



**An Internship Report on
Role of MIS in PKSF's Operation Efficiency: Present Insights
& Future Implementations**

Submitted By:

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Submitted To:

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Assistant Professor

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Faculty of Business Studies

University of Dhaka

Date of Submission: 27th July, 2025



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Letter of Submission

27th July, 2025

Md. Rakibul Hasan
Assistant Professor
Department of Management Information Systems (MIS)
University of Dhaka.

Subject: Submission of Internship Report on “**Role of MIS in PKSF’s Operation Efficiency: Present Insights & Future Implementations.**”

Dear Sir,

I have completed my internship at **Information and Technology Department in PKSF** and would like to submit my internship report titled “**Role of MIS in PKSF’s Operation Efficiency: Present Insights & Future Implementations**”. This report encapsulates my work and experiences during my internship which took place from 22nd May to 22nd August 2025. I tried my best to collect and organize all the information needed for this report. The report has been prepared under your supervision and I respectfully acknowledge your guidance. I hope this will be able to meet your expectation.

Thanking you for your co-operation.

Sincerely Yours

.....
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Acknowledgment

I would like to express my gratitude to my academic supervisor Md. Rakibul Hasan for guiding me in preparing this report. Because of Sir's flexible attitude, I was able to complete this report properly.

I am grateful to PKSf and Managing Director for giving me the opportunity to carry out my internship at Information and Technology Department. My special gratitude to my supervisor Mr Mirza Nazmul Huq (General Manager IT, PKSf) and Md Firoz Zaman (Assistant General Manager MIS, PKSf) for being supportive supervisors and also helping me out to know the work and also to all the people in Information and Technology Department for being so supportive and helping me to adapt to the new environment . I would also like to express my gratitude to Md Abul Al Basher (Manager, PKSf) for providing necessary information and Mr Asfak Mahmud (Deputy Manager, PKSf) for his guidelines and helpful behavior.

And last but not the least my heartfelt gratitude to all my well-wishers and also all the people of PKSf for being kind to me whenever I interacted with them.

Student's Declaration

I, hereby declare that the internship report on “**Role of MIS in PKSF's Operation Efficiency: Present Insights & Future Implementation**” has been prepared by me under the supervision of **Assistant Professor Md. Rakibul Hasan** for partial fulfillment of MBA program from **Department of Management Information Systems (MIS), Faculty of Business Studies, University of Dhaka.**

I, further affirm that the work of this internship report is original and it has not been submitted by any other student for the completion of MBA or other degree.

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Internship Report Summary

INTERNSHIP DETAILS					
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Supervisors Job Title:	General Manager, PKSF				
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Start Date:	22 nd May, 2025		End Date:	22 nd August, 2025	
BRIEF OUTLINE OF ACTIVITIES					
<p>I was tasked with creating different combinations of the row headings used in the PRA report. I drafted sample headings for each table of the report using MS Excel and MS Word. I analyzed several PRA reports and prepared summaries based on them. I also observed some of the work related to the PRA report, including how PKSFIIS and OLRs software were used. I learned how reports generated from these systems, can be exported to Excel and how MIS officials summarize vast datasets into understandable graphs and charts. I also learned how MIS can retrieve reports on loan disbursement and other information about the POs, and how they compared this data with the reports submitted by the POs to identify and correct any inconsistencies.</p> <p style="text-align: center;">----- Supervisor's Signature</p>					

Supervisor's Certificate

This is certified that Shajnin Tasnim Urmi, a student of MBA, ID:029-14-048, under the Department of Management Information Systems, University of Dhaka, has completed the Internship at PKSf and has prepared the Internship Report titled **“Role of MIS in PKSf’s Operation Efficiency: Present Insights & Future Implementation”** as part of the requirement for obtaining an MBA degree.

She is now authorized to submit the report for defense.

Md. Rakibul Hasan

Assistant Professor

Department of Management Information Systems (MIS)

Faculty of Business Studies

University of Dhaka

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Acronyms

PKSF	Palli Karma-Sahayak Foundation
MIS	Management Information Systems
GoB	Government of Bangladesh
PO	Partner Organization
OLRS	Online Reporting System
PRA	Partner Organization Report Analysis
DSS	Decision Support System
GIS	Geographic Information System
EES	Economic, Environment & Social performance
AI	Artificial Intelligence
CRM	Credit Risk Management
PPMM	Programs and Projects Management Module
ME	Micro Enterprises
RBAC	Role Based Access Control

Executive Summary

The Palli Karma-Sahayak Foundation (PKSF) was established in 1989 with a clear purpose to create employment opportunities and alleviate poverty in Bangladesh. Over the years, PKSF has grown into one of the country's most impactful development institutions, reaching millions through innovative and inclusive programs. Driven by a strong commitment to reducing poverty, inequality, and promoting sustainable development, PKSF continues to evolve by integrating technology into its core operations.

To support this mission, PKSF has made notable progress in digital transformation through systems like the PKSF Integrated Information System (PKSFIIS) and the Online Reporting System (OLRS). These tools help centralize data, improve departmental coordination, and simplify reporting for Partner Organizations (POs) by automating many tasks that were previously manual and time-consuming.

Objective of this research is to analyze the current role of Management Information Systems (MIS) in enhancing the operational efficiency of PKSF, evaluate the strengths and gaps of existing MIS software currently used by PKSF and also to explore potential future MIS implementations of DSS and its expected impact on PKSF's operational efficiency. The research is based on both primary and secondary data. The primary data were collected from personal observation, informal discussion with PKSF supervisor and other employees, desk work, available concept notes from the MIS and IT department, and questionnaire. Secondary data were collected from reports on the project, project documents, website of PKSF and annual reports etc.

For the analysis part it is seen that though PKSF's current software PKSFIIS and OLRs are helping PKSF's operation efficiency in daily operations, reporting, monitoring and in some areas decision making but still there are bottlenecks of the current software these are: no CRM (credit risk management), missing GIS based entrepreneurial activity report and no integrated trend analysis system. Feedback from PKSF officials, also suggests a demand for more user-friendly features and training for the new system.

Against the backdrop some recommendations are put forward namely, creating credit risk management (CRM), having a GIS that could provide individual entrepreneurs information, and

develop the existing learn-grow app for DSS training. Apart from these I think PKSf is going on the right direction by developing DSS which would benefit highly to operation efficiency.

Nevertheless, PKSf has been striving to fill the gaps in the current MIS software and has recently working to implement DSS, which will result in some significant changes that will strengthen PKSf's operational efficiency.

Chapter 1: Introduction

As Bangladesh progresses toward inclusive and sustainable development, the role of technology in enhancing institutional efficiency has become increasingly crucial. The integration of Management Information Systems (MIS) into organizational operations is a key driver in improving transparency, speed, and decision-making capabilities aligning with national efforts to modernize institutions in the era of digital transformation. The Palli Karma-Sahayak Foundation (PKSF), a leading development institution in Bangladesh, has been adopting MIS tools to improve its operational efficiency, resource allocation, and service delivery across its vast network of Partner Organizations (POs).

My motivation to work on this topic stems from two core interests: firstly, the importance of digital infrastructure in enhancing the performance and accountability of development organizations like PKSF and secondly, the potential of MIS as a foundational tool for creating efficient, transparent, and responsive development systems that can better serve marginalized communities. Through this internship, I aim to understand how MIS contributes to PKSF's mission today, and how its evolving implementation can support broader goals of sustainable and smart development in the future.

1.1 Objectives of the Study

Major objectives of this report are follows:

- To analyze the current role of Management Information Systems (MIS) in enhancing the operational efficiency of PKSF and to evaluate the strengths and gaps of existing MIS software currently used by PKSF.
- To explore potential future MIS implementations of DSS and its expected impact on PKSF's operational efficiency.

1.2 Rationale of Study

During my internship at Palli Karma-Sahayak Foundation (PKSF), I had the opportunity to observe how the organization is embracing digital tools and Management Information Systems (MIS) to enhance operational efficiency and optimize resources. One notable initiative is the development and implementation of Decision Support System (DSS). This system is designed to support evidence based decision making and improve organizational responsiveness.

Through integrated software systems like the PKSFIIS, PKSF has also made significant strides in digitizing its operations. This platform consolidates various operational data into a centralized system, streamlining workflow and improving data accessibility across departments. Another key system is the Online Reporting System (OLRS), which allows Partner Organizations (POs) to submit data electronically. The system then generates automated reports, significantly reducing the manual workload and enhancing reporting accuracy.

As a student of Management Information Systems, I found these digital innovations particularly engaging. They represent practical applications of the theories and concepts I have studied in the classroom. This internship has provided me with valuable exposure to how MIS can be strategically implemented in a large scale development organization like PKSF. Experiencing this real-world application has deepened my interest in the field and strengthened my aspiration to build a career where technology and development intersect.

1.3 Research Methodology

The research is primarily descriptive, qualitative, and quantitative and has been completed by conducting survey. In order to complete this research, the observation and discussion methodology is also used. The design and method of the research are given below:

1.3.1 Data Collection

This study is based on the observations I made while working with the Management Information Systems and IT Department and with concept notes provided by my superior during my internship at Palli Karma-Sahayak Foundation (PKSF). Direct observation, discussions, paperwork, archival records, websites, yearly reports, and reports on particular projects and questionnaire were used to gather the data required for this investigation. Thus, the data sources are both primary and secondary

1.3.2 Data Source

The primary sources of data include:

- Personal observation
- Informal discussion with PKSf supervisor and other employees
- Desk work
- Available concept notes from the MIS and IT department
- Questionnaire

The secondary sources of data include:

- Reports on the project.
- Project documents.
- Website of PKSf
- Annual reports.

1.4 Limitation of this Study

Although internship program is a practical job experience oriented program, some complications have been arisen while collecting data and preparing the report most of which are basically due to my position, limited access and right. The major limitations that have been faced, are given below:

- **Shortage of time:** The duration for the study was really very short as the time limit of internship in PKSf is short to get enough information and idea to conduct such research.
- **Lack of available resources:** Due to lack of available sources and a relatively new concept of the report.
- **Confidentiality:** As I joined as intern, due to some of the works confidentiality I was given limited access to the MIS software.

