



Daffodil *International* **University**

An Internship report

On

“Level of employees’ job satisfaction of Grameen Bank”

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Program: MBA

Major in Human Resource Management

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Date of submission: January 21, 2021.

Letter of Transmittal

21 January, 2021

Mr. Md. Anhar Sharif Mollah

Assistant professor

Department of Business Administration

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Subject: Submission of internship report on “Level of employees’ job satisfaction of Grameen Bank.”

Dear Sir,

Its great pleasure and privilege to present the report titled on "Level of employees' job satisfaction of Grameen Bank" which was assigned to me as a partial necessity for the completion of Master of Business Administration program. During the study I've tried my best to provide adequate amount of informative and relevant issues and always tried my best to follow the guidelines as you have recommended. It's my pleasure to work under your energetic administration and direction. However, I sincerely have confidence in that, this report will serve the aim.

This report has enlarged my level of information and that i truly realize the importance of preparing this report. I would like to thank for your valuable supervision and gentle support at every single stage of my effort on this study.

Yours sincerely,

.....

S.M. Thohidur Rahman

ID No: 192-14-138

MBA Program (Major in HRM)

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Student's Declaration

I am S.M. Thohidur Rahman, a student of MBA program, Daffodil International University (DIU), hereby declare that the internship report titled “Level of employees’ job satisfaction of Grameen bank” is prepared after the completion of my internship at Grameen bank under the intensive supervision & guidance of Mr. Md. Anhar Sharif Mollah, Assistant professor, Department of Business Administration, Daffodil International University (DIU).

I also declared that the internship report is ready for educational purpose only. This report isn't submitted by others.

.....

S.M. Thohidur Rahman
ID No: 192-14-138
MBA Program (Major in HRM)
Daffodil International University (DIU)

Supervisor's Certificate

This is to declare that the report on “Level of employees’ job satisfaction of Grameen Bank” is prepared by S.M. Thohidur Rahman, under my direct supervision as a partial fulfillment of the requirement of Master of Business Administration (MBA) post-graduate degree from the Department of Management, Daffodil International University (DIU).

So far I do know, S.M. Thohidur Rahman has prepared this report by his own & isn't copied or borrowed from anywhere without proper acknowledgement.

May Allah bless him each victory in life

.....

Mr. Md. Anhar Sharif Mollah

Assistant professor,
Department of Business Administration,
Daffodil International University (DIU)

Acknowledgement

In the first place I'm grateful to Almighty to most glorious, most kind and most merciful who have allowed me to complete my internship report within the planned timetable. I'd prefer to acknowledge my gratefulness for my respectful internship supervisor Mr. Md. Anhar Sharif Mollah, Assistant professor, Department of Business Administration, Daffodil International University (DIU) for providing me such a chance to prepare this report together with his generous guidance, supervision, inspiration and patience.

I am very thankful to the Human Resource Division of Grameen Bank for giving me the opportunity to finish my report. I would like to acknowledge Sobur Khan, Grameen Bank, HR department of Grameen bank for his direction, inspiration and giving important information to ready the report in an accurate way. I'd like to acknowledge all officials of Grameen bank for sharing their knowledge, information and important time with me. I also convey to others who were involved and assisted throughout the time of preparing this report.

Executive Summary

The Grameen Bank is a Nobel Peace Prize-winning organization and community development bank which originated in Bangladesh. It basically provides two small loans, one is microcredit and other one is "Grameen credit"). The word Grameen is comes from the Bengali word gram that means "rural". Micro-credit loans are mainly created on very idea that the poor have abilities that are under-utilized and, with proper incentive, poor can earn more. Grameen Bank also accepts deposits, provides other services, and runs several development-oriented businesses like fabric, telephone and energy companies.

The objective of this report is categorized in two types; these are broad objective & specific objectives. Broad objective is to evaluate the level of employees' job satisfaction of Grameen bank & the particular objectives are to spot the key factors of job satisfaction of the employees, to know employee opinion regarding job satisfaction level of the employees of Grameen bank and to recommend some appropriate measures for improving employee job satisfaction Level of Grameen bank. This study is descriptive in nature. Two varieties of data are used like primary and secondary data. The non-probability convenience sampling technique has been used to make this study. The sample size was 10.

Job satisfaction is an employee's positive and negative feelings about their job. Job satisfaction feeling is generally based on a person's outlook of satisfaction. Job satisfaction are basically two stages: One is affective job satisfaction and other is cognitive job satisfaction. Its helps to lower turnover, higher productivity increased profits which helps spread goodwill. The factors that affect job satisfaction are Employed Environments, Opportunity for Improvement, Huge workload pressure and Stress Level, Respect between Co-Workers, Employees relationship with Superiors, Financial Benefits, Managerial Standards, Commitment and Employee Assessments.

Most of the respondents are satisfied with their current salary and benefit packages (bonuses, health insurance) but some number of them are also dissatisfied. Most of the respondents are satisfied with promotion policies of the organization and disagreed that the organization provides flexibility in scheduling. Most of the respondents are dissatisfied with the opportunities to utilize their talent & skill. But most of the respondents are satisfied with the complete job. So, the organization should develop the great co-workers relationship within the work place., they should provide flexibility in work schedule and also the organization should provide better benefit packages for the higher performance of employees.

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Chapter – 01

Introduction

1.1 Background of the study:

Business plays a vital role to develop a country's economy. The Business world is becoming much more complex with the time. The Master of Business Administration (MBA) was introduced by Daffodil International University with an objective to produce an adequate number of highly trained and educated graduates to the economy. As the MBA program is the integrated, theoretical and practical method of teaching students of the program are required to process practical exposure in own different major disciplines within the preceding years of their courses. I was authorized to organize a report on "Level of Employees Job Satisfaction of Grameen Bank" for partial fulfillment of my course requirement.

1.2 Significance of the study:

In order to obtain depth understanding about the practical experiences of dynamic business world, it's mandatory to undertake a broad study to arrange internship report for me as a student of Business Administration, Daffodil International University which eager to the successfully completion of my MBA degree. Throughout the period of internship program, I am directed and administered by faculties of the department with whom I associated with. Each student is required to effort on a particular topic on their learning with the attachment of any organization. As part of the program, I'm highly proud to joint with Grameen Bank as internee and selecting topic "Level of Employees Job Satisfaction of Grameen Bank.

1.3 Scope of the study:

The scope of this report is to focus "the level of employee job satisfaction of Grameen Bank", Dhaka brunch with reference to overall condition of Employees. I am working there as an intern so I can collect information from Grameen Bank at Dhaka branch and I also collect information from Employees.

1.4 Objectives of the study:

1.4.1 Broad objective: To evaluate the level of employees' job satisfaction of Grameen Bank.

1.4.2 Specific objective: This was organized to attain the subsequent objectives:

- To identify the key factors of Job Satisfaction of the employee of Grameen Bank.
- To know the opinion regarding job satisfaction level of the employees of Grameen Bank.
- To recommend some appropriate measures for improving employee job satisfaction Level of Grameen Bank.

1.5 Methodology of the study:

1.5.1 Research design: This is a descriptive research.

1.5.2 Sources of data collection:

Primary data sources:

A primary data source is a main or primary data source in which the data are collected direct by the researcher for research purpose.

The sources are -

- Questionnaire survey
- Face to face conversation with officials

Secondary data sources:

It's the data or information which I collect from another source. I used past investigators collect data for this study.

- Annual report of the Grameen Bank (year: 2018-2019)
- Website of Grameen Bank (www.Grameenbank.com)
- Text Books

1.5.3 Data Collection Procedure:

I followed both qualitative and quantitative method. I've collected information for this study in two ways. First I collect primary data through questionnaire survey on Grameen Bank. I witnessed the behavior of personnel. So as to gather secondary data, I gather it through official website, annual report and many document of Grameen Bank.

1.5.4 Sampling Plan:

Sampling plan is certain plan for attaining a sample from given a population.

- Population: The population this study was all the employees of Grameen Bank.
- Sampling Method: I was using non- probability convenience sampling method for collected the information and to spot the respondents.
- Sample Size: The sample size was 10 employees.

