

# Annual Report 2006



**Development Action for Mobilization and Emancipation**

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## Curtain Raiser

Looking back on the year 2006 the operations of DAMEN in the field of development, there is visibly an amazing growth of organization both in terms of program outreach and institutional strengthening. DAMEN which started off as a small organization in 1992 is transforming into an institution implementing multi-sectoral programs in 82 rural union councils and 298 villages of Lahore , Sheikhpura and Kasur through the network of head office, 4 area offices and 20 field offices.

2006 was a year of relentless struggle and tremendous achievements for DAMEN as more concentration was given to expand and strengthened its micro finance component by providing quality credit and capacity building services to its clients.

With the main goal of economic and social empowerment of underprivileged women and betterment of the poorer section of the society, interventions in the field of microfinance, education, health, training and capacity building have helped the women of communities in overcoming their anxieties and gain more confidence in changing their fates collectively.

The journey which started fourteen years ago, has reached to a point of injecting a totally new spirit and confidence to move ahead. If there is any change for the better in the lives of the poor, we at DAMEN are happy to be a part of it.

Naghma Rashid  
Executive Director

## Progress Review

### Vision

*DAMEN visualizes development as process of capacity building of people in order to empower them to solve their socio-economic problems through collective action and their own participation.*

After 14 years of its experiences DAMEN believes that the dream of sustainable development is not an ascending task and can be jubilantly achieved by mustering up the local human resources and building up their capabilities to solve their socio economic problems collectively. It mainly concentrates on ensuring the empowerment of people for self reliance and this untiring endeavor in the socio economic sphere, as a matter of common surveillance, may not be attainable if done individually.

This year's report includes the struggle of DAMEN's in enhancing the income and productivity capacity of poor decrease their poverty in a way that is environmentally and socially sustainable. Since its inception in May, 1992 DAMEN has made tremendous achievements in the areas of health, education and microfinance with the belief that by providing an opportunity to marginalized communities by micro credit and social services which is an effective tool to combat their poverty helping them to lift themselves out of poverty and reap the rewards of their own labors. .

DAMEN has employed a four pronged strategy comprising of non-formal education and health care through Home School Education Program, provision of financial services through micro credit program, training and capacity building, research and networking and linkages.

During the year DAMEN has laid strong emphasis to build up as a strong institution for delivering economic and social services to the people of the marginalized communities. DAMEN has always maintained the stance that economic opportunities along with social sector initiatives are the best solution to poverty eradication. The merger of economic and social activities has created a strong model for combating poverty in the operational areas.

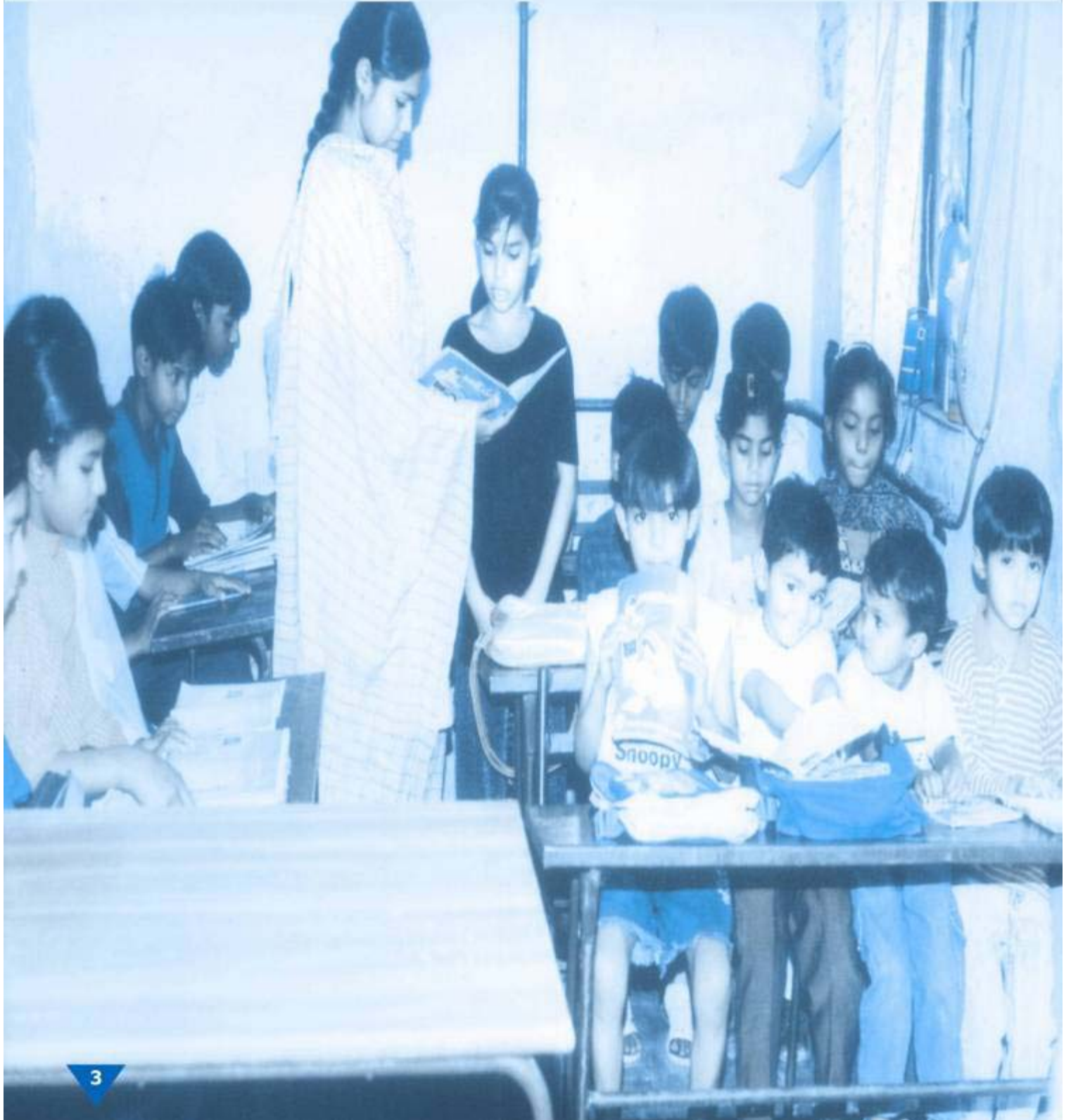
Significant role has been played to involve communities in the process of development through mobilization; capacity building and empowerment which will lead to achieve the long-term goal of sustainable development. The overall efforts along with focus on creating models for poverty reduction community uplift have also provided a platform to conduct research and see the overall impact of different development initiative of DAMEN which have not only catered a substantial number of people but has also been able to built local support mechanism.