1.5 Organization of the Report:

This internship report is mainly organized into two major parts:

Basic Information of the Report:

Introduction, literature review, organization description involved in this part. Introduction part is separated into diverse segments like rationale of the study, objectives, research methodology etc. How the report is designed and prepared are described in this part. Basic ideas and PKSf's

mission, vision and objective are included in the organization description by two phases. Mostly my experience and observations are included in this part.

Analysis and Findings of the Report:

Analysis of the data, findings of the study, recommendations and conclusion are involved in this part. All the related data analyzed for the report and their limitations are included into analysis of data part. Result of the analysis is included in findings of the study. Conclusion and recommendations for the organization are included to the report at the last of the report.

Chapter 2: Literature Review

2.1 Relevant Concepts and Definitions

Management Information Systems (MIS) is defined as a combination of people, technology, and processes that organizations use to manage data and support decision-making, coordination, control, analysis, and visualization of information (Laudon & Laudon, 2020). According to Laudon, MIS helps organizations achieve operational efficiency in several critical ways.

First, it automates routine tasks and business processes, which helps organizations operate faster, with fewer mistakes and lower labor costs. By replacing manual methods with digital systems, companies can achieve more consistency and standardization in their workflows. Second, MIS provides real-time access to data, which speeds up decision-making and improves its quality. Operational managers can monitor performance metrics instantly and make timely adjustments. This is crucial for maintaining productivity and addressing issues quickly. Laudon also highlights how MIS helps optimize resources. By collecting and examining data across departments, MIS spots patterns and bottlenecks. This guides better allocation of resources like labor, inventory, and capital. This insight helps organizations reduce waste and increase output with the same or even fewer inputs. Moreover, MIS improves communication and coordination between departments by connecting various business functions like finance, marketing, HR, and supply chain into one system. This integration cuts down on information silos and allows smooth sharing of data, which is vital for operational harmony and reaching goals. Laudon further explains how MIS supports strategic and competitive advantages by enabling innovation and quick responses. Organizations can use MIS data to predict trends, understand customer behavior, and adjust to market changes while keeping their internal operations efficient. (Laudon, K. C., & Laudon, J. P. ,2020)

Management Information Systems (MIS) have become important tools for improving operational efficiency and supporting innovation within organizations. Bauer (2024) discusses how MIS impacts operational performance and provides an overview of their role in making organizations more effective. The author points out that one major strength of MIS is its ability to help managers make decisions based on data. By delivering real-time, accurate information, MIS allows managers to quickly address operational issues, reducing inefficiencies and improving responsiveness. Bauer highlights that MIS helps optimize resources by providing tools that track and analyze how resources are allocated and used across departments. This visibility helps organizations find

underused assets, cut out redundancies, and use their resources better. Automating routine tasks like reporting, data entry, and performance tracking is another important feature covered in the study. This automation lowers manual workload, decreases errors, and allows staff to focus on more strategic tasks. Another significant benefit of MIS, according to Bauer (2024), is its ability to integrate data from different areas of the organization. This integration promotes collaboration between departments and ensures decision-makers have a clear view of the organization's operations. Additionally, MIS can generate timely and standardized reports, which improve transparency and accountability both essential for monitoring performance and ensuring compliance. Importantly, Bauer (2024) also links MIS to organizational innovation, asserting that these systems provide the technological infrastructure needed for digital transformation. The insights generated through MIS enable organizations to identify areas for improvement, experiment with new processes, and adopt innovative practices that align with evolving operational goals. (Bauer, 2024)

A geographic information system (GIS) consists of integrated computer hardware and software that store, manage, analyze, edit, output, and visualize geographic data. Much of this often happens within a spatial database. In a broader sense, one may consider such a system also to include human users and support staff, procedures and workflows, the body of knowledge of relevant concepts and methods, and institutional organizations. (Wikipedia)

A properly designed DSS is an interactive software-based system intended to help decision makers compile useful information from a combination of raw data, documents, personal knowledge, and/or business models to identify and solve problems and make decisions. (Wikipedia)

The Annual Report of Palli Karma-Sahayak Foundation (PKSF) highlights the growing importance of Management Information Systems (MIS) in strengthening institutional performance and ensuring transparency, accountability, and efficiency in its operations. As a large development organization working with millions of beneficiaries through its Partner Organizations (POs), PKSF recognizes MIS as a strategic tool for operational excellence and evidence-based decision-making

The report outlines several key MIS initiatives that have been instrumental in streamlining internal and external processes. One such initiative is the PKSF Integrated Information System (PKSFIIS), which functions as a centralized platform to manage data related to program implementation, financial transactions, and performance monitoring. This system ensures that information flows efficiently across departments and between PKSF and its POs, thereby enhancing coordination and reducing information asymmetry. The Online Reporting System (OLRS) has made it possible to

collect data and generate reports from the field in real time. This change has cut down the time it takes to process data and has improved the accuracy and timeliness of reports from POs. By automating parts of reporting and monitoring, PKSf has become more responsive to changes in the field. This helps managers make quicker and better decisions. The Annual Report also covers the development of a Decision Support System (DSS). This system further includes MIS tools in strategic planning and resource allocation. It supports data-driven decision-making by offering analytical dashboards and forecasting tools to senior management. With these systems, MIS at PKSf helps enhance internal efficiency and provides transparency to external stakeholders. Development partners and government agencies can access reliable and timely information. (PKSF,2022)

The study by Ahmed, M.U and Hakim points out the significant impact of information systems in the microfinance sector. Specifically, it focuses on improving efficiency and service delivery. Their research shows that adopting digital technologies and Management Information Systems (MIS) can simplify loan processing, cut operational costs, and boost client outreach for microfinance institutions. They emphasize that effective MIS enables accurate data collection, real-time reporting, and performance tracking. These features are crucial for making decisions and maintaining financial discipline. The authors also mention that using information systems increases transparency, accountability, and risk management, which leads to better governance. In developing countries like Bangladesh, MIS in microfinance serves as more than just a tool for efficiency. It also promotes institutional sustainability and provides inclusive financial services. (Ahmed, M. U., & Hakim, M. A. ,2018)

Credit risk management in the banking sector is a critical process that involves identifying, assessing, and mitigating the potential for financial losses due to borrowers defaulting on their obligations. Banks use various techniques and strategies to manage credit risk, aiming to maximize risk-adjusted returns while maintaining financial stability. (Wikipedia)

Chapter 3: PKSF Overview

3.1 PKSF (Palli Karma-Sahayak Foundation)

During the 1980s, the Government of Bangladesh (GoB) increasingly recognized that customary approaches for the purpose of poverty reduction simply did not sufficiently address those complex and deeply rooted challenges faced by millions among its citizens. As the population grows and employment opportunities do limit, we are in need of a strategy that sustains, includes, and drives results for poverty alleviation more than ever before. The matter was extensively consulted on by various government ministries, leading economists, and national and international development partners. They reached a consensus to create an institution that would be dedicated to promoting self-employment along with improving the livelihoods of the rural poor.



Figure 1: PKSF logo

The Palli Karma-Sahayak Foundation (PKSF) emerged from a powerful vision to lift people out of poverty and strengthen communities throughout Bangladesh. It started out as a government-backed initiative to provide financing and technical assistance to grassroots organizations after being formally approved in 1989 and launched in 1990. Early on, PKSF concentrated on microcredit, assisting the rural poor, particularly women and families without land, in obtaining financing that was inaccessible from established banks. However, as time went on, it became clear that money was insufficient to end the cycle of poverty. As a result, PKSF broadened its scope of operations to encompass awareness campaigns, education, health care, and skill development. One of its key initiatives, the ENRICH program, launched in 2010, focuses on the overall well-being of families in selected villages, aiming for real and lasting change. PKSF now works with more than 200 organizations to reach millions of people in almost every region of the nation. Through its commitment to inclusive growth and sustainable development, PKSF has become a trusted name both in Bangladesh and beyond.

3.2 PKSf’s Vision, Mission, Objective

The mission and vision of PKSf, has outlined in the provided information, demonstrate a clear commitment to advancing Bangladesh's development through digitization, empowerment, and shared prosperity.

Mission

To implement policies and action programs involving multiple dimensions of human living and human poverty; pursue a life-cycle approach to human progress, catering to the appropriate needs at all stages of life. The policy planning and action programming centering on human beings and focus on socio-economic development and environmental protection. The support and services provided relate to education, workforce development, health and nutrition, infrastructure, inclusive and appropriate financing for planned economic activities, social issues and social capital, response to climate change impacts, gender issues, cultural dimensions, sports and social advocacy etc.

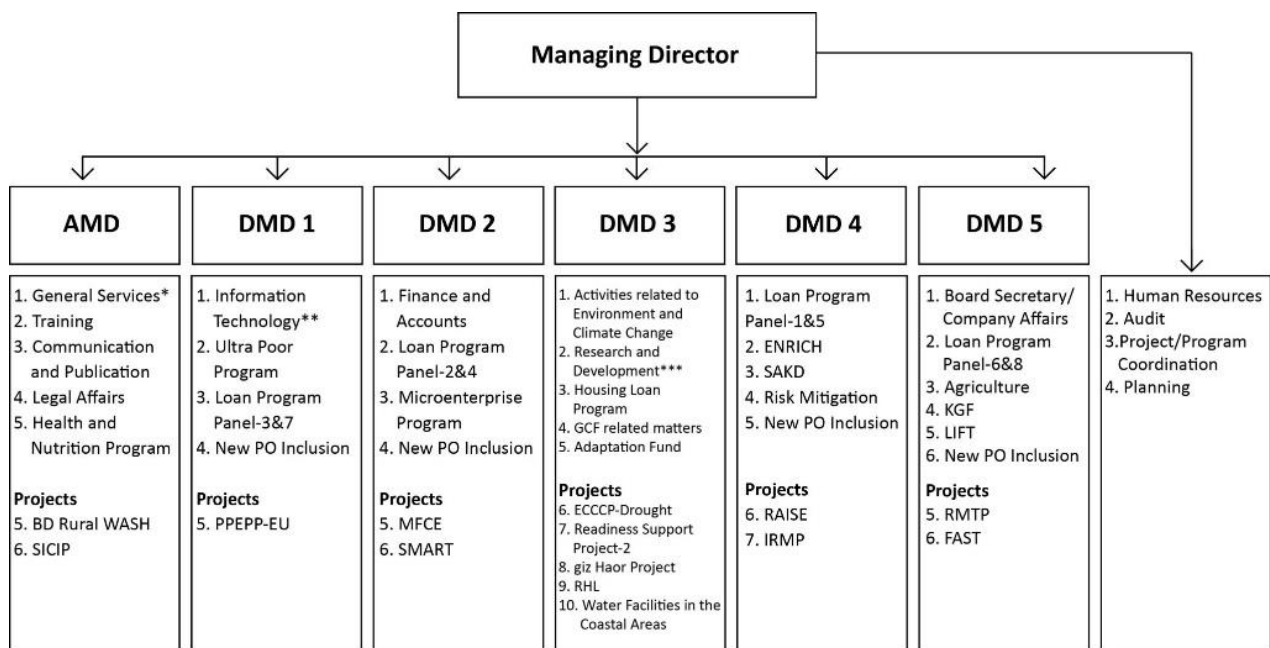
Vision

A Bangladesh where poverty has been eradicated; the ruling development and governance paradigm is inclusive, people-centered, equitable and sustainable; and all citizens live healthy, appropriately educated and empowered and humanly dignified life.

