

مضبوط عورت - مضبوط معاشرہ



Quarterly Activity Report

July-September 2014

Human and Institutional Development Section (HID)



DAMEN

26-C Nawab Town Raiwind Road Lahore.
Phone: 042-35310571-2, Fax: 042-35310473,
URL: www.damen-pk.org,
E-mail: info@damen-pk.org

Written By

Aisha Almass – Research & Documentation Officer

Edited By

Rukhshanda Riaz – Manager Human & Institutional Development (HID)

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Quarter Overview

- 90 home schools and 13 health centers strengthened.
- One home school was self-sustained in Area 2 District Lahore.
- One skill training course on beautician organized.
- One workshop on develop the skills of to enter the economic
- Internal and external provided to the staff capacities.
- 5 new schools were and Area 5.
- 13 health centers were
- 10 health camps were
- A total no of 6,366 centers, while 381 camps for the diseases.
- Two new branches in District Nankana Khunda and Warburton in order to target marginalized
- Total Rs.386, 885,000 were disbursed; total number of new clients served was 3,491 and repeat loans were 5,198.
- During the quarter both new and repeat loan targets were not fully achieved but were quite close to the set targets.
- Disbursement target also could not be achieved.



tailoring organized to unskilled females who want stream of life.

training opportunities members to upgrade their

established in Area 2, Area 3

strengthened.

organized.

patients visited health patients visited the health treatment of different

have been opened in Mor-communities.

Back ground

To attain the long-term goal of sustainable social development it is necessary to provide health and education facilities to all the people and build their capacity on certain issues. The significance of these two features inspired DAMEN to start its Social Sector Program.

According to the financial analysts the Government is spending just 2.3% of the total Gross National Product GNP on education and just 9.9% of the total budget allocation is being reserved for educational purposes in Pakistan which is very low as compared to our neighbors that includes India which spends almost 4.5% of the total GNP and about 12.7% of their total budget on educational practices and at the same time Bangladesh spends just 2.1% of their GNP but 14.1% of their total financial budget¹.

Given the limited amount of resources available for educational expenditures increase in literacy rates remains a daunting task for a country like Pakistan. Since the formal education sector lacks required resources and facilities, it is necessary to explore other options in order to achieve the goal of universal education.

Keeping such ground realities in mind, efforts to popularize non-formal education in the country are of vital significance. DAMEN like many other sister organizations is involved in imparting non-formal education in Punjab by opening and strengthening home schools in rural and slum areas of District Lahore, Kasur, Sheikhupura and Nankana .

Similarly, in a developing country like Pakistan majority of the population remains deprived of basic health care facilities as ruling elites and legislators do not respond generously to the health and medical needs of the common man. They use to allocate massive funds for the non-developmental expenditures and luxuries of the rulers instead of developmental issues like health and education.

In this critical situation DAMEN is playing its key role like many other sister organizations by providing basic health facilities to the deprived community of rural and slum areas of District Lahore, Kasur, Shiekhpura and Nankana.

In the targeted areas of Lahore, Kasur, Shiekhpura and Nankana majority of people have no or limited access to the hospitals or other paramedical facilities. DAMEN is providing its health care services with the mission to cure their primary health care problems through lady health visitors (LHVs) having professional certifications only in 10 rupees prescription fee. 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. It also highlights the importance of family planning services in birth control and other reproductive health problems. Health care program is based on the principle of community participation through awareness, change of attitude and community mobilization through women activists.

¹ <http://sekho.com.pk/educational-articles/pakistan-literacy-rate/>

This report covers the period from 1st July 2014 to 30th September 2014. The key achievements, challenges faced and mitigation measures adopted are summarized below:

Social Sector Program

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

Key Achievements

During the reporting period following were the main achievements:

Home School Education Program

DAMEN's home school education program has now been expanded to 32 villages of Union Councils of NiazBaig, Ali Razabad, Chung, Shahpur, BholaGhari, Maraka, Halloki, ShamkeBhattian, KotRadhaKishan, Raiwind, (District Lahore) Begum Kot, Sharaqpur, Dhamke, Rachna Town and Muridke (District Sheikhupura), Phool Nagar, Jamber, Pattoki, Chunian and Habibabad (District Kasur), Nankana, Butcheyki, Morkhunda, Shah kot, (District Nankana). Currently, there are 90 home schools in these areas.



