

# Community Assessment Tool

Project:
Anticipated Date of Start of Project
City, Country:
Reason for Assessment:
Date of Assessment:
Person(s) Doing Assessment:

## SECTION ONE Background Information

### 1. Geographic/Ecological Characteristics

Provide a brief description of the community under consideration in the following areas:

Location\_\_\_\_\_

Climate\_\_\_\_\_

Economic Situation of Community Under Assessment\_\_\_\_\_

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Political System\_\_\_\_\_

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Local Leaders Who Will be Involved in Community Project\_\_\_\_\_

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Special Geographic Characteristics\_\_\_\_\_

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**2. Population Size and Distribution**

Total area under investigation (blocks, miles, kilometers, etc)\_\_\_\_\_

Total population that will be served by the project\_\_\_\_\_

Nationality, tribe, ethnicity of majority of residents\_\_\_\_\_

**3. Religious Beliefs**

What is the main religious affiliation of the community under assessment?

Animist  Buddhist  Protestant  Catholic  Jewish

Muslim  Other  \_\_\_\_\_What religion?

How many of the population are evangelical Christians?\_\_\_\_\_

**4. Communications**

Are there any parts of the area of the project that are inaccessible for one week or more during a year?

No\_\_\_\_\_ Yes\_\_\_\_\_ Explain\_\_\_\_\_

Are there any of the following means of communication between the project area and the other towns/villages nearby?

Telephone\_\_\_\_\_ Fax\_\_\_\_\_ Email\_\_\_\_\_ Short-wave radio\_\_\_\_\_ Other\_\_\_\_\_

What mode of communication do people in this area normally use?

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**5. Economic Status**

What is the average monthly income of the majority of people in this area?

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How do most people earn money in this area?\_\_\_\_\_

Is the land in the area suitable for:

Agricultural Use\_\_\_\_\_

Cash Crops\_\_\_\_\_

Subsistence Crops\_\_\_\_\_

Do most people in this area raise their own food? \_\_\_\_\_

Do most people in this area buy their food from a market or store? \_\_\_\_\_

## 5. Educational Attainment

What proportion of the adult population is literate?

Male:        0-10%        10-25%        25-50%        50-75%        75%+

Female:     0-10%        10-25%        25-50%        50-75%        75%+

Is free primary education generally available? Yes \_\_\_\_\_ No \_\_\_\_\_

Are male and female children required to attend primary school?

- Only Male         Only Female         Both are required to attend  
 Neither are required to attend

## 4. Status of Women

At what age do girls usually marry?

<15 years \_\_\_\_\_ 15-20 years \_\_\_\_\_ 20+years \_\_\_\_\_

Can women inherit property?

Yes \_\_\_\_\_ No \_\_\_\_\_

Can women hold title to land?

Yes \_\_\_\_\_ No \_\_\_\_\_

The majority of women in this community work:

- At home         Outside the home at a job         For their own business  
 On the farm

## Section Two Health Information

(This section should be completed in conjunction with a physician, health officer or nurse who is familiar with the area under study.)

Project:
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Date of Assessment:
Person(s) Doing Assessment:
Professional Status _____ Professional Affiliation _____
Years in Present Position _____

### 1. Disease Prevalence

In your opinion, which are the four most important disease problems in the area under assessment?

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_

Check off the following that you consider to be of priority or high incidence in infants and preschool children:

- Acute respiratory infections
- Acquired Immune Deficiency Syndrome (AIDS)
- Deaths resulting from birth trauma
- Diarrheal disease
- Excessive deaths of children under five – reason unknown

- Eye infections
- Intestinal worms/parasites
- Malaria
- Measles
- Malnutrition
- Neonatal sepsis
- Neonatal tetanus
- Pertussis
- Prematurity
- Protein energy malnutrition
- Skin Infections
- Vitamin A deficiency symptoms
- Other: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Check off the diseases which are most prevalent in the general population in the area to be assessed:

- AIDS
- Anemia
- Diarrhea
- Filariasis
- Goitre
- Guinea Worm
- Leprosy
- Malaria
- Mental Diseases
- Onchocerciasis
- Parasites (Which kind?) \_\_\_\_\_
- Schistosomiasis (Which kind?) \_\_\_\_\_
- Sexually Transmitted Diseases
- Skin Infections
- Trypanosomiasis
- Tuberculosis

## 2. Health Services

When persons in this community are ill, where do they seek treatment?

