



Internship Report  
on  
**Compliance and Service Operations at BRAC Microfinance Program**

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This Report is submitted to the Requirement for the Degree of BBA in Management  
Submission Date: 21August, 2025

Internship Report On

**Compliance and Service Operations at BRAC  
Microfinance Program**

## Letter of Transmittal

Date: 21 August, 2025

Professor Md. Abul Hossain, PhD

Head of the Department

Department of Management

Daffodil International University

Subject: Submission of Internship Report on “**Compliance and Service Operations at BRAC Microfinance Program**”

Respected Sir,

I am pleased to submit my internship report entitled “Compliance and Service Operations at BRAC Microfinance Program,” prepared as part of the BBA in Management degree requirements at Daffodil International University. This report reflects my practical experience in the Compliance and Service Assurance Unit at BRAC Microfinance, focusing on the operational and compliance aspects of the Dabi and Progoti programs. The guidance and support I have received from you and the faculty have been invaluable in shaping both my academic perspective and professional growth. I am sincerely grateful for your continuous support and advice throughout this process, and I hope this report meets your expectations. Your feedback and evaluation will be highly appreciated.

Sincerely,



---

**(Sumaiya Akter Mim)**

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## **Certificate of Supervisor**

This is to certify that the internship report titled “**Compliance and Service Operations at BRAC Microfinance Program**” has been prepared by Sumaiya Akter Mim (Student ID: 213-52-033), a student of the BBA in Management program at Daffodil International University. The report is based on their internship at BRAC Microfinance and fulfills the academic requirements of the university. I confirm that this report is original and is eligible for submission as a partial requirement of the program.



---

**(Professor Md. Abul Hossain, PhD)**

Head of the Department

Department of Management

Daffodil International University

## Acknowledgment

First and foremost, I am profoundly grateful to Almighty Allah for providing me with the strength and perseverance to complete this internship report.

I would like to express my heartfelt appreciation to my academic supervisor, Professor Md. Abul Hossain, PhD, Head of the Department of Management, Daffodil International University, for his continuous guidance, valuable feedback, and constant encouragement throughout this journey. His insightful suggestions and unwavering support have been instrumental in the successful completion of this report.

I express special thanks to my corporate supervisor, Ms. Mahbuba Yeasmin, Assistant General Manager, Compliance and Service Assurance Unit (CSAU), BRAC Microfinance, who taught me all invaluable things, guided me very patiently and gave me relevant points in my internship. She was a great leader and support in making my professional learning experience very rich. I also owe my utmost gratitude to BRAC Microfinance because it allowed me to have the experience as an intern in the Compliance and Service Assurance Unit. I would especially like to thank my supervisors and colleagues at BRAC who mentored me, were patient with me, and allowed me to cooperate so much, enhancing the learning process and my professional development. Finally, I would like to give my thanks to my family and friends who provided constant support, motivation.

Finally, I want to express my sincere gratitude to my family and friends because I am inspired and motivated by their constant support during the process of my academic endeavor.



---

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## Declaration

I, Sumaiya Akter Mim, hereby declare that the internship report entitled “**Compliance and Service Operations at BRAC Microfinance Program**” is my original work, prepared and submitted to the Department of Management, Daffodil International University, as a partial fulfillment of the academic requirements for the BBA in Management program.

This report has been prepared under the guidance and supervision of **Professor Md. Abul Hossain, PhD, Head of the Department of Management, Daffodil International University**, and adheres to all academic and copyright standards of the university. The content is solely intended for academic purposes and complies with the institutional guidelines for project submission.



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**(Sumaiya Akter Mim)**

Student ID: 213-52-033

Program: BBA in Management

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## **Abstract**

This internship report critically examines the compliance and service operations of BRAC Microfinance Program, focusing on its two core initiatives: Dabi and Progoti. Conducted as part of an academic internship within the Compliance and Service Assurance Unit (CSAU), the study integrates field observations, structured client surveys, and qualitative interviews with both clients and staff at two BRAC branches in Dhaka. The total number of clients who belonged to 80 clients (40 in each group of the Dabi and Progoti programs- were surveyed to determine their experiences in loan disbursement affairs, organizational cultures etc. interaction with staff, awareness of compliance, grievance procedures and financial transparency dealings.

The scope of the analysis discusses that the Dabi program is extremely beneficial in terms of appealing to younger and less educated. Women in line with the mission of BRAC through the aspect of the empowerment and inclusion of women into the financial aspect. Progoti, on the other hand, has a more grown up and educationally diverse range of enterprise customers. While The satisfaction level in terms of staff behavior and recommendation of BRAC is high on both of loan adequacy, especially in Progoti there are glaring gaps generally in client awareness with the particular procedures of compliance and especially so in Dabi. Both programs demonstrate overall positive perceptions of financial transparency, but a minority of clients indicate the need for clearer communication and enhanced grievance redressal processes.

Based on these findings, the report recommends revising loan sizing and flexibility, strengthening client education on compliance and rights, and enhancing staff training and feedback mechanisms. Addressing these areas will help BRAC further improve its microfinance service quality, client trust, and developmental impact. This report thus offers actionable insights for both practitioners and policymakers seeking to advance operational excellence and inclusive finance in the microfinance sector.

## Acronyms

Acronym	Full Form
AGM	Assistant General Manager
AM	Assistant Manager
BCUP	Borgachashi Unnayan Prokolpo
BM	Branch Manager
BRAC	Bangladesh Rural Advancement Committee
CDO	Community Development Officer
CEP	Community Empowerment Program
CSA	Client Service Assistant
CSAU	Compliance and Service Assurance Unit
CSR	Corporate Social Responsibility
DM	District Manager
Dabi	Daridro Bimochon (BRAC Microfinance Program for Women)
ERP	Enterprise Resource Planning
FDR	Fixed Deposit Receipt
HO	Head Office
HRLS	Human Rights and Legal Aid Services
IDP	Integrated Development Program
MFI	Microfinance Institution
MIS	Management Information System
MF	Microfinance
NCDP	North West Crop Diversification Project
NGO	Non-Governmental Organization
NID	National Identification (Card)
OD	Overdue (loan status)
PDO	Pre-Disbursement Orientation
Progoti	BRAC Microfinance Program for Enterprises
RM	Regional Manager

SCDP	Second Crop Diversification Project
SCO	Senior Compliance Officer
SHG	Self-Help Group
TUP	Targeting the Ultra Poor
UPG	Ultra Poor Graduation (Program)
VO	Village Organization

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**Chapter 1**  
**Introduction**

# **Chapter 1**

## **Introduction**

### **1.1 Introduction**

This is a report prepared for the academic requirement of my undergraduate internship programme and based on the exposure gained by working in one of the largest and most successful microfinance institutions, BRAC. The report emphasizes on the microfinance operations of BRAC, compliance mechanisms needed to be in place to deliver sustainable and responsible financial services to the low-income clients. This internship allowed me to observe, see and experience first-hand the field operations and compliance processes of BRAC. The experiential learning opportunity was an insight into how one of the largest well known development agencies that strives to meet these standards on a global scale works and juggles efficiency of the service verses regulatory compliance across the world. This paper builds on those observations in order to analyze the function of BRAC systems and learn from both scholarly and practical insights.

### **1.2 Background of the study**

People who have suffered social exclusion, such as women, small business people and the rural poor, are given financial services through microfinance. Thanks to this, microfinance has become a powerful instrument for poverty reduction. Microfinance is an essential means for achieving economic growth with fairness, and it also boosts resilience in developing countries like Bangladesh. As well as at home, BRAC was instrumental in creating the microfinance industry in Bangladesh when it set up operations for offering small loans back in 1974. BRAC has, through imaginative financial astrology or integrated development in diverse areas, made it possible for millions to achieve their own better tomorrow. It has won international praise as a model for successful poverty alleviation because of the comprehensive approach that it has pursued, where both social uplift and finances are considered. This internship gave me a great chance to study theory and bring practice experience back, which will be helpful for my future academic career goals.

### **1.3 Objectives of the study**

The chief objective of this internship report is to examine the operational and compliance mechanism of BRAC's microfinance programs. Special attention will be paid to Dabi and Progoti, two representatives of its financial services that are oriented toward different customers. This report is based on the author's intensive exposure to field reality and practical experience during an internship with the compliance and service assurance unit (CSAU).

**(i) Broad Objective:** To investigate the operational and compliance system of BRAC's Microfinance program (Dabi and Progoti) and assess its ability to provide sustainable low-cost services tailored especially for the poor masses in Bangladesh.

**(ii) Specific Objectives:**

- a) To explore the operational and compliance practices of Dabi and Progoti loan schemes.
- b) To analyze the process of loan application, disbursement, savings collection, and customer service.
- c) To evaluate the effectiveness of compliance measures, internal controls, and regulatory standards.
- d) To provide recommendations for improving efficiency, compliance, and service delivery.

### **1.4 Methodology of the study**

This report was written using a systematic research method, picking a topic through to finishing a full analysis of BRAC's microfinance efforts and compliance mechanisms. The process includes the collection of data and literature, as well as the analysis and interpretation of these materials, positioning our researchers to obtain a clear and comprehensive understanding.

The study used both primary and secondary data sources data sources to make sure it is deep, reliable, means something. It derived insights from field notes (including participant observation), interviews, and internal organizational documents

#### **(i) Primary data sources**

- a) *Observations:* BRAC's Compliance and Service Assurance unit (CSAU) was given the task of actively participating and observing day-to-day microfinance operations and compliance efforts. This hand-on field work gave direct insight into the most important

procedures such as Loan payment, VO meetings, member communication, and checking integrity work.

- b) *Interviews*: I conducted semi-structured interviews with branch-level microfinance officers and compliance staff, as well as selected clients. These interviews added qualitative depth and context to professional matters such as compliance challenges faced in practice, as well as service delivery experiences.
- c) *Survey*: The structured questionnaire was delivered to 80 microfinance clients 40 from the Dabi program at the Gulshan branch and 40 from the Progoti program at Mirpur branch. The survey sought to ascertain client perspectives on service quality, awareness of integrity requirements, and the levels of satisfaction with the Dabi and Progoti programs.

## **(ii) Secondary Data Sources**

- a) *Internal Reports and Documents*: The study focused on reports drawn up by BRAC, such as the rule books, compliance guidelines, instruction manuals and progress reports of specific programs, in order to understand its organizational structure and standard procedures.
- b) *Academic and Industry Literature*: The microfinance and compliance literature in Bangladesh was consulted, and relevant journal articles, research papers and other case studies were reviewed to establish a theoretical framework with comparative examples.
- c) *Official Websites and Other Online Resources*: The official website of BRAC plus other credible online sources of information produced fresh operational data, indexes and information on events relating to BRAC's microfinance projects.

## **1.5 Scope of the Study**

This study focuses on the microfinance operations and compliance practices of BRAC, with particular emphasis on its two flagship programs: Dabi and Progoti. The scope of the report is both organizational and operational, covering activities at the branch and field levels during the internship attachment period. It aims to evaluate how BRAC ensures effective service delivery while maintaining compliance with its internal regulations and industry standards.

The study primarily draws insights from field activities observed under the Compliance and Service Assurance Unit (CSAU), which acts as a bridge between BRAC's central policy and

ground-level implementation. It encompasses observations and experiences from client interactions, VO (Village Organization) visits, branch operations, and compliance assessments. Geographically, the study is limited to the locations visited during the internship period. While this restricts the generalizability of findings to BRAC as a whole, the insights gained reflect common patterns and practices across multiple branches.

The report covers the following key dimensions:

- i) Operational workflows of Dabi and Progoti, including loan disbursement, savings collection, and member services.
- ii) Field-level compliance monitoring and its role in ensuring transparency and accountability.
- iii) Client feedback on service quality and compliance awareness.
- iv) Challenges and irregularities observed in service delivery and compliance implementation.

Although the study does not attempt a nationwide evaluation, it provides practical, field-based insights that can inform broader discussions on improving microfinance operations and compliance at BRAC.

