

مضبوط عورت - مضبوط معاشرہ

Quarterly Activity Report

Jan-March 2014

Human and Institutional Development Section (HID)



DAMEN

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Highlights of Quarter

- During the quarter 75 home schools and 10 health centers were strengthened. Out of the total 25 home schools and 5 health centers were self-sustained which will be opened in new areas of District Nankana Sahib.
- During the quarter total disbursed amount was **Rs.301** million, whereas recovered amount was **Rs. 300** millions. Total no. of new clients served was **2,699** and repeat loans were **4,831**.
- Two skilled training workshops on Tailoring and two courses on beautician were organized to develop the skills of unskilled females who want to enter the economic stream of life.
- External training opportunities were also provided to the staff members to upgrade their capacities.

Social Sector Program

Social sector program of DAMEN is focusing on two aspects i.e. education and health of those communities which are underprivileged and marginalized. It's an effort to provide education facility to out of school children and health facility to those who don't even have access to primary health care in their areas. DAMEN is having belief that education is a priority and it helps to restore the potentials of the most vulnerable and disadvantaged children by providing them education through home schools. Currently home school education program comprises of 75 home schools in all the four operational areas of Lahore, Sheikhupura and Kasur whereas health care services are being provided by 10 health centers.

Quarter Highlights

1. 75 home schools were strengthened during the quarter January-March.
2. 10 health centers were strengthened in the areas of Niaz Baig, Shahpur, Chung, Maraka, Halloki, Kot Radha Kishan at Lahore District whereas Begum Kot, and Sharaqpur at Sheikhupura District, Phool Nagar and Jamber, Pattoki and Chunian at District Kasur.

Home School Education Program:

DAMEN's home school education program has now been expanded to 20 villages of Union Councils of Niaz Baig, Ali Razabad, Chung, Shahpur, Bholi Ghari, Maraka, Halloki, Sham ke Bhattian, Kot Radha Kishan, Raiwind, (District Lahore) Begum Kot, Sharaqpur Dhamke, Rachna Town and Muridke (District Sheikhupura), Phool Nagar, Jamber, Pattoki, Chunian and Habibabad (District Kasur). Currently, there are 75 home schools in these areas.

During the quarter a total of 75 home schools were strengthened with strength of 3,101 students.

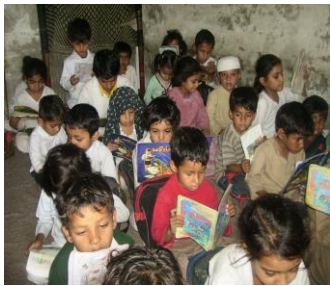


Table 1.1.No. of students in Home Schools in Quarter Jan-March 2014

AREA I (DISTRICT LAHORE)				
Area	No. Of Students		Total Schools	Total Students
	Boys	Girls		
Niaz Baig	15	20	1	35
Ali Razabad	87	116	6	203
Chung	199	201	10	400
Bhola Ghari	93	83	5	176
Shahpur	82	116	6	198
Sub Total	476	536	28	1,012
AREA II (DISTRICT LAHORE)				
Maraka	98	118	6	216
Sham Ki Bhattian	15	18	1	33
Halloki	30	30	2	60
Kot Radha Kishan	21	20	1	41
Raiwind	60	65	3	125
Sub Total	224	251	13	475
AREA III (DISTRICT SHEIKHUPURA)				
Sharaqpur	49	45	3	94
Dhamke	83	82	4	165
Begum Kot	30	25	2	55
Rachna Town	55	33	3	88
Muridke	60	65	3	125
Sub Total	277	250	15	527
AREA IV (DISTRICT KASUR)				
Jamber	118	110	3	228
Pattoki	141	131	5	272
Habibabad	84	68	3	152
Chunian	100	120	4	220
Phool Nagar	115	100	4	215
Sub Total	558	529	19	1,087
Grand Total	1,535	1,566	75	3,101

Health Care Services

DAMEN is working its health care operations in 10 villages of District Lahore, Sheikhpura and Kasur. DAMEN's health centers are providing health care facilities to the people who are having no access to the hospitals available nearby. Health care facility is being provided on ten rupee prescription fee which is very economical and affordable to poor community people especially women and children. During the quarter a total of **5,410** patients visited the all operational areas.

