



QUARTERLY ACTIVITY REPORT

JAN - MAR 2017

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Vision & Mission

Vision

Sustainable development through financial inclusion

Mission

Taking measures for social and economic uplift of the marginalized, with focus on women, to enhance their economic prosperity & self-reliance through financial inclusion & capacity building.



DAMEN Support Program (DSP) –Introduction

The roots of Damen Support Programme lie in a non-profit NGO – Development Action for Mobilization and Emancipation (DAMEN) – set up in 1992, under Societies Registration Act, XXI of 1860. DAMEN started its operations with aim of working for alternative development at grass-root level in Pakistan. It was an alliance of social scientists, philanthropists and professionals from various fields having significant experience of working with NGOs locally and internationally.

DAMEN initially started by focusing on the role and development of women & children in local communities; the programs being run were:

- Home School Education Program
- Industrial Home for Women
- Entrepreneurship Development Program

By continuously assessing the need of community DAMEN initiated the micro credit program in 1996, to help women foster economic activities in their communities.

In 2014 DAMEN transformed its Micro Finance Program into a separate legal entity by the name of Damen Support Programme (DSP). This step has been taken to concentrate on DAMEN's economic sector initiatives, increase focus on financial inclusion, improve transparency, and strengthen access to commercial funds, donors and investors. . DSP is a finance company, registered under section 42 of the Companies Ordinance 1984 with the Securities and Exchange Commission of Pakistan (SECP).

DSP concentrates on the social and economic uplift of communities, with an exclusive focus on the empowerment of women of marginalized communities with the following objectives;

- To take measures for social and economic uplift and empowerment of marginalized communities, especially in rural areas and urban slums, to enable them to enhance their capacity for income generation to eradicate the real and most tangible problems for their sustainable development by initiating /implementing programs including micro credit, vocational training and capacity building of communities.
- To concentrate on activities for integrated self-reliant and long-term development of the communities through various programs of poverty alleviation.



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- To enhance the cause of women development by initiating programs for income generation and awareness of their legal and basic rights.
- To train and support human resources for devising, Implementing and overseeing development projects and programs.

DSP adopts a four-pronged strategy to achieve its overall objectives;

1. Micro-Credit
2. Health and Life Insurance services
3. Training, Capacity Building and Skill Development of Community Action Groups
4. Research, Networking and Linkages



Client Stories

Surrayia Bibi

Surrayia Bibi, mother of six, resides in Bhumba with her family. Surrayia is the only sister of seven brothers and was the apple of her parents' eyes. Her parents always tried to fulfil her each and every desire according to their capacity. But unfortunately, the situation was reversed completely after her marriage. Her husband was an idle as well as irresponsible person. He never felt his responsibility towards his family and spent most of his time in kabootar baazi (pigeon endurance race). Surrayia was living with her in-laws in a rented home and she often had to face criticism from her in-laws for not paying rent of their share. It was very difficult for Surrayia to survive in such a suffocated environment. She often tried to draw the attention of her husband towards his responsibilities but he always turned his ears deaf. Surrayia tried to compromise in this situation but after the birth of third child she lost her patience and decided to do something by herself. She took some loan from her relatives and brought some khess and darriyan from Kasur for sale. A profit of Rs.5000 on the sale of these items encouraged her to continue this business. She wanted to increase

her stock for multiplying her profit but it was not possible as she also had to manage her home from her profit.

One day while coming back from Kasur she met another female doing the same business. During a chit chat with her Surrayia came to know that the female has taken a loan from Damen Support Programme, an organization giving loan to females on their running business. It fascinated her and she decided to visit that office. After some days she visited DSP Branch in Raiwind where DSP Staff briefed her about the policies and procedures of taking loan. After getting briefed she applied for loan which was approved. In 2007 she got the loan amount of Rs.10,000. From the loan amount she increased her stock of khess and darriyan which multiplied her income. She utilized first three loans to increase her stock of these items while bed sheets and blankets were also included in her stock. From the fourth loan she decided to start another business parallel to pre-existing business of trade. She purchased some old sweaters from Kasur and gave it to some community females for making baan. Then she herself sold it in the market and earned a good

profit on it. She utilized her 5th and 6th and 7th loan to expand her business of baan making while she is also making parandas for sale in the market. At this time Surrayia is earning nearly Rs.40,000 from all her businesses, Rs.6000 from Parandas, Rs.20,000 from cloth trade and Rs.14,000 from baan making.

At this time Surrayia is bearing whole expenses of her family. She could not provide education to her children but tried to provide other necessities of life according to her capacity. She has constructed a 7 marlas home besides marrying her daughter.

