

Field: Microfinance

Organization Name: Pakistan Microfinance Network (PMN)

Location: Islamabad, Pakistan

Name of Position(s): Intern

**Brief Description of Organization:** Pakistan Microfinance Network (PMN) is a national level association of microfinance providers in Pakistan. It was registered as a non-profit company with the SECP in 2001 under the Companies Ordinance 1984. It is funded by UK-AID, Citi Foundation and Pakistan Poverty Alleviation Fund (PPAF). As of January 2013, PMN has 30 members including Microfinance Banks, NGO-MFIs and Rural Support Programmes, who collectively account for over 98 percent of the sector. Our core activities include: a) acting as an information hub for microfinance in Pakistan b) creating an enabling environment for microfinance in the country, and c) capacity building of sector stakeholders. Over the years, PMN has established itself as the information hub for microfinance in the country and one of its strengths is its research and data analysis function.

**Information Specific to Internship:** 1 intern required on each of the two studies listed below.

**1<sup>st</sup> internship: Research Study on Loan Officers**

Microfinance Providers (MFPs) in Pakistan strive to expand and deepen their outreach. Loan officers are key staff members of MFPs and outreach, client screening, selection and monitoring in addition to loan disbursements and loan recovery fall largely under the ambit of these officers. Thus far, no research has been conducted on loan officers in Pakistan. Loan officers play a crucial role in the smooth functioning of an MFP and are the face of the MFP on the ground. The link between good character and quality of loan and credit officers and loan recovery was especially noted in the aftermath of the delinquency crisis of 2008. This study aims to understand issues that arise and challenges that loan officers are faced with in their line of work<sup>[1]</sup>.

**2<sup>nd</sup> Internship- MicroNote on Larger Loan Sizes**

Microloans in Pakistan are normally of a small size. One of the reasons is that microloans are backed by social collateral (predominantly the group guarantee) as opposed to more traditional forms that can be realized more easily. In the context of greater inflation, the State Bank of Pakistan has revised loan limits, but the loan sizes still do not prove to be sufficient. This note will focus on issues pertaining to increasing loan size from the perspective of both the borrower as well as the lender.

**Qualifications:**

- a. Possess a Graduate degree and be enrolled in a Master's program
- b. Prior experience of working for at least one development research project either as part of a team or independently will be highly preferred
- c. Have basic understanding of microfinance. Familiarity with the Pakistani sector will be an added advantage
- d. Strong analytical and writing skills

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<sup>[1]</sup> Pakistan Microfinance Network publishes two annual full length research studies.

- e. Fluency in spoken Urdu will be given preference
- f. Be willing to travel to different locations in Pakistan

Primary Responsibilities: The intern will be working with the Research Analyst (RA) in:

- Brainstorming research design
- Framing appropriate research tools and piloting these
- Assist in fieldwork during primary data collection phase
- Assist in data entry and analysis
- Assist in report writing

Schedule: Duration of each internship is 8 to 10 weeks. Exact dates will be confirmed later.

Stipend/Assistance: PMN will only provide a fixed stipend of USD 750 per person for the duration of the project (50% upon initiation and 50% upon completion of the project). In addition, costs related to the project (in country travel and lodging) will be borne by the PMN. All other costs (such as travel to Pakistan, accommodation and meals) will have to be covered by the students themselves.

To Apply: Apply with Resume and Cover Letter no longer than 750 words (including educational attainment, work experience to-date and reasons for interest in the internship) to Amal Aslam, Research Analyst at PMN. Email: [aaslam@pmn.org.pk](mailto:aaslam@pmn.org.pk)

Website: [www.pmn.org.pk](http://www.pmn.org.pk)