Report On

# Understanding People Hiring Procedure in BRAC Microfinance Programme

By

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20264036

An internship report submitted to the Graduation School of Management in partial
fulfillment of the requirements for the degree of
Masters of Business Administration

Graduation School of Management
Brac University
November-2022

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# Declaration

It is hereby declared that

1. The internship report submitted is my original work while completing my degree at Brac University.

2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.

3. The report does not contain material that has been accepted or submitted, for any other degree or diploma at a university or other institution.

4. I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**

_____
**Student Full Name**
Student ID

**Supervisor's Full Name & Signature:**

_____
**Supervisor Full Name**
Designation, Department
Institution

# Letter of Transmittal

Mr. Mahmudul Haq,

Associate professor,

BRAC Business School,

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report On Understanding People Hiring Procedure In BRAC-Microfinance Programme.

Dear Sir,

It is a great pleasure for me to submit this internship report. While preparing for this internship report, I have tried my level best to maintain the required standard. I hope that this paper fulfills your expectation.

I therefore pray and hope that you will be kind enough to go through this internship for evaluation.

I am always available for any future clarification on any part of this internship for evaluation.

Sincerely yours,

Student Full Name: Vaskor Mondal

Student ID: 20264036

BRAC Business School

BRAC University

Date: 09-13-2022

# Non-Disclosure Agreement

[This page is for the Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between BRAC Microfinance Programme and the undersigned student at BRAC University, Vaskor Mondal.

# Acknowledgment

Firstly, I am extremely pleased with our Almighty Allah for his help and kindness to me. I would not have been able to finish my work if he had not made it possible.

Then, I would like to express my sincere appreciation to my honorable supervisor, Mr. Mahamudul Haq, Associate Professor, BRAC Business School (BBS), for providing me with crucial assistance, sound counsel, and the necessary direction to do this assignment properly.

I want to express my gratitude to the staff at the microfinance program "BRAC," where I worked from June 6 to August 31 of 2022, and received practical work experience. I also want to thank BRAC Microfinance's Staff Development Unit (SDU), which assisted me by providing me with useful knowledge and guidance.

Finally, I would like to express my appreciation to the BRAC University. I am eventually grateful to the university and its excellence that works for education, encouraging me and creating knowledge.

I want to express my gratitude to my parents and guardians for always having faith in me. Last but not least, I want to thank all of my university friends and classmates for constantly lending a hand.

VASKOR MONDAL
Id: 20264036
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# Executive Summary

This is the report for my BRAC-Microfinance internship that is a part of BRAC, from June 6, 2022, to August 31, 2022. This report is important or in a word it is a requirement of my Masters of Business Administration (MBA) program at BRAC University.

Every organization (bank, hospital, NGO, factory, etc.) has a Human Resource Department. An organization is nothing without a human resources department. An organization (bank, hospital, NGO, factory, etc.) has a Human Resource Department. An organization is nothing without a human resources department. HR is so important for an organization to plan for a well-staffed workforce. Human resource management assists organizations in placing the right people in the right positions. It helps employees to develop their skills and gives some benefits, such as compensation. It develops the people of the organization by giving training and conducting development activities.

All the activities are mainly covered by the Human Resource Management and Recruitment BRAC and also include all types of work done with the SDU BRAC-Microfinance. I have worked as an intern in SDU and BRAC-Microfinance recruitment team. The data provided by me is accurate or approximate in member. The SDU, BRAC-Microfinance part of the HRD, is a completely organized and well-reputed team.

**Keywords:**   BRAC-Microfinance, SDU, HRD, HRMS, RECRUITMENT, MBA.

**Table of Contents**

List of Figures

**List of Table**

# List of Acronyms

MF             Microfinance

SDU           Staff Development Unit

HRD           Human Resource Division

UN             United Nations

MDGs         Millennium Development Goals

UPG           Ultra-poor Graduation Programme

CCP           Climate Change Programme

BI              BRAC International

BCUP         Borgachasi Unayyon Project

NCDP         North-west crop Diversification Project

SCDP         Second crop Diversification Project

DPS           Deposit Premium Scheme

SD             Senior Director

AGM          Assistant General Manager

RM            Regional Manager

# Chapter 1
# Introduction

## 1.1. Introduction

The most successful businesses today demonstrate emphatically how crucial employees are to a business. While Southeast Airlines talks about Herb, Microsoft talks about Bill Gates. Toyota and Kelleher demonstrate teamwork and vibrant, innovative staff. All of this shows that people with ingenuity and efficiency, not money, equipment, or technology, run enterprises. The one thing that sets South East Airlines apart from its competitors is its highly motivated and loyal crew, under the direction of Herb Kelleher (Hill and Jones, 2002).

To achieve tremendous success, like Toyota, a well-planned staff must be creative, content, efficient, loyal, and hardworking. The best innovation or technology, on the other hand, could fail if it is implemented by a disgruntled, unwilling, and unskilled staff. Therefore, any firm must focus on hiring, training, and motivating its workforce. Nothing else can provide an organization with the benefits that human resources provide. For an organization to succeed, its human resources are crucial. However, people can only be used as resources if they are given the necessary skills, training, and development to help the company achieve its goals. And the right staff development activities must be implemented to develop their skills. The executive team and the human resources department should lead these activities. Finding the right individual for the right job should be one of the top priorities of the human resources department to fulfill the aims and objectives of the company.

## 1.2. Origin of the report

The report was created to satisfy a portion of the internship program's requirements, as approved by BRAC Business School, BRAC University. The main purpose of an internship proposal is to give students real-world experience and a chance to apply their theoretical understandings.

## 1.3. Purpose of the study

The development of the underprivileged is aided by NGOs as a result of globalization and a free market economy. Due to its efficient and organized human resources department, the organization functions smoothly. BRAC has a structured Staff Development Unit (SDU) that works for BRAC Microfinance and is a component of HRD both at the field level to provide quick and improved service for entry-level staff and at the head office to maintain all operations centrally. The purpose of this study is to demonstrate how to assess employee satisfaction levels and evaluate the effectiveness of the BRAC-recruitment Staff Development Unit as part of the BRAC HRD unit.

## 1.4. Importance of the study

An organization's priority should be the development of its human resources. The success of any organization depends heavily on its human resources. Human resources can help an organization achieve its goals by providing skilled, trained, and developed personnel. And the right staff development activities must be implemented to develop their skills.

BRAC offers several different development initiatives because it is the biggest development organization in the world. One of the big projects is BRAC Microfinance, which has its own Staff Development Unit. It belongs to the Human Resources Division of BRAC. A relatively high number of qualified and potential employees are needed to manage these initiatives to meet organizational objectives. SDU is adopting measures for staff development and the improvement of the workforce after realizing the necessity for it. But making a plan is a challenging undertaking. They carry out staff development initiatives for more than 32,000+ regular microfinance employees and also part-time staff. The goal of this study is to examine the success of the staff development initiatives implemented by the Staff Development Unit and to identify additional ways to enhance the hiring procedure.

## 1.5. Objective of the study

### 1.5.1. General objective

This report's main goal is to examine the hiring practices and policies, as well as several BRAC and Microfinance-SDU activities, and identify opportunities for improvement. I have to finish my MBA program. Its goal is to apply my academic knowledge to practical circumstances.

### 1.5.2. Specific objectives

The report's specific goals are as follows to fulfill the general goal:

1. BRAC, Microfinance-SDU, in particular the recruitment unit, takes whatever initiative for personnel hiring to ascertain that.
2. To determine the steps that must be taken to reduce worker turnover within the company.
3. To determine whether the emphasis placed on staff recruiting policy is reflected in human resource policy and procedure.
4. To outline the HR role, organization, and related policies and guidelines.
5. To evaluate the effectiveness of BRAC's Microfinance-recruitment SDU's unit.
6. To offer suggestions for enhancing BRAC's Microfinance-recruitment SDU's unit.

## 1.6. Methodology of data collection

a. Study area: The BRAC Head Office and the field operation will be chosen as the study area.

b. Data/Information Sources: I gathered the information for this report from the sources listed below.

There are two sections to the sources. Which are:

- Primary source and
- Secondary source

### 1.6.1. Primary source:

Conversations with Microfinance-SDU unit staff members and executives from several BRAC Microfinance departments, programs, and divisions serve as primary sources. Practical office work in the BRAC Head Office, the Staff Development Unit (SDU), outings and work with the field staff, and a lot of help from the staff.

### 1.6.2. Secondary source

The BRAC annual report, the BRAC website, general reports, monthly reports, HR-related journals, bulletins, chosen books, journals, other publications, unpublished data, etc. are examples of secondary sources of information.

# CHAPTER 2
# OVERVIEW OF BRAC

## 2.1. Over View Of BRAC

BRAC is a development organization committed to eradicating poverty by empowering the underprivileged and giving them the tools they need to improve their lives.