Table 1.1.No. of Students in Home Schools in Quarter July-September 2014

Table 1.1: No. of Students in Home Schools in Quarter July-September 2014					
Social Organizer's Name	Area Name	No. Of Students		Total Students	Total Schools
		Boys	Girls		
AREA 1 (DISTRICT LAHORE)					
Zab un Nisa	NiazBaig	27	32	59	2
	Ali Razabad	72	111	183	5
Asifa Sultana	Chung	174	218	392	10
NargisRehman	BholaGari	111	99	210	5
	Shahpur	76	88	164	6
Sub Total		460	548	1008	28

AREA 2 (DISTRICT LAHORE)					
Robina Begum	Maraka	130	152	282	8
	Sham kiBhattian	14	18	32	1
	Halloki	43	26	69	2
	Raiwind	26	26	52	2
Sub Total		213	222	435	13
AREA 3 (DISTRICT SHEIKHPURA)					
Shabnum Batool	Sharqpur	59	71	130	4
	Begum Kot	6	12	18	1
	Dhamke	105	123	228	5
	Rachna Town	114	35	149	3
	Muridke	44	36	80	2
Sub Total		328	277	605	15
AREA 4 (DISTRICT KASUR)					
SakinaBibi	Jamber	97	99	196	4
	Pattoki	133	134	267	5
Nasreen Sharif	Habibabad	49	38	87	4
	Phool Nagar	112	127	239	4
	Chunian	103	122	225	2
Sub Total		494	520	1014	19
AREA 5 (DISTRICT NANKANA)					
Mehvish	Nankana	122	149	271	5
	Butchyeke	17	23	40	3
	MorKhunda	28	69	97	4
	Shah Kot	19	24	43	3
Sub Total		186	265	451	15
Grand Total		1,681	1,832	3,513	90

Total 121 students dropped out (103 students from Area 2 and 18 students from Area 4) due to domestic and some other problems.

Health Care Services

During the reporting period 13 strengthened in the areas of Chung, Halloki and Manga at Begum Kot at at Sheikhpura Pattoki and Phool Nagar at Nankana, Butcheyki, Shahkot Nankana District. A total patients visited the centers



health centers were NiazBaig, Shahpur, Lahore District, Jamber, Kasur District and MorKhunda at number of 6,366 established in all

operational areas.

Table 1.2.Number Of Patients Visited Health Care Centers

SO Name	Area	No. of Health Care Centers	No. of Patients
AREA 1 (DISTRICT LAHORE)			
Zaib-un-Nisa	NiazBaig	1	887
NargisRehman	Shahpur	1	448
Asifa Sultan	Chung	1	723
AREA 2 (DISTRICT LAHORE)			
Robina Begum	Halloki	1	647
	Manga	1	600
AREA 3 (DISTRICT SHEIKHUPURA)			
Shabnum Batool	Begum Kot	1	830
AREA 4 (DISTRICT KASUR)			
Sakina Begum	Jamber	1	372
	Pattoki	1	391
Nasreen Sharif	Phool Nagar	1	375
Area 5 (District Nankana)			
Mehwish	Nankana	1	460
	Butcheyki	1	255
	Shahkot	1	290
	MorKhunda	1	88
	Total	13	6,366

Health Camp Campaign

10 health camps were organized in NiazBaig & Chung (Area 1), Maraka & ShamkiBhattian (Area 2), Begum Kot (Area 3) Jamber & Phool Nagar (Area 4) Nankana and Shahkot (Area 5) for microfinance- clients and non-clients. Health camps in NiazBaig, Chung, Begum Kot, and Shahkot were free of cost.

381 patients benefitted from these free health camps. These camps proved to be helpful for DAMEN in creating awareness in the community regarding its social and financial services.