Objectives of PKSf

The Palli Karma-Sahayak Foundation (PKSf) is a government-established financial institution in Bangladesh, aimed at poverty alleviation and sustainable development through inclusive financing and capacity-building initiatives. Its core objectives include providing financial and non-financial services to the poor, especially in rural areas, by supporting Partner Organizations (POs) in implementing income-generating, employment-creating, and human development activities. PKSf also emphasizes institutional strengthening, environmental sustainability, and social protection. Through its various programs and innovations, PKSf seeks to enhance the socio-economic conditions of disadvantaged communities by promoting self-reliance, entrepreneurship, and equitable access to resources and opportunities.

A visual representation of PKSf’s work arrangement is provided in the following diagram:



*General Services include Procurement, Logistics and Special Fund, **MIS, DSS, digitalization, and other IT related activities, *** Research and Development includes SDG and Innovation

MIS- Management Information System DSS-Decision Support System SMART-Sustainable Microenterprise and Resilient Transformation Project RMTP Rural Microenterprise Transformation Project PPEPP-EU-Pathways to Prosperity for Extremely Poor People. SICIP-Skills for Industry Competitiveness and Innovation Program RAISE Recovery and Advancement of Informal Sector Employment KGF Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries. MFCE Microenterprise Financing and Credit Enhancement Project, IRMP-The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction, BD Rural WASH-Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project, LIFT-Learning and Innovation Fund to Test New Ideas, SAKD-Social Advocacy and Knowledge Dissemination (Cultural & Sports; Youth, Adolescent and Elderly Peoples Program, Program Support Fund), FAST-Food Systems and Sustainable Transformation, ECCCCP-Extended Community Climate Change Project, GCF-Green Climate Fund, RHI. Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh.

Figure 2: Organogram of PKSF

Chapter 4: Internship Experience

4.1 Key Learnings and Skills Gathered

Being a student of business studies, learning only theoretical knowledge throughout courses was not enough but this internship opportunity gave a chance to learn through experience and work. This internship experience was very fruitful because as I already did an internship at a2i, the internship at PKSF was somewhat easier for me. I got the opportunity to learn from seniors who have good knowledge and experience of office work. Below are some skills I gathered from this internship:

- Developed effective communication skills through regular interactions with senior officials and colleagues in a formal office setting.
- Gained practical exposure to organizational communication etiquette and professional behavior.
- Acquired a foundational understanding of how Management Information Systems (MIS) are implemented and utilized in real-world office operations.
- Learned how to adapt to a new work environment, including understanding and adjusting to office culture and expectations.
- Experienced working in a different organizational structure, as PKSF's operations and environment provided a different perspective compared to my previous experience with a2i.

4.2 Knowledge Acquired

During my internship at PKSF, I had the valuable opportunity to observe how professional documentation is prepared and maintained in a formal organizational setting. I learned the structure, tone, and formatting standards used in official documents such as reports, memos, proposals, and policy drafts. This exposure helped bridge the gap between theoretical knowledge and real-world practice, enhancing my understanding of corporate communication. As a student of Business Studies, this experience provided me with practical insight into how various concepts from our academic curriculum particularly in management information systems (MIS), organizational behavior, and operations management are applied in actual operations. One of the most significant learning experiences was understanding how MIS is implemented within a large development organization like PKSF. I observed how PKSF's employees interact with their in-house systems, such as the PKSF Integrated Information System (PKSFIIS) and the Online Reporting System(OLRS). Employees are responsible for entering program and finance related data into the system in a structured manner. I found it particularly interesting that the system not supports data

input but also allows users to generate and download real-time reports often in excel format directly from the platform. This functionality ensures accuracy, saves time, and reduces manual work in reporting and decision making. I also realized how critical data is to the overall functioning of an organization. Every piece of information entered into the system from financial transactions to beneficiary records is used for monitoring, analysis, and planning. I witnessed how proper data management contributes to transparency, accountability, and efficient service delivery, which are especially important for organizations working with large-scale development programs and diverse stakeholders.

4.3 Skills Learned:

During my internship at PKSF, I gained and polished several valuable skills that will benefit me in both academic and professional settings. Firstly, I improved my proficiency in Microsoft Excel and Microsoft Word, as well as developed faster typing skills, which enhanced my overall productivity. I also built on my previous knowledge and became more confident in using these tools effectively. Through day-to-day activities, I learned how to communicate clearly and professionally with colleagues and seniors, which helped strengthen my interpersonal and workplace communication skills. Adapting to a new work environment was another significant learning experience. I learned to adjust myself to unfamiliar situations and gradually turn my weaknesses into strengths.

4.4 Observed Attitudes and Gained Values:

I saw in workplace formal and informal behavior both are important depending on situation and having the knowledge of how and where to implement this behavior. Doing the work that my boss assigned me is also crucial to understand the task and also understand when to ask what. Both formal and informal behavior are significant in the job, depending on the circumstances and one's ability to know when and how to use them. Completing the tasks that my supervisor gave me is also essential to grasping the assignment and knowing when to ask questions. I also learned punctuality and regularity by attending and going to the office every day.

4.5 The Most Challenging Task Performed:

One of the most challenging tasks during my internship at PKSF was understanding and interpreting large sets of raw data collected from various Partner Organizations (POs) through the MIS platforms. As someone new to working with organizational data at such a scale, it was initially

difficult to grasp how each data point financial, demographic, or programmatic was interconnected and how errors in data entry could significantly impact reporting and decision-making. I was tasked with reviewing some data entries and observing how the system generates automated Excel reports. While the software made it easier to access information, I found it challenging to understand the logic behind the reports, such as how the system categorized indicators and flagged inconsistencies. This task required me to revisit my academic knowledge of data systems and strengthen my analytical thinking.

With the guidance of my supervisor and through hands on observation, I gradually learned how data flows within the system and how accuracy, consistency, and timeliness are critical in managing such vast development programs. Overcoming this challenge not only boosted my confidence but also gave me a deeper appreciation of the role of MIS in decision-making and organizational efficiency.

Chapter 5: Present Insights on MIS in PKSF

5.1 MIS department of PKSF

The MIS department plays a crucial role in ensuring the smooth flow of information across all departments within PKSF. As an apex microfinance organization, PKSF relies heavily on accurate and timely information to support its mission of promoting self-employment and alleviating poverty. Currently, there are 289 active Partner Organizations (POs) working with PKSF to help achieve these goals. As of January 2025, the PKSF management team consists of 338 employees and there are 5 officials working in MIS department. MIS officials work diligently, aligned with PKSF's mission, to provide essential information at all organizational levels. Additionally, the department supplies important data about the POs and, when necessary, shares relevant information with government agencies, Bangladesh Bank, and other ministries.

Some of the works of MIS departments are:

Category	Key activities
Data entry and Processing	<ul style="list-style-type: none">• Input loan sanction into PKSFIIS.• Enter disbursement and recovery data.
Reporting	<ul style="list-style-type: none">• Generate summary report of lending activities.• Prepare loan repayment schedule.
Verification & Review	<ul style="list-style-type: none">• Verify monthly reports from OLRIS database (both hard and soft copy).• Cross check software generated reports.
Communication	<ul style="list-style-type: none">• Coordinate with POs on reporting issues .
Data Provision	<ul style="list-style-type: none">• Supply data for PKSF annual, quarterly & special reports.• Support analysis for decision making .
IT & System support	<ul style="list-style-type: none">• Assist IT/vendors in feature updates to software.• Support PRA analysis & OLRIS improvements .

Table 1: Works of MIS department

5.2 Current MIS Software used in PKSF

PKSF (Palli Karma-Sahayak Foundation) operates to give loan and monitor if these loan's outstanding and disbursements are working properly or not . Efficient management of data and information is crucial to PKSF's success in monitoring, evaluating, and expanding its services

across the country. To support these needs, PKSf currently has several MIS (Management Information Systems) Software:

PKSFIIS (PKSf Integrated Information System) under which there are several software they are:

- PRA report
- PO loan management
- PO report analysis etc.

MIS department also use another database OLRs to get information from POs using API .

Each of the system are used for different purpose but these are working together to digitize, simplify, and enhance information management within the organization and its Partner Organizations (POs).

5.2.1 PKSFIIS (PKSf Integrated Information System)

PKSFIIS is a enterprise-wide MIS platform that supports the day-to-day functioning of PKSf itself. It integrates three major functional areas:

- PO Management
- Financial Information
- HR Management



Figure 3 : PKSFIIS (Source : PKSf MIS Department)

Among these, the PO Management module is of particular importance to the MIS department. This module stores, organizes, and monitors extensive information regarding all registered Partner Organizations, including their activities, operational status, loan management, compliance and other non-financial data.

Some of the software of this system are:

A. PRA Report (PO Reporting Analysis Report): This is a centralized dashboard that compiles

and displays data submitted by all POs. The PRA Report covers multiple metrics such as:

- Member enrollment
- Loan disbursement
- Repayment behavior
- Savings collection
- Program output

The PRA report is vital for strategic planning, impact evaluation, and comparative performance review across different POs. It helps managers and policy makers understand which organizations are performing well and which need further support or intervention.