The mission started in 1972 in the newly independent Bangladesh, and as we have evolved, we have taken on the responsibility of identifying and addressing the many diverse realities of poverty. Since many factors contribute to poverty, we aim to address them all. poverty on many levels. (Chowdhury, 2014-February).

## 2.2. BRAC Organogram:
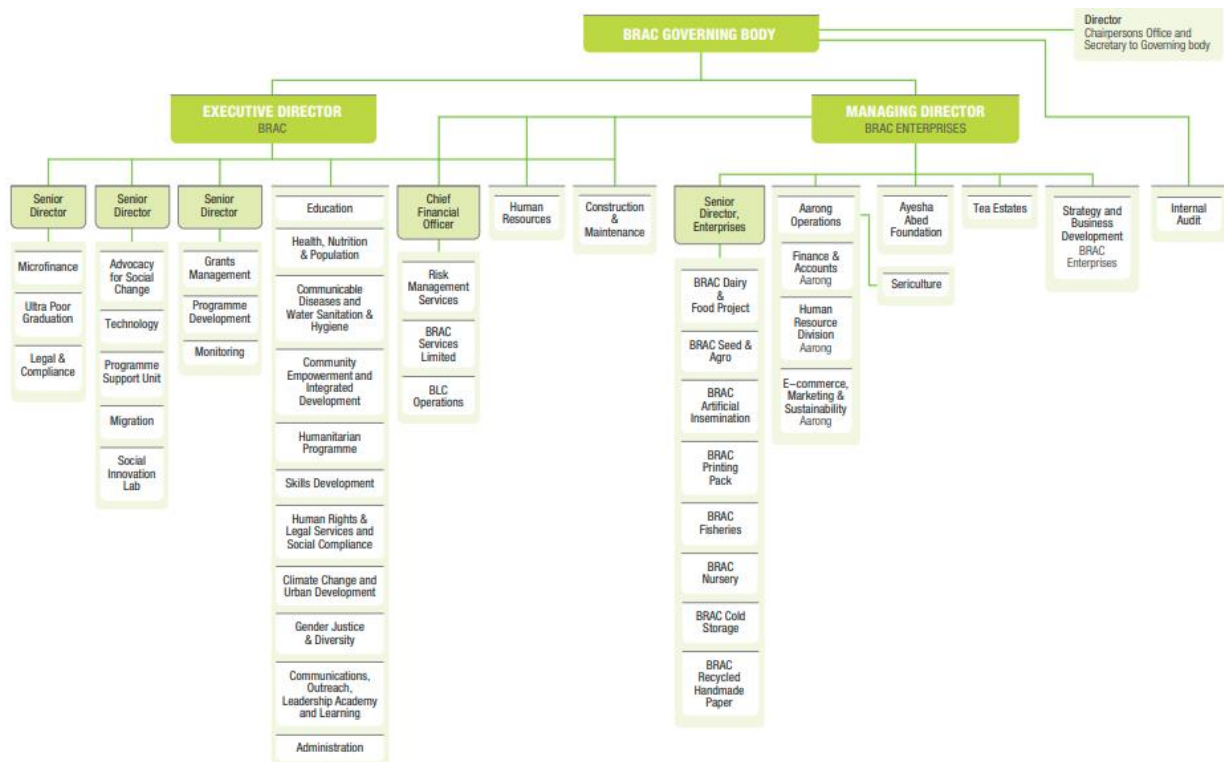


Figure 1: BRAC Organogram. *(BRAC, 2020)*

Bangladesh is where Sir Fazle Hasan Abed was born in 1936. He studied at Glasgow and Dhaka universities. He was a senior corporate executive at Shell Oil and a professional

accountant in his thirties when the 1971 Liberation War had a tremendous impact on him and fundamentally altered the course of his life. He moved to London, quit his work, and committed himself to Bangladesh's battle for independence. He participated in the launch of the Help Bangladesh fundraising and awareness campaign there. What began as a modest humanitarian effort in a far-flung Bangladeshi village in 1972 has grown into the greatest development organization in the world according to BRAC Human Resource Division's recruitment process. BRAC (previously known as the Bangladesh Rural Advancement Committee) organizes the underprivileged using their own personal and material resources, thereby fostering an environment in which the underprivileged can take charge of their own lives. Utilizing resources like microfinance, education, healthcare, legal services, community empowerment, social enterprises, and BRAC University, we accomplish this using a holistic development approach that is focused on inclusion. Our personnel and BRAC-trained entrepreneurs currently have an estimated 135 million people affected by our activities. (BRAC, 2020)

## 2.3. Our Priorities

- emphasize women
- Community Empowerment
- Healthcare and Education
- Farmer empowerment
- Financial Services Available to All
- Sustainable Solutions

## 2.4. BRAC'S Mission

Our mission is to empower people and communities in situations of poverty, illiteracy, disease, and social injustice. Our interventions aim to achieve large-scale, positive changes through economic and social programs that enable men and women to realize their potential.

## 2.5. BRAC'S Vision

A world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential.

## 2.6. BRAC'S Values

- Integrity.

We place high importance on accountability and transparency in all of our professional endeavors. Our policies and procedures are transparent, and we always conduct our business with the utmost integrity. These, in our opinion, are the key components of our work ethic.

- Innovation.

BRAC has been a trailblazer in providing possibilities for the disadvantaged to escape poverty. We place high importance on program design inventiveness and work to demonstrate worldwide leadership in ground-breaking development projects.

- Inclusiveness.

Regardless of age, gender, country, ethnicity, color, religion, physical or mental ability, socioeconomic situation, or geography, we are dedicated to involving, empowering, and valuing every member of society.

- Effectiveness.

We place a high priority on effectiveness and excellence in all of our work, continually pushing ourselves to do better, achieve and surpass program objectives, and enhance and amplify the impact of our interventions. (Brac, 2022)

**2.7. Our Strengths:**

Thinking locally, acting globally: In addition to Bangladesh, BRAC also works to combat poverty in Uganda, Tanzania, Sierra Leone, South Sudan, Liberia, Haiti, Afghanistan, Pakistan, Sri Lanka, and the Philippines, among other developing nations. Unprecedented size and scope - BRAC employs more than 180,000 people worldwide and is currently anticipated to reach 135 million people. (BRAC, 2010)

**2.8. BRAC different program**

According to BRAC, poverty is a system with numerous interconnected root causes. Some of these connections are plain to see, like a day's pay lost due to illness or resources wasted due to a natural disaster. Others contribute to poverty more subtly, such as a lack of knowledge about laws and rights, which can encourage not only outright exploitation but also a lack of responsibility on the part of the government to protect its most defenseless inhabitants.

### 2.8.1. The BRAC Agriculture and Food Security Program:

The agriculture programs of BRAC collaborate with governments to guarantee food security. We construct methods for the production, marketing, and distribution of high-quality seeds at reasonable costs. We also carry out research to create improved agricultural varieties and practices. We provide credit assistance to underprivileged farmers. The following countries currently have agricultural programs in place: Bangladesh, Uganda, Tanzania, Sierra Leone, Liberia, South Sudan, and Haiti. (Brac, 2018).

Figure 2: Picture of BRAC Agriculture and Food Security Program

### 2.8.2. BRAC Community Empowerment Programme:

The mission of the empowerment program (CEP) is to enable rural poor people, particularly women, to develop, protect, and utilize their personal, social, and political capital. They can become aware of and assert their rights through this program, as well as claim their entitlements, fight against exploitation, and take an active part in society, which will help them reach the millennium development goals (MDGs) and sustainably develop. (BRAC, 2015)

### 2.8.3. BRAC Disaster, Environment & Climate Change

The Disaster, Environment, and Climate Change (DECC) initiative was launched by BRAC in 2008 to aid those affected by disasters. The initiative was started because there was a growing need to handle a dire scenario more skillfully. The Disaster Management and Climate Change (DMCC) initiative was given a new name later in 2015. The BRAC Humanitarian Program (BHP) and Climate Change Program (CCP), which are in line with BRAC's Climate Change Strategy 2016-2020, were severed from the DMCC program in 2018. (Programme, 2021)

To lessen the effects of climate change and lessen the vulnerability of exposed communities, BRAC CCP has been working. The objective is to inspire people to collaborate through sustainable development solutions to reduce/mitigate potential climate change impacts while adapting to the effects of climate change. (Programme, 2021)

### 2.8.4. BRAC Education program

Over 700,000 students globally attend BRAC primary schools, making it the biggest secular, private education system in the world. BRAC conducts education programs in six countries. These institutions were created to provide underprivileged students who were left behind by the formal education system with a second chance at learning. Millions of children, particularly those impacted by extreme poverty, violence, displacement, or discrimination, can now access learning thanks to BRAC education programs, which open primary schools in communities that have been underserved by formal education systems and supplement mainstream school systems with cutting-edge teaching methods and materials. In the 26 years of our existence, we have given basic education to around 10 million pupils in Bangladesh, with nearly 5 million of those students graduating from non-formal primary schools. BRAC has so far opened 410 schools in the Philippines with great success; 292 of these are pre-primary schools and 118 are primary schools. (Programme, 2021)



Figure 3: Picture of a school, BRAC education program

### 2.8.5. BRAC Humanitarian Programme

To build catastrophe resilience, and sustainable development, and to meet the needs of the most vulnerable populations, BHP was established as a bridge between short-term humanitarian and long-term development initiatives. Their efforts are in line with the Sendai Framework for Disaster Risk Reduction and the Sustainable Development Goals. BRAC's team of skilled frontline crisis managers enables it to respond to any calamity anywhere in the nation within

24-72 hours (BRAC, 2018). (Programme, 2021). The following issues are being worked on by BHP:

- Education and Outreach in Support of the Cyclone Preparedness Program (CPP)

- System for Early Warning

- 3. Improve BRAC's readiness for better response.

