

مضبوط عورت - مضبوط معاشرہ



## Quarterly Activity Report

October-December 2014

By

Human and Institutional Development Section (HID)



DAMEN

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## Quarter Overview

- 100 home schools were strengthened.
- Two skill training courses on beautician organized.
- Three workshops on tailoring organized to develop the skills of unskilled females who want to enter the economic stream of life.
- Internal and external training opportunities provided to the staff members to upgrade their capacities.
- 10 new schools were strengthened in Area 5.
- 15 health centers were strengthened.
- 14 health camps were organized.
- A total no of 7,841 patients visited health centers, while 471 patients visited the health camps for the treatment of different diseases.
- Total Rs.424, 470,000 were disbursed; total number of new clients served was 4,346 and repeat loans were 5,322.
- During the quarter all (new & repeat loans and disbursement) targets achieved were greater than the set targets.

## Social Sector Program

The goal of social sector program is to support & strengthen the services in educational and health initiatives undertaken by local females to provide primary education to out of school primary age group children through non-formal system and provide health services to the people by establishing health care centers.

### Key Achievements

During the reporting period following were the main achievements:

### Home School Education Program

DAMEN's home school education program is working in different areas of Niaz Baig, Ali Razabad, Chung, Shahpur, BholaGhari, Maraka, Halloki, Sham-ke-Bhattian, Raiwind, (District Lahore) Begum Kot, Sharaqpur, Dhamke, Rachna Town and Muridke (District Sheikhupura), Jamber, Pattoki, Habibabad, Phoolnagar and Chunian (District Kasur), Nankana, Butcheyki, MorKhunda, Shah kot and Warbarton (District Nankana). Currently, 100 home schools are delivering primary education to 3,766 (1,757 boys & 2009 girls) out of school children in these areas.



Table 1.1.No. of Students in Home Schools during Quarter October-December 2014

Social Organizer’s Name	Area Name	No. Of Students		Total Students	Total Schools
		Boys	Girls		
AREA 1 (DISTRICT LAHORE)					
Zab un Nisa	Niaz Baig	64	75	139	2
	Ali Razabad	39	45	84	5
Asifa Sultana	Chung	174	218	392	10
Nargis Rehman	BholaGari	111	99	210	5
	Shahpur	76	88	164	6
Sub Total		464	525	989	28
AREA 2 (DISTRICT LAHORE)					
Robina Begum	Maraka	129	158	287	8
	Sham-ki-Bhattian	36	49	85	1
	Halloki	20	17	37	2
	Raiwind	26	22	48	2
Sub Total		211	246	457	13

AREA 3 (DISTRICT SHEIKHPURA)					
Shabnum Batool	Sharqpur	59	71	130	4
	Begum Kot	6	12	18	1
	Dhamke	105	123	228	5
	Rachna Town	114	35	149	3
	Muridke	44	36	80	2
Sub Total		328	277	605	15
AREA 4 (DISTRICT KASUR)					
Sakina Bibi	Jamber	97	106	203	4
	Pattoki	134	131	265	5
Nasreen Sharif	Habibabad	38	48	86	4
	Phool Nagar	129	117	246	4
	Chunian	122	105	227	2
Sub Total		520	507	1,027	19
AREA 5 (DISTRICT NANKANA)					
Mehvish	Nankana	41	105	146	3
	Butcheyki	21	24	45	6
	MorKhunda	67	142	209	4
Ruth Nazir	Shah Kot	40	71	111	6
	Warbarton	65	112	177	6
Sub Total		234	454	688	25
Grand Total		1,757	2,009	3,766	100

Drop out ratio during this quarter was very low, total 9 students dropped out (2 students from Area 2 and 7 from Area 4) due to domestic or some other problems.

## Health Care Services

15 health centers were strengthened in the areas of Niaz Baig, Shahpur, Chung, Halloki and Manga at Lahore District, Begum Kot and Muridke at Sheikhpura District, Jamber, Pattoki and Phool Nagar at Kasur District and Nankana, Butcheyki, Shahkot and MorKhunda at Nankana District. A total number of 7,841 patients visited the centers established in these operational areas.

