

Project Summary

The research proposed is intended to explore themes at the intersection between humanitarian aid groups, their development goals, and the social structures of the cultures they serve. Conflicts and natural disasters leave millions of people displaced and in need of aid every year. The current system that responds to the 140 million people in 37 countries in crisis is fragile and unable to keep up with the demand (Daar et. al. 2018). Development goals seek to strengthen economies and therefore create greater sustainable change. But there are obstacles when working between different cultures with different values. During the course of the research, the implementation and the dissemination of microfinance loans will be followed, specifically focusing on women in Banda Aceh, Indonesia. Through a combination of participant observation and interviews, data about the interaction between local tradition and development innovation will be collected. Participatory mapping will be used to better understand the informal economy and visualize the impact that these micro finance loans in Banda Aceh, Indonesia. Finally, surveys will be used to collect demographic information to understand how the goals of these financial institutions are carried out. As the pressure for humanitarian aid grows, more research will need to be done to support the change and innovation necessary to keep up with demand. The current system includes the use of tactics that only yield temporary benefit. Agents of relief groups respond to long-term risk with short term solutions (Zhang 2016). The current research urges a closer examination of participation under development goals (Schuller 2012). This research will provide humanitarian aid/development groups with data to improve their current policy and structure and therefore increasing their ability to address the issues they face and appropriately distribute funds.

Project Description

Statement of Problem/Introduction

The research proposed is intended to explore themes at the intersection between humanitarian aid groups, their development goals, and the social structures of the cultures they serve. During the course of the research, the implementation and the dissemination of microfinance loans will be followed, specifically focusing on women in Banda Aceh, Indonesia. An increase in global conflict and natural disasters has put more pressure on an already fragile system. According to United Nations High Commissioner for Refugees, US\$25.4 billion is required to adequately provide aid for displaced civilians, but only one-third will likely be covered in 2018 (Daar et. al. 2018). As the pressure for humanitarian aid grows, more research will need to be done to support the change and innovation necessary to keep up with demand. With this new research, there will be greater responsibility to understand the long term consequences of humanitarian aid to social structures of countries that are often steeped in tradition and unstable through conflict. The city of Banda Aceh is especially interesting considering its semi-autonomous status and incorporation of Islam into its financial structure (Seibel 2007). For a donor who has to consider financial feasibility, considering something as intangible as culture may not seem practical. But disregarding this social component can lead to greater conflict, maybe even negating the benefit of the aid.

Research Objectives

The research objective is to observe current techniques used to distribute microfinance loans and how that affects the social structures, specifically for women in Banda Aceh, Indonesia.

Research Questions

- How do women in Banda Aceh, Indonesia accept the policies implemented by development groups into their lives?
 - How are the goals of these groups created and how do they reflect the needs of the participants involved?
 - What are the challenges in implementing aid and how do these groups overcome these challenges?
 - How do innovations change or disrupt local traditions or rituals and how does this affect development goals?

Relevant Literature

Commodity donations only last for as long as it takes to render the commodity useless. Food will only be viable unless it is eaten or rotten beyond repair. This is one of the main critiques of humanitarian aid. Agents of relief groups respond to long-term risk with short term solutions (Zhang 2016). A current analysis of humanitarian aid goals shows a strong trend towards strengthening development objectives (Daar et al. 2018). The top priority is to strengthen economies with the hope that any following aid provided will increase in efficiency. Having a system, like supporting a local economy, can bolster not only individual health but also strengthen social structures. In refugee camps, economic activities helped bring about a sense of normalcy and dignity (Trapp 2018). While informal economies can play an important role in morale within a refugee camp, humanitarian aid groups often times ignore the potential consequence their presence can bring about. This is not a matter of using “indigenous”

knowledge to implement “western” policies but a greater understanding of how the participation by multiple groups can bring about more sustainable change (Yarrow 2008). Humanitarian aid works within the very tricky intersection of well-intentioned, western countries and often post-conflict or post-natural disaster countries.