**2.8.6. Integrated Development Programme**

Utilizing several development initiatives, the Integrated Development Programme (IDP) uses adaptation and mitigation strategies to address the effects of climate change. People who live in hair suffer the most because it is one of the most sensitive regions to the effects of climate change. IDP's climate change projects are meant to work along with other development programs to enhance the quality of life, spread climate resilience technology, safeguard resources, and raise awareness among the hair and IP populations. (Programme, 2021)

**2.8.7. BRAC HEALTH PROGRAMME:**

Following the UN Millennium Summit in 2000, the United Nations (UN) has incorporated several health components into its Millennium Development Goals (MDGs), with special emphasis on improving maternal health, lowering infant mortality, and battling HIV and other infectious diseases. To address health challenges and attain the MDGs by 2015, BRAC has created and is implementing several programs under the auspices of its health program in several countries. (BRAC, 2014)

Figure 4: Picture some health-related work

### 2.8.8. BRAC Ultra- poor Graduation program

The Ultra-Poor Graduation Programme (UPG) of BRAC is the forerunner of the global Graduation approach, which consists of a comprehensive, time-bound, integrated, and sequenced set of services that help extremely and ultra-poor households develop sustainable livelihoods and socioeconomic resilience to move forward on a path out of extreme poverty. UPG is currently working with BRAC's Climate Change Programme (CCP) to offer livelihood solutions to the ultra-poor population in the chosen climate-sensitive locations using a climatic lens. People who live in remote areas and climate hotspots have limited access to standard services and are more susceptible to natural disasters (including climate-induced ones). (Programme, 2021)



Figure 5: Picture of View Collection.

### 2.8.9. BRAC Enterprise

The distinctive business model used by BRAC firms is wholly indigenous and independent of the global conversation surrounding social enterprises. The "BRAC model" consists of a network of cooperative enterprises, development programs, and investments that all work toward BRAC's overarching vision and goal, which is to empower the underprivileged, reduce social and environmental inequality, and improve financial sustainability. To carry out BRAC's humanitarian and charitable aims, the BRAC Development Programmes are fully supported, non-surplus endeavors. Although the BRAC Enterprises was primarily created as a support system to ensure the sustainability of development programs, the surplus-generating model of the BRAC Enterprises allowed for the use of 50% of the surplus from the enterprises to support BRAC expenditures, including development programs, which are frequently run at high costs, and the remaining 50% to be reinvested in the enterprises themselves, reducing the need for external funding. (BRAC, 2022)

### 2.8.10. Communication

The communications division of BRAC seeks to actively promote, safeguard, and improve BRAC's reputation through strategic communication. Promoting an efficient interchange of ideas and information, both internally and internationally, also promotes innovation and synergy at BRAC. The department provides brand consistency within the company, facilitates knowledge sharing and employee involvement, and upholds uniformity in all external communications. To promote a better understanding of BRAC, raise its global profile, and create a common platform where BRAC's mission, vision, and values can be shared across boundaries, it is committed to continuously developing channels and capacity within the organization. BRAC Human Resource Division Recruitment Process. (Brac, 2018)

### 2.8.11. BRAC International

BRAC International is incorporated as Stitching BRAC International, a foundation with its headquarters in The Hague, and is governed by Dutch law. This umbrella organization governs all development entities of BRAC International. Health, education, agriculture and food security, livelihoods, targeting the extremely poor, human rights, and legal services are all included in development programs. This division houses the finance firm, supporting businesses, and the microfinance program of BRAC International. Currently, the initiative supports businesses such as tissue culture labs, feed mills, training facilities, and seed production facilities.

### 2.8.12. BRAC responds to unprecedented flooding in Bangladesh



Figure 6: BRAC field employee helping the flood-affected people. *(BRAC, 2022)*

Unprecedented flooding, maybe the worst in decades, has affected Bangladesh. Nearly 4 million people are already directly impacted, and the situation is only expected to get worse as additional record-breaking rains are predicted. Some areas are without electricity, and mobile networks and Internet services have been interfered with. There is a shortage of dry foods and clean water because stores and fields are underwater. (BRAC, 2022)

## 2.3. BRAC Microfinance

Access to financial services has been a key component of BRAC's all-encompassing approach to development. Our microfinance initiatives support the various social development initiatives we are involved in by providing a potent combination of services to help individuals create secure, healthy, and independent livelihoods. (BRAC, 2020). Recognizing the diversity of those living in poverty, we create specialized financial products for Bangladesh's varied demographics. In addition to specialized loans, we also give access to mobile money services, short- and long-term savings accounts, and insurance. We encourage our clients to make smart financial decisions and have implemented several client protection measures that set us apart for our dedication to providing client-centric service. To increase operational effectiveness and provide greater value to our clients, we integrate technology. Incorporating digital financial services and digitizing essential field operations and processes are two examples of this. (BRAC, 2020)

### 2.3.1. Product and Service
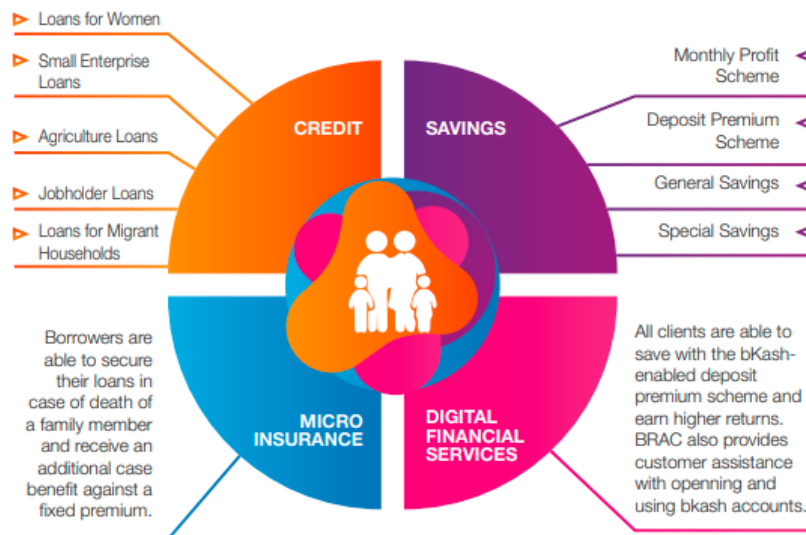


Figure 7: All products and services of Brac-Microfinance. *(Brac microfinance)*

### 2.3.2 Loan for Woman

We have put a lot of effort into providing women with access to financial services from the beginning to boost their chances of achieving economic empowerment.

Our loans are granted exclusively to single women through a group setting known in BRAC as village organizations, without the need for collateral (VOs). A village organization is a 15–25-woman platform run by women where clients can gather to deposit their payments and save, share knowledge, and develop their financial literacy. (BRAC, 2020)



Figure 8: Loan distribution time. *(BRAC, 2020)*

### 2.3.3. Small Enterprise Loan

Entrepreneurs who want to invest in already-existing small businesses that are too tiny to be approved for financing from major banks are given access to small business loans. The loans give entrepreneurs who want to grow their companies flexibility. This promotes the creation of jobs, stimulates local economies, and promotes inclusive growth.



Figure 9: Picture of enterprise bower

### 2.3.4. Job holder loan

Jobholder loans are specifically created for Bangladeshi low- to moderate-salaried workers, who frequently struggle to obtain financing from major banks. With these loans, job holders have the flexibility and convenience to borrow money without putting up any collateral or credit history.

### 2.3.5. Agriculture Loan

Our financial services are tailored to meet the needs of various farming groups, giving them higher harvest returns.

- Borgachashi Unayyon Project (BCUP)

A program called BCUP aims to make it easier for small-holder tenant farmers who don't own land to receive financing. With the help of our loans, farmers can make investments to increase crop yields, adopt new agricultural technologies, and increase family labor supply. Clients of the BCUP are also given market linkage services in addition to loans.