Table 1.2. Patients Visited Health Care Centers

Social Organizer's Name	Area	No. of Health Care Centers	No. of Patients
<b>AREA 1 (DISTRICT LAHORE)</b>			
Zaib-un-Nisa	NiazBaig	1	843
Nargis Rehman	Shahpur	1	433
Asifa Sultan	Chung	1	710
Sub Total		3	1,986
<b>AREA 2 (DISTRICT LAHORE)</b>			
Robina Begum	Halloki	1	815
	Manga	1	200
Sub Total		2	1,015
<b>AREA 3 (DISTRICT SHEIKHUPURA)</b>			
Shabnum Batool	Begum Kot	1	650
	Muridke	1	658
Sub Total		2	1,308
<b>AREA 4 (DISTRICT KASUR)</b>			
Sakina Begum	Jamber	1	390
	Pattoki	1	349
Nasreen Sharif	Phool Nagar	1	413
Sub Total		3	1,152
<b>Area 5 (District Nankana)</b>			
Mehwish	Nankana	1	400
	Butcheyki	2	750
	Shahkot	1	660
	MorKhunda	1	570
Sub Total		5	2,380
	Total	15	7,841

## Health Camp Campaign

14 health camps were organized in Niaz Baig, Chung and Bhola Ghari (Area 1), Maraka & Manga (Area 2), Begum kot, Muridke & Rachna Town (Area 3) Chunian & Phool Nagar (Area 4) Shahkot and Morkhunda (Area 5) for microfinance-clients and non-clients. Total 471 patients benefitted from these free health camps.

**Table 1.3.Free Health Camps in Operational Areas**

Areas	Field Office	Date	Total Patients
Area 1	Chung	27-November	45
	Niaz Baig (School)	5-December	36
	Bhola Ghari	17-December	40
Area 2	Maraka	21-November	35
	Manga	11-December	40
Area 3	Muridke	14-November	38
	Rachna Town	12-December	39
	Begum Kot	15-December	32
Area 4	Phool Nagar (Bonga Balochan School)	16-October	32
	Chunian	21-October	37
	Phool Nagar	19-December	28
Area 5	Shahkot	17-November	22
	Shahkot	19-November	40
	Morkhunda	19-December	7
<b>Total</b>	<b>14</b>		<b>471</b>





## Environmental Consciousness

To attain the goal of sustainable development it is necessary to create environmental awareness among the community. Environmental awareness entails environment-related information, values, attitudes and activities as a whole. For the purpose DAMEN organizes different group and individual meetings with Women Social Organizations and other community members. During the reporting period one training workshop on “Environment & Our Climate” was organized with 29 members of Women Social Organizations. 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 these 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. Women Social Organizations (WSOs) along with No. of Members**

Area	SO's Name	No. of WSO's	Member of WSO's
<b>AREA I (DISTRICT LAHORE)</b>			
Bhola Ghari	Nargis Rehman	5	50
Shahpur		6	60
Chung	Asifa Sultana	10	129
NiazBaig	Zaib-un-Nisa	2	55
Ali Razabad		5	40
<b>Sub Total</b>		<b>28</b>	<b>334</b>
<b>AREA 2 (DISTRICT LAHORE)</b>			
Maraka	Robina	8	80
Sham-ke-Bhattia		2	20
Halloki		1	10
Raiwind		2	20
<b>Sub Total</b>		<b>13</b>	<b>130</b>
<b>AREA 3 (DISTRICT SHEIKHUPURA)</b>			
Begumkot	Shabnum Batool	1	36
Sharaqpur		4	139
Dhamke		5	174
Rachna Town		3	117
Muridke		2	67
<b>Sub Total</b>		<b>15</b>	<b>533</b>
<b>AREA 4 (DISTRICT KASUR)</b>			
Jamber	Sakina Bibi	4	120
Pattoki		5	150
Habibabad	Nasreen Sharif	4	40
Phool Nagar		4	40
Chunian		2	20
<b>Sub Total</b>		<b>19</b>	<b>370</b>
<b>AREA 5 (DISTRICT Nankana)</b>			
Nankana	Mehwish	3	
ShahKot		6	44
MorKhunda		4	62
Butcheyki		6	
Warbarton		6	
<b>Sub Total</b>		<b>25</b>	<b>106</b>
<b>Total</b>		<b>100</b>	<b>1,473</b>

## Microfinance Program

The goal of DAMEN's microfinance program is economic and social empowerment of women by providing them loans through informal sector for changing their lives with equality, liberation and alleviate poverty by increasing their productivity thus involving them in the decision making process at various levels. The main focus of the microfinance program is to empower women through the expansion and sustainability of their enterprises.

