

مضبوط عورت - مضبوط معاشرہ



Quarterly Activity Report

April-June, 2014

Human and Institutional Development Section (HID)



DAMEN

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Quarter Review

- During the quarter 86 home schools and 10 health centers were strengthened. Out of the total, two home schools and one health center became self-sustained.
- During the quarter total disbursed amount was **Rs.299, 715.000**; total number of new clients served was **2,483** and repeat loans to existing clients were **4,772**.
- Two skills training courses on becoming a beautician and one workshop on tailoring 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 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 believes 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 86 home schools in all the four operational areas of Lahore, Sheikhpura Kasur and Nankana. Health care services are being provided by 10 health centers.



Quarter Highlights

1. During the quarter a total number of 86 home schools were strengthened with the strength of 3,363 students.
2. 2 home schools in area 3 district Sheikhpura became self-sustained.
3. 13 new schools were strengthened in area 5, district Nankana which has recently been targeted.
4. 10 health centers were strengthened.
5. 1 health center in Maraka of area 2 became self-sustained.
6. A total no of 5,782 patients visited these health centers while 452 patients visited the health camps for the treatment of different diseases.

Home School Education Program

Education is the basic right of all children in society but according to Pakistan's statistics of 2009, literacy rate was 60% of the population (male 69% and female 45%) which is very low. Pakistan's government has failed to provide people with primary education. Here Damen, like many other civil society organizations is playing its role to increase the literacy rate by opening and strengthening home schools in rural and slum areas of Lahore, Kasur, Sheikhpura and Nankana.

DAMEN's home school education program has now been expanded to 23 villages of Union Councils of NiazBaig, Ali Razabad, Chung, Shahpur, BholaGhari, Maraka, Halloki, Shamke Bhattian, Kot Radha Kishan, Raiwind, (District Lahore) Begum Kot, Sharaqpur, Dhamke, Rachna Town and Muridke (District Sheikhpura),

Phool Nagar, Jamber, Pattoki, Chunian and Habibabad (District Kasur), Nankana, Butcheyki, MorKhunda, Shahkot, (District Nankana). Currently, there are 86 home schools in these areas. 13 out of 86 home schools have been started in district Nankana during this quarter.

Table 1.1.No. of students in Home Schools in Quarter April-June 2014

AREA 1 (DISTRICT LAORE)					
SO Name	Area Name	No Of Students		Total Students	Total Schools
		Boys	Girls		
Zab un Nisa	NiazBaig	14	12	26	1
	Ali Razabad	87	133	220	6
Asifa Sultana	Chung	180	208	388	10
Nargis Rehman	BholaGari	78	115	193	5
	Shahpur	103	70	173	6
Sub Total		462	538	1000	28
AREA 2 (DISTRICT LAHORE)					
Robina Begum	Maraka	175	141	316	8
	Sham kiBhattian	14	18	32	1
	Halloki	48	26	74	2
	Raiwind	28	28	56	2
Sub Total		265	213	478	13
AREA 3 (DISTRICT SHEIKHPURA)					
Shabnum Batool	Sharqpur	29	35	64	2
	Begum Kot	0	0	0	0
	Dhamke	125	148	273	6
	Rachna Town	114	35	149	3
	Muridke	44	36	80	2
Sub Total		312	254	566	13
AREA 4 (DISTRICT KASUR)					
Sakina Bibi	Jamber	95	89	184	4
	Pattoki	135	136	271	5
Nasreen Sharif	Habibabad	48	38	86	4
	Phool Nagar	111	130	241	4
	Chunian	100	120	220	2
Sub Total		489	513	1002	19

Area 5 (District Nankana)					
Mehvish	Nankana	49	109	158	4
	Butchyeke	15	25	40	3
	MorKhunda	27	60	87	4
	Shah Kot	19	13	32	2
Sub Total		110	207	317	13
G.Total		1,638	1,725	3,363	86

Health Care Services

In the targeted areas majority access the hospitals or other overcome the problem Damen Centers (HCCs). These centers on a ten rupee prescription fee. Centers Damen also organizes convenience of people.