The outcome and achievements of four pronged strategy provided encouragement to DAMEN to expand its program to 82 Union Councils and 298 Villages in District Lahore, Kasur and Sheikupura during the year.

### Mission

**To make the people of marginalized communities understand the true notion of development and build their capacity, which would enable them to organize themselves into groups for collective action leading towards self-reliance and empowerment.**

# ENDEAVORS IN SOCIAL SECTOR



## Backdrop

The most challenging milestone for the success of a society is universal primary education, which is being used for societal integration in the global human development. Progress and prosperity of the society, largely depends on the choices of education made available to its people. Indeed education is one of the most powerful instruments of change. Both formal and non- formal education and training, especially for the younger generation is the key agent to address the root cause of poverty.

Development of society lies in the success of the women who play an important role to bring revolution so they must receive adequate food, health care, education and every opportunity to perk up their skills. With this objective DAMEN began its home school education program in the year 1992 and made tremendous efforts like opening up of home schools, conducting training workshops on health, environment and development orientation along with the establishment of health centers in the areas of marginalized communities.

The mission of DAMEN is eradication of illiteracy through non-formal system and involvement of community. With this objective more concentration was given to make education accessible, affordable and acceptable to the out of school children of underprivileged communities. With home school education program 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.

### Case Study of Shabnam Batool

**Shabnam** is F.A PTC and lives in Dhamke along with her two kids. She is staying at the place of her parents as she has got separation from her husband few years back.

Shabnam is involved in the teaching profession for the last 8 years but at some stage left her job because her husband did not like her to go out to earn money. But after her separation due to her bad financial crunch enforced her to be involved in her previous profession. She heard of DAMEN's financial and social services for the community women so Shabnam started the home school at her place. She is satisfied as she can easily look after her young children along with the teaching while staying her at home.

Shabanam joined the home school education program to fulfill the desires of her children though its too little amount but she feels that my this decision to continue the profession encouraged me to do something better for the future of my little kids. She earns the tuition fees of Rs.400/- along with the stipend which she gets from DAMEN. Shabnam says "still I am dependent on my parents to fulfill my basic needs but in future I will try my best to do something extra ordinary."

In future she will continue her job with DAMEN and trying to improve her current educational status as she is preparing for the exams of graduation privately. She has attended 2 training workshops on Communication Skills and the other one is Assessment Methodologies conducted by DAMEN. Both trainings have enabled Shabnam to polish her teaching skills and provided her with more learning opportunities. Shabnam said that "Training enabled the teachers to introduce new teaching methodologies and provide more learning opportunities to their students."



### Achievements in Home School Education Program:



DAMEN is operating through the area offices and each area office is looking after the activities of the 5 field offices along with the activities of the home schools and health centers. During the year 2006 DAMEN expanded its social sector program and the number of home schools raised from 50 to 90 in 18 union councils of three districts i.e. 50 in Lahore 25 in Sheikhupura and 15 in Kasur providing opportunity to about 3,000 out of school children to get primary education through non-formal system.

During the year teachers training workshops were organized and conducted with the intention to build up the capacity of the home school teachers to improve teaching methodologies, delivery systems, better class room management, improved communication skills to provide the learning environment in the home schools.

Follow up report of the teachers training workshop on Assessment Methodology has intimated that teachers are feeling themselves comfortable while maintaining the discipline and punctuality in the class and also learnt

the concept of education through playing and apply it in the creative manner as well. Teachers are applying the checklists to analyze the behavior of children in order to assess their performance in the exams. It was also observed that children are taking interest in their education and teachers are much more confident and were able to identify the areas of improvement so as to run the schools successfully.

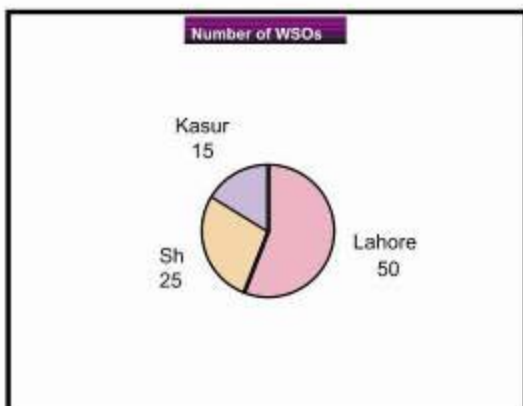
The observations came out during the follow up of training on Communication skills that teachers are communicating in much better way and have no hesitations to communicate with community.

The following table is presenting the individual consolidated figures of the girls and boys students along with the number of schools in the operational areas of DAMEN.

Districts	No. of Children		Total Schools	Total Children
	Boys	Girls		
Lahore	798	846	50	1,644
Sheikhupura	386	393	25	779
Kasur	237	230	15	467
<b>Grand Total</b>	<b>1421</b>	<b>1469</b>	<b>90</b>	<b>2890</b>

### Community Transformation:

Each home school has its own mother committee known as Women Social Organizations (WSOs) comprising of community women and mothers of the children .These WSOs are mobilized to solve their socio economic problems collectively. Monthly meetings of these WSOs are conducted and facilitated by the home school teachers.



The issues discussed in these monthly meetings of WSOs or women activists are related to the problems of children in the schools, furthermore different health problems of the area and their solutions are also a topic of discussion and they get pleasure to perform more productive role in resolving the social and economic problems of the community.

During the year 90 WSOs were strengthened and mobilized in the operational areas. Total members of these WSOs rose to 982 attended training on primary health care, environment and community transformation.