- North-west Crop Diversification Project (NCDP) Second Crop Diversification Project (SCDP)

Projects funded by the NCDP and SCDP encourage the production of high-value products such as fruits, vegetables, spices, sauces, and flowers. Our loans help farmers produce nutrient-dense foods and non-traditional crops while also boosting their bottom lines. (BRAC, 2020)

### 2.3.6. Loan for migrant households

Loans for migrant households help migrant workers' families maintain economic stability and access to overseas employment opportunities. They can invest in their businesses and raise their standard of living thanks to the prospective increase in revenue.

- Migration loan

In addition to services from BRAC's migration program like pre-migration orientation and post-migration reintegration, migration loans are given to migrant employees looking for jobs overseas.

- Remittance loan

provides migrant households with the freedom to make large purchases while they wait to receive and save remittances received from overseas by a family member.

**2.4. Savings Product**

With access to savings facilities, families can invest, make long-term plans, enjoy seamless spending, and deal with surprises. In Bangladesh, we provide four different kinds of savings plans.

1. General Savings

Customers have access to micro-savings accounts that allow them to securely save any amount and earn interest.

2. Monthly profit scheme

Long-term savings accounts where customers deposit a fixed sum upfront and receive the principle amount plus interest each month until the end of the agreement

3. Deposit premium scheme (DPS)

Long-term savings accounts are provided to clients so they can make regular fixed deposits in exchange for a large return after the contract. Both cash and mobile money can be used to pay for it.

4. Special savings

The purpose of the special savings project is to encourage clients to save money and increase their long-term financial security. Five different savings plans are available to customers: a standard DPS product, a double savings plan over seven years, a 1.5 times rise in savings plan over four years, a monthly profit basis savings plan, and finally a fixed deposit.

**2.5. Transfer and Grievance Process of BRAC-MF**

**1.** There are three types of transfer in BRAC MF

- Micro-finance to Microfinance transfer.

- Micro-finance to others program transfer.

- Microfinance to International transfer.

   2.5.2 There are so many categories for transferring an employee.

- Separation staff (Replacement).

- Higher Role.

- Long-term leave.

- Voluntary leave (Family problem)

- Others.

## 2.6. Transfer process

- If anyone wants to transfer, they first need to submit their transfer letter to the current supervisor.

- The current supervisor fills out the ERP form and sends it to the divisional SDU unit. The Divisional SDU validates the transfer resonance. If it is all right, then they send it to the HR department. HR check and send it to the HO SDU unit. After that, they checked and passed the transfer order.

- The current supervisor gives the letter and he/she ensures the leave date and the joining date.

- Every employee will get 2 days of transfer leave if the transfer is outside of the current district, otherwise 1 day of leave.

- Every employee gets a transfer cost based on their family member, their bag and baggage, and distance.

- When a project under a program closes work, this employee transfer to another program. Suppose some contractual employee wants to join permanently on the other program.

- There is no restriction for new employees. They can transfer at any time if needed.

- If an employee received a warning letter this time, he or she will be unable to transfer. assessment, he/she will be able to transfer.

- After 6 months of Maternity leave, no one can get a transfer for the next 6 months, but after 1 year of leave (6 months of paid leave and 6 months of non-paid leave), he/she can get a transfer.

- When any branch earns 2200 borrowers, this branch needs an ABM. So ABM can transfer only this branch, which has 2200+ borrowers.

- There is a pool where some employees are qualified for the next role. When any post is free at that time, they get transferred to this place.

- When a large number of employees transfer from one program to another, the senior director approves the transfer. This time, a meeting occurred between two department directors.

### 2.6.1. Process of Grievance team

When any report comes from the field against any employee, then the Grievance team takes action against the employee. The monitoring team visits the place and makes a report. Where discuss the occurrence that occurred by the employee. Then the SDU- Grievance team makes a report and sends it to the HR department of BRAC. After making this report 5 members (Grievance team) made a meeting and prepaid this report. HR makes papers based on their occurrence and sends them to the Grievance team and the Grievance team sends them to the field. When anyone is terminated this time the SDO team, the Grievance team, and the operation higher management make a meeting and take a termination decision.

- It is a long process. Is it possible to make all decisions by the Grievance team?

- Warning only 1 year.

1. There are different types of punishment.

   1. Termination.
When an employee creates an unexpected situation like he/she makes a big amount of financial problems, creates a serious behavior issue. This the current supervisor makes a report and the monitoring team visit the field and ensure the complaints. And the Grievance team, SDU team, and the operations higher management set for the meeting and they take the decision.
   2. Warning. (1year)
It's also a big issue for the employee because waring is the just previous part of the termination. At this time they make illegal work like they collect money from clients but don't submit it to

the client's account, Employees use the money for their purpose. Sometimes employees help a client to submit their money.

3. Sensor.

It's given for minor issues suppose someone has behavior issues, someone does not properly work, or a very small amount of money which is a mistake by the employee.

4. Advising.

Give some advice to the employee who is making some mistakes.

5. No punishment.

When the monitoring team did not get anything against the complaint they realize the employee. 7-28-2022/ Thursday

**2.5. BRAC Policy**

A well-known NGO is BRAC. Therefore, it has a monitoring and audit system as well as some policies to ensure employee justice and discipline. Below, many policies are listed.

1. Human Resource policies and procedures

2. Gender policy

3. Sexual Harassment elimination policy

4. BRAC ICT policy

5. Communication policy

6. Intranet policy and guideline

7. BRAC Procurement guideline

8. Functional Brand guideline

9. Policy, Gender & SHE

10. Standard e-mail signature guideline

11. BRAC Child Protection Policy etc.

Human Resource Policies & Procedures.
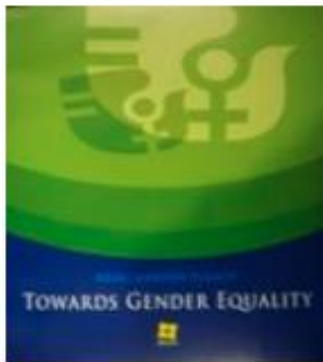


Gender & Sexual Harassment Elimination Policy

Figure 10: Picture of BRAC Policy

# CHAPTER 3
# HIRIRNG PROCEDURE IN BRAC-MF

## 3.1. BRAC-Microfinance Staff Development Unit (SDU)

The BRAC-Microfinance staff development unit (SDU) is the section of the BRAC-HRD that contributes to overall human resourcefulness by playing a significant role in the expansion of BRAC's human capital through ongoing development and growth at the individual, organizational, national, and international levels. The Human Resource Division (HRD) and the BRAC-Microfinance staff development unit (SDU) collaborate on projects, but the SDU only serves the personnel of the Microfinance program. BRAC is currently working in 10 nations throughout the world for their growth, career development, transfer procedure, grievance process, recruiting, confirmation, etc. The BRAC personnel now has the chance to travel the globe and gather practical knowledge to advance their careers. BRAC emphasizes human potential and views employees as its assets whose value is increased by development.

## 3.2. Background of Staff Development Unit (SDU)

The microfinance staff development unit (SDU) has been striving to increase job satisfaction, improve transparency, and guarantee procedural fairness for all BRAC-microfinance personnel since the beginning of its development. BRAC has a wide range of complex development programs because it is one of the biggest development organizations in the world. One of them is microfinance. A big number of qualified, potential, effective, and dedicated people are needed to accomplish the organization's aim and run these programs efficiently. SDU must make a significant effort to guarantee that the employee is fairly evaluated and receives all necessary services and benefits on time. SDU works to create a culture where employees are valued as resources and nurtured. To this aim, SDU is dedicated to ensuring that the right personnel is assigned to the right places at the right times. It is now necessary to maximize human potential and foster a positive workplace culture. A total of 10 SDU employees work in

the main office, while more than 50 SDU employees work in the DSDU field offices. Because the staff development unit is a division of the HRD and only works for BRAC-microfinance, the total number of employees is lower than the main HR of BRAC. (management, 2020)