B. PO Loan Management System: This module is perhaps the most sophisticated component of PKSFIIS. It offers a comprehensive loan tracking system, allowing PKSF to manage all stages of the loan lifecycle given to POs from application to disbursement to repayment, loan disbursement, members lending details and repayment schedule .

Key features include:

- **Loan Proposal Submission:** POs can submit proposals directly into the system. The proposals are reviewed by MIS and Accounts departments, then forwarded to the Managing Director (MD) for approval.
- **Loan Sanction Information:** Includes terms, conditions, sanctioned amounts, and disbursement plans.
- **Loan Monitoring:** Tracks performance, repayment schedules, defaults, and risk indicators.

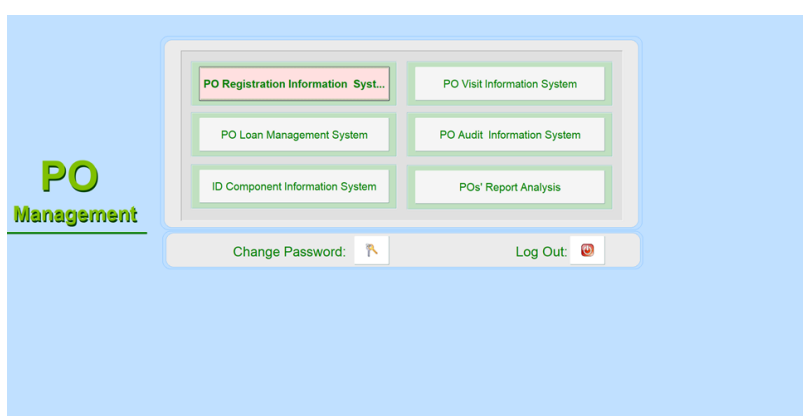


Figure 4: PO Management (Source: PKSFIIS MIS Department)

This module alone can generate a huge number of reports, highlighting the system's analytical depth and administrative value. It ensures financial transparency, allows auditable record-keeping, and helps detect early signs of misuse or underperformance.

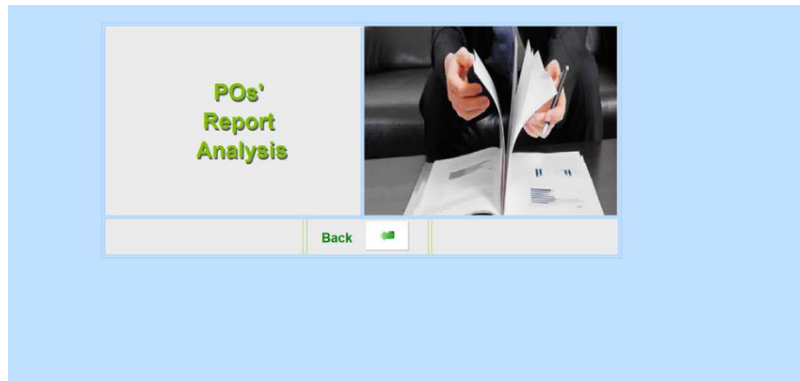


Figure 5: PO Report Analysis (Source : PKSF MIS Department)

5.2.2 OLRs (Online Reporting System)

OLRS is a software that collect data directly from POs Core Business Solution (CBS). This platform supports PKSF to collect data and report from partner organizations (POs). Introduced to replace a previously manual and fragmented system of data gathering, OLRs represents a major step toward automation. It is primarily used by PKSF's Partner Organizations (POs) to submit various kinds of data through a centralized portal.

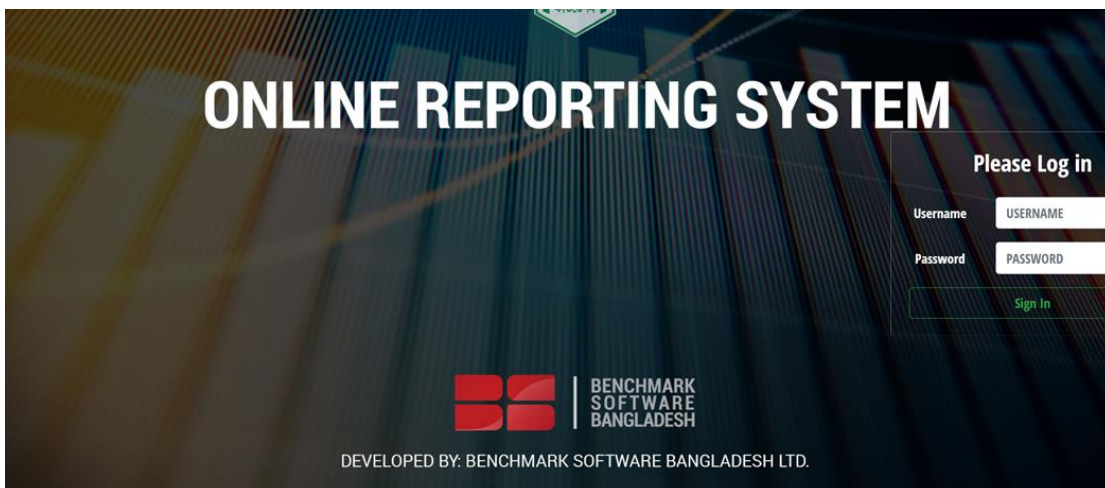


Figure 6: OLRs

Before OLRs, POs had to submit physical reports or spreadsheets, often leading to significant delays, incomplete data, and manual errors. Data collection would often involve traveling to field offices, copying data from registers, and sending hard copies or unstructured files. This traditional system consumed excessive time and human resources, making it difficult for PKSF to respond quickly or make real-time strategic decisions. After the development of OLRs in PKSF some of

the previous problems have been largely resolved. The platform allows POs to input data directly into a secure online system using an API (Application Programming Interface). This facilitates automated transmission of information from POs to the central MIS unit in real-time or near real-time. The benefits of OLRs include:

- Faster data transmission
- Improved consistency
- Reduced human errors & manual interventions
- Enhanced monitoring capability

OLRS provides various types of data . In OLRs , we can easily find below data :

- **Basic Data:** This includes fundamental organizational information like branch locations, staff count, service areas, and demographic profiles of beneficiaries. It helps PKSF understand the reach and capacity of each PO.
- **Financial Data:** Includes details on loan disbursement, recovery, repayment schedules, outstanding amounts, overdue loans, and other indicators related to the financial performance of POs.
- **Program Data:** This pertains to specific development programs funded by PKSF, such as agriculture, health, education, or skills development. The data collected here helps assess program implementation on the ground and gives loan program data.
- **Upazila-Based Data:** Data is also disaggregated geographically, enabling PKSF to monitor program delivery of the POs at the sub-district level and ensure equitable distribution of resources.
- **Employment data :** In this employment data, against the finance that PKSF provides what sort of financial support the POs provide for creating employment .

Code	Indicator Name	M/F	NON-PKSF	RMC	UMC	ME
152	Number of Zilla	N	0	0	0	0
153	Number of Upzila	N	0	0	0	0
154	Number of Union/Pourasava	N	0	0	0	0
155	Number of Village	N	0	0	0	0
156	Number of Household	N	0	0	0	0
001	NUMBER OF BRANCH	N	0	0	0	0
002	NUMBER OF SAMITY	M	3,536	0	0	0
003	NUMBER OF SAMITY	F	20,174	0	0	0
004	NUMBER OF MEMBER	M	32,253	0	0	0

Figure 7: OLRS categories of MIS Data (Source : PKSF,MIS Department)

By enabling automated, standardized, and structured data collection, OLRS has transformed PKSF’s data infrastructure. It has made monitoring more transparent, helped prevent manipulation, and reduced both the cost and time of operations which were easy when these works were done manually.

Both OLRS and PKSFIIS are essential for ensuring operational discipline, transparency, and data-driven decision-making in PKSF. They not only support the daily functional needs of the MIS department but also play a central role in ensuring the effectiveness of PKSF funded programs.

5.3 Strength and gap in the current MIS software

The implementation of MIS software in PKSF, primarily through OLRS (Online Reporting System) and PKSFIIS (PKSF Integrated Information System), has significantly enhanced the efficiency, transparency, and responsiveness of the organization. However, while both systems offer substantial strengths, they are not without limitations. This section presents a balanced analysis of the current MIS infrastructure in PKSF, identifying both its strengths and existing gaps that need to be addressed for further optimization.

Strengths of the Current MIS Software

Enhanced Operational Efficiency: One of the most notable strengths of OLRS and PKSFIIS is the automation of core processes. From data collection to report generation and loan management, most of the work that previously required manual effort has now been digitized. This has reduced the workload of both PKSF and PO staff, minimized paperwork and physical document storage, allowed for faster communication and turnaround time between field and head office.

Transparency and Traceability: One major advantage of a centralized MIS is that it leaves a clear digital trail of all transactions, updates, and communications. This promotes accountability at all levels, easier internal audits, detection of discrepancies or irregularities.

Versatile Reporting: Especially within PKSFIIS, the reporting capacity is highly advanced. The PO Loan Management module alone can generate over 150 types of detailed reports, offering breakdowns across time periods (daily, monthly, quarterly), regions (district, upazila, national) and indicators (repayments, sanctions, loan usage, overdue).

Manual Work into digitization: Prior to implementing digital PKSFIIS report generation was conducted entirely manually a time-consuming and labor-intensive process. It was hard to know if there were any data inconsistencies. So it has made the processes easier.

Mapping: That is showing the GPS of where in Bangladesh PKSFs have their PO's and where they are but this could not give an overall GIS which can show individual reports of the entrepreneurs.

By Providing information in all levels: The MIS department serves as a central source of information across all departments within PKSF. The data it maintains supports internal departments in their analysis and decision-making processes. Additionally, when required, the MIS department supplies relevant data to external stakeholders such as the Government of Bangladesh, Bangladesh Bank, and various ministries.

Supporting Data Analysis and Reporting: The data maintained by the MIS department plays a key role in analyzing various reports. It enables the identification of key insights, such as the top 10 performing Partner Organizations (POs), and supports the creation of graphs and charts that present complex data in a clear and understandable manner.