Informal economies are example of ritual that encourages collective action and social commitment (Richards 2010). Humanitarian aid groups can disrupt the repeated practice of ritual which can cause social panic (Richards 2010). For a donor who has to consider financial feasibility, funding ritual may not seem practical (Richards 2010). Meaning is derived from the actual practice and participation of ritual and not the material artifacts of ritual (Richards 2010). Therefore, it is not possible to design ritual. It is only through practice that the benefits of ritual arise (Richards 2010). But disregarding this social component can lead to greater conflict, maybe even negating the benefit of the aid. A case study in Sierra Leone showed that creating a space for ritual prevented a potential war after humanitarian aid groups nationalized the seed economy (Richards 2010). Understanding that interactions between aid groups and aid recipients would not only be beneficial for the players on the ground but also anyone financially involved. There is a greater impetus to conduct this research after considering the power dynamics introduced by these interactions. Development goals combine the resource distribution of humanitarian aid with the political sphere of creating sustainable change. Non-governmental organizations have the unique capability of affecting change independent from government bodies (Schuller 2012).

But foreign aid can still translate political interest, potentially even furthering existing inequalities (Schuller 2012). Aid groups do this by not operating autonomously from their donors and shaping their goals around the interests of donor groups, who are often far removed from the actual issue (Zhang 2016). By including politics into the discussion, certain groups of people are deemed as not favorable for achieving a certain goal can be excluded from access to resources (Zhang 2016). In El Salvador, USAID’s presence created a new wealthy elite, facilitating reform for a few, but larger social problems, like crime and poverty, still remain an issue (Quan 2005). This manipulation of culture continues in the form of “the economy of shame”. NGOs in Bangladesh were criticized for taking advantage of the “rural codes of honor and shame” in order to collect loan payments. Loan recipients, especially women, were socially cast out for using a system meant to generate equality (Kalpana 2011). Women in Bolivia were forced to use household resources to pay back the micro loans they received to contribute back into the economy (Brett 2006). In Paraguay, credit worthiness became a marker of social status among women borrowers leading to increased tension within the community (Schuster 2014). These three case studies show the unavoidable intermingling of development policy decisions and social structures. The current research urges a closer examination of participation under development goals and this research aims to do so (Schuller 2012).

Research Setting

Research will primarily take place in Jakarta, Indonesia and Banda Aceh, Indonesia in partnership with Harvard Kennedy School Indonesia Program. The main financial institution studied will be the World Bank office in Jakarta. Indonesia is an ideal place to study the intersection of microfinancing and culture due to its emerging presence in development programs. Initial connections will be made in Jakarta, Indonesia, where the main offices for the World Bank resides. Social structures of women will be primarily studied in Banda Aceh, Indonesia. Following major tsunami and earthquakes, the province of Nanggroe Aceh Darussalam received wide spread attention from various humanitarian aid groups (Seibel 2007). Efforts today reflect a trend towards innovating current aid institutions (Seibel 2007). The

additional autonomy that they have from the rest of Indonesia makes the city of Banda Aceh in the province of Nanggroe Aceh Darussalam makes it an especially interesting research setting (Seibel 2007). Previous efforts to introduce sustainable change have come in the forms of bringing electricity to the Ciptagelar village in West Java, Indonesia. But these energy generation facilities eventually failed due to a lack of funding. In a conference paper written about this project, the implementers noted challenges respecting local tradition, including navigating around religious guidelines and gender norms (Sato et. al. 2017). In addition, Indonesia is the largest predominantly Muslim democracy (The Asia Foundation). The conservative values of Islam translate into a unique financial system. The social finance system includes *saprah amal* which is a fund for the Banjar community to build infrastructure, like schools and hospitals. When there is already a complex financial network that incorporates foreign values, financial institutions are faced with the additional challenge, or not, to shape their policy around an existing structure (Dakhoir 2018).

Research Plan

Six months prior to leaving for the field site, the proper permission from the field site and the State Department will be obtained. This includes a Foreign Research Permit from the Ministry of Research and Technology of Indonesia. Additionally, background information about the site and the subject matter will be prepared, similar to the information above. Arrival in Jakarta, Indonesia will be scheduled for January 11th, 2020. This is away from peak tourism season so prices are expected to be more reasonable. Under the supervision of Professor Jay Rosengard of the Harvard Kennedy School Indonesia Program, initial introductions will be made two months prior with contacts within the micro finance space in Indonesia. Through these connection, key informants, women who have received microloans recently in the city of Banda Aceh, will be identified. One month after arrival, the researcher will transfer to Banda Aceh. To reach Banda Aceh, one must anyway travel to Jakarta where a major airport exists. While in Jakarta, the researchers will take advantage of access to the World Bank office in Jakarta as well as training for the research assistant. Through a combination of participant observation, interviews, and participatory mapping, data about the interaction between local tradition and development innovation will be observed. During the last three months, preliminary data analysis and a survey will be conducted. Field work will end November 2, 2020. The following two months will be spent at the Harvard Kennedy School Indonesia Program to complete further analysis. Eighteen months will then follow of preparing materials to publish an ethnography.