## 1.6 Limitations of the Study

While this study provides valuable insights into BRAC's microfinance operations and compliance practices, several limitations should be acknowledged:

- i) **Limited Geographical Coverage:** Although BRAC operates extensively across Bangladesh and internationally, this study is based solely on observations from two branches—Gulshan & Mirpur visited during the three-month internship. Consequently, the findings may not fully capture the diversity of operational practices, challenges, and client experiences across BRAC's broader network.
- ii) **Short Duration of Internship:** The internship spanned a period of three months, which limited the ability to observe long-term operational patterns or conduct follow-up evaluations on compliance-related issues.
- iii) **Small Sample Size:** The sample size of the client survey was limited, and as such the survey results are not representative of client satisfaction and compliance procedure awareness across all clients.

- iv) **Restricted Access to Confidential Information:** The organizational confidentiality policy prohibited our access to some internal documents, audit reports and high-level compliance data- the very information we wanted to see.
- v) **Potential Observer Effect:** The presence of an intern during field visits may have influenced the behavior of both staff and clients, potentially impacting the authenticity of some observations and interactions.
- vi) **Focused Program Coverage:** The study primarily examined BRAC's Dabi and Progoti programs. Other microfinance and development initiatives offered by BRAC, such as agricultural loans, education loans, or ultra-poor graduation programs, were beyond the scope of this report.

Despite these limitations, efforts were made to ensure the accuracy, objectivity, and relevance of the findings. Within the specified scope of the internship, these insights provide important and field-based perspectives on what BRAC's microfinance operations actually look like and how they are conducted behind closed doors. In other words, they are essentially drawing back the curtains (so to speak) on an enormous and influential international non-profit.

## **Chapter 2**

### **Company Profile**

## **Chapter 2**

### **Company Profile**

#### **2.1 Introduction**

The goal of BRAC is to strengthen backward areas while reducing poverty using effective, comprehensive approaches. Everything from level of operation, business creed, founding essence, programme categories and numbers, regional position, articulation of organisational policy, corporate social responsibility as well strategic dilemmas facing BRAC are described in detail in this chapter. In fact, in order to thoroughly comprehend the structure and function of BRAC in world development, we need first to know something more about its internal make-up and processes.

#### **2.2 Historical Background**

Founded in the wake of Bangladesh's independence war in 1972 by Sir Fazle Hasan Abed, BRAC initially emerged as a small relief and rehabilitation effort. At first, its main emphasis was to meet the immediate basic needs of war-returning people, but soon it was benefiting them with long-term development programs. The late 1970s saw the founding of Village Organizations (VOs), microfinance services were trialled and institutionalized in Aarong as a social enterprise. Some innovations also included health programs similar to today's "On The Earth" series (OTEP: Oral Therapy Extension Program). Over the years, BRAC has boomed, developing into a nationwide network covering all 64 districts of Bangladesh and reaching out to a total of 12 countries throughout Asia and Africa. Tremendous gains have been realized so far. Guided by community participation, evidence-based interventions, and innovation, its development model has been copied abroad. More than 100 million people benefit annually from BRAC's services.

#### **2.3 Corporate Identity and Profile**

BRAC is a legally registered non-governmental organization based in Dhaka, Bangladesh. It has affiliate organizations in 12 countries including BRAC USA and BRAC UK, which focus on fundraising and advocacy for international development. It operates in Afghanistan, Pakistan, Myanmar, Tanzania, Uganda and the Philippines with provisional reputations of a few other countries including Sudan Sierra Leone and Liberia and the Netherlands.

- i) Employees: ~90,000 employees, >70% women.
- ii) Beneficiaries: More than 126 million beneficiaries every year.
- iii) Annual Budget: Over USD 1 billion--multiple sources such as, donor funds, social enterprise revenues, and client repayments.
- iv) Leadership: A Global Board led by successors of Sir Fazle Hasan Abed as Chair, with two Executive Directors who lead BRAC Bangladesh and BRAC International.

## 2.4 Mission, Vision, and Core Values

**Mission:** To enable communities to overcome poverty, illiteracy, disease and social injustice by sharing specialist and expert advice.

**Vision:** A world without exploitation or discrimination universe where everyone is capable of realizing their full potential.

### **Core Values:**

- i) Integrity: Transparency and accountability in all actions.
- ii) Innovation: Mindful of continuous learning and creative problem-solving
- iii) Inclusiveness: Breaking the gap for marginalized groups, especially women and children.
- iv) Effectiveness: Achieving powerful, scalable outcomes.

BRAC has instilled such values in its DNA, and awards are given annually to highlight those individuals amongst the -employees who have displayed the best of BRAC.

## 2.5 Programmatic Portfolio

The integrated programs of BRAC are designed to respond to the multidimensional nature of poverty:

- i. **Microfinance:** BRAC provides collateral-free loans, savings and financial literacy training to >7 million active borrowers (primarily women) who use these services for income generation and economic empowerment.
- ii. **Education:** Non-formal primary education, adolescent empowerment programs and vocational training bring literacy and skills at the thresholds of underserved populations.
- iii. **Healthcare:** Maternal and child health services, nutrition programmes, disease prevention initiatives are done by community health workers.

- iv. **Agriculture and Food Security:** Capacity development, farm inputs, and market access for smallholder farmers to boost production and resilience.
- v. **Social Enterprises:** Aarong, BRAC Bank and bKash; alongside other initiatives create money to help fund development work and employment opportunities.
- vi. **Legal Aid and Human Rights:** They provide cost-free legal services and advocacy to small on justice accessibility to human rights for marginalized folks.
- vii. **Humanitarian Response:** When catastrophe strikes around the world, disaster relief, resilience-building and emergency preparedness programs ensure that communities have access to life-saving support.

The UPGP has been replicated around the world by governments, non-government organisations and international donors as a leading model in ultra-poor poverty reduction.

## **2.6 Industry Position and Competitive Advantage**

BRAC is known as one of the largest, most diverse and farthest-reaching social development organizations in the world; it offers integrated development programmes addressing economic, social and human rights issues simultaneously. The organization has repeatedly listed among the best NGOs in the world, on account of its reach, ideas and effectiveness. The dependence on donors is vastly reduced due to BRAC's potential to create revenues by selling services in the seas of social enterprises. The South-South cooperation model facilitates the exchange of development solutions between Bangladesh and other developing countries, improving global partnership.

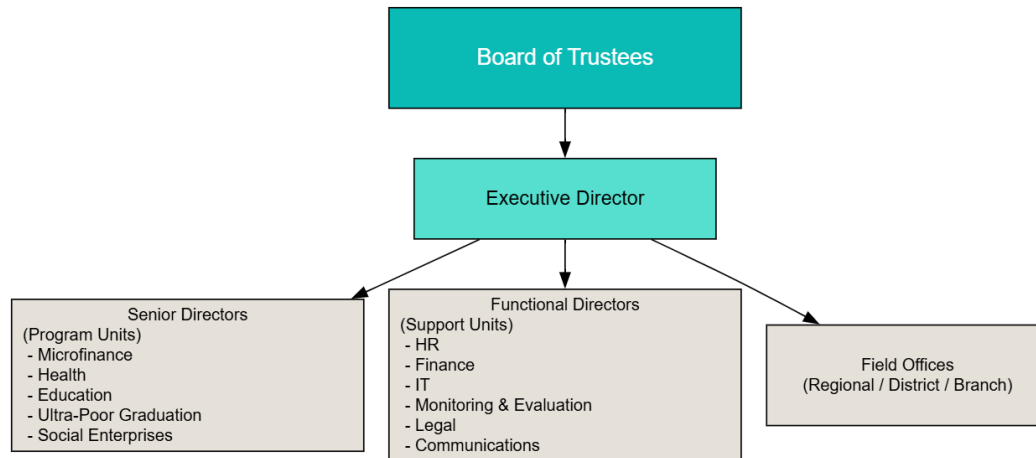
## **2.7 Organizational Structure and Governance**

BRAC Bangladesh is structured by a clear governance and management manual that provides for centralized strategic direction with decentralized operational decision-making processes. The Board of Trustees sits at the very top of this hierarchy, charting out the vision for the organization, approving important policies and making sure that accountability is finally established.

BRAC Bangladesh is led on a day-to-day basis by its Executive Director and has Senior Directors and Functional Directors supervising sectoral programs and key operational departments. There is an infrastructure in place to allow for strong leadership, integration of programs and administration efficiencies throughout the network. Each Senior Director manages a large theme area including Microfinance, Health, Enterprise etc. and reports to the CEO while supporting them around

Flexible Capital Offerings among others, and Functional Directors with support in Operations, Compliance, HR & Admin, Technology (all these services are centralized i.e. Common across themes), Legal etc. It also fosters a collaborative approach between the field and support functions to make sure that BRAC's development is strategic, well-coordinated and of highest quality.

The undermentioned diagram shows BRAC Bangladesh's organizational structure:



*Figure 2.1: Organizational Structure and Governance of BRAC Bangladesh*

## 2.8 Corporate Social Responsibility (CSR) and Sustainability Initiatives:

BRAC's CSR efforts are embedded within its social enterprises and affiliated institutions:

- i) Financial Inclusion: Expanding access to banking and financial services for underserved populations.
- ii) Education Support: Scholarships and community learning initiatives.
- iii) Environmental Sustainability: Programs promoting climate resilience, reforestation, and sustainable agriculture.
- iv) Women's Empowerment: Health, education, and economic programs targeting gender equality.
- v) Disaster Preparedness: Community-based disaster risk reduction and humanitarian aid.

BRAC Bank and Arong actively contribute to these CSR goals, reinforcing BRAC's mission beyond direct program delivery.

## 2.9 SWOT Analysis of BRAC

### *Strengths*

- i) Largest NGO globally by number of employees and beneficiaries.
- ii) Integrated, evidence-based development model combining microfinance, education, healthcare, social enterprises, and humanitarian response.
- iii) Financial sustainability supported by successful social enterprises reducing donor dependency.
- iv) High female participation among staff and beneficiaries, promoting gender inclusiveness.
- v) Strong grassroots presence and community engagement.

### *Weaknesses*

- i) Limited presence in some remote or conflict-affected areas.
- ii) Partial dependency on donor funding for certain programs.
- iii) Large organizational size leading to bureaucratic complexities and slower decision-making.
- iv) Challenges in uniformly scaling digital services across diverse regions.

### *Opportunities*

- i) Expansion of digital financial services and fintech integration to improve access and efficiency.
- ii) Potential to scale successful development models internationally through partnerships and South-South cooperation.
- iii) Growing global focus on sustainable development and climate resilience aligns with BRAC's priorities.
- iv) Strengthening knowledge sharing and collaboration with other development actors.

### *Threats*

- i) Political instability and regulatory changes in operating countries.
- ii) Increasing competition from other NGOs and microfinance providers.
- iii) Economic downturns impacting client repayment capacity and donor funding.
- iv) Climate change and natural disasters affecting vulnerable communities and program sustainability.

**Chapter 3**  
**Theoretical Aspects of Microfinance**

## **Chapter 3**

### **Theoretical Aspects of Microfinance**

#### **3.1 Introduction**

Microfinance has emerged as a transformative development strategy aimed at promoting financial inclusion and alleviating poverty worldwide. Microfinance serves people and businesses that lack access to traditional banking, such as those with no credit history or relatively small savings. It offers low-income individuals an opportunity to get a loan, use their savings, encourage safe insurance products and take advantage of electronic payment functions. It is a key factor in supporting Entrepreneurship and socio-economic progress in unprivileged areas empowering marginalized communities, specifically women. The chapter 1 dives into the theoretical foundations of microfinance, this institutionalification over time in all its delivery models with a touch on regulatory structures, challenges and what they portend for future directions including BRAC's work in Bangladesh. It is necessary to understand the theoretical foundations underlying microfinance in order to perceive its mechanism of functioning as a poverty alleviating and economic empowerment tool. The theories inform the organization of microfinance projects, their initiation, and evaluation and aid in understanding their achievements and weaknesses. The chapter starts by introducing what microfinance is and explains its development, after which it proceeds into significant theories related to it, and finally the delivery models of microfinance. It also addresses the way microfinance can be used to reduce poverty, the policy environment in Bangladesh, the challenges of the microfinance sector and the actions in perspective.

