

Data Science for Social Good

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ABSTRACT

In this paper, we present an analysis of data provided by Grameen America. Our analysis was based on attempting to understand the reasons as to why former Grameen America members decided to not renew their loan and terminate their membership. To do so, we decided to analyze member feedback comments from the exit survey form data provided to us from Grameen America. Our analysis consisted of three different NLP (Natural Language Processing) tasks: Clustering Sentences, Sentiment Analysis, and Keyword Extraction.

DATA

The data is collected from the Grameen America exit survey after recipients have received their loans. The data records the start and end time it took for them to take the survey, whether they would renew the loan, if they have met with their representatives, the date scheduled to get the loan, the expected date to get the loan, reason for not renewing the loan, the Grameen branch where they got the most recent loan, how likely they would recommend Grameen to friends or family, and other comments. There were two datasets provided: one in English and the other in Spanish. Since we planned to perform NLP analysis on the datasets to understand the results better, we translated the Spanish dataset results to English. It is also important to note that the results may be biased since participation in the survey is voluntary. There is a likely chance that those who feel strongly about the program will respond to the survey.

INITIAL ANALYSIS

Preliminary analysis was performed on that data to get a better understanding of the results.

Initial analysis included looking at the average rating and percentage renewal by state. This was done by loading the Spanish dataset only into a data frame. The data is then grouped by state based on the Grameen branch location response that was provided in the survey. The average rating and percentage renewal were then calculated based on the groups. Figure 1 shows the results of this analysis. We can see that Grameen branch locations in Massachusetts performed the best in comparison to the other locations. Although Connecticut and Illinois had the lowest ratings and percentages, it should be noted that this was only one response. The count column refers to the number of responses from each location.

State	Count	Average Rating	Percent Renew
California	119	8.56302521	75.6302521
Connecticut	1	2	0
Florida	16	8.0625	56.25
Illinois	1	5	0
Indiana	27	8.851851852	81.48148148
Massachusetts	15	9.866666667	86.66666667
Nebraska	5	8.2	100
New Jersey	51	8.941176471	80.39215686
New York	281	8.241992883	73.30960854
North Carolina	60	9.716666667	76.66666667
Texas	39	8.743589744	51.28205128

Figure 1: Average rating and percentage renewal grouped by state

Additionally, there were advantages and disadvantages of having a dataset with so few results. Since there were a couple hundred results, it was reasonable enough for us to sit down and read through each result. However, this may cause less accurate results when performing our analysis. Upon initial glance, we noticed that representatives and meetings were popular reasons for why people choose not to renew their loans. However, for the people that used meetings as a reasoning, majority of the people rated a 10 for how likely they are to recommend the Grameen program. Further analysis needed to be made using NLP techniques.

METHODS

Translation

Many of the comments were written in Spanish. Therefore, we utilized the “Google Translate API” on python, googletrans, in order to translate data from Spanish to English before the analysis. The translation was applied to the questions, ‘Please tell us the top reason why you are not renewing your loan. If you do not see the reason, or if there is another reason, select 'Other' and tell us why you do not plan to renew your loan.’ and ‘Is there any other comment you would like to share with us before you submit your answers?’

Clustering

For our analysis, we first decided to encode the feedback comments by using a BERT (Bidirectional Encoder Representations from Transformers) model. BERT is a transformer language model that is trained to predict if a chosen next sentence was probable given the first sentence. As a result of this, it is able to learn contextual embeddings from words.

Then, we decided to perform word embedding on the comments data. Word embedding is a process that maps words or phrases to vectors of real numbers called embeddings. Afterwards, we used K-means clustering to group similar sentences together. K-means clustering is a method of vector quantization that attempts to partition n observations into k clusters where each observation belongs to the cluster with the nearest mean. We experimented with choosing the optimal amount of clusters to have and concluded that having three clusters would be best.

Sample Outputs through the clustering are located at the end of the document.

Sentiment Analysis

Next, we performed sentiment analysis on the comments. Sentiment analysis is a method using NLP (Natural Language Processing) to determine the emotion expressed in the text. We implemented sentiment analysis by utilizing the pipeline class to analyze the comments through the default sentiment analysis model in Python. Each comment is labeled as being either “Negative” or “Positive”, and an associated score is provided for each. The scores represent the accuracy in predicting the labels, and so scores closer to one are more accurate.

Keyword Extraction

In regards to getting the keywords from the sentences, we decided to use Rake (Rapid Automatic Keyword Extraction). As the acronym implies, Rake is a very fast NLP method of extracting keywords from individual documents by identifying key phrases in text through analyzing the occurrence of a word and its compatibility with other words in the text (co-occurrence). It can be applied to new fields very easily and is very effective in dealing with multiple types of documents, especially text that requires specific grammatical conventions.

Other methods (LDA, Bag of Words, TFIDF)

In addition to the models mentioned above, we tried other analyses on the dataset, but these did not provide meaningful conclusions. For these methods, preprocessing of the data was necessary. The data used for these analyses was taken from the “Please tell us the top reason why you are not renewing your loan. If you do not see the reason, or if there is another reason, select 'Other' and tell us why you do not plan to renew your loan.” column. Because this focused on participants’ word responses the preprocessing included removing stopwords, lemmatization, and removing punctuation.

The first model that we tried was LDA or latent Dirichlet allocation. This model allows observations to be grouped based on similarities. The hope for this model was to see if there were any common reasons that came up for why people chose to not renew their loans. To use this model, you need to convert the data from a list of documents to a document term matrix. The document term matrix is the list of documents or corpus in a dictionary. After you have the document term matrix, you can create the LDA model object from the genism library. In this case, the model was trained to output three topics. The three topics were as follows:

```
[ (0,
  '0.017*"right" + 0.012*"renew" + 0.012*"working" + 0.010*"never" +
0.010*"take" + 0.010*"payment" + 0.009*"work" + 0.009*"time" +
0.009*"thank" + 0.009*"meeting"'),
  (1,
  '0.024*"representative" + 0.018*"center" + 0.015*"meeting" + 0.015*"bad"
+ 0.013*"respect" + 0.013*"group" + 0.013*"work" + 0.013*"payment" +
0.011*"reason" + 0.011*"make"'),
  (2,
```

```
'0.019*"time" + 0.017*"payment" + 0.015*"meeting" +
0.014*"representative" + 0.013*"cant" + 0.011*"pay" + 0.010*"attend" +
0.010*"money" + 0.010*"moment" + 0.009*"debt"')]
```

0, 1 and 2 corresponds to a topic. However, it was hard trying to label these groups. A reason for these results could be the lack of data because the question for asking why they didnt renew their loan had the field for other and the participants probably did not write anything in that field.

Bag of words was attempted, but this only counts the frequency of the words. The top words were Grameen, loan, representative, meeting and payment. However, this did was giving vague results so TFIDF was attempted. This is because TFIDF takes into consideration the documents in the corpus, instead of only frequency. TFIDF determines how important a particular word is to a document. The hopes of this method was to find keywords with high importance for why people choose to not renew their loans. However, upon looking at the result, the top 6 words and its weight are:

```
Loan, 0.287121968
Grameen, 0.242949357
Meetings, 0.220863052
Payments, 0.198776747
Time, 0.176690442
Representative, 0.154604137
```

These results can be meaningful in some ways but is very broad. It is also important to note that the words loan and Grameen could be removed from the documents before trying TFIDF since they are not reasons why people choose not to renew their loan.