	Manager	Executive Officers	Probationary Officers	Total
	1	4	5	10

Gender

Classification:

Male:

06

Female:

04

1.6 Limitations of the study:

I faced many limitations to conduct this study. Includes-

- Lack of experience: To collect the data requires vast knowledge. But I hadn't sufficient idea, information, and earlier knowledge about this study, so it's very usual that some mistake may exist in the report.
- At the time of information collection I've met some problems due to limited facilities given by the Management.
- In the course of data collection it's been perceived that majority of the respondents of the survey are sharing information to maintain their job secrecy.
- Sample size isn't representative to present the actual picture of the bank.

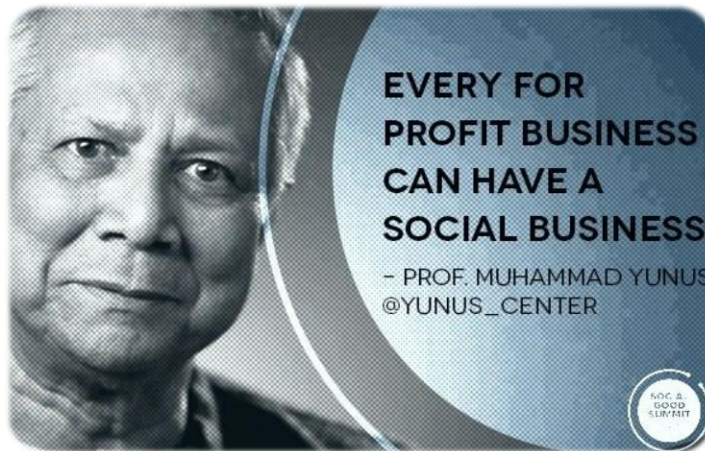
Chapter – 02

Company Overview

2.1 Introduction of Grameen Bank:

The Grameen Bank is a Nobel Peace Prize-winning microfinance organization and community development bank founded in Bangladesh. It makes small loans (known as microcredit or "Grameen credit"). The word Grameen is comes from the Bengali word gram which means "rural". Micro-credit loans are based on the concept that the poor have skills which are under-utilized and, with incentive, they can earn more. The bank also accepts deposits, provides other services, and runs several development-oriented businesses including fabric, telephone and energy companies.

2.2 History of Grameen bank:



Dr. Muhammad Yunus was head of the Department of Economics at the University of Chittagong in August 1976, started a project called Grameen Bank project. The project expanded in to Tangail in corporation with Bangladesh Bank in 1979. It was established as an independent Bank in October 1983.

Grameen Bank was established in the village of Jobra. Today Grameen Bank is a huge micro credit institution. It is larger than many Commercial Banks in Bangladesh. Grameen Bank has been simulated in more than hundred countries of the world.

Grameen Bank is owned by the borrowers of the Bank. The key goal is to create credit available to the poor, mostly female, in the fight against poverty. In doing so, borrowers are given loans for income generating purposes and housing. All loans are given without guarantee and without lawful argument. Grameen Bank loans are paid on a weekly basis.

2.3 Vision of Grameen Bank:

The vision of Grameen Bank is “Banking for the poor people”.

2.4 Mission of Grameen Bank:

Grameen bank mission is to assist the poor family to beat poverty. Grameen bank targets the poor in rural area in Bangladesh, particularly poor women. It promotes credit as an individual’s right. It’s not based on any guarantee or lawfully enforceable agreements rather it’s on "trust". It’s undertaken for making self-employment for income generating accomplishments and housing for the below poverty people.

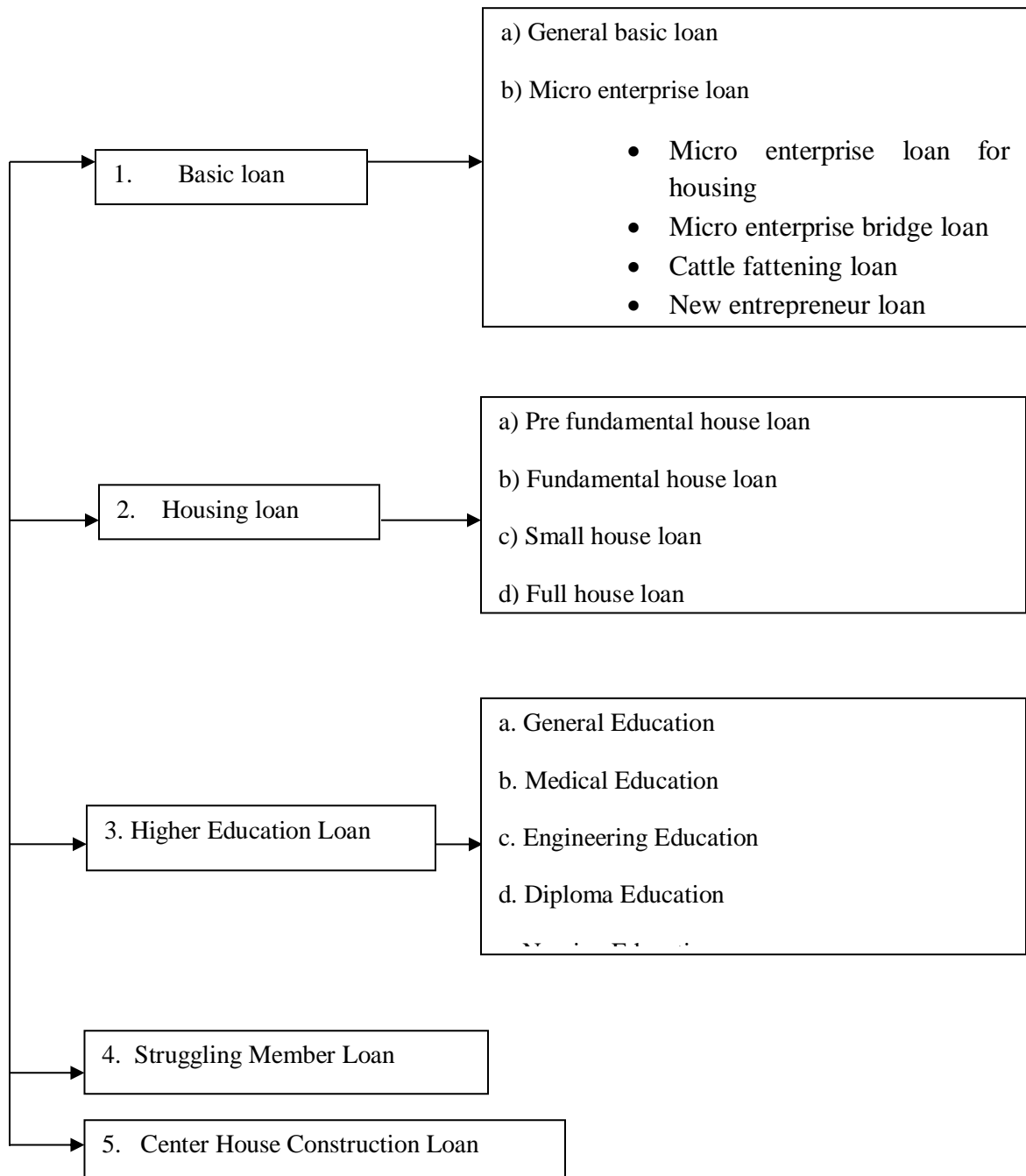
2.5 Goals and objectives of Grameen bank:

The goal, which is proclamation by the GB, is poverty alleviation mentioning the credit as the most influential instrument of engine of development, if has been providing group –based credit facilities to the poorest section of rural society for the creation of self- employment and income generating activities. The objectives, which are spiffed by the GB, are mentioned here: -