#### **3.2 Concept and Evolution of Microfinance**

The term microfinance is used to describe a wide variety of financial services provided to the people or organisations that normally do not have access to banking facilities such as microcredit (small loans), micro savings, microinsurance, and money transfers. Such customers usually lack collateral, stable income, and formal credit history and they tend to be women, people living in rural areas or disadvantaged groups. The alternative to exploitative moneylender's practices, which then focused excessively on high interest rates charged by the informal money lenders, gave rise to the concept of microfinance which developed in the 1970s. The sector emerged into international spotlight on the basis of the groundbreaking efforts of such institutions as Grameen

Bank in Bangladesh, established by Professor Muhammad Yunus. Grameen bank introduced new ground-breaking group lending techniques hinging on social collateral and peer pressure which proved that poor women were viable borrowers even when they did not offer formal collateral. At its inception, microfinance was mainly microcredit-based-that is, giving microcredit loans to allow income-generating practices. Nevertheless, with time the sector ventured into increased range of services in the financial sector like savings product, insurance services, payment systems as it realized that alleviating poverty is a holistic process. The evolution also involved a transition to financially sustainable and client-focused institutions that are capable of scaling services without forgetting the social goals, which were earlier bankrolled by donors and subsidized programs. With financial services, financial literacy training, social empowerment, and connection to health, education, and livelihood services are becoming part of the critical elements of microfinance program. The purpose of this integrated approach is focusing on the multidimensional aspect of poverty and increasing the duration of influence on the lives of the clients.

### **3.3 Theoretical Frameworks in Microfinance**

A number of theoretical frameworks are used to support microfinance in explaining its functions, issues, and its implications. The theories help in explaining reasons why microfinance is effective, the most appropriate structure, and reasons affecting success.

#### **3.3.1 Minimalist Theory**

According to the Minimalist Theory, inability to access credit remains the most significant hindrance to poor people getting out of poverty. Based on this theory, extending small loans to the poor individuals helps the poor to start or enlarge their income generating activities hence their income will increase and livelihoods will be improved. The minimalist approach puts its focus on microcredit without combining or incorporating other social services or support measures. This theory was also popular during the initial years of microfinance, when a number of programs were motivated to emphasise the provision of credit as the essential intervention. This model became popularized, thanks to the success of the Grameen Bank. Nevertheless, critics claim that microcredit is not enough because there is a variety of complex problems of poor households including inability to educate their members, health challenges, and market access. Empirical works present mixed findings on the effect of microcredit on poverty alleviation, and thus require complementary services to hit the mark.

### **3.3.2 Institutional Theory**

The institutional theory concentrates on the part played by formal and informal institutions, which may comprise governance bodies, legal systems, regulation mechanisms, social norms and organizational procedures in determining the performance and viability of Microfinance Institutions (MFIs). It highlights that good governance, transparency, accountability and ethical conduct are providing discipline in the repayments, guarding the clients and creating strong organizations. This theory can be established to understand why certain MFIs were successful in ensuring financial viability and creating social impact whereas others failed to achieve some of these. To explain, Microcredit Regulatory Authority (MRA) in Bangladesh, established 2006 has aided tightened control of the sector through licensing, interest limits, and provision of regulation to safeguard clients. The other factor that may cause an institutional theory is the need to adjust the microfinance models to the local social and cultural context influencing the behavior of clients and group dynamics.

### **3.3.3 Financial Systems and Economic Growth Theory**

This is a framework that categorizes microfinance as part of the financial system because such institutions have been deemed to be inclusive in the financial system owing to positive effects it has on the economy by mobilizing savings, allocating scarce capital, and enrolling marginalized people into the financial economy. Microfinance helps to facilitate entrepreneurship, innovation, and consumption, and these are the factors that help to stimulate economic development by enabling access to financial services. The theory of financial systems highlights the interrelationship between the microfinance with other financial systems such as commercial banks, capital market, insurance companies and others. Another focus that it puts across the paddock is the significance of regulatory environments and macroeconomic stability to the growth of microfinance. The empirical evidence proposes that well established financial system countries have recorded quicker income decrease and economic output because of inclusive finance to some extent.

### **3.3.4 Social Performance and Client Empowerment Framework**

This dual-bottom-line approach considers MFIs on a financial basis as well as on social performance. It underlines the need to reach the poorest clients, focus on poverty, gender empowerment and enhancement of the long run livelihoods of clients. The social performance indicators comprise outreach to clients, graduation of poverty, indices of women empowerment,

and health and education impacts. The framework promotes the need to balance between profitability and social purpose so that the profitability of microfinance institutions will be sustainable and the developmental effects optimized. It carries with it also a lot of emphasis on Client protection principles including transparency, fair treatment, and avoidance of over-indebtedness. Such practice has mutual consistency with international conventions such as the Smart Campaign and the Universal Standards in Social Performance Management.

### **3.4 Models of Microfinance Delivery**

The delivery of microfinance services is done via various models that fit within various social economic situations. These models also show different assumptions of credit risk, of social capital and empowerment of the clients.

The **Grameen Model** introduced the joint liability group-based lending, most of its targets included the rural women. Borrowers are organized in small groups, where the members usually guarantee the loans of others, and this gives social pressure to ensure they pay up. This model consists of weekly payments and lack of requirement of collateral, and also leads to development of social capital and community solidarity.

The **BRAC Model** combines health, education and livelihoods together with microfinance. It has group loans (Dabi) and individual loans (Progoti) with a focus on mobilizing savings and client training and monitoring in the field. This comprehensive strategy gives power to more than just the financial inclusion of clients since it considers the multidimensional nature of poverty.

Another alternative is **Village Banking Model** advocated by groups such as FINCA International which consists of self-managed neighborhood groups that save and lend money to each other. This model boosts ownership and peer support and in many cases is connected to formal financial institutions when greater credit is required.

The **Self-Help Group (SHG) Model** is prevalent in India and parts of Africa by having community-based savings pools where they lend their own selves. SHGs regularly provide connections with banks so that members can derive official credit. The model is social cohesive and collective responsibility.

The **Cooperative Model** is a collection of members owned institutions providing savings and credit services and are democratically governable. Most cooperatives are financial inclusion

institutions and community development institutions that typically exist under cooperative statutes.

The NGO Model is the provision of microfinance by non-governmental organizations coupled with the provision of social services like health and education. In their activities, these NGOs emphasize the outcomes of development and the accountability of donors and tend to experiment with new practices.

The Commercial Microfinance Model involves the presence of the for-profit micro finance banks which are governed by the banking laws. These organizations focus on fiscal sustainability and logistics, using digital technologies more and more to increase the number of people reached and lowering expenses.

### **3.5 Role of Microfinance in Poverty Alleviation**

Microfinance has helped in the reduction of poverty by offering money to build micro business and also in self-employment thus cutting down on the use of informal money lenders who charge high interest rates. It encourages women economic empowerment and involvement in creating wealth such that they have a say in the management of finances which, more often, leads to an increase in household welfare, educational and health status. Financial literacy programs, along with savings products, help clients prepare themselves to meet the future needs and crises ensuring resilience. The holistic solution is that integrated microfinance programs lead to a better access to health care, education, and food security that results in the overall benefits of the household. Additionally, microfinance helps the reconstruction process in case of a disaster, and building resilience, as shown in interventions by BRAC in terms of being subjected to floods and cyclones in Bangladesh. Nevertheless, the effects of microfinance are conditioned by the program design, client features and circumstances. Even though most of the clients receive higher incomes and better life conditions, certain evaluations warn of overinterpreting the impact of microfinance without adding social assistance to it.

### **3.6 Regulatory Framework in Bangladesh**

The microfinance industry in Bangladesh is controlled by the Microcredit Regulatory Authority (MRA), formed in the year 2006 under the Microcredit Regulatory Authority Act. MFIs are licensed by the MRA, interest rates monitored to be affordable and capital adequacy norms

imposed and mandatory reporting of finances and operations is required. It also advocates client protection such as through information on responsible lending, principles of transparency, and ethical conducts. The regulated environment has improved transparency in the sectors, minimized malpractices, and increased confidence among the clients. It makes Bangladesh the leader in the microfinance regulation in the world, as it finds a balance between financial inclusion and consumer protection.

### **3.7 Challenges Addressed by Microfinance Theories**

There are a few issues experienced by microfinance as identified by the theoretical frameworks. Risk management in credit involves competent process of check on loans, group formation and reward on loan repayments. Competition between financial viability and the social goal of serving the poorest clients is also a constant struggle to most MFIs. There are still inclusion gaps, with ultra-poor, youth, disabled people and isolated populations usually underserved. The social and economic impact measurement that is not limited to repayment rates is complicated but is needed to understand all the good that microfinance is doing. Transparency, efficiency in operations, and corruption in governance are known to limit the effectiveness of institutions. Emerging demand in the field of digital financial services provides a new opportunity but gives rise to the difficulties of the digital divide. Promoting the adoption of fintech in such a way that it is inclusively available to illiterate or distant clients must be strategized.

### **3.8 Opportunities and Trends in Microfinance**

New opportunities in microfinance relate to the extraordinary expansion of digital financial services (DFS) comprising, mobile banking, digital wallets, and biometrics ID, which make transactions less expensive and reach more people. Green microfinance programs fund such technologies as solar energy, water purification, climate-smart agriculture, and it makes financial inclusion environmentally friendly. Focusing on small and medium size enterprises (SMEs) and the young individuals creates an alternative area in the direction of growth and employment. Social impact investing appeals to both money that wishes to earn a return on investment as well as a social value contribution and this allows MFIs to grow sustainably. The south-south knowledge transfer enables best practices and innovations transfer among the developing countries which improves global cooperation. Synergies between micro finance and wider developments policies

are formed by integration of the social protection programs, i.e. Government safety nets and insurance schemes, which gives more strength and resilience to clients and their welfare.

### **3.9 Summary**

The development of microfinance is anchored in the integration of economic, institutional and social theories which have shaped current development of microfinance into full-fledged development strategies. The success of the sector is based on the endeavors to balance financial sustainability with social influence, healthy governance, and innovation. Acquaintance with these theoretical elements would be very important in allowing institutions such as BRAC to fully exploit microfinance as an empowering makeover instrument in poverty reduction.

## **Chapter 4**

### **Internship Experience and Field Observations**

## Chapter 4

### Internship Experience and Field Observations

#### 4.1 Internship Experience: Location, Schedule, and Scope

I spent my time during academic internship in BRAC attached to the Microfinance Program in Compliance and Service Assurance Unit (CSAU) located at BRAC Centre. It was a three-month internship with the aim of providing exposure to all the three aspects of working in BRAC in terms of operations, compliance and strategic areas in microfinance operations of BRAC. The process started with a two-week comprehensive on boarding process at the head office. This was facilitated by microfinance practitioners where a series of formal briefings about the organization values, history, role of microfinance in poverty reduction was conducted. The role of each unit in the wider microfinance ecosystem was explained to show the effectiveness of synergy among the programs in delivering efficient services. This was additionally supported through the study of Ashar Joy (Hope Over Fate), autobiography of the Sir Fazle Hasan Abed, founder of BRAC, which enlightened us, much about the vision, leadership philosophy, and social innovation legacy of the organization. After orientation, I did two back-to-back one-week field attachments at the flagship microfinance branches of BRAC:

- (a) Dabi Program (Gulshan Branch): Focused on microloans for women, I observed client identification, the process of forming Village Organizations (VOs), new member admissions, and conducted client satisfaction and compliance awareness surveys. I also attended group meetings, observed loan disbursement sessions, and participated in regular installment collection activities.
- (b) Progoti Program (Mirpur Branch): Here, the emphasis was on enterprise lending. I was involved in the verification of business credentials and project feasibility, participated in client interviews, supported the collection and validation of business documents, and monitored higher-value loan disbursements to small business owners.

Each field posting provided firsthand insights into the diverse operational realities faced by BRAC microfinance staff. The experience underscored the critical importance of tailored product delivery, active community engagement, and the continuous monitoring of loan performance.

