DIGITIZING THIRD WORLD BODIES: COMMUNICATING RACE, IDENTITY, AND GENDER THROUGH ONLINE MICROFINANCE/A VISUAL ANALYSIS

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ABSTRACT

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Microlending through online venues has introduced a new model of lending through web 2.0 communication technologies. I examined micro lending through online venues – such as kiva.org, MicroPlace.com, and ACCION.org. The theoretical framework is based in Critical Cyberculture Studies and Critical Development Communication using visual analysis (Brummet, 2010; 2011; Mirzoeff, 2009; Nakamura, 2008; Olsen, 2007; Sosale, 2007) as my method, which is supplemented with interviews. I draw in part from visual rhetoric to inform my critique of the interplay of visual images, symbols, texts, and other elements in the microfinance web sites. On the home pages of Kiva.org, ACCION.org and MicroPlace.com, I analyzed the layout, including visuals and texts on their respective homepages. I examined the communication processes in these web 2.0 portals, because while some sites may indeed empower the poor, other sites may be disempowering to the poor. Kiva, ACCION, and MicroPlace thus reproduce issues of race, identity, and representation online, becoming discursive and rhetorical spaces where race and identity are produced and reproduced in various forms (Nakamura, 2002). Understanding the representations of third-world identities/bodies on micro lending sites is important. Also, global development initiatives such as kiva.org, MicroPlace.com, and ACCION.org have wide reaching ramifications; thus, the notion of empowerment of the poor, as reflected on the web portals of kiva.org, MicroPlace.com, and ACCION.org, bears scrutiny.
This dissertation is dedicated my mom, Naa Aforkor Omaedro II (Katamanso Ta Manye – 
Warrior Queen of Katamanso, Ghana/U.K) and my dad, Professor Francis Nii-Yartey.
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INTRODUCTION

Situating Myself

I begin with a reflection of how I started this project. Communication scholars Dwight Conquergood (1988); Lisa Nakamura (2008); and geographer Doreen Massey, (1994; 2002) have all demonstrated the importance of situating oneself in research. In Conquergood’s article on “Health Theatre in a Hmong Refugee Camp,” he begins with a narrative of a displaced Hmong widow and transitions into how he started his research in the refugee camp. Situating oneself does not only provide a history to a project, but also helps contextualize and situate any piece of work. This project is a continuation of group work and research that were engaged with since 2007 along the issues of microfinance and the internet. My focus for this project is on web 2.0 technologies and how they are being used to empower the poor in developing countries, however, I draw my ideas in part from work done by research groups including collaborators from Ohio and from India, several of whom contributed mostly through discussions and in conferences and working with my academic advisor Dr. Radhika Gajjala since 2005 along the issues of the internet and online microfinance (Gajjala, Gajjala, Birzescu & Anarbaeva, 2011; Gajjala, Birzescu, & Yartey 2011; Gajjala & Birzescu, 2010; Gajjala & Birzescu, 2011).

In August of 2008, I started my Ph.D program here at Bowling Green State University (BGSU) and I immediately immersed myself in various research projects on campus. In 2009, my advisor, who was then working on a journal article on Kiva, introduced me to Kiva.org. On perusing Kiva’s site I became very intrigued by the way and manner that people from the Global South were represented. I found some of the visuals and narratives about these so called poorest of the poor in developing countries to be very problematic. These representations of third world individuals and groups by no means subscribed to the traditional depictions of starving,
malnourished, and displaced people in war-torn regions of the world, but showed people mainly from various African countries in what seemed to be empowering and disempowering depictions. The paradoxical nature of the visual depictions of people from developing countries was the catalyzing force that led to examine other non-profit and for profit online microfinance sites such as ACCION.org (ACCIÓN stands for: Americans for Community Cooperation in Other Nations), and MicroPlace.com and this is how my dissertation project was born. Additionally, my experiences working for a non-profit organization in Ghana also helped me gain a deeper understanding of how international NGOs such as Kiva function. In the paragraphs that follow, I highlight some of my experiences working for this nonprofit organization in Ghana.

The setting is Accra, Ghana, West-Africa; the year, is 1999 and the Noyam African Dance Institute, a nonprofit organization for which I was the Public Relations and Student Affairs Manager, had just received a grant from the Danish International Development Agency (DANIDA) for two years. The founder of the institute adapted the name Noyam from the Ga Dangbe word Noya, meaning progress or development. Like any other nonprofit organization in Ghana, Noyam had to compete with several local Non Governmental Organizations (NGOs) for funding, which involved meeting with local DANIDA representatives and presenting a proposal with an outlined budget. We went through the process of marketing our ideas to DANIDA by following the processes of what political scientist and globalization scholar Clifford Bob (2005) described as cultural matching, a process by which local NGOs try to match their values, ideals, and vision with international NGOs or funding agencies from whom they are trying to attract funding. Bob explained that NGOs are compelled to enter into the global, transnational and competitive market place for support. Noyam reached out to an international funding agency
because support structures did not exist within Ghana that could cater to its needs.

Our mission was to empower specific individuals in society. We targeted young, struggling dancers who had a strong potential to succeed as professional dancers. Noyam was a school with the goal of empowering young dancers and practitioners of dance by helping them improve their knowledge of the practice and theory of dance. For most of these young dancers Noyam became a source of income and survival because they received a monthly stipend. Two years later in 2002, Noyam received more funding for two more years from DANIDA due to its impact and success. Due to funding term limits, the institution no longer receives funds from DANIDA. Now sustainability has become a reality and Noyam is able to support itself through performances, workshops, and international exchange programs. Many local NGOs, including local microfinance institutions in Ghana and other parts of sub-Saharan Africa, may not have been as fortunate as Noyam and are struggling to survive. Funding agencies and donors are demanding more from these NGOs, compelling them to charge high interest rates on loans given out to the poor. They charge high interest rates because they want to sustain themselves by paying for overhead costs among other expenses that go along with running an organization.