10 Health Care Centers were NiazBaig, Shahpur, Chung, District, Begum Kot, and District, Phool Nagar Jamber and Nankana, Butcheyki and During the quarter a total visited the all operational



of people find it difficult to paramedical facilities. To has strengthened Health Care are providing health facilities Besides these Health Care health camps for the

strengthened in the areas of Halloki and Manga at Lahore Sharaqpur at Sheikhpura and Pattoki at Kasur District Shahkot at Nankana District. number of 5,782 patients areas.

Table 1.2. Number of patients visited Health Care Centers

SO Name	Area	Health Centers	No. of Patients
District Lahore			
Zaib-un-Nisa	NiazBaig	1	914
Nargis Rehman	Shahpur	1	462
Asifa Sultan	Chung	1	805
Rubina Batool	Halloki	1	530
	Manga	1	206

District Sheikhpura			
Shabnum Batool	Sharaqpur	1	655
	Begum Kot	1	850
District Kasur			
Sakina Begum	Jamber	1	345
	Pattoki	1	346
Nasreen Sharif	Phool Nagar	1	359
District Nankana			
Mehwish	Nankana	1	105
	Butcheyki	1	90
	Shahkot	1	115
	Total	10	5,782

Health Camp Campaign

10 health camps were organized in NiazBaig, Khanpur and Chung (Area 1), Maraka, Manga (Area 2), Begum Kot (Area 3) Jamber, Phool Nagar (Area 4) for microfinance-clients and non-clients. Health camps in Begum Kot and Manga were totally free of cost. In Begum Kot camp Dr. Syed Muhammad Asif checked the eye patients and advised them according to their diseases.

452 patients were benefitted from these free health camps. These camps proved to be helpful for DAMEN in creating awareness in the community regarding its social and financial services. Table 1.4. showing the details of health camps in operational areas.

Table 1.3. Free Health Camps in Operational Areas

Areas	Field Office	Date	Total Patients
Area 1	Area Office NiazBaig	28-May-14	52
	Khanpur	10-Jun-14	47
	Chung Haidry School	12-Jun-14	50
Area 2	Maraka	25-Apr-14	50
	Manga	26-Jun-14	30
Area 3	Begum Kot	25-Jun-14	46
Area 4	Jamber (High School)	14-Apr-14	44
	Phool Nagar (Bonga Balochan High School)	22-Apr-14	51
	Jamber	13-May-14	33
	Phool Nagar (Bonga Balochan)	30-May-14	49
Total	10		452

Environmental Consciousness

To create environmental awareness among community members, group and individual meetings were organized. In addition to this, one training workshop with 29 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.

Two tree plantation activities were organized in Niaz baig and Chung. In these activities children of home schools and WSO members planted trees with their own hands to highlight the importance of trees in reducing the environmental pollutions and making the environment neat and clean. This activity provoked the community to plant the tree wherever they find some suitable space.



Community Transformation

Along with the home schools, the social endeavors of DAMEN have also concentrated upon successfully mobilizing 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	No. of WSO's	Member of WSO's
AREA I (DISTRICT LAHORE)		
Bhola Ghari	5	60
Shahpur	6	64
Chung	10	124
NiazBaig	1	15
Ali Razabad	6	95
AREA 2 (DISTRICT LAHORE)		
Maraka	8	80

Halloki	2	20
Raiwind	2	20
Kot Radha Kitchin	0	0
Sham ke Bhattian	1	10
AREA 3 (DISTRICT SHEIKHUPURA)		
Begumkot	0	0
Sharaqpur	2	29
Dhamke	6	82
Rachna Town	3	43
Muridke	2	26
AREA 4 (DISTRICT KASUR)		
Jamber	4	120
Pattoki	5	150
Habibabad	4	40
Phool Nagar	4	40
Chunian	2	20
Total	73	1038

Constraints:

About 65 students dropped out from different areas due to domestic problems.

Challenges:

Although 86 schools are successfully running along with 73 women social organizations but still there is a need to strengthen the role of WSOs.