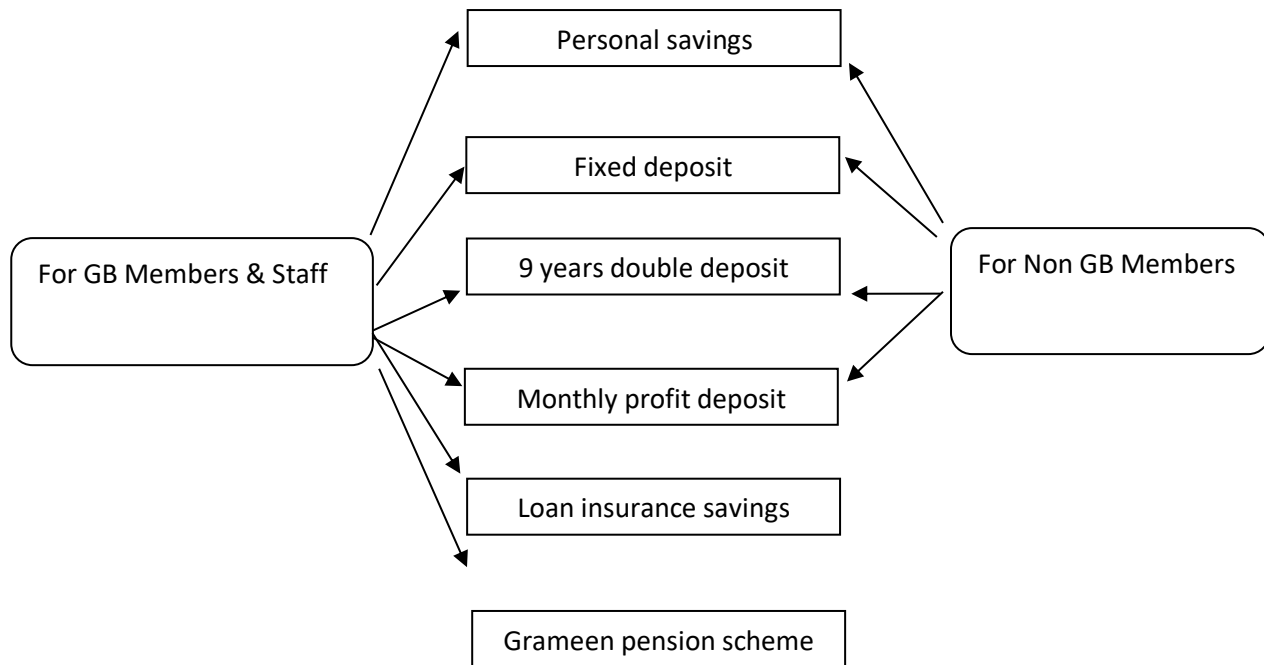
1. To empower the agricultural poor especially the ladies who are seriously neglected and ignored, through creation of self-employment opportunities and freedoms of them.
2. To deliver financial services exclusively to the poorest section of rural area which is excluded from the formal credit institutions.
3. To rescue the poor people from the moneylenders who charge exorbitant rate of interest on credit.
4. To deliver organizational support to the disadvantage people for better use of credit and income as well.
5. To develop human capital within the rural areas through providing developmental programs regarding education, health, nutrition, disaster management etc.
6. To decrease rural unemployment and dependency rat by offering self-employment opportunities.
7. To extend banking facilities to rural bottom poor, without any collateral.
8. To reverse the age-old vicious cycle of poverty through small credit.
9. To extend banking facilities to poor men and women.

2.6 Products & services of Grameen Bank:

2.6.1 Loan:



2.6.2 Savings Product:



2.7 Administrative Hierarchy:

It's run with the decisions of board of directors taken in the meeting. The bank controlled by a managing director and a deputy managing director's assisted managing director. 5 general managers maintained by 10 deputy general managers for 12 departments of Bank. Now there're have 4 special program officers who are under 4 deputy general managers.

Board of Directors:

The Bank is listed by Bangladesh Bank. Since 1983 Grameen bank has been working as bank, so Grameen bank is maintain the regulation, commands and limitations of Bangladesh Bank. The main decision making body in Grameen Bank is Board of Directors. The main decision making body is composed of thirteen members including 3 members from Bangladesh Bank and Bangladesh government and others from Grameen Bank. The member of Grameen Bank board of Directors is managing directors due to the power of the post but he or she has no voting right.

Managing Director and Deputy Managing Director-

Raton Kumar Nag is an Acting Managing Director.

General Managers and Deputy General Managers -

There're 12 departments and these are controlled by 5 General Manager and 10 Deputy General Managers.

2.8 Different Department at Grameen Bank Head Office:

- 1. Audit department:** Audit department is auditing the papers and all kind of transaction of other department.
- 2. Managing Directors secretariat:** This department is responsibility all kinds of logistic support for managing department of Grameen Bank.
- 3. Grameen Bank Secretariat:** This department is creating the list for promotion in different categories according to the standards of authority. This department also organize board meeting.
- 4. Administrative Department:** This department is doing entirely administrative works. This department is publishing all types of promotion, transfer employees from one department to other, from one zone to another zone. So administrative department is working as HRM department.
- 5. Training Department:** This department arranges the training department program for newly appointed employees and also other employees.
- 6. International and program Department:** This department is organizing different program for local and foreign people.
- 7. Account department:** This department is doing entirely account related works of Grameen Bank .It's budget and monitoring unit, fund management unit, providing fund unit.
- 8. Service Department:** This department is providing entirely service for maintain the building and transport facilities.
- 9. Monitoring and Evaluating Department:** This department is organizing all statement of all branch offices area and zonal offices.

Chapter – 3

Theoretical Aspects

3.1 Definition of job satisfaction:

Job satisfaction is an employee's positive and negative feelings about their job. Job satisfaction feeling is generally based on a person's outlook of satisfaction. Job satisfaction are often influenced by an individual's capability to finish necessary tasks, the types of communication in a company and the way organization treats personnel.

Job satisfaction are basically two stages: One is affective job satisfaction and other is cognitive job satisfaction. Affective job satisfaction is a people's emotional sentiment about their job as a entire. Cognitive job satisfaction is how pleased individuals feel about some aspect of their job like pay, hours, or benefits.

3.2 Importance of job satisfaction:

Importance of job satisfaction helps an organization in following ways:

Reduce Turnover Rate: Job satisfaction help to reduce turnover rate. Retaining qualified workers helps to make an improved working environment which help to retain talented employees and save money.

Advanced Productivity: Job satisfaction help to create higher productivity. Better job title and pay grade structure, employees who are found high job satisfaction which help to achieve higher productivity.

Increased Revenues: Holding employees good and happy can directed toward higher gross revenue, reduce costs and a stronger bottom line.

Loyalty: Whenever any personnel know the company has their greatest benefits at heart, personnel often keep up organizations mission and worked hard to attain organizations goals. And, employees more likely to express their friends which benefits to extent organizations goodwill.

3.3 Factors affecting job satisfaction:

The Factors affecting job satisfaction are discuss follows:

➤ **Working Environments:**

Every personnel expend maximum of their time in workforce in a week, so it is essential for any organization to improve working environment. Clean, positive, adequate lighting and comfortable work environment are bring positive work conditions.

➤ **Opportunities for Improvement:**

Personnel look much happier with his or her present occupation whether they look a route existing to upgrade their ranks, they take more responsibility and give more efforts along with it greater benefits. Most of organizations inspire their personnel to boost up innovative skills which creates opportunity for promotion.

➤ **Workload pressure and Stress Level:**

Even the most enthusiastic employee can end up with job dissatisfaction for dealings with work load pressure and deadlines that are tough to reach. When deadlines time is shorter than expected which may causes conflict between personnel and superiors and can increase the pressure level of their employees. Most of the times this kind of environment may create by unsuccessful administration and poor arrangement.

➤ **Respect between Co-Workers:**

Every personnel should be behave with respectfully by everyone in the workforce. An unfriendly working environment with bad-mannered and unfriendly colleague may create worse the job satisfaction of employees. A survey published by FoxBusiness.com in an August 2011, A half of respondents said that they had personally experienced comparatively massive amount of workplace with lack of respect. One-half of respondents also accept as true that morale is much poor where they work.

➤ **Relationship with Supervisors:**

An effective manager very much aware, their personnel need recognition and praise for his or her hard work and achievement. Personnel also very much aware, their manager's door is usually open to talk over any kinds of anxieties and problem they find disturbing to doing their task excellently which hampering their job satisfaction at the workplace.