Surrayia utilized her communication skills to enhance her business. She has upgraded her life through her own efforts and is providing quality food and clothes to her children. She is planning to start a dhaba (small hotel) for her son in near future. "I don't want to make my son like his father, instead I want to create a complete sense of responsibility in him to enable him to feel and fulfill those" says Surrayia. Surrayia has a guilt of not providing education to her children due to limited resources but she is satisfied that her grandchildren would be able to get it.



Razia Ashraf

Razia Ashraf is an intelligent and hardworking lady who know how to handle a difficult situation and come out of the crisis. Razia's husband was a farmer and used to cultivate land along with his father and brothers, after taking on contract. Everything was going right but after the marriage of all brothers disputes were started among brothers on minor issues. Analyzing the situation wisely Razia's father in law separated them by dividing his home among all children. The home was very small so they could get only one room prevailing on one marla of land. This only room was not enough for the whole family. Razia wanted to shift in some large home on rent but lack of resources didn't let her do this.

Before Razia's husband was doing work with his brothers and had no experience of working independently. He also had no money to get land on contract. At that time of desperation Razia stood-by her husband and gave him some money, she saved from her daily expenses, to purchase some land on contract. She herself worked with her husband in the fields and collective efforts of both husband and wife resulted in a good profit and enabled them to take a home on rent.

After taking home on rent Razia had no money to send her children to schools while like all mothers she wanted to give a bright future to her

children and for the purpose she still had to work very hard. Looking upon the situation next year Razia took land, double than before, on rent and started her efforts along with her husband. The crop again turned good giving them a good profit. The days were passing on and Razia was fully supporting her husband, despite she was not satisfied, she wanted to have some other permanent source of income.

After analyzing her capabilities Razia realized that she can easily do the business of livestock along with supporting her husband. She desired to start the business but she had not finances for the purpose as she already had invested her money in the other business. One day she came to know about financial services provided by DSP from one of her community female. She visited DSP Branch in Sharaqpur, where DSP staff briefed her about complete policies and procedures. In 2013, after deliberation with her husband, she applied for loan which was approved. After getting the loan amount of Rs.25,000 she purchased a buffalo by including some saving and started selling milk. Her monthly earning from this business was Rs.7000. She started saving this money in the form of committee instead of doing other expenses. After completing first loan cycle she took second loan to purchase the second buffalo. At this time she is DSP's client of 4th loan cycle and she has purchased 4

animals from the loan amount and her monthly income from this business has been more than Rs.35,000 monthly.

Razia has not only expanded her both businesses gradually but has also improved her life style. She has sent her husband abroad along with constructing a 9 marlas home from her saving. After sending her husband abroad she took the reins of both businesses in her hands. Now she does not do everything with her hands instead hires some labor on daily wages, 5 females and 2 males are involved with her in the business of farming while a male worker is hired for livestock.

All the six children of Razia are studying in good schools of community. She became a helping hand socially and financially. She is a strong business woman who learned through her own experience. She has been very confident and capable of handling all situations easily. She has developed a good repute in her family and her family relies on her for making any decision.

She has become a role model for other females of her community. She has told them that females are not less than males, they can also play a vital role in income generating activities. Razia has also built the confidence of those females who think themselves just housewives. She has told them how to survive in the community in limited resources and how to make proper utilization of those resources to upgrade their lifestyle.



Nusrat Bibi

Nusrat Bibi is a resident of Tibba Samad. Her husband died fifteen year before leaving behind 5 children (4 sons and 1 daughter). After the death of her husband Nusrat had no source of earning. Her children often had to sleep without food as there was no one to provide shelter and two times' meal to her children. It was very difficult time for Nusrat as all her family was dependent on her and she was not finding any direction to move on. She could not do any job due to lack of education. But she had to do something as she was a mother and had no courage to see her children crying for food. After deeply thinking on different aspects she decided to sale naan pakoras outside her home. For the purpose she took some loan from her neighbor and prepared a small quantity of pakoras, after selling these she could earn money to purchase some food for her children. It became her routine to sale pakoras and get food for her children.

After getting some relief regarding food of her children she could be able to utilize her abilities to provide a better and comfortable life to her children. She was very good in embroidery so she started doing embroidery on dresses of community females during free

hours at shop. Despite working day and night she had difficulty in bearing educational expenses of her children. Nusrat's sister was also skilled in embroidery and was doing fancy embroidery on readymade children garments she suggested Nusrat to start this business. Nusrat was also interested in doing this business but lack of financial resources didn't allow her to do so. On insistence of her sister Nusrat prepared some samples of embroidery and gave these to her sister for getting orders. Her sister was already doing this business and had market know how so she succeeded in getting some orders for her. Initially the material was provided by the boutique owners and Nusrat just had to do embroidery but later on she realized that her profit can be increased if she uses her own raw material. She wanted to use her raw material but had not finances for it.