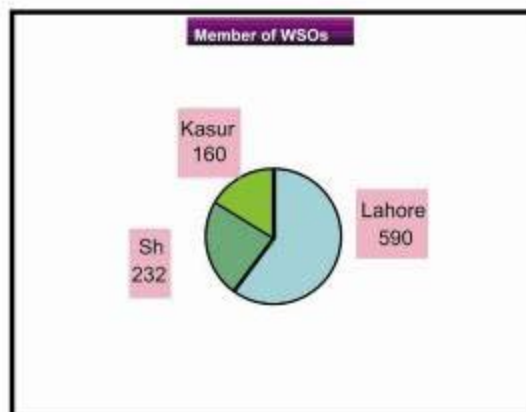
To build up the capacity of the WSOs DAMEN has initiated the process of conducting 4 training workshops on "Development Orientation". These training were attended by 71 women social organizations with the objective to involve the Women activists in the process of development through social activism and broaden their scope as community groups for the uplift of their respective communities. Training helped them to build their capacities as community development leaders and highlighted the difference between development and welfare. It also enabled these activists that how they could identify the socio-economic issues

of their communities and mobilize local resources to address identified needs. According to the follow up of Development Orientation training during the year 2006 have shown that all the 71 Women Social Organizations (WSOs) have learned how to work for development, importance of education, importance of good health and environment. The difference between development and welfare, collective action for the development of their area, cooperation among each other along with mobilizing other community members to solve their problems regarding development and the welfare of their specific areas.

### Health

It is observed that the poor and underserved, particularly women and children, need basic and better-quality health services. This fact mainly enforced DAMEN to concentrate on the provision of mother and child health care facilities to the community in tandem with consciousness building pertaining to preventive health measures leading towards actions at local level.

In the foregoing year DAMEN did not only amplify the previously established 5 health centers of Shahpur, Chung, Maraka, Niaz beig and Halloki (District Lahore) but it also achieved the target





of establishing 7 new health centers in its operational areas i.e Dham Ke, Begum Kot, Sharaqpur, Rachna Town, Muridke ( District Sheikhpura) Phool Nagar and Nagar and Jamber ( District Kasur). During the year 2006 total 4517 patients visited these health centers and availed the facilities of family planning and general health care.

Along with the provision of primary health care services DAMEN organized health training workshops on quarterly basis. These training were attended by 80 Women activists in which emphasis was laid on general health topics like balanced diet, food and nutrition, reproductive health, mother and child health care, advantages of mother feed , vaccination of children and simple issues of boiled drinking water etc. In addition to this DAMEN has also taken step forward in arranging open forums on different health problems of the community.

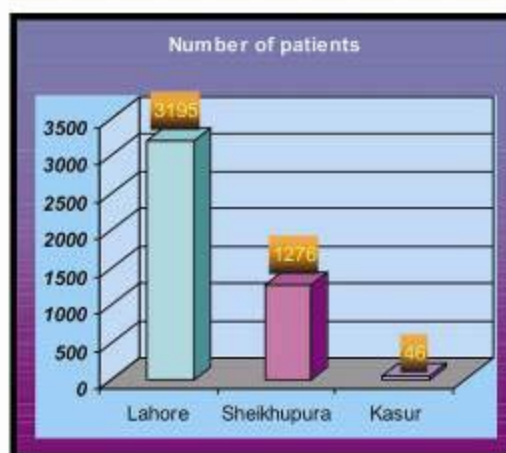
According to follow up of the "Health Training Workshops" it was observed that participants have become more responsive about health problems of their families and started taking the preventive measures to remove these problems.

### Case Study of LHV

*Sharifan Maryam, aged 45, lives in the Arian village of Halloki along with her husband, 4 daughters and a son. Her husband is working in factory and his monthly income is Rs.10000/.* She started her job as a lady health visitor 27 years back. Later she took the diploma of Medical technician and joined the rural health center in Kasur from where she shifted to Arian.

*Sharifan started her working with DAMEN as lady health visitor (LHV) in the year 2005, as no facility was available in the evening. Before taking charge at health center she was attending patients in evening at her home, but it was difficult to handle emergency cases. She has all the equipment so didn't face any problem in establishing health center. To strengthen this she linked herself with DAMEN.*

*Sharifan as a dedicated health worker want to solve the health problems of the community females. Because the area in which she is working there are very poor health services. She has expanded her work, as there are many patients who want to visit her in the evening or in the emergency cases. Sharifan also provides facilities to the patients of family planning and general diseases. Commenting on the socio-economic impact of her job she mentions "I am satisfied with my work and will continue it as long as possible, will always be available at the health care center of DAMEN in the evening. She has also got the platform to guide the community women on the issues of preventive health care, balanced diet, advantages of breast feeding, family planning etc. Acquiring economic independence is a great feeling which not only fulfill her needs but income of Rs. 8000 per month also provides an opportunity to her daughter to get college education.*



Number of patients who visited these Health Centers of Lahore, Sheikhpura & Kasur Districts during the year.

**Environment:**

In rural poor areas, people and environment are often trapped together in a downward spiral. As the rural communities are forced to suffer the unfavorable health impacts and this is just because of their larger exposure to polluted water, depleted soils, lack of adequate nutrition, overcrowded housing, lack of health facilities, diseases and despair increasing the helplessness towards chronic diseases and epidemics.

Realizing the poor environmental conditions in the rural areas DAMEN started mobilizing the community women regarding environmental awareness that is the key to improve the quality of life. DAMEN played the role of a catalyst in the process of information dissemination and also provided a platform to the women to be familiar with such environmental issues and sort out collective solutions for these problems.

During the year 2006 DAMEN organized 4 training workshops on environment and built environmental awareness among 61 women social organizations (WSOs). The objective of training was to enhance the knowledge of activists regarding the importance of tree plantation, various forms of environmental pollutions and its effects on human lives, sanitation, solid waste management and development of friendly environmental practices. In addition to the training initiatives DAMEN has also started the activity of conducting open forums regarding the environmental issues.

According to the follow up of training on environment it was observed that WSOs have gained knowledge regarding importance of tree plantation, pollutions and its effect on their health, Solid waste management and importance of clean environment.



# ECONOMIC UPLIFT



The goal of micro credit program is Economic and social empowerment of women by providing them loan through informal sector for changing their lives with equality, liberation and alleviate poverty by increasing their productivity by involving them in decision making process at various levels.

DAMEN from its very inception took credit as one of the action that directly addressed the needs of the women of marginalized communities. It not only helped in achieving its primary goal of socio-economic empowerment of disadvantaged rural women, it also became an effective lending model for eradicating poverty through self employment and social mobilization.

Maintaining its focus as a client focused initiative, major amendments were made in the policies, procedures and product design of the program to make it more appealing and responsive to the demands of the clients. Flexibility in group and centre sizes has resulted in an increased solidarity and transparency in the group formation process. DAMEN has taken the initiatives to revise its loan cycles in order to facilitate the borrowers according to their requirement of business.