Table 1.3. Free Health Camps in Operational Areas

Areas	Field Office	Date	Total Patients
Area 1	NiazBaig	28-August	83
	Chung	21-August	30
Area 2	Sham ki Bhattiyan	20-August	47
	Manga	21-August	25
Area 3	Begum Kot	18-July	38
Area 4	Jamber	25-August	32
	Phool Nagar	25-August	39
Area 5	Nankana	7-July	32
	Nankana	20-August	30
	Shahkot	26-August	25
Total	10		381

Environmental Consciousness

Environmental concerns such as pollution, erosion and deforestation affect everyone, but the poorest countries have the most to lose. They are impacted the most by environmental destruction, and have the fewest resources available to adapt. Therefore, to attain the goal of sustainable development, it is necessary to create awareness among the community about certain environmental issues.

For the purpose DAMEN organizes different group and individual meetings with Women Social Organizations and other community members. During the reporting period one training workshop on **“Environment & Our Climate”** was organized with 16 members of Women Social Organizations (WSOs). The training enriched the knowledge of the environmental activists regarding the importance of tree plantation, various forms of environmental pollutions and its effect on human lives, sanitation, solid waste management and development of environment friendly behavior and practices.

Community Transformation

Along with the home schools the social endeavors of DAMEN has also concentrated to successfully mobilize the women of these communities in the process of sustainable development by organizing them in groups for collective action to address the issues pertaining to education, health, environment and other social evils. For this purpose different trainings and forums have been organized for them on monthly basis with the key objective of awareness on health and environmental issues.

Table 1.4. Women Social Organizations (WSOs) Along With No. Of Members

Area	No. of WSO's	Member of WSO's
AREA I (DISTRICT LAHORE)		
Bhola Ghari	5	60
Shahpur	6	64
Chung	10	124
NiazBaig	2	30

Ali Razabad	5	80
AREA 2 (DISTRICT LAHORE)		
Maraka	8	80
Halloki	2	20
Raiwind	2	20
KotRadhaKitchin	0	0
Sham keBhattian	1	10
AREA 3 (DISTRICT SHEIKHUPURA)		
Begumkot	1	11
Sharaqpur	4	58
Dhamke	5	73
Rachna Town	3	36
Muridke	2	31
AREA 4 (DISTRICT KASUR)		
Jamber	4	120
Pattoki	5	150
Habibabad	4	40
Phool Nagar	4	40
Chunian	2	20
AREA 5 (DISTRICT Nankana)		
Nankana	5	14
ShahKot	3	0
MorKhunda	4	26
Butcheyki	3	10
Total	90	1117

Microfinance Program

DAMEN is providing financial support to the low income household to further expand their business in 217 union councils and 720 villages of district Lahore, Kasur, Sheikhupura, and Nankana through its microfinance program.

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

Highlights of the Microfinance Operations

- During the quarter both new and repeat loan targets were not fully achieved but were quite close to the set targets.
- Disbursement target also could not be achieved.
- Two new branches in District Nankana have been opened in Mor-Khunda and Warburton in order to target marginalized communities.

Performance during the Reporting Period

New Loans

The target for new loans was **3600** clients and actual clients were **3,491**. There was a difference of **109** clients in achieving the set target for new clients.

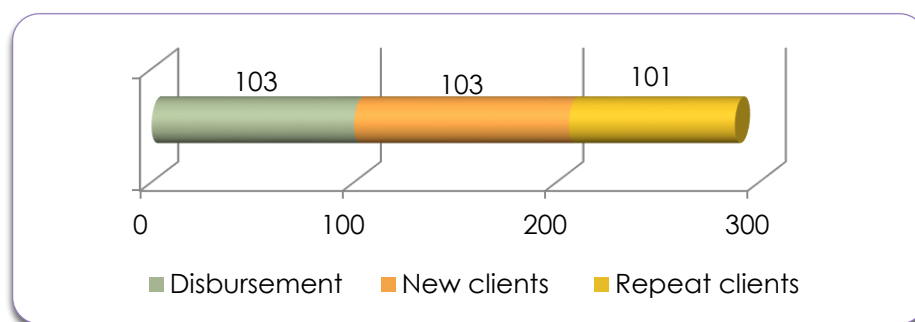
Repeat Loans

Target of repeat loans was **5,250** and actual number of repeat loans was **5,198** which was **52** lesser than the set target due to the bad repayment and bad record of some clients.

Disbursement

During the quarter target of disbursement was **Rs.400 million** whereas disbursed amount was **Rs.386,885,000** which was **Rs.13,115,000** lesser than the set target.