RESULTS

Sample Outputs of Clustering:

Cluster 1

["My business is seasonal and depends on the weather, so I don't need another loan right now", 'At this moment I am not in need of money but possibly in the future I will occupy it. Very grateful for the good treatment you gave me while I was with you', 'I had to wait too long for a loan', 'There was COVID but I made my payments late, the members of my group paid my debt but until this moment I am paying off my debt.', "Whenever I had a question, he was never there for me and when i had covid I asked him to please measure the chance of missing my payment or paying less for 3 weeks because he had to stop working and he said no and he never answered me separately, he is an arrogant man without education, that's why I don't think I'll take the loan anymore", 'My Center did not want to sign for my loan', 'I couldn't make my weekly payments', 'I could not make my payment, I lost my cell phone and my bank card and they told me that I had to wait for them to approve me.', 'I am seeing how to do it because I work and the schedule I have does not allow me to be there', 'I wanted more money, but according to Grameen's rules, my application was not approved', "It doesn't seem fair to me that I should pay a debt that someone else hasn't done, plus they ruined my credit for reporting me twice with the same loan... apart from the fact that in the pandemic I made my payments on time and even so they would report me as late payments... I prefer to make loans with banks", 'It is too Modesto, the state every week in the meetings is extreme, the requirements of demonstrations of what is being negotiated, I think I wasted a lot of time, and felt incapable as if I were a child, taken by the hand in other words, it is enslavement. Thank you for the loan of 1,500 but no.', 'I'm want to work and but they won't let us use the phone', "If I plan to renew it, I'm just waiting to finish the process for my own house and Grameen was affecting my credit report, but I plan to renew it at the right time", 'my financial situation is stable i dont need a loan right now', 'I can not renew because it another place loaned to me thank you.', "The hours don't work for me", 'I no longer want to because I feel that they are very abusive with the treatment of us by the representatives of greemen since they use the too many rules to intimidate you for the loans so I decided not to carry more with that stress that they were causing me.', "Grameen is not worth taking another loan. They damaged my credit several times since the first loan I took. I won't recommend it to anyone. And the loans are for low amounts.", "It doesn't seem to me that we have to waste so much time in one day just to say how much we pay, if the reason is to undertake and help, we should send a photo of the payments and now, I don't understand why they make us attend a

meeting for an hour or more just to state what we pay. ", 'Grameen has already helped me a lot and I have already grown with the money they lent me, thank you very much because now I can get ahead without any loan.', 'I have several loans and I feel i have been bad and it is not helping me to make credit, and the reasons gramen give me do not satisfy me.', 'I had no way to pay my business went bankrupt already', "They stole 396 dollars from me and I'm still waiting for them to solve it but it's very bad service and I don't recommend it to anyone", "It is not very pleasant that people decide whether to give you the loan or not, when I explained why I will not attend the meetings, then I asked permission to return and they accepted, after they decided not to, the center should To take action on the matter since I never defaulted on my payments, my investments were higher than the loan and they let the women decide, when I think there is a lot of selfishness in some of them, and they think they have the Total right. They should remove that rule since the Center, don't know how to say the representatives of Granme are capable of making that decision.", "I don't like the way they handle the payments", "I like zoom meetings but I'm not used to sitting for 40 minutes and I feel that my time being at home and attending meetings can be more productive for me if I just spend my time sitting listening to the instructions of the representative. This is not to say that they are not important, but my time is too.", "I don't understand if we are adults, why should we be reminded each of the members to make their payments, if when they want the loan they don't have to be reminded. representatives also come back who were bad before and then the boss will be drawing attention to the representatives since he gives them another opportunity. for that reason I did not want to be in the group anymore I'm sorry if I'm a bit direct but if they look bad once I don't think they reflect well and now I am calm without pressure thank you very much for all grameen America for the opportunity you gave me.", "My business is seasonal and depends on the weather, so I don't need another loan right now", 'I wanted more money, but was unable to increase my loan amount', "4 of 40 members of my grupo didn't want to sign my loan", 'I was unable to make my weekly payments', 'The loan amounts are too small and there is no option to pay off loan earlier than planned.', 'My representative told me that the Executive people did not want me to get the loan anymore']

Total number of sentences in cluster: 34

Cluster 2

['For my health', 'No ?? I have work', 'I will have surgery on my knee soon', 'I have moved and am not sure if Grameen operates in the area of my new address (contact your Grameen representative or branch manager for alternative options)', "I started working and unfortunately I can't attend the meetings", "I moved to Baltimore and I don't know if there are centers here", "I am still interested in participating in Grameen, but I would need a different day or time to attend the meetings, and I don't know how to do it (contact your Grameen representative or the manager

of branch for alternate options)", "I'll take a break for health", 'My representative changed, and preferred my old representative', 'The possibility that the meetings will be witnessed', "I'm out of the country right now", 'I was able to get the money elsewhere', "They operate on me and I don't have a job for now until my eyes recover", 'I am working out of state', "I'm waiting for my Grameen card", 'I closed the place but if buisness picks up, I will look for you and thanks for helping me', 'They stole 400 dollars from me', "I started working and I can't use my cell phone much", 'I changed jobs that generate more income', 'I invest the Loans I have had in my business and for now I have a good stocked inventory.', "I am still interested in participating in Grameen, but I would need a different day or time to attend the meetings, and I don't know how to do this (please contact your Grameen representative or branch manager for alternative options)", 'I needed a break relocated and just need some time to revamp my business.', 'I am in process of becoming an employee for your company', "I moved and I'm not sure if Grameen operates in the area of my new address (please contact your Grameen representative or branch manager for alternative options)", 'My representative changed, and I preferred my old representative', "Take to long to report to your credit report. If u paying weekly it should be every 30 days to report to ur credit . So ur credit can go up. I finish my loan and it don't show fully paid yet. And should show it", "I have a permanent job and if there is a change to face-to-face meetings I don't know if I could go"]

Total number of sentences in cluster: 27

Cluster 3

['maybe in the future', 'L', 'I do not know yet', 'Personal organization', 'Personal', "I'll come in later", 'Later', "I can't for now I'm going to wait a while", "I can't for the moment", 'At the moment not until next year', "Don't need it right now", 'Personal']

Total number of sentences in cluster: 12

Cluster 4

['I felt that Grameen was making too many changes', 'I felt there were too many rules', 'For many reasons', 'Other reasons', 'I payed more increments', 'I felt that there were too many rules', 'Too much drama']

Total number of sentences in cluster: 7

Cluster 5

['I did not like the behavior or treatment of my representative', 'I was unable to attend the meetings of the Center', 'Some people in my Center were not making their payments', 'There was a misunderstanding with my Group or Center', 'They do not respect our leader they did not connect to us, sometimes in the meetings there was no respect.', 'THE CONFERENCE SCHEDULE DID NOT HELP ME AT MY WORK AND I HAD NO SIGNAL.', 'For health reasons', 'Because the past representative was very rude to the whole group, she intimidated us and did not treat us with respect, that's why I left because she is very rude, her name is cony', 'In the group there is a lot of indifference amongst the companions, they get offended and there is no unity I am not used to so much disorder and they get offended with each other there has to be more organization and respect towards others', 'For bad behavior of one of my representatives and for unjustification', 'Sometimes I can't attend meetings because I work.', 'Family problems', 'It's just that I'm not working right now', 'I did not like the behavior or treatment by my representative', 'they suck dick', 'I was unable to attend the Center Meetings', 'I don't want to go to someone house anymore I'm too scared of to many people on small space', 'There was a misunderstanding with my Group or Center', 'My rep only spoke in Spanish and never bothered translating what she said in the meeting. So I never knew what was going on unless I asked another member, which became a hassle.', 'Some people in my Center were not making their payments']

Total number of sentences in cluster: 20

Cluster 1

['I would like there to be more courses or information on financial education', 'The payment must be made per month and the meetings as well and reduce the amount of the payment very high and short term of 6 months minimum 7 months or 8 pay less fee', 'It is important for the group to grow more each day', 'Grameen es un excelente programa que ayuda a que las mujeres seamos ms independiente al poder crear nuestro propio negocio,por ende contribuye a mejorar la situacin econmica del hogar y tambien a un gran desarrollo de la comunidad..Gracias por dejarme formar parte de tan importante programa.', 'I would like the meeting to be just for you', 'That the meetings be held on weekends or after work hours, I think that this way more people would join and make a revision of their rules if their motivation is to help, because they must be more flexible.', 'Great group of people and they were like family .. I moved out of town an hr 1/2 away', 'Is possible change to the representative?', 'Need to talk to a supervisor ', 'I need to talk to a supervisor of the center gates', 'They have to make the payments every 2 weeks', 'I want to speak with a supervisor my phone number is *00000000', 'If I didn't have to attend the

meetings weekly . ', 'There needs to be more emphasis on credit building and taking businesses from start-up to actually established businesses. Like Grameen 2.0 or levels to the program.']