Research Schedule

		Months										
		1	2	3	4	5	6	7	8	9	10	11
Methods	Identifying Key Informants in Jakarta	X										
	Participant Observation		X	X	X	X	X	X	X	X	X	X
	Informal Interviews		X	X	X							
	Participatory Mapping			X	X	X						

	Semi-Structured Interviews					X	X	X	X	X	X	
	Preliminary Data Analysis									X	X	X
	Survey										X	X

Methods for Data Collection, including the questions/guides in an appendix

Method	
Participant Observation	The main objective of this research is to better understand how aid recipients experience change in tradition. By participating and observing their life, an opportunity will be created to understand ritual in everyday life and where foreign ideologies intermingle.
Interview	A more personal measure can be used with key informants to get more specific information about how their lives might have changed over time. This will include a better understanding of how they learned about micro finance loans which will illuminate how these financial institutions approach interacting with the women of Banda Aceh.
Survey	To understand the reach of aid, a survey would be used. The information that a survey is intended to gather is demographic information specifically the percentage of women targeted by these aid groups. This will answer how the goals of these financial institutions, which includes increasing gender equality, are actually carried out.
Participatory Mapping	In order to better understand the informal economy, participatory mapping will be used. This method will help identify where the micro finance loans are used and what areas are most impacted by these transactions. This will also identify spaces of ritual and how micro finance loans affect these spaces.

Data analysis and management

The interviews will be transcribed to better analyze the data captured. Transcriptions will be done by Rev, a third party transcription service. Handwritten notes will be transferred into a digital format and secured in a cloud platform service, pCloud. Physical copies of the notes will be kept in a secure location. Only close personnel will have access to the cloud platform. Close personnel included the primary investigator, the advisor, and the research assistant. The qualitative data will be organized by a code book, identifying key themes. The code book will be created by the primary investigator and the research assistant. The quantitative data collected from the survey will be sent to a statistician to analyze trends within the data.

Competencies of Student

The primary investigator in this study has a degree in finance as well as finance work experience. Additionally, the primary investigator has been trained in ethnographic methods and received ethics certification for working with human participants. Through working as a research assistant for a cultural anthropologist at the Perot Museum, the primary investigator has worked with data management and analysis. The primary researcher also has a coding background, in

Java and C++, and proficient with data management software, including being Excel Core Certifies. One-month prior, the primary researcher will enter into an immersive language program in Jakarta, Indonesia. Throughout the duration of the project, Professor Jay Rosengard will serve as a supervisor. Professor Rosengard has over forty years of experience studying the implementation of policies in fiscal strategies in Indonesia. At the field site, there will be a research assistant recruited from the University of Indonesia in Jakarta, Indonesia. The research assistant will offer local knowledge and translation services if necessary.

Significance and Dissemination

The recent increase in conflict and natural disasters has led to a demand for humanitarian aid by 140 million people in 37 countries (Daar et al. 2018). Demand has increased while funds are still inadequate. Therefore, at the Grand Challenges Canada event, humanitarian agencies, governments, private sector representatives, and philanthropist met and agreed that innovation is the top humanitarian aid priority (Daar et al. 2018). This research will provide humanitarian aid/development groups with data to improve their current policy and structure and therefore increasing their ability to address the issues they face and appropriately use funds. After the ethnography is published, a shorter condensed version will be produced. This version will be presented at conferences around the world that bring together the top public and private development institutions.

Ethical Considerations

Many of the participants involved will likely be in a financially unstable position. Ensuring that participants understand that their access to aid will not be altered will be very important in addressing the validity of the data collected. Women will also likely be a vulnerable group as different cultures might have different gender roles. Kalpana describes the economy of shame in Bangladesh where women are sent to their natal home after the “shame” they endure of appearing in court over unpaid loans (Kalpana 2011). In Indonesia, there will need to be additional consideration in the traditional perspective of gender. A female interviewer will likely be more acceptable in this situation. Anonymity will also be important due to the fact that financial stability can be associated with social status. Pseudonyms will be used and all data will be stored on a secure cloud platform. The primary investigator and the research assistant will ensure that they are fully aware of the customs and traditions of Banda Aceh, Indonesia before arriving to the field site.