My four year employment with Noyam was empowering not only because I had the opportunity to experience how funding relationships played out between donors and recipients. Most of these international donors attach restrictions and guidelines to the loans disbursed. Many local NGOs struggle to adhere to those guidelines due to limited resources. Some of these NGOs, mostly in developing countries like Ghana, have now turned to the internet for fundraising.

The era of web 2.0 technologies has introduced new ways of communicating, marketing, and embarking on development projects around the world. Web 2.0 technologies are applications that facilitate individual and group participation on the World Wide Web and the creation and
sharing of information. Users of the World Wide Web are able to interact with various website interfaces through the posting of comments, watching of videos, and sending messages within a user centered and user generated interface in a virtual community. Examples of web 2.0 technologies are social media websites such as Facebook, Twitter, MySpace, Really Simple Syndication (RSS) feeds, YouTube, blogs, and various applications that enable, encourage, and facilitate interactivity on different websites, smart phones, and tablets etc.

Communication scholars, Elfriede Fürsich and Melinda Robins (2002) in their article on the self representation of African governments asserted that African leaders in developing countries are also exploring new ways of marketing themselves to the Global North to attract the much needed foreign aid or investment for various development projects. The process of attracting funds espouses certain values to various international donor agencies to attract funding. These may not be values that a struggling NGO or nation entirely subscribes to; however, to be able to attract funds, they are compelled to match themselves culturally to their prospective donors (Bob, 2005; Gajjala & Birzescu, 2010). This is problematic since issues of representation and identity surface (Markham, 1998; Nakamura, 2002; Slack & Wise, 2007; Turkle, 1995). Fürsich and Robins (2002) asserted that nation states go through the processes of cultural matching as well, and they end up exoticizing their citizens on websites to attract donor funding. Some may say this is a necessary evil, but it is also questionable as I will discuss in my literature review. The section that follows presents the background and the statement of the problem for this dissertation.

Background and the Statement of the Problem

The dominant paradigm of development in the 1960s classified countries that were developed as those that had capital intensive technologies. Those that did not have capital
intensive technologies were labeled underdeveloped countries (Rogers, 1976). The 1990s, marked by the evolution of the internet, introduced citizens of different nation states to new forms of civic engagement and participation in cyberspace. As media and culture scholar José Dijck (2009) explained in her article on user generated content, the materialization of interactive culture has resulted in an increase of participation online and technologies which were privileged to developed countries are now available in many developing countries for citizens to engage with. First created to serve as a military tool (and still very militarized in its counter intelligence surveillance function) the internet evolved into a network tool that is now used by the privileged who have access. Communication scholar, Dan Schiller (1999) explained that due to the heavy network traffic the internet was receiving, the National Science Foundation (NSF) developed a civilian version. Schiller explained that “The internet was and is built by utilizing a set of commands, or protocols, that enable computers to set up an electronic space – cyberspace with its own specific rules and functions” (p. 9). The 21st century has been marked by governmental oversight of the internet, and in countries like China information is regulated and controlled by the government.

Recently in countries like Egypt, Tunisia, and Libya, the internet/social networks were used as democratizing tools by the youth to help bring about social and political change. For the past 30 years, networking technologies have rapidly developed, and what started as a specialized networking industry has now expanded comprehensively (Schiller, 1999). Today the internet has become a transnational phenomenon, also situated within the neoliberal policy framework (Schiller, 1999). Under the neoliberal framework of governance, citizens are encouraged to take charge of their own empowerment. Thus the individual is asked to play an active role in his or her empowerment, for example, using the tools of the internet to empower one’s self. The
internet is used for various purposes including education, business, charity work etc.

As time progressed, developing countries started to acquire computers, and they began to participate in cyberspace. Members of the Global South deemed the internet to be an empowering tool (Fürsich & Robins, 2002), and trade and commerce transactions are now being conducted via web 2.0 web portals. Globalization scholars such as Thomas Friedman (2007) began to define Globalization as an inevitable and natural process. Financial transactions take just a few seconds to be completed, and Americans are able to outsource jobs to India and other parts of the world to reduce costs and to draw in profits. Capitalism has also been redefined through the lens of internet and numerous web 2.0 technologies. This is evident with the numerous financial transactions that now take place on the worldwide Web.

We live in a transnationalized global community with most of our activities mediated and filtered through web 2.0 technologies. Organizations like Noyam and other microfinance institutions in developing countries are able to communicate and market themselves on the World Wide Web in an attempt to attract funding from donors. Ordinary citizens in the Western world are able to log onto their computers and participate in various development initiatives that are supposed to help elevate and empower the poor in third world countries. Though the internet has helped redefine ways that we communicate and carry out transactions across the globe, not all individuals have access to this life changing technology, and only the privileged few have access to tools of media production and are able to totally immerse themselves in the activities of cyberspace (Nakamura, 2009). Nakamura (2002) asserted that “lack of access to the internet – often found along raced, classed, and still, to a narrowing extent, gendered lines – continues to cut particular bodies out of various histories in the making” (p. xii). Thus, not everyone has access to the internet and is able to participate online, and not all who have access have the
required literacy to efficiently navigate cyberspace. The internet, thus, reproduces issues of race, identity, and representation online. It has become a discursive and rhetorical space where users produce and reproduce race and identity in a variety of forms (Nakamura, 2002).