One day a customer of her told her that an organization (DSP) is giving loans to the females on running business. She also advised her to avail these services for enhancing her business. Acting upon her advice she visited DSP branch in Manga and applied for loan. It was approved after completing policies and procedures. From the loan amount she purchased raw material to complete her order, it increased

her profit. After completing first loan cycle she got second loan to further increase her business.

Till now she has utilized seven loans of DSP to complete different orders. Recently she is earning nearly 60,000 monthly from this business. Now she does not only uses raw material of her own but also prepares embroidered yokes and sometimes complete dresses from her own material. At this time most of her work is with Minie Minors and her younger son, daughter and daughter in law also support her in this business. Initially she had problem in communication and marketing but now she is confident to interact with boutique owners directly.

Nusrat now seems satisfied as she says "After the death of my husband I had no source of earning while I wanted to provide good education along with health facilities to my children. I was finding no way to fulfil my desires despite all my efforts my children often had to sleep without food. At that time of desperation DSP proved a great blessing to me. It was only because of DSP that I have not only provided better health facilities to my children but also educated all of them. My eldest son has joined police force while youngest is looking for job after completing his graduation".



Sadaf Asif

Sadaf was spending a very happy and satisfied life with her husband. This happiness could not exist for more than three year due to sudden and unexpected death of her husband. It was a great shock for Sadaf and she was not ready to accept this reality. After coming out of the shock she realized that a very tough time is waiting ahead for her. Sadaf's brother brought her in his home and took her responsibility. Sadaf didn't want to increase the burden of her brother as now she was not alone she also had a daughter to look after. Sadaf didn't want her daughter to become a victim of inferiority complex due to dependence on others. She desired to do some work for the survival of her daughter and her own. But the issue was what to do, she neither had permission to go out for any job nor had skills to do some work at home.

One day while talking to a female of her community she came to know that she is getting beautification skills from a parlor in Lahore. It showed her a ray of hope and in the same day she discussed it with her brother and asked for permission. Initially he didn't agree for it but afterwards, due to great insistence of Sadaf, he gave her permission on the condition that after getting skilled she will not insist to open a

parlor in the market or away from home. Very next day, after having permission, she started going Lahore for getting training.

After completing her training she mobilized her community females to come to her. Initially she could not get more customers as females were not aware of her work and didn't want to do new experience. To attract more customers she reduced her charges than other beauticians of community while her clients also became a source of marketing for her by telling others about the perfection of her work. After having an increase in her customers Sadaf wanted to purchase some beautification appliances but she had not resources for it. She didn't want to put this burden on her brother. One day during a conversation with her clients she came to know about financial services provided by Damen support Programme. For more information she visited DSP Branch in Dhamkey where DSP Staff briefed her about policies and procedures. After getting information she applied for loan which was approved after complete verification. In 2006 she got first loan of Rs.10,000 and purchased chairs and some cosmetics which increased her income from Rs.3000 to Rs.5000 monthly. After completing first loan cycle she took six more loans to enhance her

business. At this time she is earning nearly Rs.40,000 monthly from her business.

Sadaf is financially empowered not only to send her daughter in English medium school but also bear some expenses at home. Instead of becoming a burden on her brother she is sharing his burden in home expenses. She also has reduced her mother's dependence on others by starting a separate business of bangles and jewelry for her from her savings. She herself brings jewelry for her mother's shop from Shah Alam Market which her mother sales at home. Sadaf has financially empowered her mother to bear her own expenses. She is also saving some money for her daughter.

"To reduce the dependence on my brother I started my business but had no money to expand it. DSP helped me in enhancing my business and financially empowered me to share the burden of my brother instead of becoming a burden over him" says Sadaf.

Sadaf is not allowed to shift her parlor from home to some commercial area but she has trained 25 females of her community and some of them have opened their parlors in the market while she herself is planning to renovate her parlor in near future.



