to finance, help in saving, business support, and skill training that promotes the process of stretching women entrepreneurs' businesses, by providing training in the way of support. As Rehman et al. (2020) put it, small loans that microfinance institutions provide without collateral requirements have empowered females to manage and grow their businesses. Given the recognition of financial inclusion and itself as a power tool to empower women, policymakers have increasingly paid attention to gender relations in the process of economic development. Financial literacy programs by these institutions also assist women entrepreneurs to develop themselves on the skills of making budgets, investing, and risk management.

Adelaja et al. (2024) pointed out that fintech innovations such as digital banking and mobile payment methods have helped make financial inclusion easy for women entrepreneurs. All these technologies offer the ease of accessing credit, and conducting secure transactions thus, reducing dependence on traditional banking methods. For women, fintech and financial institutions streamline financial processes to aid them in growing their businesses, becoming involved economically, and attaining financial independence. Hence, to speed up the growth of women entrepreneurs, financial institutions can strengthen their policies and make women aware of various programs and initiatives that can help in expanding their businesses.

Research Gap

This literature review has discussed the overview of women's entrepreneurship in India and the role of financial institutions in women's business growth. Existing research focuses either on traditional banks or co-operative banks, however, rarely compares both in North Gujarat. This study fills this gap by directly contrasting their effectiveness for women entrepreneurs.

Research Methodology

Research Design

The research design is a general strategy of how a study will be carried out with data collection, analysis and interpretation. This assures the research is systematic, reliable and connected with the study's objectives. The researcher of this study has chosen the **Descriptive Research Design** to identify the pattern of this comparative study between traditional banks and MUCBs to support women entrepreneurs in North Gujrat. Descriptive studies are conducted to describe the individuals, events, or conditions as they are in nature. The researcher does not manipulate any of the variables, instead only describes the sample and variables (Siedlecki, 2020). The descriptive research design has a clear and distinct descriptive understanding of the phenomena. This makes it possible for depth analysis, pattern and trend finding, and comparison of variables. The cost of collecting data with surveys or observations is low and supports fact-based insight in real-world scenarios resulting in decision-making. The researcher avoids choosing explanatory or other research designs due to their incapability to determine definitive causality and potential external factors.

Data Collection Method

Data collection is defined to be a systematic way of collecting information to analyse and to make conclusions about a research problem. A **Mixed Data Collection Method** is used in this study along with **Primary Quantitative** and **Secondary Qualitative** techniques to seek a complete analysis. Structured surveys and questionnaires

are used as a source of primary Quantitative Data collected from 151 participants. It offers numerical data that allows for statistical analysis and objective control with parameters (Cooksey, 2020). This approach has the advantage of being reliable, and generalisable, and of assessing banking preferences, financial support, and challenges. Secondary Qualitative data has been gathered from articles, journals, newspapers and many other secondary sources. Using this method provides an in-depth understanding of the study, and adds context and trend identification to the study (Taherdoost, 2021). It helps to make the study complete and more relevant. The researcher avoids secondary quantitative and primary qualitative data as secondary quantitative data might be irrelevant and gathering primary qualitative data can be subjective and time-consuming.

Data Analysis Method

Data analysis is a procedure to examine, organise and interpret gathered data with a focus on discovering patterns and insights. **Google Survey Pie Charts** have been used to analyse the primary data. Pie chart visualisations offer several benefits for research data analysis and it can help in clearly showing whether the survey responses prefer MUCBs or traditional banks for financial support. Furthermore, secondary qualitative data has been analysed with the help of **Thematic Data Analysis**. The incorporation of this data analysis helps to divide the entire dataset into multiple small themes that can help in getting accurate outcomes from this research.