Microfinance, the process of lending small amounts of money to the poor, is also a common practice in cyberspace online portals. Microfinance institutions such as kiva.org, ACCION.org, and MicroPlace.com are among many microfinance institutions that are using innovative models of global lending to serve the poor. Though online microfinance continues to have a positive impact in developing countries (Collins, Morduch, Rutherford, & Ruthven, 2009; Morduch, 1999), some scholars have deemed global and local communication processes associated with empowering the poor problematic (Becker, 2011; Elahi, 2003; Gajjala, Gajjala, Birzescu & Anarbaeva 2011; Leach & Sitaram, 2002; Mayoux, 2001; Posner, 2006; Rogaly, 1996). The communication processes employed in financing the poor through online microfinance institutions such as kiva.org carry along issues of race, representation, and identity (Gajjala & Birzescu, 2010). Critical feminist scholars have also discussed how everyday practices contribute to the shaping of identities online (Enteen, 2006; Gajjala & Altman, 2006; Gajjala & Birzescu, 2010; Kolko, Nakamura, & Rodman, 2000; Nakamura, 2002). Examples of some of these online practices are the images of third world people captured and displayed on websites such as Kiva, ACCION, and MicroPlace, which are framed as embodiments of the existing offline identities. This is problematic since the tools of media production are available to a privileged few. On Kiva’s website, for example, the identities of those digitally represented were processed through multiple web 2.0 technologies before being showcased on Kiva. These web 2.0 technologies include web enhanced digital recorders, smart phones, YouTube, Kiva web applications, facebook, and other digital web 2.0 applications that are used to process and edit
Being aware that Kiva produces identities through various web 2.0 technologies and practices provides researchers with the knowledge of the various levels of representation that these identities go through. The practices of representing the poor are, however, not automatically suspicious practices, but rather in most cases necessary practices that help facilitate loans for borrowers in developing countries. Raising money through the Kiva model of lending entails documenting borrowers’ images and narratives, which are then displayed on kiva’s website for lenders to peruse. The practices that are disempowering are the filtering of stories and the intentional or unintentional disempowering representations of the poor on sites such as Kiva. Potential borrowers first have to be screened, interviewed, and asked to tell their stories. Kiva then edits, filters, and uploads these stories to its website. Internet researcher, Annette Markham (2009) also affirmed that the internet “is a way of being” (p. 4) and that our experiences are mediated through this medium. The internet is thus a way of life, and we extend ourselves and our identities on this medium. For example, in the virtual world Secondlife individuals and groups have businesses that generate revenue. Money earned in Secondlife can be spent in-world or offline once it is converted to the currency being used offline. It is therefore important that scholars examine the internet on its own terms (Boellstorff, 2008).

This dissertation is, therefore, a visual analysis study that critically examines kiva.org, ACCION.org, and MicroPlace.com which are online microfinance social networks that bring lenders, borrowers, investors, venture capitalists, and third world NGOs together for social and financial transactions. This research, following feminist scholar Aradhana Sharma (2008) whose research focuses on the consequences of empowerment on citizen and state identities in India, seeks to examine the assumptions behind some of these empowerment initiatives, unraveling
how they materialize through various on and off-line practices. According to Sharma, “…such assessments rest on preconceived notions of what success and failure might look like, how they may be measured, and who might be qualified to make such a judgment” (p. xix). I argue that empowerment is an uncertain act of political grounding with outcomes that cannot be predicted in advance. Therefore, the practices that drive online microfinance activities deserve careful attention (Sharma, 2008). In the next section, I discuss the three online microfinance institutions that were examined for this project.

I have been examining Kiva’s website since the summer of 2009. I have also been examining the contents of MicroPlace.com and ACCION.org since January of 2010. During this period there have been slight changes and additions to each website, but most of the contents of the three websites remained the same. For example, Kiva is now partnering with Visa to support small businesses in the United States. Kiva also displays a link on its homepage informing users about this new partnership. On November 1st ACCION replaced its homepage image with a series of flash images. These changes, among others which have occurred on the three websites, may make these sites hard to “freeze” for analysis (Sosale, 2007). Therefore, I had to take several screen shots saving them for the description and analysis. The internet also changes faster than one can write about it (Mirzoeff, 2009), so it is therefore important to document it.

A total of three online microfinance institutions (kiva.org, ACCION.org & Microplace.com) were examined for this study. The pages that follow provide the history and description of these online microfinance and microloan institutions. I start by providing a detailed description of kiva.org, moving on to ACCION.org, and, finally, to Microplace.com. These are all online lending platforms. These sites were selected because they are among the most prominent online microfinance institutions in the United States. Also, Kiva has previously
been compared to some of these online microfinance institutions. These three institutions also
focus on providing loans to the poor in developing countries around the world. I focused more on
Kiva throughout this study because it has the largest database of lenders and borrowers, and it
has received the most media and scholarly attention in recent times.

*Kiva.org*

Newly married couple and founders of Kiva, Matt and Jessica Flannery (Now Jessica
Jackley) had different goals: Matt wanted to remain in the United States to be an entrepreneur
and Jessica wanted to go to Africa to practice microfinance (Flannery, 2007). The couple’s trips
to Tanzania and Kenya were among the numerous catalysts that led to the creation of kiva.org.
*Kiva* is a Swahili word that means *unity or agreement*. In 2005, Matt and Jessica Flannery started
Kiva, a non-profit online peer-to-peer lending platform that enabled people in the Western world
to make small loans to the poor in developing countries through local microfinance institutions
located in these countries (Flannery, 2007). According to Flannery, with microfinance institution
networks in more than 30 countries around the world (specifically in developing countries), local
microfinance institutions in various countries are able to post profile pictures of prospective local
entrepreneurs together with short biographies on kiva.org. Then through PayPal, an online e-
commerce business platform, lenders who make up the internet users of the United States,
Canada, Europe and other parts of the world can then make loans to these entrepreneurs in
developing countries. Figure 1 on the next page shows a screen shot of Kiva’s homepage, which
offers an interactive interface for its users. Its interface provides tabs that encourage easy
navigation throughout the website. In a blog response to a query, Noah Balmer, a Kiva software
engineer, in response to my question on how many hits Kiva receives, explained that the site
receives “between 200,000 and 250,000 page views a day” (2010). This means Kiva receives over a million views per week and over six million views per month.