Total number of sentences in cluster: 14

Cluster 2

['Thank you so much for existing ??', 'Thank you very much for your opportunity.', 'You are excellent in everything thank you', 'Thank you for what you do for us', 'Thanks for the support', 'Thank you very much', 'Thank you very much for everything and if God allows it, later if I can I will continue', 'It's really good', 'I have benefited from this program.', 'Great help', 'You should be able to get a bigger raise', 'I love Grameen!', 'Thank you for the support', 'Excellent, excellent I recommend it', 'Really good thank you ', 'B4 Covid it was great...activities was good', 'I just want to say thank for they great team', 'They are great ', 'in the future maybe I'll be part of grammen again thank you.', 'Yes']

Total number of sentences in cluster: 20

Cluster 3

['No', 'No', 'No', 'Na', 'No', 'No thank you', 'Not at the moment', 'No coment', 'No', 'Yes and not such please let me no about this ok']

Total number of sentences in cluster: 10

Cluster 4

['Oh yes help me because my group agrees with my loan except I but that is not done I need my loan please', 'I am Nicolasa Gonzalez from the 114 center and I need your help regarding my loan. Call me at 3232296899', 'Question I had problems getting my credit today because I didn't get the messages and the one who helped me got upset. Should she be more patient if she didn't?', 'The rules were flexible for the Friends of the leader, or the changes that were coming were not explained. It was assumed that everyone, including the new ones, knew what changes could come. The representative does not have control of the Group. Almost all of them are of the same paid and disrespect when one does not agree with the other.', 'The comrades from the center brought a personal attitude with me because of my attitude, I felt that they discriminated against me and abused me because they wanted me to remain silent in the face of their comments

and that was never the case and it was unfair to me since we have all failed at some point. However, the center never gave a single dollar for me. The day I couldn't make the payment, my friend who recommended it gave it. Carmen allowed them to be unfair to me because there are colleagues who have left the center with an attitude, oh They don't even connect, oh even on occasions the center has had to give the Payment of these companions and when they have asked for a loan again, Carmen and the center have allowed it and they have been signed. I am willing to accept the consequence and thank Grammen in advance for the trust and the opportunity they gave me to grow my business. Claudia Espino THANK YOU!!!, 'Imelda is older for loans and does not call', 'If what happens is that I get upset with Nataly because I have been getting a loan for years and she was the leader of the group and the day my loan ends she is missing 2 people in my Asian group but I hope it will be my turn so as not to want to make the loan if I didn't get the other 3 people and that gave me a lot of courage and I can tell you that if you can give me the loan I would like it if you could accommodate me in another center that wasn't Natali's I would ask you please if you can help me with that and I need a loan my business is stopped due to lack of money thank you very much for taking me into account', 'The Representative did not know how to control a Confrontation between the group instantly', 'I have not been able to receive the loan because it has been impossible for me to attend the meetings due to work schedule issues. But I am very grateful to Grameen for everything he has done for me. Thank you. Jenny Muoz', 'I do not recommend it because the workers believe that they are the ones who lend us the money, they are arrogant and arrogant', 'That one percent that I did not give them is because they let the women decide and not the center to give the loan, and it does not take into account the opinions and reasons why the meetings were not attended.', 'I would have liked to continue grameen but the person in charge of the group from the company put himself in a very strict plan that for a minute he would not let me enter the meeting and I have children that I take to school before going to my business and I I tried hard to get in on time but sometimes it's impossible and for a minute she was too exaggerated that discouraged me because I never stopped being in a meeting I never looked bad with a payment sadly that's the reason why I didn't renew my loan. thank you", 'I want another loan but I did not send the receipts', 'The advisor is very rude and daring I would like to take my loan again but with another group not with her', 'Many of us have businesses depending on the season and these are not the basic income to sustain us or are to have the economy of our home, some of us have to have jobs in factories or cleaning not only sellers of manufactured products (cosmetics, toppers, etc.). clothes) sometimes this interferes with our ability to spend 40 minutes in a zoom meeting but we were willing to comply with this requirement, but when our representative began to let us know that the Greenmen managers wanted to see us sitting and in one place, to It makes me complicated because I have to travel for my work or do household chores before going to work. I hope you read this and understand that some of us are not businesswomen but people who are looking for loans to boost the personal economy a little and try to meet punctual payments', 'They just didn't want to renew my loan for the reason that the lady who recommended me is no longer going to be in the group', 'I wanted to say that they take into account when a person works in another

place even if they have their own business that they give them the opportunity to excuse themselves on a Monday when they cannot be present thanks', 'If there is a preference in people, there are people who last a year abroad and give him the praised loans, it is assumed that if it lasts more than 3 months, the increase starts again', 'This loan has been very beneficial to me for no business.', 'I was disappointed in the way payments were being reported to credit agency and we increased my group made all payments on time and we were told once our group increased from 5 people to 20 we could expect a large increase in our loan amounts and we got the bait and switch ', 'It's an awesome concept and many will benefit. However too many representatives hanging, multiple miscommunication regarding loans, multi steps without a full disclosure regarding expectations when increasing the loan amount. *Janice.Doe is notable asset to your company. The secretary of HQ, higher ups is annoying after all I have my social security number. The entire Credit Reporting needs to be revisited and presented better at the onset. The reporting is delayed and actually hurts our personal credit. Business credit should be offered as well. Also as suggestion, a business checking account should be offered to the members as well. Via BOA or whatever to begin establishing your business ', 'The person in charge of the group made a mistake several times with my loan and I am very upset.', 'I am a very responsible person and I believe that I should be able to get a loan but it's up to the executive people', 'grammen staff change it continuously, give them a lot of power in decision making before submissive groups and in need of money for their business. I left because of the person who managed the group from grammen and even if I took him to the manager, I did not change, there was nothing more hostility and I do not like conflicts, I am a woman of peace, I am an asylum refugee in this country and I have come to deal with conflicts political and social and did not expect this from grammen.', 'I would like if we able to get a loan without owning a buisness', 'Grameen is terrible and so is the people in charge', "I consider the decision of denying me the loan this period has been unjust since all the facts were not discussed in detail at the meeting and decision was taken lightly and not democratically. However, I'm deeply thankful for Grameen America's help and support for the time I'd participate on the program.", 'I finished paying my loan but now according to the rep i cant receive it but she assure me i would be able to', 'I believe this program takes advantage of people's situation specifically during the pandemic ', 'Love being a member so much that now I want to become part of the Grameen family on a employee level because I want yo be able contribute to the growth & development of other empowering women like me', "I've been waiting for the person *Jane.Doe to call me back about my loan and she was supposed to call me and let me know if I was going to get my loan or not I text her she has not answered my text so I don't know what really is going on I would like to know please thank", "Yes I need to find out why they did not give me my loan just because of women in the groups set the time miss one payment I don't think that's fair and I even told *Jane.Doe the person in charge actually told me know that I wasn't getting the loan they need to be a better excuse than that", 'the most unprofessional people work for Grameen and have no manners and education', 'My credit is damaged by your program and the manager of the center and the supervisor are two people out of habit and Nor did they respect Dorca has no education she has to give them training so that

she knows how to be a leader', 'I have been in a center for over 10 years. And the manager of the center took me out of the group for no reason on the date I had to take, she told me that she would give it more and her worker named Janet. Doe supported her and I was left without my loan in all this time I paid my fee on time I was not late just because of Mrs. Lily from the center or group 7 they took me out']