RESULTS

Primary Analysis

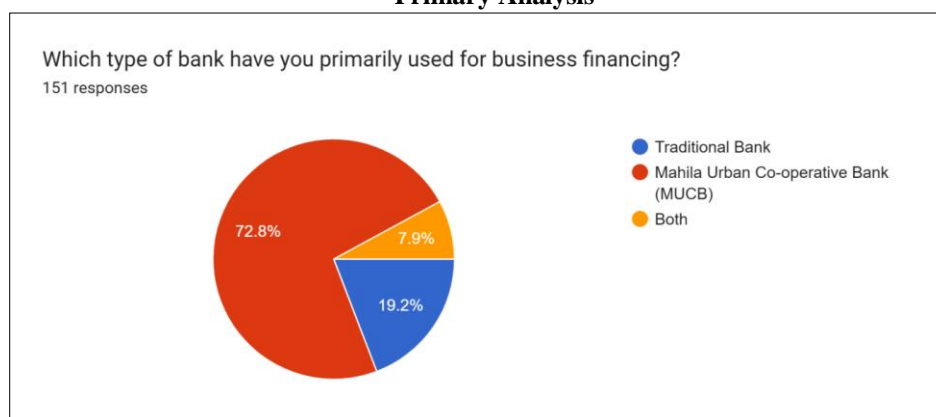


Figure 2: Preferable Bank Types

(Source: Google Form)

Among 151 Participants, 72.8% prefer MUCBs whereas, 19.2% of them prefer Traditional Banks and the rest of them prefer both.

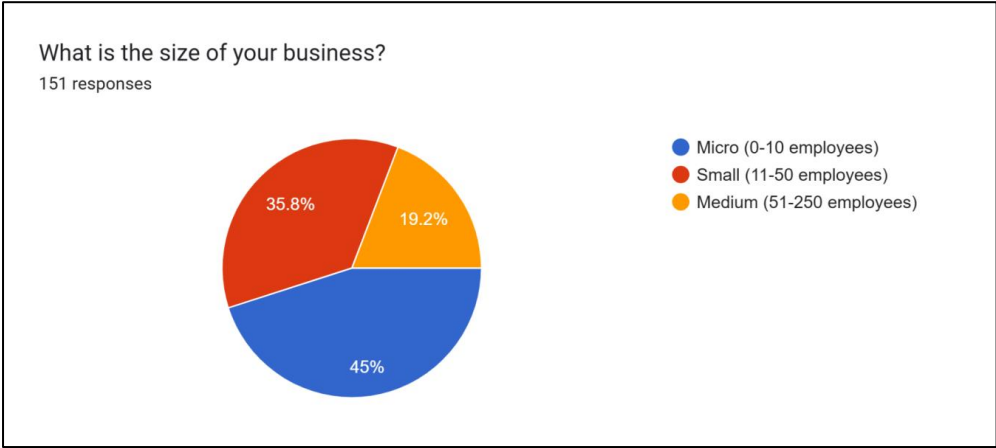


Figure 3: Business Size

(Source: Google Form)

Based on the graphical representation, it can be seen that a maximum number of candidates, 45% have micro businesses and 35.8% have small business sizes.

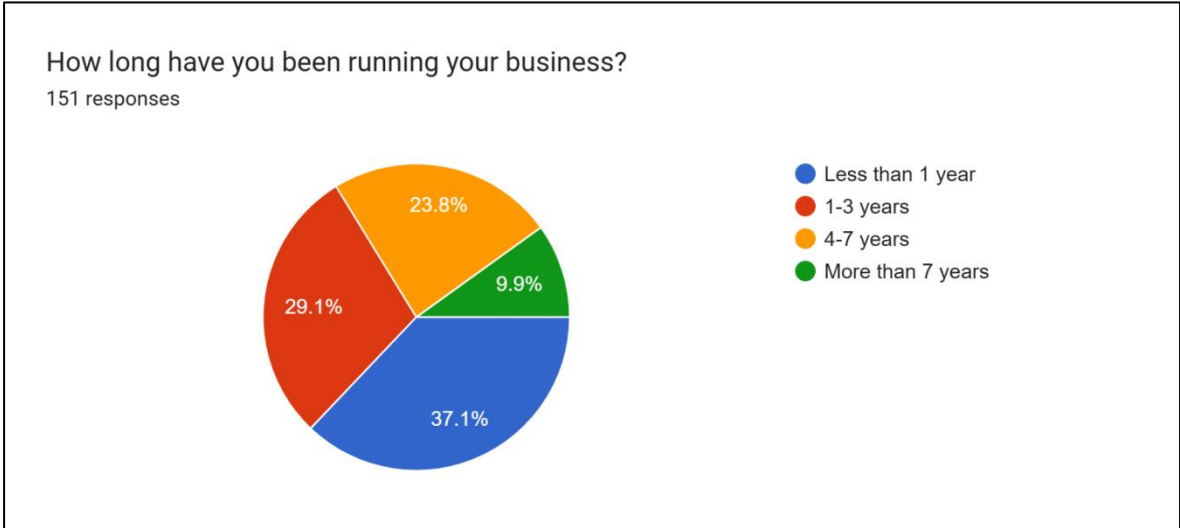


Figure 4: Years of Running Business

(Source: Google Form)

For most of the candidates, 37.1% run their business for less than a year.