Figure 1: Screenshot of Kiva’s homepage. Retrieved October 29, 2010, from: http://www.kiva.org/

Once on the homepage, one can click on one of five links, including Lend, About, Community, Journals or My Portfolio. I would, however, like to explain that since the following descriptions were completed, Kiva has now changed its interface for finding loans. The older version, in my opinion, is easier to use compared to the newer version due to the learning curve. Kiva, however, provides a link to the older version off which my descriptions were based. Clicking on the Lend tab loads the lending page that displays entrepreneurs by Status, Gender, Sector, Region, and Sort mode. The drop box by the Status icon displays borrowers who are in the process of raising funds, those who are fully funded, paying back, paid back in full, or ended up taking a loss. The Gender drop box provides the user the option of selecting a female or male entrepreneur or both genders. The Sector drop box provides information on the various types of industries that the entrepreneurs could belong to, so a lender could select an industry that best fits her/his
preferences or requirements for lending. The available sectors were/are agriculture, transportation, services, clothing, health, retail, manufacturing, arts, housing, food, wholesale, construction, education, personal use, entertainment, and green. These are sectors that borrowers could fall under.

Next is the Region drop box, from which lenders can select entrepreneurs in North America, Central America, South America, Africa, Middle East, Eastern Europe, and Asia. These regions also show the geographical areas that Kiva covers. Finally, the Sort mode allows lenders to sort entrepreneurs by popularity, loan amount, amount left, repayment term, expiring soon, and most recent. Thus, entrepreneurs are ranked by popularity on Kiva, which is mainly based on the repayment rates of these borrowers. The higher an entrepreneur is ranked, the more likely or the better the entrepreneur’s repayment status. Once a user has selected his/her preferences, five columns displaying the entrepreneur’s image, activity, amount raised so far, local NGO partner in the entrepreneur’s country, and a description of the borrower are revealed to a lender. The lender can then peruse and digest the images and information of prospective borrowers. Once a lender is ready to lend money to an entrepreneur, all s/he has to do is to click on the Lend tab that is located on the right hand side of an entrepreneur’s picture. A series of forms are filled out and with the final click of a button, money is electronically transferred to a local Kiva partner across the globe.

The About tab next to the Lend tab gives basic information about Kiva, which has since 2005 facilitated over US$250 million in loans. Kiva, located in San Francisco, California also promotes the following:

- Dignity: Kiva encourages partnership relationships as opposed to benefactor relationships. Partnership relationships are characterized by mutual dignity and respect.
• Accountability: Loans encourage more accountability than donations where repayment is not expected.

• Transparency: The Kiva website is an open platform where communication can flow freely around the world (What is Kiva? 2010).

Clicking on the Community tab brings up Kiva’s team page which displays lending teams from countries like Australia, Belgium, the United States, the United Kingdom, and a host of others. The Journals page presents progress reports on borrowers from different Kiva fellows spread across the globe. These reports are mostly descriptive and they give updates on how borrowers are doing with the loans they took. Lastly, the My Portfolio tab provides a summary of a lender’s activity with regards to total amount of loans made and number of gift certificates given out. This section basically shows a lender the impact s/he has made. Just below the Lend, About, Community, Journals, and My Portfolio tabs is a simple diagram that illustrates how Kiva works (See Figure: 1 on page 11). The two curved arrows bending in different directions show the communication channels between lenders and entrepreneurs. The two arrows bent in different directions (See: figure 1 on page 11) illustrate interaction and feedback between lenders and borrowers. The remaining space available on the homepage displays featured entrepreneurs, recent activities of lending teams, captions of stories from Kiva fellows’ field work, a numerical figure of Kiva’s impact for the week, and featured lending teams. Kiva also has a facts and statistics page that is updated nightly. Since Kiva’s inception in 2005, it has undergone several changes. Using the internet archive site Wayback Machine I traced the changes that have been implemented on Kiva’s homepage since 2005.

Changes to Kiva.org since 2005

The Wayback Machine takes screen shots of websites and automatically archives them on
the internet. I retrieved and took homepage screen shots of Kiva for the following dates: March 3, 2005, March 6th, 2006, March 5th 2007, March 4th, 2008, March 5th 2009, March, 19, 2010, and Dec 24th, 2010. I selected these dates and years because I presumed that changes on Kiva’s website are ongoing and websites in general change from time to time, so taking one screen shot per year will be adequate in ascertaining what changes had occurred. For the year 2010, I took two screen shots because I wanted to know when facebook web applications started to be embedded on Kiva’s site.

In March of 2005, Kiva’s homepage was underdeveloped with only a few tabs on the home page like Home, About, Business, and Account tabs (See figure 2 in Appendix: A). There were no lending opportunities available for prospective donors. Lenders were encouraged to register to buy Kiva gift cards. There was limited interactivity on the site, and email was the only means of spreading the word about Kiva. A screenshot of Kiva’s March 2006 homepage showed that borrowers were then available for lenders to lend to, lenders were also able to make comments on Kiva journals (See figure 3 in Appendix: A). In 2007 viewers started to see more development on Kiva’s site (See figure 4 in Appendix: A). Lenders were featured on the homepage, and links to news stories started to appear on the homepage. Interactivity on the site thus started to increase, and in 2008 the Lend tab appears on the top of the homepage. We also see video links on the homepage (See figure 5 in Appendix: A). Lenders still had the ability to disseminate information about Kiva through email and other web 2.0 social applications. Facebook and Twitter web applications had not yet been introduced to the site. In 2009, new navigation tabs were added (See figure 6 in Appendix: A) and in 2010 the Community tab was added and lenders from around the world were also able to form lending groups online (See figure 7 in Appendix: A). Site viewers did not start to see more interactive web 2.0
technologies/applications until 2011 when Facebook and Twitter links became visible on the homepage. Kiva makes available Facebook’s recommend and like tools as well (See figure 8 in Appendix: A). Kiva employee Noah Balmer in a blog response affirmed my findings in a statement explaining how and when Facebook and Twitter applications started to be integrated on Kiva’s site:

It’s hard to give a single date because it’s been a gradual process. I’m pretty sure lenders could share certain things via Facebook for quite a while before I started here around August of 2008, but I don’t know how long that had been the case... probably less than a year, but I’m guessing. The first discussion of Facebook connect in my email history is from January of 2009. We actually implemented Facebook Connect for login in August or September of 2010. We started promoting our twitter feed on the site in February 2009. We had more twitter integration by March 2010 but I’m not sure exactly when it started. I hope this helps. (2011)

As Balmer explained Kiva users could already share narratives and images through their facebook accounts. However, Kiva did not integrate Facebook connect for login till January of 2009. Facebook connect allows users to bypass Kiva’s user registration process and directly log into Kiva’s site. Twitter plugins according to Balmer were integrated in 2009. Now that I have discussed the integration of web 2.0 technologies on Kiva’s website we move on to the impact that Kiva has had around the world.

Since 2005, Kiva has had a large impact around the world. The table on the next page summarizes Kiva’s current statistics including its total impact since its inception in 2005.
<table>
<thead>
<tr>
<th>Description</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total value of all loans made through Kiva</td>
<td>$251,874,300</td>
</tr>
<tr>
<td>Number of Kiva Users</td>
<td>1,004,334</td>
</tr>
<tr>
<td>Number of Kiva Users who have funded a loan</td>
<td>633,008</td>
</tr>
<tr>
<td>Number of countries represented by Kiva Lenders</td>
<td>216</td>
</tr>
<tr>
<td>Number of entrepreneurs that have received a loan through Kiva</td>
<td>648,064</td>
</tr>
<tr>
<td>Number of loans that have been funded through Kiva</td>
<td>332,057</td>
</tr>
<tr>
<td>Percentage of Kiva loans which have been made to women entrepreneurs</td>
<td>80.83%</td>
</tr>
<tr>
<td>Number of Kiva Field Partners (microfinance institutions Kiva partners with)</td>
<td>143</td>
</tr>
<tr>
<td>Number of countries Kiva Field Partners are located in</td>
<td>60</td>
</tr>
<tr>
<td>Current repayment rate (all partners)</td>
<td>98.90%</td>
</tr>
<tr>
<td>Average loan size (This is the average amount loaned to an individual Kiva Entrepreneur. Some loans - group loans - are divided between a group of borrowers.)</td>
<td>$385.82</td>
</tr>
<tr>
<td>Average total amount loaned per Kiva Lender (includes reloaned funds)</td>
<td>$250.99</td>
</tr>
<tr>
<td>Average number of loans per Kiva Lender</td>
<td>7.60</td>
</tr>
</tbody>
</table>

Table 1: Facts & History. Retrieved October 22th 2011 from [http://www.kiva.org/about/stats](http://www.kiva.org/about/stats)

Table 1 shows the impact that Kiva has had around the world. The total number of loans given out since the creation of Kiva is just over $251 million dollars, which was loaned out to over 648 thousand entrepreneurs around the world. There are a total of 1,004,334 Kiva users, and out of these users more than half of them (633,008) have funded a loan. The average number of loans given by a Kiva lender is about 7 with each Kiva lender giving an average of about $250 dollars to a local entrepreneur. These lenders represent 216 countries worldwide, and 332,057 loans have been funded through Kiva since its inception. Out of the loans disbursed, 80.83% have gone to women with loans paid out to men representing just 19.17%. The table indicates a high repayment rate of 98.90% with an average loan size of about $385.82 dollars to an individual entrepreneur or groups. Kiva currently has over 143 field partners in 60 countries in the world.
Kiva’s website also provides a developers page (Build.KIVA, 2010), where users can learn, build, and share web 2.0 tools with other users (See Figure 9 below):

![Figure 9: Web 2.0 tools for users. Retrieved October 29, 2010 from: http://build.kiva.org/](http://build.kiva.org/)

Figure 9 above shows some of the tools that users can employ to build their own homepages to raise funds for the poor in their respective communities. Users are provided the opportunity to learn, build and share applications on the World Wide Web. This page also provides nightly updates of data from Kiva’s activities for users to peruse or utilize for their various projects. The data consists of information on lenders, loans and other pertinent information. Kiva continues to make an impact around the world through its online lending platform. Kiva is not, however, the only microlending institution worth exploring. MicroPlace.com is another well established online microlending organization that offers a different lending model.

**Microplace.com**

MicroPlace (www.microplace.com) was established a year after Kiva and launched in
2006 with a mission to lessen global poverty by giving the “everyday” (MicroPlace, 2010) person the opportunity to invest in the working poor. Microplace, unlike Kiva, is a for profit company. It is a broker-dealer registered with the Securities and Exchange Commission (SEC), a body responsible for protecting investors and maintaining reasonable, organized, and competent markets (SEC, 2010). They are also pivotal in facilitating capital formation. MicroPlace is a member of the largest independent securities regulator known as the Financial Industry Regulatory Authority (FINRA). It is the only broker-dealer focusing on microfinance securities for retail investors (MicroPlace, 2010). FINRA serves as another regulatory body that supervises all securities firms such as MicroPlace (FINRA, 2010). MicroPlace “is a wholly-owned subsidiary of eBay Inc. (NASDAQ:EBAY)” (MicroPlace, 2010).