Table 1.2: Number of patients visited health centers

Area	District Lahore	No. of Patients
Niaz Baig	1	1050
Shahpur	1	469
Chung	1	754
Halloki	1	260
Raiwind(Kot Radha kishan)	1	520
District Sheikhpura		
Sharaqpur	1	650
Begum Kot	1	800
District Kasur		
Jamber	1	371
Pattoki	1	339
Chunian	1	388
Total	10	5,410

Health Camp Campaign

During the quarter a total of 10 health camps were organized for microfinance- clients and non-clients and 410 patients were benefitted from these free health camps. Health camps proved to be helpful for DAMEN in creating awareness in the community regarding its social and financial services. Table 1.3. showing the detail of health camps in operational areas.

Table 1.3. Details of Free Health Camps in Operational Areas

Details of Health Camps			
Areas	Field Office	Date	Total Patients
Area 1	Chung	18-Mar-14	25
	Shahpur	19-Mar-14	54
	Ali Razabad	24-Mar-14	90
Area 2	Maraka	14-Feb-14	30
Area 3	Rachna Town	24-Feb-14	32
	Begum Kot	26-Feb-14	25
Area 4	Jamber Hanjerwal (school)	25-Feb-14	32
	Jamber Khurd (school)	12-Mar-14	41
	Phool Nagar (Bongawala School)	25-Mar-14	42
	Phool Nagar (Khanpur School)	27-Mar-14	39
Total	10		410

Environmental Consciousness

To create environmental awareness among community members, group and individual meetings were organized. In addition to this one training workshop with 22 members of women social organizations (WSOs) was organized during this quarter. The training enriched the knowledge of the environmental activists regarding the importance of tree plantation, various forms of environmental pollutions and its effect on human lives, sanitation, solid waste management and development of environment friendly behavior and practices.

Community Transformation

Along with the home schools the social endeavors of DAMEN has also concentrated to successfully mobilize the women of communities in the process of sustainable development by organizing them in groups for collective action to address the issues pertaining to education, health, environment and other social evils. For this purpose different trainings and forums have been organized for them on monthly basis with the key objective of awareness on health and environmental issues.

Table 1.4.Consolidation of Total no. of WSOs along with the total no. of members

AREA I (DISTRICT LAHORE)		
Area	No. of WSO's	Member of WSO's
Bhola Ghari	5	75
Shahpur	6	100
Chung	10	124
Niaz Baig	1	10
Ali Razabad	6	100
AREA II (DISTRICT LAHORE)		
Maraka	6	60
Halloki	1	10
Raiwind	2	20
Kot Radha Kitchin	1	10
Shamke Bhattian	3	30
AREA II (DISTRICT SHEIKHUPURA)		
Begumkot	3	63
Sharaqpur	4	70
Dhamke	2	25
Rachna Town	3	66
Muridke	3	65
AREA III (DISTRICT KASUR)		
Jamber	3	90
Pattoki	5	135
Habibabad	3	60
Phool Nagar	4	85
Chunian	4	92
Total	75	1,290

Constraints:

Out of the total 33 children from Kasur have been dropped out due to their domestic problem.

Challenges:

Although 75 schools are successfully running along with their 75 women social organizations but still there is a need to strengthen the role of WSOs.

Microfinance Program

Microfinance program of DAMEN is working in 179 union councils and 467 villages of five districts i.e. Lahore, Kasur, Sheikhupura, Okara and Nankana Sahib. DAMEN's microfinance program is providing financial support to the low income household to further expand their enterprises. This refers to financial services to low income clients and micro entrepreneurs who do not have access to formal financial institutions and banks. DAMEN's microfinance is reaching the underprivileged communities to upgrade their living standards.

Highlights of the Microfinance Operations

During the quarter disbursement targets, new loan and repeat loan targets were achieved as per the set targets.

DAMEN has introduced flexible loan cycles from 12 to 18 months as per the clients' demand and repayment capacity. Previously loans greater than Rs.30,000 were only for 18 months.

Two new branches in District Nankana Sahib has been opened in Nankana Sahib and Shahkot in order to target marginalized communities.

Performance of Quarter

New Loans

The target for new loans was 2,531 clients and actual clients were 2,699. A total of 168 clients were disbursed greater than the set target. Strategies have been revised to focus on new clients to avoid indebtedness.

Repeat clients

Target of repeat loans was 5,906 and actual number of repeat loans was 4,831 which was 1,075 lesser than the set target due to bad repayment and bad record clients in Area-4 Kasur.