Operational Enactments

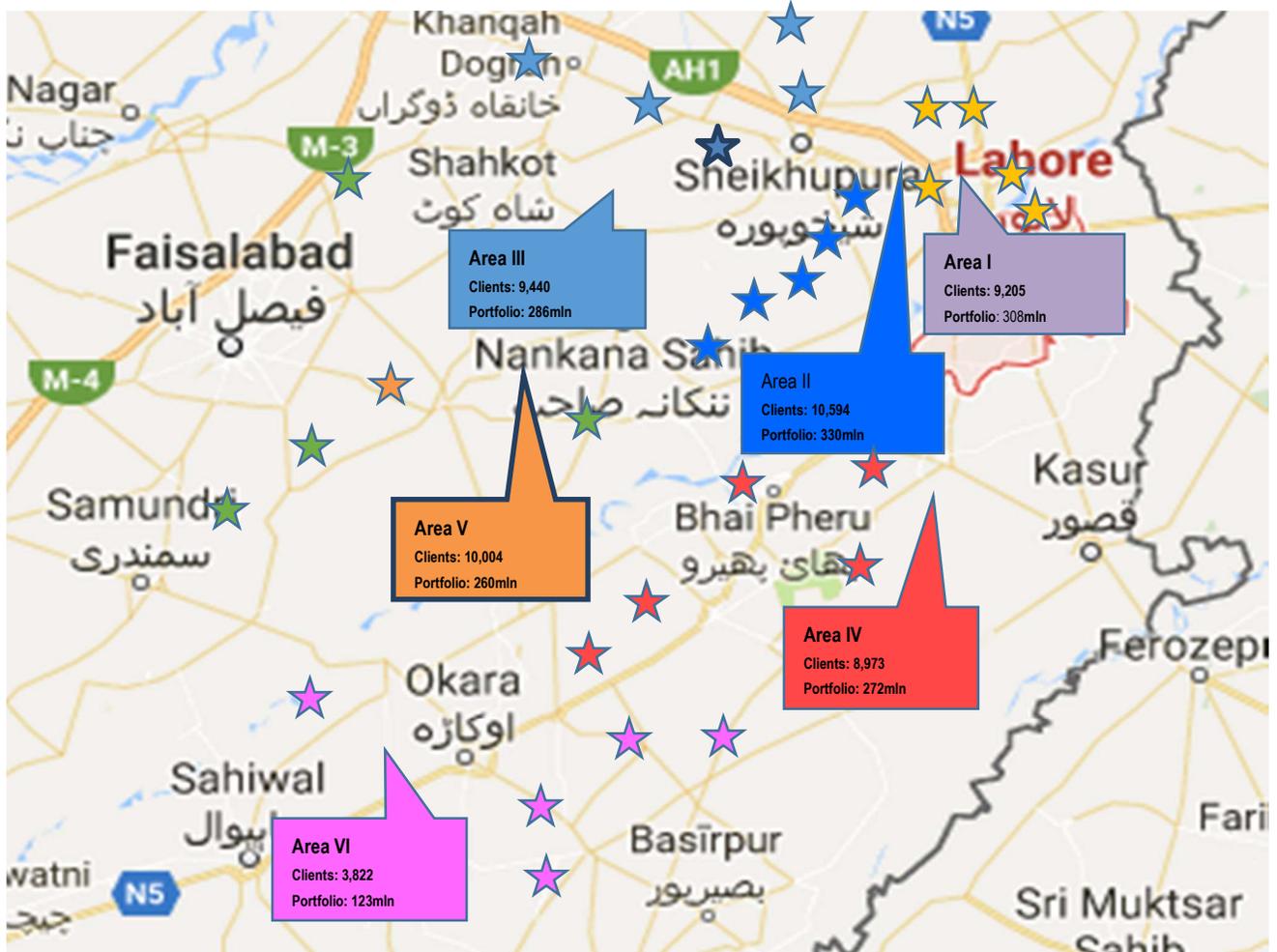
Women workers throughout the world contribute to the economic growth and sustainable livelihoods of their families and communities. Microfinance Programme of DSP helps in empowering women from poor households to make this contribution. DSP provides financial services to the marginalized and low income females in a sustainable manner to help them take advantage of income-generating activities and better cope with risk. Financial services of DSP lead to women's empowerment by positively influencing their decision-making power and enhancing their overall socio-economic status. DSP is providing its services in District Lahore, Kasur, Sheikhupura, Nankana Sahib and Okara while Faisalabad is partially benefitted from these services.

Outreach

30 branches of DSP are now functional in Lahore, Sheikhupura, Kasur, Nankana and Okara Districts. Haveli Lakha Branch, established during previous quarter, has started disbursing loans to clients. (Detail of branches is given below).

Lahore		Sheikhupura	Kasur	Nankana	Okara
Area I	Area II	Area III	Area IV	Area V	Area VI
Niaz Baig	Maraka	Begum Kot	Phool Nagar	Nankana Sahib	Okara
Chung	Halloki	Sharqpur	Jambar	Shahkot	Renala Khurd
Bhola Gari	Shamke Bhattian	Dhamke	Chunian	Bucheki	Hujra Shah Muqeem
Shahpur	Manga	Rachna Town	Pattoki	MorKhunda	Depalpur
Ali Raza Abad	Raiwind	Muridkey	Habibabad	Warburton	Haveli Lakha