- Local clinic                       Local hospital                       Private physician
- Community health worker                       Traditional healer
- Don't seek treatment

How far does the average person travel to seek care at a clinic?

- < 1 kilometer                       2-5 kilometers                       5-10 kilometers
- >10 kilometers

What mode of transportation does the average person use to reach medical care?

- Walks                       Bike or moped                       Public transport

Is there a trained village health worker in the community under study?

- Yes                       No

If yes, are they trained by the government?

- Yes                       No

In your opinion, are the health services which are available within walking distance adequate to meet the general health needs of the population?

- Yes                       No

Is the local clinic that is nearest staffed by a:

- Doctor                       Nurse                       Nurse Assistant                       Other

Where do most women deliver their babies?

- At the hospital                       At a local clinic                       Delivers at home  
 with a midwife                       without a midwife.

Are there trained midwives in the community ?

- Yes                       No

By whom are they trained? \_\_\_\_\_

### 3. Preventative Services

Is there a pre-natal clinic in the community?                       Yes                       No

If yes, is it within walking distance for most women?                       Yes                       No

Is there a well-baby clinic in the community?                       Yes                       No

If yes, is it within walking distance for most women?                       Yes                       No

Are these services sponsored by:

- The government?                       A private NGO?                       A church group?

Are vaccination programs available for the infants and children?

- Yes                       No

Are vaccinations given free of charge?

- Yes                       No                      If no, what is the approximate cost? \_\_\_\_\_

What vaccinations are available?

- BCG

- DPT
- Hepatitis B
- Measles
- Meningococcal
- MMR
- Polio
- Other \_\_\_\_\_

Are the majority of the children vaccinated for the above?  Yes  No

If no, why not?

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**Section Three**  
**Evaluation of an Existing Health Facility**

Name of Health Facility
Type of Health Facility
City, Country:
Reason for Assessment:
Date of Assessment:
Person(s) Doing Assessment:
Professional Status _____ Professional Affiliation _____
Years in Present Position _____

**1. Health Services Available within 20 miles of this Facility**

Please check off the types of Health Facilities that are present within a 20 kilometer distance of the facility under study:

Government Hospital \_\_\_\_\_ Number of Beds \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Private Hospital \_\_\_\_\_ Number of Beds \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Health Center \_\_\_\_\_ Number of Beds \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Dispensary \_\_\_\_\_ # of outpatients per day \_\_\_\_\_ Number Physicians \_\_\_\_\_

Health Post \_\_\_\_\_ # of outpatients per day \_\_\_\_\_ Type of Medical Personnel \_\_\_\_\_

Community Health Workers \_\_\_\_\_ Number active in Community \_\_\_\_\_



Type of service given by Community Health Workers:

- Health teaching
- Family visits
- Basic medical treatment
- Community health instructions
- Community initiatives to improve health
- Traditional birth attending
- Referrals to health facilities \_\_\_\_\_ Where? \_\_\_\_\_
- Other \_\_\_\_\_

## 2. Health Services Available within 5 kilometers of this Facility

Please check off the types of Health Facilities that are present within a 5 kilometer radius of the facility under study:

Government Hospital \_\_\_\_\_ Number of Beds \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Private Hospital \_\_\_\_\_ Number of Beds \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Health Center \_\_\_\_\_ Number of Beds \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Dispensary \_\_\_\_\_ # of out patients seen per day \_\_\_\_\_ Number of Physicians \_\_\_\_\_

Health Post \_\_\_\_\_ # of out patients per day \_\_\_\_\_ Type of Medical Personnel \_\_\_\_\_

Community Health Workers \_\_\_\_\_ Number active in Community \_\_\_\_\_

Type of service given by Community Health Workers:

- Health teaching
- Family visits
- Basic medical treatment
- Community health instructions
- Community initiatives to improve health
- Traditional birth attending
- Referrals to health facilities \_\_\_\_\_ Where? \_\_\_\_\_
- Other \_\_\_\_\_

## 3. Transportation to Health Facilities

What means of transport would most people use to get to the health facilities that are over 5 kilometers from where they live?