### 3.3. Microfinance Staff Development Unit (SDU) Organogram

Below is given the BRAC-Microfinance SDU organogram.
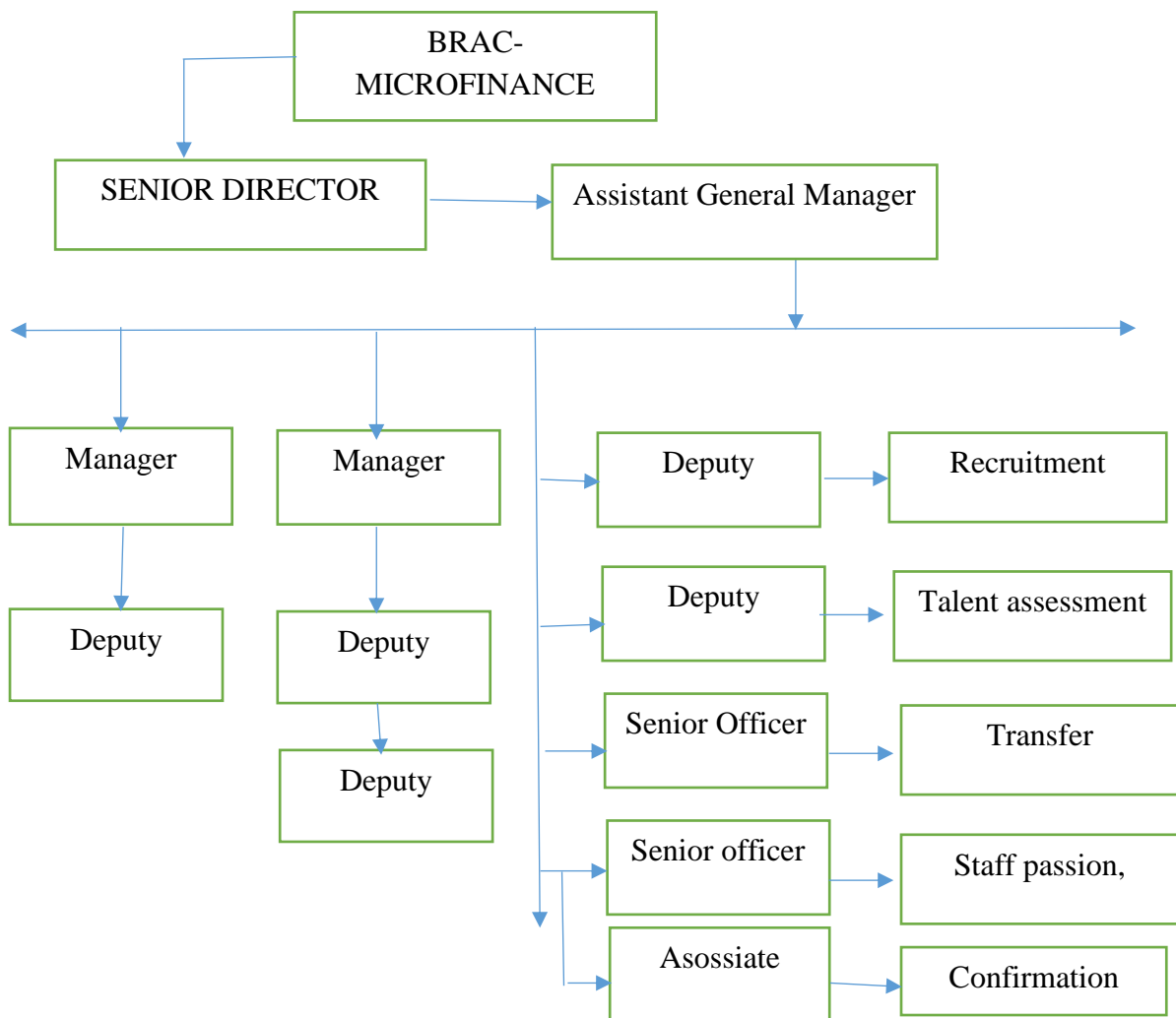


Figure 11: BRAC-Microfinance SDU organogram Head office.

## 3.4. Goal of SDU

As a strategic partner of BRAC-HRD, Microfinance-SDU works to ensure procedural justice, increase transparency, and promote an organizational environment where people may realize their potential and competencies as well as innovate and thrive as an organization. Both excellence and change are encouraged. SDU is steadfastly pursuing comprehensive quality by fostering a reliable, exciting, and prestigious workplace.

### 3.4.1. Objective of SDU

- Excel BRAC's culture and principles support a right-based human organization environment.

- Promote the best possible level of personnel development.

- Create a skilled workforce that can implement gender equity and diversity, where employees are encouraged to give their best effort regardless of their class, religion, race, caste, ability, age, or sex.

- Create a skilled workforce to implement gender equity and diversity, where employees are encouraged to contribute to the best of their abilities regardless of class, religion, race, caste, capability, age, or sex. Create a framework for performance evaluation to reward good work and boost accountability and quality.

- By preserving and communicating up-to-date staff information, keep management informed.

- Regularize and broaden easy access for all personnel to HR-related information and services.

- Implementation, monitoring, and amendment of policies.

## 3.5. New Initiatives of SDU

- Ensure accurate, ongoing, and developmental evaluations of every employee.

- Processes for staff transfers are organized and documented.

- Analyzing a database helped with decision-making.

- Make that the distribution of separation benefits occurs on time.

- Developing the SDU's capabilities in particular areas.

- Restructured and formalized designation.

- Implementing the need for staff training and development that was discovered through performance reviews.

- Restructured and arranged design. putting into practice the need for employee training and development that performance reviews revealed.

- Scientific and inspirational pay schemes.

- Create HR guidelines for international programs.

- HRMS (recruitment, leave, evaluation, transfer, and separation) online.

- Sexual and other types of abuse are not tolerated at BRAC.

## 3.6. Different units of Microfinance-SDU

The staff development unit is a very important part of the microfinance program of BRAC. Because it works with the main Human Resource Division (HRD) and maintains a total number of an employee of BRAC microfinance staff. So there are different types of units in SDU.

### 3.6.1. Recruitment, Deployment, and Appointment.

One of the most important aspects of the SDU is recruitment and selection. Effective, mission-driven, and skilled employees who will give their best effort can be hired through effective recruitment. By adhering to and being committed to achieving the organization's aims and objectives, they can contribute to its success and sustainability. Because they have qualified, educated, and experienced staff, BRAC's recruitment, development, and appointment sections handle all the hiring effectively.

Typically, it takes three months to successfully finish a recruitment procedure. This unit hires employees based on the demand for workers that are expressed by various programs and divisions.

- Objective of SDU

The objective of this section is to hire and assign the ideal candidate to the right position at the right time.

- Recruiting

    1. To draw qualified people from throughout the nation.
    2. To ensure that candidates have an equal opportunity to apply for available opportunities.

- Selection

    1. To choose a candidate who will be successful in carrying out the duties and fulfilling the obligations of the post in a fair way.
    2. To place a focus on actively recruiting members of groups that have historically been underrepresented, such as women, people with disabilities, etc.

**3.7. Function of SDU (Recruitment)**

1. Received a request for a requisition from the program.
2. To use the Critical Path Method to plan (CPM).
3. Preparation and publication of advertisements.
4. The applicants submitted their CVs.
5. Sort the CVs according to the requirements.
6. Make a database and make a selection strategy.
7. Adding the roll number to the CVs after sorting.
8. Planning an examination.

9. Choosing the time, date, and type of exam.

10. Selection of locations (BRAC learning center-BLC) for viva voce and written exams.

11. Based on the venue's capacity, seating arrangements are created for written exams and vivas.

12. Mailing and preparing interview cards.

13. Send letters to the concerned programs, find out the qualifications for invigilators and viva board members, and create a list of invigilators and viva board members.

14. Getting ready for the pre-service training program.

15. Estimating the number of primarily chosen candidates who will attend pre-service training.

16. To make the appropriate arrangements, discuss pre-service training with BTD regarding the expected selected candidates.

17. Vehicle confirmation by location.

18. Putting together a guide for the written exam, viva, and pre-service training. Preparation of questions and an answering script.

19. Make a list of the contenders.

20. Preparing for deployment for the individuals who were initially chosen.

21. Getting ready for the final deployment.

### 3.7.1. CV sorting Process

This is the process of recruiting an employee. Where first of all Staff Development Unit (SDU) take permission or requisition from the main human resource department. After that SDU published their required circular through the Enterprise resource planning (ERP), Bd jobs, linkedin.com, etc. The candidate sent their CV using this type of digital system. Many people sent their CVs by using the Email address of the Authority. They collect CVs just before the last date of the application. Then the challenging time to sort list the CV. It is challenging

because sometimes a huge number of candidates apply for the same post. When I was doing my internship this time SDU recruit some program organizers and some credit officers. Their requirement was one thousand PO and one thousand CO but more than fifty thousand candidates apply for each post. So CV sorting is always challenging work for the SDU recruitment unit. Sometimes cv sorting depends on different situations. For example: Suppose Dhaka urban need 10 entry-level employees but this time SDU finds 1000 cv for the same post. In these cases, SDU uses 1 equal to 6 policies. So, the 60 cv sort list for the written exam. Another time when the employee was needed for the hill area this time male candidates get more facilities for cv sorting.

After the sort list, they sent all the data to the HRD. HRD calls all the selected employees. Staff development unit contract with the BLC for the written exam and the viva exam. When all viva and writing process is done the selected new staff are ready for the BRAC orientation. This orientation distance is 5 days. And finishing it all the new employee got their deployment and go to their destination.

## 3.8. Appointment

Final deployment preparation: One of the most important SDU units is recruitment and selection. Effective, mission-driven, and skilled employees who will give their best effort can be hired through effective recruitment. By adhering to and being committed to achieving the organization's aims and objectives, they can contribute to its success and sustainability. A productive hiring process typically lasts three months. This department hires based on the demand for staff that is expressed by various programs and departments.