Recovery due

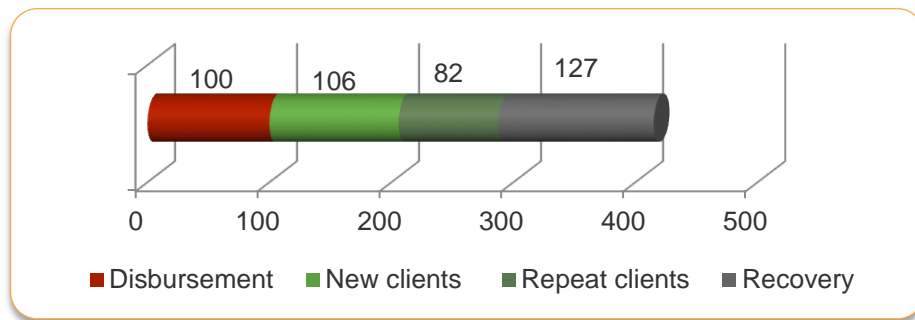
Recovery due was Rs.236 million and recovered amount was Rs.300 million which was Rs.64 million greater than the set target.

Disbursement

During the quarter target of disbursement was Rs.299 million whereas disbursed amount was Rs.301 million which was Rs.2 million greater than the set target.



Figure 2.1. Performance of quarter (new, repeat clients, recovery and disbursement ratio)



Sectoral Distribution of Loan

Majority of the loans were disbursed in trade & business (63%), whereas 21% loans were disbursed for livestock. Remaining 10% loans were for tailoring and only 6% were for handicrafts and embroidery. This shows that ratio of trade & business is higher as compared to other categories.

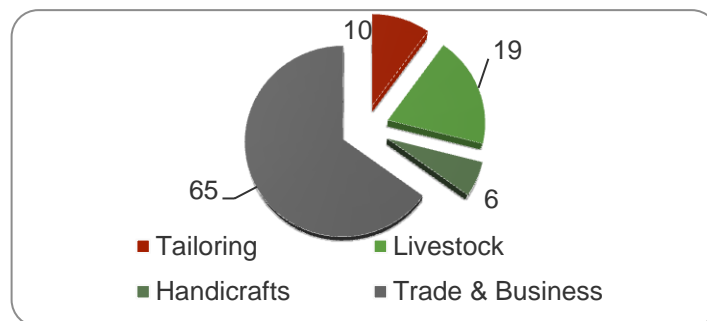


Figure 2.2. Categories of Loan

Portfolio at Risk Ratio (PAR)

During the quarter DAMEN's PAR>30 was 1.64% (as on 31st March 2014).

Summary of Credit Activity -- Program Level -- [After Write-Off]

Period: 01/Jan/2014 to 31/Mar/2014

Indicator	Area1	Area2	Area3	Area4	PL_Total
OUTREACH (Numbers)					
A. Active Clients (Opening)	8,560	8,412	8,927	9,286	35,185
Groups Formed	382	326	348	387	1,443
B. Loans Disbursed New	459	548	703	983	2,693
Loans Disbursed Repeat	1,288	1,279	1,210	1,044	4,821
Loans Disbursed Total	1,747	1,827	1,913	2,027	7,514
Loans Closed	1,697	1,688	1,668	1,719	6,772
Loans Closed - Write Off	4	6	2	46	58
Installments Received	25,600	25,462	27,383	26,632	105,077
C. Active Clients (Closing)	8,614	8,557	9,174	9,640	35,985
FINANCIAL (PKR)					
D. OLP (Opening)	195,195,235	189,584,945	184,301,745	181,447,702	750,529,627
Amount Disbursed Rs.	76,260,000	75,640,000	74,130,000	74,625,000	300,655,000
Loan Processing Fee (LPF)	2,287,800	2,269,200	2,223,900	2,238,750	9,019,650
Early Close Fee (ECF)	91,950	45,150	41,100	99,000	277,200
Amount Recovered	81,358,291	78,751,752	80,306,059	86,073,006	326,489,108
Principle Recovered	64,932,789	62,517,903	64,725,943	71,585,745	263,762,380
Service Charges Recovered	16,425,502	16,233,849	15,580,116	14,487,261	62,726,728
Principal Recovered - Write Off	14,560	9,946	4,416	210,335	239,257
S.C Recovered - Write Off	32,859	2,430	3,346	89,289	127,924
E. OLP (Closing)	206,537,006	202,716,988	193,710,218	184,697,292	787,661,504
PERFORMANCE					
PAR > 30 Days (No. of Loans)	186	31	22	724	963
PAR > 30 Days (Amount)	2,261,645	337,027	243,897	10,124,305	12,966,874
PAR > 30 Days (%)	1.09	0.16	0.12	5.48	1.64
Average GLP *	200,866,121	196,150,967	189,005,982	183,072,497	769,095,566
Financial Revenue from GLP	18,713,302	18,503,049	17,804,016	16,726,011	71,746,378
Yield on GLP (%)	9.31	9.43	9.41	9.13	9.32
Average Loan Size	43,652	41,401	38,751	36,815	40,013
Average Loan Balance	23,977	23,690	21,115	19,159	21,889
Retention Rate (%) **	95.27	95.21	94.9	93.23	94.62