Microfinance Program

Microfinance program of DAMEN is working in 217 union councils and 720 villages of five districts i.e. Lahore, Kasur, Sheikhpura, Okara and Nankana Sahib. DAMEN's microfinance program is providing financial support to the low income households to expand their business. Microfinance 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 and assisting them in upgrading their living standards.

Highlights of the Microfinance Operations

- During the quarter target of loans to new clients was achieved while the target of loans to repeat clients and disbursement amount were not achieved.
- 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 have been opened in Nankana Sahib and Shahkot in order to target marginalized communities.

Performance of Quarter

New Loans

The target for new loans was 2,250 clients and actual clients were 2,483. Strategies have been revised to focus on new clients [i.e. clients with zero debt] to avoid indebtedness.

Repeat clients

Target of repeat loans was 5,250 and actual number of repeat loans was 4,772 which was 478 lesser than the set target due to poor repayment behavior of some clients.

Disbursement

During the quarter target of disbursement was Rs.300 million whereas disbursed amount was Rs.299,715,000 which was Rs.285,000 lesser than the set target.

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



Sectoral Distribution of Loan

Majority of the loans were disbursed in trade & business (66.6%), whereas 17.3% loans were disbursed for livestock. Remaining 10.9% loans were for tailoring and only 5.3% were for handicrafts and embroidery. This shows that ratio of trade & business is higher as compared to other categories.

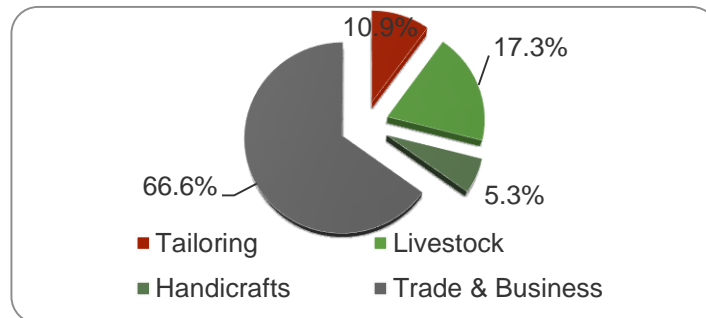


Figure 2.2. Categories of Loan

Portfolio at Risk Ratio (PAR)

During the quarter DAMEN's PAR>30 was 0.98% (as on 31st June 2014).

Summary of Credit Activity -- Program Level -- [After Write-Off]
Period: **01/Apr/2014** to **30/Jun/2014**

IndNum	Indicator	Area1	Area2	Area3	Area4	PL_Total
100	OUTREACH (Numbers)					
101	A. Active Clients (Opening)	8,614	8,557	9,188	9,640	35,999
102	Groups Formed	350	326	339	374	1,389
103	B. Loans Disbursed New	344	529	642	968	2,483
104	Loans Disbursed Repeat	1,285	1,258	1,209	1,020	4,772
105	Loans Disbursed Total	1,629	1,787	1,851	1,988	7,255
106	Loans Closed	1,801	1,630	1,871	2,094	7,396
107	Loans Written-Off	61	15	13	331	420
108	Loans Closed - Write Off	11	2	4	26	43
109	Installments Received	25,272	25,844	27,679	27,027	105,822
115	C. Active Clients (Closing)	8,392	8,701	9,159	9,229	35,481
200	FINANCIAL (PKR)					
201	D. OLP (Opening)	206,537,006	202,716,988	194,245,651	184,694,173	788,193,818
202	Amount Disbursed Rs.	74,450,000	75,375,000	74,065,000	75,825,000	299,715,000
203	Loan Processing Fee (LPF)	2,233,500	2,261,250	2,221,950	2,274,750	8,991,450
204	Early Close Fee (ECF)	86,400	48,150	31,950	87,750	254,250
205	Amount Recovered	84,302,259	83,332,635	85,006,415	92,636,996	345,278,305
206	Principle Recovered	66,649,465	65,580,756	68,208,146	77,741,653	278,180,020
207	Service Charges Recovered	17,652,794	17,751,879	16,798,269	14,895,343	67,098,285
208	Amount Written Off	678,838	106,209	131,200	5,290,726	6,206,973
209	Principal Recovered - Write Off	27,297	5,172	17,685	97,405	147,559
210	S.C Recovered - Write Off	22,117	3,545	9,510	69,534	104,706
215	E. OLP (Closing)	213,686,000	212,410,195	199,988,990	177,584,199	803,669,384
300	PERFORMANCE					
301	PAR > 30 Days (No. of Loans)	178	27	16	468	689
302	PAR > 30 Days (Amount)	2,339,598	505,010	193,111	4,909,904	7,947,623
303	PAR > 30 Days (%)	1.09	0.23	0.09	2.76	0.98
306	Average GLP *	210,111,503	207,563,592	197,117,321	181,139,186	795,931,601
307	Financial Revenue from GLP	19,886,294	20,013,129	19,020,219	17,170,093	76,089,735
308	Yield on GLP (%)	9.46	9.64	9.64	9.47	9.55
309	Average Loan Size	45,703	42,180	40,014	38,141	41,312
310	Average Loan Balance	25,463	24,412	21,835	19,242	22,651
311	Retention Rate (%) **	93.43	95.51	92.70	85.70	91.67

