

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.



Mission of DAMEN is 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.

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PROLOGUE

DAMEN after 15 years of experience strongly believes that without assessing the needs of marginalized communities and making the people a part of decision making process, the objective of long term sustainable development will remain a far fetched dream. Emerging as a mature and viable institution DAMEN is implementing multi-dimensional strategy comprising of Non-Formal Education, Health Care, provision of financial services through Microfinance Program, Training/Capacity building, Research, Networking and Linkages. The synergy created by social and economic programs have helped in engaging and stimulating the women of marginalized communities and paved the path to realize the dream of poverty alleviation by enhancing the pace of socio-economic development at grass root level in Pakistan.

DAMEN's struggle is moving ahead towards the destination of poverty alleviation and social and economic empowerment of vulnerable communities. The untiring hard work, commitment and enthusiasm of team of staff members and community activists is another milestone towards the socio-economic progress of the country.

During the year 2007 the main thrust remained towards enhancing the coverage in the existing and new areas. The outreach extended to 695 villages in 133 union councils of three districts comprising Lahore, Sheikhpura and Kasur, with the collaboration of women of communities and Pakistan Poverty Alleviation Fund, a strong partner of DAMEN to achieve its objectives.

I would like to thank all those who help us in accomplishing our goals. My thoughts go to our Board of Directors, donors, funding agencies, our management team' valuable community members and especially to Pakistan Poverty Alleviation Fund (PPAF) to strengthen DAMEN as strong institution. DAMEN's commitment to eradicate poverty through socio-economic empowerment of the marginalized communities at grass root level in Pakistan will remain a cornerstone in future growth strategy of the institution.

Naghma Rashid
Executive Director

MOMENTARY LOOK AT 2007

The empowerment of women is an essential precondition for the elimination of world poverty. To empower women DAMEN as specialized institution providing socio-economic (Microfinance, home school education and primary health centers) services to these vulnerable women of marginalized communities since last fifteen years to achieve the long-term goal of sustainable development and make them self-reliant in overcoming their socio-economic problems.

DAMEN strongly believes that the synergetic effect of economic opportunities along with social sector program are the most viable solution for poverty reduction. The unification of economic and social endeavors has created a strong model for combating poverty in the area. DAMEN has been able to grow rapidly and currently expanded its outreach to 695 villages in 133 union councils in three districts comprising Lahore, Sheikhpura and Kasur. With this expansion a greater number of women borrowers approached DAMEN and availed financial support to come out from vicious cycle of poverty and uplift their living standards.

PPAF has stood-up a strong partner with DAMEN in all its efforts and initiatives during the course of its partnership. The invaluable support and input provided by PPAF in program implementation, monitoring, internal and external audits, researches, studies, capacity building of staff and communities and providing the DAMEN opportunity to create strong linkages with other congruent organizations through meetings, visits, workshops and forums has been a vital source of strength and guidance.

During the year 2007 Pakistan Centre for Philanthropy (PCP) evaluated DAMEN for certification against standardized parameters in Internal Governance, Financial Management and Program Delivery and awarded certificate.

During the year 2007 Research Study on "Assessment of potential of Microfinance in operational areas of DAMEN" was conducted and also concept paper for the "identification of new microfinance & micro enterprise product" was developed with the objective to pursue more demand driven products and also identify the capacity of clients in terms of its utilization.

DAMEN Home School Education Program with the aim to make education accessible, affordable and acceptable for the children out of school due to socio-economic fence. During the reporting period established ten new schools and its number amplified from 90 to 100 with the 3215 enrollment. DAMEN's health care program providing basic health services to the disadvantaged and deserving people of its respective working areas with its functional fifteen health care centers.

DAMEN believes that the key focus while building a strong institution is always on enhancing the capacities of staff and targeted communities in order to make them more efficient and effective in achieving the goals of the organization whereas capacity building trainings and exposure visits also provide them with more learning opportunities for their personal growth and development. During this year strive for achieving the higher standards of competence and effectiveness in program implementation and institutional building continued as well. A spectrum of opportunities and exposures was provided to the staff to enhance and gleam their skills and capabilities.

1

GOINGS ON IN SOCIAL SECTOR

Social change comes about from the way in which various social institutions relate to one another in society. The tensions and strains between such institutions effectively produce the pressure for change. Education is considered to be the fundamental building block of the society. It serves the society in multiple ways. The main function is to develop human resources in order to fulfil the needs of the people.

Similarly, Health care is one of the major pre-requisites for the development of human resources. Health care primary and secondary education should be available for the whole population, especially that of rural. These are considered as the fundamental needs of the society.

Realizing the importance of health care and education in harnessing human potential optimally DAMEN's Social Sector Program cater to the primary health care and education needs under:

- Home School Education Program
- Primary Health Care Services

Both of the above mentioned programs are thriving productively and benefiting community with their active participation. DAMEN strongly believes that economic opportunities along with social sector program are the most viable solution to poverty eradication. All field offices of DAMEN are not only operationally self-contained but are also covering all cost of the social sector programs comprising of Non-Formal Education and Health Centers. The merger of economic and social endeavors has created a strong model for combating poverty in the area.