Improvement areas in the Current MIS Software

Absence of a Dedicated Credit Risk Management (CRM) Team: MIS output related to credit risk analysis is minimal because PKSF does not currently have a dedicated Credit Risk Management (CRM) team. This limits the organization's ability to conduct credit risk profiling, loan portfolio risk assessment, and early risk warning analytics.

Limited Use of Advanced set of MIS Tools (e.g., BI, RBI, SSIS, etc.) : Advanced tools like Business Intelligence (BI), Risk-Based Inspection (RBI), SQL Server Integration Services (SSIS), and predictive analytics tools are not integrated into the current MIS setup. This reduces PKSf's ability to analyze large data sets, perform complex queries, and visualize operational trends dynamically.

No Integrated Trend Analysis System : PKSf lacks a system that tracks data trends over time (e.g., loan disbursement trends, repayment patterns, overdue ratios, PO performance history). Without trend analysis tools, it's difficult to forecast future demands or risks.

Vendor Lock-in Risk for POs : Many POs are heavily dependent on specific vendors for their MIS solutions. This creates a vendor lock-in situation where changing vendors or upgrading systems becomes difficult and expensive for the POs. PKSf has little control or standardization across different PO software.

Missing GIS based Entrepreneurial Activity Reports: A significant limitation is the absence of GIS (Geographic Information System) based reporting for entrepreneurs' activities. Such a system could visually map and monitor borrower locations, business activities, and geographical impact zones, helping in project planning, field monitoring, and impact analysis. Addressing these limitations will be critical for PKSf's next phase of MIS and DSS implementation.

Addressing these gaps will further strengthen the already capable MIS department. While the department currently plays a vital role in enriching and guiding PKSf's operations through accurate information and data-driven decision-making, there is still room for improvement. To enhance its effectiveness, the MIS team needs additional tools and technologies that can complement their efforts and elevate the overall efficiency of information management.

Chapter 6: How MIS Supports Operation Efficiency

Management Information Systems (MIS) are not just tools for record-keeping they are strategic enablers that support efficiency, transparency, and effectiveness within an organization. In PKSF, MIS plays a crucial and multi-layered role across departments by enabling real-time data collection, systematic reporting, effective monitoring, and evidence-based decision making. The two primary platforms, OLRs and PKSFIIS, work in tandem to achieve these goals.

6.1 MIS in Daily Operations:

MIS serves as the backbone of PKSF's routine operations. From tracking field-level data submitted by Partner Organizations (POs) to managing internal loan sanction workflows, every step of operational execution is supported digitally.

For example: POs can log in to OLRs to input key data such as loan disbursement, member savings, repayment schedules, etc. PKSF departments monitor this data to detect operational inconsistencies or progress delays. The Accounts department retrieves data from PKSFIIS to check payment records or reconcile fund disbursements.

6.2 MIS in Reporting:

Reporting is one of the most critical areas where MIS adds value. Previously, reporting required manual compilation from various departments and POs, leading to disjointed and inconsistent outputs. Now, reports can be generated with just a few clicks, thanks to the built-in capabilities of OLRs and PKSFIIS.

Key types of reports generated include:

- Monthly and quarterly PO performance reports including operational performance report.
- Loan disbursement and repayment summaries
- Program-specific progress reports
- Upazila-wise or region-wise coverage summaries

MIS-generated reports are automatically standardized, reducing the scope of manipulation.

6.3 MIS in Monitoring:

Monitoring is one of the core functions that rely heavily on an efficient MIS system. PKSF works with POs, all over the Bangladesh, many in remote or hard to reach areas. Monitoring such a widespread operation manually would be nearly impossible.

The MIS allows:

- Comparing branch-to-branch or PO to PO progress
- Identifying deviations from financial or programmatic targets

6.4 MIS in Decision Making:

Perhaps the most transformative impact of MIS in PKSF is in the area of decision making. Data are provided by the IT department and MIS department analyze these data using some tools to generate reports and make decision keeping this data into account. As MIS department has a vast set of data that can help MIS department to take decisions based on the data like whether to give loan to the PO or not and to see which POs are the top loan provider and which are lest .

Chapter 7: Perceptions and Insights from PKSF Officials

7.1 Data Collection Overview

Information was gathered from the MIS, IT, Operations, and Training departments using a structured questionnaire, which has been included in the appendix. Due to time constraints, only a small sample size was collected from a limited number of departments. The majority of responses were provided by the MIS department, as they are most directly involved in the implementation and daily use of the MIS software.

7.2 Questionnaire Items

The purpose of the questionnaire was to learn how PKSF currently uses the MIS software. It was designed to identify problems and limitations related to the existing system, as well as to evaluate how a future Decision Support System (DSS) could help address such concerns. Respondents were asked to share their thoughts on what they would look for in a DSS and how it could improve performance and decision-making. The questionnaire also aimed to evaluate the ways in which the organization's operational efficiency improved as a result of the present MIS software.

- Frequency and purpose of MIS software usage
- User satisfaction with current systems (OLRS and PKSFIIS)
- strengths and limitations of the MIS
- Implementation of DSS and expected features of DSS.
- Suggestions for system improvements

7.3 Demographic Information of Respondent

Demographic data were collected to understand the departmental distribution and job roles of the respondents. The information is summarized below:

Department	Respondents	Gender	Job description
MIS	5	5 Male	Assistant general manager, Analyst, Manager.
IT	2	1 Male, 1 Female	Assistant general manager, Manager
Operations	2	2 Male	Assistant general manager, Deputy manager

Training	1	1 Male	Deputy manager
Total	10		

Table 2: Demographic Information

7.4 Perceptions and Insights of PKSF Officials

For present insights

User Experience: From figure-8, the majority of respondents (55.6%) claimed that the present MIS system is user friendly, it's crucial to remember that a significant number (22.2%) found it difficult to use, and another 11.1% thought it was not user friendly at all . This suggests that a significant portion of staff still have difficulty using the system, even though more than half of staff are at ease with it. This conflicting reaction implies that in order to make the system more inclusive and simpler for all employees to use, usability problems must be fixed.

1. How would you describe the overall user experience of current MIS systems (e.g., interface, ease of use)?
Responses

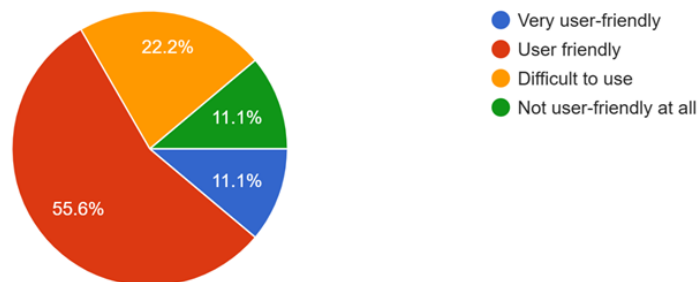


Figure 8: User Experience

Data accuracy and up-to-date: The rate of data accuracy according to the 10 respondent from figure 9 are divided into 60% and 40% that means even though the data for some department are correctly assigned but it still lacked some of the characteristics like sometimes delayed to convince the respondents about the full potential of being timely data, especially when data is not delivered in a timely or reliable manner.

9. How accurate and up-to-date is the data you receive through the MIS system?
10 responses

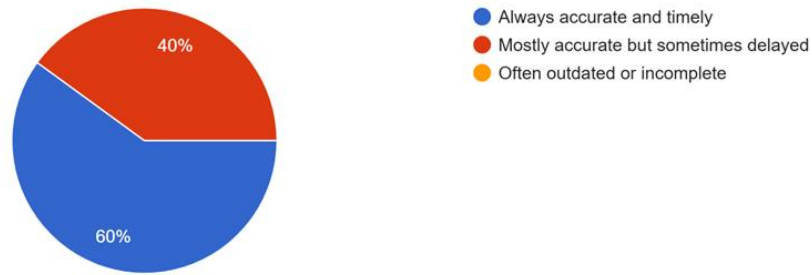


Figure 9: Accuracy and Up-to-date of data

Workflow improvement: The present MIS software has somewhat shaped and made easier some of the work productive partially but most often some of the many works like the facility of auto report generation, report from historical data etc. are still not there . But it is safe to say the work that was once physical labor has somehow reduced due to PKSf and OLRS . From figure 10 it shows that a significant amount of 60% response that the current MIS system reduced manual work and improve productivity.

7. Does the current MIS system reduce manual work and improve productivity?
10 responses

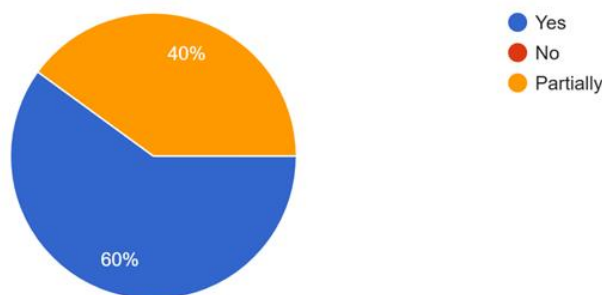


Figure 10: Manual work reduction and improved productivity

For Future implementation

DSS expectation: From figure 11, the responses from the question expectations from DSS from the employees who would be using it are better data driven decision making, real time data analysis , more accurate forecasting ,easier reporting system ,integration with existing MIS ,use API for real time data communication and lastly low cost management . These are the features that the

respondents want from the DSS system which would be implemented soon.

