

Summary: The Position will be based in either of the following Districts:

1. Layyah
2. Jhang
3. Bhakkar
4. Muzaffargarh
5. Chiniot
6. Kot Addu

The Social Mobilizer (SM) be responsible for effective implementation of the Khushali Microfinance Bank's (KMBL) Risk Mitigation Fund (RMF) Disbursement project. The SM will lead and manage the assigned project tasks related to identification, motivation of the eligible clients as per the list provided by KMBL. The SM will tie up with the clients, fulfill criteria for RMF Disbursement and rescheduled recovery plan. The incumbent will take up the overall work in excessive coordination with the concerned PWS Program Officer as his/her line Manager and the staff of the relevant KMBL branch. H/She will have strong project management skills, and a background in community mobilization, organization and associated skills.

Main Responsibilities:

1. Ensure that he/she has got an insight into the preceding loan program of the KMBL and the money borrowed by the eligible client's, current status of recovery as well as outstanding principal amount and service charges due.
2. Ensure that he/she has understood the overall approach of the Risk Mitigation Fund Disbursement project and is fully equipped to implement it.
3. Carefully read and understand the lists of the eligible clients provided by KMBL. Seek support/clarity (if required) from his/her line Manager and/or KMBL branch staff.
4. Contact the group members (the eligible clients are KMBL loan group members).
5. Visit the groups, discuss with them their previous loan context and explain to them the RMF Disbursement approach.
6. Make them understand the renewal of loan and its rescheduling through RMF Disbursement approach.
7. Motivate them, seek guarantee for each loanee/borrower from 75% members of the group for refreshing their enterprises through RMF Disbursement approach.
8. Communicate with the KMBL branch while keeping in loop his/her line Manager and facilitate RMF Disbursement to the eligible clients of the group as per the set criteria.
9. Ensure through regular follow up, the RMF loan recovery as per the agreed rescheduled plan.
10. Take care of compliance in the process of RMF Disbursement and recovery.
11. Never commit anything with anyone until it is done, however, facilitate and support the eligible clients to a possible extent.
12. Report process and progress on field situations to line Manager and/or PWS Management.

Confirmation: I hereby confirm that I read each and every sentence of these JDs and confirm my agreement and consent in all respects.

Name: _____ Signature: _____ Date: ____/____/____