Home School Education Program

Home school education program aims to contribute efficiently to the organization's vision making education accessible, affordable and acceptable to children of underprivileged communities through non- formal system of primary education who are out of school and do not have the opportunity to acquire education.



Keeping in view the need of home schools in operational areas of DAMEN, 10 new home schools were established during the year 2007 and its number augmented from 90 to 100 in three districts i.e. 50 in Lahore 25 in Sheikhpura and 25 in Kasur given that hope to those out of school children who are unable to take advantage of the formal education due to socio-economic barriers.

To ensure the quality of education and capacity building of teachers DAMEN organized four training workshops on “Multigrade Teaching System, maths and science, assessment methodology and communication skills.” The content of the trainings was designed to improve teaching methodologies, better and enhanced delivery system for positive effects on students. Training material helps the teachers to change the classroom teaching-learning environment and infuse confidence among teachers.

During the reporting year the enrollment ratio of girls and boys was greater than before. The following table is representing the picture of number of schools and total number of students in operational areas of DAMEN.

Districts	No. Of Students		Total School	Total Students
	Boys	Girls		
Lahore	718	843	50	1,561
Sheikhpura	525	520	25	1,045
Kasur	317	292	25	609
Grand Total	1,560	1,655	100	3,215

CASE STUDY - A little opportunity can make a difference

Rubina, a 19 years old young girl with ten years of education, lives in Phool Nagar along with her family which includes her parents, four sisters and three brothers. Her father is a factory employee and his monthly income is Rs.3, 000 which is too meager to fill the mouths of such a large family.

While looking at her poor financial conditions, Rubina decided to step into the field of education and started her career as a teacher two years back in one of the community schools from where she was getting Rs.1, 000/- as monthly stipend. She was quiet comfortable while teaching over there but the school-management was enforcing her to teach the science subjects to higher classes which was entirely impossible for her. Meanwhile she heard of DAMEN's home school education program and switched her job towards the home school by establishing it properly with 35 students of primary classes. She takes Rs.30 from each student.

Rubina remarked, “I am also preparing for the exams of class eleven as I am is really very ambitious to improve the quality of my education so as to make my future bright.”

She is engaged with DAMEN for the last eight months and has received two trainings: one is on “Assessment Methodology” and the other is on “Communication skills.” These trainings have proved to be very advantageous for her in order to improve the quality of her teaching techniques. Rubina is doing all efforts for the sake of supporting her father to minimize his financial burden and wants to excel in her career.

The story of Rubina shows how DAMEN is striving to change lives of people especially that women by empowering them both socially and economically.

Health Care Services

It is commonly observed that poor people are considered to be more deprived and vulnerable segment of society in order to get access to basic needs. In rural slums health facilities has been deteriorated due to increase in population and unavailability of trained health professionals.

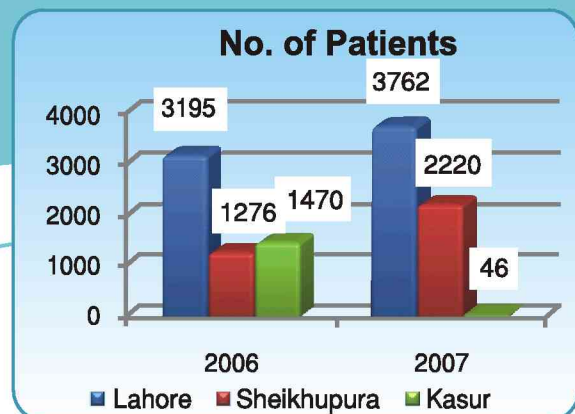
DAMEN's health program is contributing by providing health services to the poor communities. Following are the salient features of Health Program:

- Provision of primary health care services;
- Create awareness in community women regarding health issues;
- Organize women activists to highlight health issues in community;

The prime focus of DAMEN's health program is to create awareness regarding mother and child health, immunization of children and adoption of preventive measures. Also highlight the importance of family planning services in birth control and other reproductive health problems. Health program is based on the principle of community participation through awareness, change of attitude and community mobilization through women activists.

DAMEN has made progress in a number of its operational areas and provided health facilities however, still there was a critical need for increased access to and improved quality of health services especially for women and children. Keeping in view the felt need of communities DAMEN extended its health services and established 3 new health centers in Pattoki, Chunian and Habibabad (District Kasur). Presently DAMEN is looking after 5 health centers in Lahore (Shahpur, Chung, Maraka, Niaz Baig and Halloki), 5 in Sheikhpura (Begum Kot, Dham Ke, Sharaqpur, Rachna Town, Muridke) and 5 in Kasur (Phool Nagar, Jamber, Pattoki, Chunian and Habibabad). During the reporting year number of patients who availed the health facilities increased as compared to the last year.

