

# Multi-Class Text Classification with Kiva Loans Descriptions and Sectors

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**KIVA**  
Loans that change lives

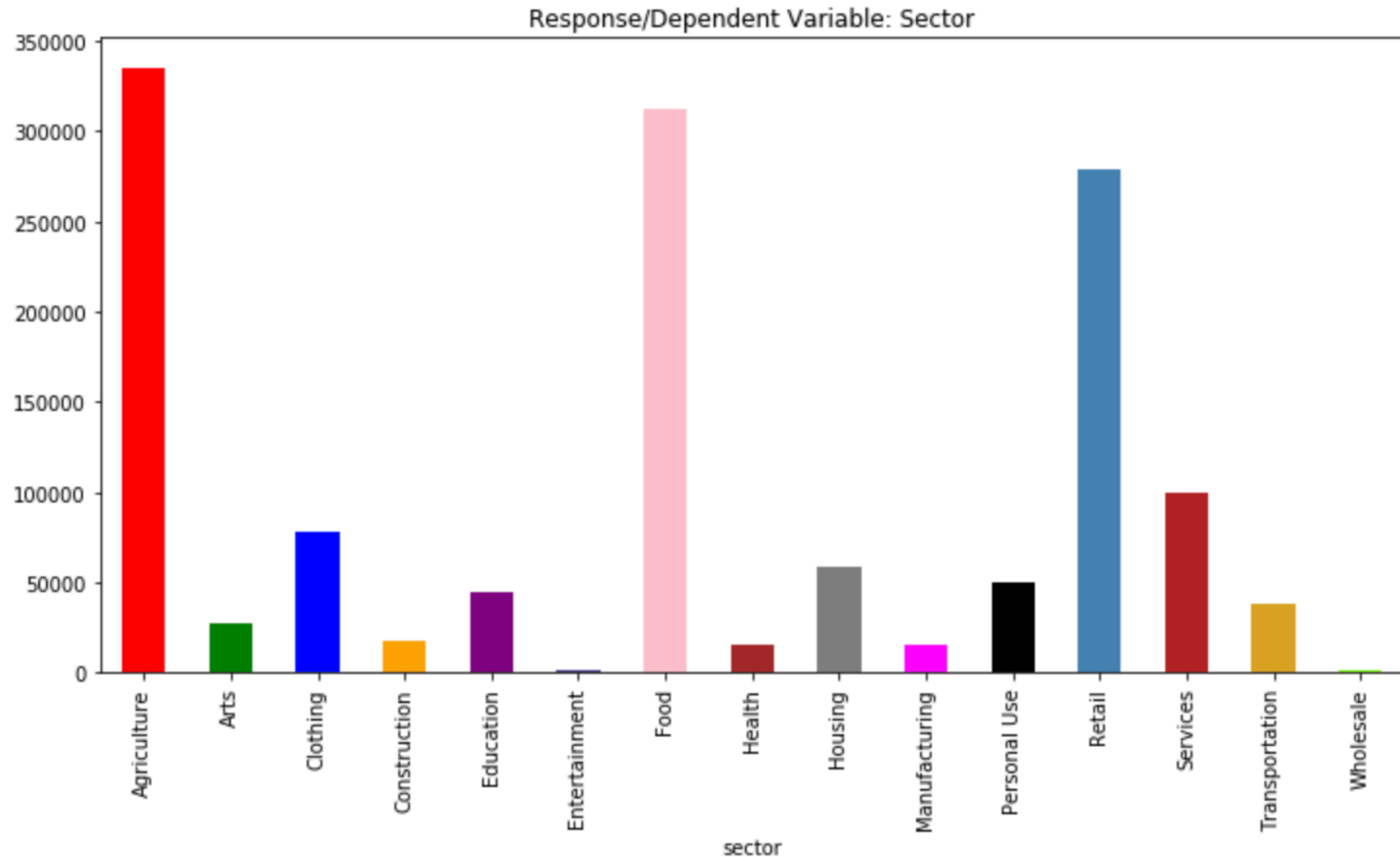
# Data: Kiva.org Loan Listings

This dataset is from the Kiva API (<https://build.kiva.org>). More specifically, this is Kiva's Loans Data Snapshot, which contains all the loan listings that Kiva has posted from 2006 till January 2018. The dataset contains 1.4M rows and 34 columns. Each listing contains information that shows the key details of a loan, including name, loan amount, loan description, sector, etc.

```
loans.csv:  
|-- posted_time: the datetime the loan was posted on the Kiva.org website (datetime)  
|-- original_description: the description of the loan in the language of the country the  
borrower is from (string)  
|-- translated_description: the description of the loan translated to English if the  
original language is not English (string)  
|-- sector: the specific category of the loan (categorical)
```



# Summarized Data: Imbalanced Classes



# Text Representation TF-IDF

# 'Arts':

- . Most correlated unigrams:
  - . sequins
  - . embroidery
- . Most correlated bigrams:
  - . sequins pearls
  - . embroidery business
- . Most correlated trigrams:
  - . sequins pearls various
  - . pearls various colors

# 'Food':

- . Most correlated unigrams:
  - . ingredients
  - . fish
- . Most correlated bigrams:
  - . buy ingredients
  - . vending business
- . Most correlated trigrams:
  - . nwtf buy ingredients
  - . vending business philippines



# Text Representation TF-IDF

# 'Construction':

- . Most correlated unigrams:
  - . centering
  - . timber
- . Most correlated bigrams:
  - . making bricks
  - . sells timber
- . Most correlated trigrams:
  - . selling construction materials
  - . business selling construction

# 'Retail':

- . Most correlated unigrams:
  - . general
  - . canned
- . Most correlated bigrams:
  - . general store
  - . store philippines
- . Most correlated trigrams:
  - . store philippines requested
  - . general store philippines



# Fit Model: Multi-Class Text Classification

## Naive Bayes Classifier

Models	Train Accuracy	Test Accuracy
Used TF-IDF Vectorizer as features	79.21%	77.36%
Used Count Vectorizer as features	78.98%	77.26%