DAMEN's microfinance program is actively working to provide financial support to the low income household to further expand their business in **253** union councils and **778** villages of district Lahore, Kasur, Sheikhpura, and Nankana through its microfinance program.




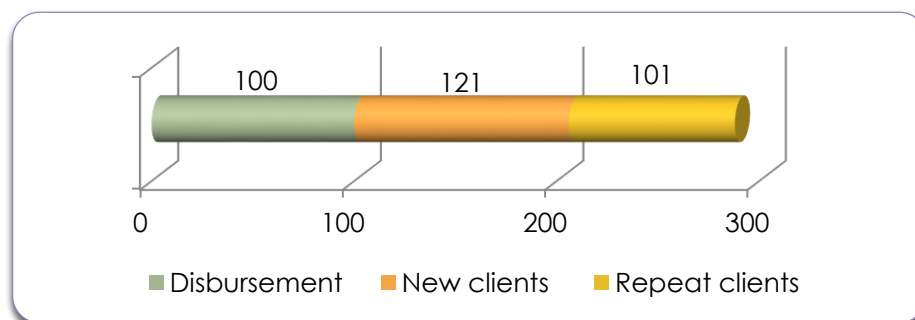
Performance during the Reporting Period	
 <b>New Loans</b>	The target for new loans was <b>3600</b> clients and actual clients were <b>4,346</b> . Total 746 clients were disbursed greater than the set target.
 <b>Repeat Loans</b>	Target of repeat loans was <b>5,250</b> and actual number of repeat loans was <b>5,322</b> . Target achieved for repeat loans was <b>72</b> clients greater than the set target
 <b>Disbursement</b>	During the quarter target of disbursement was <b>Rs.424 million</b> whereas disbursed amount was <b>Rs.424,470,000</b> which was <b>Rs.470,000</b> greater than the set target.

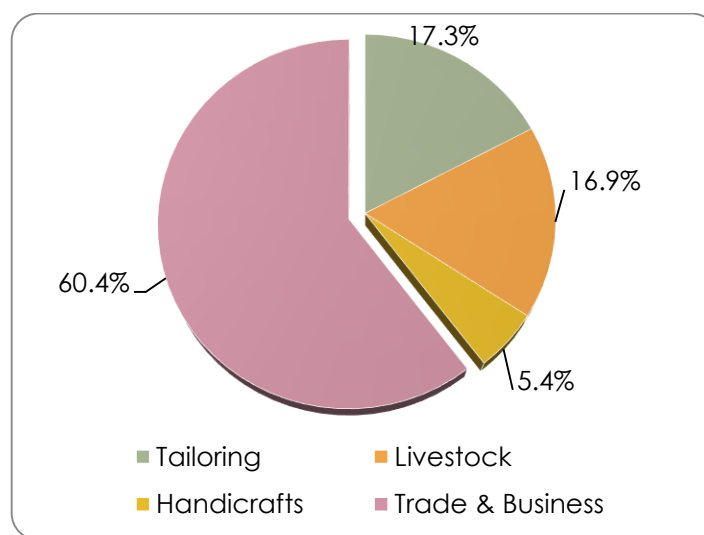
Figure 2.1. Performance of quarter (disbursement, new and repeat clients 'ratio)



## Sectoral Distribution of Loan

Majority of the loans (60.4%) were disbursed in trade & business, whereas 17.3% loans were disbursed for tailoring, 16.9% for livestock and remaining 5.4% loans were for handicrafts and embroidery. The 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<sub>>30</sub> was 0.78% (as on 31st December, 2014).