The graph is depicting comparison the number of patients who availed the facilities from the 15 Health Centers of Lahore, Sheikhpura & Kasur Districts during the year 2006 & 2007.



CASE STUDY - Women Taking Lead in Health Care Management

Tayyaba Zahid, aged 35, lives in Begum Kot with her husband and five children. Her husband is working as a supervisor in a factory. She is a professionally trained Lady Health Visitor (LHV) with a two years diploma. She is working as LHV in Basic Health Unit (BHU) Burj Atari in District Sheikhpura.

Before coming into contact with DAMEN Tayyaba was also running a private clinic at her home. Although she was working as a health professional but she was least satisfied with her work due to lack of strong institutional set up where she could utilize her skills and serve the community. She also felt

a dire need for training on latest health management skills. DAMEN started its health program in that community and offered Tayyaba to take up the charge of DAMEN's health centre. She accepted the offer as lady health visitor (LHV) in the year 2006. With the help of DAMEN she hired health motivator who helped her to motivate community females to visit health centre. Number of patients was increased when she started to charge fee of Rs.10 with free medicine. Now she is attending all types of patients both gynae and primary health care. She is providing information to community women regarding maternal and child health, birth spacing and also guide them in pre and post-natal care.

Tayyaba is very determined health worker. She is serving the community efficiently along with her household responsibility. She wants to solve the health problems of the females for this purpose she opens clinic from 4-8 pm. While talking about her struggle she mentioned, "I am serving the community with the support of my husband who appreciates and helped me in all walks of life. It is impossible for a female to work without the consent of her husband."



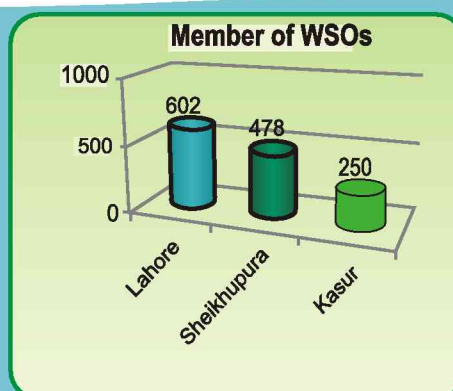
Community Transformation:

Social sector program is not only providing health and education to children but also empowering community women and mothers of children through monthly meetings and training workshops arranged by home school teacher. Each home school has formed its own mother committee known as Women Social Organizations (WSOs) comprising of community women and mothers of the children. The core purpose of the formation of WSOs is as following:

- Discussion and solution of problems of children in schools in monthly meetings;
- Mobilization of WSOs through trainings to resolve their socio-economic problems;
- Create awareness regarding health and environmental issues for healthier life.

During the year 2007 DAMEN build up the capacity of Women Social Organizations (WSOs) through organizing training workshops on “Development Orientation.” A total of 80 members of WSOs attended this training. The key objective of this training was to provide the insight of social development and also clarify the difference between development and welfare. It enabled the participants that how WSOs can play their role in the development of the community through the process of mobilization.

In 2007 four health trainings were arranged and 71 members of WSOs got opportunity to heighten their potentials. Main emphasis in these trainings was laid on general health, importance of cleanliness, balanced diet, reproductive health, mother and child health care, immunization of children, issues regarding contaminated drinking water and significance of boiled drinking water etc.



In foregoing year 100 WSOs were strengthened and mobilized in the operational areas where home school education program is serviceable. With the augmented number of schools, members of WSOs reached the total of 1,330.

The link between environment and development is quite visible. It is the responsibility of the people to create good environmental conditions for a healthy life and developed society. For this purpose they should look after the existing preservation of the forests and rivers. Without all these efforts it is impossible to imagine creation of normal living conditions for population.

In rural areas people are unaware about the environmental issues and its impact on their life. There is a dire need to address the impact of various environmental issues on people living in the rural slums. DAMEN is playing a key role in awareness raising regarding environmental problems. During the year DAMEN organized 4 training workshops on environment and 74 members of WSOs availed the chance to get knowledge regarding environment. Different types of environmental pollutions, its effects on human life, water and soil pollution and other problems were highlighted to give insight the participants how they can cope with the environmental harms they face.

In order to get feedback of the community women and borrowers DAMEN's activity of open forums is continued on quarterly basis. It provides a platform to share their views, problems and expectations regarding different services and programs from which they are getting benefits.

2 ENHANCING THE LIVES OF VULNERABLE

The focus on women's empowerment and Microfinance is not new. It dates back to the 1970s the beginnings of the international women's movement. Many women's organizations worldwide set up credit and savings components as a way of both enabling women to increase their incomes and come together to address wider gender issues.