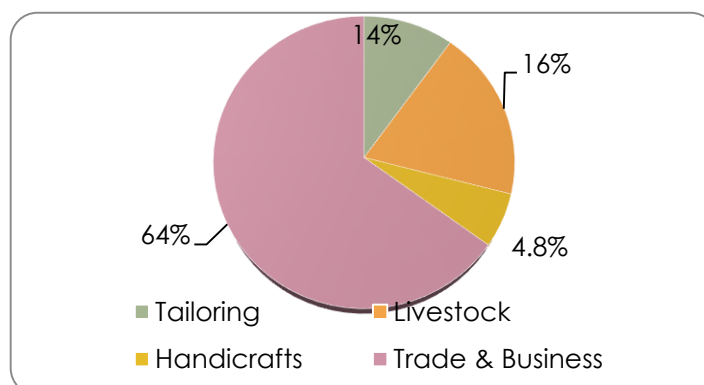
Figure 2.1. Performance of quarter (disbursement, new and repeat clients 'ratio)



Sectoral Distribution of Loan

Majority of the loans were disbursed in trade & business (64%), whereas 16.2% loans were disbursed for livestock. Remaining 14% loans were for tailoring and only 4.8% were for handicrafts and embroidery. This shows that ratio of trade & business is higher as compared to other categories.

Figure 2.2.Categories of Loan



Portfolio at Risk Ratio (PAR)

During the quarter DAMEN's PAR>30 was 0.84% (as on 30th Sep, 2014).

Summary of Credit Activity -- Program Level -- [After Write-Off]
Period: 01/Jul/2014 to 30/Sep/2014

IndNum	Indicator	Area1	Area2	Area3	Area4	Area5	PL_Total
100	OUTREACH (Numbers)						
101	A. Active Clients (Opening)	8,392	8,702	9,159	9,229		35,482
102	Groups Formed	424	341	369	399	144	1,677
103	B. Loans Disbursed New	479	607	742	873	790	3,491
104	Loans Disbursed Repeat	1,374	1,349	1,305	1,169	1	5,198
105	Loans Disbursed Total	1,853	1,956	2,047	2,042	791	8,689
106	Loans Closed	1,662	1,635	1,960	2,417		7,674
107	Loans Written-Off	65	5	2	189		261
108	Loans Closed - Write Off	4	4	2	20		30
109	Installments Received	24,774	26,506	27,823	25,879	776	105,758
115	C. Active Clients (Closing)	8,522	9,022	9,246	8,685	791	36,266
200	FINANCIAL (PKR)						
201	D. OLP (Opening)	213,686,000	212,440,195	199,988,990	177,577,074		803,692,259
202	Amount Disbursed Rs.	89,650,000	90,230,000	90,805,000	89,120,000	27,080,000	386,885,000
203	Loan Processing Fee (LPF)	2,689,500	2,706,900	2,724,150	2,673,600	812,400	11,606,550
204	Early Close Fee (ECF)	88,650	42,000	38,850	46,050		215,550
205	Amount Recovered	86,984,062	89,617,609	89,799,366	93,256,314	2,639,000	362,296,351
206	Principle Recovered	68,366,61	70,614,63	71,963,84	78,126,07	2,089,39	291,160,56

		9	5	8	0	7	9
207	Service Charges Recovered	18,617,443	19,002,974	17,835,518	15,130,244	549,603	71,135,782
208	Amount Written Off	788,738	70,633	17,131	2,495,852		3,372,354
209	Principal Recovered - Write Off	16,926	21,709	4,377	78,639		121,651
210	S.C Recovered - Write Off	9,872	9,847	30,833	45,938		96,490
215	E. OLP (Closing)	234,197,569	232,006,636	218,817,388	186,153,791	24,990,603	896,165,987
300	PERFORMANCE						
301	PAR > 30 Days (No. of Loans)	238	32	26	459		755
302	PAR > 30 Days (Amount)	3,199,328	438,028	431,281	3,496,495		7,565,132
303	PAR > 30 Days (%)	1.36	0.18	0.19	1.87	0.00	0.84
306	Average GLP *	223,941,785	222,223,416	209,403,189	181,865,433		849,929,123
307	Financial Revenue from GLP	21,306,943	21,709,874	20,559,668	17,803,844	1,362,003	82,742,332
308	Yield on GLP (%)	9.51	9.76	9.81	9.78	0.00	9.88
309	Average Loan Size	48,381	46,130	44,360	43,643	34,235	44,526
310	Average Loan Balance	27,482	25,716	23,666	21,434	31,594	24,711
311	Retention Rate (%) **	95.85	96.71	92.85	84.65	0.00	92.38