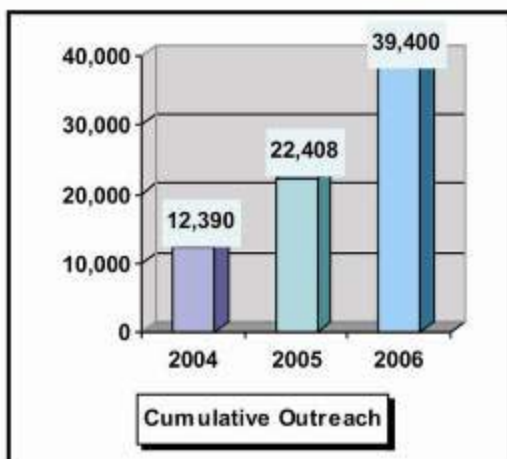
At the end of 2005 DAMEN was operating its credit program through its 3 Area Offices and 13 Field Offices. In order to meet the increasing demand of credit among women who were willing to share their family's burden, credit program has been expanded in new areas of Sheikupura and Kasur Districts in 2006. In Sheikupura two new field offices in Union Council of Rachna town and Muridke have been started. 1 new area office in district Kasur was also established. This area office is doing its operation through five field offices i.e. Phool Nagar, Jamber, Chunian, Pattoki and Habibabad. These areas have been identified in the light of area assessment

### Case Study of Najma Kausar

*Najma is resident of Dhamke district Sheikupura. She is a widow of age 35 years, living with her mother and two children. She is primary and has one daughter and a son. Her daughter is in class five and her son is working in factory after getting eight years of education. She said that she had a dream to give her son high education, but her financial conditions didn't allow that. Now he is earning Rs.3500 and a helping hand for her. After her husband's death she started a small grocery shop at her home. In the beginning she faced a lot of difficulties. With the passage of time she has learnt to overcome hurdles. In start her earning was upto Rs.3000 per month which did not give the cushion to expand her work and had no other means to do so..*

*Two years ago when she was looking for financial assistance, she approached DAMEN in her area and applied for a loan of Rs.8000. She was happy because DAMEN has solved her problem by giving loan. With this loan amount she added more items to her already established shop. After one year of her investment although she did not save any money, but was able to pay back loan installments. Her first experience of taking loan was very good; she did not face any problem. As she was very ambitious and determined to strengthen herself financially and secure her family's future. For this purpose after completing her first loan she applied for second loan of Rs.15000. She has already planned to purchase swing for children of her area for an additional source of income. She invested Rs.10000 for this purpose and remaining amount she invested in her shop. After three months of investment she started to earn additional Rs.6000 monthly from her new business. She has paid back two installments of second loan. Now she knows each and every thing regarding business and has market linkages. She has very sharp observation skills and analyzes the situation immediately. She has constructed a room in her house with the savings. According to her before taking loan she was living hand to mouth. After taking loan her financial conditions has improved. Now she is also saving in committee per month. In future she has planned to purchase an ice cream machine to start a new business along with her existing business. Najma is very brave and determined lady. She is very thankful to DAMEN which support her in sustaining her enterprise and uplifting her living conditions.*





reports. In conducting the area assessments, special attention is being given to the potential clients, poverty ranking of respective communities, population density and the need of micro credit is also kept in view while preparing reports, recommending and implementing the program in the new areas. At the end of Year 2006 DAMEN operating its micro credit program through 4 Area Offices and 20 Field Offices by covering 82 union councils and 297 villages of Lahore, Sheikupura and Kasur Districts. These areas are mostly rural and peri urban.

DAMEN's economic sector training program focused on providing technical and skill training to its clients prove to be very important for increasing their income generation capacities.

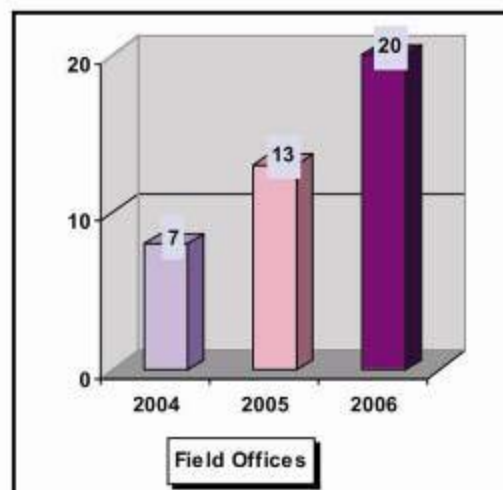
The borrowers are committed to making micro credit program a success and have been a major source of help along with the social organizers, centre managers and group leaders in recovering delinquent and stuck up loans. Centre managers and group leaders have played a vital role in identification of new borrowers and areas, social organizers have arranged trainings workshop/meetings with potential clients to enhance their understanding of the policies and procedures of the credit program, the

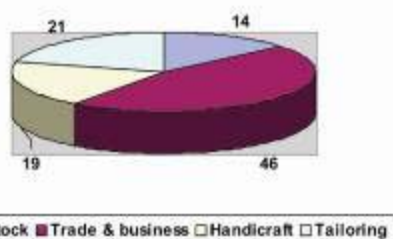
countless visits made by credit officers, field managers and head office staff to verify and appraise the businesses of these women have all contributed towards the fast yet carefully planned expansion of the program.

One of the prime importances that DAMEN has given during the year is to make the program financially viable and sustainable. Sustainability of the program is ensured with the vertical mobility of the individuals borrowers along with the horizontal expansion of the program. The revision of loan sizes have contributed much towards making the program sustainable and also the greater conversion of new loans to repeated loans helps in increasing the earning capacity of women through micro credit intervention.

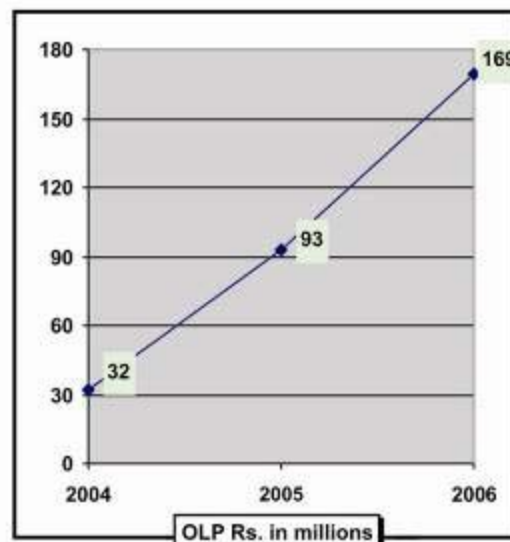
In 2004 micro credit program was expanded through 7 field offices. In 2005 it increased to 13 field offices. At the end of 2006 micro credit program is undertaken through 20 field offices.