According to the Ministry of Women Development Pakistan 68% rural women (Pakistan Development Forum 2005) are most vulnerable, poor, voiceless-lack assets, access to services, options and economic opportunities. To address the issues like many other organizations, DAMEN concentrated upon the development of rural women who lacked the opportunity to take part in the development endeavors. It is a general perception that a woman cannot be a helping hand for her family economically owing to the misconception that probably she cannot deliver in this sphere. DAMEN has successfully broken this myth and experienced a number of case studies where women rose to the occasion and shared the burden of their families and proved that the women are the most important part of the society.

At the very outset, DAMEN introduced a conscious effort at blending the element of social activism in its programs / activities. This was designed to integrate development efforts, which laid more emphasis on more tangible aspects of community development, i.e. provision of goods and services. With social activism for DAMEN was not just entering into another programmatic area. It permeated its institutional identity in a way that all programmatic initiatives whether in capacity building, non-formal education, and micro-financing or action research mode were, in fact, transformed into instruments of integrated capacity building of the community groups and their activists.

The synergy created by home school education program, microfinance, training and capacity building, research, networking & linkages focused to involve communities especially women and children in the process of development through mobilization, capacity building and empowerment, that will lead to achieve the long-term goal of sustainable development and make them self-reliant in overcoming their socio-economic problems. Through the integration of social services including education, health, trainings on group formation and economic services comprising of microfinance and enterprise development trainings, DAMEN offers an integrated approach of development to the target communities.

DAMEN from its very inception took microfinance program 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.

DAMEN's functioning is based on the model of group lending to overcome the weakness and shortcomings at individual level by the formation of groups. The collective coming together of group members is used for a number of purposes i.e. to educate and create awareness, interaction among them to increase their social capital and experience sharing to broaden their vision and knowledge regarding enterprises, which proves to be helpful in expanding their micro enterprise. DAMEN has worked towards strengthening the group solidarity, which is the main feature of disbursing the uncollateralized microfinance, a lending methodology to ensure the repayment through group guarantee. DAMEN has also provided the facility of insurance of the borrowers. In case of death, borrowers' outstanding portfolio is covered by insurance claim and funeral charges are paid to borrower's family.

Since last 15 years on the path towards prosperity to minimize the vulnerability of communities with the mission to make them understand true notion of development and build their capacities which would enable them to organize economic and social empowerment of women by providing them loans through informal sector for changing their lives with equity liberation and alleviation of poverty by increasing their productivity thus involving them in decision making process at various levels.

DAMEN in 2007 expended program's outreach in existing working areas, at present working with communities of 695 villages covered by 133 Union Councils of Lahore, Sheikhpura, Kasur districts. These areas are mostly rural and peri urban. Efforts were made to expand geographical boundaries to provide loan facilities to a large number of people who could enhance their living standard by utilizing it.

CASE STUDY - Path Towards Opulence

Despite male domination through, women with extraordinary capabilities in society still remind us of the times when women were playing lead role in managing socio-economic affairs of life. They not only bore children but also led their tribes, families and households in struggle of making life comfortable. Ghulam Fatima, 40, mother of five children is one of those who reflect the dignity and grace of ancient ages'women. She resides in Muridke and successfully led her family to overcome financial crises and regain their lost social position and dignity.

She was contributing towards family income by weaving carpet at home with her husband as her family had to go through bitter times due to insufficient income (6/4 size carpet completed in almost three months after 8 hours daily working which resulted in 10000/- earning). It was very difficult for her to congregate the day to day expenses with imperfect earning.

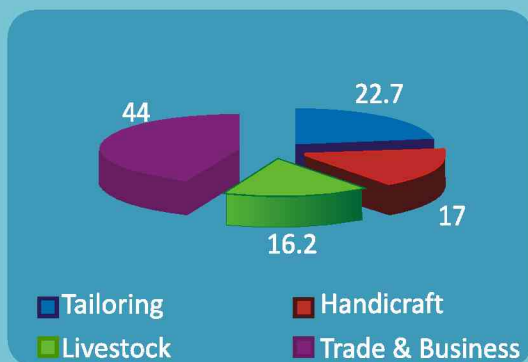
*One year back Ghulam Fatima contacted with **DAMEN** when a social organizer told her about Microcredit facility available with **DAMEN**. She applied for 10000/- credit to start lace making home based business which was much easier, less time consuming and more profitable, with the approved amount she purchased raw material from market with the help of her husband and access local market for marketing of ready material. She worked hard to make this tiny business a success. She is also transforming her skill and knowledge among the women of her family as her scope of work increased due to different designs and colour combinations and paying them Rs.30/- for fifteen yard lace.*

*Ghulam Fatima and her family had learnt a lot from ups and downs she have paid back 10 installments and also saving a reasonable portion of her income for better future. She is planning to apply for 2nd loan of 35000/- for the expansion of her business as she is determined with the blessings of Allah Almighty to bring the glorious days of financial prosperity to her home and there is no visible hurdle on her way. and also grateful to **DAMEN** for microcredit facilitation, empowering women to empower their families.*

Since DAMEN's establishment, cumulative outreach has increased manifold. At the end of 2005, it was 22,408. In 2006 as DAMEN after the expansion geographically, its cumulative outreach augmented up to 39,400. During 2007 the cumulative outreach is 57,926.