➤ **Financial Benefits:**

A personnel views about the fairness of wage and current compensation he or she may receive which impact his or her job satisfaction in the organization. Organization necessity to ensure an instrument in order to value personnel performance and to give salary rises to highest performers. Personnel who have opportunities to get different incentives, like bonuses, extra paid for doing job in time off, also carry enthusiasm which result in higher job satisfaction to the organization.

➤ **Managerial Standards:**

It is the factor that encouraging or discouraging employees. Managerial standards must be in line with the work responsibilities defined in the job description defined by human resources. The background of the worker is include, educational history, is furthermore defined in a job description. Managers must have their potentials in line with the responsibilities given to the worker.

➤ **Motivation:**

Motivation help organization to create productive labor force. There must have some form of motivation to receive the most effective performance from an employees. Motivation can be financial incentives, the chance to involve in organizations projects, an occupational route that leads to management which direct involvement in day-to-day responsibilities. Good motivation may make a useful hand.

➤ **Commitment:**

Personnel often feels that the enterprise has to made promise to the personnel accomplishment tend to accomplish enhanced, in keeping with Personnel Systems Associates. Commitment means providing a reasonable pay scale and compensation package, contribution support in paying higher education costs, increasing a consistent training timetable which retains personnel up to date on organizations changes and delivers relevant data for workers to do their task and improvement tools to form sure that personnel have the foremost updated technology offered to do their task.

➤ **Employee Assessments:**

A right evaluation of employee's performance can create positive workforce which help organization to create productive workforce. An effective personnel assessment the process where the manager provides his feedback on employee's performance. A fair appraisal can results in positive environment which encourage employees to do work effectively.

Chapter – 4

**Level of employees' job
satisfaction of Grameen Bank**

4.1 Factors contributing to job satisfaction of the employees of Grameen Bank:

1. Job relating factor-

- **Job security:** Job security is the probability that an individual will keep his or her job a job with a high level of job security is such that a person with the job would have a small chance of becoming unemployed.

- **Job design:** Job design is the process of Work arrangement or rearrangement designed at reducing or overcoming job dissatisfaction and employee alienation arising from repetitive and mechanistic tasks. Through job design, organizations try to raise productivity levels by offering non-monetary rewards like greater satisfaction from a sense of personal achievement in meeting the increased challenge and responsibility of one's work. Job enlargement, job enrichment, job rotation, and job simplification are the various techniques used in a job design exercise.

- **Challenging work:** Challenging work can be a great motivator, because it can keep employees engaged and attracted in their role. For several people, having to beat some level of difficulty in their work is way preferable to the boredom of an easy, unchallenging job.

- **Status:** Status in employment refers to the status of an economically active person with reference to his or her employment, that's to mention, the short of explicit or implicit contract of employment with other persons or organizations that the person has in his/her job.

- **Authority and Responsibility:** Authority is the power to allow orders and get it acquire it obeyed or in other words it's the ability to take decisions. Responsibility means state of being accountable or in charge of for any obligation, trust, debt or something or in other words it means obligation to finish employment assigned on time and in best way.

- **Balance between life and work:** Work–life balance is a concept including proper arranging between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). This is related to the idea of lifestyle choice.

2. Benefits-

- **Salary:** Agreed-upon and regular compensation for employment that will be paid in any frequency but, in common practice, is paid on monthly and not on hourly, daily, weekly, or piece-work basis.
- **Medical Facilities:** Medical facilities management is a growing career option for persons interested in learning the leadership skills necessary to manage hospitals, clinics and other medical facilities. To learn more about a career in this field, keep reading.
- **Training and Development:** Any attempt to improve an employee's current or future performance by increasing his or her ability to perform through learning usually by changing the employee's attitude or increasing his or her skills and knowledge.

3. Relationship-

- **Supervision team work:** Commercial banking customers are courted and managed like valuable assets of the institution because they're. Rather than just servicing the requirements of the commercial banking clients, relationship managers get to understand their clients and their business needs by building and maintaining ongoing relationships.
- **Relationship with co-workers:** The organizational culture for his or her job satisfaction where the five variables or organizational culture are selected as working conditions, compensations, respect from co-workers, relationships with supervisors and opportunity for advancement.

4. Working Environment-

- **Working Condition:** Job satisfaction shows how considerably an employee likes his work additionally because the level of his preoccupation with work. Generally, it is stated that job satisfaction is a sense of comfort and positive experience that an employee have associate with his or her job. Job satisfaction can affect work behavior and therefore the organizational performance.

- **Safety and Security:** Relative freedom from danger, risk, or threat of harm, injury, or loss to personnel and/or property, whether caused deliberately or by accident. An asset pledged to guaranty the repayment of a loan, satisfaction of an obligation, or in compliance of an agreement. Security gives a lender or a legal right of access to the pledged asset and to require their possession and title just in case of default for a foreclosure sale.

- **Culture of the Bank:** The organizational culture for his or her job satisfaction where the five variables or organizational culture are selected as working conditions, compensations, respect from co-workers, relationships with supervisors and opportunity for advancement. The key purpose of this study effort was to analyze how organizational culture can affect job satisfaction of the workers in response their perceptions and reactions towards the organizational culture factors. This study operationally defined culture in terms of working conditions, compensations and benefits, respect from co-workers, relationships with supervisors and opportunity for advancement.

- **Rules and Regulation:** A regulation is a rule or law designed to manage or governs conduct. In statist mechanisms it can also be extended to monitoring and enforcement of rules as established by primary and/or delegated legislation. During this form, it's generally a written instrument containing rules having the force of statist law.

- **Working Hours:** Working hours refers to the legislation to limit the working hours per day, per week, per month or per year. If an employee has to work overtime, the employer will must to pay overtime payments to employees as needed within the law.

5. Management Behavior-

- **Promotion:** A promotion is the advancement of an employee's rank or position in an organizational hierarchy system. Promotion may be an employee's reward for decent or better performance.

- **Performance Evaluation:** Performance Evaluation is a multi-purpose tool used to evaluate actual performance against expected performance. Provide a chance for the worker and also the supervisor to exchange ideas and feelings about job performance. Identify employee training and development needs, and plan for career growth

- **Freedom to express opinion:** Everyone has the right to freedom of opinion and expression the right includes freedom to carry opinion without interfering and to hunt, receive and impart information and ideas through any media ad regardless of frontiers.

- **Communication:** The discipline of communication focuses on how people use messages to come up with meanings within and across various contexts, cultures, channels, and media. The discipline promotes the effective and ethical practice of human communication.

- **Recognition of performance:** Recognition for a employment well done is often considered as an significant management tool for motivating employees. Existing empirical studies show strong positive correlations between the provision of recognition and employee performance, but often fail to determine causality. This paper contributes to filling this gap by conducting a field experiment in natural working environment.

4.2 Questionnaire analysis:

This part of report is allocated for analysis and interpretation of information. Preparing percentage of analysis of job satisfaction, this is directly extracted from questionnaire.

Statement 1: I am satisfied with my current salary-

Particular	Respondents	Percentage
Strongly Agree	3	30%
Agree	3	30%
Neutral	2	20%
Disagree	2	20%
Strongly Disagree	0	0%
Total	10	100%

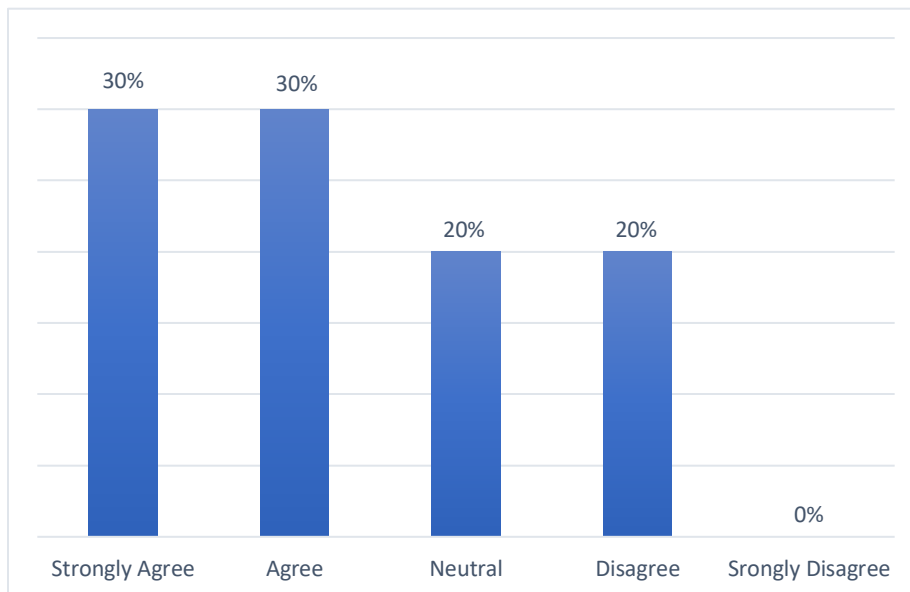


Fig 4(a): The opinion regarding current salary

Interpretation:

Above graph represents among the total number of respondents. 60 are agreed and 20% respondents are neutral and 20% respondents are disagreed. So, we can say that most of the respondents are satisfied with their current salary.