After fieldwork, I rejoined the CSAU at head office for a two-week compliance attachment. Supervised by Senior Compliance Officers (SCOs), my tasks included:

- (i) Extracting and sampling reports from BRAC's Enterprise Resource Planning (ERP) system to ensure field-level data accuracy.
- (ii) Participating in scheduled and surprise VO visits (for Dabi) and direct client/business visits (for Progoti) to verify operational adherence.
- (iii) Systematically identifying instances of financial irregularities, compliance breaches, or documentation gaps, and preparing compliance reports with actionable recommendations.

Finally, under the mentorship of a Senior Manager, I observed strategic-level compliance oversight—reviewing consolidated field reports, understanding policy adaptation processes, and witnessing the implementation of corrective measures. This phase offered a unique vantage point on how BRAC balances decentralized field activities with centralized governance and risk management.

At the end of the internship, I delivered a comprehensive presentation summarizing observations, practical learnings, and recommendations for further strengthening compliance and service assurance in BRAC Microfinance.

## **4.2 Microfinance Operational Workflow (Observed in Field)**

My field attachments allowed me to observe and engage in the complete operational workflow of BRAC's microfinance delivery—from initial client approach to ongoing loan monitoring and recovery. The detailed steps are as follows:

### *Step 1: Loan Application and Client Screening*

- (i) Prospective clients are identified through field surveys and community outreach. CSA (Client Service Assistant) guides clients in filling out application forms, collects necessary supporting documents (ID, photographs, business licenses where applicable), and provides preliminary guidance on eligibility.
- (ii) In Dabi, group formation is emphasized, with each VO collectively responsible for member performance. In Progoti, emphasis is placed on business viability and experience.
- (iii) All applications are meticulously checked for completeness and compliance with BRAC's eligibility criteria.

*Step 2: Document Verification and Approval*

- (i) Submitted documents undergo rigorous verification by the CSA, who cross-checks information for authenticity and completeness.
- (ii) The Branch Manager (BM) or Assistant Manager (AM) reviews all screened applications, validates supporting documents, and ensures compliance with branch-level credit ceilings and risk policies.
- (iii) For higher-value loans, applications may be escalated to Regional Managers (RM) or District Managers (DM) for further review and approval.

*Step 3: Pre-Disbursement Orientation (PDO)*

- (i) Prior to loan disbursement, CSA organizes a mandatory PDO session for approved clients.
- (ii) The session covers the loan agreement, repayment schedule, interest calculation (declining balance method), installment amounts, and key policies (including the 14-day grace period).
- (iii) Clients are educated on their rights and responsibilities, the importance of timely repayments, and available support channels for grievances or compliance issues.
- (iv) Attendance at PDO is documented; no loan is disbursed without full client participation.

*Step 4: Loan Disbursement and Record Keeping*

- (i) Loans are disbursed either in cash or through digital transfer at scheduled VO meetings (Dabi) or directly to enterprise clients (Progoti).
- (ii) All transactions are recorded in the client's passbook and the branch ledger.
- (iii) Clients receive a formal acknowledgment of disbursement, and all documentation is archived for compliance review.

*Step 5: Installment Collection and Role Division*

- (i) CSA coordinates and supervises regular (often weekly) meetings where installment collection occurs for Dabi clients. In Progoti, collection is generally bi-weekly or monthly, reflecting business cash flows.
- (ii) Community Development Officers (CDOs) assist with collection, monitor client attendance, and track payment punctuality. The BM oversees large collections and ensures cash management protocols are followed.
- (iii) Receipts are issued for all payments, and records are updated in both client passbooks and the branch ERP system.

### *Step 6: Monitoring, Overdue Handling, and Compliance Reporting*

- (i) Ongoing monitoring includes regular field visits, random spot checks, and systematic tracking of repayments.
- (ii) In cases of missed payments (OD—overdue), the CDO and BM initiate prompt follow-up, offer support to resolve issues, and, if necessary, escalate persistent defaulters to higher management or initiate legal recovery.
- (iii) Compliance officers conduct periodic audits of branch operations, assess adherence to standard operating procedures, and document findings for management review.

This comprehensive operational workflow ensures client protection, process transparency, and financial sustainability for both BRAC and its beneficiaries.

## **4.3 Compliance Activities Observed**

My direct involvement with the CSAU exposed me to the core functions and value of compliance in microfinance:

### *A) Sampling and Data Verification*

- (i) I participated in sampling client and loan data from BRAC's ERP system, comparing electronic records with physical documentation and field realities.
- (ii) Discrepancies, such as mismatched signatures or inconsistent data, were flagged for further review, reinforcing the need for rigorous data integrity and supervision.

### *B) Field Visits (VO and Client Verification)*

- (i) For Dabi, I joined VO meetings to validate client presence, observe group dynamics, and ensure that policies such as grace periods and attendance were strictly enforced.
- (ii) For Progoti, I conducted business visits, cross-checking business operations, asset purchases, and the appropriate use of loan funds.

### *C) Issue Identification and Documentation*

- (i) Systematically recorded financial irregularities (e.g., late deposits, unauthorized loans), misappropriation (e.g., short deposits, staff-handled loans), and process breaks (e.g., irregular PDOs, improper use of personal bKash wallets).
- (ii) Maintained detailed notes and photographic evidence where appropriate to support compliance reporting.

#### *D) Compliance Report Preparation*

- (i) Assisted SCOs in drafting formal reports, summarizing findings, and suggesting corrective or disciplinary action where warranted.
- (ii) Participated in debriefing meetings with branch staff to communicate findings and foster a culture of continuous improvement.

This exposure underscored the critical role of compliance in safeguarding BRAC's financial integrity, minimizing risk, and maintaining client trust.

### **4.4 Issues and Irregularities Observed**

The compliance fieldwork revealed a variety of operational challenges that could undermine program efficiency and reputation if left unaddressed:

<b>Category</b>	<b>Issue/Irregularity</b>	<b>Brief Description</b>
Financial Irregularities	Late deposit by CDO	Delayed cash deposits by field staff, increasing risk and audit challenges
	Multiple loans per borrower	More than one loan to a single borrower, against BRAC policy
	Unauthorized loan realization	New loans used to settle old loans without proper authorization
	Staff funds for installments	Staff cover client defaults with personal money, masking true repayment issues
Financial Misappropriation	Short deposit	Deposit amount is less than what was collected
	Staff-operated loans	Loans managed by staff instead of the client
	Overdrawn bills	Withdrawals exceeding the value of supporting documents
	Unauthorized savings withdrawal	Withdrawals without client's written consent
	Loan disbursement before prior closure	New loans issued before previous ones are settled

Process Break	Personal bKash use for collection	Repayments made into staff's personal mobile wallets
	Irregular PDO sessions	Required orientation sessions not held consistently
	Collection during grace period	Installments collected within first 14 days post-disbursement
	Missing BM contact in passbook	Incomplete client documentation
	Duplicate IDs/guarantors	Same NID or mobile used for multiple clients/guarantors
Other	Poor branch visibility	Inadequate signage makes branches hard to find
	Inadequate disbursement inspection	Disbursements made without proper field checks
	Poor maintenance of baby feeding corner	Client support facilities not maintained

*Table 4.1: Issues and Irregularities Observed during field work*

### 4.5 Key Learnings and Reflections

This internship provided a transformative learning experience, equipping me with both technical competencies and professional values essential for the development finance sector.

*Technical and Analytical Skills:*

- (i) Developed proficiency in BRAC's microfinance delivery models, including program-specific policies and workflow intricacies.
- (ii) Gained practical experience in compliance monitoring, data validation, risk identification, and report preparation.
- (iii) Learned the use of ERP systems for data extraction, analysis, and compliance sampling.

*Soft Skills and Professional Growth:*

- i) Enhanced teambuilding and cooperation using field games and interpersonal development.
- ii) Improved communication skills i.e. during interviewing clients and during complex presentation reporting (presenting compliance finding to management).
- iii) Enhanced problem-solving skills based on solving a challenge in the field on the spot.
- iv) Became more flexible and culturally sensitive due to working with different people and clients in towns and peri-urban environments.

*Systems-Level Understanding:*

- i) The combination of deep field visit and strategic office control provided this experience to deeper understanding of the scaling of BRAC with respect to its financial inclusion within the context of operational integrity.
- ii) The notice of compliance between field level and head office demonstrated the role of internal controls, ethical principles and lifelong learning in the microfinance programs of large scale.

This internship has had a reinforcement effect on my interest in social impact and responsible finance. This experience did not only expand my technical knowledge but also motivated me further possibilities in development finance and organizational leadership.

**Chapter 5**  
**Analysis of BRAC Microfinance Programs – Dabi and Progoti**

## **Chapter 5**

### **Analysis of BRAC Microfinance Programs – Dabi and Progoti**

#### **5.1 Introduction**

The two microfinance initiatives of BRAC discussed in this chapter, namely Dabi and Progoti, were the subject of a rigorous field-level analysis as well. The analysis is based on the primary data that was obtained in the form of a sample 80 clients (40 Dabi clients (Gulshan branch), and 40 Progoti clients (Mirpur branch)) after a structured survey instrument and additional interviews. The key purpose of this chapter is to critically evaluate the efficiency of operations of both programs, in their experience of working with clients as well as in their compliance mechanisms. The analysis is not just carried out with the context of the service delivery but also in the broader sense of BRAC mission of empowering communities that are poor, illiterate, diseased and socially unjust by creating innovative scalable solutions. Correspondingly, the behaviors, expectations and levels of satisfaction of the clients are viewed with reference to the institutional values of BRAC encompassing inclusiveness, innovation, effectiveness, and integrity. By evaluating both programs side by side, this chapter aims to identify significant performance patterns and operational gaps, providing actionable insights to inform future improvements in program delivery, management, and policy.

#### **5.2 Overview of Survey and Data Collection Design**

The analysis in this chapter is based on primary data collected through a structured questionnaire and supporting qualitative interviews. The quantitative survey covered five key areas: (1) client demographics and educational background, (2) alignment between intended and actual use of loan funds, (3) satisfaction with loan disbursement and staff interactions, (4) awareness of compliance monitoring and grievance redressal procedures, and (5) confidence in reporting misconduct or irregularities. A total of 80 clients were surveyed—with 40 participants each from the Dabi and Progoti programs, randomly selected from their respective branch client lists. In addition, a limited number of qualitative interviews were conducted with selected clients and field staff to add context to the quantitative findings, especially regarding compliance and service quality. All data were systematically analyzed using descriptive and comparative methods, allowing for identification of

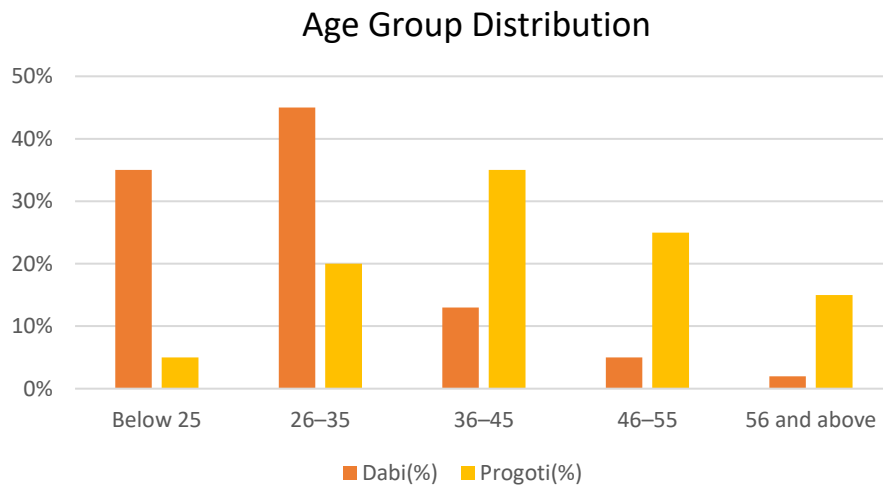
key trends and actionable insights. Findings are presented both narratively and visually (in tables and figures) to provide a comprehensive assessment of the operational and compliance performance of both BRAC microfinance programs.