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

Period: 01/Oct/2014 to 31/Dec/2014

IndNum	Indicator	Area1	Area2	Area3	Area4	Area5	PL_Total
<b>100</b>	<b>OUTREACH (Numbers)</b>						
101	A. Active Clients (Opening)	8,523	9,022	9,246	8,685	791	36,267
102	Groups Formed	395	373	330	394	334	1,826
103	B. Loans Disbursed New	537	555	657	835	1,762	4,346
104	Loans Disbursed Repeat	1,340	1,370	1,359	1,252	1	5,322
105	Loans Disbursed Total	1,877	1,925	2,016	2,087	1,763	9,668
106	Loans Closed	1,558	1,730	2,056	2,313		7,657
107	Loans Written-Off	59	8	6	179		252
108	Loans Closed - Write Off	7	1	7	19		34
109	Installments Received	25,420	27,144	27,892	24,232	4,106	108,794
115	C. Active Clients (Closing)	8,790	9,210	9,207	8,299	2,554	38,060
<b>200</b>	<b>FINANCIAL (PKR)</b>						
201	D. OLP (Opening)	234,237,939	232,006,636	218,817,388	186,153,791	24,990,603	896,206,357
202	Amount Disbursed Rs.	89,585,000	90,465,000	90,940,000	93,630,000	59,850,000	424,470,000
203	Loan Processing Fee (LPF)	2,687,550	2,713,950	2,728,200	2,808,900	1,795,500	12,734,100
204	Early Close Fee (ECF)	95,850	40,200	32,550	36,600		205,200
205	Amount Recovered	93,623,085	95,703,359	95,248,954	94,286,107	14,001,170	392,862,675
206	Principle Recovered	73,716,857	75,592,177	76,350,113	78,671,381	10,867,783	315,198,311
207	Service Charges Recovered	19,906,228	20,111,182	18,898,841	15,614,726	3,133,387	77,664,364
208	Amount Written Off	806,758	99,323	58,120	1,488,550		2,452,751
209	Principal Recovered - Write Off	35,951	3,682	10,600	67,638		117,871
210	S.C Recovered - Write Off	32,215	663	4,892	52,942		90,712
215	E. OLP (Closing)	249,335,275	246,783,818	233,359,755	199,691,498	73,972,820	1,003,143,166
<b>300</b>	<b>PERFORMANCE</b>						
301	PAR > 30 Days (No. of Loans)	273	56	15	397		741
302	PAR > 30 Days (Amount)	3,944,621	739,342	342,500	2,893,295		7,919,758
303	PAR > 30 Days (%)	1.58	0.29	0.14	1.44	0.00	0.78
306	Average GLP *	241,786,607	239,395,227	226,088,572	192,922,645	49,481,712	949,674,762
307	Financial Revenue from GLP	22,593,778	22,825,132	21,627,041	18,423,626	4,928,887	90,398,464
308	Yield on GLP (%)	9.34	9.53	9.56	9.54	9.96	9.51
309	Average Loan Size	47,728	46,995	45,109	44,863	33,948	43,905
310	Average Loan Balance	28,366	26,795	25,346	24,062	28,964	26,357
311	Retention Rate (%) **	96.84	95.94	92.48	85.95	100.12	92.97

**Note:** Data represents the status of microfinance as on 7th January 2015.

## Trainings & Capacity Building

It has been proved through empirical evidence that the capacity building plays an important role in the growth and expansion of some organization. This enforces DAMEN to build the capacities of staff and communities to effectively manage diverse programs and achieve better output. For the purpose DAMEN conducts a wide range of training workshops for staff and communities.

### Community Trainings

Community Trainings-Economic Sector	
Plan	Achievement
Three Skill Development Course on Tailoring	-Completed-
Two Skill Development Course on Beautician	-Completed-

- Skill Development Course on Beautician**

DAMEN organized two from **18th November-4)** and **19th** Muridke (Area 3) to unskilled females of females were Purpose of the participants able to problems by starting



training courses on beautician **16th December**, in Jamber (Area **November-19th December**, in build up the beautician skills in the community. Total 22 benefited from these trainings. trainings was to make the overcome their financial their own business.

- Training workshops on Tailoring**

Three training workshops on stitching skills were organized from **17th November-12th December**, in Maraka (Area 2), **18th November-16th December**, in Phoolnagar (Area 4), and **26th November-25th December**, in Dhamke (Area 3) with the purpose to impart the stitching skills in untrained female microcredit clients. The participants of the trainings learned the skills of cutting, stitching and designing the dress in different styles. Total 54 untrained females learned to cut and stitch clothes through these workshops.