Training & Capacity Building

Capacity Building Program is a process to bring out change in the individuals, organizations and communities by enhancing 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. It enables 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 also build up.

Community Trainings-Economic Sector	
Plan	Achievement
Two Skill Development Courses on Beautician	-Done-
One Skill Development Courses on Tailoring	-Done-
One Center Management Skill Training (CMST)	-Pending-
Two Vocational Skill Trainings	-Pending-

- **Skill Development Course on Beautician**

DAMEN arranged two one month training courses on becoming a beautician from **29th April-29th May** in Habibabad and **21st May-21st June** in Phoolnager for unskilled community females in order to build up their skills as a beautician. A total of 29 participants availed this opportunity to gain a skill and start their own enterprise

- **Training workshops on Tailoring**

A training workshop was organized in field office Nankana from **2nd June-17th June**. Main objective was to train the females how to cut, stitch and design the dress in different styles. A total of 21 untrained females become able to cut and stitch clothes, started their own business and entered in the area of income generation to uplift their living standards.

Internal Staff Trainings

Plan	Achievement
Two days training on Delinquency & Risk Management for FMs	-Done-
Two Refreshers on Code of Conduct for LOs	-Done-
Training on Portfolio Management for field staff	-Done-
Three Orientations for newly hired staff	-Done-
Training on Community Appraisal Techniques & Situation Analysis for FMs Los	Done
Two trainings on Environment & Social Development for field staff	Done
Training on Financial Indicators for internal staff	Done
Training on Advance Leadership Techniques	Pending

- **Training on Delinquency & Risk Management**

A training workshop on Delinquency & Risk Management was organized for all field managers from **5th-6th June, 2014** in SAP office. 26 participants got the training and enhanced their skills for fraud and risk management. They also enriched their knowledge on cost of delinquency, controlling delinquency, causes of delinquency, different types of risk, internal & external risks, risk management process, portfolio & risks etc.

- **Training on Loan Portfolio Management**

Training on loan portfolio management was organized on **8th May, 2014** at area office Nankana Sahib. Thirteen persons participated in the training. The training enabled the participants to understand the importance of outstanding loan portfolio, measurement of loan portfolio, quality, causes, cost & prevention of loan delinquency and loan portfolio & financial statement.

- **Training on Community Appraisal Techniques & Situation Analysis**

Training on community appraisal techniques & situation analysis was organized for 12 loan officers and field managers on **7th May, 2014** at area office Nankana Sahib. The training covered the topics of introduction, steps and features of situational analysis, participation and its types, PRA tools, ranking of needs at union councils, development of checklist and questionnaire. The participants of the training also enriched their knowledge on background, overview, purpose and importance of appraisal. They were told about the appraisal techniques to be used in the community.