### 5.3 Client Demographics and Educational Profile

#### 5.3.1 Age Group Distribution

Age Group	Dabi	Percentage (%)	Progoti	Percentage (%)
Below 25	14	35	2	5
26–35	18	45	8	20
36–45	5	13	14	35
46–55	2	5	10	25
56 and above	1	2	6	15

*Table 5.2: Age Group Distribution of Clients in Dabi and Progoti Programs*



*Figure 5.2: Age Group Distribution of Clients in Dabi and Progoti Programs*

*Interpretation:*

It can be seen in the analysis of the age group distribution that Dabi program is more appealing to younger clients, of which 80 percent are below 35. This trend falls under the mission of Dabi which is to empower young women in the beginning or middle of their economic cycle. On the other hand, the clients of Progoti are significantly older with 75 percent having 36 years and above. This implies that Progoti is more closely aligned with already existing entrepreneurs which may indicate

a concern with business development and business sustainability. The findings show that two microfinance products of BRAC are effectively differentiated to better address the needs of the clients in various points of their professional and personal life.

### 5.3.2 Educational Background

Education Level	Dabi	Percentage (%)	Progoti	Percentage (%)
No formal education	31	78	12	30
Primary	6	15	16	40
Secondary	2	5	8	20
Higher Secondary	1	2	4	10

Table 5.3: Educational Background of Clients in Dabi and Progoti Programs

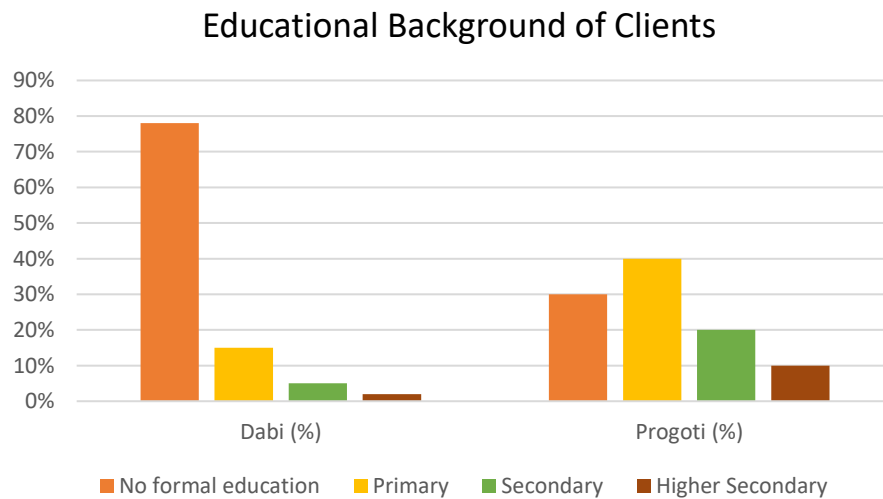


Figure 5.3: Educational Background of Clients in Dabi and Progoti Programs

#### Interpretation:

The area of focus of Dabi program is a very marginal client group as almost 4 in 5 clients are uneducated. This highlights the Dabi cause of bringing most underserved and vulnerable women in reach. Comparatively, the Progoti customer base is less homogenous in terms of education: only 30 percent lack any formal education, the remaining have generally attended primary or above in school. This disparity is associated with the fact that Progoti is interacting with entrepreneurs in SME that are more likely to have gained literacy skills and business management aptitudes.

## 5.4 Loan Disbursement and Usage Patterns

### 5.4.1 Satisfaction with Loan Disbursement Process

Satisfaction Level	Dabi	Percentage (%)	Progoti	Percentage (%)
Satisfied	27	68	24	60
Neutral	7	18	8	20
Dissatisfied	6	15	8	20

Table 5.4: Satisfaction with Loan Disbursement Process

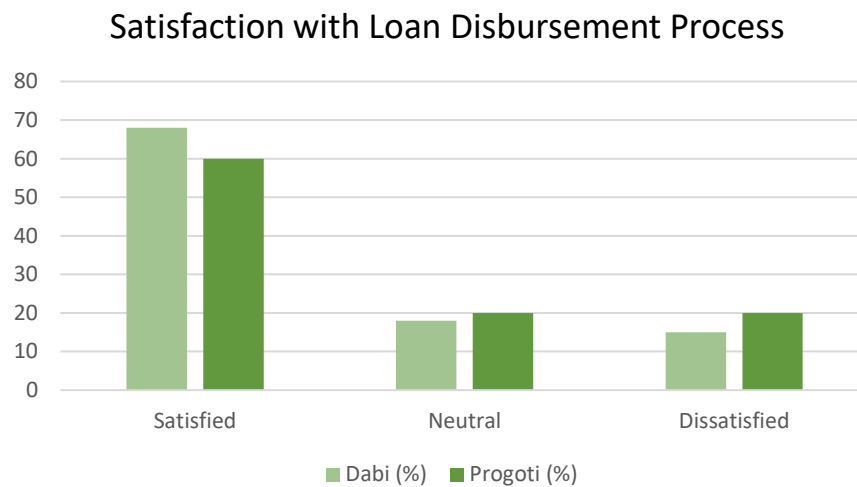


Figure 5.4: Satisfaction with Loan Disbursement Process

#### *Interpretation:*

The two programs have large percentages of clients satisfied with the process of disbursing the loans- 68 percent in case of Dabi and 60 percent in case of Progoti. Nonetheless, the proportion of clients that dissatisfied with services of Progoti (20%) is slightly higher than that of Dabi (15%), possibly due to the more complicated financial needs or requirements by the enterprise borrowers. These findings suggest that while BRAC's loan delivery mechanisms are largely effective, there is a need for further streamlining and client support in Progoti to improve overall satisfaction.

### 5.4.2 Sufficiency of Loan Amount

Sufficiency Response	Dabi	Percentage (%)	Progoti	Percentage (%)
Yes	20	50%	14	35%
Partially	16	40%	20	50%
No	4	10%	6	15%

Table 5.5: Sufficiency of Loan Amount

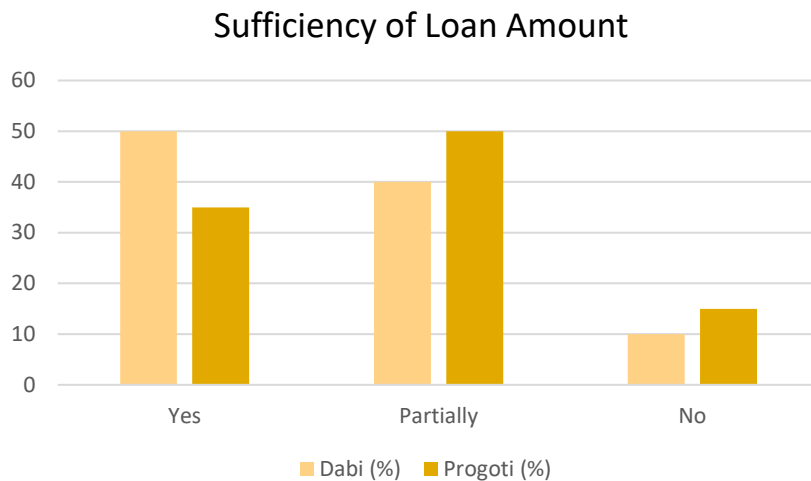


Figure 5.5: Sufficiency of Loan Amount

*Interpretation:*

The results show that Dabi clients are more likely to find their loan amounts fully sufficient (50%) compared to Progoti clients (35%). However, a majority of Progoti clients either found their loan only partially adequate (50%) or insufficient (15%), reflecting the larger capital needs of SMEs. This highlights the need for BRAC to consider more flexible or higher-value loan options in the Progoti program to better meet the evolving business requirements of its clients.

### 5.4.3 Comparison of Intended and Actual Use of Loan (Dabi Program)

Use Category	Intended Use	(%) of Clients	Actual Use	(%) of Clients
Retail	18	45	14	35
Livestock	12	30	13	33
Other	10	25	13	32

Table 5.6: Comparison of Intended and Actual Use of Loan (Dabi Program)

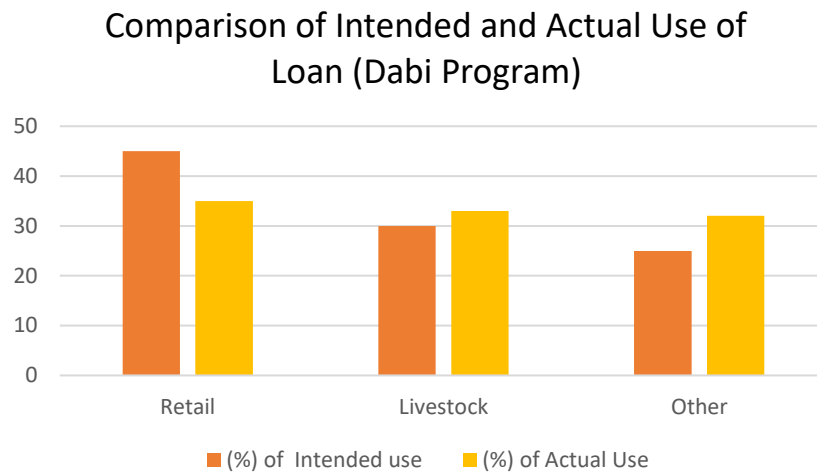


Figure 5.6: Comparison of Intended and Actual Use of Loan (Dabi Program)

#### *Interpretation:*

For Dabi clients, there is a high alignment between intended and actual use of loans, with retail being the most common intended purpose. However, actual use of loans for retail drops slightly (from 45% to 35%), while “Other” uses increase, indicating that some clients adapt their loan usage to evolving personal or business needs after disbursement.

#### 5.4.4 Comparison of Intended and Actual Use of Loan (Progoti Program)

Use Category	Intended Use	(%) of Clients	Actual Use	(%) of Clients
Retail	14	35	12	30
Wholesale	12	30	14	35
Manufacturing	8	20	8	20
Other	6	15	6	15

Table 5.7: Comparison of Intended and Actual Use of Loan (Progoti Program)

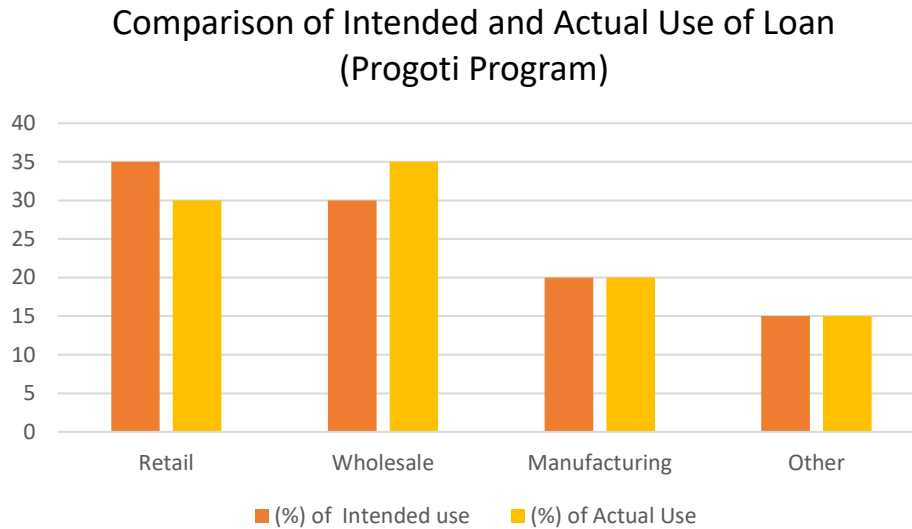


Figure 5.7: Comparison of Intended and Actual Use of Loan (Progoti Program)

#### *Interpretation:*

Progoti clients also show a close match between planned and actual loan usage, though there is a slight shift from retail to wholesale after disbursement. This reflects the diverse and sometimes changing priorities of enterprise clients and suggests that BRAC's loan allocation process generally aligns well with business intentions while allowing for flexibility.