Total number of sentences in cluster: 35

Cluster 5

['Thank you very much for accepting me and being able to be part of this program I feel very happy', 'Very grateful to the Grameen America program', 'Thank you for your support and helping women grow their businesses', 'Thank you very much for allowing me to make my payments little by little.', 'That I am very satisfied to be part of the Grameen America program! thank you very much,', 'They give women a good opportunity to undertake THANK YOU?? Grameen', 'Nothing thank you for the support you give us', 'Grameen is an excellent program that helps women to be more independent by being able to create our own business, therefore it contributes to improving the economic situation of the home and also to a great development of the community. Thank you for letting me be part of such an important Program.', 'i like grameen', 'She is an angel who does help the enterprising woman to dedicate herself to getting ahead', 'Thank you for the opportunity you give us with these loans that are very helpful', 'I have formed two groups and I think the program is excellent and it goes much better every day. Congratulations to the promoters, especially Mrs. Erandi, excellent, and Elizabeth. Blessings to all, Aleyda Valderrama.', 'Thank you very much, it is very good what you do to help us women', 'Thank you very much for everything the loan helped me a lot', 'Grateful to my group representative', 'Thank you very much for the support because you trusted me.', 'It is very good the group has helped me a lot', 'May God bless the people who organized this loan assistance. Personally, I am very happy and my business has grown thanks to Grameen in America.', 'I am happy to have met this organization.', 'Thank you for all your help and your representative has been so helpful.', 'All very well with grameen America excellent', 'Everything is very good with grameen america']

Total number of sentences in cluster: 22

Sentiment Analysis Results

Oh yes help me because my group agrees with my loan except 1 but that is not done I need my loan please

[{'label': 'NEGATIVE', 'score': 0.9823527932167053}]

I am Nicolasa Gonzalez from the 114 center and I need your help regarding my loan. Call me at 3232296899

[{'label': 'NEGATIVE', 'score': 0.9507136940956116}]

Question I had problems getting my credit today because I didn't get the messages and the one who helped me got upset. Should she be more patient if she didn't?

[{'label': 'NEGATIVE', 'score': 0.9992745518684387}]

Thank you very much for accepting me and being able to be part of this program I feel very happy

[{'label': 'POSITIVE', 'score': 0.9998666048049927}]

Very grateful to the Grameen America program

[{'label': 'POSITIVE', 'score': 0.9997203946113586}]

The rules were flexible for the Friends of the leader, or the changes that were coming were not explained. It was assumed that everyone, including the new ones, knew what changes could come. The representative does not have control of the Group. Almost all of them are of the same paid and disrespect when one does not agree with the other.

[{'label': 'NEGATIVE', 'score': 0.9994187355041504}]

I would like there to be more courses or information on financial education

[{'label': 'NEGATIVE', 'score': 0.9973681569099426}]

The payment must be made per month and the meetings as well and reduce the amount of the payment very high and short term of 6 months minimum 7 months or 8 pay less fee

[{'label': 'NEGATIVE', 'score': 0.9905965328216553}]

The comrades from the center brought a personal attitude with me because of my attitude, I felt that they discriminated against me and abused me because they wanted me to remain silent in the face of their comments and that was never the case and it was unfair to me since we have all failed at some point However, the center never gave a single dollar for me. The day I couldn't make the payment, my friend who recommended it gave it. Carmen allowed them to be unfair to me because there are colleagues who have left the center with an attitude, oh They don't even connect, oh even on occasions the center has had to give the Payment of these companions and when they have asked for a loan again, Carmen and the center have allowed it and they have been signed. I am willing to accept the consequence and thank Grammen in advance for the trust and the opportunity they gave me to grow my business atte. Claudia Espino THANK YOU!!

[{'label': 'POSITIVE', 'score': 0.9905411601066589}]

Imelda is older for loans and does not call

[{'label': 'NEGATIVE', 'score': 0.9723165035247803}]

It is important for the group to grow more each day

[{'label': 'POSITIVE', 'score': 0.9996383190155029}]

If what happens is that I get upset with Nataly because I have been getting a loan for years and she was the leader of the group and the day my loan ends she is missing 2 people in my Asian group but I hope it will be my turn so as not to want to make the loan if I didn't get the other 3 people and that gave me a lot of courage and I can tell you that if you can give me the loan I would like it if you could accommodate me in another center that wasn't Natali's I would ask you please if you can help me with that and I need a loan my business is stopped due to lack of money thank you very much for taking me into account

[{'label': 'POSITIVE', 'score': 0.9918544292449951}]

The Representative did not know how to control a Confrontation between the group instantly

[{'label': 'NEGATIVE', 'score': 0.9995744824409485}]

Thank you for your support and helping women grow their businesses

[{'label': 'POSITIVE', 'score': 0.9998237490653992}]

Thank you so much for existing ??

[{'label': 'POSITIVE', 'score': 0.9991483688354492}]

Thank you very much for allowing me to make my payments little by little.

[{'label': 'POSITIVE', 'score': 0.9997407793998718}]

That I am very satisfied to be part of the Grameen America program! thank you very much,

[{'label': 'POSITIVE', 'score': 0.9997443556785583}]

They give women a good opportunity to undertake THANK YOU?? Grameen

[{'label': 'POSITIVE', 'score': 0.9997640252113342}]

Nothing thank you for the support you give us

[{'label': 'NEGATIVE', 'score': 0.9534566402435303}]

Grameen is an excellent program that helps women to be more independent by being able to create our own business, therefore it contributes to improving the economic situation of the home and also to a great development of the community. Thank you for letting me be part of such an important Program.

[{'label': 'POSITIVE', 'score': 0.9998493194580078}]

Grameen es un excelente programa que ayuda a que las mujeres seamos ms independiente al poder crear nuestro propio negocio,por ende contribuye a mejorar la situacin econmica del hogar

y tambien a un gran desarrollo de la comunidad..Gracias por dejarme formar parte de tan importante programa.

[{'label': 'NEGATIVE', 'score': 0.9710794687271118}]

i like grameen

[{'label': 'POSITIVE', 'score': 0.999652624130249}]

Thank you very much for your opportunity.

[{'label': 'POSITIVE', 'score': 0.9998358488082886}]

I have not been able to receive the loan because it has been impossible for me to attend the meetings due to work schedule issues. But I am very grateful to Grameen for everything he has done for me. Thank you. Jenny Muoz

[{'label': 'POSITIVE', 'score': 0.999583899974823}]

I do not recommend it because the workers believe that they are the ones who lend us the money, they are arrogant and arrogant

[{'label': 'NEGATIVE', 'score': 0.9979962706565857}]

That one percent that I did not give them is because they let the women decide and not the center to give the loan, and it does not take into account the opinions and reasons why the meetings were not attended.

[{'label': 'NEGATIVE', 'score': 0.9995323419570923}]

She is an angel who does help the enterprising woman to dedicate herself to getting ahead

[{'label': 'POSITIVE', 'score': 0.9995793700218201}]

You are excellent in everything thank you

[{'label': 'POSITIVE', 'score': 0.9998655319213867}]

I would like the meeting to be just for you

[{'label': 'POSITIVE', 'score': 0.9995444416999817}]

Thank you for the opportunity you give us with these loans that are very helpful

[{'label': 'POSITIVE', 'score': 0.9998069405555725}]

Thank you for what you do for us

[{'label': 'POSITIVE', 'score': 0.9998464584350586}]

Thanks for the support

[{'label': 'POSITIVE', 'score': 0.999832272529602}]

I would have liked to continue grameen but the person in charge of the group from the company put himself in a very strict plan that for a minute he would not let me enter the meeting and I have children that I take to school before going to my business and I I tried hard to get in on time but sometimes it's impossible and for a minute she was too exaggerated that discouraged me

because I never stopped being in a meeting I never looked bad with a payment sadly that's the reason why I didn't renew my loan. thank you

[{'label': 'NEGATIVE', 'score': 0.9029136896133423}]

I have formed two groups and I think the program is excellent and it goes much better every day. Congratulations to the promoters, especially Mrs. Erandi, excellent, and Elizabeth. Blessings to all, Aleyda Valderrama.