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What types of transport would most people use to get to the health facilities within 5 kilometers of where they live?

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#### 4. Community Initiatives

What type of health programs or initiatives are present in the community surrounding the health facility under study besides the ones listed above?

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#### 5. Personnel employed by Health Facility Under Study:

Medical Doctors	How Many?	Trained at?	Paid by?
Generalists	_____	_____	_____
Public Health	_____	_____	_____
Surgeons	_____	_____	_____
Obstetricians	_____	_____	_____
Pediatricians	_____	_____	_____
Other	_____	_____	_____
Nurses			
RN	_____	_____	_____
Nurse Assistants	_____	_____	_____
Other	_____	_____	_____
Technicians			
Lab	_____	_____	_____
Surgical	_____	_____	_____
Medical	_____	_____	_____
Physical Therapy	_____	_____	_____

Occupational	_____	_____	_____
Other	_____	_____	_____
Non-Medical Personnel			
Housekeeping	_____	_____	_____
Food Service	_____	_____	_____
Other	_____	_____	_____

What is the average monthly salary? (Just list those employed by the facility under study)

Physicians – Generalist	_____
Physician – Specialist	_____
Nurse – RN	_____
Nurse Assistant	_____
Technicians	_____
Non-Medical	_____
Other	_____

What are the title, qualifications and salary of the person in charge of the hospital?

\_\_\_\_\_

What is the total monthly expenditure of the facility for salaries?

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Are the salaries paid regularly? \_\_\_\_\_ If no, how frequently are personnel paid? \_\_\_\_\_

Do personnel have to travel to pick up their salaries or are they delivered?

\_\_\_\_\_

Do most employees have income other than the salaries they receive from their salary from this facility?

- No
- Yes (Explain)\_\_\_\_\_

Are salaries generally adequate to meet basic family and living needs of the personnel?

Is housing provided for all personnel assigned to this facility?

Who pays for and maintains the housing, if yes?

How are personnel assigned or hired by this facility?

Hiring process\_\_\_\_\_

Final decision rests with whom?\_\_\_\_\_

## 6. Continuing Education

Are the physicians employed by the facility required to regularly update their training by attending continuing education courses?

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Is this enforced by the facility under study?\_\_\_\_\_

How is the continuing education paid for?\_\_\_\_\_

Even though not required, do most physicians employed by this facility seek continuing education annually?

If no, why not? \_\_\_\_\_

Are the nurses employed by the facility required to regularly attend continuing education courses?

- Yes
- No

How is this funded? \_\_\_\_\_

Do most attend, even if not required? \_\_\_\_\_

Are there seminars, courses, staff updates or continuing education topics presented internally at the facility?

Yes                       No

If Yes, how often and who is responsible for arranging these presentations?

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## **7. Medicines**

Is there a licensed pharmacist on staff at the facility? \_\_\_\_\_

If no, who is responsible for dispensing medications? Under supervision of?

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How are medicines obtained for the facility in question?

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Are medicines supplied by the government? \_\_\_\_\_

Who is responsible for placing the medication orders? \_\_\_\_\_

Who decides what medicines should be kept in stock? \_\_\_\_\_

Do patient charges for medications cover the cost of reordering the medications?

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Are the prices of the medication subsidized in any way?

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Are most medications for the patients dispensed from the facility or are patients sent with prescriptions to buy the medications elsewhere?

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Who is responsible for the disposition of expired medications?