## 5.5 Service Satisfaction and Staff Interaction

### 5.5.1 Satisfaction with BRAC Field Staff Behavior

Staff Behavior Rating	Dabi	Percentage (%)	Progoti	Percentage (%)
Excellent	10	25	12	30
Good	22	55	20	50
Bad	2	5	2	5
Neutral	6	15	6	15

Table 5.8: Client Satisfaction with BRAC Field Staff Behavior

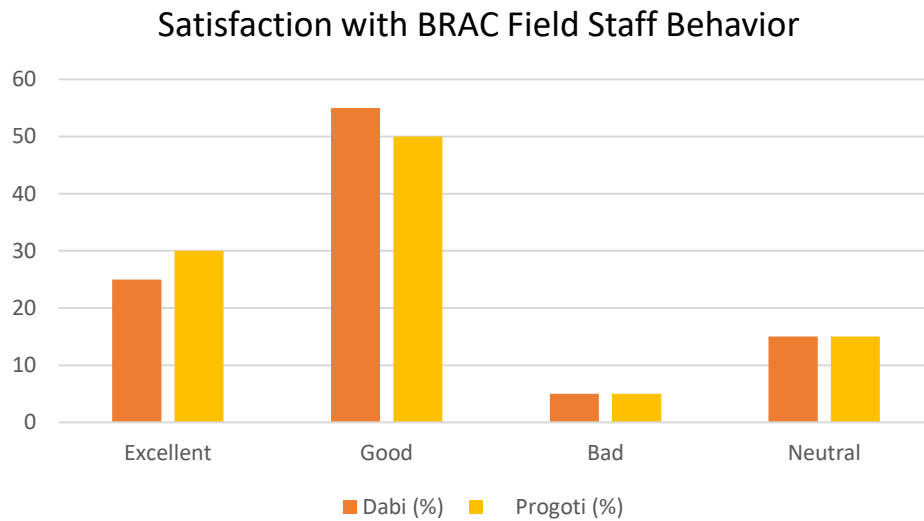


Figure 5.8: Client Satisfaction with BRAC Field Staff Behavior

#### Interpretation:

The analysis reveals that the majority of clients in both Dabi and Progoti programs have a positive view of BRAC field staff. For Dabi, 80% of clients rated staff behavior as “Good” or “Excellent,” closely matched by 80% in Progoti. Only a small minority in each group (5%) expressed dissatisfaction by rating staff behavior as “Bad.” The neutral response rate stands at 15% for both programs, indicating some clients have neither strong positive nor negative feelings. These findings suggest that BRAC’s frontline staff are generally effective in building trust and rapport with clients across both microfinance programs. However, the presence of neutral and negative responses signals the value of continuous staff development, motivation, and customer service training to ensure consistently high-quality interactions.

### 5.5.2 Willingness to Recommend BRAC Microfinance

Response	Dabi	Percentage (%)	Progoti	Percentage (%)
Yes	38	95%	36	90%
No	2	5%	4	10%

Table 5.9: Willingness to Recommend BRAC Microfinance

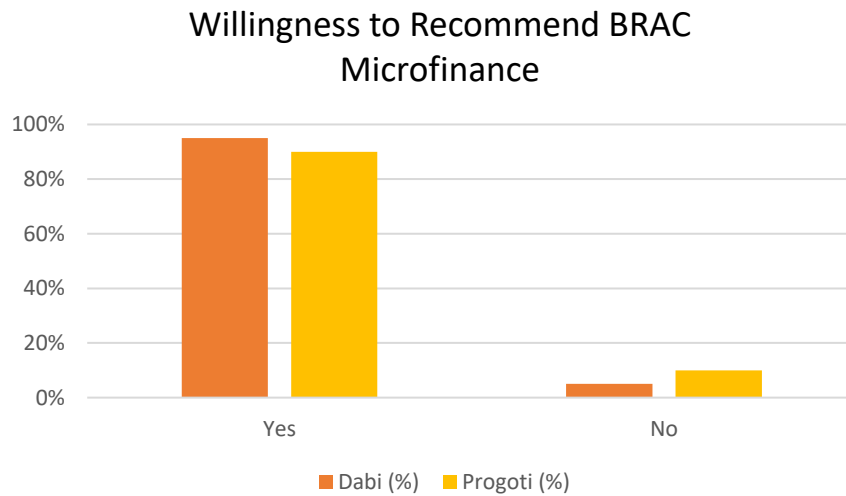


Figure 5.9: Willingness to Recommend BRAC Microfinance

*Interpretation:*

The vast majority of clients in both programs would recommend BRAC microfinance to others, signaling high overall satisfaction and trust. Dabi shows a slightly higher willingness (95%) compared to Progoti (90%), but both figures indicate strong client endorsement. This finding highlights BRAC’s effectiveness in meeting client needs and maintaining a positive reputation in the communities it serves.

## 5.6 Compliance Awareness and Grievance Mechanisms

### 5.6.1 Awareness of Compliance Monitoring

Awareness	Dabi	Percentage (%)	Progoti	Percentage (%)
Yes	28	70	32	80
No	12	30	8	20

Table 5.10: Client Awareness of Compliance Monitoring

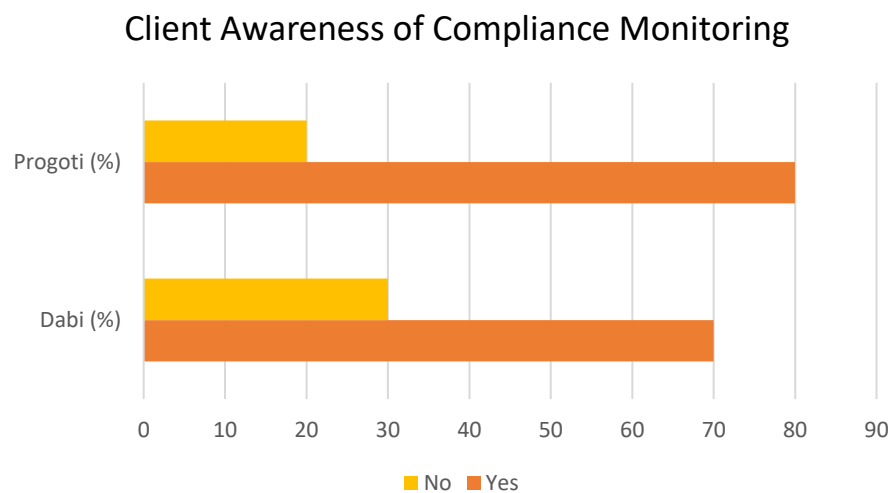


Figure 5.10: Client Awareness of Compliance Monitoring

#### *Interpretation:*

Progoti clients display greater awareness of compliance monitoring compared to Dabi clients (80% vs. 70%). This suggests that BRAC's compliance messaging is more established among Progoti's enterprise clients, but there remains an opportunity to further strengthen awareness across both programs, especially for Dabi clients who may have lower literacy or exposure to formal procedures.

### 5.6.2 Awareness of Rights and Grievance Procedures

Awareness	Dabi	Percentage (%)	Progoti	Percentage (%)
Yes	30	75	34	85
No	10	25	6	15

Table 5.11: Client Awareness of Rights and Grievance Procedures

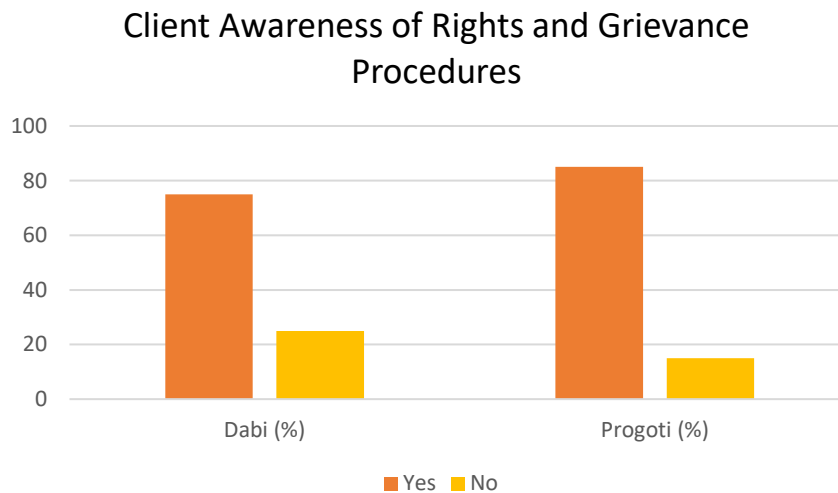


Figure 5.11: Client Awareness of Rights and Grievance Procedures

*Interpretation:*

The majority of clients in both programs are aware of their rights and grievance mechanisms, with Progoti clients showing a slightly higher rate (85%) than Dabi clients (75%). This indicates progress in client empowerment and education. However, one in four Dabi clients and one in seven Progoti clients still lack awareness—highlighting the need for ongoing orientation sessions, communication in local languages, and visible grievance channels.

### 5.6.3 Confidence in Reporting Misconduct or Irregularities

Confidence	Dabi	Percentage (%)	Progoti	Percentage (%)
Yes	32	80	36	90
No	8	20	4	10

Table 5.12: Confidence in Reporting Misconduct or Irregularities

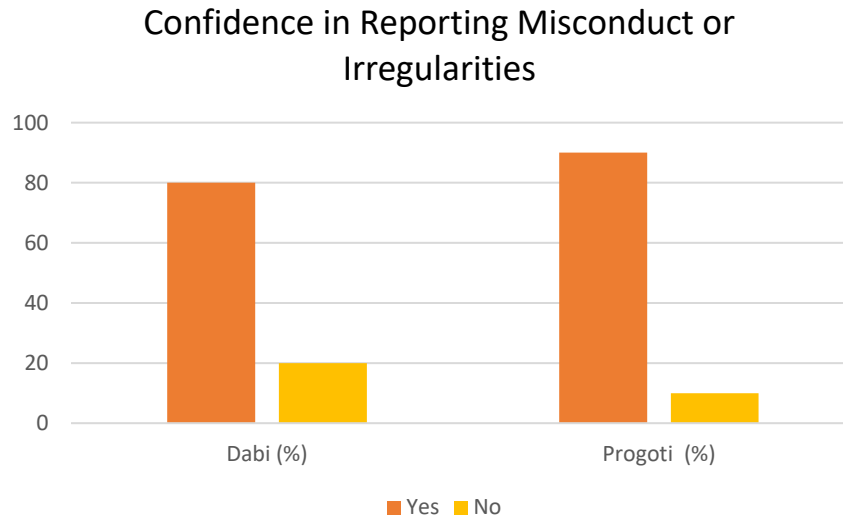


Figure 5.12: Confidence in Reporting Misconduct or Irregularities

*Interpretation:*

Most clients feel confident reporting misconduct, with higher confidence among Progoti clients (90%) compared to Dabi (80%). This is a positive indicator of BRAC's reputation for accountability and client trust. Nevertheless, a minority of clients remain hesitant, underlining the importance of continuous assurance, anonymity, and follow-up on reported concerns.

### 5.6.4 Perceived Transparency in Financial Dealings

Transparency Rating	Dabi	Percentage (%)	Progoti	Percentage (%)
Excellent	4	10	6	15
Good	10	25	12	30
Average	24	60	18	45
Poor	2	5	4	10

Table 5.13: Perceived Transparency in BRAC’s Financial Dealings

#### Perceived Transparency in Financial Dealings

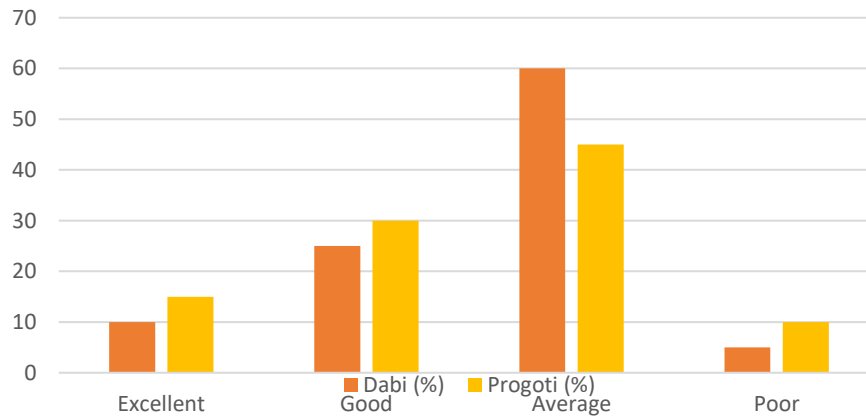


Figure 5.13: Perceived Transparency in BRAC’s Financial Dealings

*Interpretation:*

Clients in both programs generally perceive BRAC’s financial dealings as transparent, with the majority rating them “Average” or better. Progoti clients gave slightly higher marks for “Excellent” and “Good.” Nonetheless, a small portion in both groups perceive transparency as “Poor,” suggesting ongoing opportunities for BRAC to enhance clarity in communications and documentation, especially for clients with less formal education.