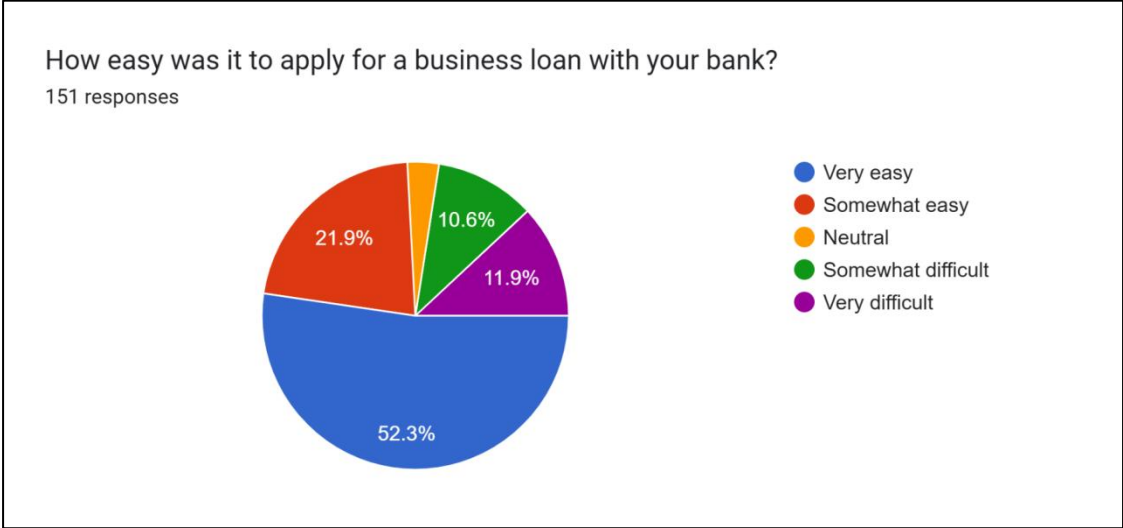


Figure 5: Ease of Loan Application

(Source: Google Form)

For most of the participants that is around 52.3% of the respondents can very easily apply for loans from their banks.