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How are they disposed? \_\_\_\_\_

What internal controls are present that prevent drugs from being miss-used or stolen?  
\_\_\_\_\_

**8. What services are offered by the facility under study?**

- Outpatient consultation
- Inpatient hospitalization
- Surgery – General
- Surgery – Specialized      What types? \_\_\_\_\_
- Maternity
- Intensive Care
- Cardiac Intensive Care
- Prenatal Intensive Care
- X-rays – Types
  - Mammogram
  - Flat plates
  - Contrast studies
  - CT Scans
  - MRI
  - Other
- Diagnostic Studies  
Types \_\_\_\_\_
- Laboratory - Types
  - Hematology
    - Regular
    - Chemistry
    - Cultures
    - Titters
    - Other
  - Parasitology
    - Fresh smears
    - Cultures
    - Titters
    - Other
  - Virology

- HIV
- Hepatitis
- Other

- Urinalysis
- Others

Other Services

- Well-baby clinics
  - Maternal clinics
  - Immunization clinics
  - TB screening and treatment
  - Leprosy screening
  - HIV screenin     Other
- 

**8. Patient Volume**

How many patients are seen in outpatient clinic per month? \_\_\_\_\_

How many patients are interned in the hospital per month? \_\_\_\_\_

What is the average length of stay? \_\_\_\_\_

How many deliveries are done per month on average? \_\_\_\_\_

**9. Patient Care**

In outpatient care, most patients are seen by:

- A physician
- An advanced nurse
- A nurse
- Other

Inpatient care of the patient, i.e. bathing, feeding, bed-changing, etc. is done by:

- Family members
- Nurses
- Nurse Aids
- Other

Inpatient care procedures such as dressing changes, wound care, etc are done by:

- Family members
- Nurses
- Nurse Aids
- Other

Food service is:

- Provided by the family
- Available from the hospital
- Can be provided for a charge

(A price list from the facility may be included here instead of filling out each question)

The cost of an average out-patient visit is: \_\_\_\_\_

The cost of an x-ray is \_\_\_\_\_

The average cost of a laboratory procedure is \_\_\_\_\_

The average cost per day of a hospital stay is \_\_\_\_\_

Are medications charged separately? \_\_\_\_\_

Are medications available at the facility or are patients sent to purchase them at a pharmacy? \_\_\_\_\_

Are doctors and nurses visits charged to the patient in addition to their hospital stay fee? \_\_\_\_\_

What other expenses are incurred when the patient is hospitalized?  
\_\_\_\_\_

Do most patients have some type of health insurance?  
\_\_\_\_\_

How much of their hospital costs are covered? \_\_\_\_\_

Is there a system of social medicine whereby the patient does not pay for medical care? \_\_\_\_\_

## 10. Standards of Care

Does the facility employ a person to assure standards of care? \_\_\_\_\_



What procedures are utilized to assure that quality care is being delivered?  
(Please list)

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What infectious disease controls are implemented?

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How often are these monitored? \_\_\_\_\_

What diseases must be reported to the local health authorities?

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Who is responsible for these reports? \_\_\_\_\_

Who is responsible to see that continued education is being attained by the professional staff? \_\_\_\_\_

Who enforces compliance? \_\_\_\_\_

How are controlled substances handled?

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Who monitors their use? \_\_\_\_\_

What is the procedure of discipline if a health professional is caught :

Abusing a patient \_\_\_\_\_

Stealing or misusing drugs \_\_\_\_\_

Giving inadequate care \_\_\_\_\_

Making a medical misjudgment \_\_\_\_\_

Disorderly conduct \_\_\_\_\_

Is there a discipline committee that reviews these cases?

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Is there a medical review committee to consider misjudgments or medical mistakes?

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How often does the above committee meet? \_\_\_\_\_

What other standards of care are in place? \_\_\_\_\_

**11. Annual Operation Budget**

(Please insert a copy of the facilities annual operational budget if available)

**12. Income and Expense Summaries**

(Please insert a copy of the operational income and expense of the facility if available.)

**SECTION FOUR**  
**Assessment of Sustainability Issues**

**Project:**

**Anticipated Date of Start of Project**

**City, Country:**

**Reason for Assessment:**

**Date of Assessment:**

**Person(s) Doing Assessment:**

**1. Agriculture Assessment**

**A. Crops**

What crops are presently grown in the area under study?

\_\_\_\_\_

By what method are they planted? \_\_\_\_\_

By what method are they harvested? \_\_\_\_\_

What percentage of the population is dependent on growing food?