## 5.7 Comparative Summary and Key Findings

The comparative analysis reveals several notable patterns across the Dabi and Progoti programs:

(i) Targeting and Inclusion:

Dabi excels at reaching younger, less educated women, advancing BRAC's mission of financial inclusion. Progoti, in contrast, serves older and more educated enterprise clients, reflecting a strategic focus on business growth and diversification.

(ii) Loan Experience:

While most clients in both programs are satisfied with loan disbursement and staff interaction, issues of loan sufficiency are more pronounced in Progoti. Dabi clients tend to report better alignment between intended and actual loan use, whereas Progoti clients show slightly more flexibility in adapting funds to changing business needs.

(iii) Compliance and Transparency:

Awareness of compliance monitoring and grievance mechanisms is strong overall, with Progoti clients showing slightly higher awareness and confidence. Perceived transparency in financial dealings is generally positive, but some clients—especially in Dabi—indicate a need for clearer communication regarding financial terms and procedures.

(iv) Overall Satisfaction:

Both programs enjoy high rates of client satisfaction and willingness to recommend BRAC, reflecting positively on staff engagement and program management.

To maximize impact, Dabi should focus on addressing loan adequacy and enhancing client education on compliance and grievance processes. Progoti would benefit from more flexible and higher-value loan options, as well as advanced training for enterprise clients. For both programs, improving clarity and transparency in communication will further strengthen client trust and program effectiveness.

## **5.8 Ethical Considerations and Limitations**

All participants in this study were fully informed about the voluntary nature of their participation and assured that their responses would be kept confidential. No Personal Identifiable Information was gathered, and all the data were anonymized prior to analysis to preserve privacy of the participants and keep to ethical standards of research. Data collection was carried out in accordance with the internal rules of the BRAC regarding research ethics and was concerned about client freedom of choice and human dignity. However, despite the provocative information, this presentation can never go beyond a few limitations. It is possible that the results are skewed towards the small size of 80 clients sampled by branch which only includes two branches of BRAC- Gulshan (Dabi) and Mirpur (progoti) dimensions which might not represent the complete diversity of national BRAC microfinance client base. Also, the use of self-reported survey data as a criterion increases the risk of response bias or inaccuracy because of remembering or social desirability. Such restrictions must be taken into consideration when generalizing and when extrapolating study findings to relevant larger programs.

**Chapter 6**  
**Findings, Recommendations**  
**& Conclusion**

## **Chapter 6**

### **Findings, Recommendations and Conclusion**

#### **6.1 Major Findings**

Survey and interview data obtained on Dabi and Progoti programs at BRAC can bring out some important points about efficiency of operation, client experience and compliance practice:

##### **i) Effectiveness in Client Targeting and Inclusion**

Dabi program is very efficient in targeting its desired population of female youth in underserved communities with low education levels, thereby reflecting well on the mission of financial inclusion and empowerment, which BRAC lives by. Progoti, in its turn, has older and better-educated enterprise clients and deals with the established entrepreneurs with more differentiated needs and stronger demands towards the financial services.

##### **ii) Loan Sufficiency and Flexibility Remain Challenges**

Although most of the Dabi clients are satisfied with their loan amounts, a high percentage of them merely voice incomplete satisfaction or needs. The problem is even worse in Progoti, where only 35 percent of clients said that their fees were very adequate, 50 percent said it was only adequate, and 15 noted that it was not sufficient. These gaps point at a discrepancy between current loan products and capital needs of enterprise clients as they evolve.

##### **iii) Service Satisfaction and Staff Interaction are Program Strengths**

Both Dabi and Progoti clients report high levels of satisfaction with BRAC field staff, with 80% rating staff behavior as “Good” or “Excellent.” This reflects BRAC’s effective investment in staff development and client relationship management, contributing to overall client trust and retention.

##### **iv) Compliance Awareness and Transparency**

Areas for Improvement while awareness of compliance monitoring, client rights, and grievance procedures is relatively high—especially in Progoti—there remain gaps, particularly among Dabi clients, in understanding formal processes and available support. In addition, although transparency in financial dealings is rated as “Average” or better by most, a notable minority still perceive gaps, especially in the clarity of loan terms and interest rates.

## **V) Strong Overall Client Satisfaction and Program Reputation**

The willingness to recommend BRAC microfinance is exceptionally high across both programs (95% for Dabi, 90% for Progoti), indicating a robust reputation and positive community impact. However, ongoing client feedback points to a desire for further enhancements in loan flexibility, information clarity, and ease of accessing support services.

## **6.2 Recommendations**

Drawing on these findings, the following recommendations are proposed to enhance the effectiveness and impact of BRAC's microfinance programs:

### *A. Recommendations for the Dabi Program*

- i) **Enhance Loan Adequacy and Flexibility:** Review current loan sizing criteria to better align with client needs and economic opportunities. Consider offering tiered loan packages or incremental top-up loans to accommodate growth-oriented clients.
- ii) **Enhance Client Education and Communication:** Prepare and conduct periodic orientation programs with minimal jargons and visuals to ensure that all clients have perfect clarity with regard to repayment intervals, loan terms, compliances procedures and grievance redressal processes. Design responses to clients who are less literate.
- iii) **Strengthen Grievance Redressal Mechanisms:** Increase awareness of existing complaint channels through branch posters, community meetings, and client handbooks. Ensure feedback and complaint processes are accessible and user-friendly.

### *B. Recommendations for the Progoti Program*

- i) **Expand and Diversify Loan Products:** Introduce larger, more flexible loan offerings and tailor products to meet the needs of established enterprise clients. Explore innovative financing options such as seasonal loans or revenue-based repayment schemes for dynamic businesses.
- ii) **Invest in Advanced Education and Client Outreach:** Develop program/workshops on financial education, business management and compliance training, to clients of Progoti. Use peer learning/mentorship systems to develop a support client community.
- iii) **Increase Transparency and Documentation Clarity:** Simplify all loan documents and financial statements. Clearly explain interest calculations, fees, and repayment expectations, and provide written summaries in local languages.

### *C. Cross-Cutting Recommendations for Both Programs*

- i) **Continuous Staff Training:** Maintain and expand training programs for field staff on customer service, ethical standards, and compliance. Regular refresher courses can help maintain high-quality interactions.
- ii) **Establish Feedback and Monitoring Systems:** Institutionalize routine client satisfaction surveys and focus groups to gather actionable insights for ongoing improvement. Use digital platforms for rapid feedback where feasible.
- iii) **Promote Transparency and Trust:** Enhance communication on financial dealings, branch-level audits, and compliance results to foster greater trust among clients. Consider periodic “client open days” for direct engagement with BRAC management.

## **6.3 Conclusion**

This comprehensive analysis of BRAC’s Dabi and Progoti microfinance programs demonstrates substantial progress toward the goals of financial inclusion, enterprise development, and client empowerment. Dabi’s targeted outreach to marginalized women and Progoti’s support for enterprise clients illustrate BRAC’s dual capacity to drive both social and economic change. Nevertheless, the study highlights important opportunities for further improvement. Addressing challenges in loan sufficiency, compliance awareness, and financial transparency will be crucial to sustaining client trust and expanding program impact. Implementing the recommended actions will not only enhance operational efficiency and service quality but also ensure BRAC’s microfinance initiatives remain adaptive, client-centered, and scalable in the evolving development landscape. By fostering a culture of ongoing feedback, innovation, and ethical service delivery, BRAC can continue to set the standard for inclusive finance and empower countless individuals and communities to build better futures.

## **Appendices**

## Appendix A: Survey Questionnaire – Dabi Program

(1) Full Name: \_\_\_\_\_

(2) Gender:

Male

Female

Other

(3) Age:

Below 25

26–35

36–45

46–55

56+

(4) Educational Qualification:

No formal education

Primary

Secondary

Higher Secondary

Graduate or above

(5) BRAC Program: Dabi (preselected)

(6) How satisfied are you with the loan disbursement process?

1

2

3

4

5

(7) Was the loan amount sufficient for your business needs?

Yes

Partially

No

(8) For what purpose did you intend to use the loan?

Livestock

Agriculture

Retail

Service

Other

(9) In what sector did you actually use the loan?

Livestock

Agriculture

Retail

Service

Other

(10) Was the installment schedule clearly explained to you?

Yes

No

(11) How satisfied are you with the behavior of BRAC field staff?

1

2

3

4

5

(12) How transparent were the loan terms in your opinion?

Excellent

- Good
- Average
- Poor

(13) Do you think the specified interest rate was reasonable?

- Yes
- No
- Not sure

(14) Would you recommend BRAC microfinance to others?

- Yes
- No

(15) How many times have you taken a loan from BRAC?

- First time
- 2 times
- 3–4 times
- More than 4 times

(16) Are you aware that BRAC conducts compliance monitoring?

- Yes
- No

(17) Has a compliance officer visited your VO (Village Organization)?

- Yes
- No

(18) Are you aware of your rights and the grievance reporting process?

- Yes
- No

(19) Do you feel confident reporting irregularities or corruption?

- Yes

No

(20) How would you rate the transparency of BRAC's financial transactions?

Excellent

Good

Average

Poor

## সার্ভে ফর্ম – দাবি প্রোগ্রাম (বাংলা)

(১) পূর্ণ নাম: \_\_\_\_\_

(২) লিঙ্গ:

- পুরুষ
- মহিলা
- অন্যান্য

(৩) বয়স:

- ২৫ এর নিচে
- ২৬–৩৫
- ৩৬–৪৫
- ৪৬–৫৫
- ৫৬+

(৪) শিক্ষাগত যোগ্যতা:

- কোনো আনুষ্ঠানিক শিক্ষা নেই
- প্রাথমিক
- মাধ্যমিক
- উচ্চ মাধ্যমিক
- স্নাতক বা তার উর্ধে

(৫) ব্র্যাক প্রোগ্রাম: দাবি (নির্ধারিত)

(৬) আপনি ঋণ বিতরণ প্রক্রিয়া নিয়ে কতটা সন্তুষ্ট?

- ১
- ২
- ৩
- ৪
- ৫

(৭) আপনার ব্যবসার প্রয়োজন অনুযায়ী ঋণের পরিমাণ কি যথেষ্ট ছিল?

- হ্যাঁ
- আংশিক
- না

(৮) আপনি ঋণ কোন উদ্দেশ্যে ব্যবহার করতে চেয়েছিলেন?

- গবাদি পশু
- কৃষি
- খুচরা
- সেবা
- অন্যান্য

(৯) আপনি ঋণটি বাস্তবে কোন খাতে ব্যবহার করেছেন?

- গবাদি পশু
- কৃষি
- খুচরা
- সেবা
- অন্যান্য

(১০) কিস্তির সময়সূচি কি স্পষ্টভাবে ব্যাখ্যা করা হয়েছিল?

- হ্যাঁ
- না

(১১) ব্র্যাক মাঠকর্মীদের আচরণ নিয়ে আপনার সন্তুষ্টির মাত্রা কী?

- ১
- ২
- ৩
- ৪
- ৫

(১২) ঋণের শর্তাবলী কতটা স্বচ্ছ ছিল বলে আপনি মনে করেন?

- চমৎকার
- ভাল
- মাঝারি
- দুর্বল

(১৩) আপনি কি মনে করেন নির্ধারিত সুদের হার যৌক্তিক?

- হ্যাঁ
- না
- নিশ্চিত নই

(১৪) আপনি কি অন্যদের ব্র্যাক মাইক্রোফাইন্যান্স থেকে ঋণ গ্রহণের পরামর্শ দেবেন?

- হ্যাঁ
- না

(১৫) আপনি ব্র্যাক থেকে মোট কতবার ঋণ নিয়েছেন?

- ১ম বার
- ২ বার
- ৩-৪ বার
- ৪ বারের বেশি

(১৬) আপনি কি জানেন ব্র্যাক কমপ্লায়েন্স মনিটরিং করে?