Compared to Kiva, MicroPlace follows a similar but slightly different model of lending. Prospective investors follow a series of directions which are located under the how it works tab. They first select an investment that suits them, open a MicroPlace account, and pay (a minimum of $20 dollars) with either their PayPal account or bank account. Upon doing this, the prospective lender will receive quarterly interest payments till their investment matures. S/he then has the option of withdrawing the money or reinvesting it (MicroPlace: How do I Invest? 2010). A 2007 blog by Rob Katz, a Portfolio Manager at a non-profit global venture located in India (Acumen Fund) outlined the differences between Kiva and MicroPlace. According to Katz, unlike Kiva lenders, who do not earn any interest on the money they lend, MicroPlace lenders receive interest on the money they lend out. MicroPlace lenders invest in the process of microfinance by buying securities. Funds obtained are then invested in microfinance institutions around the world. These microfinance institutions then lend the money to local entrepreneurs in their respective countries (Katz, 2007). Once the entrepreneurs pay back the money they
borrowed from the MFIs (microfinance institutions) with interest, the MFIs pay back institutional investors who then pay back the individual investors/lenders with interest (Katz).

One other difference between Kiva and MicroPlace is the level of immediacy between lenders and borrowers. In Kiva’s peer-to-peer model, it claims that lenders are able to connect directly with borrowers via web 2.0 communication technologies, whereas with MicroPlace there is a level of intermediation (the Securities Agencies who sell the investments to lenders serve as the mediators). MicroPlace is therefore a market for securities, so they do not just receive loan requests like Kiva does. MicroPlace is thus able to diversify some of the risks associated with lending to MFIs in developing countries through its investment approach (Katz, 2007). Lensink, Galema, and Spierdijk (forthcoming) add that products such as bonds and stocks yield gains. Lenders on MicroPlace are therefore focused more on profit whereas lenders on Kiva are not focused on profit. Kiva and MicroPlace also compete for lenders (Katz, 2007).

On the next page is a screen shot of MicroPlace’s homepage. Compared to Kiva, the site also offers varying degrees of interactivity with five main tabs located on the menu bar, (invest, how it works, share, the buzz, and the cause) three of which have pull-down menus.
On the right side of the domain name (located on the title bar) is a sign in or register link. Just below that is the contact us, frequently asked questions (FAQ), and help links. Clicking the invest tab takes potential investors to a page where they can find investments. Most of these investments are located in developing countries. Investors can also investigate through a pull down tab that provides information on the listing name (information on various microfinance institutions in need of funding), my financial return (information on how much returns they receive on an investment), last day to invest (how long they have to make an investment before it closes), and when I get repaid (when they receive a return on their investment). Investors are then able to select which microfinance institution they want to invest in from the list provided.

The how it works tab provides a pull down menu that leads to information on an overview of how MicroPlace works, what MicroPlace does, why lenders should invest, where the money goes, how to invest, understanding their risks, and selecting issuers among the various
organizations that issue out investments. The share tab allows users to invest in the MFI of their choice by clicking on the invest link. Users can also click on the give a gift link to give a gift to an MFI of their choice or click on the talk about it link to share their investment portfolio on Facebook or Twitter allowing others to know who they are helping through MicroPlace. There is also a MicroPlace blog on this page which presents users with news about MicroPlace activities. Entries on this blog are just from MicroPlace employees and management, and these entries basically explain literature pertaining to MicroPlace (updates, pictures from the field, etc.).

The buzz tab offers a pull down menu revealing an overview link, which features six video clips of news stories about microfinance around the world, including clips from loan recipients and investors. This is a show-and-tell section of the website explaining what impact loans are having around the world. It also narrates some of the stories from the various fields around the world where MicroPlace loans are helping to alleviate poverty. Finally, clicking on the cause tab gives the user the option either to read about understanding poverty or understanding microfinance. These two links provide users with information about what poverty and microfinance are. Still within the content area of the homepage, below the invest, how it works, share, the buzz, and the cause tabs is a display of text and face shots of 23 investors, entrepreneurs, and borrowers from around the world. Hovering the mouse pointer over each picture reveals a three to five word excerpt from a statement made by this investor, entrepreneur, or borrower. Double clicking on the picture reveals the full statement. For example, hovering the mouse pointer on the image in the top most part of the page of the smiling woman in a scarf pulls out a caption that reads “make education possible” (MicroPlace, 2010). Double clicking on this same image reveals a text that reads, “Many of the working poor only dream of sending their children to school. Your investment can help dreams like this come true, and stop the poverty
cycle” (MicroPlace, 2010). MicroPlace also provides links to their Facebook and Twitter pages at the bottom of their homepage. A third microlending institution, ACCION.org, is much like Kiva in that it is not for profit, but like MicroPlace, it offers a different investment model.

**ACCION.org**

ACCION was established in 1961 by Joseph Blatchford who was a law student at the University of California at Los Angeles. Blatchford was also a Director of the United States Peace Corps. With his friends, Blatchford raised $90,000 from companies to start ACCION. ACCION is still ranked as the number one microfinance institution since 1973 (ACCION: Who we are, 2007). Like Kiva, ACCION is also a nonprofit organization with a mission to provide the poor with the necessary financial tools to help lift themselves out of poverty. Among the goals of ACCION is to reduce the cost of providing microfinance products to the poor while attempting to reach as many of the poor located in remote areas. ACCION was initially established to address poverty in Latin America; today it has expanded to numerous regions in the world. It is in partnership with over 28 MFI’s and banks across Africa, Asia, the Caribbean, and Latin America, targeting about 3.3 million people (ACCION: ACCION’s mission & approach, 2009). In Africa, ACCION has branches in Cameroon, Ghana, Nigeria, and Tanzania. In Asia, ACCION has branches in India and China. Between 1999 and 2009 ACCION served a total of 8.6 million clients (mostly the poor) around the world giving out a total of US$36.1 million microloans, totaling US$38.8 billion dollars of loans given out during that period. This figure surpasses Kiva’s total loans given out to date representing $251,874,300 million dollars.