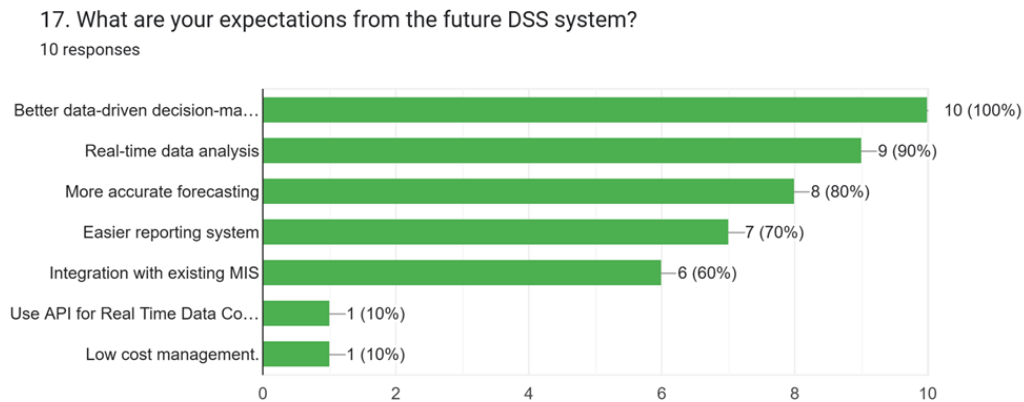


Figure 11: Expectations from the future DSS system

Training interest: From figure 12, the employees of MIS, IT operations and training department out of 10 respondents 10 of them responded yes to training for future MIS or DSS systems. That means the employees are open for learning new system and are much eager to learn about how this system would be incorporated with their work.

21. Would you be interested in receiving training for future MIS/DSS systems?
10 responses

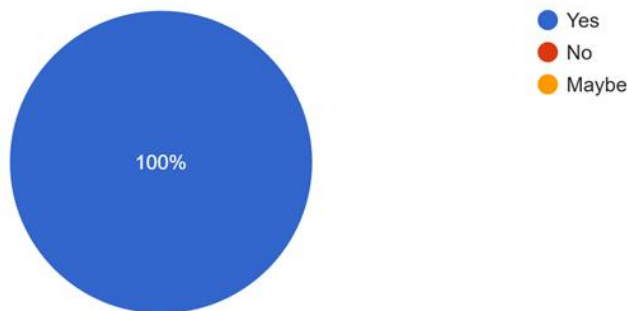


Figure 12: Interest of receiving training for DSS

Desired features: From figure 13, the functionality that the PKSFI officials want from DSS system some of the characteristics are : real time dashboards , data visualization ,automated report generation smart alerts and notifications , integration with external data sources and system generated analysis . This shows that this features are lacking in the current MIS software OLRIS and PKSFIIS.

19. What functionalities would you want in the new DSS system?

10 responses

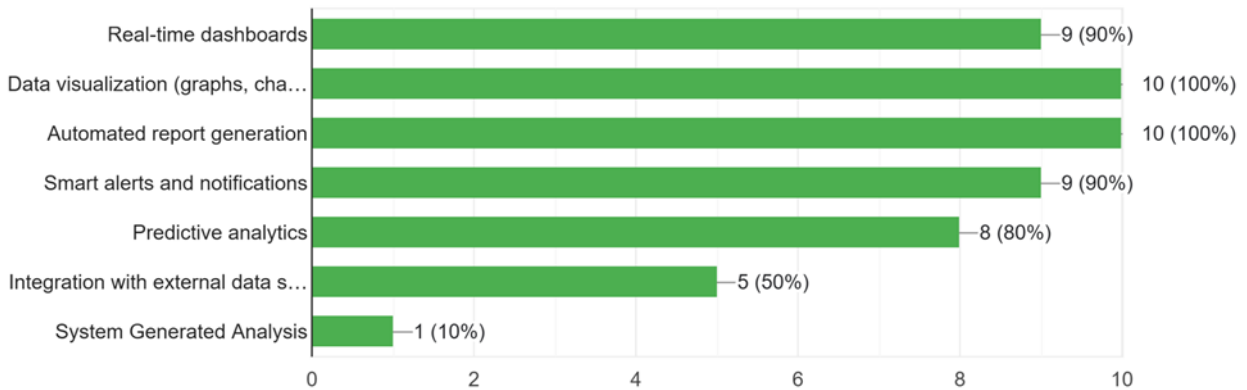


Figure 13: Functionalities that the staff want from new DSS System

7.5 Descriptive Findings

Based on the responses collected from the questionnaire, the following findings are observed: firstly the responses stated that the MIS usage pattern showed that MIS and operations departments use the Current MIS software daily for functions like data entry, loan tracking and report generating. User experience shows that the system is generally considered moderately user friendly and has some limitations regarding interface flexibility and advanced reporting features. Then more accurate and up to date of the data should be kept as the current MIS software gives somewhat accurate and up to date data but it should have been improved. A high level of dependency on MIS generated data was seen across all departments for both routine tasks and strategic decisions . Some of the identified limitations from the official also came as suggestion these are : the absence of trend analysis tools and predictive analytics, lack of GIS based reporting capabilities for field level activities , no integrated dashboard for credit risk or portfolio monitoring. Some of the recommendation found from the questionnaire was to add CRM unit for credit risk management purpose , adding GIS reporting for better understanding of the POs information, advanced tools like business intelligence (BI) to be integrated into the current MIS .

Chapter 8: Future Implementation of DSS

It is expected that a Decision Support System (DSS) will be implemented in the future to solve the shortcomings of the current MIS software. The launch of new features in the "Amader PKSf" app will be one significant improvement that will improve user experience by enabling PKSf officials to effortlessly access the system from anywhere. Because DSS will ensure frequent updates to the data and the underlying technology, problems with data accuracy and out-of-date information will also be fixed. DSS will include modern technology elements intended to significantly enhance PKSf's operational efficiency in addition to solving the MIS's current problems.

8.1 DSS (Decision Support System)

DSS is basically an integrated software platform by using which PKSf can conduct its day-to-day activities of different departments and POs financial area, inspection, and monitor the internal inspection works. By using DSS, PKSf would be able to achieve some benefits these are:

- Paperless work in all level of PKSf
- processes which were previously semi- automatic or were not fully automatic and the repetitive processes would be simplified.
- PKSf's officials can easily access the "Amadar PKSf" app based on permission from anywhere.
- This system also include digital signature and ID, which will help to secure the users identification and document's safety.
- If the officials were to access DSS app outside PKSf building, there would be security measures like two factor Identification and OTP to ensure system's safety and the confidentiality of the information.
- DSS users will get access to a dynamic interface after login based on role based activities. This interface would include division or department related personalized dashboard, role based menu or module access and notification system.
- Officials would be able to use PDF, MS Excel, MS Word, Image and other essential formats to prepare a report.
- DSS will use up-to date technology and these technologies will be up-to-date regularly.

8.2 Different Department-wise Modules of DSS

Several department-specific Decision Support System (DSS) modules are currently under development and are expected to be implemented soon. These modules aim to enhance data-driven decision-making, operational efficiency, and inter-departmental coordination within PKSf. These are :

Workflow Management System

To enhance the efficiency of PKSf employees' day-to-day activities such as managing files, handling various requisitions, preparing and displaying necessary reports, granting permissions, and conducting evaluations a comprehensive Workflow Management System will be implemented. This system will automate all stages of work, ensuring a fully paperless process across all levels of operation. Existing partially automated and manual processes will be fully streamlined and digitized to reduce complexity and eliminate repetitive tasks. This Workflow Management System will feature an integrated PDF Editor and Document Editor, enabling users to compose documents, provide digital signatures, grant necessary approvals, and establish and share documents effortlessly. In addition to these functionalities, the system will offer real-time user support and ensure the security and confidentiality of all stored documents

Digital Document Management System

Through the implementation of a Digital Document Management System, PKSf's existing physical documents will be efficiently digitalized, while all future digital documents and files will be systematically stored under categorized formats. These categorized documents will remain easily accessible and can be effectively utilized by various DSS modules for operational and decision-support purposes. In addition to these core functionalities, the Document Management System will include a robust archiving feature, ensuring long-term storage of documents in alignment with PKSf's policies. This archived information can be retrieved and used whenever necessary, supporting both operational continuity and institutional record-keeping requirements.

Programs and projects management Modules (PPMM)

To ensure the smooth operation and efficient execution of PKSf's various programs and projects, a dedicated Programs and Projects Management Module (PPMM) is being developed under this initiative. Through this module, different software tools will be created to monitor project progress and conduct evaluations using a centralized platform. Users of this module will have the ability to correct, add, and update project-related information. By following standardized processes, the success and performance of projects can be analyzed effectively, enabling data-driven decision-

making. This module will significantly enhance the overall impact of PKSf's projects, while also improving transparency, accountability, and information-based decision-making across all project levels.

GIS based Economic Environment & Social (EES) performance platform for program participants

The monitoring and administration of financial, social, and environmental activities of PKSf's Partner Organizations (POs) at the field level will become significantly more efficient through the introduction of a GIS-based platform. This platform will enable users to easily present map, and analyze EES-related information, providing a clear visualization of data and trends. As a result, the work progress of PKSf's POs will be enhanced. By analyzing and overseeing various patterns and trends, they will be able to make timely and informed decisions based on accurate data. This approach will strengthen social oversight and ensure a more solid and sustainable development process across all program areas

AI driven Smart System

The DSS modules will primarily leverage Artificial Intelligence (AI) to automate various information processing activities, generate analytical reports, and support effective, data-driven decision-making processes. By utilizing advanced analytical and predictive models, this system will assist MEs, IGAs, and other stakeholders in making informed decisions across different operational areas. This AI-driven Smart System will further enhance the effectiveness and productivity of existing workflows. It will introduce a new dimension to PKSf's development activities, opening up new horizons for data-based planning, monitoring, and decision-making.

Loan and Financial Management Module

For the effective administration and analysis of PKSf's loan activities, the Loan and Financial Management Module will be implemented. This module will systematically store and analyze information related to microfinance and SME loans, track loan disbursement and repayment status, and assess default risks through AI-based predictive models. Additionally, automated financial reporting using MIS and Business Intelligence (BI) tools will be integrated, making financial management processes more efficient and data-driven. This module will also be incorporated into the DSS platform, further strengthening PKSf's decision-making and financial oversight capabilities.

Customized Financing Solution

This module will facilitate Micro-Enterprises (MEs) and Income Generating Activities (IGAs) in accessing financing facilities tailored to their specific needs. It will utilize various indicators such as business size, financial capacity, and risk analysis to determine appropriate risk packages for financial planning and risk management. This will result in a more efficient and streamlined solution. As a result, loan applications will be processed more quickly and easily. Additionally, borrowers will have a clear understanding of their associated risk levels and will benefit from customized loan installment plans. By securing and optimizing these financial processes, the system will ensure greater flexibility, speed, and efficiency, thereby accelerating the financial growth and development of MEs and IGAs.