[{'label': 'POSITIVE', 'score': 0.9998149275779724}]

Thank you very much, it is very good what you do to help us women

[{'label': 'POSITIVE', 'score': 0.9998551607131958}]

Thank you very much

[{'label': 'POSITIVE', 'score': 0.9998409748077393}]

I want another loan but I did not send the receipts

[{'label': 'NEGATIVE', 'score': 0.9990692734718323}]

Thank you very much for everything the loan helped me a lot

[{'label': 'POSITIVE', 'score': 0.9998270869255066}]

Grateful to my group representative

[{'label': 'POSITIVE', 'score': 0.9998369216918945}]

The advisor is very rude and daring I would like to take my loan again but with another group not with her

[{'label': 'NEGATIVE', 'score': 0.9205051064491272}]

Many of us have businesses depending on the season and these are not the basic income to sustain us or are to have the economy of our home, some of us have to have jobs in factories or cleaning not only sellers of manufactured products (cosmetics, toppers, etc.). clothes) sometimes this interferes with our ability to spend 40 minutes in a zoom meeting but we were willing to comply with this requirement, but when our representative began to let us know that the Greenmen managers wanted to see us sitting and in one place, to It makes me complicated because I have to travel for my work or do household chores before going to work. I hope you read this and understand that some of us are not businesswomen but people who are looking for loans to boost the personal economy a little and try to meet punctual payments

[{'label': 'NEGATIVE', 'score': 0.9968083500862122}]

Thank you very much for the support because you trusted me.

[{'label': 'POSITIVE', 'score': 0.9998170733451843}]

They just didn't want to renew my loan for the reason that the lady who recommended me is no longer going to be in the group

[{'label': 'NEGATIVE', 'score': 0.9997476935386658}]

I wanted to say that they take into account when a person works in another place even if they have their own business that they give them the opportunity to excuse themselves on a Monday when they cannot be present thanks

[{'label': 'NEGATIVE', 'score': 0.9937148690223694}]

If there is a preference in people, there are people who last a year abroad and give him the praised loans, it is assumed that if it lasts more than 3 months, the increase starts again

[{'label': 'NEGATIVE', 'score': 0.9955976605415344}]

It is very good the group has helped me a lot

[{'label': 'POSITIVE', 'score': 0.9998598098754883}]

Thank you very much for everything and if God allows it, later if I can I will continue

[{'label': 'POSITIVE', 'score': 0.9994401335716248}]

It's really good

[{'label': 'POSITIVE', 'score': 0.9998472929000854}]

I have benefited from this program.

[{'label': 'POSITIVE', 'score': 0.999768078327179}]

May God bless the people who organized this loan assistance. Personally, I am very happy and my business has grown thanks to Grameen in America.

[{'label': 'POSITIVE', 'score': 0.9998589754104614}]

That the meetings be held on weekends or after work hours, I think that this way more people would join and make a revision of their rules if their motivation is to help, because they must be more flexible.

[{'label': 'NEGATIVE', 'score': 0.9981564879417419}]

This loan has been very beneficial to me for no business.

[{'label': 'POSITIVE', 'score': 0.9875079989433289}]

I am happy to have met this organization.

[{'label': 'POSITIVE', 'score': 0.999868631362915}]

Great help

[{'label': 'POSITIVE', 'score': 0.9997861981391907}]

Thank you for all your help and your representative has been so helpful.

[{'label': 'POSITIVE', 'score': 0.9997754693031311}]

I was disappointed in the way payments were being reported to credit agency and we increased my group made all payments on time and we were told once our group increased from 5 people to 20 we could expect a large increase in our loan amounts and we got the bait and switch

[{'label': 'NEGATIVE', 'score': 0.966715931892395}]

You should be able to get a bigger raise

[{'label': 'POSITIVE', 'score': 0.9380870461463928}]

All very well with grameen America excellent

[{'label': 'POSITIVE', 'score': 0.9998462200164795}]

I love Grameen!

[{'label': 'POSITIVE', 'score': 0.9998700618743896}]

Everything is very good with grameen america

[{'label': 'POSITIVE', 'score': 0.9998606443405151}]

It's an awesome concept and many will benefit. However too many representatives hanging, multiple miscommunication regarding loans, multi steps without a full disclosure regarding expectations when increasing the loan amount. *Janice.Doe is notable asset to your company. The secretary of HQ, higher ups is annoying after all I have my social security number. The entire Credit Reporting needs to be revisited and presented better at the onset. The reporting is delayed and actually hurts our personal credit. Business credit should be offered as well. Also as suggestion, a business checking account should be offered to the members as well. Via BOA or whatever to begin establishing your business

[{'label': 'NEGATIVE', 'score': 0.9963496923446655}]

Thank you for the support

[{'label': 'POSITIVE', 'score': 0.999854326248169}]

The person in charge of the group made a mistake several times with my loan and I am very upset.

[{'label': 'NEGATIVE', 'score': 0.9995187520980835}]

No

[{'label': 'NEGATIVE', 'score': 0.9964459538459778}]

Excellent, excellent I recommend it

[{'label': 'POSITIVE', 'score': 0.9998763799667358}]

I am a very responsible person and I believe that I should be able to get a loan but it's up to the executive people

[{'label': 'POSITIVE', 'score': 0.9908518195152283}]

No

[{'label': 'NEGATIVE', 'score': 0.9964459538459778}]

grammen staff change it continuously, give them a lot of power in decision making before submissive groups and in need of money for their business. I left because of the person who managed the group from grammen and even if I took him to the manager, I did not change, there

was nothing more hostility and I do not like conflicts, I am a woman of peace, I am an asylum refugee in this country and I have come to deal with conflicts political and social and did not expect this from grammen.

[{'label': 'POSITIVE', 'score': 0.951856791973114}]

Great group of people and they were like family .. I moved out of town an hr 1/2 away

[{'label': 'POSITIVE', 'score': 0.9966433048248291}]

I would like if we able to get a loan without owning a buisness

[{'label': 'NEGATIVE', 'score': 0.9984521865844727}]

Really good thank you

[{'label': 'POSITIVE', 'score': 0.9998534917831421}]

No

[{'label': 'NEGATIVE', 'score': 0.9964459538459778}]

Grameen is terrible and so is the people in charge

[{'label': 'NEGATIVE', 'score': 0.9976366758346558}]

Na

[{'label': 'NEGATIVE', 'score': 0.9810830950737}]

I consider the decision of denying me the loan this period has been unjust since all the facts were not discussed in detail at the meeting and decision was taken lightly and not democratically.

However, I'm deeply thankful for Grameen America's help and support for the time I'd participate on the program.

[{'label': 'POSITIVE', 'score': 0.9942329525947571}]

Is possible change to the representative?

[{'label': 'NEGATIVE', 'score': 0.9914734363555908}]

B4 Covid it was great...activities was good

[{'label': 'POSITIVE', 'score': 0.9997885823249817}]

I finished paying my loan but now according to the rep i cant receive it but she assure me i would be able to

[{'label': 'POSITIVE', 'score': 0.9446085095405579}]

Need to talk to a supervisor

[{'label': 'NEGATIVE', 'score': 0.996269941329956}]

I need to talk to a supervisor of the center gates

[{'label': 'NEGATIVE', 'score': 0.997904896736145}]

No

[{'label': 'NEGATIVE', 'score': 0.9964459538459778}]

I believe this program takes advantage of people's situation specifically during the pandemic

[{'label': 'POSITIVE', 'score': 0.8921964764595032}]

I just want to say thank for they great team

[{'label': 'POSITIVE', 'score': 0.9998264908790588}]

They have to make the payments every 2 weeks

[{'label': 'NEGATIVE', 'score': 0.953836977481842}]

No thank you

[{'label': 'NEGATIVE', 'score': 0.9948505759239197}]

Love being a member so much that now I wan to become part of the Grameen family on a employee level because I want yo be able contribute to the growth & development of other empowering women like me

[{'label': 'POSITIVE', 'score': 0.9730614423751831}]

Not at the moment

[{'label': 'NEGATIVE', 'score': 0.9780732989311218}]

They are great

[{'label': 'POSITIVE', 'score': 0.9998794794082642}]

No coment

[{'label': 'NEGATIVE', 'score': 0.999584972858429}]

I want to speak with a supervisor my phone number is *00000000

[{'label': 'NEGATIVE', 'score': 0.995466947555542}]

No

[{'label': 'NEGATIVE', 'score': 0.9964459538459778}]

Yes and not such please let me no about this ok

[{'label': 'NEGATIVE', 'score': 0.993455708026886}]

in the future maybe I'll be part of grammen again thank you.