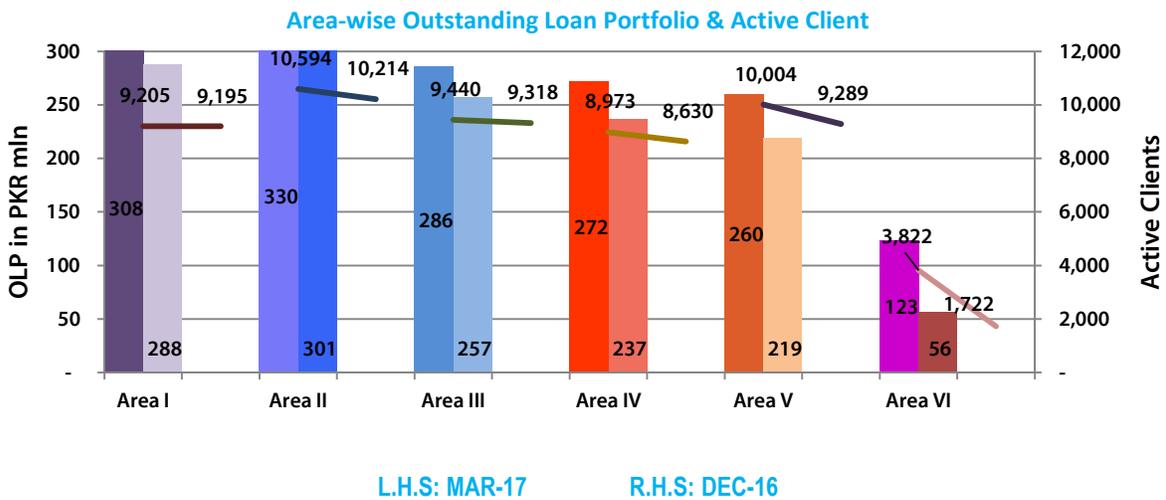
Geographical Outreach





Outstanding Loan Portfolio and Active Clients

During the reporting period Area I, II, III, IV, V & VI have 9,205, 10,594, 9,440, 8,973, 10,004, 3,822 active clients respectively making the tally 52,038 from 48,368. Simultaneously OLP of Area I, II, III, IV, V and VI remained Rs.308,358,040, Rs.330,954,896, Rs.286,026,926, Rs.272,628,548, Rs.260,537,569 and Rs.123,514,239 respectively, raising the total OLP from Rs.1,362,195,622 to Rs.1,582,020,218.



Division of Clients Regarding Loan Cycle

DSP always focused on establishing strong and long term relationship with its clients as it is a major contributing factor in the net growth rate of a microfinance institution. The strength of this relationship is obvious as only 41% clients are new and rest of 59% clients are repeated during the reporting period.

Portfolio at Risk Ratio





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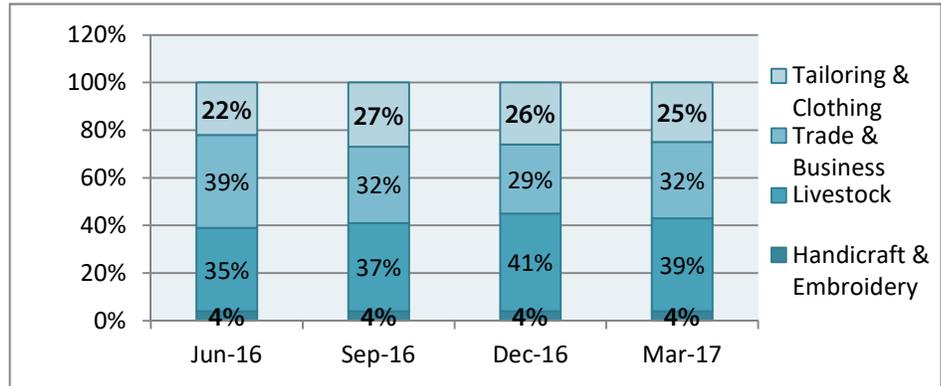
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PAR > 30 days is 0.15% during the reporting period while it was 0.32% by the end of December 16, 0.45% by the end of September 16 and 0.61% by the end of June 16. Given graph shows the aging summary of portfolio at risk.

Business Categorization

During the reporting period maximum 20,383 (39%) clients were involved in livestock, 16,833 (32%) in trade & business, 12880 (25%) in tailoring and clothing and only 1942 (4%) were engaged in handicrafts & embroidery.

Aging Summary of Portfolio at Risk



Business Categorization

Average Loan Size & Balance

During the reporting period average loan size was 52812 while it was 50,017 by the end of December 2016, as well as, average loan balance was raised from 28,163 (by the end of December, 2016) to 30,401 (by the end of March 2017).

Islamic Microfinance

Islamic Microfinance Branch in Kot Radha Kishan is following the Islamic Banking System. By the end of March 2017 number of active clients of this branch raised from 334 to 532 resulting an increase in OLP. OLP was increased from 9,613,665 to 15,145,729. Average loan size increased from 41,680 to 46,172 and average loan balance raised from 28,783 to 28,469 during the reporting period.

Complaint Redressal

Complaint Cell of DSP addresses the grievances of clients timely and effectively. During the reporting period this cell addressed total 81 complaints.