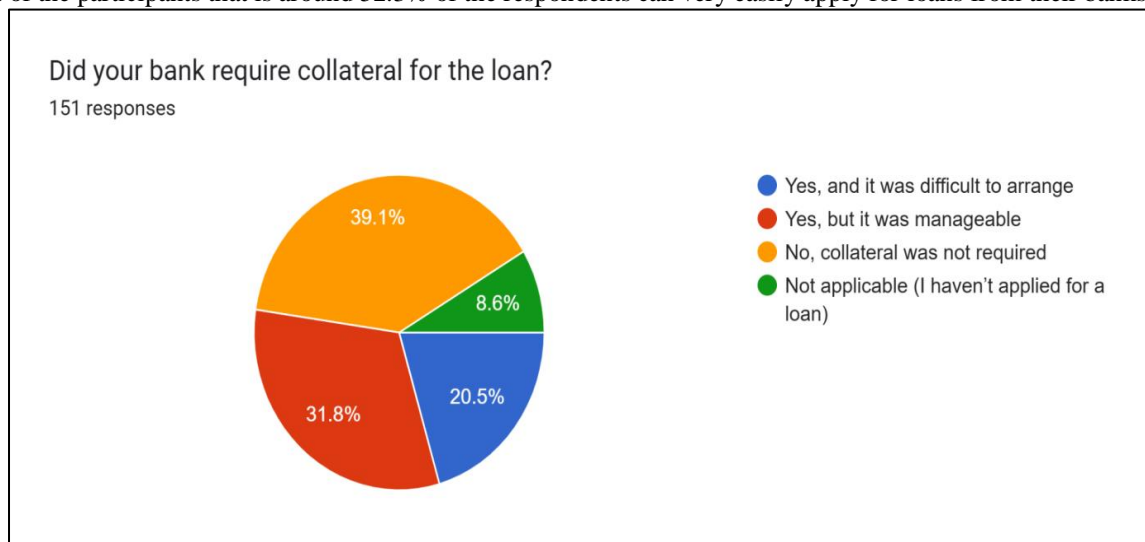


Figure 6: Requirement of Collateral Loan

(Source: Google Form)

39.1% of the candidates said that there was no collateral required for the loan they took whereas, 20.5% said that collateral was required and was very difficult to arrange.

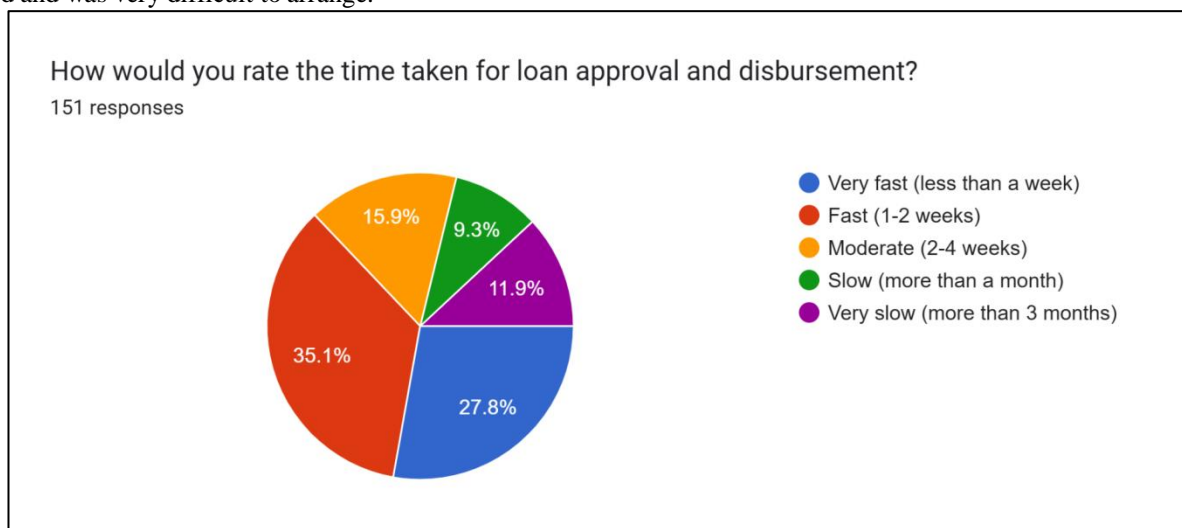


Figure 7: Speed of Loan Approval

(Source: Google Form)

27.8% of the respondents agree that the speed of approving loans from MUCBs is very fast 35.1% of them also agree that the speed of approval is fast.

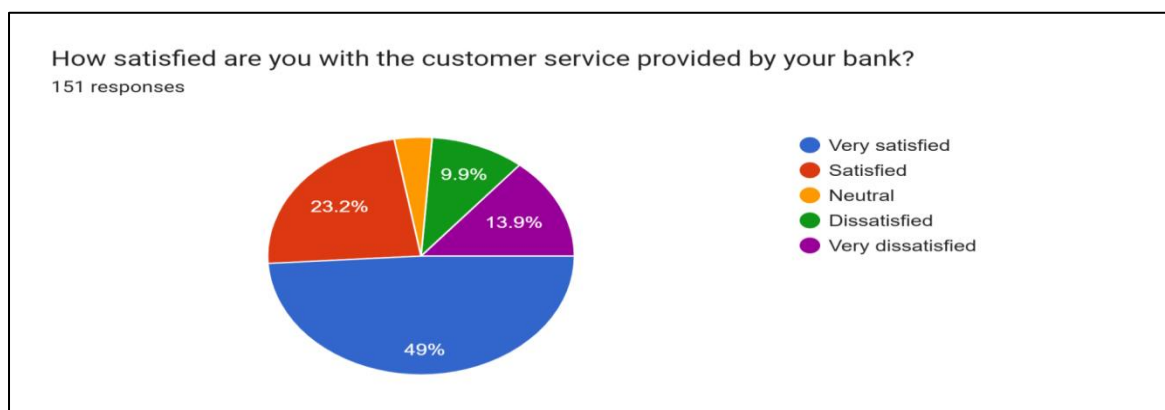


Figure 8: Satisfaction with Customer Service

(Source: Google Form)
49% candidate means most of them are very satisfied with the customer service of MUCBs.