## Internal Staff Trainings

Plan	Achievement
Five Orientations for newly hired staff	Completed
Training of all Area Coordinators on bio matrix	Completed
Training on Monitoring & Evaluation	Completed
2-Day Training on HR Management for Non-HR Managers	Completed
Training on Credit Appraisal Techniques and Tools	Completed
Training on FIS, LTS & Bank Reconciliation	Completed

- **Orientation of New Field Staff**

Five orientations for newly hired field staff were organized during the 4th quarter. The orientations gave brief introduction of DAMEN, its policies and role in economic development. The orientations also briefed on code of conduct, appraisal & social mobilization techniques and policies and procedures of microcredit and social sector programs. Here is the detail of these orientations.

- First three day orientation for FMs and LOs was organized from **13th-15th October, 2014** in Head Office.
- Second one day orientation for a LO was organized on **20th October, 2014** in Head Office.
- Third two day orientation of newly hired staff of MorKhunda Field Office was conducted on **24th October, 2014** in Head Office and **27th October, 2014** in Butcheyki. On the first day participants were briefed on code of conduct, appraisal & social mobilization techniques and policies & procedures of microcredit and social sector programs, Loan Tracking System (LTS) and Financial Information System (FIS), etc. On 27th October participants visited the field of Butcheyki.
- Fourth one day orientation for a LO and FM was organized on **15th November, 2014** in Head Office.
- Fifth one day orientation for 3 JPs was organized on **19th December, 2014** in Head Office.

- **Training on Monitoring and Evaluation**

“Training on Monitoring and Evaluation” for area coordinators (ACs) and area risk officers (ROs) was conducted on **6th November, 2014** in Maraka Field Office. Total 10 ACs and AROs participated in the training. The training enriched the participants’ knowledge about result based monitoring & monitoring system and result based management. The training also enabled the participants to prepare a logical framework matrix to monitor and evaluate their performance and achieve the maximum desired results.

- **Training on HR Management for Non-HR Managers**

Training on “HR Management for Non HR Managers” for all managers and line managers was organized from **10th – 11th November, 2014** in head office. Mr. Amir Fida (Section Head HR, Action Aid-Pakistan) facilitated the training. The training mainly focused on;



- Understanding the key stages of the employee life-cycle from pre-recruitment to post separation
- Understanding when to consult with HR Department as line manager
- Establishing employee performance standards and subsequently monitoring and reviewing that performance
- Understanding the importance of employee development
- Understanding the importance of employee engagement, commitment and managing conflicts.

The training enhanced the ability of the participants to play their pivotal role in terms of implementing and enhancing HR policies and practices.

- **Training on Appraisal Tools and Techniques**

Training on “Appraisal Tools and Techniques” was organized on **1st December, 2014** in Maraka (Area 2). The training enhanced the knowledge of the participants regarding microfinance, microcredit, appraisal, credit appraisal, need to appraise the client, major types of credit appraisal and major channels in credit appraisal. Total 12 appraisal officers participated in the training.



- **Training on FIS, LTS & Bank Reconciliation**

Training on “FIS, LTS & Bank Reconciliation” was organized on **2nd October, 2014** in SAP Hall. The training mainly focused on;



- Introduction and purpose of bank reconciliation and reasons of difference between as per our book and bank accounts
- Bank reconciliation statements practical implementation in branches
- FIS reconciliation with LTS
- Data entry issues
- CIB issues

Total 28 participants including field managers, area risk officers and account officers participated in the training.

## Social Sector Staff and Community Trainings

Social Sector Program-Staff trainings	
Plan	Status
Two Trainings on Early Childhood Education	Completed
2-Day Training on Development Orientation	Completed
2-Day Training on Gender Sensitization	Completed
3-Day Training on Environment & our Climate	Completed
3-Day Training on Health & Nutrition	Completed
Four Interactive Dialogues	Completed

- **Training Workshops on Early Childhood Education**

Two training workshops on “Early Childhood Education” were organized from **23rd – 24th October, 2014** in Maraka (Area 4) and **16th – 18th December, 2014** in Morrkhunda (Area 5) with the number of 10 & 13 participants respectively. The trainings not only enriched the knowledge of the participants regarding different tools and techniques of early childhood education but also enhanced the skills and attitude of teachers for better results.