For eating    10% 30% 50% 80% 100%    Other\_\_\_\_\_

For income: 10% 30% 50% 80% 100%    Other\_\_\_\_\_

What month(s) are considered planting months? \_\_\_\_\_

What months are considered harvesting months? \_\_\_\_\_

What type of farming equipment do most farmers use?

- All work is done by hand
- Most work is done by hand
- Animals are used for plowing and harvesting
- Power driven equipment is used by few most

What types of power driven equipment are available?

\_\_\_\_\_

The average annual income of the local farmer is? \_\_\_\_\_

This is gained by?

- Sale of goods grown
- Other employment
- Spouse's income, doing? \_\_\_\_\_

Money is needed by the average farmer to purchase?

\_\_\_\_\_  
\_\_\_\_\_

Is crop rotation practiced? \_\_\_\_\_

How often? \_\_\_\_\_

Are fields left unplanted during rotation time or is a different crop put in? \_\_\_\_\_

Is burning off fields practiced? \_\_\_\_\_

How often? \_\_\_\_\_

## **B. Soil Analysis**

What soil type is predominant in the area under study?

- Clay
- Sand
- Rocky
- Other

Soil analysis by Mott's method indicates the following mineral and nutrient content of the soil:

(Insert analysis)

What is the soil erosion factor? \_\_\_\_\_

How is soil deficiencies compensated?

- Commercial Fertilizer which contains \_\_\_\_\_
- Animal Fertilizer from farm
- Compost
- Human Fertilizer
- Other
- No fertilizer is necessary

How is the fertilizer applied?

- By hand
- By powered equipment

What are the main crop-destroying insects?

\_\_\_\_\_

Are pesticides used on the crops? \_\_\_\_\_

What type? \_\_\_\_\_

Where are the pesticides purchased? \_\_\_\_\_

### **C. Water/Irrigation**

What is the average rainfall per year? \_\_\_\_\_

Describe the seasonal changes and when they occur.

Rainy season \_\_\_\_\_

Dry season \_\_\_\_\_

Hot season \_\_\_\_\_

Temperature Range? \_\_\_\_\_

Cold season \_\_\_\_\_

Temperature Range? \_\_\_\_\_

Is the rainfall adequate for the crops? \_\_\_\_\_

Is it necessary to irrigate the crops due to lack of rainfall? \_\_\_\_\_

How is irrigation accomplished?

- By hand
- By animal
- By powered irrigation systems
- Other \_\_\_\_\_

What is the source of water used for irrigation? \_\_\_\_\_

What is the distance from the source to most of the farms? \_\_\_\_\_

#### **D. General Agriculture Questions**

What are the main problems encountered by the farmers?

- Undependable climate factors
- Lack of water/rainfall
- Natural disasters – typhoons, floods, hurricanes, etc \_\_\_\_\_
- Lack of money for equipment or supplies
- Attack by insects
- Attacks by goats baboons birds other \_\_\_\_\_

#### **E. Domestic Animals**

What type of farm animals are kept or grown by the average farmer?

	Used for food	Used for Labor	Used for income
<input type="checkbox"/> Cows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Pigs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Goats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Oxen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Chickens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Rabbits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Turkeys	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Fish	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The above animals:

- Are fed by commercial feed
- Graze and/or find their own food
- Are fed by scraps from the household

What are the problems encountered in raising the above animals?

\_\_\_\_\_

\_\_\_\_\_

## 2. Assessing Water - Availability / Purity

What are the available water sources in the area under study?

- Wells
- Reservoirs
- Springs
- Rain water
- Seasonal ponds

Are the water sources protected? (covered, fenced, animals kept out, etc.)

- Yes
- No
- Semi

Where does most of the population of the area under study receive their water?

- Piped into the home from a city water supply
- Piped into a public area, collected there and hauled home
- Trucked in by city water trucks
- Private well on property
- Public well – bucket dipped down into
- Public well with sealed pump system
- Local water hole
- Local spring
- Local river/pond/lake

Who normally collects the water?