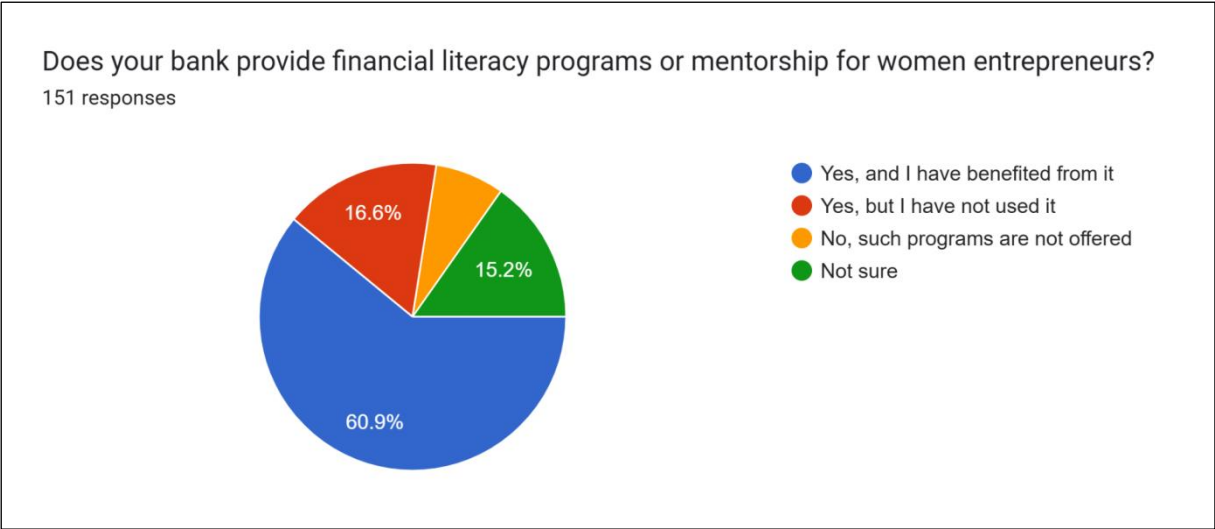


Figure 9: Mentorship and Literacy Programs Provided by Bank for Women

(Source: Google Form)
The maximum number of candidates, 60.9% agreed that their banks provide mentorship and financial literacy programs and they have benefited from it. As most of the participant have taken loans from MUCBs so it can be seen that participants have benefitted from the mentorship and literacy programs of MUCBs.