Since DAMEN's establishment, cumulative outreach has increased manifold. At the end of 2004 it was 12,390 and after one year it doubled and reached up to 22,408. In 2006 as DAMEN expanded geographically, its cumulative outreach augmented up to 39,400.

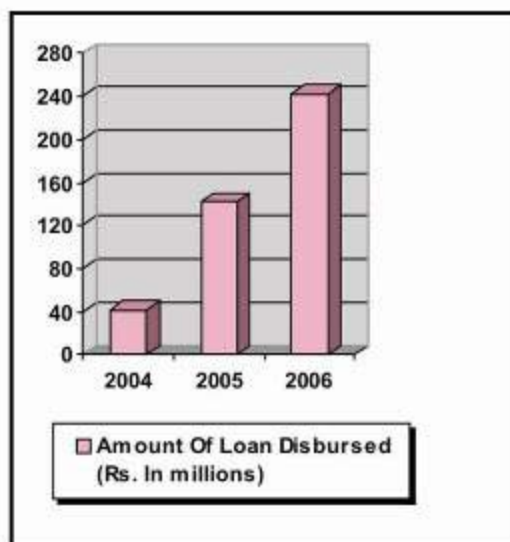




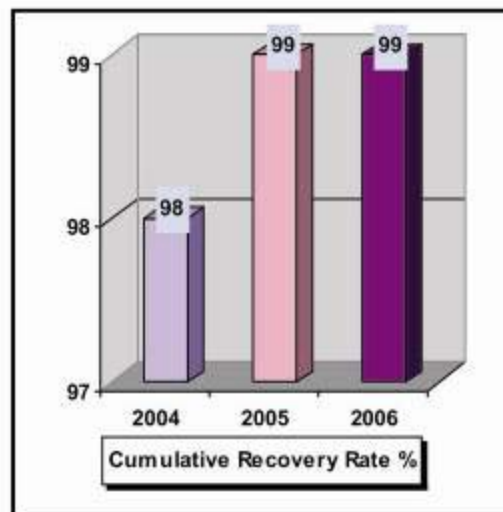
DAMEN disburses loans in four categories i.e. livestock, handicraft, embroidery, tailoring centers and trade & business. By the end of 2006 out of the total 14% loans were disbursed for livestock purpose, trade and business with 46%, handicraft and embroidery loans 19% and remaining 21% for tailoring centers.



DAMEN's Outstanding Loan Portfolio (OLP) has increased as its active clients have amplified. In 2004 OLP was Rs. 32 millions. In 2005 it increased three folds and was Rs. 93 millions. At the end of 2006 DAMEN's OLP was Rs.169 millions.



By the end of 2004 amount of loan disbursed was Rs.41.7 millions. After one year it increased up to Rs.142.1 millions due to expansion in new areas. At the end of 2006 it increased manifold to Rs.242.9 millions.



During 2004 DAMEN's cumulative recovery rate was 98 % while during 2005 & 2006 it was 99 %

# ENHANCING CAPACITIES



Capacity building transpired to be an important component from the very outset of the organization. From the beginning DAMEN generally believes that the most tangible form of development can only be achieved by harnessing the potentials of the local human resources to visage the challenges of social and economic empowerment. Hence Training and developmental activities for staff and community form a vital part of operational strategy of all development accomplishments of the organization.

Capacity Building emerges as the overarching theme from the very vision and mission of the organization. DAMEN believes that the most sustainable form of development lies in harnessing the potentials of the local human resources to face the challenges of social and economic empowerment. Therefore, activities for training and development of communities and staff form an integral part of operational strategy of all development endeavors of the organization.

#### **Institutional Level:**

The effective implementation of the program is only possible if the staff through which this implementation is done is fully equipped with the skills, knowledge and abilities of delivering them on to the community members. DAMEN recognizes the need to strengthen communication and experience sharing at all levels in the organization. Exposure visits, training workshops, seminars and meetings were some of the activities undertaken to achieve this objective.

The capacity of the staff has been enhanced by providing them exposure to different learning opportunities through exposure visits and trainings. During 2006 DAMEN organized 3 training workshops on Situational

Analysis with the objectives to provide in-depth information to determine economic status of people and poverty profile at village/union council level.

During this year 3 Orientation Workshops were arranged by DAMEN out of which 2 were conducted for the new field staff and 1 for Junior Professionals which provided information regarding the programs and policies of DAMEN.

To ensure the quality of portfolio and repayment behavior of clients 4 training were conducted on Credit Appraisal for social organizers and credit officers. It proved to be beneficial to gather correct information and to evaluate potential clients.

In order to mobilize community members and to ensure their participation to empower individuals and groups for collective action 2 training on Social Mobilization were conducted for social organizers.

Training on Inter Office Accounting System was organized for Accounts Officers to understand the processes and mechanism of transactions that take place between filed, area and head office.

With the focus of building DAMEN as a more viable and strong institution, management and staff were exposed to different external training opportunities.



Training on Standard Performance Monitoring & Evaluation System organized by PPAF, Performance Management by NGORC, Individual Lending for Micro and Small Business by Pakistan Microfinance Network & Shore Bank International and Financial Accounting for Non-financial Professionals of MFIs by Centre of Excellence in Microfinance have been a part of enhancing the organizational strength to transform DAMEN into a strong and dynamic organization.

Social Sector Program is one of the important program endeavors of DAMEN and it also concentrates on providing learning opportunities to home school teachers about the latest teaching methodologies, in this regard training workshops on Communication skills, Assessment Methodology, Multi grade systems and Math & science were conducted in different operational areas during 2006.

The purpose of these training was to enrich the knowledge of the participants regarding different techniques of communication, assessment and multi grade system along with science and mathematics which could be useful in their present methods of teaching.

#### **Community Level:**

Capacity building mainly concentrates to help the women of marginalized communities through social and economic empowerment and improvement in their skills for income generation. It enables them to change their lives for better with equality, liberation and alleviate poverty by increasing their productivity.