Trainings on Core Microfinance Banking (CMB) Software

To enable the staff effectively use "Core Microfinance Banking (CMB)" Software and reduce their confusions and mistakes regarding this system, Information Technology Department of DSP organized seven "2-Days Training on CMB from MFSYS Islamabad" in Head Office. All relevant Area, Field and Head Office staff benefited from these trainings.

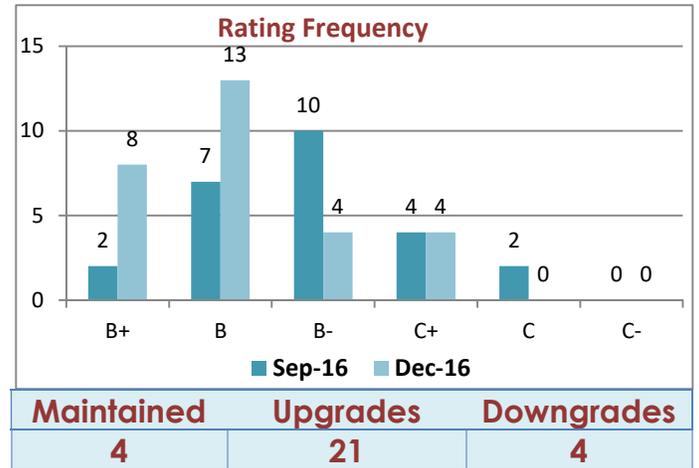


Risk Profile

DSP has constructed its own rating model to gauge its own “risk vs. reward” strategy.

Branch Level Overview

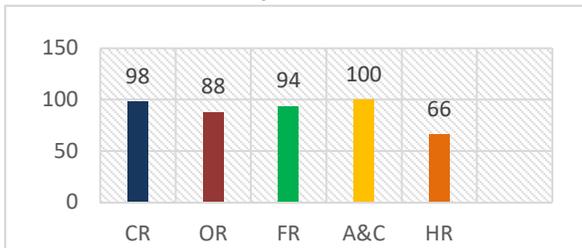
During the reporting period total 21 branches were upgraded and major reasons were (i) limited improvement in appraisal quality, (ii) improved provisioning coverage and (iii) adequate audit & compliance indicators. A total of 4 branches were downgraded. The main reason for these downgrades was weak compliance to the company’s policies and procedures and deteriorating portfolio quality. Meanwhile, 4 branches were maintained at their previous level of rating.



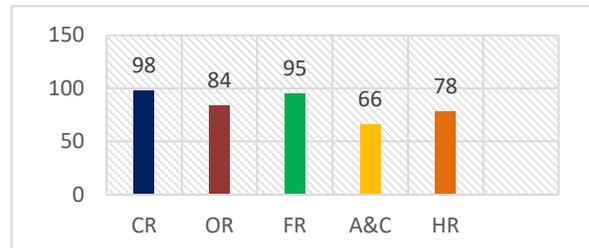
Best Performing Branch of the Quarter

Shahpur and Muridkey were best performing branches by the end of December, 2016 because of operating on strong operational, financial and compliance indicators during said period.

Shahpur 87 B+

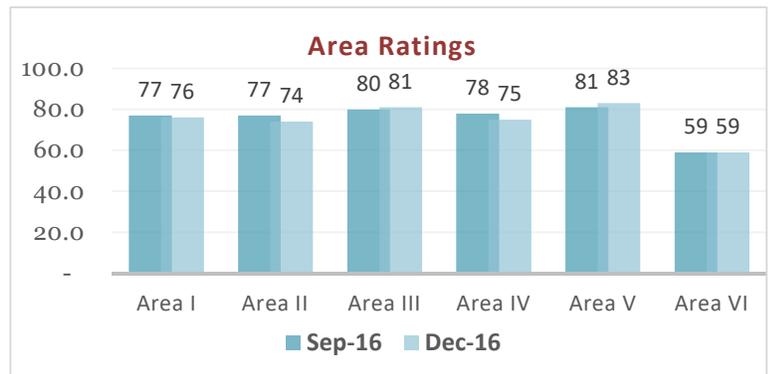


Muridkey 87 B+



Area Level Overview

Risk Rating Model is divided into three main sections; (i) Operations, (ii) Industry Analysis, and (iii) Human Resource. The score of the operation section is a function of the Branch Risk Rating Model. The industry analysis section is

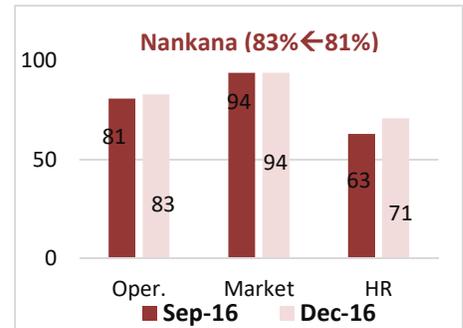




based on (a) market share, (b) potential market, and (c) prevalent macro-economic risks. The HR section is based on, (i) capacity, (ii) quality & experience, and (iii) other HR risks that include references and rotations.