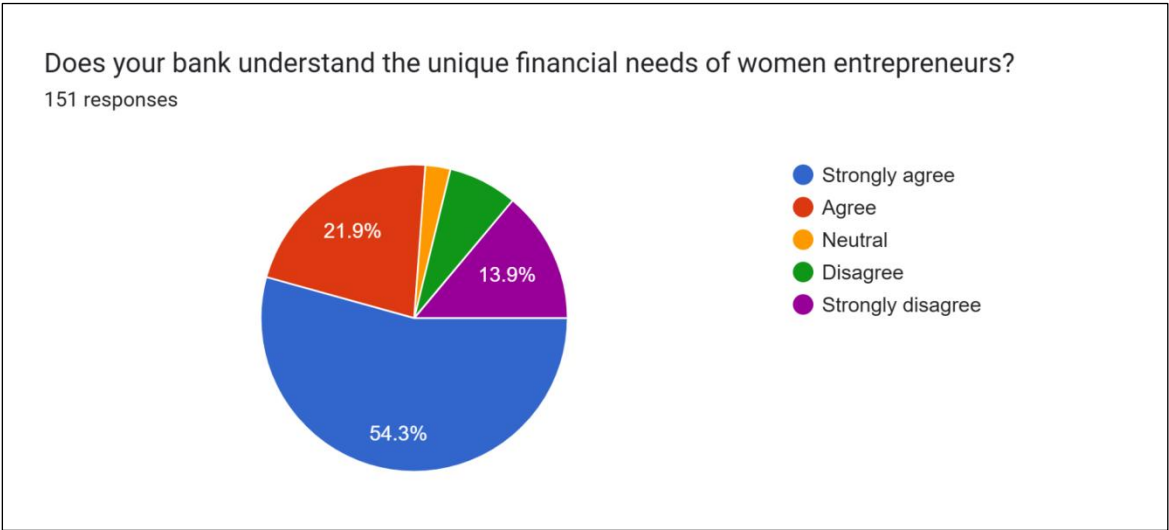


Figure 10: Understand the Financial Requirements for Women

(Source: Google Form)
According to the upper graphical representation, 54.3% strongly agree with understanding the unique financial requirements of women entrepreneurs.

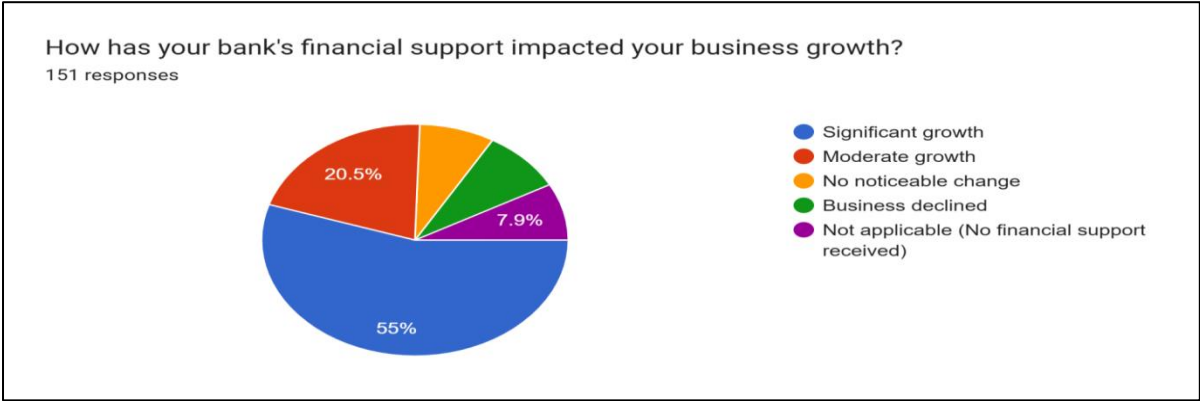


Figure 11: Effectiveness of Bank Support on Business Growth

(Source: Google Form)

55% of the respondents agree that financial support from the bank impacts their business significantly for their business growth.

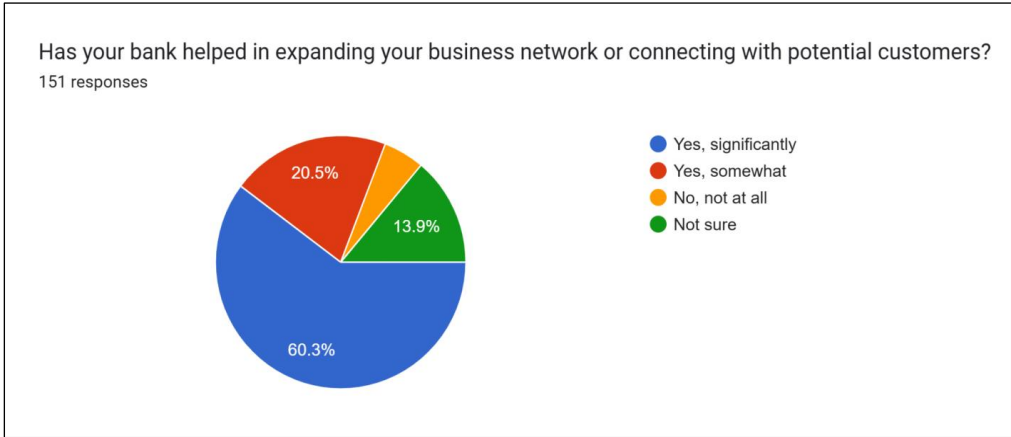


Figure 12: Bank Help in Business Networking

(Source: Google Form)

A maximum number of the candidates that is 60.3% said that significantly banks help them in expanding their business network with potential customers.