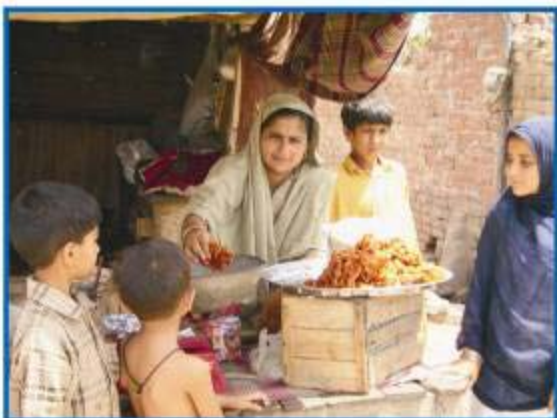
During 2006 DAMEN placed strong emphasis on making the women of deprived communities understand the

true concept of development through building their capacities that would lead them to self-reliance and empowerment. To achieve this objective several trainings were imparted to members of WSOs aimed at strengthening and empowering them to take control of their lives and communities.

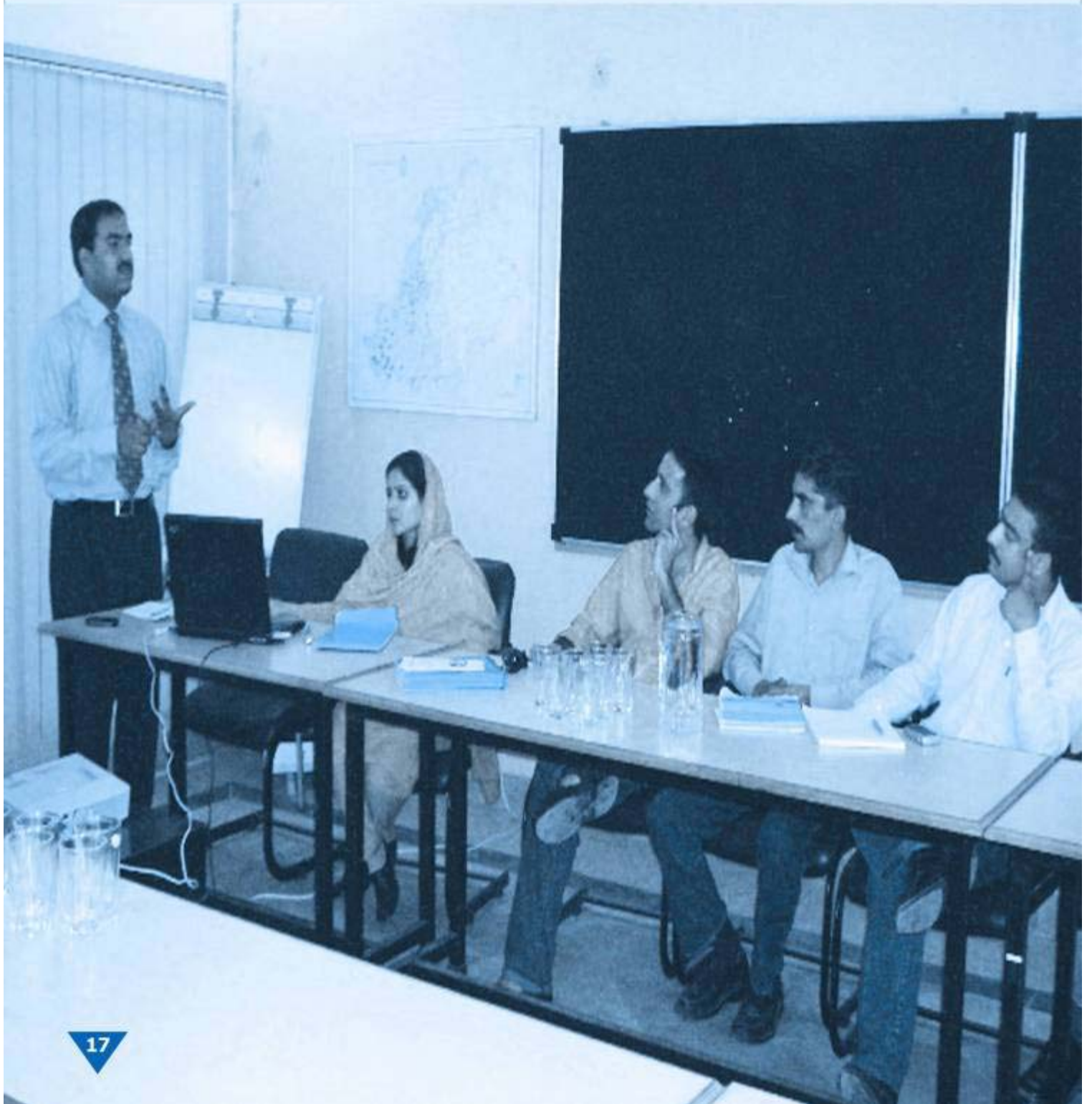
Social Mobilization is an approach which empowers people to actively participate in development processes through their own local initiatives and well informed dialogues. 4 training on Social Mobilization were conducted for center managers, group leaders. These training provided the opportunities to learn the philosophy of social mobilization, the process of mobilizing communities on the issues of common interest, understanding of self-reliance and to solve their local problems through collective action.

To enhance the income potentials of the women entrepreneurs and effective management of the enterprise training on Financial Management and Marketing were conducted. This gave them insight regarding planning, feasibility, costing & pricing, financial record keeping and dealing with their whole-sellers. Training on Kitchen Gardening helped in strengthening their skills in becoming more productive members of their families.





# RESEARCH & CREATING LINKAGES



DAMEN has initiated the process of research as an important component of developmental endeavors. Emphasis has been laid to coordinate with other institutions on the issues of common concern in order to provide a platform for action research on various development initiatives undertaken by DAMEN at grass root level and produce manuals, reports and policy documents.

In the year 2006 two concept papers for the upcoming researches on "Reasons of stuck up Loans" and "New Loan Product" were developed. Emphasis was laid to developed success stories of active women borrowers and home school teachers who have played a significant role to improve their socio-economic conditions on quarterly basis.

The organizational focus on documenting the progress and impact of the various development endeavors has created a mass of experiences and learning. The various activities and progress reports of programs, preparation of case studies of borrowers and community activists have not only enabled DAMEN to strengthen a strong institutional base but also provided a platform for other congruent organizations, students and other development professionals for research and learning.

### Networking & Linkages

DAMEN always concentrates to generate 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.

In addition to develop linkages with congruent organizations DAMEN is also a member of various networks comprising of Punjab Reproductive Health Network, Pakistan NGO Coordination Center and Pakistan Microfinance Network (PMN) and always plays proactive role as a member.