ACCION has branches in the countries in which it operates, and its model of lending utilizes the following process. According to ACCION they conceptualize the “entrepreneurial poor,” as skilled business individuals and not entities of charity. So in giving out loans to the
poor, ACCION receives donations in various forms. Donations are received online, by phone, by mail, via monthly donations and through stocks/securities. They also accept planned gifts and tribute gifts which are given in honor of someone. Borrowers apply for loans individually or as groups if they do not have collateral or the co-signer for the loan. The group loan approach follows the solidarity lending model of microfinance that allows members to cross guarantee each other’s loans. ACCION evaluates a client’s credit potential by using measurements such as “a tin stall in the market, amount and cost of goods sold, cost of raw materials and household expenses or collateral” (ACCION: Why and how microfinance works, 2007). First-time loans can be as low as $100 dollars and are given for a period of three to six months (ACCION: Why and how microfinance works). Figure 11 below shows ACCION’s homepage where thousands of people log on to donate to the poor around the world through investments.

Figure 11: Homepage of ACCION. Retrieved October 30, 2010, from http://www.accion.org/
Just below the personal toolbar (on the left hand side) is the ACCION connect login link. When clicked, users are presented with a login box, which prompts them to either sign in or create an account. Once an account is created, users become a part of ACCION’s online community where they will have an opportunity to join other online users in creating solutions to address poverty. The default language for this homepage is English; however users are given the option to go to the Spanish version of the site. Underneath the title bar is the menu bar which has the links About ACCION, Where we Work, Products & Services, Investing in Microfinance, Events & Publications, Make a Donation, Get Involved, and Media Center. About ACCION has a pull down menu which reveals other links such as who we are, about our organization, contact us, and learn more. These links give users general information about ACCION. The Where we Work link shows the parts of the world that ACCION is currently working in. Below the Where we Work link is the Meet microentrepreneurs link which links the user to images and narratives from entrepreneurs around the world. The Products & Services link outlines some of the services that ACCION renders around the world, which include training and poverty assessment. The Investing in Microfinance link provides information on what is available for donors or investors at ACCION. Events & Publications gives users an overview of the activities of ACCION, highlighting conferences, speeches and publications about ACCION. Users can also make donations by clicking the Make a Donation link, or be a part of ACCION’s activities by clicking the Get Involved link on the menu bar. Finally, the Media Center link takes users to slideshows, press releases, press kits, logos of ACCION, and videos as well as other interactive pages that allow users to engage with the content of ACCION’s website. Like MicroPlace, ACCION’s homepage also provides Facebook and Twitter social plugins; social plugins are embeddable links that can be integrated into a website. Additionally, ACCION provides social plugins for
YouTube, Linked in, and Flickr. Next, I present my research questions, following my research questions I provide a rationale for why I developed these questions.

**Research Questions**

There has been an ongoing debate among various scholars as to whether microfinance really empowers women (Elahi, 2003; Leach & Sitaram, 2002; Mayoux, 2001; Rogaly, 1996). Others have argued that poverty levels still remain the same when compared to the 1970s (Hossain, 2003). There is still no doubt that microfinance is having a great impact in developing countries around the world, but numerous scholars doubt the celebratory discourses of microfinance (Arku & Arku, 2005; Garikipati, 2008; Hossain, 2003; Imai & Anim, 2010; Karlan & Zinman, 2009; Montgomery & Weiss, 2011; Nadesan, 2010; Odell, 2010; Olivares-Polanco, 2005; Paxton, Graham & Thraen, 2000). People in developing countries, especially women, are continuously trapped in cycles of borrowing money from local microfinance institutions, and in some cases they borrow from local money lenders to repay MFIs (Guérin, 2006; Jain & Mansuri, 2003). Communication scholar Sujatha Sosale (2007), whose work explores the empowering roles of the media in the context of development and social change, conducted a case study on Greenstar, an online company that engaged in development projects. Sosale’s study on Greenstar posed some questions that are of great importance to this study. Some of these questions were adapted for the questions below. I am, however, not measuring the success of online or offline credit access, empowerment or employment opportunities provided by microfinance. I am attempting to reveal the contradictions that exist within online microfinance as a tool of human empowerment. I therefore pose the following questions:

1. How are web 2.0 communication technologies used to provide microfinance products to the poor in developing countries (main research question)?
2. What procedures do prospective borrowers go through to obtain loans from these institutions?

3. How are online microfinance institutions empowering the poor, and how is the neoliberal notion of empowerment framed on these websites?

4. How are third world people digitally represented on these online sites?

5. What models of microfinance lending are used to empower the poor through online portals?

6. How is development framed on these sites?

7. What dominant visual and rhetorical frames/tropes are adopted by ACCION.org, kiva.org and MicroPlace.com to communicate their way/s of empowering the poor?

Rationale

I posed Question One, the main research question, because web 2.0 technologies are contributing to the new wave of globalization. Daily, web developers are creating web 2.0 tools, and these tools add additional tides to the waves and processes of globalization. Various communication scholars have theorized about this new wave of globalization. It has been conceptualized as a moving cultural landscape that has produced various movements that redefine the class based motivated movements of the civil rights era (Atkinson, 2008; Best, 2005; Huesca, 2001; Owens & Palmer, 2003; Pickard, 2006; Stengrim, 2005). During that period, people had limited options. They had to physically transport themselves to spaces where they could demonstrate or picket. With the new wave of globalized technologies, citizens can sign on to ACCION or MicroPlace and initiate social change by lending to the poor in developing countries. Movements are now more focused on identity formation by encouraging audiences to participate online. This is also what we see with online microfinance institutions providing
lenders opportunities to reduce poverty in developing countries through online donations. It is therefore important to know how these web 2.0 technologies are being employed to help the poor. Other scholars have also suggested a need for more theorizing about and analysis of media processes and communication technology uses (Downing, 2008).