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

“2-Day Development Orientation” was organized for 20 women social organizations from **11th–12th November, 2014** in Jhalar Dew Ke (Area 5). 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.

- **2-Day Training on Gender Sensitization**

2-Day training on Gender Sensitization was organized on **24th-25th November, 2014** in Shahkot (Area 5). Total 29 WSOs participated in the training. The training enhanced the knowledge of the participants regarding gender, difference between sex and gender, role of males and females in our society, effects of social behaviors on gender and role of curriculum in our education and its effects on gender. A discussion on self-gender sensitization was also included in the training.

- **3-Day Training Workshop on Environment & our Climate**

“3-Day Training workshop on Environment & our Climate” was organized from **26th-28th November, 2014** in Mango Taro (Area 5). Total 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. It also briefed on different kinds of pollution & its effects on human life and role of civil society in eradication of environmental pollutions. The training 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 **9th-11th December, 2014** in Sahib Wala (Area 5). Total 10 WSOs participated in the training. The training created awareness about primary health care and nutritional importance for mothers. It also helped the participants in identifying available healthcare facilities through resource mapping.

- **Interaction with WSOs and Children**

To create awareness and mobilize the community on the issues of child rights and gender equality social sector program used to create interactive dialogues by displaying videos (on relevant issues) before the participants during trainings. These dialogues were very effective to educate and mobilize the participants on certain issues.

- First dialogue was conducted during the **“Development Orientation of WSO’s” on 12th November, 2014** in Jhalar Dew ke (Area 5). In this training video documentary **“Kum Umer Dulhan”** was displayed before the participants to get their feedback and actively involve them in the process of development.
- Second dialogue was conducted during the **“Gender Sensitization Training” of WSO’s” on 25th November, 2014** in Shahkot (Area 5). In this dialogue video documentary **“Aam ki taqseem”** was displayed before the participants.
- Third dialogue was conducted during the training on **“Environment & our Climate” on 28th November, 2014** in Mango Taro (Area 5). During this training video documentary **“Meena ka school”** was displayed before the 29 WSO’s.
- Fourth dialogue was conducted during the training on **“Health & Nutrition” on 11th December, 2014** in Sahibwala (Area 5). In this dialogue video documentary **“Baiti ka b khayal rakhna”** was displayed before 20 participants including children and WSO’s.
- A video documentary consisting of different behaviors of teachers was included in the training of teachers and WSOs on **“Early Childhood Education” on 24th October & 18th December, 2014**. This documentary helped the participants in learning better tools and techniques of education to get more results.

## External Staff Trainings

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

- Ms. Rukhshanda Riaz (Manager HID) and Ms. Riffat Shaheen (Senior Training Officer) attended the training on **“Leadership & Team Building Strategies”** on 15th October, 2014 organized by Training & Development Network, Islamabad.
- Ms. Aisha Almass (Research & Documentation Officer) attended the training on **“SPSS Statistics”** from 23rd – 24th Oct, 2014 organized by Training & Development Network.
- Ms. Gulzareen (Senior Risk Officer) and Mr. Kashif Naeem (Area Risk Officer) attended the **Training on QPR** on 24th November, 2014 conducted by Pakistan Poverty Alleviation Fund (PPAF) Islamabad.

## 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.

- Ms. Naghma Rashid attended the ADB's consultation with stakeholders on **"ADB's New Partnership with Pakistan (2015-2019) Framework and Issues"** on 29th October, 2014 conducted by ADB Islamabad.
- Ms. Naghma Rasheed (ED/CEO), Mr. Pervez Hamid (COO), Mr. JehanZaib (GM Operations), Ms. Rukhshanda Riaz (Manager HID), Mr. Wajid Ali Khan (GM Finance and Admin), attended the **"All Pakistan Microfinance Conference"** from 17th to 19th October, 2014 organized by PMN/SAMN Pakistan, Islamabad.
- Ms. Naghma Rashid attended the **"National Conference on Democratization of Public Policies"** organized by SAP-PK on 30th December, 2014 at Hotel Sunfort, Lahore.

## Constraints and Challenges

- Although 100 schools are successfully running along with their 100 women social organizations but still there is a need to strengthen the role of WSOs.
- 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 to 1800 clients per field office.
- Monitoring of loan utilization.

## 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.