Training & Capacity Building



Capacity Building Program is a process to bring out change in the individuals, organizations and communities by escalating their abilities. In particular, capacity building is an explicit effort to improve performance in relation to its purpose, context, resources and sustainability. DAMEN introduced skill development courses for community females to enhance their skills and enable them to come into mainstream of economic life. Capacity building relates to the overall quality of life in the communities. They enable individuals to take an active role in their communities and contribute to the overall well-being of these communities. DAMEN firmly believes that financial assistance is not sufficient until and unless capacity is not build up.

Community Trainings-Economic Sector

Plan	Achievement
Two Skill Development Courses on Beautician	-Done-
Two Skill Development Courses on Tailoring	-Done-
Two Trainings on Center Management Skill Training (CMST)	-Done-
Training on Financial Management	-Done-

- **Training on Center Management Skill (CMST)**

Two trainings on center management skills were organized for (47 participants) center managers and group leaders on 11th February 2014 and 12th February 2014 in Habibabad and Jamber field offices respectively. It was organized with the objective to give insight regarding DAMEN's working and its program. Further to highlight the policies and procedures of microcredit and social sector program and to give them awareness about philosophy of local leadership. It was also beneficial to give them knowledge regarding roles and responsibilities of group leaders and center managers.

- **Three Days training workshop on Financial Management**

A three-day training workshop on Financial Management was organized for 22 women entrepreneurs of Maraka district Lahore on 5th -7th April 2014. This training focused on product costing and pricing, feasibility analysis, book keeping and preparation of simple financial statements. The core purpose was to enable the participants to do simple business calculations.

Skill Development Course on Beautician

DAMEN arranged two one month training courses on beautician in the month of **March 2014** in Jamber and Pattoki for unskilled community females in order to build up their skills. A total of 18 participants got this opportunity to be skilled and started their own enterprises in order to overcome their financial problems. Skill trainings proved to be a good initiative for community especially unskilled females who are willing to start their source of earning to share their familial burden.

Training workshops on Tailoring Centers

Two training workshops were organized in field office Ali Razabad and Dhamke in the month of **February** and **March 2014** respectively. Main objective was to train the females how to cut, stitch and design the dress in different styles. A total of 38 untrained females become able to cut and stitch clothes, started their own enterprise and entered in the area of income generation to uplift their living standards.

Internal Staff Trainings

Plan	Achievement
Refresher on Anti-Sexual Harassment for LOs	-Done-
Refresher on Code of Conduct for LOs	-Done-
Two Days training on Participatory Development through Social mobilization for LO	-Done-
Two-Days Orientation Workshop for newly hired staff	-Done-

- **One Day Refresher on Anti-Sexual Harassment**

One day refresher on Anti-Sexual Harassment was organized for loan officers at Begumkot field Office on **3rd March 2014**. The key objective was to refresh the knowledge on sexual harassment at workplace, complaint procedure of sexual harassment and create the clean environment for all.

- **One-Day Refresher on Code of Conduct**

One day refresher on Code of Conduct was organized at Begum Kot for loan officers on **3rd March 2014**. Refresher was organized with the perspective to review on the code of conduct principles.

- **Two-Days Training on Participatory Development through Social Mobilization**

Two days training workshop on Participatory Development through Social Mobilization was organized for loan officer at head office from **10-11th March 2014**. The main objective of the training was to give insight on process of social mobilization and tools of mobilization. Process of social mobilization is an essential part before launching any product in the community.

