

BRAC Internship Opportunity – Details

Programme/Enterprise: Microfinance

Project/Unit: Research and Development Unit

Duration: 3-4 months

Starting Date: 4th June 2017

Application Deadline: 7th May 2017

Location: Head Office, Dhaka

Working Hours: 8.30am-5.00pm, Sunday to Thursday

Programme/Enterprise Description

BRAC's microfinance activities are based on a unique 'credit-plus' approach, addressing the specific needs of various target populations such as rural women, youth and adolescents, landless poor, marginal farmers, migrant workers, urban poor, and small entrepreneurs. We recognise the heterogeneity among the poor and carefully target and develop customised financial services that best meet their varying needs. Our microfinance members also have access to and benefit from BRAC's other development interventions. BRAC's microfinance clients use financial services for a range of purposes, from funding various income-generating activities, to investing in small assets, ensuring stable cash flows for consumption, building up resilience against financial shocks, to simply saving for the future.

BRAC is a leading provider of financial services for the poor, operating in seven countries including Bangladesh, Pakistan, Tanzania, Uganda, Sierra Leone, Liberia, and Myanmar.

Project/Unit Description

In 2010, we established a Research and Development Unit (RDU). Its main functions include:

- Identifying strategies to improve existing operations and products
- Assessing feasibility of new products through market research and consumer insight
- Designing and pilot new products and processes
- Exploring and managing "finance-plus" initiatives and partnerships

Purpose of Internship (including learning outcomes)

Assist RDU to perform different kinds of analysis to provide insights for better decision-making.

Learning outcomes:

- Strong understanding of financial behaviour of people living at the bottom of the pyramid
- Exposure to social research
- Statistical analysis

Intern's Responsibilities

- a) Assessment of mobile money pilot: Perform quick assessment to understand adoption rate among BRAC Microfinance clients of MFS platform (bKash) as a means to do financial transactions.
- b) Data analytics: Perform quick analysis on our current MIS dataset to assess transaction behaviour of our clients, in terms of both payments and savings. Find correlations between different factors, e.g. regional vs default trend, age/gender vs loan amount, product vs savings trend etc.

Requirements

- a) Educational Background
 - Level: Undergraduate (final year) / Bachelor's Degree
 - Subject: Economics / Statistics / Finance / Mathematics
- b) Language Proficiency
 - Bangla (written/spoken): Not required
 - English (written/spoken): Advanced
- c) Knowledge/Skills/Competencies
 - Skill in operating SPSS/STATA/MS EXCEL
 - Strong grasp of statistical analysis, e.g. regression, correlation
 - Good knowledge of data analysis
- d) Work/Volunteering Experience
 - Not essential, however prior experience of working in data analysis will be preferred.