Statement 2: I am satisfied with my benefit packages (Bonuses, health insurance)-

Particular	Respondents	Percentage
Strongly Agree	2	20%
Agree	4	40%
Neutral	2	20%
Disagree	2	20%
Strongly Disagree	0	0%
Total	10	100%

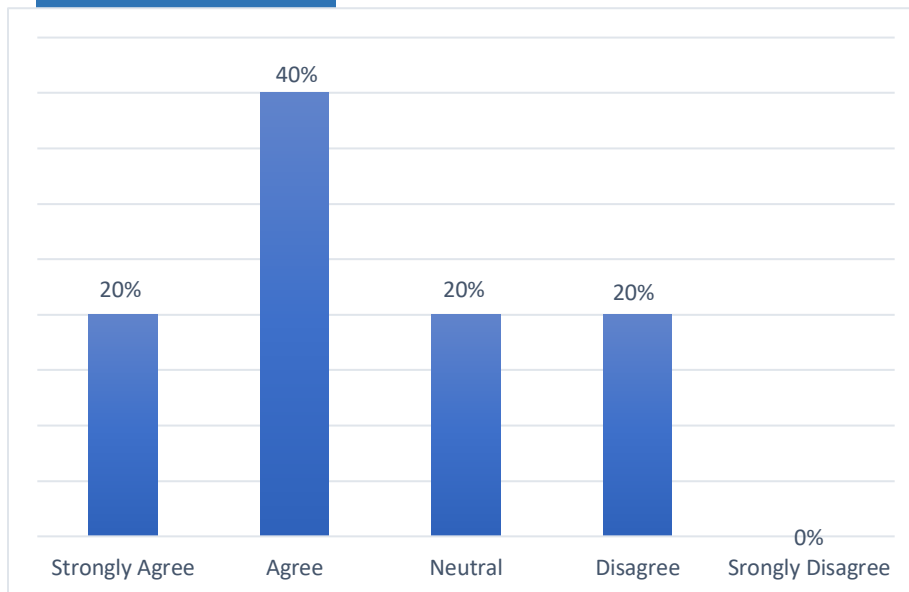


Fig 4(b): The opinion regarding benefit packages

Interpretation:

Above graph represents among the total number of respondents. 60 are agreed and 20% respondents are neutral and 20% respondents are disagreed. So, we can say that most of the respondents are satisfied with their benefit packages.

Statement 3: I am satisfied with promotion policies of the organization-

Particular	Respondents	Percentage
Strongly Agree	4	40%
Agree	4	40%
Neutral	2	20%
Disagree	0	0%
Strongly Disagree	0	0%
Total	10	100%

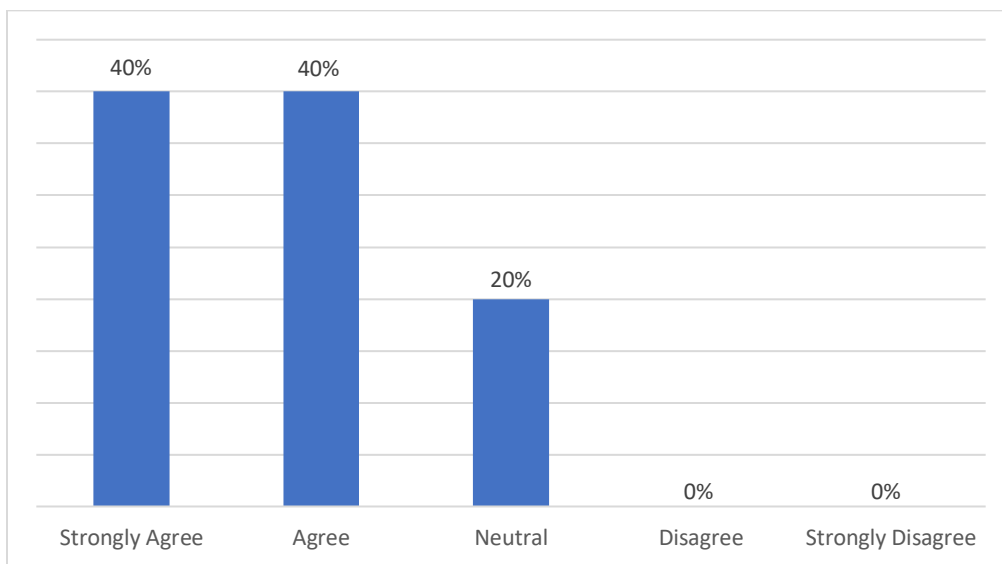


Fig 4(c): The opinion regarding promotion policies

Interpretation:

Above graph represents among the total number of respondents. 80 are agreed and 20% respondents are neutral and none of respondents are disagreed. So, we can say that most of the respondents are satisfied with their promotion policies of the organization.

Statement 4: I can share my opinions & problems with my superior-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	3	30%
Neutral	2	20%
Disagree	4	40%
Strongly Disagree	1	10%
Total	10	100%

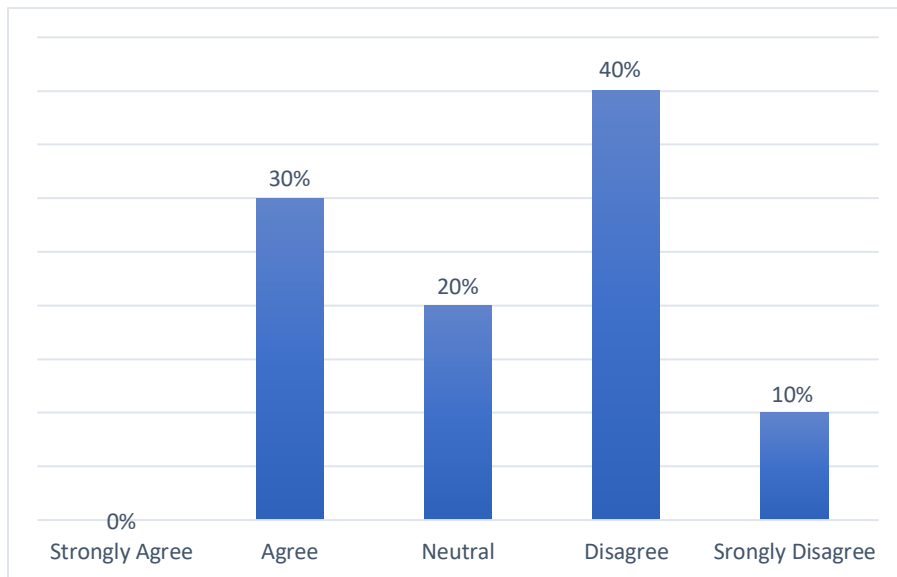


Fig 4(d): The opinion regarding opportunities to share opinions with superior

Interpretation:

Above graph represents among the total number of respondents. 30 are agreed and 20% respondents are neutral and 50% respondents are disagreed. So, we can say that most of the respondents are agreed that there is lack of opportunities to share opinions with superior.