- হ্যাঁ
- না

(১৭) কমপ্লায়েন্স অফিসার কি আপনার ভিও (VO) পরিদর্শন করেছেন?

- হ্যাঁ
- না

(১৮) আপনি কি আপনার অধিকার ও অভিযোগ জানানোর প্রক্রিয়া সম্পর্কে জানেন?

- হ্যাঁ
- না

(১৯) আপনি কি অনিয়ম বা দুর্নীতি রিপোর্ট করতে আত্মবিশ্বাসী বোধ করেন?

হ্যাঁ

না

(২০) ব্র্যাকের আর্থিক লেনদেনের স্বচ্ছতা আপনি কীভাবে মূল্যায়ন করবেন?

চমৎকার

ভাল

মাঝারি

দুর্বল

## Appendix B: Survey Questionnaire – Progoti Program

(1) Full Name: \_\_\_\_\_

(2) Type of Business:

- Retail Shop
- Wholesale Business
- Manufacturing
- Service
- Other

(3) Gender:

- Male
- Female
- Other

(4) Age:

- Below 25
- 26–35
- 36–45
- 46–55
- 56+

(5) Educational Qualification:

- No formal education
- Primary
- Secondary
- Higher Secondary
- Graduate or above

(6) BRAC Program: Progoti (preselected)

(7) How satisfied are you with the loan disbursement process?

- 1
- 2
- 3
- 4
- 5

(8) Was the loan amount sufficient for your business needs?

- Yes
- Partially
- No

(9) For what purpose did you intend to use the loan?

- Retail Shop
- Wholesale Business
- Manufacturing
- Service
- Other

(10) In what sector did you actually use the loan?

- Retail Shop
- Wholesale Business
- Manufacturing
- Service
- Other

(11) Was the installment schedule clearly explained to you?

- Yes
- No

(12) How satisfied are you with the behavior of BRAC field staff?

1

2

3

4

5

(13) How transparent were the loan terms in your opinion?

Excellent

Good

Average

Poor

(14) Do you think the specified interest rate was reasonable?

Yes

No

Not sure

(15) Would you recommend BRAC microfinance to others?

Yes

No

(16) How many times have you taken a loan from BRAC?

First time

2 times

3–4 times

More than 4 times

(17) Are you aware that BRAC conducts compliance monitoring?

Yes

No

(18) Has a compliance officer visited your business?

Yes

No

(19) Are you aware of your rights and the grievance reporting process?

Yes

No

(20) Do you feel confident reporting irregularities or corruption?

Yes

No

(21) How would you rate the transparency of BRAC's financial transactions?

Excellent

Good

Average

Poor

## সার্ভে ফর্ম- প্রগতি প্রোগ্রাম (বাংলা)

(১) পূর্ণ নাম: \_\_\_\_\_

(২) ব্যবসার ধরন:

- খুচরা দোকান
- পাইকারি ব্যবসা
- উৎপাদন
- সেবা
- অন্যান্য

(৩) লিঙ্গ:

- পুরুষ
- মহিলা
- অন্যান্য

(৪) বয়স:

- ২৫ এর নিচে
- ২৬-৩৫
- ৩৬-৪৫
- ৪৬-৫৫
- ৫৬+

(৫) শিক্ষাগত যোগ্যতা:

- কোনো আনুষ্ঠানিক শিক্ষা নেই
- প্রাথমিক
- মাধ্যমিক
- উচ্চ মাধ্যমিক
- স্নাতক বা তার উর্ধ্ব

(৬) ব্র্যাক প্রোগ্রাম: প্রগতি (নির্ধারিত)

(৭) আপনি ঋণ বিতরণ প্রক্রিয়া নিয়ে কতটা সন্তুষ্ট?

১

২

৩

৪

৫

(৮) আপনার ব্যবসার প্রয়োজন অনুযায়ী ঋণের পরিমাণ কি যথেষ্ট ছিল?

হ্যাঁ

আংশিক

না

(৯) আপনি ঋণ কোন উদ্দেশ্যে ব্যবহার করতে চেয়েছিলেন?

খুচরা দোকান

পাইকারি ব্যবসা

উৎপাদন

সেবা

অন্যান্য

(১০) আপনি ঋণটি বাস্তবে কোন খাতে ব্যবহার করেছেন?

খুচরা দোকান

পাইকারি ব্যবসা

উৎপাদন

সেবা

অন্যান্য

(১১) কিস্তির সময়সূচি কি স্পষ্টভাবে ব্যাখ্যা করা হয়েছিল?

হ্যাঁ

না

(১২) ব্র্যাক মাঠকর্মীদের আচরণ নিয়ে আপনার সন্তুষ্টির মাত্রা কী?

১

২

৩

৪

৫

(১৩) ঋণের শর্তাবলী কতটা স্বচ্ছ ছিল বলে আপনি মনে করেন?

চমৎকার

ভাল

মাঝারি

দুর্বল

(১৪) আপনি কি মনে করেন নির্ধারিত সুদের হার যৌক্তিক?

হ্যাঁ

না

নিশ্চিত নই

(১৫) আপনি কি অন্যদের ব্র্যাক মাইক্রোফাইন্যান্স থেকে ঋণ গ্রহণের পরামর্শ দেবেন?

হ্যাঁ

না

(১৬) আপনি ব্র্যাক থেকে মোট কতবার ঋণ নিয়েছেন?

১ম বার

২ বার

৩-৪ বার

৪ বারের বেশি

(১৭) আপনি কি জানেন ব্র্যাক কমপ্লায়েন্স মনিটরিং করে?

হ্যাঁ

না

(১৮) কমপ্লায়েন্স অফিসার কি আপনার ব্যবসা পরিদর্শন করেছেন?

হ্যাঁ

না

(১৯) আপনি কি আপনার অধিকার ও অভিযোগ জানানোর প্রক্রিয়া সম্পর্কে জানেন?

হ্যাঁ

না

(২০) আপনি কি অনিয়ম বা দুর্নীতি রিপোর্ট করতে আত্মবিশ্বাসী বোধ করেন?

হ্যাঁ

না

(২১) ব্যাকের আর্থিক লেনদেনের স্বচ্ছতা আপনি কীভাবে মূল্যায়ন করবেন?

চমৎকার

ভাল

মাঝারি

দুর্বল

## **Appendix C: BRAC Program List**

BRAC operates a wide range of programs to address Bangladesh's multidimensional development challenges. The following is a comprehensive list of major BRAC programs:

1. Health, Nutrition, and Population
2. Microfinance
  - o Dabi (Daridro Bimochon)
  - o Progoti
  - o UPG (Ultra Poor Graduation)
  - o BCUP (Borgachashi Unnayan Prokolpo)
  - o NCDP (North West Crop Diversification Project)
  - o SCDP (Second Crop Diversification Project)
3. Education
4. Human Rights and Legal Aid Services (HRLS)
5. Agriculture and Food Security
6. Water, Sanitation, and Hygiene (WASH)
7. Disaster Management and Climate Change
8. Migration
9. Targeting the Ultra Poor (TUP)
10. Skills Development
11. Gender Justice and Diversity
12. Urban Development Program (UDP)
13. Social Enterprises (Aarong, Dairy, etc.)
14. Community Empowerment Program (CEP)
15. Integrated Development Program (IDP)
16. Other specialized projects and pilots

## Appendix D: Internship Certification



Date: 30 April 2025

**Subject: Letter of Appreciation**

This is to certify that **Sumaiya Akter Mim** has completed her internship with the **BRAC Microfinance Programme – Compliance & Service Assurance Unit** in BRAC Head Office, Dhaka, during the period of **3 February 2025 to 30 April 2025**.

We appreciate the dedication and effort she put behind the assigned work as her contribution will ultimately contribute to BRAC's vision - where everyone has the opportunity to realise their potential. During her internship period we found her agile and able to take ownership of the work that she was given.

On behalf of BRAC we wish her all the best for all of her future undertakings.

Sincerely,

   
Md Nazibul Islam Sharker Priom  
Lead, Employer Brand and Engagements  
Communications

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**Md Nazibul Islam Sharker**  
Lead, Employer Branding and Engagement,  
Communications  
BRAC Centre, 75, Mohakhali, Dhaka 1212, Bangladesh

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## Appendix E: Letter of Appointment



### Volunteering / Internship Agreement

[Intern's Name] Sumaiya Akter Mim  
[Intern's Father's Name] MD. Nazim Uddin  
[Address Line 1] 36/612, Hazri Ali Hossain road, Baishleki, Mirpur-13, Dhaka-1216.  
[Address Line 2]

In consideration for an internship placement at BRAC, from (start date) 3/02/25 to (end date) 30/04/25, the undersigned (hereinafter referred to as "INTERN") agrees to the following:

1. The INTERN agrees that he/she is at least eighteen years old (18) and has provided emergency contact information to the Internship Unit of the BRAC Communications Department;
2. The INTERN agrees that he/she will be receiving BDT 8000 per month as stipend from BRAC for the duration of his /her internship
3. The Intern will be responsible for his/her own medical emergency and costs arising from accidents and/or illness, incurred during the internship
4. The Intern will be responsible for his/her personal safety and security outside BRAC premises;
5. The INTERN is personally responsible for obtaining necessary visas and arranging travel to and from Bangladesh. BRAC may, at its discretion, provide transportation to and from BRAC premises in-country;
6. The INTERN agrees to abide by the rules and regulations of BRAC and the direction of his/her supervisor and the Internship Unit regarding professional and personal conduct during the internship;
7. The Intern agrees to abide by the Code of Conduct and the following safeguarding policies and guidelines:
  - BRAC Safeguarding Policy
  - BRAC Prevention of Workplace Bullying and Violence Policy and Procedure
  - Child and Adolescent Protection Policy
  - BRAC Adults with Special Needs Policy
  - BRAC Sexual Harassment Elimination (SHE) Policy
  - BRAC Whistleblowing policy
  - BRAC Safeguarding Reporting and Response Mechanism
  - BRAC Guidelines when Communicating with Victim/Survivor
8. The INTERN agrees to abide by the controlled-substance laws of Bangladesh and not to use any illicit drugs or substances considered illegal there or any BRAC premises throughout the internship;
9. The INTERN understands that if he/she would like to change the internship area or focus, this change will have to be decided within the first week of the internship and with the consent of the supervisor and that such change may take up to four (4) weeks;
10. BRAC reserves the right to make changes to the internship programme or in the programme's proposed schedule and itinerary;

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11. The INTERN understands that he/she will be serving in an "at will" capacity and that BRAC may terminate the internship if i) INTERN engages in action endangering his/her self or others; (ii) INTERN's attendance and participation is irregular or their performance does not satisfy the terms of agreement; (iii) INTERN's conduct is considered to be inappropriate, detrimental or incompatible with the best interest and welfare of the internship programme. BRAC will notify the sponsoring institution before or immediately upon such termination;

12. The INTERN agrees to keep confidential any and all unpublished information or other information he/she obtains through the course of the internship that he/she knows has not been made public, or should not be made public, except with explicit authorisation from BRAC and not to publish any reports or papers on the basis of information obtained during the internship, both during and after the internship without written approval of the internship supervisor and the BRAC Communications Department;

13. The INTERN recognises that any academic credit or arrangements for academic credit are solely his/her responsibility in his/her dealings with the sponsoring institution. The BRAC designated supervisor will provide the INTERN with reasonable documentation as necessary for these purposes;

14. The INTERN will complete an internship evaluation questionnaire at the end of the internship and submit it to his/her supervisor and the Internships Unit of the Communications Department.

15. The INTERN will return his/her temporary BRAC identification badge upon completion.

16. The INTERN agrees that any internship data including write-ups, reports, pictures, etc may be edited and/or used in BRAC communication materials, social networking websites and/or uploaded on BRAC's official website with credit and without compensation.

I have read and understood the conditions governing any participation in BRAC's internship programme. I further understand the possible actions that may be taken should I act in a manner inconsistent with these conditions.

Sumaiya Akter Mim  
INTERN name

Sumaiya  
05/02/25  
Signature

05/02/2025  
Date

Tamara Akrom  
BRAC representative  
(From Internship Unit)

TA.  
Signature

05.02.2025  
Date

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