- The objective of the appointment:

The objective of this section is to hire and assign the ideal candidate to the ideal position at the ideal time.

### 3.9. Appointment Budget

After consulting with various department heads, Senior Management will identify and analyze the need for people based on recruiting requirements by the department and project budget depending on the year. The request has been granted by the heads of microfinance, accounts, and HRD, and the head of SDU (Assistant General Manager) is evaluating the need. The SDU team then created a likely budget and forwarded it to the accounts. The accounting division recorded the hiring expenses against the microfinance program code.

### 3.10. Recruitment policy

- Everyone has an equal chance to apply (both male and female).

- A one-year probationary term will be applied to the newly hired staff.

- Female applicants are encouraged.

- Only regular roles are open to BRAC employees who have worked there for more than a year.

- Each candidate must take a written exam up to level 14 before going before an interview panel, etc.

### 3.10. Recruitment Process

The date of the written test, the interview with the program focal person, and the publication of the advertisement were all chosen by the leader of the requisition team. Each team member follows a precise plan for doing effective recruitment. They create a recruitment strategy, as described below. Candidates proceed to various learning centers for Pre-Service BRAC Orientation after the recruitment and selection procedure is complete. 10% of the candidates in this situation will be dropped or rejected due to subpar performance. The coordinator of the program prepared the deployment based on the open job and forwarded it to the HR Officer. The HR officer thoroughly examines it as well, and if he discovers any ambiguities, he will

talk to the program person about them. Before sending an email to the HR officer, the deployment list is forwarded to the trainer of a certain BRAC Learning Center after the result sheet arrives in his or her inbox. Female candidates have the right to be deployed close to their homes because BRAC prioritizes them. Candidates must then sign up within a week.

### 3.10.1 Recruitment Plan

The following list provides an overview of recruitment processing operations.

Table 1: Recruitment Process of BRAC HRD

| | Recruitment Process of BRAC HRD |
|---|---|
| **SL** | Task |
| 1 | Requisition |
| 2 | Advertisement |
| 3 | CV screening |
| 4 | Sort listing |
| 5 | Plan for written test/ interview/ orientation |
| 6 | BRAC orientation venue booking |
| 7 | Venue booking for written test |
| 8 | Software data merge |
| 9 | Software Entry check |
| 10 | Duplication and search by EDMS |
| 11 | Code of conduct |
| 12 | Prepare instruction for written test/ viva |
| 13 | Templet for result |
| 14 | Interview card send |
| 15 | Interview card send |
| 16 | Invitation to the board member |
| 17 | Answer script prepare |
| 18 | Car requisition (For BRAC printer) |

| 19 | Board member list prepare |
|---|---|
| 20 | SMS/phone call |
| 21 | Sent the seating plan to the BLC |
| 22 | Conduct Written exam |
| 23 | Final result publication |
| 24 | BRAC orientation candidate list sent to BLC |
| 25 | Final Deployment |
| 26 | Final list handover to Appointment Unit |

Table 2: Recruitment Process of BRAC MF

| Steps of Recruitment Process BRAC MF | |
|---|---|
| **Steps** | **Particulars** |
| **STEP: 1** | Forecast Staff requirements for Operation and Support Units |
| **STEP: 2** | Staff requirements receive from Hiring Manager through mail |
| **STEP: 3** | Check Organogram for approved no. of staff against vacancy |
| **STEP: 4** | Taking Approval from Senior Director checking Organogram |
| **STEP: 5** | Requisition raises and continuous follow-up till approval |
| **STEP: 6** | Mail to recruitment team for the arrangement of recruitment |
| **STEP: 7** | Ensure providing recruitment plan by the recruitment team |
| **STEP: 8** | Follow up for Advertisement Circulation and closed date |
| **STEP: 9** | Receive primarily shortlisted CVs from the recruitment team |
| **STEP: 10** | Ensure providing finally selected CVs for interview by Programme Concern |
| **STEP: 11** | Set Panel and Final Interview date |
| **STEP: 12** | Set relevant board members to form Programme end |
| **STEP: 13** | Ensure the Interview is placed on time |
| **STEP: 14** | Follow up on the result published |

| STEP: 15 | Follow-up Salary Approval |
|----------|---------------------------|
| STEP: 16 | Ensure providing an Offer letter to the selected candidates |
| STEP: 17 | Follow-up offer acceptance |
| STEP: 18 | Ensure the joining date of the selected staff |
| STEP: 19 | Follow up staff joining as per set date |

## 3.11. Advertisement Process

Because it requires several departments, posting an advertisement is not a simple process. An employment advertisement can be published in one of two ways. One is a daily newspaper, and the other is an internet resource.

- Online Advertisement Process

The recruitment deputy manager gathers and enters the requisition number after properly verifying the employee requisitions after getting them from various programs. The person in charge of the recruitment department verifies the requisition using the authority table described in the human resources policy and procedure. The program may enter into an internet advertising arrangement with the procurement division if it so chooses. The demand also mentions the steps involved in publishing the advertisement. As a result, the accounting department permits them to pay the price. The advertisement was created by the deputy manager and posted to careers.brac.net. The third-party (add business) is then contacted by the procurement department, which also takes the initiative to post the advertisement on bdjobs.com so that applicants can link to it using the URL mechanism.

- Advertisement published in Newspaper

After receiving the requisition, the deputy manager published a newspaper ad by the program's guidelines and the approved budget. We settled on The "Daily Prothom Alo" and The "Daily

Star" for the publication of the adverts. To reserve space for the newspaper, the manager issued additional requisition forms to the accounts department, procurement department, and program in question. The advertising was created by the recruitment officer, who also forwarded the procurement department a soft copy. They used the mail to contact the newspaper before the advertisement was printed.

## 3.12. Flow chart

### 3.12.1 Flowchart of people hiring (Standard practice as per HRPP)
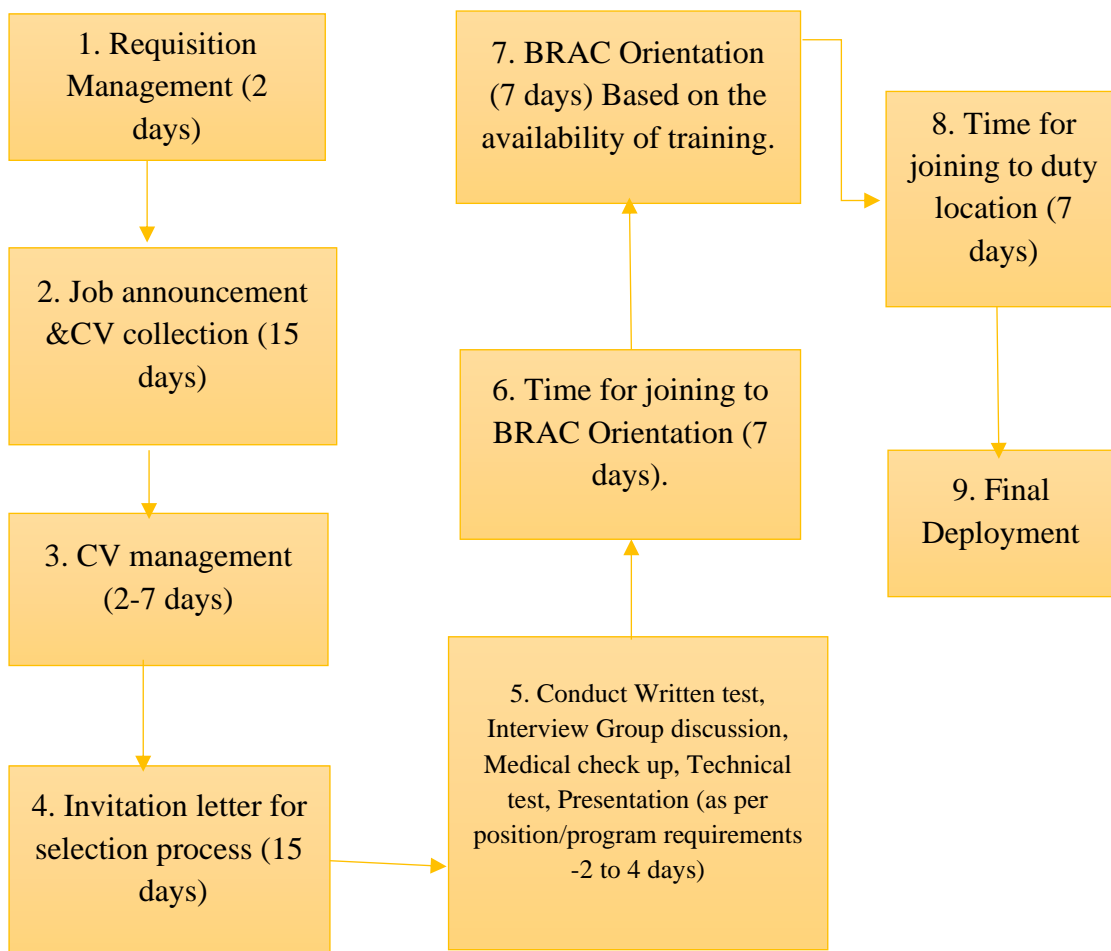


Figure 12: Flowchart of people hiring (Standard practice as per HRPP)