Personnel

The primary investigator is Monica Lee from Southern Methodist University. Her experience in both the finance industry and an anthropology classroom makes her a skilled asset to this team. Professor Jay Rosengard will serve as an advisor and a resource in the United States. His expertise and network will make him a valuable member of the team. His presence in the United States will also serve as a safety net while research is occurring in Indonesia. Additionally, a research assistant will be hired to handle any administrative tasks and provide additional local knowledge. The research assistant will be paid a living wage based on local standards. This research will provide valuable experience for the research assistant. The research assistant will be recruited from a local Indonesian university. Any further members of the team will come from connections made by Professor Rosengard.

Budget and Budget Justification

		US \$	US \$ Total
Travel	1 x roundtrip airfare Dallas-Jakarta-Dallas (\$558 per trip * 2 ways)	1,116.00	
	1 x roundtrip airfare Jakarta-Banda Aceh-Jakarta (\$128 per trip * 2 ways)	256.00	
	Lodging in Jakarta (\$20 per night * 1 month * 2 rooms)	1,240.00	
	Excess baggage	200.00	
	Vehicle rental in Jakarta (\$25 per day * 1 month)	1,550.00	
	Apartment in Banda Aceh (\$140.49 per month * 10 months * 2 rooms)	2,809.80	
	Utilities in Banda Aceh (\$210.73 per month * 10 months * 2 rooms)	4,214.60	
	Monthly Public Transportation Pass (\$9.13 * 10 months * 2 passes)	182.60	
Sub-total for travel			11,569.00
Living Expenses	Per Diem in Jakarta (\$15 * 1 months)	465.00	
	Per Diem in Banda Aceh (\$10 * 10 months)	3,000.00	
Sub-total for living expenses			3,465.00
Other Costs Associated With Research	Research Assistance (\$435.51 * 11 months)	4,790.61	
	Gifts for informants	50.00	
	Travelers Insurance (\$100/month * 10 months)	1,000.00	
	Visa or permit fees	250.00	
Sub-total for other costs			6,090.61
Supplies and Equipment	Audio Recorder (\$45.99 * 4)	183.96	
	Transcription Services (\$1/minute * 2 hours * 50 interviews)	6,000.00	
	pCloud Lifetime Subscription	350.00	
	Laptops (x4)	1,000.00	
Sub-total for Supplies and Equipment			7,533.96
Total Budget Requested			28,658.57

Flight info based on Expedia. Travel costs include consideration for two people, the primary investigator and the research assistant. Lodging is based on average cost per night for a one-bedroom apartment on AirBnB in Jakarta. The travel costs in Banda Aceh are based on monthly averages found on Numbeo, a travel website. Vehicle rental in Jakarta based on average cost on travel websites. Wage of research assistant cost based on average monthly salary in Indonesia. Gift for informants is based off the average price of two pounds of apples, an appropriate gift for the field site. Four laptops are for the primary investigator and the research assistant and one backup for both the primary investigator and the research assistant. Laptops are integral not only to the data management of the research but also an important source of communication.

Data Management Plan

This project will produce data to understand the impact that microfinancing has on the lives and social structures of women in Banda Aceh, Indonesia. This data will be in the form of field notes, interview transcriptions, interview recordings, maps, and survey data. The data can be accessed and shared through self-dissemination through a dedicated website that the research team will create and maintain. The ultimate goal for this research is to advise development groups in their policy formation. The research team will ensure that proper steps are taken to maintain anonymity. The principal investigator will hold the intellectual property rights for the research data generated. Informed consent will be used in Indonesian, Malay, and English to ensure participants can understand the extent of their participation. It will be thoroughly communicated to the participant what parts of their data will be used and how it will be presented. There will be an emphasis on anonymity included in the consent form. The principal investigator will request IRB review compliant with the procedures established by the Harvard Kennedy School.