[{'label': 'POSITIVE', 'score': 0.9996488094329834}]

If I didn't have to attend the meetings weekly .

[{'label': 'NEGATIVE', 'score': 0.8593745231628418}]

I've been waiting for the person *Jane.Doe to call me back about my loan and she was supposed to call me and let me know if I was going to get my loan or not I text her she has not answered my text so I don't know what really is going on I would like to know please thank

[{'label': 'NEGATIVE', 'score': 0.9967356324195862}]

Yes

[{'label': 'POSITIVE', 'score': 0.9997805953025818}]

There needs to be more emphasis on credit building and taking businesses from start-up to actually established businesses. Like Grameen 2.0 or levels to the program.

[{'label': 'NEGATIVE', 'score': 0.9983456134796143}]

Yes I need to find out why they did not give me my loan just because of women in the groups set the time miss one payment I don't think that's fair and I even told *Jane.Doe the person in charge actually told me know that I wasn't getting the loan they need to be a better excuse than that

[{'label': 'NEGATIVE', 'score': 0.9985892176628113}]

the most unprofessional people work for Grameen and have no manners and education

[{'label': 'NEGATIVE', 'score': 0.9988038539886475}]

My credit is damaged by your program and the manager of the center and the supervisor are two people out of habit and Nor did they respect Dorca has no education she has to give them training so that she knows how to be a leader

[{'label': 'NEGATIVE', 'score': 0.9997509121894836}]

I have been in a center for over 10 years. And the manager of the center took me out of the group for no reason on the date I had to take, she told me that she would give it more and her worker named Janet. Doe supported her and I was left without my loan in all this time I paid my fee on time I was not late just because of Mrs. Lily from the center or group 7 they took me out

[{'label': 'NEGATIVE', 'score': 0.9973927736282349}]

Keyword Extraction Results

Sentence: I did not like the behavior or treatment by my representative

Keywords: [('behavior', 1.0), ('treatment', 1.0), ('representative', 1.0)]

Sentence: they suck dick

Keywords: [('suck dick', 4.0)]

Sentence: I am still interested in participating in Grameen, but I would need a different day or time to attend the meetings, and I don't know how to do this (please contact your Grameen representative or branch manager for alternative options)

Keywords: [('branch manager', 4.0), ('alternative options', 4.0), ('grameen representative', 3.5), ('grameen', 1.5), ('interested', 1.0), ('participating', 1.0), ('day', 1.0), ('time', 1.0), ('attend', 1.0), ('meetings', 1.0), ('contact', 1.0)]

Sentence: I was unable to attend the Center Meetings

Keywords: [('center meetings', 4.0), ('unable', 1.0), ('attend', 1.0)]

Sentence: I needed a break relocated and just need some time to revamp my business.

Keywords: [('break relocated', 4.0), ('needed', 1.0), ('time', 1.0), ('revamp', 1.0), ('business', 1.0)]

Sentence: I don't want to go to someone house anymore I'm too scared of to many people on small space

Keywords: [('house anymore', 4.0), ('small space', 4.0), ('scared', 1.0), ('people', 1.0)]

Sentence: My business is seasonal and depends on the weather, so I don't need another loan right now

Keywords: [('business', 1.0), ('seasonal', 1.0), ('depends', 1.0), ('weather', 1.0), ('loan', 1.0)]

Sentence: I wanted more money, but was unable to increase my loan amount

Keywords: [('loan amount', 4.0), ('wanted', 1.0), ('money', 1.0), ('unable', 1.0), ('increase', 1.0)]

Sentence: I am in process of becoming an employee for your company

Keywords: [('process', 1.0), ('employee', 1.0), ('company', 1.0)]

Sentence: 4 of 40 members of my grupo didn't want to sign my loan

Keywords: [('40 members', 1.0), ('grupo', 1.0), ('sign', 1.0), ('loan', 1.0)]

Sentence: There was a misunderstanding with my Group or Center

Keywords: [('misunderstanding', 1.0), ('group', 1.0), ('center', 1.0)]

Sentence: I felt that there were too many rules

Keywords: [('felt', 1.0), ('rules', 1.0)]

Sentence: I was unable to make my weekly payments

Keywords: [('weekly payments', 4.0), ('unable', 1.0), ('make', 1.0)]

Sentence: My rep only spoke in Spanish and never bothered translating what she said in the meeting. So I never knew what was going on unless I asked another member, which became a hassle.

Keywords: [('bothered translating', 4.0), ('rep', 1.0), ('spoke', 1.0), ('spanish', 1.0), ('meeting', 1.0), ('knew', 1.0), ('asked', 1.0), ('member', 1.0), ('hassle', 1.0)]

Sentence: I moved and I'm not sure if Grameen operates in the area of my new address (please contact your Grameen representative or branch manager for alternative options)

Keywords: [('grameen operates', 4.0), ('grameen representative', 4.0), ('branch manager', 4.0), ('alternative options', 4.0), ('moved', 1.0), ('area', 1.0), ('address', 1.0), ('contact', 1.0)]

Sentence: The loan amounts are too small and there is no option to pay off loan earlier than planned.

Keywords: [('loan amounts', 4.0), ('loan earlier', 4.0), ('small', 1.0), ('option', 1.0), ('pay', 1.0), ('planned', 1.0)]

Sentence: My representative told me that the Executive people did not want me to get the loan anymore

Keywords: [('representative told', 4.0), ('executive people', 4.0), ('loan anymore', 4.0)]

Sentence: Too much drama

Keywords: []

Sentence: My representative changed, and I preferred my old representative

Keywords: [('representative changed', 3.5), ('representative', 1.5), ('preferred', 1.0)]

Sentence: Some people in my Center were not making their payments

Keywords: [('people', 1.0), ('center', 1.0), ('making', 1.0), ('payments', 1.0)]

Sentence: Take to long to report to your credit report. If u paying weekly it should be every 30 days to report to ur credit . So ur credit can go up. I finish my loan and it don't show fully paid yet. And should show it

Keywords: [('show fully paid', 8.0), ('paying weekly', 4.0), ('ur credit', 4.0), ('credit report', 3.333333333333333), ('show', 2.0), ('report', 1.333333333333333), ('long', 1.0), ('30 days', 1.0), ('finish', 1.0), ('loan', 1.0)]

Sentence: I have a permanent job and if there is a change to face-to-face meetings I don't know if I could go

Keywords: [('permanent job', 4.0), ('face-to-face meetings', 4.0), ('change', 1.0)]

Sentence: Don't need it right now

Keywords: []

Sentence: Personal

Keywords: [('personal', 1.0)]

Sentence: I felt that Grameen was making too many changes

Keywords: [('felt', 1.0), ('grameen', 1.0), ('making', 1.0)]

Sentence: My business is seasonal and depends on the weather, so I don't need another loan right now

Keywords: [('business', 1.0), ('seasonal', 1.0), ('depends', 1.0), ('weather', 1.0), ('loan', 1.0)]

Sentence: For my health

Keywords: [('health', 1.0)]

Sentence: At this moment I am not in need of money but possibly in the future I will occupy it.