**3.12.2 Flowchart of people hiring through (Walk-In-Interview)**
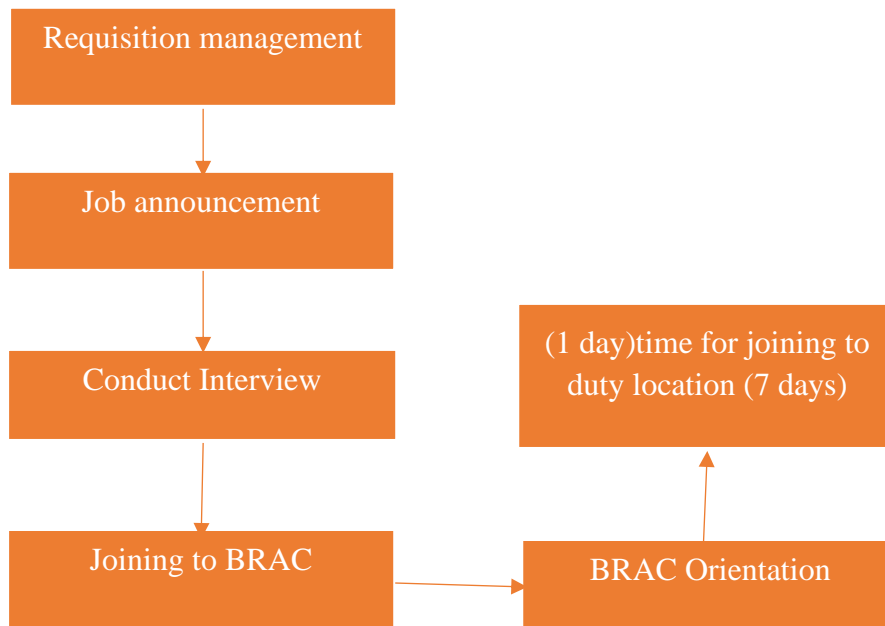


Figure 13: Flowchart of people hiring through (Walk-In-Interview)

## 3.13. Recruitment Method

### 3.13.1. Outside of the organization

- Advertising (online, Newspaper).

- Field recruiting: Universities and professional organizations.

- Internship.

- Placement agencies include executive search organizations, outplacement companies, and placement offices of educational institutions.

- Referral initiatives.

- Online recruitment and interactive electronic media.

### 3.13.2. The Select Process:

Choosing and evaluating applicants based on a range of criteria, from the real and quantifiable to the abstract and personal,

### 3.13.3. Selection devices:

- Application documents

- Employment evaluations

- interviews

- Checking references

- Transcripts of your education

- Work Experience

- Checks of the past

- Physical tests and a motor vehicle report

- Drug testing

### 3.13.4. The Selection Interview

- The screening interview—often brief and centered on the candidate's fundamental qualifications—takes place early in the process.

- Candidates are interviewed in groups to talk about issues connected to the job.

- The purpose of the simultaneous interviews is to talk about issues connected to the position. A panel interview is a meeting between one candidate and a group of companies represented

- A well-qualified candidate meets privately with one interviewer at a time during a one-on-one interview.

### 3.13.5. Job offers:

If a candidate completes the selection process, a position offer is issued along with a lucrative compensation package. A competency-based recruiting and selection method is used for internal selection.

## 3.14. Initiatives are taken to make the recruitment prompt and effective:

- According to HRPP, the staff request was not received on time.
- The Staff Requisition Form's lack of information makes it difficult to publish advertisements.
- Time is wasted because there are far more resumes than there are open vacancies.
- Unexpected cancellation of a staff request.

## 3.15. Reasons for delay in recruitment:

- The staff request was not received on time, claims HRPP.
- The Staff Requisition Form's incompleteness makes it difficult to provide advertisements.
- Time is wasted since there are so many more resumes than there are open positions.
- Unexpected cancellation of a staff request.
- To complete the background check by the deadline.

## 3.16. The Field Exposure of BRAC-MF

The role of Dabi explored in the field operation of Microfinance is given below.
1. CSA (Customer Service Assistant).
2. PO (Program Organizer).
3. BM (Branch Manager)
4. ABM (Assistant Branch Manager)
5. AM (Area Manager)
6. RM (Regional Manager)

### 3.16.1. The job responsibility of CSA.

1. The CSA arrived just before 11.00 am. The Branch manager informed us that the CSA working time is two. One is from 9.30 to 2.30, and another is from 11.00 am to 5.00 pm. So her working time was 11.00 am.

2. CSA was handed all the loan forms to check. She checked them one by one and filled up the blank cells by herself. Is that the job of a CSA to fill up the loan forms? I guess CSA is supposed to check them, not fill them herself. The entire loan scheme document should be prepared by the respective PO.

3. Then she called the clients one by one and asked them to come with the exact insurance amount and NID. When she failed to reach their client they called the zamindar.

4. She solved a problem when a client lost her NID and she wanted to close her savings. CSA helped them to do this.

5. Sometimes she used her phone to call the client.

6. Pre-disbursement orientation/ training for clients started at 12.30 pm (Both new and old). CSA gave the

7. training exactly what I have seen in the Head Office. She has been a CSA for 7 years, so she is pretty experienced with her work.

8. Some Clients had dissatisfied with the interest rates. She handled them quite impressed with her answers.

9. Gave them a piece of basic knowledge about Bkash and asked the clients to meet her after the training to open Bkash accounts.

10. The training ended at 1 PM.

11. Then she started to verify the clients one by one. She checked the NID and collected the Insurance fee in an envelope. Then she asked the clients to meet BM.

12. CSA suggested that some clients come tomorrow because they did not carry their insurance money.

13. Sometimes CSA maintains the serial of the accounts department client line.

14. CAS helped some people given information who came to know some information.

15. Loan disbursement time closes at 2.30 PM. After that, she filled up her register entry with some information and reported it to the branch manager.

### 3.16.2. The job responsibility of the PO.

1. All program organizers arrived at 8.30 am and put their names into the attendance register.
2. Then they make a target (Disburse amount today and collection amount today) and report their BM.
3. After completing the report they go to the view/ overdue collection. They went to the home of the client and talked with them about their overdue money.
4. Sometimes they failed to find their borrower and they tried to contract with their zamindar.
5. When a client gives money the PO uses their tap application to entire the money.
6. They convinced their borrower who made some difficulties to give money.
7. PO took some phone calls from their client who sent money using Bkash and they spent the entire money.
8. They informed me that there is some problem with the tab application. There is no zamindar information.
9. They returned to the office just at 12.30 pm and they wrote their seem.
10. After lunch, they again went to the field to collect overdue. After that, they returned and reported to their BM.

### 3.16.3. The job responsibility of BM.

1. BM (Branch manager) arrived at 8.30 am and follow-up the scream.
2. Then they go to the PO room and take a short meeting session. During the session period, BM collected the daily target from the program organizer.
3. After that, the daily target was sent to the accounts room.
4. BM went to the field at 9.30 am and follow-up the view, passbook, new client information, and borrower justification. Noon returned to the office.
5. And BM started the loan distribution. This loan distribution continued till 2.30 pm.
6. After loan distribution, she called a meeting with her PO. During this meeting, they planned for the evening field visit.
7. During evening field visits she follow-up the new member, overdue, unfold the client, give some motivation and try to make money from the client.
8. Then returned to the office and took a daily report from the PO. And make a serial number based on PO's performance. And leave the office.

### 3.16.4. The job responsibility of AM.

1. The area manager arrived at the office at 8.30 am. And contact BM.
2. Then he follow-up the overdue, and RM screamed.
3. He checks all the overdue, new borrowers everything. He asked BM how to reduce the overdue and called a meeting with the program organizer.
4. If there is a need for any legal action area manager takes this action.

### 3.16.5. The job responsibility of RM

1. RM maintains his region, contacting his area manager to reduce the overdue.
2. If there is any need in a branch the area manager submits his requirement to the RM. RM passed their (AM) requirement.
3. Analyze the monthly data of all the branches under his region and make some decisions.

### 3.17. These roles contribute to the Microfinance Programme given below.

Bangladesh is renowned for being a leader in the field of microfinance (MF) intervention, and the MF programs have already touched practically all regions of the nation, with the possible exception of a few isolated villages. The term "micro-finance" describes the provision of financial services to low-income households, such as loans, savings, or service transfers. Currently, micro-finance is viewed as a desirable tool to assist the poor in enhancing their standard of living, reducing vulnerability, and promoting social as well as economic empowerment. The program organizer disbursed the loan to the poor people and they collected their money. When a new client comes, branch managers justify whether they can get this loan or not. This loan helps poor people to improve their livelihood. All the processes of micro-finance are done by all roles of Dabi microfinance.