User management & Security Module

To ensure the safety and security of DSS users, a comprehensive User Management and Security Module will be implemented. This module will incorporate Role-Based Access Control (RBAC), Multi-Factor Authentication (MFA), data encryption, and secure API integration. These features will collectively safeguard user data, protect system access, and ensure secure communication between different system components.

8.3 Capacity Building & Training Needs

PKSF have their own app called learn-grow which helps to motivate the related persons involved . This app includes some of the necessary courses that support the programs and projects undertaken by PKSF. This website provides visual, shareable and interactive training content including dynamic and customizable test or assessment systems. This website includes area of skill enhancement that are procurement , eco-labeling ,e-commerce , data management etc with lots of other courses available .



Figure 14: Learn-grow app of PKSf

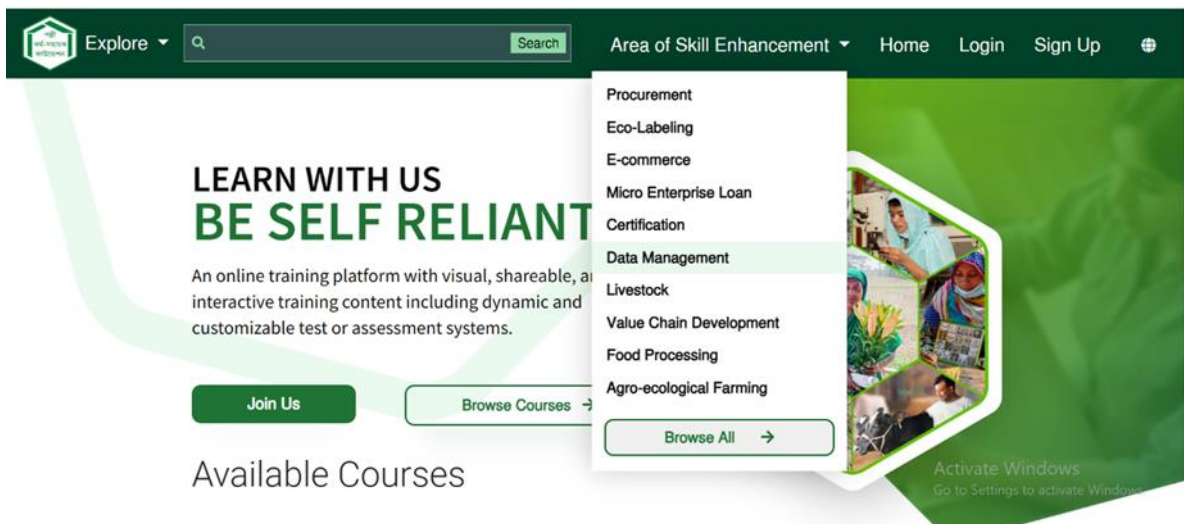


Figure 15: Learn-grow app Skill Enhancement categories

8.4 How Learn-grow will Help in Learning and Training of DSS

This website will aid the implementation and usage within DSS by providing training regarding how DSS will be worked in different departments and how it will be used from anywhere in the by using “Amadar PKSf “app and also they can be provided knowledge about how to work with the new app like how to create a pdf editor or how to edit the documents, send them in the archive and how to use from archive. Then again when DSS is implemented the role based access these knowledge are necessary to gain in order to make the use of this software to the fullest. Now the app is being prepared for basically keeping in mind the training of DSS. Now the topics are still not add but it won’t be long before DSS implementation different courses like e-commerce, safety and security,

how to add file and edit it etc courses will be added as everyone is more or less familiar with their work hopefully it will help PKSf staff to gain some capacity .

Chapter 9: Analysis and Findings

9.1 Analysis

As data were collected from both primary and secondary data, several patterns and concerns were seen. From the primary data sources, quantitative responses from questionnaires showed that all the respondents were open to DSS training and from informal discussion with PKSf officials some of the information were found these are : lack of Risk Management unit to analysis the risk involved with the POs from their historical data, GIS for individual entrepreneurs for better understanding of the situation is also absent and they will update the modules of the current Learn-grow app to provide training . From observation and reports confirmed delays caused by inconsistent PO reporting and lack of risk profiling and also what the future DSS will bring to PKSf. Desk research revealed an opportunity for integration of learning and operational tools within existing digital platforms and help understanding the lacking and strengths of the current MIS software.

9.2 Findings

The problems that were identified with the knowledge from primary and secondary data are : lack of a credit risk assessment (CRM)system or Risk Management unit for evaluating PO performance and loan repayment behavior, lack of employee training for the existing employees to work on the current MIS software, limited monitoring of entrepreneur-specific data within DSS, restricting data-driven decision-making at the micro level.

While working at PKSf, some of the findings are: disadvantage of not having credit risk management because PKSf deals with various POs and sometimes the POs might not be able to give back the loan on time or consistently delay the reports of the loan outstanding and disbursements which might lead to delays on the work of PKSf and PKSf's MIS department might not be able to focus on the core work . But if PKSf had a credit risk management team they would have easily know from previous data that which POs returns are timely and which POs credit risk are timely from this information PKSf can easily identify the risk involved with giving loan to certain POs. Another finding that is found from the questionnaire is the willingness of the employees to receive training about the new DSS which can be done using the already existing app of PKSf that is learn-grow by adding some of the modules in it which be helpful for DSS like how to enter this app , how to use two way authentication and OTP , how to retrieve documents and files from the archive of the system etc. Even though the new DSS will have GIS for the POs to navigate the information of the members EES But it didn't include the individual entrepreneurs activity details which would have been helpful to know each of the entrepreneurs progress and lacking . Below is

given the SWOT analysis of the study :

<p><u>Strengths</u></p> <ul style="list-style-type: none"> • Skilled and qualified human resource of MIS department. • Strong digital infrastructure (e.g Learn-grow app, development of DSS) • Employees willingness to adopt new systems. • Advanced reporting capabilities of MIS department. • Access to large amounts of internal data. 	<p><u>Weaknesses</u></p> <ul style="list-style-type: none"> • Lack of dedicated Risk Management team. • Limited integration of advanced MIS tools. • Dependency on timely PO reporting. • No integrated trend analysis system. • Lack of employee training facilities. • Absences of involvement of all the employees in implementing DSS
<p><u>Opportunities</u></p> <ul style="list-style-type: none"> • Risk Management will attract more relatable POs & improve funding efficiency. • Integrate DSS training into existing app. • Enhance DSS to include GIS based activity tracking . 	<p><u>Threats</u></p> <ul style="list-style-type: none"> • Data sharing delays from POs may continue to undermine even upgraded systems. • Overburden MIS team without proper delegation. • Budgetary constraints might limit investment in building Risk Management. .

Figure 16: SWOT analysis

9.3 Application of Academic Knowledge to Internship Responsibilities at PKSf

During my internship at PKSf, I was able to effectively apply the theoretical knowledge acquired from my academic curriculum in Management Information Systems (MIS) to address several real-world organizational challenges. One of the most significant areas where this was evident was in the identification and recommendation of solutions related to the absence of a Risk Management (RM) system. From my coursework, I developed an understanding of data warehousing and predictive analytics, particularly how these tools can be used to analyze historical data and assess patterns in organizational behavior. Drawing upon this foundation, I identified that PKSf lacks a dedicated RM unit and system to evaluate the performance of its Partner Organizations (POs). I proposed that PKSf utilize historical repayment and reporting data to create a credit risk matrix, which could be used to assess the reliability and financial behavior of POs . This would enable more informed decision-making in loan disbursement and risk mitigation. Additionally, my academic exposure to IT-enabled services and Knowledge Management Systems (KMS) enabled me to recognize a gap in employee training regarding the use of the existing MIS and the newly implemented Decision Support System (DSS). Although there was a clear willingness among

employees to enhance their skills, there was no structured mechanism for delivering training. In response, I recommended the integration of DSS training modules into PKSf's existing "Learn-Grow" mobile application. Moreover, my academic understanding of Decision Support Systems allowed me to evaluate the design and scope of the DSS being implemented at PKSf.

Overall, my internship experience at PKSf allowed me to bridge the gap between academic theory and practical application, contributing meaningfully to process improvement initiatives while deepening my understanding of real-world MIS implementation.

Chapter 10 Recommendations and Conclusion

10.1 Recommendations

Even though I think the new DSS which will be implemented will cover most of the lacking of the current MIS systems which would enhance the operation efficiency. Based on the analysis and findings part, it can also include features like individual entrepreneur's information GIS, creating risk management (RM) and develop the existing learn-grow app for DSS training. Apart from these I think PKSf is going on the right direction by developing DSS which would benefit highly to operation efficiency.

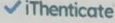
10.2 Conclusion


PKSF has come a long way in using technology to make its work more efficient, especially with systems like PKSFIIS and OLRs. These tools have helped improve day-to-day operations, reporting, and monitoring. But there are still some challenges, like not having RM, real-time data sharing or enough offsite monitoring. The upcoming Decision Support System (DSS) is a smart step forward. It's expected to solve many of these problems and make decision-making faster and more accurate. With proper training and system improvements, PKSf will be even better equipped to carry out its mission of reducing poverty and helping people build better lives.

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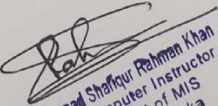
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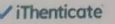
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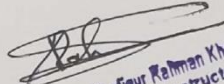

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Appendix -B


Weekly Activities Log

DATE	WORK HOURS (Approximately 8 hours(9 AM to 5 PM) /day)	Activities
Week 1	26	<ul style="list-style-type: none"> • Introduce with some of the executives. • Brief about PKSf and it's history. • Familiarized myself with the organization by reading Annual report and newsletter.
Week 2	40	<ul style="list-style-type: none"> • Familiarized with the team of the department with whom I would be working with. • Got some PRA reports to analysis and make summary out of it. • Showed some works related to PRA report.
Week 3	40	<ul style="list-style-type: none"> • Discussed internship report with supervisor. • Discussed about the questionnaire.
Week 4	40	<ul style="list-style-type: none"> • Tasked with making different combination of the rows heading used in PRA report. • Draft a sample of heading of each tables of report using MS excel and MS word.
Week 5	40	<ul style="list-style-type: none"> • Discussed with IT department to understand the DSS. • Got concept note from IT department.
Week 6	40	<ul style="list-style-type: none"> • Created a questionnaire to collect resources and information. • Learned OLRS and PKSFIS software and how they work .

