

## **SUMMARY**

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For my summer research, I worked on numerous Microfinance-oriented projects for Professor Karlan. The first part of my summer was spent doing data work using STATA. I helped out with Professor Karlan's Microfinance paper dealing with the advantages and disadvantages of group versus individual liability Microfinance programs by "cleaning up" data that was being collected. This work consisted mainly of manipulating the new data to make variables that can be used to analyze the data for use in his paper.

The second part of my summer was spent doing literary reviews for Professor Karlan. I researched family planning in Peru, and discovered that microfinance programs geared towards women face many obstacles related towards Peruvian culture and their perceptions of gender roles, contraceptives, and rape. As a part of this research, I researched and summarized different programs oriented towards teaching family planning methods in Peru as well as other countries. The most important example of this was an organization called Pro Mujer which provides health services (including family planning) in addition to financial services to families in Latin America.

In addition, I conducted a literature review of financial literacy programs from around the world. My final product consisted of a chart that listed the paper, publication, methods, and summary of the results of 20 different programs. As with most of my literature reviews, it was difficult to find sources that were not biased. Many of the financial literacy programs found were conducted by banks or other institutions that would ultimately benefit from displaying positive results for their programs.

Overall, I found the SRO experience to be an interesting and educational introduction to economic research. I felt that at times my job lacked structure, but overall I was very satisfied with my SRO experience and I would definitely recommend it to another student.