Very grateful for the good treatment you gave me while I was with you

Keywords: [('good treatment', 4.0), ('moment', 1.0), ('money', 1.0), ('possibly', 1.0), ('future', 1.0), ('occupy', 1.0), ('grateful', 1.0), ('gave', 1.0)]

Sentence: I did not like the behavior or treatment of my representative

Keywords: [('behavior', 1.0), ('treatment', 1.0), ('representative', 1.0)]

Sentence: I was unable to attend the meetings of the Center

Keywords: [('unable', 1.0), ('attend', 1.0), ('meetings', 1.0), ('center', 1.0)]

Sentence: Some people in my Center were not making their payments

Keywords: [('people', 1.0), ('center', 1.0), ('making', 1.0), ('payments', 1.0)]

Sentence: I had to wait too long for a loan

Keywords: [('wait', 1.0), ('long', 1.0), ('loan', 1.0)]

Sentence: There was a misunderstanding with my Group or Center

Keywords: [('misunderstanding', 1.0), ('group', 1.0), ('center', 1.0)]

Sentence: There was COVID but I made my payments late, the members of my group paid my debt but this is the moment I continue to pay them my loan

Keywords: [('payments late', 4.0), ('group paid', 4.0), ('covid', 1.0), ('made', 1.0), ('members', 1.0), ('debt', 1.0), ('moment', 1.0), ('continue', 1.0), ('pay', 1.0), ('loan', 1.0)]

Sentence: No ?? I have work

Keywords: [('work', 1.0)]

Sentence: I will have surgery on my knee soon

Keywords: [('surgery', 1.0), ('knee', 1.0)]

Sentence: I have moved and am not sure if Grameen operates in the area of my new address (contact your Grameen representative or branch manager for alternative options)

Keywords: [('grameen operates', 4.0), ('grameen representative', 4.0), ('branch manager', 4.0), ('alternative options', 4.0), ('moved', 1.0), ('area', 1.0), ('address', 1.0), ('contact', 1.0)]

Sentence: Whenever I had a question, what it was was never there for me and when half of the covid I asked him to please measure the chance of missing my payment or paying less for 3 weeks because he had to stop working and he said no and he never answered me separately, he is an arrogant man without education, that's why I don't think I'll take the loan anymore

Keywords: [('stop working', 4.0), ('arrogant man', 4.0), ('loan anymore', 4.0), ('question', 1.0), ('half', 1.0), ('covid', 1.0), ('asked', 1.0), ('measure', 1.0), ('chance', 1.0), ('missing', 1.0), ('payment', 1.0), ('paying', 1.0), ('3 weeks', 1.0), ('answered', 1.0), ('separately', 1.0), ('education', 1.0)]

Sentence: My Center did not want to sign for my loan

Keywords: [('center', 1.0), ('sign', 1.0), ('loan', 1.0)]

Sentence: I felt there were too many rules

Keywords: [('felt', 1.0), ('rules', 1.0)]

Sentence: I started working and unfortunately I can't attend the meetings

Keywords: [('started working', 4.0), ('attend', 1.0), ('meetings', 1.0)]

Sentence: I couldn't make my weekly payments

Keywords: [('weekly payments', 4.0), ('make', 1.0)]

Sentence: I moved to Baltimore and I don't know if there are centers here

Keywords: [('moved', 1.0), ('baltimore', 1.0), ('centers', 1.0)]

Sentence: I could not make my payment, I lost my cell phone and my bank card and they told me that I had to wait for them to approve me.

Keywords: [('cell phone', 4.0), ('bank card', 4.0), ('make', 1.0), ('payment', 1.0), ('lost', 1.0), ('told', 1.0), ('wait', 1.0), ('approve', 1.0)]

Sentence: I am seeing how to do it because I work and the schedule I have does not allow me to be there

Keywords: [('work', 1.0), ('schedule', 1.0)]

Sentence: I wanted more money, but according to Grameen's rules, my application was not approved

Keywords: [('"grameen's rules"', 4.0), ('wanted', 1.0), ('money', 1.0), ('application', 1.0), ('approved', 1.0)]

Sentence: It doesn't seem fair to me that I should pay a debt that someone else hasn't done, plus they ruined my credit for reporting me twice with the same loan... apart from the fact that in the pandemic I made my payments on time and even so they would report me as late payments... I prefer to make loans with banks

Keywords: [('make loans', 4.0), ('late payments', 3.5), ('payments', 1.5), ('fair', 1.0), ('pay', 1.0), ('debt', 1.0), ('ruined', 1.0), ('credit', 1.0), ('reporting', 1.0), ('loan', 1.0), ('fact', 1.0), ('pandemic', 1.0), ('made', 1.0), ('time', 1.0), ('report', 1.0), ('prefer', 1.0), ('banks', 1.0)]

Sentence: I am still interested in participating in Grameen, but I would need a different day or time to attend the meetings, and I don't know how to do it (contact your Grameen representative or the manager of branch for alternate options)

Keywords: [('alternate options', 4.0), ('grameen representative', 3.5), ('grameen', 1.5), ('interested', 1.0), ('participating', 1.0), ('day', 1.0), ('time', 1.0), ('attend', 1.0), ('meetings', 1.0), ('contact', 1.0), ('manager', 1.0), ('branch', 1.0)]

Sentence: I'll take a break for health

Keywords: [('break', 1.0), ('health', 1.0)]

Sentence: My representative changed, and preferred my old representative

Keywords: [('representative changed', 3.5), ('representative', 1.5), ('preferred', 1.0)]

Sentence: It is too Modesto, the state every week in the meetings is extreme, dame team, the requirements of demonstrations of what is being negotiated, I think that Pierre spends a lot of time, what Haden felt incapable as if fires in a child, taken by the hand in Ottawa, words is nut enslaved Thank you for the loan of 1,500

Keywords: [('haden felt incapable', 9.0), ('dame team', 4.0), ('pierre spends', 4.0), ('nut enslaved', 4.0), ('modesto', 1.0), ('state', 1.0), ('week', 1.0), ('meetings', 1.0), ('extreme', 1.0), ('requirements', 1.0), ('demonstrations', 1.0), ('negotiated', 1.0), ('lot', 1.0), ('time', 1.0), ('fires', 1.0), ('child', 1.0), ('hand', 1.0), ('ottawa', 1.0), ('words', 1.0), ('loan', 1.0), ('500', 0)]

Sentence: For many reasons

Keywords: [('reasons', 1.0)]

Sentence: Other reasons

Keywords: [('reasons', 1.0)]

Sentence: maybe a future

Keywords: [('future', 1.0)]

Sentence: The possibility that the meetings will be witnessed

Keywords: [('possibility', 1.0), ('meetings', 1.0), ('witnessed', 1.0)]

Sentence: I'm out of the country right now

Keywords: [('country', 1.0)]

Sentence: I'm on my way to work and they won't let us use the phone

Keywords: [('work', 1.0), ('phone', 1.0)]

Sentence: I was able to get the money elsewhere

Keywords: [('money', 1.0)]

Sentence: They do not respect our leader they did not connect sometimes to the meetings there
was no respect

Keywords: [('respect', 1.0), ('leader', 1.0), ('connect', 1.0), ('meetings', 1.0)]

Sentence: THE CONFERENCE SCHEDULE DID NOT HELP ME AT MY WORK AND I
HAD NO SIGNAL.

Keywords: [('conference schedule', 4.0), ('work', 1.0), ('signal', 1.0)]

Sentence: They operate on me and I don't have a job for now until my eyes recover

Keywords: [('eyes recover', 4.0), ('operate', 1.0), ('job', 1.0)]

Sentence: L

Keywords: []

Sentence: If I plan to renew it, I'm just waiting to finish the process for my own house and
Grameen was affecting my credit report, but if I plan to renew it at the right time

Keywords: [('credit report', 4.0), ('plan', 1.0), ('renew', 1.0), ('waiting', 1.0), ('finish', 1.0),
('process', 1.0), ('house', 1.0), ('grameen', 1.0), ('affecting', 1.0), ('time', 1.0)]

Sentence: My financed situation is stable for now and I don't need my loan

Keywords: [('financed situation', 4.0), ('stable', 1.0), ('loan', 1.0)]

Sentence: I can not renew because it measures another state thanks

Keywords: [('renew', 1.0), ('measures', 1.0), ('state', 1.0)]

Sentence: For health reasons

Keywords: [('health reasons', 4.0)]

Sentence: Because no representative is very rude to the whole group, she intimidates us and does not treat us with respect, that's why I left because she is very rude, her name is cony

Keywords: [('representative', 1.0), ('rude', 1.0), ('group', 1.0), ('intimidates', 1.0), ('treat', 1.0), ('respect', 1.0), ('left', 1.0), ('cony', 1.0)]

Sentence: In the group there is a lot of indifference among the companions they get offended and there is no unity I am not used to so much disorder and they get offended with each other there has to be more organization and respect towards others

Keywords: [('group', 1.0), ('lot', 1.0), ('indifference', 1.0), ('companions', 1.0), ('offended', 1.0), ('unity', 1.0), ('disorder', 1.0), ('organization', 1.0), ('respect', 1.0)]

Sentence: The hours don't work for me

Keywords: [('hours', 1.0), ('work', 1.0)]

Sentence: For bad behavior of one of my representatives and for unjustification

Keywords: [('bad behavior', 4.0), ('representatives', 1.0), ('unjustification', 1.0)]

Sentence: I do not know yet

Keywords: []

Sentence: I no longer want to because I feel that they are very abusive with the treatment of us by the representatives of greemen since they use the too many rules to intimidate you for the loans so I decided not to carry more with that stress that they were giving me causing.