Training & Capacity Building

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

Community Level

Community capacity building is about supporting people to develop their skills and awareness raising for collective action to bring out positive change within their own communities. Further it helps to build their capacities towards highlighting key problems they encounter and possible solutions. DAMEN's vision and mission is based on the empowerment of marginalized communities through collective actions and their own participation.

Institutional level

DAMEN primarily focuses on the transformation of institutional and individual's capacities. The organization creates spaces and opportunities for individuals to grow on the one hand and the individuals contribute to organizational learning on the other. It is about supporting individuals, groups and organizations to enhance



and develop their social and operational competencies enabling them to carry on social change and developmental processes more effectively.

During the quarter DAMEN not only conducted regular quality trainings for both field and head office staff but also organized a number of activities to build the capacity of WSOs and marginalized community of targeted areas.

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

- **Skill Development Course on Beautician**

DAMEN arranged one training course on beautician from **18th August-14th September** in Panwah (Area 5) for unskilled community their skills in beautician. A benefited from the training. good initiative for community who are interested to start financial burden of their



females in order to build up number of 16 participants Skill trainings proved to be a especially unskilled females their own work to share the families.

- **Training workshops on**

A training workshop on tailoring (Area 5) from **18th August-14th** purpose to impart the stitching microcredit clients. The skills of cutting, stitching and designing the dress in different styles. 10 untrained females learned to cut and stitch clothes through this workshop.

Tailoring

was organized in Panwah **September** with the skills in untrained female participants of the training learned the

Internal Staff Trainings

Plan	Achievement
Ten Orientations for newly hired staff	Completed
Training of all Area Coordinators on bio matrix	Completed
CIB Training	Completed

- **Orientation of New Field Staff**

Ten orientations for newly hired field staff were organized during the quarter July-September 2014. The orientations gave brief introduction of DAMEN, its policies and role in economic development. The orientations also briefed on code of conduct, appraisal & social mobilization techniques and policies and procedures of microcredit and social sector programs. Here is the detail of these orientations.

- ✓ First two day orientation was organized on **5th – 6th August, 2014** in Area 5. 14 participants including area coordinators, loan officers (LO), junior loan officers (JLO) and account officers (AO) participated in the orientation.
- ✓ 2nd orientation was conducted on **27th August, 2014** in Head Office for two LOs.
- ✓ 3rd orientation was organized on **28th Aug, 2014** in Head Office. Total number of 6 LOs, JLOs and ACs participated in the orientation.
- ✓ One orientation was conducted for 3 participants including internee, AO and junior professional (JP) on 29th August, 2014 in Head.
- ✓ Orientation for 17 appraisal officers, LOs, ACs, AOs, ARO, JLOs, was organized on **3rd September, 2014** in Area office 2.
- ✓ Orientation for two AOs was conducted in Head Office from **1st– 2nd September, 2014**.
- ✓ Orientation was given to one LO in Head Office on **9th September, 2014**.
- ✓ Orientation for 9 LOs, ROs was organized in Area 3 on **12th September, 2014**.
- ✓ Orientation for one JP and one LO was conducted in Head Office on **22nd September, 2014**.
- ✓ Orientation of one Field Manager (FM) was conducted in Head Office on **29th September, 2014**.



- **Training on Bio- Matrix**

Training on Bio Matrix skills was organized for all ACs on **22nd August, 2014** in Head Office. ACs of all the area offices participated in the training. The training enriched the information about getting & restoring finger prints on bio matrix machine and collecting attendance data from its record.

- **Training on Credit Information Bureau (CIB)**

Training on CIB was organized on **1st September, 2014** in Area 5. 11 FMs, AOs, LOs Participated in the training. The training enriched the knowledge about CIB, role of CIB, CIB of State Bank of Pakistan, participating Member Financial Institutes (MFIs), uses of Credit reports, business Process Flow, MF-CIB credit risk management, received issues with using CIB, reading the MF-CIB and Code of Conduct followed by organization.