Statement 5: I have good relationship with my co-workers-

Particular	Respondents	Percentage
Strongly Agree	2	20%
Agree	5	50%
Neutral	2	20%
Disagree	1	10%
Strongly Disagree	0	0%
Total	10	100%

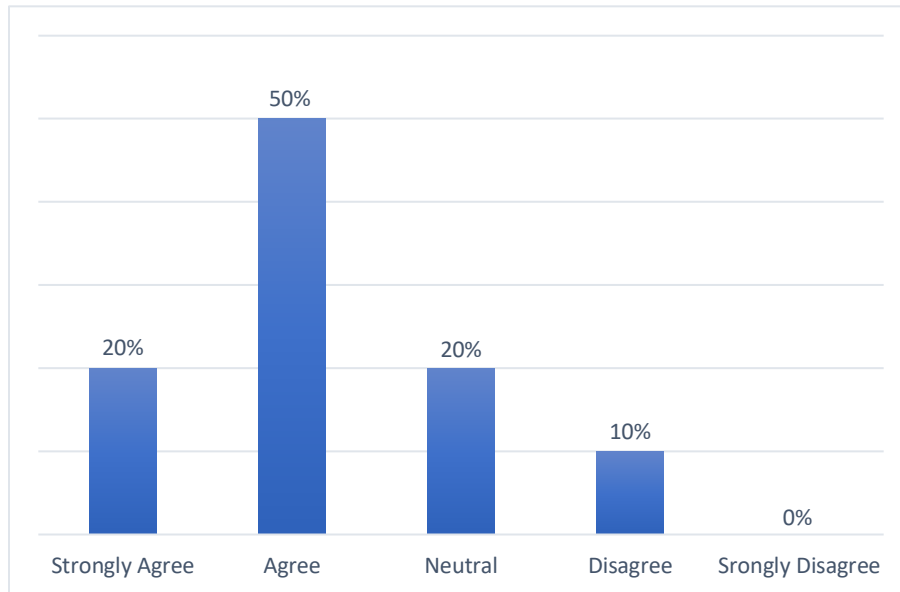


Fig 4(e): The opinion regarding relationship with my co-workers

Interpretation:

Above graph represents among the total number of respondents. 70% are agreed and 20% respondents are neutral and 10% respondents are disagreed. So, we can say that most of the respondents are satisfied with the relationship with my co-workers.

Statement 6: The organization has flexibility of work scheduling-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	3	30%
Neutral	1	10%
Disagree	4	40%
Strongly Disagree	2	20%
Total	10	100%

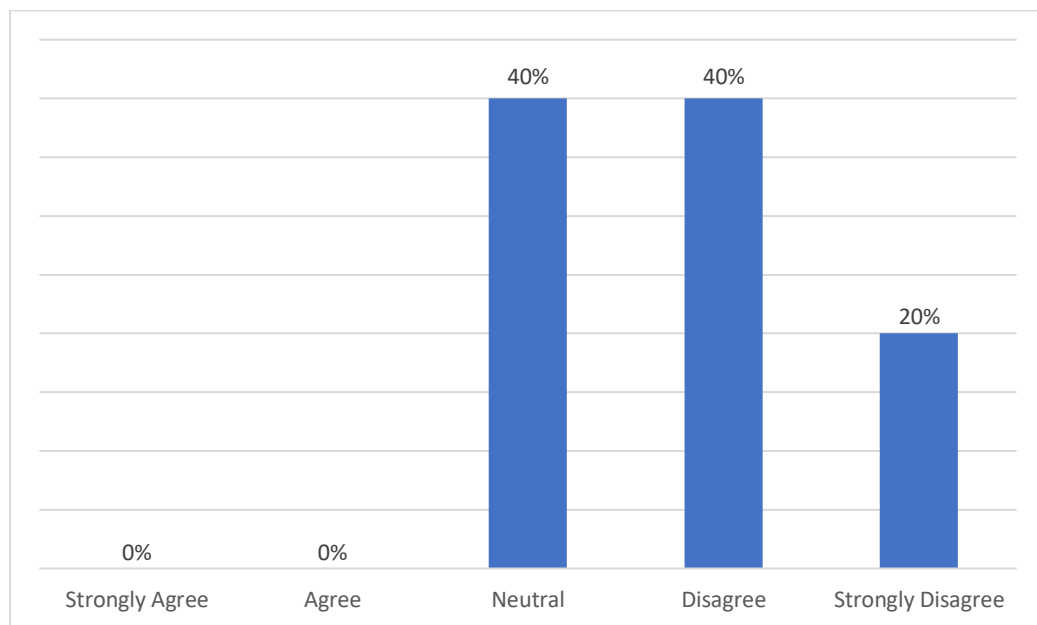


Fig 4(f): The opinion regarding the flexibility of work scheduling

Interpretation:

Above graph represents among the total number of respondents. 40% respondents are neutral and 60% respondents are disagreed. So, we can say that respondents are dissatisfied with the flexibility of work scheduling.

Statement 7: I am getting opportunities to utilize my talent & skills-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	3	40%
Neutral	2	20%
Disagree	5	50%
Strongly Disagree	0	0%
Total	10	100%

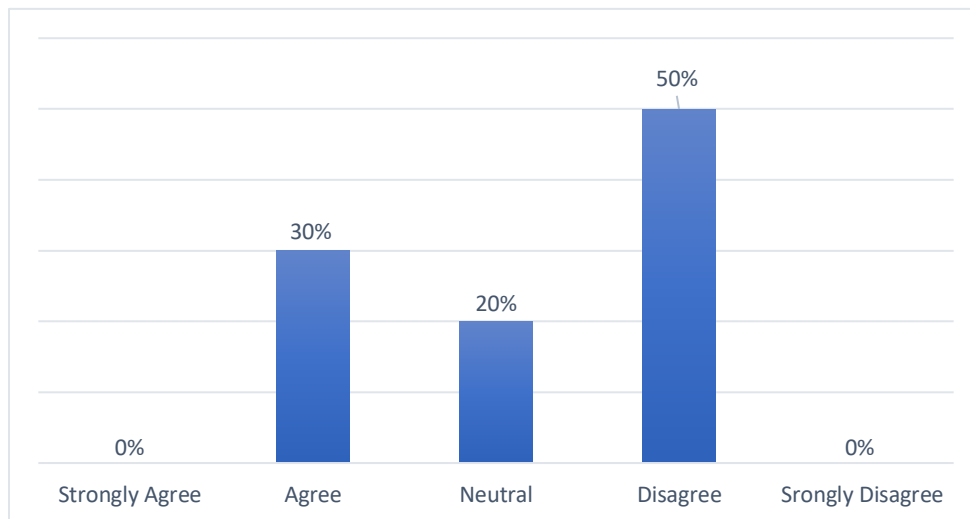


Fig 4(g): The opinion regarding the opportunities to utilize my talent & skills

Interpretation:

Above graph represents among the total number of respondents. 30% are agreed and 20% respondents are neutral and 50% respondents are disagreed. So, we can say that respondents are disagreed that there is lack of opportunities to utilize their talent & skills.

Statement 8: I feel secured with my job-

Particular	Respondents	Percentage
Strongly Agree	4	40%
Agree	6	60%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	10	100%

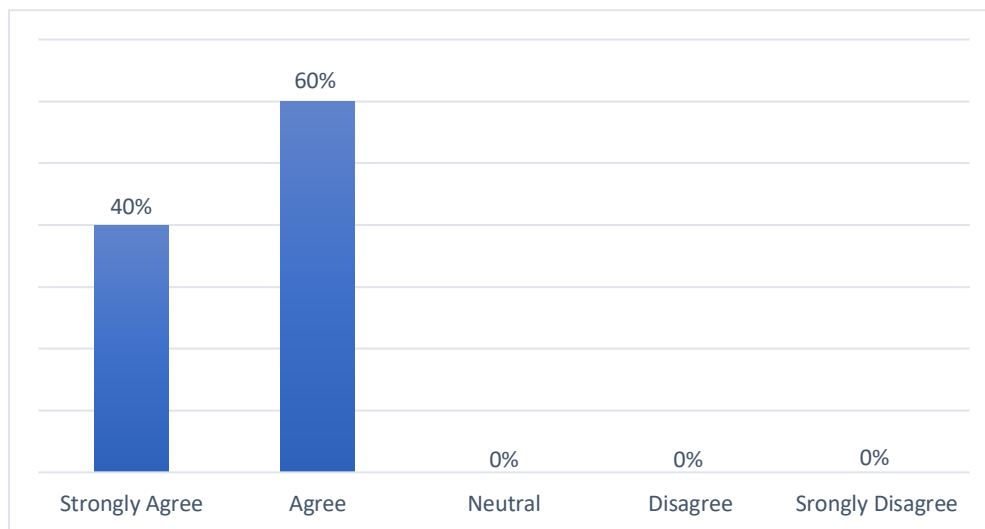


Fig 4(h): The opinion regarding the job security

Interpretation:

Above graph represents among the total number of respondents. 40% are strongly agreed and 60% respondents are agreed but nobody disagreed with this statement. So, we can say that respondents feel secured with their job.