Keywords: [('longer', 1.0), ('feel', 1.0), ('abusive', 1.0), ('treatment', 1.0), ('representatives', 1.0), ('greemen', 1.0), ('rules', 1.0), ('intimidate', 1.0), ('loans', 1.0), ('decided', 1.0), ('carry', 1.0), ('stress', 1.0), ('giving', 1.0), ('causing', 1.0)]

Sentence: Sometimes I can't attend meetings because I work.

Keywords: [('attend meetings', 4.0), ('work', 1.0)]

Sentence: Grameen is not worth taking another loan. They damaged my credit several times since the first loan I took. I won't recommend it to anyone. And the loans are for low amounts.

Keywords: [('worth taking', 4.0), ('low amounts', 4.0), ('grameen', 1.0), ('loan', 1.0), ('damaged', 1.0), ('credit', 1.0), ('times', 1.0), ('recommend', 1.0), ('loans', 1.0)]

Sentence: It doesn't seem to me that we have to waste so much time in one day just to say how much we pay, if the reason is to undertake and help, we should send a photo of the payments and now, I don't understand why they make us attend a meeting for an hour or more just to say story we pay.

Keywords: [('waste', 1.0), ('time', 1.0), ('day', 1.0), ('pay', 1.0), ('reason', 1.0), ('undertake', 1.0), ('send', 1.0), ('photo', 1.0), ('payments', 1.0), ('understand', 1.0), ('make', 1.0), ('attend', 1.0), ('meeting', 1.0), ('hour', 1.0), ('story', 1.0)]

Sentence: Personal organization

Keywords: [('personal organization', 4.0)]

Sentence: Personal

Keywords: [('personal', 1.0)]

Sentence: Family problems

Keywords: [('family problems', 4.0)]

Sentence: Grameen has already helped me a lot and I have already grown with the money they lent me, thank you very much because now I can get ahead without any loan??

Keywords: [('grameen', 1.0), ('helped', 1.0), ('lot', 1.0), ('grown', 1.0), ('money', 1.0), ('lent', 1.0), ('ahead', 1.0), ('loan', 1.0)]

Sentence: I'll come in later

Keywords: []

Sentence: I am working out of state

Keywords: [('working', 1.0), ('state', 1.0)]

Sentence: I have several loans and I have not been bad and it is not helping me to make credit and the reasons they give me do not satisfy me.

Keywords: [('make credit', 4.0), ('loans', 1.0), ('bad', 1.0), ('helping', 1.0), ('reasons', 1.0), ('give', 1.0), ('satisfy', 1.0)]

Sentence: I'm waiting for my Grameen card

Keywords: [('grameen card', 4.0), ('waiting', 1.0)]

Sentence: Later

Keywords: [('later', 1.0)]

Sentence: I closed the place but if I can pick it up I will look for you and thanks?? for helping me

Keywords: [('closed', 1.0), ('place', 1.0), ('pick', 1.0), ('helping', 1.0)]

Sentence: I have no way to pay my business went bankrupt

Keywords: [('pay', 1.0), ('business', 1.0), ('bankrupt', 1.0)]

Sentence: I can't for now I'm going to wait a while

Keywords: [('wait', 1.0)]

Sentence: They stole 396 dollars from me and I'm still waiting for them to solve it but it's very bad service and I don't recommend it to anyone

Keywords: [('stole 396 dollars', 4.0), ('bad service', 4.0), ('waiting', 1.0), ('solve', 1.0), ('recommend', 1.0)]

Sentence: They stole 400 dollars from me

Keywords: [('stole 400 dollars', 4.0)]

Sentence: It is not very pleasant that people decide whether to give you the loan or not, when I explained why I will not attend the meetings, then I asked permission to return and they accepted, after they decided not to, the center should To take action on the matter since I never defaulted on my payments, my investments were higher than the loan and they let the women decide, when I think there is a lot of selfishness in some of them, and they think they have the Total right. They should remove that rule since the Centrochip or I don't know how to say the representatives of Granme are capable of making that decision.

Keywords: [('people decide', 4.0), ('asked permission', 4.0), ('women decide', 4.0), ('pleasant', 1.0), ('give', 1.0), ('loan', 1.0), ('explained', 1.0), ('attend', 1.0), ('meetings', 1.0), ('return', 1.0), ('accepted', 1.0), ('decided', 1.0), ('center', 1.0), ('action', 1.0), ('matter', 1.0), ('defaulted', 1.0), ('payments', 1.0), ('investments', 1.0), ('higher', 1.0), ('lot', 1.0), ('selfishness', 1.0), ('total', 1.0), ('remove', 1.0), ('rule', 1.0), ('centrochip', 1.0), ('representatives', 1.0), ('granme', 1.0), ('capable', 1.0), ('making', 1.0), ('decision', 1.0)]

Sentence: I can't for the moment

Keywords: [('moment', 1.0)]

Sentence: I don't like the way they handle the payments

Keywords: [('handle', 1.0), ('payments', 1.0)]

Sentence: I started working and I can't use my cell phone much

Keywords: [('started working', 4.0), ('cell phone', 4.0)]

Sentence: I like zoom meetings but I'm not used to sitting for 40 minutes and I feel that my time being at home and attending meetings can be more productive for me if I just spend my time sitting listening to the instructions of the representative with This is not to say that they are not important, but my time is too.

Keywords: [('time sitting listening', 6.666666666666667), ('zoom meetings', 4.0), ('attending meetings', 4.0), ('sitting', 2.0), ('time', 1.666666666666667), ('40 minutes', 1.0), ('feel', 1.0), ('home', 1.0), ('productive', 1.0), ('spend', 1.0), ('instructions', 1.0), ('representative', 1.0), ('important', 1.0)]

Sentence: I changed jobs that generate more income

Keywords: [('changed jobs', 4.0), ('generate', 1.0), ('income', 1.0)]

Sentence: I don't understand if we are adults, why should we be reminding each of the members to make their payments if when they want the loan they don't have to be reminded and members also come back who were bad before and then the boss will be drawing attention to the representatives since he gives them another opportunity for that reason I did not want to be in the group anymore I'm sorry if I'm a bit direct but if they look bad once I don't think they reflect and now I am calm without pressure thank you very much for all grameen America for the opportunity you gave me

Keywords: [('drawing attention', 4.0), ('group anymore', 4.0), ('bit direct', 4.0), ('grameen america', 4.0), ('understand', 1.0), ('adults', 1.0), ('reminding', 1.0), ('members', 1.0), ('make', 1.0), ('payments', 1.0), ('loan', 1.0), ('reminded', 1.0), ('back', 1.0), ('bad', 1.0), ('boss', 1.0), ('representatives', 1.0), ('opportunity', 1.0), ('reason', 1.0), ('reflect', 1.0), ('calm', 1.0), ('pressure', 1.0), ('gave', 1.0)]

Sentence: I played more igrementos

Keywords: [('played', 1.0), ('igrementos', 1.0)]

Sentence: At the moment not until next year

Keywords: [('moment', 1.0), ('year', 1.0)]

Sentence: It's just that I'm not working right now

Keywords: [('working', 1.0)]

Sentence: I invest the Loans I have had in my business and for now I have a good stocked inventory.

Keywords: [('good stocked inventory', 9.0), ('invest', 1.0), ('loans', 1.0), ('business', 1.0)]

CITATION

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GITHUB: <https://github.com/dhong515/ECE-476--Data-Science-for-Social-Good>