- **Refresher on Code of Conduct**

Two refreshers on code of conduct were organized on **7th April & 2nd May, 2014** in area 2 and area 5 with 15 & 11 participants respectively. Refresher was organized with the perspective to review the code of conduct principles.

- **Orientation of New Field Staff**

Three orientations of newly hired field staff were organized on **22nd April, 12th May & 27th May, 2014**. The orientation gave brief introduction of Damen, its policies and role in economic development. The orientation also briefed on code of conduct, appraisal & social mobilization techniques and policies and procedures of microcredit and social sector program.

- **Training on Financial Indicators**

Two day training on financial indicators was organized from **9th-10th April, 2014** at Head office. 20 members from Head office staff, board of directors and area managers participated in it.

- **Training on Environment & Social Development**

Two trainings on environment & social development were organized respectively on **7th April & 2nd May, 2014** in area 2 and area 5 with 15 & 11 participants respectively. The training highlighted the significance of clean environment, importance of tree plantation, management of solid waste and development of environment friendly behavior and practices. The training also highlighted different kinds of pollutions & its effects on human life and role of civil society in eradication of environmental pollutions.

Pending Activities

One training each on Advanced Leadership Techniques, Center Management Skills and Vocational Skills was also planned in the previous quarter but are still pending due the shortage of training staff after the resignation of senior training officer.

Social Sector Staff Trainings

Social Sector Program-Staff trainings	
Plan	Achievement
Two days training on Development Orientation	-Done-
Three days Training on Environment	-Done-
Three days Training on Health & Nutrition	-Done-
Two trainings on Early Childhood Education	-Done-

- **2-Day Training on Development Orientation**

“2-Day Development Orientation” was organized for women social organizations from **9th–10th April, 2014** in Shahpur. 22 members of WSOs participated in the orientation. The main objective of the orientation 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-Day Training Workshop on Environment**

“3-Day Training workshop on Environment” was organized from **22nd-24th April, 2014** in Azeemabd. A total number of 29 WSOs participated in this training. The training emphasized the significance of clean environment, importance of tree plantation, management of solid waste and development of environment friendly behavior and practices. The training also highlighted the state obligation regarding environment in order to enable WSOs to identify their environmental problems and their possible solutions.



- **3-Day Training on Health & Nutrition**

“3-Day Training on Health & Nutrition” was organized from **25th -27th June, 2014** in Shahpur. Fifteen WSOs participated in this training. This training gave awareness about primary health care and nutritional importance for mothers. This training helped the participants in identifying available healthcare facilities through resource mapping.

- **Training Workshops on Early Childhood Education**

Home school education program is based on non-formal schools who are striving hard to give the best possible education to the students. In home system is prevailing because teachers at one place.

During the quarter two “Early Childhood Education” First training was conducted **May, 2014** in area 4 with 22 was conducted from **10th-11th** with 10 teachers. These trainings knowledge of the participants techniques of early childhood education but also teachers for better results.



schools, multigrade teaching have to manage all classes

training workshops on were organized. from **21st-22nd** teachers and second **June, 2014** in area 3 not only enriched the regarding different tools and enhanced the skills and attitude of

External Staff Trainings

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

- Ms. Iram Areeb, Nabila Roohi and Hira Jamil attended the “Training of Trainers on Early Childhood Education” from 1st -5th April, 2014 organized by Church World Service at Murree.
- Mr. Afzal Hayat of HID attended the training on “Human Resource Development” from 9th-12th June, 2014 organized by CWS at Islamabad.
- Ms. Mehwish Nazir, Sakina Qudratullah & Rubina Begum (Social Organizers) attended the four day Teacher Training on “Do no Harm Curriculum for School Teachers” from 3rd-6th June, 2014 by Church World Service.

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. Naghma Rashid and Mr. Jehanzeb attended the “First International Conference on Research and Learning” from 2nd -3rd April organized by Pakistan Poverty Alleviation Fund at Islamabad.
- Ms. Naghma Rashid participated in the 28th Annual Dinner of Third World Solidarity at Royal Palm Lahore.

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 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.