Social Sector Staff Trainings

Social Sector Program-Staff trainings	
Plan	Status
Two days training on Development Orientation	-Completed-
Three days Training on Environment& our Climate	-Completed-
Three days Training on Health& Nutrition	-Completed-
Two trainings on Early Childhood Education	-Completed-
Three Orientations for WSOs	-Completed-

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

“2-Day Development Orientation” was organized for women social organizations from **5th–6th August, 2014** in Kot Shameer. 14 members of WSOs participated in the orientation. The main objective of the orientation was to build up the capacity of WSOs by involving them in the process of development through social activism in order to broaden the scope of community participation for collective action.

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

“3-Day Training workshop on Environment& our Climate” was organized from **20th-22nd Aug, 2014** in Mangtanwala. A total number of 16 WSOs participated in this training. The training emphasized environment, importance of tree solid waste and development of and practices. It also briefed on effects on human life and role of environmental pollutions. The obligation regarding environment identify their environmental solutions.



from **20th-22nd Aug, 2014** in 16 WSOs participated in this the significance of clean plantation, management of environment friendly behavior different kinds of pollution & its civil society in eradication of training highlighted the state in order to enable WSOs to problems and their possible

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

“3-Day Training on Health & **2nd-4th Sep, 2014** in 4-Chak Dr. WSOs participated in the training. about primary health care and mothers. It also helped the available healthcare facilities through resource mapping.

- **Nutrition**

Nutrition” was organized from Wala. A total number of 10 The training gave awareness nutritional importance for participants in identifying

- **3-Day Training Workshops on Early Childhood Education**

Training workshops on “Early Childhood Education” was organized from **23rd – 25th Sep, 2014** in Mangtanwala Area 5. Total number of 8 home school teachers participated in the training. The training not only enriched the knowledge of the participants regarding different tools and techniques of early childhood education but also enhanced the skills and attitude of teachers for better results.

- **3 Orientations for WSOs**

Three Orientations for WSOs were organized on **5th Aug, 20th Aug & 3rd Sep, 2014** in Mor-Khunda, Mangtanwala and Butcheyki respectively. Total number of 12 WSOs participated in Mor-Khunda, 14 in Mangtanwala and 9 in Butcheyki. The orientations gave brief introduction of Damen, its policies and role in social development and code of conduct.

External Staff Trainings

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

- Mr. Haroon Majeed (Assistant Manager Finance) attended the Training on **“Financial Analysis; Concepts and Techniques”** from 25th-28th August, 2014 organized by Pakistan Institute of Management Lahore.
- Mr. Kamran Arif (Area Risk Officer) and Ms. Hira Jameel (Field Coordinator Social Sector) attended the training on **“Monitoring and Evaluation”** from 16th Sep-18th Sep organized by Church World Service-Pakistan/Afghanistan.
- Mr. Haroon Majeed (Assistant Manager Finance) and Ms. Sarfraz Taj Din (Assistant Manager Accounts) attended the one day training on **“Financial Management for CSOs”** at Source Deductions Webinar on 7th August, 2014 conducted by Assessment and Strengthening Program.

Networking & Linkages

The prime focus of DAMEN has always been on creating linkages and networking at the local and regional level for better collaboration with other organizations and institutions to learn, share and coordinate on issues of common concern and provide a platform for action research on various development initiatives undertaken by DAMEN at grass root level and produce manuals, reports and policy documents.

- Ms. Naghma Rashid attended the “Consultation Meeting with Stakeholder on the issue of **“Hate speeches against Religious Minorities”** conducted by SAP-PK on 9th September, 2014.

Constraints & Challenges

- Out of the total 121 students dropped out from different areas due to their domestic and some other problems.
- Although 90 schools are successfully running along with their 90 women social organizations but still there is a need to strengthen the role of WSOs.
- Implementation of new performance appraisal & management system at all levels and impact on the improvement of loan portfolio.
- Maintain the yield of GLP by not allowing field staff to take recoveries before due date
- Reduce the cost per loan
- Maintain the client base at a certain level of 1700 to 1800 clients per field office.
- Monitoring of loan utilization.

Existing Gaps

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

Lessons Learnt

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