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INSTITUTO
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EXPLORATORY DATA ANALYSIS OF KIVA LOANS IN THE PHILIPPINES

Introduction to Python - Assignment 03



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- To examine the distribution of Kiva loans across regions in the Philippines
- To analyze trends in loan amounts over time
- To identify key sectors, activities, and borrower characteristics
- To evaluate funding and disbursement patterns in Philippine microfinance

Kiva Loans in the Philippines



OBJECTIVES

TOP REGIONS

1. Palawan
2. Negros Islands
3. Cebu

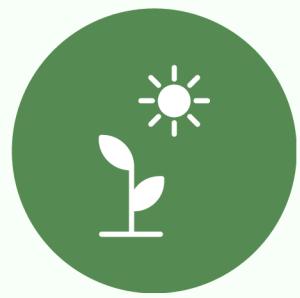
TOP SECTORS



Retail



Food



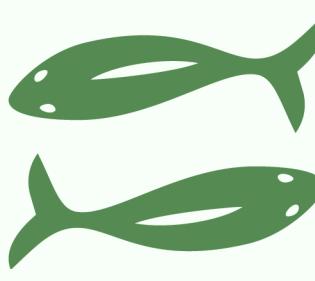
Agriculture



General
Store

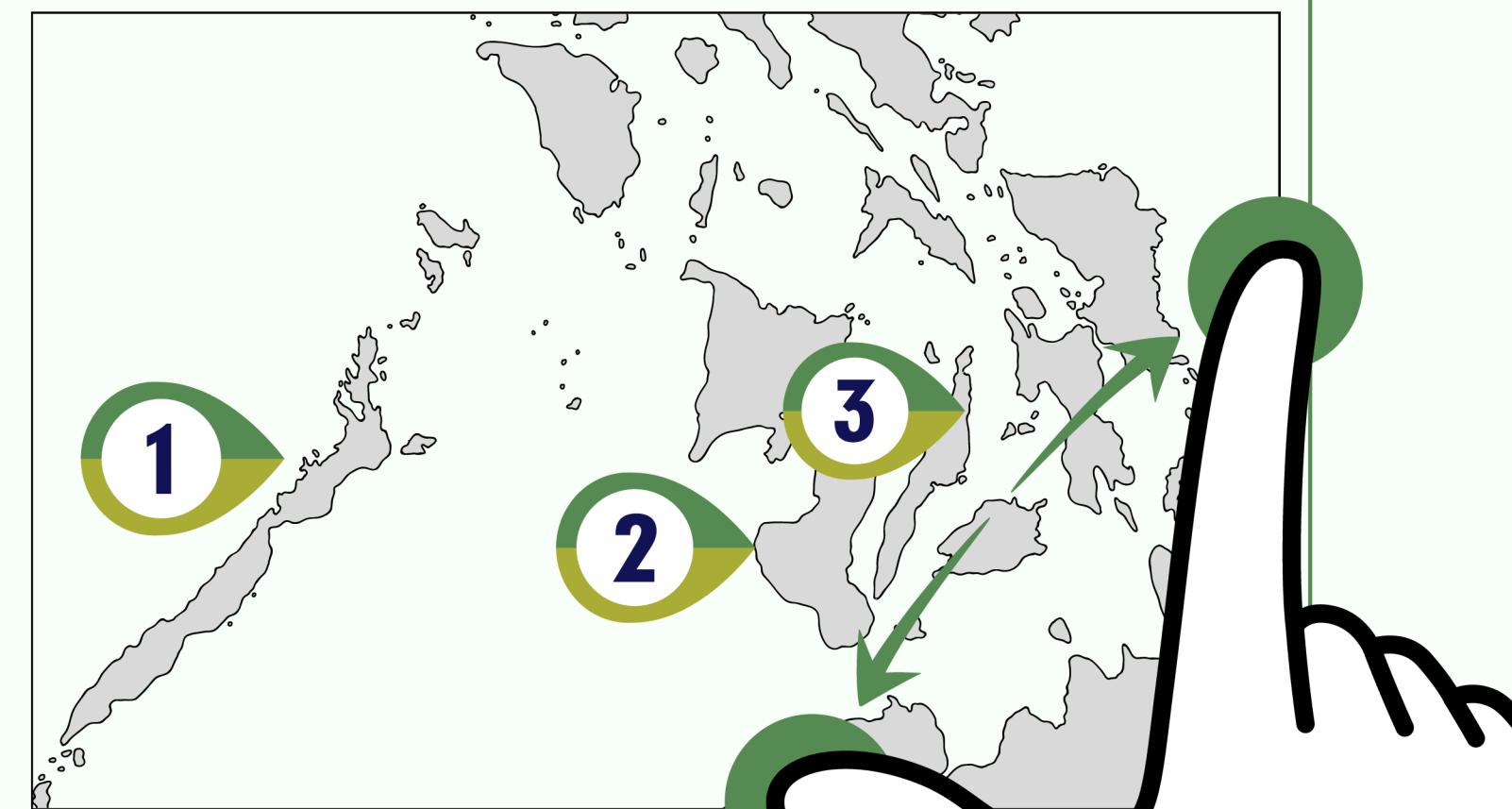


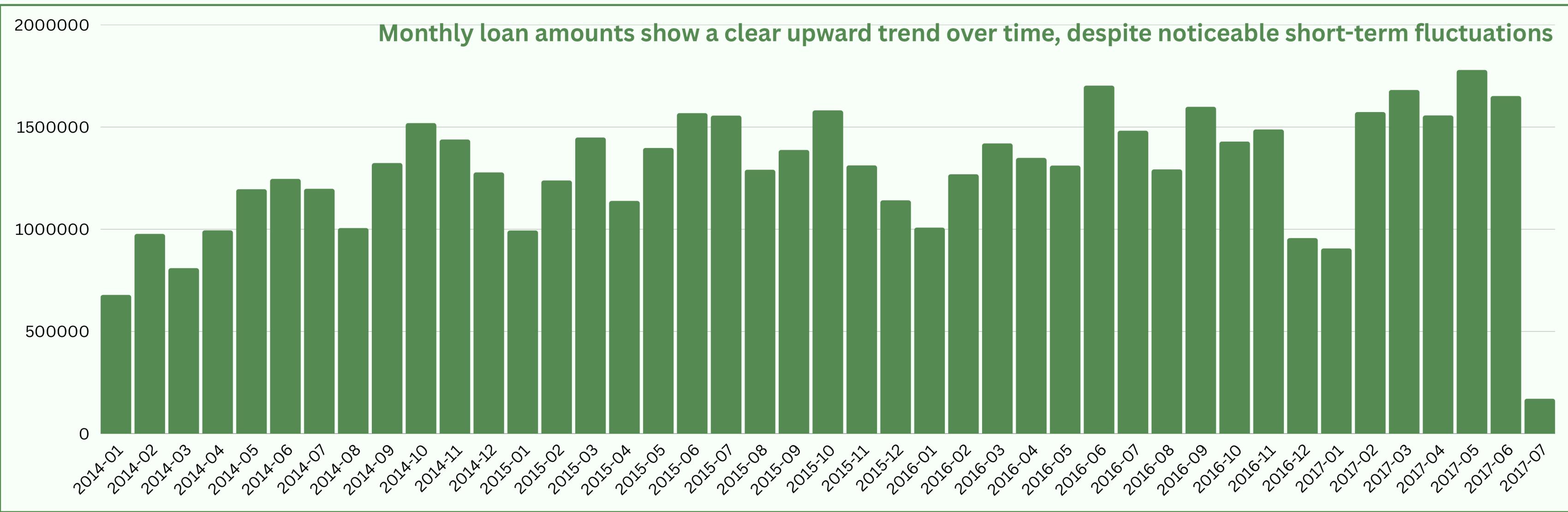
Livelihood
Agriculture



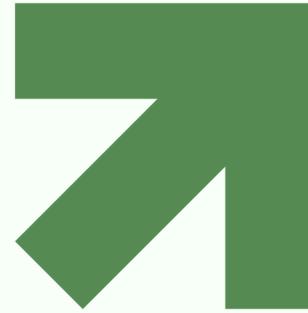
Fisheries

REGIONAL
DISTRIBUTION OF
KIVA LOANS →





TRENDS IN LOAN AMOUNTS OVER TIME



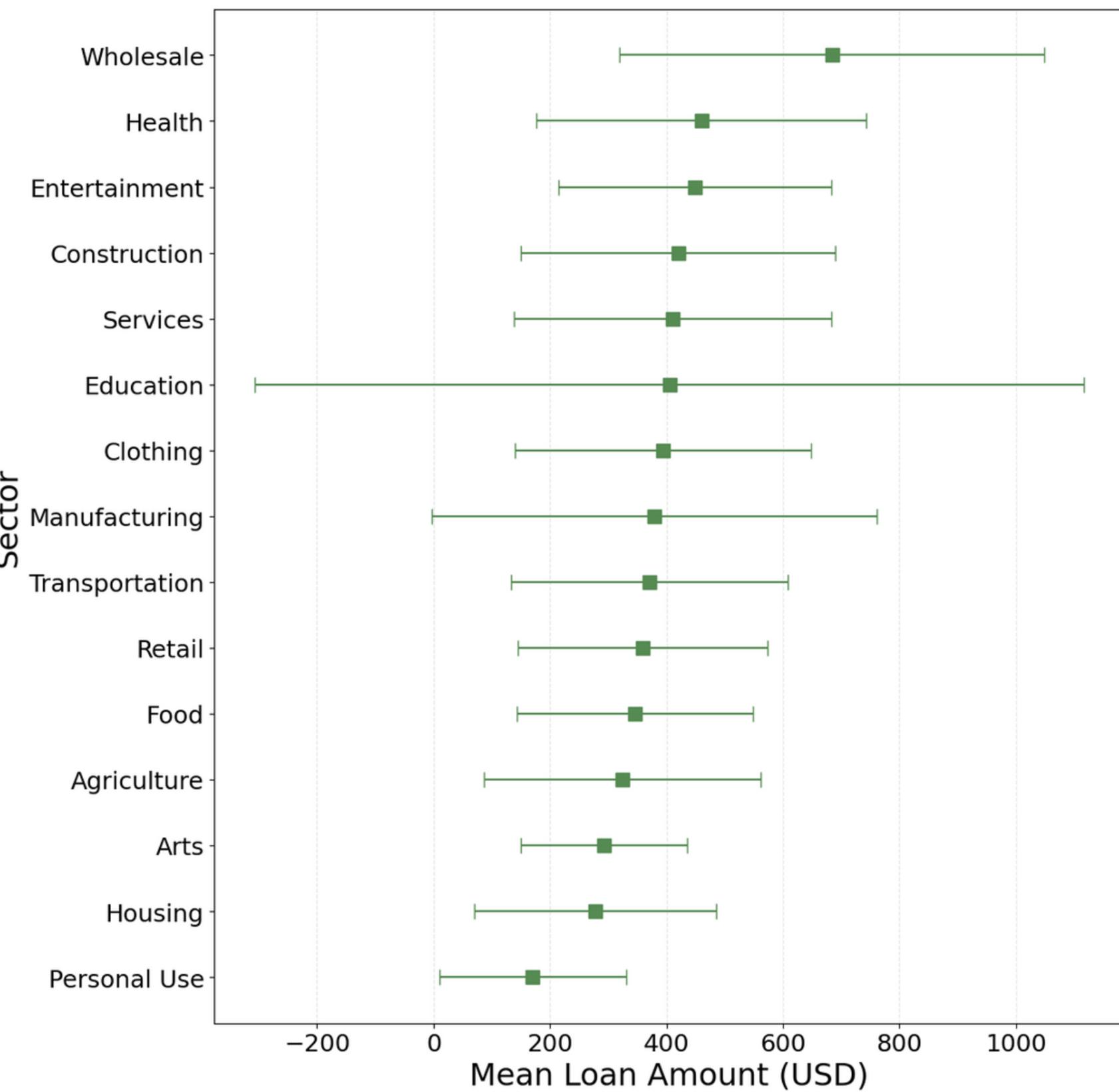
VARIATION IN LOAN AMOUNTS BY SECTOR

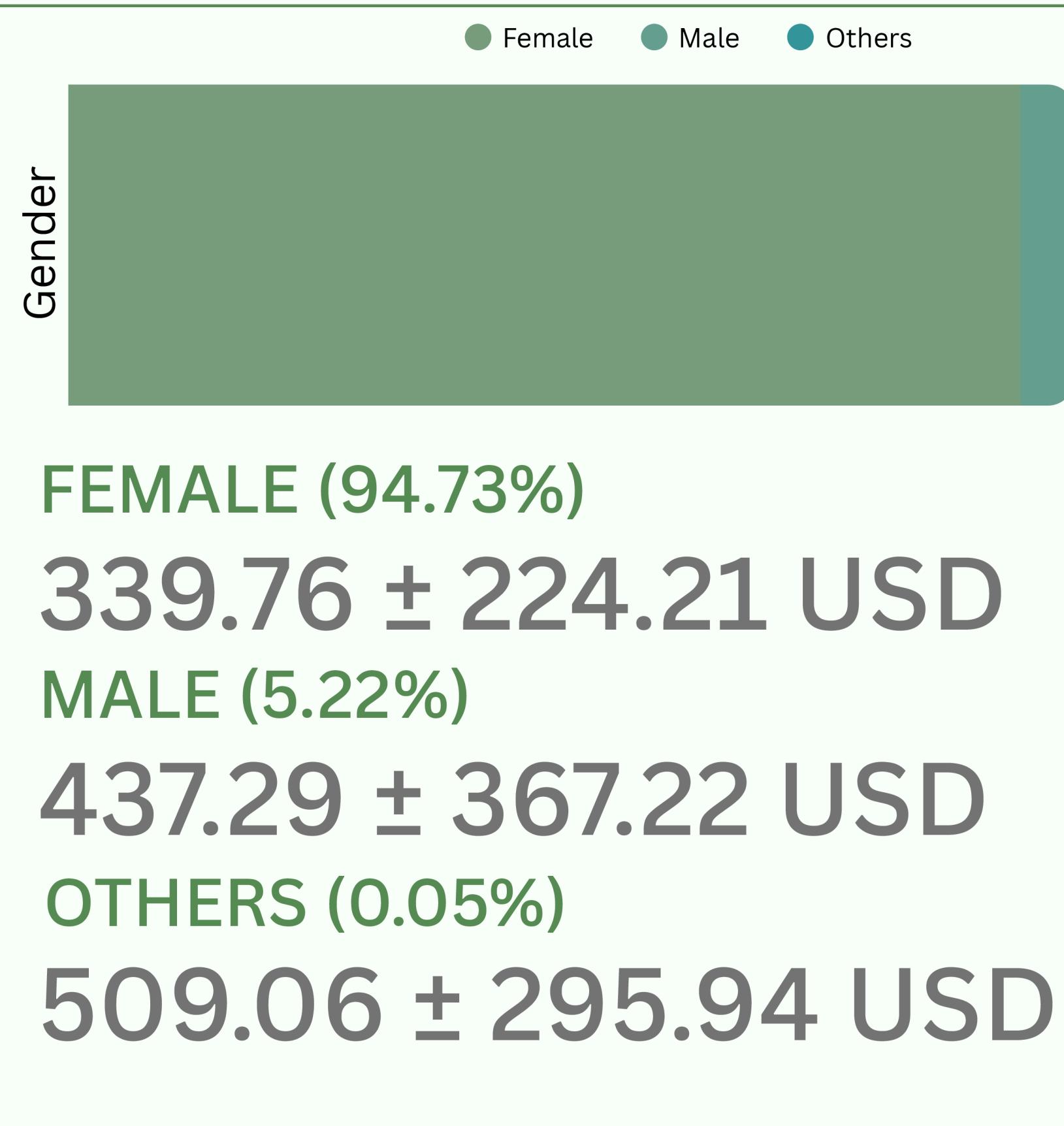
What the Data Shows

Different sectors require different levels of capital.

High-value sectors like Wholesale and Health receive larger loans, while sectors such as Housing and Personal Use have much smaller loan sizes.

Mean Loan Amount by Sector with Standard Deviation





VARIATION IN LOAN AMOUNTS BY GENDER

What the Data Shows

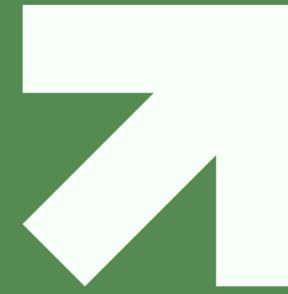
Female borrowers receive the highest average loan amounts, followed by males, while mixed-gender groups receive the lowest. Male borrowers also show the widest variability in loan sizes.

How are Kiva Loans Funded and Disbursed in the Philippines

Faster Funding Times

Kiva loans in the Philippines are typically funded in just 4 to 12 days, with an average of 9.85 days. This reflects strong lender engagement and steady support for borrowers across sectors.

Understanding Disbursement Timing



Disbursement times appear negative because Kiva's field partners often release funds before the loan is fully funded on the platform. This workflow helps ensure borrowers receive capital quickly when they need it.



FUNDING & DISBURSEMENT TIME INSIGHTS