Social Sector Trainings for Staff

Social Sector Program-Staff trainings	
Plan	Achievement
Two days training on Development Orientation	-Done-
Three days Training on Environment	-Done-
Three days Training on Healthy Nutrition	-Done-
Three days Training on Communication Skills for Teachers	-Done-

- **2-days training workshop on Development Orientation**

Two days “Development orientation” workshop was organized at Barkat pura (Ali Razabad) from **19-20th March 2014** with 29 participants to strengthen the capacity of members of women social organizations (WSOs). The main objective of this training was to build up the capacity of WSOs by involving them in the process of development through social activism in order to broaden the scope of community participation for collective action.

- **3-Days training Workshop on Environment**

Three days training workshop on environmental awareness for the women social organizations was organized from **19-21 March, 2014** at Chung field office with 22 participants to augment the familiarity of the WSOs with environment, reasons of pollution and what are the state obligation regarding environment in order to enable them to identify their environmental problems and their possible solutions.

- **Three Days training workshop on Health for Community Members**

Three days training workshop for community social organizations (WSOs) was organized at Shahpur from **19-21 March 2014** with 22 participants. The purpose of this training was to give awareness regarding primary health care to the participants and nutritional importance for mothers. It helps to resolve their health problems when they get consciousness.

- **Three Days Teacher Training on Communication Skills**

Three days training workshop was organized for 25 home school teachers from **26-28th March 2014** in Niaz Baig to give insight on communication skills, and techniques of communication.

External Staff Trainings

During the quarter following opportunities were being provided for staff capacity building.

- Ms. Humera Asghar (HR Coordinator) attended training workshop on **“Managing Human Resource in Development Sector”** from 12th -13th February 2014 organized by Center for Resource & System Management (CRS) at Islamabad.
- Mr. Zohaib Younus (Area Coordinator) attended training workshop on **“Essentials of Finance for Non-Finance Persons”** from 17-20th February 2014 organized by Church World Service-Pakistan/Afghanistan (CWS) at ‘O’ Spring Murree.
- Ms. Riffat Shaheen (CIB Officer), Ms. Humera Aslam (Assistant Manager Training) attended training workshop on **“CIB-Training of Trainer”** from 27-28th February 2014 organized by Pakistan Microfinance Network (PMN) at Park Plaza Hotel, Lahore.

Networking & Linkages

The prime focus of DAMEN has always been on creating linkages and networking at the local and regional level for better collaboration with other organizations and institutions to learn, share and coordinate on issues of common concern and provide a platform for action research on various development initiatives undertaken by DAMEN at grass root level and produce manuals, reports and policy documents. During the reporting quarter following visitors visited DAMEN to share their experiences and to get an exposure of the organization:

- Ms. Irem Areeb (Social Sector Coordinator) attended “Clean Water-Saves Lives Campaign” on 22nd February 2014 organized by The Clean Water Trust (Regd).
- Ms. Rukhshanda Riaz (Manager HID), Mr. Imran Niazi (BOD Member DAMEN) attended “PIM Human Resource Management Conference” organized by Pakistan Institute of Management (PIM) at Royal Palm Golf and Country Club, Lahore on 21st February 2014.
- Naghma Rashid (CEO/ED) attended PMN Members Strategic Retreat from 17th -18th March 2014 at Pearl Continental Hotel, Bhurban.
- DAMEN organized program on “International Woman’s Day” on 7th March 2014 at Pakistan Institute of Language Art and Culture (PILAC) and invited guests from SAP-PK, PMN, KASHF Foundation, ORIX, and CSC. All staff of DAMEN was also present at the event.

Constraints & Challenges

- Implementation of new performance appraisal & management system at all levels and impact on the improvement of loan portfolio.
- Maintain the yield of GLP by not allowing field staff to take recoveries before due date
- Reduce the cost per loan
- Maintain the client base at a certain level of 1700 clients per field office.
- Monitoring of utilization of loan.

Existing Gaps

- Weak social mobilization.
- Problem of delinquency due to non-compliance of policies and procedures in groups and center formation.

Lessons Learnt

- Improved monitoring (from Head Office, Area/Field offices) can surefire the success of program.
- Strong mobilization for group and center formation can ensure the long term sustainability of microcredit program.
- Customary interaction with the borrowers can be assured better recovery rate and delinquency loans.