By realizing this fact that the true strength of microfinance program lies in strong social mobilization, DAMEN puts more emphasis on identification of clients, group and center formation and fostering communal confidence through trainings on policies and procedures of microfinance program and also focused on providing technical and skill trainings to its clients to enable them enhance their income generation capacities and play more effective role.



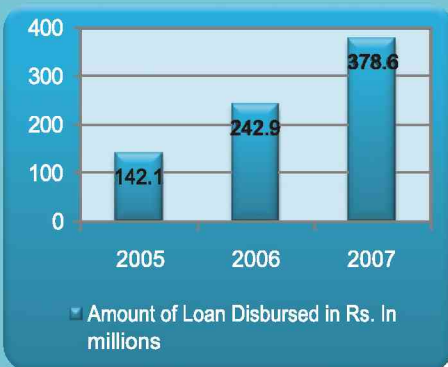
Pie chart showing more utilization of microcredit in trade & business, which is 44% of the total credit amount disbursed in the area. Contribution of other categories like livestock, handicraft & embroidery and tailoring centers are 16.25%, 17% and 22.75% respectively.



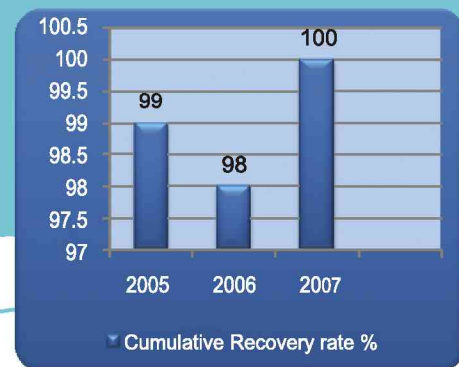


DAMEN's Outstanding Loan Portfolio (OLP) has increased as its active clients have amplified. In 2006 OLP was Rs.169.4 million. In 2007 OLP was increased to 67% and was Rs.250.4 million.

Financial Sustainability is one of the main focuses of the program along with the social and economic boost of its clients. During the year significant upgrading has been observed in the sustainability manifestation of DAMEN that has been the result of expansion during the last two years coupled with the eternal dedication of clients and the zeal of the staff to make the program a success. With improvements in the system and procedures already showing better results, 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.



By the end of 2006 amount of loan disbursed was Rs.242.9 millions. At the end of 2007 it increased to Rs.378.56 millions which is 35% more than in 2006, which shows the creditability of DAMEN's Microcredit Program in respective working areas.



In 2006 DAMEN's recovery rate was 98% whereas it was 100% by the end of 2007.

DAMEN's progress during 2007 empowering the deprived women of respective working areas shows that Women Empowerment is not an Impossible Dream-Together, we all can achieve this.

CASE STUDY - Fiscal Empowerment - The Reality

In nearly every country, women work longer hours than men, but are usually paid less and are more likely to live in poverty. In subsistence economies, women spend much of the day performing tasks to maintain the household, such as carrying water and collecting fuel wood. In many countries women are also responsible for agricultural production and market work. Often they take on paid work or entrepreneurial enterprises as well.

Farhat Bibi aged 40, with six young children lives in Muridke (Distt. Sheikhpura). Milk selling (had one buffalo) was just one source of income for Farhat Bibi (as milk selling is their forefather's profession). She had very good knowledge of cattle farming/maintenance and along with this she had to managed household tasks and take care for her children. but this entire struggle enforced her to survive hands to mouth.

Two years back Farhat Bibi approached DAMEN, dedicated to helping and uplifting the less privileged people of the society by providing them with credit to start small business and got 1st loan of Rs. 8000/- and from her reserved money she purchased a buffalo. now she had two buffalos that produced 16 kg milk daily out of which 3 kg consumed by her family and 13 kg sold @ 30/kg which enabled her to secure Rs. 12000/- at the end of month. After the successful completion of 1st loan cycle she applied for the 2nd loan cycle of Rs. 15000/- to expand and strength the same business.

She is running successfully her business of milk selling with three buffalos and saving reasonable portion of her income after meeting all basic needs and social requirements as she had learnt a lot from the experiences of life. Farhat Bibi says that only with financial support from DAMEN help her to uplift her living standard.



3

INTENSIFICATION OF CAPACITIES

Capacity building is considered to be an on-going and long term process. The goal of capacity building is universal i.e. to enhance the potential, skills, information and knowledge of the individual according to the requirement of the organization.