- Women
- Children
- Men

What other activities take place at or near the water collection area?

- Bathing
- Clothes washing
- Swimming
- Washing water containers
- Watering or bathing animals

On an average, if water is not piped into the home or on personal property, how far does an individual have to travel to receive water?

- Less than one kilometer
- Between one and three kilometers
- More than 3 kilometers

- Other

If water is carried, what type of containers do most people use?

- Plastic geri can
- Metal or plastic bucket
- Metal pan
- Other

Approximately how much water is used by a family of four per day?

- 10 liters
- 20 liters
- 30 liters
- More than 30 liters

How available is water?

- Water is plentiful and relatively easy to obtain
- Water is available but transporting it is labor intensive
- Water is plentiful during rainy season and scarce during dry season
- Water is scarce all the time and there is never enough for the family needs

If water is piped into the home or a public area, is it treated with chlorine at a central location?

- Yes
- No
- Don't Know

If water is carried in, do most people

- Boil water before drinking it
- Filter water before drinking it
- Use it as it is without any preparation
- Other

For bathing purposes do most people

- Go to a local bathing place such as a river or local water hole to wash
- Carry in the water needed for bathing
- Other

Water Analysis shows:

(Insert water analysis done by public health dept or survey taker)

### **3. Assessing Sanitation**

What types of toilet facilities are most common in the area under study?

- Indoor flush toilet



- Outdoor flush toilet
- Outdoor pit latrine
- Trough-type squat latrines
- Most do not have a specified place

Toilets are usually:

- Privately owned by each home
- Public – used by a group or community

If pit latrines are used

- They are dug to six meters
- They are dug less than six meters
- They are of concrete construction
- They are of wood and branch construction
- They have permanent roofs
- They have thatch roofs
- They have no roofs
- Most are kept covered
- Most are kept uncovered
- Most have a ventilation pipe
- Most are at least 20 meters from the water source
- Most are less than 20 meters from the water source
- The path to it is clear and safe
- The floor is safe and easy to stand on

Is there evidence of human indiscriminate defecation along the:

- Road
- Paths
- Sidewalks
- Near trees and bushes

How is household waste such as garbage disposed of by most people in the area under study?

- Buried near each home
- Taken to a public dumping ground by individual home owners
- Picked up by public utility service
- Thrown outside near the home
- Mostly fed to pigs or other animals

Domestic farm animals are usually:

- In penned or fenced areas
- In a barn
- In a field a distance from the house
- Allowed to wander freely near the living areas

Animal dung is evident around household dwellings:

- Yes
- No
- In some areas

#### 4. Income Generation

The majority of the population under study receives their income from:

- Selling farm products
- Selling farm animals
- Reselling goods at a market or stall
- Employed by a local industry
- Hire out for day labor
- Hired to work on farms
- Other\_\_\_\_\_

The commodity most desired but often lacking in this population is:

(first and second choice)

- Food such as sugar, salt, meat,  dairy products, other\_\_\_\_\_
- Furniture
- Radios, TV's, Stereos
- Cars or trucks
- Bicycles
- A home to own
- Permanent materials for one's home – tin roofing, etc
- Higher education

If one were to ask the target population what they think would make their life better they would likely say:

- Better roads
- Different government
- A greater market for their goods
- Better agricultural conditions
- Better educational opportunities
- Better health care

If the community were to rally together to generate more income, would community members:

- Tend not to join in
- Prefer individual projects for personal gain
- Work well together and be willing to share profit
- Other

A community project that would have a likelihood of success would be:

- Improving water supply
- Improving sanitation facilities
- Building a clinic or hospital
- Developing a community garden with new techniques
- Starting a small business with something to sell
- Starting a co-op which would provide food and agricultural products
- Other

If individuals were to start a project for income generation they would more likely prefer:

- To start a small business and sell something
- Improve their agricultural output
- Join with 2 or 3 others to form a small business

Most individuals would like to be able to receive a loan to improve their business or farm or to start a new business:

- Yes
- No

If a loan was given and there was no interest for the first year of payback, would most individuals be motivated to pay it back before interest begins:

- Yes
- No