Best Performing Area

Area V remained the best performing area with a consistent performance.



Note:

Risk profile of previous quarter is included in report because deadline of compilation of risk report is after quarterly report.



Developing Capacity

Capacity Development is defined as “the activities, approaches, strategies, and methodologies which help organizations, groups and individuals to improve their performance, generate development benefits and achieve their objectives”. DSP has a focus on strengthening technical expertise, through hiring or training staff or volunteers in program planning and design, best practices, and other similar technical areas.

Trainings are the tool used for enhancing the capabilities of staff. Targeted trainings towards staff are important to help them meet their key responsibilities. Building the skills of staff are important in helping them out in carrying their job specification, not only through preliminary trainings but on-going trainings as well. These trainings also help the employee in acquiring new skills to perform their duties effectively, in getting promotions within organization and in getting up-skilled to do some innovative things, which keep them fresh and motivated.

To keep the employees up with the new developments in their field, human and institutional department of DSP firstly identifies the gaps in their performance and then decides what type of training is needed and who needs it.

Staff Trainings

New Staff Orientations

During the reporting period HID Department gave orientations to 32 Loan Officers, 23 Junior Professionals, 4 Account Officers and 1 Field Manager. The orientations briefed the participants about DAMEN & transformation of Damen's microfinance program into DSP and DSP's policies and role in economic development. The orientations also focused on code of conduct, appraisal & social mobilization techniques, policies and procedures of microcredit and social sector programs.

Training on Handling Difficult People

Field Behavior is unpredictable, our staff has to face good as well as bad behaviors at the same time. Bad behaviors are often difficult to handle. To deal with all sorts of difficult clients DSP organized three trainings on “Handling Difficult People” on 3rd January in Area I, 4th January in Area V and 5th January in Area III. Total 61 Loan Officers got benefit of these trainings.

Training on Musharka

DSP has introduced a new product named as Musharka, parallel to murabha. To introduce the staff of Islamic Microfinance Branch with new product DSP organized a “2-Day training on Musharka” on 12-13 January in Kot Radha Kishan. Total 10 staff members participated in this training. The training was organized in collaboration with Attijarah.

Training on Operational & HR Policies & Procedures

Three Trainings on “Operational & HR Policies and Procedures” were organized for newly hired staff on 3rd February, 16th March and 31st March in Habibabad, Head Office and Kahna



Branch respectively. The training enriched the knowledge of participants about organizational policies regarding major & minor offences, code of conduct (including transparency, fair practice, dignified treatment, privacy & fair disclosure, governance & client satisfaction) and major policies for loan (including loan criteria, operational strategies, transfer policies of staff and early close loan policy). Total 55 Junior Professionals and Loan Officers received the training.

Training on Credit Appraisal Techniques

Trainings on “Appraisal Techniques” was organized in Area Office (Area VI) for 25 loan officers and Junior Professionals. The training enhanced the knowledge of the participants regarding microfinance, microcredit, appraisal & its techniques and how to develop these techniques to appraise the client, major types of credit appraisal and major channels in credit appraisal, difference between bank appraisal and MFI appraisal, key areas of credit appraisal, ensuring borrowers' satisfaction and cash flow.

Training on Financial Literacy and HR Policies & Procedures

A training on Financial Literacy and HR Policies & Procedures was organized on 2nd February in South Asia Partnership's Hall. The training briefed the participants on better management of money by making a simple household budget, Credit Information Bureau (CIB) and its role, rights and responsibilities of clients and procedure of complaints (regarding CIB) resolution. The purpose of training was to enable the participants to effectively guide their clients on these things so that they could have easy access to loan and use it positively. 24 Field Managers received the training.

External Staff Trainings

- Mr. Muhammad Ali Maqbool (Area Manager Area VI) participated in 5-Day training workshop on “**Rural Microfinance For Rural Livelihood**” organized by AHK National Center for Rural Development Government of Pakistan from 30th Jan – 3rd Feb in Islamabad
- Mr. Mahmood Akhtar , Mr. Kashif Ali, Mr. Kaleem Ullah and Ms. Rubina Kousar (Area Coordinators Area II, III, V and VI respectively) participated in “**Financial Awareness program for borrowers**” by PMN from 21st-22nd March in Avari Hotel Lahore.
- Abdul Hamid (Loan Officer Area I), Abid Ali (Loan Officer Area III), Attiqul Hassan (Loan Officer Area IV), Iqra Akram and Ghazala Riaz (Loan Officers Area V) attended “**Training on Social Mobilization**” by Seven Skills from 29th-31st March in Islamabad.