DAMEN generally believes that the most substantial form of development can only be achieved by harnessing the potentials of the local human resources to visage the challenges of socio-economic empowerment. Capacity building is the result of well planned interventions carried out in an institution built and process oriented manner. For sustainable results and practical application of the capacity building interventions, it is important that trainings are rooted in the local setting, designed with sufficient scope of practical exercises and have the element of field exposure wherever possible. Training follow ups are also conducted with the perspective of review and supplementary support in order to outgrow its application.

Institutional Level

DAMEN believes that institutional culture can only be created through value added instruction, the training of trainers, activities with multiplier effects, and networking. DAMEN provide opportunities to staff to enhance their capacity.

Training on “Social Mobilization” was organized for social organizers with the perspective to build up their capacity how they can mobilize the community and also brief them about the link between social mobilization and development. To update the knowledge and skills of the field staff DAMEN organized training on “Delinquency and Fraud Management.” The prime objective was to provide new techniques controlling delinquency. Different aspects of delinquency, sustainability and measures to control fraud were also discussed.

Community Level

Community development and transformation seems to be uncompleted without the active participation of community women and their collective action. The main emphasis of capacity building program is to empower the community women so that they can identify the root cause of problems they face and find opportunities to grow. Community trainings provide a platform for women to get an exposure how they can improve their living standard and how they can create linkages to move forward in economic growth for their survival.

Social mobilization is considered to be an important factor of development. It enables the community to organize for collective action. Four trainings on “Social Mobilization” were organized for center managers, group leaders and group members. The underlying subject matter of these trainings was to organize the community on common issues for collective action, empowerment of women for self-reliance and to harness their potential for socio-economic development.

DAMEN provide opportunities to the women entrepreneurs to upgrade their skills to extend their income potentials. Training on “Marketing Techniques” was conducted. The prime focus of this training was to give insight of basic concept of marketing. Further introduce the skills required for setting up and running an enterprise successfully. Also enable them to find solutions regarding marketing problems commonly faced by them. Keeping in view the need of community women training on “Financial Management” was organized. The training focused on product, costing and pricing, basic book keeping and maintenance of daily financial records.

CASE STUDY - Let some light in life

The empowerment of women is an essential precondition for the elimination of world poverty and the upholding of human rights. **DAMEN's** target groups are those poor women who have skills that remain unutilized or underutilized. These women have little or no assets as a result they have no access to credit from formal financial institutions. **DAMEN** has targeted them for their self-employment, empowerment, and self-confidence and uplift their status within the household and in community by providing financial services and capacity building.

The story of Naheed Bibi is one of great struggle and continuous venture spanned over a period of one decade to attain comfort standard of living for herself and her family. She is the resident of village Hadoke in tehsil Muridke along with her five kids (four boys and one daughter) her husband is technician/Mechanic and earned Rs. 6000/- which enforced her to share her husband's burden and was making upper of shoes since last 7 years which enabled her to secure 2000/- (five rupee per pair and 13 pair in a day) income per month. Although this helped her in meeting some everyday expenditure but were scant to put her ease.

Stuck in this miserable situation Naheed saw a ray of hope when she heard about **DAMEN's** from her neighbors two years ago and took a loan of Rs. 8000/- and invested that money for Lace Making business which ended in failure. Afterward she opted for 2nd loan of Rs. 15000/- and purchased raw material with the help of her husband to start new businesses of embroidered upper of shoes & embroidered kurta by using her linkages in social circle as well in local market.

Naheed is struggling to make ends meet and saving money and her economic conditions are improving. She is determined to continue the same business and attributes all her success to **DAMEN** and considers it as lifesaver. She declared that she never considered any other organization to fulfill her financial needs and believes after these two loans she would not have to borrow any thing from anyone as at the stage she has employ around 6 women from village and earning handsome profit.



Junior Professional Program (JPs)

Junior Professionals (internship program) is joint venture of Pakistan Poverty Alleviation Fund (PPAF) and DAMEN and is aimed to provide opportunities to young professionals and community women to work and to understand the tools and the mechanism of microfinance. This program intervention has been instrumental not only in imparting knowledge or developing skills in the microfinance but also enable them to learn to use theoretical knowledge practically. DAMEN also provided different microfinance related specialized trainings program for JPs to enhance their capacity.

During the year 5 “Orientation Workshops” were arranged for Junior Professionals and junior social organizers which provided information regarding the different programs and policies of organization. It enables them to get knowledge about microcredit operations implemented by DAMEN.

DAMEN organized 5 training workshops on “Situational Analysis” for junior professionals with the objective to define, analyze and evaluate the situation of a community while ensuring participation of the community. Develop tools and strategies for base line data collection and assessment in context with their local environment.

Three training workshops on “Credit Appraisal” were organized for junior professionals /junior social organizers with the objective to improve client identification process by using different techniques and to ensure the quality of loan portfolio. It also provides insight how to identify potential clients.

Social mobilization is an essential tool that empowers the poor to participate in the process of development. To serve the purpose of development DAMEN organized four training workshops on “Social Mobilization” for junior professionals. It enables the participants to organize them to resolve their common problems in order to take part in the process of development.