Statement 9: The organization gives recognition for quality of my efforts-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	1	10%
Neutral	3	30%
Disagree	6	60%
Strongly Disagree	0	0%
Total	10	100%

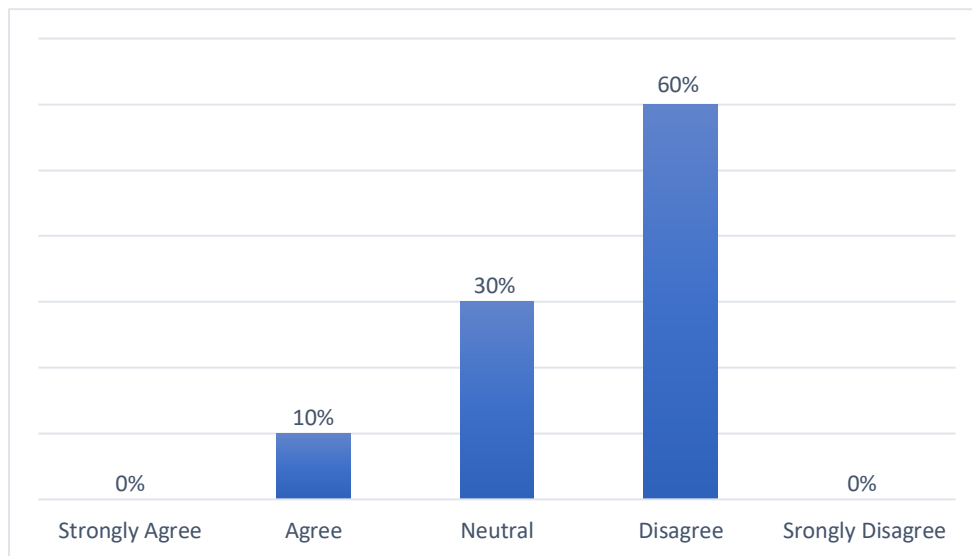


Fig 4(I): The opinion regarding the recognition for quality effort

Interpretation:

Above graph represents among the total number of respondents. 10% are agreed and 30% respondents are neutral and 40% respondents are disagreed. So, we can say that respondents are disagreed that the organization gives recognition for their quality of effort.

Statement 10: I am satisfied with active participation in issues concerning management improvement-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	3	30%
Neutral	3	30%
Disagree	4	40%
Strongly Disagree	0	0%
Total	10	100%

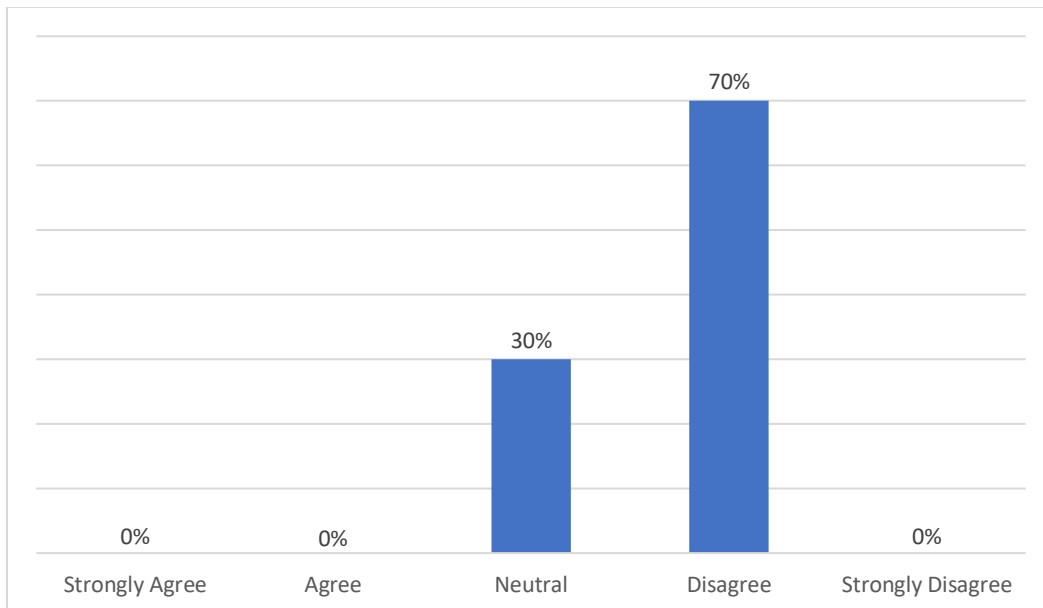


Fig 4(j): The opinion regarding participation in managerial issues.

Interpretation:

The Above graph represents among the total number of respondents. 30% respondents are neutral and 70% respondents are disagreed. So, we can say that respondents are disagreed that there is no opportunities for active participation in issues concerning management improvement.

Statement 11: The organization gives chance for growth of the career development (such as 'training & education)-

Particular	Respondents	Percentage
Strongly Agree	4	40%
Agree	6	60%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	10	100%

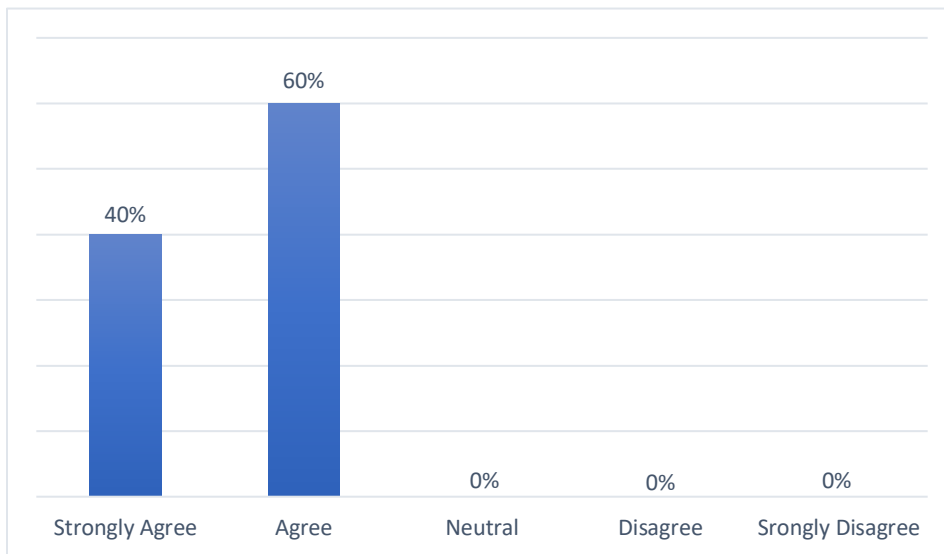


Fig 4(k): The opinion regarding chance for growth of the career development

Interpretation:

The Above graph represents among the total number of respondents. 40% are strongly agreed and 60% respondents are agreed. So, we can say that respondents are agreed but nobody disagreed with their statement. So that respondents are agreed that organization gives chance for growth of the career development.