Community Trainings

Community Skill Development Program has been developed for the females who have some financial resources to start their business but lack of skills hinders their way. Skill Development Trainings are flexible and demand driven. Training Department of DSP observes the potential, what kind of training is required and how many females are interested in getting these skills, and then plans their trainings accordingly. These trainings are an effective tool to impart employable



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skills among marginalized females of marginalized communities to enable them to earn their livelihood. These trainings are totally free of cost and help a number of women to start their own business.

During the reporting period DSP has trained total 243 community females to start or enhance their own business and share their familial burden.

Enterprise Skill Trainings on Livestock

DSP organized 2 “Enterprise Skill Trainings on Livestock” to train the participants on livestock management, animal breeding, animal nutrition and animal disease prevention and treatment. These trainings will not only help participant but they will also become a source of livestock management knowledge in their community. The training was organized in Sham-ki-Bhattian Field Office on 16th Jan and in Morkhunda Field Office on 15th February. Total 74 community females got benefit of these trainings.



Financial Literacy Trainings

2 “Trainings on Financial Literacy” were organized on 24th January in Sham-ki-Bhattian Field Office and 10th February in Phoolnagar Field Office. The training imparted knowledge on better management of money by making a simple household budget, Credit Information Bureau (CIB) and its role, rights and responsibilities of clients and procedure of complaints (regarding CIB) resolution. The purpose of training was

enable the participants to have easy access and proper utilization of loan. Total 86 community females got benefit of this training.

Stitching Course

DSP organized a training workshops on stitching in Bholagarhi Field Office from 2nd February – 31st March, to enhance stitching skills of participants including cutting, stitching and designing the dresses in different styles.

Total 21 participants received this training.



Beautification Course

Three trainings on beautification were organized in Bholagarh, Dhamkey and Begumkot from 2nd February – 31st March, 27th February – 27th April and 20th February – 20th April respectively. These trainings imparted the beautification among 62 participants.

skills



Networking & Linkages

Networking & Linkages

In this age of globalization no organization can imagine to survive alone without having links with others. Creation of networks and linkages are an essential component of any development program and provide synergies for the program to build upon from a point of advantage to a point of strength. Networking and Linkages basically means forming formal and informal partnerships and ties with other organizations in different areas of mutual interest and/or benefits. DSP like other microfinance organizations use networking as a way to gain new clients and make a sustainable development. For the purpose it creates new linkages and networking at the local and regional level for creating better relationship with other organizations and institutions.

- Mr. Awais Masud visited Mr. Mohammad Usman (Corporate Sales Executive Telenor Pakistan) on January 10, to build a partnership with Telenor and use its robo call services.
- Mr Awais Masud on March 21, visited Punjab University for evaluation of training "Social Media Mastery for Development Organizations" he attended in Murree. The training was organized by Community World Service Asia (CWSA).
- Ms. Naghma Rashid attended women's Day function in University of the Punjab on 21st March.

Celebrations

Women Rights' Day Celebrations

Damen Support Programme in collaboration with Damen celebrated Women Rights Day on 8th March, 2017 at Ali Institute of Education, Feroze Pur Road, Lahore. Nearly 250 people including field & head office staff, board members, civil society organizations and media persons participated in the event.

The day was attributed to Nigar Ahmad (Executive Director Aurat Foundation) to acknowledge her efforts for women empowerment. The event started with the recitation of Holy Quran followed by a documentary of Nigar Ahmad highlighting women's rights and their roles in different spheres of life. After documentary Mr. Muhammad Tahseen (Executive Director SAP) and Ms. Mumtaz Mughal (Resident Director Aurat Foundation) paid tribute to Nigar Ahmad.

A performance by Damen Home School Children was followed by the distribution of prizes to female entrepreneurs, who are sharing their familial burdens by making positive use of DSP's loan for the sustainability of their business. These females are a source of inspiration to the community around them. Damen Home Schools' children also performed a skit highlighting the issue of terrorism. The skit started with a person who is excited on getting his salary. He purchases some eatables and meat for her children and asks her wife to cook. Her children desire him to go in park to enjoy while her wife and a daughter remain at home. After sometime his wife hears the voice of an explosion which also lacerated her children and husband. Children through this performance tried to show that terrorism ruins the lives of happy families.

DSP Staff also gave a performance on violence against women portraying that a female is not for torture. She is called victim until she bears atrocities and violence of her family and community. She should raise her voice against it as she is empowered and have the courage to change the society. Prizes were also distributed among Damen's Staff and children who performed in the skit.





Constraints & Challenges

- ❖ Implementation of new performance appraisal & management system at all levels and impact on the improvement of loan portfolio.
- ❖ Maintain the yield of GLP by not allowing field staff to take recoveries before due date
- ❖ Reduce the cost per loan
- ❖ Maintain the client base at a certain level of 1700 to 1800 clients per field office.
- ❖ Monitoring of loan utilization.

Existing Gaps

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

Lessons Learnt

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