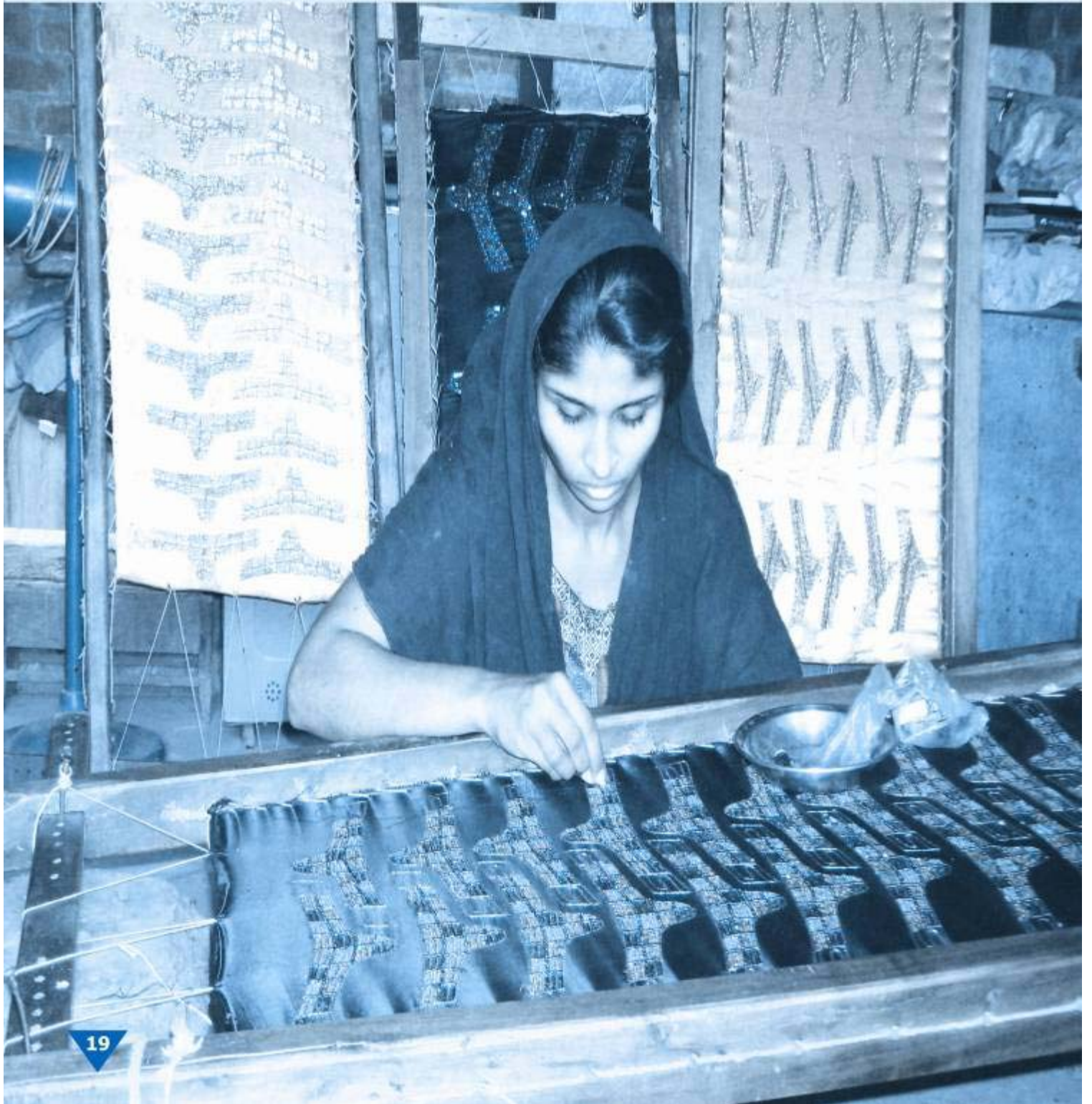
During 2006 exposure visits from different institutions were arranged by DAMEN.

- Mrs. Akeela Zaman from LUMS visited DAMEN on 25<sup>th</sup> January 2006 for preparing DAMEN's case study.
- 10 members from Baidari visited DAMEN on 30<sup>th</sup> January, 2006 to get an exposure of DAMEN's overall activities.
- Mr. Andrea Malfanti GM, Maj.Zeeshan Manager HR and Mr. Arshad training head from Azgard 9 Limited visited

DAMEN on March 8<sup>th</sup>, 2006 and made a presentation to BOD for developing collaboration with DAMEN.

- Mr. Murtaza from RCDS visited DAMEN on April 6<sup>th</sup>, 2006 for experience sharing and networking.
- Two members of M-Crill Micro Credit Rating International Limited visited DAMEN's head office and field operational areas from 18<sup>th</sup> 22<sup>nd</sup> April 2006 to conduct an assessment study of Micro credit operations of DAMEN.
- Mr. Mohsin Ahmed from PMN visited DAMEN on 22<sup>nd</sup> April 2006 to attend the debriefing session regarding the assessment study on micro credit program of DAMEN conducted by M-crill.
- Three members team from PLANET FINANCE visited DAMEN on April 26<sup>th</sup> 2006 to get an orientation of DAMEN's operations.
- Ms. Madiha Junior Management Executive from PPAF came on monitoring visit of DAMEN's field operational areas from 22<sup>nd</sup> 23<sup>rd</sup> May 2006.
- Ms. Haya Ahmed Manager Media & Communication PPAF, Ms. Sadaf Shamsi Management Executive PPAF and Ms. Khadija PPAF intern visited DAMEN on 11<sup>th</sup> July 2006 to get an exposure of DAMEN's activities for intern of PPAF.
- Ms. Mehr Shah Capacity Building specialist from PMN and Ms. Hussan Bano from Shore Bank visited DAMEN on 20<sup>th</sup> July 2006 to assess the extent of competition in Lahore Market and to identify the regions within Lahore where competitors overlap in the operational areas of the MFI's.
- Mr. Ramesh Gautam Program Manager of European union and Ayesha Khan local coordinator visited DAMEN on 29<sup>th</sup> July 2006 to have a consultation meeting with the Executive Director regarding the certification of different trainings in Microfinance.
- Ms. Mehr Shah Capacity Building specialist from PMN and Ms. Hussan Bano from Shore Bank visited DAMEN on 14<sup>th</sup> September 2006 to assess the degree of awareness of customers in competition, level of occurrence of multiple borrowing and the role of agent in the distribution of credit and outreach of MFI.
- 20 Members from WWOP Azad Kashmir visited DAMEN on November 11, 2006 to get the exposure of it's over all activities.
- Mr. Chiyo Mamiya consultant Japan Bank visited on December 7, 2006 in order to get the orientation of DAMEN's programs.