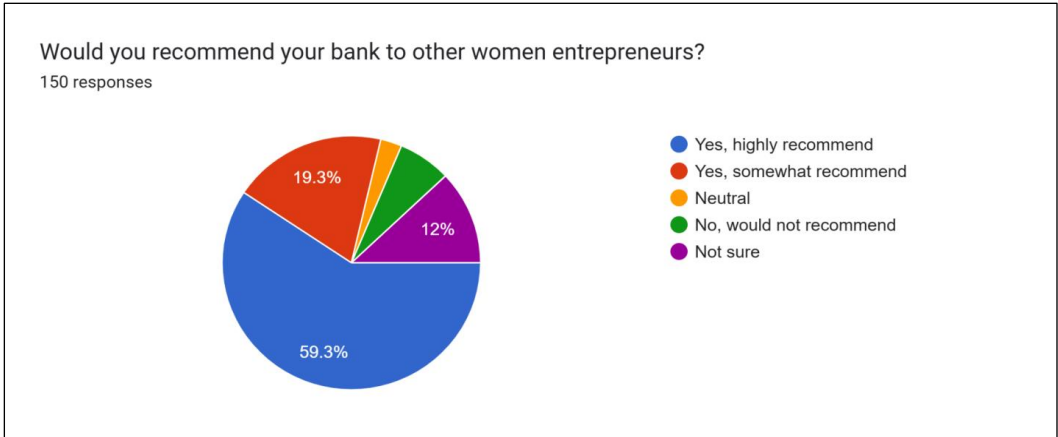


Figure 13: Recommend the Banks to Others

(Source: Google Form)

59.3% of the respondents highly recommended their banks to other women entrepreneurs for enhancing their business growth.

Thematic Analysis
Traditional Banking and MUCBs Support Women Entrepreneurs in Growing their Business

Financial institutions have a significant function in empowering women entrepreneurs by offering necessary financial support, advisory services, and credit facilities. While traditional banks and Mahila Urban Co-operative Banks (MUCBs) play a huge role in the rise of women-led businesses, they are different in their approach, scope, and impact on supporting women entrepreneurs in growing their businesses. Business loans, credit lines, and working assistance to women entrepreneurs are generally provided by traditional banks that include public as well as private sector banks. Furthermore, some government-backed schemes come through these traditional banks which offer loans without excess collateral, especially for women entrepreneurs in rural and semi-urban areas.

Akpuokwe et al. (2024), stated that these financial institutions also provide a mentorship program, financial literacy workshop, and business development training to empower women's entrepreneurial skills. These programs provided by traditional banks help them not only to save money but also enhance their business development skills and help in the expansion of their businesses. Oyegbade et al. (2022), stated that despite the benefits traditional banks create barriers to financial support for women entrepreneurs through rigorous document screening expensive loan terms, and prejudicial bank loan decisions based on gender. Women particularly in rural locations lack traditional banking products because they have no established credit track record or physical assets they can use as collateral. The goal of MUCBs is to establish financial institutions that target women entrepreneurs for unique financial support needs that typically challenge them.

Nath (2025), stated that MUCBs function through a cooperative system that delivers financial inclusion together with flexible loans and local community backing while opposing the banking procedures of standard financial institutions. The banking institutions give women more accessible capital through micro-loans flexible interest rates and minimal collateral needs. Women entrepreneurs benefit from receiving larger loan amounts and structured financial frameworks from traditional banks whereas personalized services and flexible options are provided by MUCBs, especially for female entrepreneurs that would help in the expansion of businesses. The combination of policy reforms and awareness programs directed at traditional banks alongside MUCBs will drive further expansion of women entrepreneurs by promoting India's economic growth alongside gender equalization.

The Comparison of the Accessibility, Services, and Impact of Traditional Banks and MUCBs

The growth of women entrepreneurs heavily relies on financial institutions that give businesses advice and financials that lead to the overall growth of their businesses. Women-led businesses receive different outcomes from both traditional as well as MUCBs due to their difference in service models along with their ability to serve different communities.