Statement 12: I am satisfied with working tools & resources-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	4	40%
Neutral	3	30%
Disagree	3	30%
Strongly Disagree	0	0%
Total	10	100%

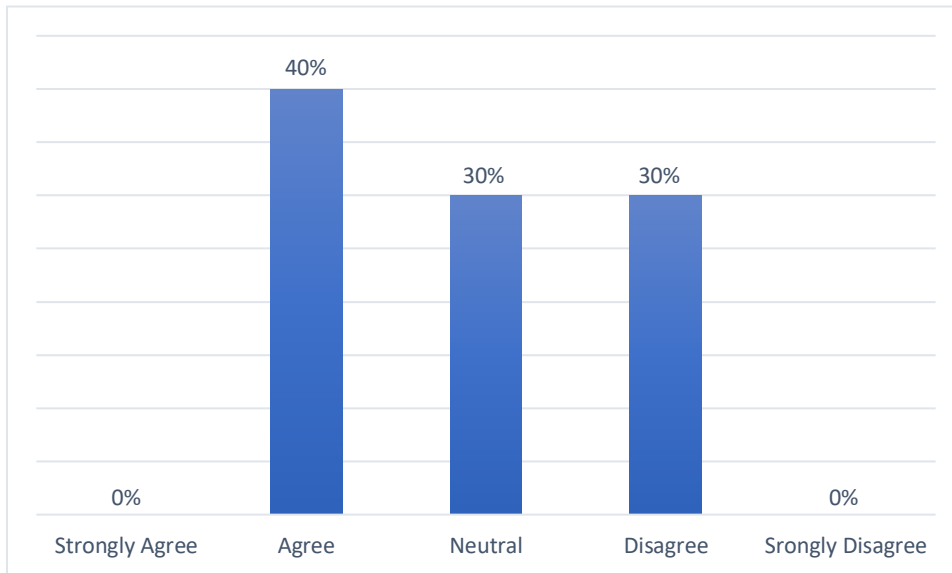


Fig 4(l): The opinion regarding the working tools & resources

Interpretation:

Above graph represents among the total number of respondents.40% are agreed and 30% respondents are neutral and 30% respondents are disagreed. So, we can say that most of the respondents are satisfied with their working tools & resources.

Statement 13: I am overall satisfied with the job-

Particular	Respondents	Percentage
Strongly Agree	0	0%
Agree	6	60%
Neutral	0	00%
Disagree	4	40%
Strongly Disagree	0	0%
Total	10	100%

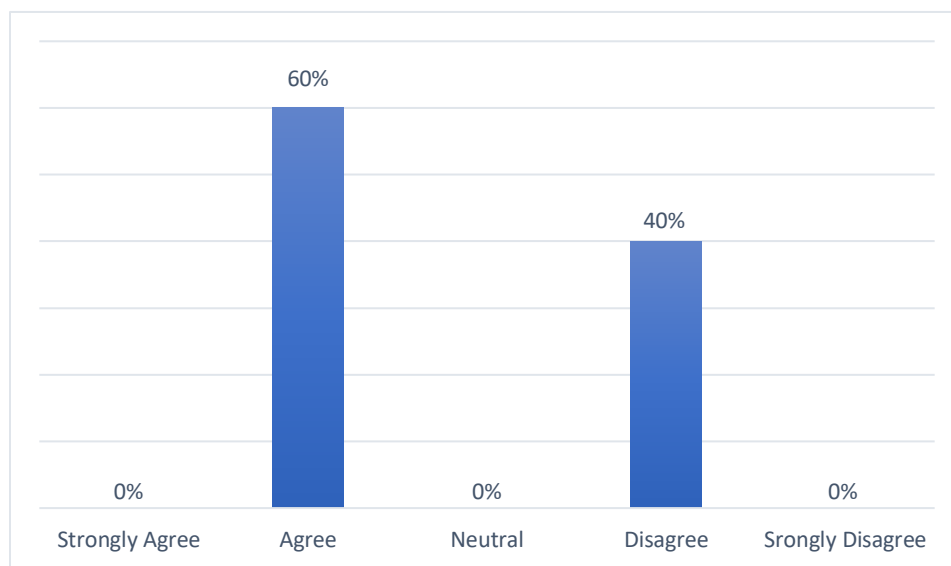


Fig 4(m): The opinion regarding overall satisfaction with the job

Interpretation:

Above graph represents among the total number of respondents. 60% are agreed and 40% respondents are disagreed. So, we can say that most of the respondents are satisfied with the job but some of them are also dissatisfied with their job.

Chapter – 5
Findings, Conclusion and
Recommendations

5.1 Major Findings:

In addition Job satisfactions are designed to benefit an employee continue to make a positive contribution in the form of good performance. In my research some major findings are identified regarding job satisfaction programs of Grameen Bank are given below:

- Most of the respondents are satisfied with their current salary.
- Most of the respondents are satisfied with their benefit packages (bonuses, health insurance) but some of them are dissatisfied also with benefit package.
- Most of the respondents are satisfied with their promotion policies of the organization.
- Most of the respondents are agreed that there's lack of opportunities to share their opinions & problems.
- All of the respondents are agreed that they have good relationship with their co-workers.
- Most of the respondents are dissatisfied with the flexibility of work scheduling.
- Most of the respondents are disagreed that there's lack of opportunities to utilize their talent and skills.
- Most of the respondents agreed that they feel secured with their job.
- Most of the respondents disagreed that the organization gives recognition for his or quality effort.
- Most of the respondents are disagreed that there's no opportunities for active participation in issues concerning management improvement.
- All of the respondents are agreed that organization gives chance for growth in career development.
- Most of the respondents are satisfied with their working tools & resources.
- Some respondents are satisfied with the job but some of respondents are also dissatisfied with their job.

5.2 Conclusion:

The positive relation among human Resource Management practice and job satisfaction deliver a effective way on how a corporation can encourage a personnel to work professionally. In addition, the negative relationship of HRM practice and turnover is clearly enlighten the important of providing a good supervision, training, and pay practice in order to reduce turnover rates of employee. Beside, job satisfaction is directly effect of turn over negative relationship. So as words, job satisfaction can reduce turnover rates of employees when there's high job satisfaction.

5.3 Recommendations:

By the studying & analyzing the current position of Grameen Bank job satisfaction program, some pitfalls are identified for which the following recommendations can be suggested:

- The organization should provide better benefit packages to maintain the better performance of employees for the organization.
- The organization should develop the good co-workers relationship in the work place. So employees can share their opinions and problem with superior to do their jobs effectively and impending their satisfaction in the office.
- The Organization should propose autonomy to all of the employees according to their position by which they can show their talent and ability to perform independently.
- The organization should timely, informally, or formally acknowledgement of employee's behavior, effort, or result that truly serves the organization's goals and values for theirs quality of efforts.
- The organization should give chance for active participation in issues concerning management improvement on the basis of their position.
- The organization should provide more upgrade technology or tools or resources to help personnel accomplish task more professionally pays to job satisfaction as well.
- In this organization, the level of employee satisfaction is good enough what they need is that just motivate them properly so they can give best effort for the organization.

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- Stephen P. Robbins, “organizational Behavior” 15th edition

Websites:

- <http://www.grameen.com>
- <http://www.grameen-info.org>
- <http://www.google.com>
- <http://www.wikipedia.com>

Appendix

Sample of Questionnaire

Dear Respondents

I am a student of MBA at Daffodil International University (DIU) and currently assigned to prepare the internship report. I am conducting this survey to prepare my internship report on "Job satisfaction of Grameen Bank" this information you will provide strictly confidential and use for educational purpose only.

Basic Questions

Name:

Address:

Age:

Sex: Female Male

Questions for Research:

Please sensibly read each statement and give judgment about Grameen Bank. Please circle the number, which utmost faithfully responds to your thinking. This survey is conducted for academic purposes only. So please don't hesitate to give your opinion. Your opinion will be kept confidential.

Serial	Particulars	SA	A	N	D	D A
1	I am satisfied with my current salary.					
2	I am satisfied with my benefit packages (Bonuses, health insurance)					
3	I am satisfied with promotion policies of the organization					
4	I can share my opinions & problems with my superior					
5	I have good relationship with my co-workers					
6	The organization has flexibility of work scheduling					
7	I am getting opportunities to utilize my talent & skills					
8	I feel secured with my job					
9	The organization gives recognition for quality of my effort					
10	I am satisfied with active participation in issues concerning management improvement					
11	The organization gives chance for growth of the career development (such as 'training & education)					
12	I am satisfied with working tools & resources					
13	I am overall satisfied with the job					