**4.1 Findings and Analysis of Recruitment Procedure:**

BRAC-Microfinance has a formal hiring process. The SDU employees who are a member of HRD-BRAC are very responsible and diligent. In addition, the HRD department is the busiest of all of them, being extremely active. They are experts at collaborating with other departments. I won't be wrong if I claim that it is also the department with the strictest rules. I have a lot of knowledge and expertise.

**4.2 Total Duration of Recruitment Procedure:**

Although they assert that BRAC-Microfinance typically takes a standard amount of time for hiring, in my opinion, they take a little longer than usual. I have observed that they try to adhere to a timeline for the entire procedure because I have primarily worked in the recruitment portion. However, the timeline is flexible. They must, however, fill open positions quickly whenever there is a need for urgent hiring. For instance, they approved my internship immediately after my oral interview, which kind of surprised me. The average time frame for the recruitment procedure of BRAC-Microfinance is shown below: (BRAC, 2020)

| RECRUITMENT STEPS | DURATION |
|---|---|
| Staff requisition | 2 days |
| Publishing Job Advertisement | 3 days |
| Collecting for the vacant position | 15 days |
| Screening | 3 days |
| Approaching with short-listing candidates | 2 days |
| Arranging 1st and 2nd slot interview | 10 days |
| Recruit the selected candidate | 10 days |

| Total | 47 days |
|-------|---------|

Figure 14: Recruitment Steps and times

## 4.3 Major Gaps

The hiring process at BRAC-Microfinance is very organized and effective. There is no question in my mind. However, there are still some shortcomings or gaps that need to be filled.

➢ Long period: One of the main issues with the hiring process is the lengthy timeline. Sometimes the job goes unfilled for longer than a month. As a result, the present line manager of that position is now responsible for managing the duties of two roles at once. The outcome and caliber of the task are occasionally impacted by this.

➢ Insufficient CV sources: Only two to three locations feature BRAC's employment postings. They have two official e-recruitment sites: bdjobs.com and linkedin.com. Three sources alone are not always sufficient for CVs. More sources increase the likelihood of finding the right candidate.

➢ More Number of CVs taken: When they need recruitment like Credit officers this time they take more than 50k CVs. This is a huge number because there is just a limited position. This time they use a filtering system where no one can able to apple without the proper requirement.

➢ Sometimes the use of BDjobs.com and Linkedin.com is so much expensive. So they can use BRAC career for the circular. In this way, they can minimize their cost.

➢ Focus more on experience: Candidates with experience are always given precedence by BRAC-Microfinance. Because of this, they occasionally do not receive the anticipated number of competent applicants. because fresh individuals may occasionally better fit the job requirements.

- Insufficient board members: I've seen that the same interview board members participate in the majority of interviews. This is due to the fact that most of them are either unavailable or abroad.

- Unattractive salary system: One of the main issues with employee turnover is this. An appealing rewards structure is crucial for maintaining staff motivation. Employees will leave if they find a better opportunity elsewhere, otherwise. For instance, I witnessed the departure of four employees from BRAC-Microfinance during my internship.

- Lack of survey: BRAC does not use a system for frequent surveys. They conduct a poll once a year, but I think that's not enough to spot issues. Due to the length of time, several issues are still unknown.

## 4.4. Findings and recommendations from field visit:

- I found the timings a bit contradictory as I learned from the Head Office that a CSA would arrive at 9.30 AM. But CSA arrived at 11.00 AM.
- She couldn't reach one of the clients, so she called Jamindaar to convey her message to the client. Good Move.
- A few clients come after 2.30 PM and they fail to take out a loan for this day. Is it possible to extranet the loan time?
- Personal calls should be minimum when clients are around.
- There are so many pages of the loan form and it's all handwritten. I think we should reduce the form pages and all should have an online version.
- There is some problem with the program organizer (PO) tab application. There is no information about zamindar. There is no zamindar number of the zamindar, no image of the borrower.
- The 3rd-week view collection is very difficult because the borrower spent their money for family purposes.
- There is some problem when clients send money using bkash. After sending money the client needs to information to the PO. After that, they (PO) enter the money. It should make it easy to make money by using Bkash.

- There is no laptop for the branch manager. When they need to analyze data they need a laptop.
- AM first comes to the regional office and then goes to the branch visit. It takes more time to reach the branch.

## 4. Observation

The hiring procedure for BRAC Microfinance is not much different from the general hiring procedure. In reality, BRAC uses a few special techniques of its own to streamline the process.

First and foremost, the very first action that BRAC-Microfinance takes is an employee requisition. An employee requisition is a request that the department sends to the HRD whenever there is a vacancy and a need for recruiting. The senior management is then informed by HRD. They then talk while seated at a table.

Last but not least, BRAC-Microfinance keeps a database for recruiting new employees, which is similarly unusual or not done by many businesses. After each recruiting, the database is updated. The database primarily contains information about open positions, such as how many resumes were rejected, how many were shortlisted, and who was on the board. Actually, the purpose of these databases is to maintain records and analyze them to determine where improvements are needed.

Other than that, BRAC adheres to the procedures of the standard hiring procedure. Jones asserts that a successful hiring process includes a thorough evaluation of the position, the labor supply-demand balance, the work environment, interviews, and psychometric testing to assess candidates' aptitude. To select the best applicant, BRAC-Microfinance also evaluates the open position, creates a job description based on the analysis, and schedules psychometric tests including written and oral interviews, group talks, logical reasoning, etc. The hiring procedure has shown to be methodical, easy, effective, and time-consuming. Through the process, they

are able to hire motivated and effective candidates. Therefore, the hiring process can be regarded as effective.

## 5. Recommendation

BRAC is one of the biggest NGOs in the world, and its effective and devoted workforce has helped it achieve this status. They unquestionably have a highly organized and smart hiring process. If not, they would not have been entitled to the title. So, identifying the gaps and recommendations was a little challenging. Again, I have a very limited amount of time to secure a significant internship. Nevertheless, I was able to locate a few suggestions. Those are

- ➢ Allocating more interview members: The department is in need of interview board members, as I have already said, but most of them are either too busy or abroad. This is because we manage activities from here for nine different nations. This is another factor in the duration of the timeline. Therefore, they had to raise the size of the board.

- ➢ Introduce more than two sources to post an advertisement: They need to broaden the source to attract more candidates. They need to post the job ad in at least four to five reliable sources in order to receive adequate CVs.

- ➢ Make employee surveys at least twice a year: Employee surveys are currently conducted once a year, which is insufficient to identify the issues. The poll should be conducted at least twice a year.

- ➢ Change the salary structure: To lower the turnover rate, they must concentrate on this issue. Every few months, one or two people leaving is not helpful for the company at all. They should conduct market research and design a compensation structure that is competitive for their staff.

- ➢ Providing opportunities for fresh graduates: They exclusively favor experienced candidates, as I've already indicated. Young talent must be given opportunities in order to contribute fresh ideas that can considerably enhance the organization's reputation.

➢ Reducing the recruitment time frame: The time frame is usually extended, which affects workloads and productivity. The hiring process needs to be accelerated.

➢ Instant feedback system: The interviewees are quite interested in the results of the interview. What did the interviewer appreciate, dislike, and think needed to be improved upon? Therefore, whether a candidate is selected or not, quick feedback for his or her progress can be given, helping him or her to considerably improve.

**6. Conclusions**

The selection and hiring processes are not as straightforward as they were in principle. Due to the interdependence of the several steps, each one has to be executed with extreme efficiency. If we filter CVs incorrectly, we won't receive a qualified candidate for an interview, which will lead to employing a candidate who isn't qualified or incomplete recruiting. Once more, if a job description is not written properly, good CVs will not be posted or we will not locate what we are genuinely seeking. As a result, each step is significant since they are interrelated.

BRAC-Microfinance has helped me learn a lot during my internship. I've come to understand that practical experience is consistently emphasized since it genuinely alters our learning and perspective. The biggest NGO in the world is BRAC. Due to its well-organized administrative structure, it is still holding onto its title. Their hiring process is extremely organized and sophisticated. They constantly strive to adhere to every step perfectly and keep the timeline as accurate as they can.

Because I had the opportunity to collaborate with their ERP team, I shall consider myself fortunate. About the human resource information system, I gained a lot of knowledge. I gained first-hand knowledge of how an ERP system integrates with HR process mapping while working with the team leader of ERP on a project in Myanmar.

I'll say it was a terrific learning experience for me in closing. I had the chance to work with numerous divisions and saw the BRAC corporate culture firsthand. The busiest and most effective department overall, in my opinion, is BRAC-Microfinance SDU. In my report, I did my best to include my learning experience in addition to the research and analysis I completed during my internship. Finally, it can be claimed that BI has a well-organized and effective hiring process.

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