External Trainings for Staff

In 2007 DAMEN provided an opportunity to staff to boost up the potentials both institutional as well as human. These trainings have the objective of creating conceptual clarity on the microfinance processes and understanding on the different tools and techniques adopted in microfinance sector. Management and staff were exposed to different external training opportunities.

Training on Access to Commercial Loan and Capital Market organized by Pakistan Microfinance Network (PMN), Best Practices in Microfinance Outreach-Tools & Techniques by Associate Consultant, Training on Delinquency Management by PPAF, Internal Control and Portfolio Management by PMN, TOT on Making Microfinance Work Managing for Improved Performance by PMN & International Labor Organization (ILO), Social Enterprise Management Program by LUMS, Financial Ratios and Management Skills by Shore Bank International, Microfinance Training (Boulder) arranged by ILO, Italy, have been a part of enhancing the organizational strengths to transform DAMEN into a strong and dynamic organization.

4 RESEARCH, NETWORKING & LINKAGES

DAMEN's research program is aimed to collect and analyze information in order to understand the phenomenon. Its main function is to identify the problems and issues regarding implemented programs in order to seek out solutions based on the findings of the study.

To assess the depth of DAMEN's Microcredit program, find potential clientage in existing field offices and assess the outreach of DAMEN and other MFIs in operational areas DAMEN conducted research on "Assessment of Potential of Microfinance in Operational Areas of DAMEN." All the operational areas were covered in this study. The findings of the study reveal that almost all the field offices have capacity to enhance in order to cater new clients. The outreach of other MFIs was also assessed in order to further expand its client outreach.

During the reported year, a total of 120 case studies of successful borrowers were developed. Quarterly Activity reports and Annual Progress report were developed on quarterly and yearly basis respectively. Different initiatives were taken to make transformation and update knowledge as per demand of the areas. Training Manual on Social Mobilization for the women borrowers was developed in order to enhance their capacity to mobilize the community in a better way. Manuals on Marketing Techniques and Financial Management were also developed for community trainings and Multigrade Teaching System manual was also revised.

Networking & Linkages

Networking and linkages is a means of coordination, sharing and communication. DAMEN focuses to create linkages at the local and regional level for experience sharing and collaboration with different organizations and institutions.

To serve the purpose of networking DAMEN is member of Punjab Reproductive Health Network, Pakistan NGO Coordination Center and Pakistan Microfinance Network (PMN). This enables DAMEN to develop links and collaboration between different congruent organizations. During the year different delegates visited DAMEN for different purposes. The purpose of their visit and names are as follows:

- Ms. Ayesha Khan consultant of Plan International and Ms. Nasim Shaireen Microfinance advisor from Plan International visited DAMEN on January 17, 2007 to get the exposure of DAMEN's overall activities and Micro finance project proposal to work with PLAN International.
- Mr. Sahibzada Saud from Islamabad visited DAMEN on June 26, 2007 with the purpose of meeting request for mapping study of the economic empowerment focused gender projects and their qualitative assessment.
- Ms. Mareko Nakayama from Social Enterprise Development LUMS visited DAMEN on August 20, 2007 to discuss trainings regarding microfinance sector.
- Mr. Asad Zia Iqbal Program Officer PCP along with one member visited from 28th -30th August, 2007 to evaluate the overall activities of DAMEN.
- Ms. Sherrill from ILO and Mr. Moazzam Iqbal from PMN visited DAMEN on September 05, 2007 to share the microfinance training manual
- Ms. Naghma Rashid, Executive Director of DAMEN visited Manila, Philippines (from PMN platform) from 1st -6th October 2007 to get an exposure regarding microcredit activities in Manila..

- Delegates from AMAN comprising Chief Executive Officer and Program Officers visited DAMEN to work on the separation of DAMEN's social sector and economic sector accounts and to get an exposure of its overall program activities.
- Different missions from PPAF visited DAMEN with the objectives of orientation of DAMEN's lending policies, financial controls and portfolio management mechanisms to help PPAF better respond to the needs of the sector, to prepare the case studies of drop out clients, to share gender policy and to get an orientation regarding human resource policies and procedures and for the audit of PPAF funded components in DAMEN.
- Members from Shore Bank International visited DAMEN with the purpose to discuss course outline on financial analysis and risk management and to talk about Human Resource Development initiative training pamphlets.
- Delegates from State Bank visited DAMEN to discuss and learn about DAMEN's credit program.
- Delegates comprising of Ms. Monicaa Montoya, Mr. Kashif Majid (Consultants) Mr. Muazzam Iqbal Network Coordinator and Mr. Mohsin Ahmad General Manager of Pakistan Microfinance Network (PMN) visited DAMEN for undertaking a country level savings assessment for Pakistan, for discussion on establishment of credit bureau in Lahore and to work on the separation of DAMEN's social sector and economic sector accounts.
- Team of SUNGI Abbottabad, comprising of fifteen members visited DAMEN's operational areas to get an exposure of overall microcredit programs. They visited field offices to understand the credit program and polices of DAMEN.
- Team of DAMEN comprising of seven members visited Sindh Rural Support Program (SRSP) and SUNGI from 26th -29th November 2007. The main purpose of the visit was to get an exposure of village bank model introduce by SRSP and SUNGI.