Accessibility

Traditional bank institutions both private and public sector extend their services across large geographical areas through numerous locations and digital banking channels. However, Akahome & Ogodo (2024), stated that women in rural areas experience difficulty when obtaining loans from these financial institutions because they require complex documentation processes together with the verification of credit history along with collateral demands. Conversely, MUCBs represent accessible financial institutions that support women entrepreneurs operating businesses on a small scale. These banks facilitate lower collateral standards and relaxed lending standards through collaborative local decision-making processes that simplify financing procedures for women entrepreneurs.

Service Provided by Both Institutions

Financial services offered by traditional banks include business loans, working capital support, overdrafts, and investment options. They support government-backed loan schemes for supporting women entrepreneurs. However, unlike other banks, women in these banks do not have personal financial guidance and training programs that suit the needs of women. On the other hand, MUCBs concentrate on microfinance, flexible repayment arrangements as well as women's customized savings schemes. As per the viewpoint of Meena & Jain (2024), financing literacy, talent development, and mentorship programs are emphasized by MUCBs, which help women entrepreneurs gain financial independence and make profitable business decisions. Having a cooperative structure also guarantees personalized banking services, resulting in trust and long-lasting financial security for women entrepreneurs.

Effect on Women Entrepreneurs

Traditional banks invest in women's business growth by providing larger loans and structured financial systems to established businesses. Nevertheless, barriers to many women entrepreneurs include strict lending policies, risk aversion, and lack of financial knowledge. On the other hand, MUCBs offer simpler credit access, local community or group support, and specific financial solutions for small businesses, and rural enterprises. MUCBs make women more economically self-reliant with greater inclusivity and flexibility. Further, boosting women's entrepreneurship in India can be done by strengthening both institutions through policy reforms and awareness programs.

DISCUSSION

The comparative study also identifies differences in banking support for women entrepreneurs in North Gujarat. Financial services remain critical, and loan applications and

approvals within MUCBs are sometimes easier than with traditional banks. Moreover, collateral requirements and financial literacy programs influence the choices of entrepreneurs to bank. There is a difference in satisfaction

and understanding of women's financial needs and business growth and networking opportunities. The results imply that MUCBs might offer more specific support as opposed to traditional banks that will maintain broader financial stability. These gaps can be addressed to better support banking services for women entrepreneurs.

Conclusion & Recommendations

Summary of Key Findings

The study has finalised that women entrepreneurs in North Gujarat have mostly benefitted from Mahila Urban Cooperative Banks due to the lack of collateral for business loans. This made the loaning process much easier and accessible to women entrepreneurs. On the other hand, the loan handling process was also fast for the majority of the participants, indicating a positive aspect of MUCBs. Comparatively, traditional banks were not a preferred option due to their high collateral and interests. Offering digital literacy programs also helped to enhance women's digital awareness which has benefitted their business endeavours successfully.

Recommendations for Policy & Banking Sector

Streamlining Operations Through Customer Feedback

Streamlining the banking operations through a robust customer experience can help to improve the banking policy of traditional banks. For example, by employing sentiment analysis and natural language processing (NLP) models, banking employees analyse the customers' feedback and offer accurate solutions (Adeniran et al. 2024). Hence, customer feedback can help to streamline the banking solutions for better usage.

Investment in Digital Transactions and FinTech

Investment in FinTech can allow the banks to become more digitally robust and develop an integrated way of financial transactions which can benefit customers. Development in digital transaction methods through integrating FinTech solutions has become the latest trend in the banking sector (Brika, 2022). Hence, it will be beneficial for the banking sector to adopt new technologies.

Future Research Directions

This research will contribute to the future study of traditional and MUCB banking opportunities for women in North Gujarat. Future scholars can reference this study for elaborate input into the functions of these banks for women's entrepreneurial opportunities. Moreover, this research will expand the study area through its findings about the traditional and MUCB banking resources.

This comparative study between traditional banks and MUCBs in North Gujarat underscores a critical reality where both financial systems contribute to women's entrepreneurship. It can be seen from this research that MUCBs demonstrate a more gender-responsive approach that aligns with the unique needs of women-led businesses.

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