# LOOKING AHEAD



DAMEN with its birth in May, 1992 is strenuously working to build up the capacity of the deprived segment of the society to put them in order for collective action leading towards the self-sufficiency and empowerment. DAMEN will continue the process of developmental initiatives all the way through its four pronged strategy.

Over the years it has experimented on various aspects of community development which lead to building a body of knowledge and experience in the sectors of non-formal education, micro-financing, social mobilization and capacity building. It has been trying to constantly reflect upon its experiences and achievements to refine and improve its future strategies. Consequently in its fourteen years of experience it has become a leading organization in the areas of non-formal education and micro financing. It has been consulted, contacted by numerous other organizations, institutions, government and non-government organization for its support and guidance in these fields. DAMEN has been providing its services to these clients.

DAMEN is planning to expand its operations to other adjoining areas of the existing union councils of Lahore, Sheikhpura and Kasur as there is a pressing demand for credit by the women entrepreneurs of these areas. DAMEN will provide a platform to the women of new identified areas for credit facility to share their experiences and chalk out strategies to address various problems facing them. This will help in the improvement of overall situation in the socio- economic sectors. The group and center formation will lay foundation for the capacity building of beneficiaries to strengthen the community women. This would ultimately promote collective action to solve the socio-economic problems of the area and broaden the scope of other awareness building

programs regarding the participatory development.

In the year 2007 a formal research study on "Assessing the depth of Micro Credit Program" will be conducted with the purpose to assess the progress of the Micro Credit Program and other program activities by involving the staff, beneficiaries and other members of the community through focused group discussions, semi structured questionnaire and individual interviews. Along with these activities case studies of the active clients will be the regular feature of the quarterly activities.

#### Case Study of Zohra Bibi

*Zohra Bibi is middle aged women lives in Maraka with her family. She is mother of three daughters and one son. Her husband is running a small shop. His monthly income is approx. Rs.3,000. With this earning it was difficult for her to fulfill basic necessities.*

*To support her family she started cloth selling business at her home. She purchases cloth from Peshawar Bara Market. Meanwhile DAMEN started its credit program in that area. She approached DAMEN and applied for a loan of Rs.5,000. She invested this loan amount in purchasing an embroidery machine for her daughter. She has become able to earn up to Rs.2,000 monthly.*

*Zohra Bibi married her daughter with her saving. She gave embroidery machine to her daughter in dowry. After her daughter's marriage she purchased another machine for her younger daughter. And now she is doing the same embroidery work. According to her, "I cannot sit idle because I don't want to depend on others."*

*After completing her first loan cycle she applied for second loan of Rs.10,000. She invested this loan amount for the expansion of her husband's business. With this investment her husband's earning has increased. With this saving she started a floral shop for her son. Although she is illiterate woman but even then having the capacity to observe and invest money in productive work. She has a lot of exposure and links in market which lead her towards the success of her enterprise. Her neighborhood females have got inspiration from her in starting enterprises.*

*She also applied for third loan cycle of Rs. 18,000. and utilized this amount for the expansion of her business which is running successfully. She said that all her success in business is only because of DAMEN.*

BOARD OF  
DIRECTORS/GENERAL BODY

## BOARD OF DIRECTORS/GENERAL BODY

Mrs. Zareen Niazi	Chairperson BOD
Mian Altaf Ahmad	Treasurer BOD
Ms. Naghma Rashid	Executive Director/Secretary to BOD
Ms. Ghazala Saigol	Member BOD
Dr. Zafar Iqbal Qureshi	Member BOD
Mr. Asim Saeed	Member BOD
Mr. Ahsan Rashid	Member BOD
Mr. Imran K. Niazi	Member BOD
Mrs. Saweeia Anees	Member BOD
Ms. Salma Rashid	Member General Body
Mr. Mobin Ahmed	Member General Body
Dr. Lalarukh Aftab	Member General Body

(All members of BOD except Ms. Naghma Rashid are also member of General Body)

### LIST OF HEAD OFFICE STAFF:

Ms. Naghma Rashid  
Ms. Asia Khatoon

Executive Director  
Receptionist

### INTERNAL AUDIT SECTION:

Mr. Saleem Mirza  
Mr. Ayub Ghori  
Mr. Rasikh Yaqoob

Manager Audit  
Audit Officer  
Audit Officer

### FIELD OPERATIONS SECTION:

Lt. Col © Abbas Manzoor Bakhshi  
Mr. Mushtaq Ahmed

Manager Field Operations  
Assistant Manager Field Operations

### FINANCE AND ADMINISTRATION SECTION:

Mr. Salman Baig  
Mr. Kazim Raza  
Mr. Ibtihaj Butt  
Mr. Haroon Majeed  
Mr. Khurram Bukhari

Manager Finance and Admin  
Senior Accounts Officer  
Accounts Officer  
Accounts Officer  
Admin Officer

### IT SECTION

Mr. Hassan Tariq  
Mr. Naveed Sarfraz  
Mr. Faisal Mahmood

Manager IT  
IT Officer  
IT Officer

### HID SECTION:

Mr. Aamir Fida  
Ms. Rahila Nawaz  
Ms. Noshen Irfan  
Ms. Ayesha Rauf  
Ms. Kalsoom Hussain  
Mr. Afzal Hayat

Manager HID  
Training Officer  
Training Officer  
Research Officer  
Research Officer  
Personnel Officer

### OTHERS:

Mr. Sajjad Ahmad  
Mr. Tahir Saeed  
Mr. Mohd. Ali  
Mr. Amir Khan  
Mr. Mohd Sadique

Officer Assistant  
Driver  
Driver  
Driver  
Driver

Besides these DAMEN have the staff of 81 members at Area Offices Lahore , 43 staff members at area office Sheikhpura , 43 staff members at area office Kasur, and twenty Field Offices at union concils Niaz Baig, ShahPur, Chung, Maraka, Alirazabad ,Halloki, Sham ke Bhatian , Raiwind , Manga , Begum Kot, Dham kay and Sharaq pur, Rachna Town, Muridke, Phool nagar, Jamber, pattoki, Habibabad and Chunian comprising of Area Managers, Networking and Linkages Officers, Field Managers, Credit Officers, Social Organizers and Drivers along with 12 LHV's looking after their health care centers and 90 home school teachers running their individual home schools.

# AUDIT REPORT

# Annual Report 2006



**Development Action for Mobilization and Emancipation**