THE WAY FORWARD

Strategic thinking is "acting in the present with a clear sense of the future." Policies and plans for the future must be guided by a vision of the organization. Keeping that in mind, organizational objectives for the future can be enumerated as follows:

- Concentrate on activities for integrated, self-reliant and long term development of the communities through various programs of education and health.
- Enable the cause of women development by initiating programs for income generation, provision of credit and awareness of their legal and basic rights.
- Train and support human resources for devising, implementing and overseeing development projects and programs.

DAMEN will move forward with the objective to strengthen home schools and health centers along with the capacity building of WSOs and home school teachers. This will provide a new dimension to DAMEN's efforts to bring a sustainable change in the social and economic status of the people in the target communities.

The synergy created by DAMEN's four pronged strategy comprising of non-formal education and health care through Home School Education Program, provision of financial services through micro finance program, training and capacity building, research and networking and linkages to achieve the long-term goal of sustainable development and make them self-reliant in overcoming their socio-economic problems.

In recent years there has been a growing need of microcredit in rural communities due to socio-economic set back. Poor people are forced to take financial assistance to meet their expenses and to further support their enterprises. To meet the financial need of poor people DAMEN will further expand its geographical outreach in its existing operational areas as well as in District Nankana Sahib and Okara on the basis of natural growth of clients in. In these areas DAMEN will provide the credit facility along with health and education services to the deprived women in order to improve their socio-economic situation. This will help to achieve the mission of DAMEN to organize the community into groups for collective action leading towards self-reliance and empowerment.

In upcoming year 2008 DAMEN will conduct research on "Identification of New Micro Finance & Micro Enterprise Product" with the purpose to identify the demand of new loan-product and also measure the capacity of the clients in terms of utilization. This research will serve the purpose to check the increasing demand of the clients for new loan product. Along with this research study DAMEN is planning to conduct "Beneficiary Feedback Survey" in order to measure the level of awareness of beneficiary about DAMEN and its different services and their level of satisfaction with the services and also seek suggestions for future improvement in the programs.

BOARD OF DIRECTORS/GENERAL BODY

Mrs. Zareen Niazi
 Mian Altaf Ahmad
 Ms. Naghma Rashid
 Ms. Ghazala Saigol
 Mr. Asim Saeed
 Mr. Ahsan Rashid
 Mr. Imran K. Niazi
 Mrs. Saweela Anees
 Ms. Salma Rashid
 Mr. Mobin Ahmed
 Dr. Lalarukh Aftab
 Mr. Khusro Karamat Elley

Chairperson BOD
 Treasurer BOD
 Executive Director/Secretary to BOD
 Member BOD
 Member BOD
 Member BOD
 Member BOD
 Member BOD
 Member General Body
 Member General Body
 Member General Body
 Technical Advisor to BOD (Voluntary)

(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

INTERNAL AUDIT SECTION:

Mr. Saleem Mirza
 Mr. Mushtaq Ahmad
 Mr. Irfan Naeem

FIELD OPERATIONS SECTION:

Lt. Col ® Abbas Manzoor Bakhshi
 Mr. Shahid Mahmood

FINANCE AND ADMINISTRATION SECTION:

Mr. Salman Baig
 Mr. Kazim Raza
 Mr. Sarfraz Taj Din
 Mr. Haroon Majeed
 Mr. Khurram Bukhari

IT SECTION

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

HID SECTION:

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

OTHERS:

Mr. Dawood Khan
 Mr. Rana Ayub
 Mr. Muhammad Fayyaz
 Mr. Muhammad Ali
 Mr. Syed Ali Raza
 Mr. Muhammad Siddique
 Mr. Shaukat Ali

Executive Director
 Receptionist

Manager Internal Audit
 Assistant Manager Internal Audit
 Internal Audit Officer

Manager Field Operations
 Assistant Manager Field Operations

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

Manager IT
 IT Officer
 IT Officer

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

Office Assistant
 Office Assistant
 Driver
 Driver
 Driver
 Driver
 Driver

Besides these DAMEN have the staff of 82 members at Area Offices Lahore , 44 staff members at area office Sheikhpura, 44 staff members at area office Kasur, and twenty Field Offices at union councils Niaz Baig, Shahpur, Chung, Maraka, Ali Razabad, Halloki, Shamke Bhattian, Raiwind, Manga, Begum Kot, Dhamke and Sharaqpur, 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 15 LHV's looking after their health care centers and 100 home school teachers running their own home schools.