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Grameen Bank SWOT Analysis

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SWOT matrix or SWOT analysis refers to the strategic techniques which is utilized in helping ²an individual or else organization identify its strengths, as well as weaknesses, together with opportunities along with threats that are ²related to project planning or business competition. The SWOT matrix is designed to be utilized within the preliminary stages during decision-making processes and is also used as an evaluation tool of an organization's strategic position. It is meant to outline the project or else business venture objectives and assists in the identification of the internal together with external factors which are favorable or unfavorable to the realization of the set objectives. Also SWOT analysis users, in most cases, ask and respond to questions with the aim of generating helpful information for every category in order to come up with strategies of gaining a competitive advantage (Gürel & Tat, 2017).

The strengths, together with weaknesses, are basically internally-related, whereas opportunities, along with threats, direct focus on the respective external environment. The level by which an organization's internal environment contests by means of its external environment gets expressed through the strategic fit concept. SWOTs identification is vital as it informs the later steps within planning, thereby enabling the achieving of the set objective (Gürel & Tat, 2017). It is of great essence of for decision-makers to first establish if the object is realizable given the SWOTs. In the event the object turns out to be unattainable, a different objective has to be selected, and the process repeated.

In order to comprehend the SWOT analysis concept, we take a review of Grameen Bank operations. On the side of strengths, Grameen Bank enjoys high payback rates, is a leader in community development microfinance, it is actively involved in women empowerment; the bank is a noble prize winner and has gained dominance in solidarity lending (Mainsah et al. 2004). It

is upon Grameen Bank to fully exploit the aforementioned strengths for purposes of gaining a competitive edge over others and position itself fully within the industry.

In spite of the aforementioned strengths, Grameen Bank faces some weaknesses which place it at a disadvantage over its competitors. The weaknesses faced by Grameen Bank include opposition from the conventional society, job dissatisfaction, shortage in money supply, and clash within rural families. Reports indicate that the Grameen Bank loan recipients experience a higher violence levels. The bank offers loans to women with the objective of empowering them and assisting them in moving out of poverty. Nevertheless, it has been established that the swift changes within the power imbalance within most families is contributing to an instability change, as well as fear for change that has, in some way, manifested itself within the increased violence directed towards women. It is upon Grameen Bank to find ways of overcoming such weaknesses as they tend to threaten its mission (Mainsah et al. 2004).

On the side of opportunities, Grameen Bank should focus in exploiting the untapped rural population, explore other services such as health and education, and invest in the offering of bank consultancy services, specifically for the poor. Grameen Bank should exploit the aforementioned opportunities to its advantage. However, it has to be noted that Grameen Bank faces diverse threats such as the upsurge of local money leaders and interference by the government. There are reports that the government has made attempts to gain control of the bank, an action that has had a negative impact on employee morale. Such a threat has greatly affected the productivity of the bank.

Grameen Bank SWOT Analysis Template

Strengths	Weaknesses
High payback rates, is a leader in community development microfinance, it is actively involved in women empowerment; the bank is a noble prize winner and has gained dominance in solidarity lending.	Opposition from the conventional society, job dissatisfaction, shortage in money supply, and clash within rural families.
Opportunities	Threats
The untapped rural population; explore other services such as health and education and invest in the offering of bank consultancy services, specifically for the poor.	The upsurge of local money leaders and interference by the government

References

- Gürel, E., & Tat, M. (2017). SWOT analysis: a theoretical review. *Journal of International Social Research*, 10(51).
- Mainsah, E., Heuer, S. R., Kalra, A., & Zhang, Q. (2004). Grameen Bank: Taking capitalism to the poor. *Chazen Web Journal of International Business*, 1-28.

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