Handwritten field notes will be scanned and stored as pdf files. Interview transcriptions will be done by a third party and stored in a secure cloud service platform in the form of a pdf. Interview recordings will be saved as a MPEG-4 (.mp4) format. Maps will be scanned and stored in a pdf format. Survey data will be stored in an excel file (.xlsx). In addition to distributing the data from a project website, data will be saved on a secure cloud service platform and the Harvard Kennedy School database. Several copies of digital files will be stored in a secure cloud service platform, the Harvard Kennedy School database, and some parts of the digital files will be stored on a research website. Data files will be managed and stored on secure laptops that include a lockable computer system with passwords, a firewall, power surge protection, and virus and malware protection. All data will be stored with anonymous information. The principal investigator will be in charge of ensuring that all data is collected, managed, stored, and shared. The principal investigator has collected data on this topic previously. The data collected included important information on past research, the topic, and the research site. All the data combined better prepared the principal investigator and research assistant for the field. Data collected previously is stored on a secure cloud platform. The data is produced will be of interest to both public and private development groups.

Organization will be stored initially in chronological order. During the preliminary data analysis stage, data may be reorganized by themes. Data will be stored in four places. First, the data will be stored on the computer's hard drive. Additionally, data will be stored on an external hard drive that will be stored in a secure location at the field site. The data will also be uploaded using pCloud cloud services. pCloud is recognized as a leader in secure software and also most cost efficient. The only people that will have access to the cloud drive will be the advisor, the primary researcher, and the research assistant. Everyone who has access to the cloud drive will be required to sign a non-disclosure form. Occasionally throughout the research, a hard copy will be sent to the advisor in the United States. Data will need to be stored starting six months prior to the research, eleven months during the research, and then the eighteen months following for the ethnography write up. Data will contain pseudonyms only known to the primary researcher and the research assistant. Contact information will be kept in a separate cloud account only available to the primary researcher and the advisor.

Bibliography

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EDUCATION

Southern Methodist University	Dallas, TX
Cox School of Business <i>Bachelor of Business Administration, Finance</i>	May 2020
Dedman College of Humanities and Sciences <i>Bachelor of Art, Anthropology</i>	
Dedman College of Humanities and Sciences <i>Minor, International Studies</i>	
Meadows School of the Arts <i>Minor, Creative Computing</i>	
GPA: 3.7/4.0	
Honors: BBA Scholar, Deans' Scholar	

EXPERIENCE

Relevant Courses: Introduction to Ethnographic Methods

Research Experience:

- Clothing Acquisition and Disposal Study- Completed and transcribed interviews
- Native Ethnography of Service Community on SMU Campus- Conducted participant observation and interviews

Perot Museum of Nature and Science

Dallas, TX

Evaluation Intern

September 2018 – January 2019

- Assist with data management for various research products led by cultural anthropologist and director of evaluation, Dr. Rose Jones
- Conduct statistical analysis of data collected on visitor experience and response to new exhibit hall concerning climate change

Expando Global

Prague, Czech Republic

Intern

May 2018 – June 2018

- Supported the marketplace specialist in responding to client requests and technical support correspondences from 10 different businesses
- Formatted, input, and maintained product data for small and medium sized businesses entering the international e-commerce space

Deloitte Services, LP

Dallas, TX

Pioneer Intern

June 2017 – July 2017

- Organized data for audit teams in the healthcare and consumer product industries using Microsoft Excel and AuditSystem
- Engineered a standardized well-being network that connects employees to wellness resources and ambassadors within the firm

LEADERSHIP AND ACTIVITIES

Consult Your Community

Dallas, TX

Founding Member of SMU Chapter

January 2018 – Present

- Recruit two local businesses through partnership with the Dallas Entrepreneurship Center to receive 100 hours of pro-bono consulting from teams of four students
- Oversee the creation of SMU chapter with the national Consult Your Community group which mobilizes students in over 15 universities across America

Boulevard Investment Group

Dallas, TX

Junior Analyst

September 2017 – May 2018

- Analyzed equity investment opportunities by performing in-depth company and industry research using business databases such as Bloomberg and S&P Capital IQ
- Developed quantitative and qualitative arguments in the technology and healthcare industry into persuasive presentations for 20 executive officers alongside one to three junior analysts

SKILLS

Technical Skills: Microsoft Excel Core Certified, Adobe Premiere, Processing, Maya

Appendix

Potential interview questions:

- When did you receive a micro loan and how much did you receive?
- How have you used your loans?
- Where is your micro loan most needed?
- Who else do you know that has received a micro loan?
- Where do you spend your micro loan?
- How did you receive your loan? How did you learn about micro loan programs?
- Would you recommend a friend or family member receive a micro loan? Why or why not?

Potential survey questions:

- What is your age, gender, and marital status?
- Which member of your household manages finances?
- How many people do you know have received micro loans?
- On a scale, how much do you know about the policies of the banks these loans are coming from?