Week 7	40	<ul style="list-style-type: none"> • How they generate any report using PKSFIIS and how the information of any POs can be seen using OLRs software. • How MIS department can easily generate reports from this data and how they see the inconsistency in the data the PO provide and the data they have and compare and correct
Week 8	40	Learn about DSS from the concept note .
Week 9	40	Learn about office behavior and how to print .
Week 10	40	Witnessed presentation from an intern and got to learn some valuable lesson from this session.
Week 11	40	Discussed with MIS and IT team members and with my supervisor about my internship report and correction from them.
Week 12	40	Created presentation slide using MS power-point to present at the end of internship period.
Supervisor Signature with date and seal		

Appendix -C

A Scanned Copy of Internship Letter:



PALLI KARMA-SAHAYAK FOUNDATION (PKSF)

www.pksf.org.bd

স্মারক নং- ৫৩.২৩.০০০০.১৯.০৪.২৩/৩০৩১ তারিখ: ২০ মে ২০২৫ খ্রি:

অধ্যাপক ড. রাবেয়া সুলতানা
চেয়ারম্যান
ম্যানেজমেন্ট ইনফরমেশন সিস্টেমস বিভাগ
ঢাকা বিশ্ববিদ্যালয়।

বিষয়: 'ম্যানেজমেন্ট ইনফরমেশন সিস্টেমস' বিভাগের শিক্ষার্থী জনাব শাজনিন তাসনিম উর্মি-কে পিকেএসএফ-এ ইন্টার্নশিপ প্রদান।

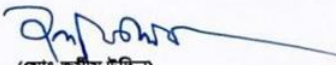
মহোদয়,

বর্ণিত বিষয়ে বিগত ২৭ এপ্রিল, ২০২৫ তারিখে প্রেরিত পত্রের প্রেক্ষিতে আপনাদের বিশ্ববিদ্যালয়ের 'ম্যানেজমেন্ট ইনফরমেশন সিস্টেমস' বিভাগে অধ্যয়নরত শিক্ষার্থী জনাব শাজনিন তাসনিম উর্মি-কে পিকেএসএফ-এ আগামী ২২/০৫/২০২৫ তারিখ হতে ২২/০৮/২০২৫ তারিখ পর্যন্ত মোট ৩ মাস ইন্টার্নশিপ প্রদানের বিষয়টি অনুমোদিত হয়েছে। আবেদনকারীকে পিকেএসএফ-এর 'ইনফরমেশন এন্ড টেকনোলজি' বিভাগের আওতায় ন্যস্ত করা হবে। ইন্টার্নশিপ সম্পাদনের ক্ষেত্রে নিম্নোক্ত শর্তাবলি প্রযোজ্য হবে:

- ইন্টার্নশিপের জন্য মনোনয়নপ্রাপ্ত শিক্ষার্থীকে আগামী ২২/০৫/২০২৫ তারিখ সকাল ৯.০০ ঘটিকায় পিকেএসএফ ভবনে রিপোর্ট করতে হবে।
- পিকেএসএফ-এ ইন্টার্ন হিসেবে কাজ করার সময় সংশ্লিষ্ট শিক্ষার্থীকে দুপুরের খাবার, বসার জায়গা এবং অস্থায়ী পরিচয়পত্র প্রদান করা হবে। এতদ্ব্যতীত অন্য কোনো ভাতা/সুবিধা প্রদান করা হবে না।
- সফলভাবে ইন্টার্নশিপ সম্পন্ন করার পর পিকেএসএফ হতে শিক্ষার্থীকে সনদ প্রদান করা হবে। ইন্টার্নশিপ সনদ কোনভাবেই পিকেএসএফ-এ স্থায়ী, অস্থায়ী বা অন্য কোনো প্রকার চাকরির ক্ষেত্রে প্রাধিকার/অগ্রাধিকার হিসাবে গণ্য হবে না।
- পিকেএসএফ-এর গ্রন্থাগারে বসে সংশ্লিষ্ট ইন্টার্ন বই, জার্নাল, প্রতিবেদন ইত্যাদি পড়তে পারবেন; কিন্তু এ সকল প্রকাশনা তার অনুকূলে ইস্যু করা হবে না।
- পিকেএসএফ পর্যায়ে দায়িত্বপ্রাপ্ত সুপারভাইজারের পরামর্শ মোতাবেক ইন্টার্নকে বিভিন্ন দায়িত্ব/কার্যাবলি যথাযথভাবে সম্পন্ন করতে হবে।
- ইন্টার্নশিপ চলাকালীন সময়ে সংশ্লিষ্ট ইন্টার্নকে প্রতি কর্মদিবসে সকাল ০৯টা হতে বিকাল ০৫টা পর্যন্ত পিকেএসএফ ভবনে অবস্থান করতে হবে।
- ইন্টার্ন হিসেবে দায়িত্ব পালনকালীন সময় শিক্ষার্থীকে পিকেএসএফ-এর আচরণ বিধিমালা মেনে চলতে হবে।
- ইন্টার্নশিপ-এর মেয়াদ হবে যোগদানের দিন হতে পরবর্তী ৩ (তিন) মাস পর্যন্ত।
- ইন্টার্নশিপ-সংক্রান্ত চূড়ান্ত প্রতিবেদন শিক্ষার্থীকে নিজ খরচে প্রিন্ট করতে হবে। এছাড়া বিভিন্ন কাজ সম্পাদন বা প্রতিবেদন প্রস্তুতের জন্য পিকেএসএফ থেকে ইন্টার্নকে ল্যাপটপ/কম্পিউটার সুবিধা প্রদান করা হবে না।
- পিকেএসএফ হতে ইন্টার্নকে ১০০ নম্বরের মধ্যে মূল্যায়ন করা হবে এবং সন্তোষজনক নম্বর (কমপক্ষে ৫০%) প্রাপ্তি সাপেক্ষে ইন্টার্নশিপ সনদ প্রদান করা হবে।
- ইন্টার্নশিপ সম্পন্ন করার জন্য সংশ্লিষ্ট ইন্টার্নকে একটি পাওয়ার পয়েন্ট উপস্থাপনা প্রদান করতে হবে এবং চূড়ান্ত ইন্টার্নশিপ প্রতিবেদনের ৩টি হার্ডকপি পিকেএসএফ-এ জমা করতে হবে।

ইন্টার্নশিপের জন্য মনোনীত শিক্ষার্থীর সার্বিক সাফল্য কামনা করছি।

ধন্যবাদান্তে,


(মোঃ জসীম উর্দিন)
অতিরিক্ত ব্যবস্থাপনা পরিচালক

বিতরণ: জনাব শাজনিন তাসনিম উর্মি, শিক্ষার্থী, 'ম্যানেজমেন্ট ইনফরমেশন সিস্টেমস', বাণিজ্য অনুষদ, ঢাকা বিশ্ববিদ্যালয় (ই-মেইলে)।

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Appendix D: Attached Questionnaire

Role of MIS in PKSF's Operational Efficiency: Present Insights and Future Implementation

Objective : how MIS is currently used at PKSF and how future systems like DSS can enhance operational efficiency.

SECTION 1: Basic Information

1. Department

2. Years of Experience at PKSF

Less than 1 year

1-3

3-5

Other: _____

SECTION 2: Current Role of MIS

3. How frequently do you use MIS tools (e.g., OLRs, PKSFIS)?

Daily

Weekly

Monthly

Yearly

Other: _____

4. Which MIS platforms/systems do you primarily use?

OLRs

PKSFIS

Excel based MIS

Other: _____

5. How would you rate the effectiveness of the current MIS systems in improving your work efficiency?

1 2 3 4 5

Not Very Effective

6. In what areas has MIS most improved PKSf's operations?

- Report generation
- Data management and accuracy
- Monitoring & evaluation
- Communication with POs
- Decision-making support
- Time and cost efficiency

Other: _____

7. Does the current MIS system reduce manual work and improve productivity?

Yes

No

Partially

y

8. How well do you think MIS supports data-driven decision-making at PKSf?

1 2 3 4 5

Not Extremely well

9. How accurate and up-to-date is the data you receive through the MIS system?

- Always accurate and timely
- Mostly accurate but sometimes delayed
- Often outdated or incomplete

10. How would you describe the overall user experience of current MIS systems (e.g., interface, ease of use)?

- Very user-friendly
- User friendly
- Difficult to use
- Not user-friendly at all

11. What challenges do you face while using the MIS system?

- Technical glitches
- Incomplete data
- Lack of training
- Slow processing
- Poor internet access

12. Do you think MIS data is accessible to all relevant departments and staff?

- Yes, it's accessible to all who need it
- Not easily accessible
- Partially accessible
- Not Sure

13. In your opinion, is the MIS system aligned with the strategic goals of PKSf?

- Fully aligned
-

Not aligned

Somewhat

aligned Not Sure

14. Are employees adequately trained to use MIS tools?

Yes

No

Maybe

15. What improvements are needed in the current MIS system?

Section 3 DSS for Future implementation

16. Are you aware of the Decision Support System (DSS) that PKSF plans to implement?

Yes

No

No

Somewhat

17. What are your expectations from the future DSS system?

Better data-driven decision-making Real-time data

analysis

More accurate

forecasting Easier

reporting system

Integration with existing MIS

Other: _____

18. What should be the top priority in future MIS or DSS development at PKSf?

Ease of

use Data

Accuracy

Speed and

performance Staff

training

Integration with POs

Security and data privacy

19. What functionalities would you want in the new DSS system?

Real-time dashboards

Data visualization (graphs,

charts) Automated report

generation

Smart alerts and

notifications Predictive

analytics

Integration with external data sources

Other: _____

20. On a scale of 1 to 5, how optimistic are you that DSS will improve decision-making at PKSf?

1 2 3 4 5

Not Very optimistic

21. Would you be interested in receiving training for future MIS/DSS systems?

Yes

No

Maybe

Section 4 Opinions and open feedback

22. Please share any real-life example or scenario where MIS helped or failed in your work.

23. Please share any suggestions for improving MIS in PKSF.