I posed Question Two because it was important to also know what requirements borrowers have to fulfill in order to be granted loans. Though this question may not yield a complete answer in an online study, borrower narratives and Kiva may significantly help address this question. Question Three may help scholars understand how these online microfinance sites frame what they are doing. This is important because scholars like Sangeeta Kamat (2003) a development, globalization new social movements scholar and Sharma (2008) have theorized about the function of the state in relation to globalization and neoliberal empowerment. The notion is that the state now governs from a distance through tools that encourage citizens to actively engage in processes that will help empower them. Gajjala (forthcoming), Lisa Nakamura (2002; 2008) and other critical feminist scholars have discussed race extensively, including identity and representation in cyberspace. In communication studies, not much research exists in this area. Communication studies scholars like Gajjala, Gajjala, Birzescu & Anarbaeva, (2011); and Nadesan, (2010) have all engaged with issues of empowerment and representation through online microfinance. Other scholars outside of communication studies such as Aboagye, (2009); Hulme, (2000); and Rozas, (2009) have also engaged with issues of microfinance but not online microfinance. Limited literature exists in communication research on the issues of online microfinance. It was also important to know how third world bodies are represented on online microfinance websites such as Kiva, ACCION, and MicroPlace. In the 1970s, Microfinance followed a model of lending which emphasized the empowerment of the poor (Holcombe, 1995).
It was believed that the poor had skills and were hardworking, but they just lacked the necessary capital to start a business or make their businesses flourish. Thus, the poor were not objects of charity but rather viable entrepreneurs who could actively engage in empowering themselves. It will therefore be important to know the models of lending that some of these online microfinance institutions are using to empower the poor. Question Five will help define some of these models. Question numbers Six and Seven may also help readers understand how these online microfinance networks frame what they are doing in light of current development discourses. Question Six may also help reveal how developing countries are framed on these websites. Previous literature, (Nakamura, 2002; Said, 1976; 1994) have engaged with Orientalism, race, gender, and representation in various mediums. Since issues of race, identity or gender are important aspects of communication, it will be important to know how people in developing countries are framed in the context of global lending. In sum, the research questions will not only reveal a better understanding of how web 2.0 communication tools are being used to empower the poor, but also how these online practices are reproducing hierarchies that exist in off-line contexts.

Significance and Impact on the Communication Field

These reproduced hierarchies offer new discourses of inquiry for communication researchers. Also, the policies and ideologies that govern social change and development initiatives like Kiva, ACCION, and MicroPlace have wide reaching communicative, political, social, and economic ramifications (Sharma, 2008). Thus, a study of this nature will be of importance to communication studies due to limited research that addresses online microfinance. Cyberculture and communication scholars Radhika Gajjala and Mellisa Altman (2006) affirmed that our identities are manufactured through multiple media. Therefore, Kiva, ACCION, and
MicroPlace become potential websites for critical communication researchers’ examination and analysis. The online communication processes and discursive practices associated with empowering the poor through various microfinance social networks replicate old and new postcolonial hierarchies that create power disparities in the practices of lending to the poor (Elahi, 2003). The communication processes employed in financing the poor also implicate issues of gender, race, representation, and identity (Gajjala & Birzescu, 2010). Critical feminist scholars have also discussed how everyday practices contribute to the shaping of online identities (Enteen, 2006; Gajjala & Altman, 2006). Though research exists in communication studies on race, gender, and digital culture, most of it tends to focus on online community building and the production of websites for ethnic identity reasons with little attention paid to visual culture (Nakamura, 2008). This study will add to the limited existing research in communication studies, and contributes to the ongoing theoretical discussions of power relations pertaining to race, identity, and gender in cyberspace (Nakamura, 2008). This dissertation will also contribute to ongoing conversations about online microfinance global development initiatives, which have wide reaching ramifications, making the communication processes that drive these empowerment initiatives important to examine.

The sections that follow provide an overview of Chapter One (Literature Review), Chapter Two (Methodology), Chapter Three (Analysis), Chapter Four (MFI Partners) and Chapter Five (Discussion & Conclusion).

Overview of Chapters

Chapter One presents literature on various subjects that are interrelated. The contents fall under the general heading Financing the Poor. I start with a definition of microfinance, drawing on the literature available on Bangladesh, where the microfinance revolution started, and Ghana,
a nation of which I am a citizen. I then present an overview of the history of microfinance and microenterprise to help put this project into context, highlighting the models of lending followed in Ghana and India. The Grameen bank model first used in villages in Bangladesh by the Grameen bank to lend to the poor in the 1970s (Yunus, 1999), is also explained in-depth. I then present some of the issues of the microfinance industry in the context of Ghana and India. I also present the limited literature available on microfinance and HIV/AIDS. There is a growing body of research suggesting that microfinance may be capable of having a positive impact on the struggle to curb HIV/AIDS. It is important to know that microfinance is not just an initiative to provide financial services to the poor, but it is also a potential tool that may help slow down the spread of HIV/AIDS, especially in developing countries. I also present literature on NGOs and HIV/AIDS that discuss some of the efforts NGOs are undertaking to help restrain the spread of HIV/AIDS through microfinance.

Next, I define and explain online microfinance using the very limited literature available in this area. Scholars like Budgeon (2003); Dempsey (2009); Gajjala and Birzescu, (2010); Nadesan, (2010); Nakamura, (2008); Ruccio (2008); and Zukin (2008) were cited because most of them have engaged with issues of cyberspace and online microfinance. I also discuss a few studies that have been conducted on Kiva and MicroPlace, it is important to know studies that have been performed previously in order to help build on previous theory.

The next section of my literature review presents literature on the digital divide and theories of globalization that are important to this study. I define globalization through various lenses and also explain some theories of globalization. I present literature on globalization because it directly relates to this study, given the fact that the new wave of globalization is also manifested through the internet with its web 2.0 technologies.
*Nation State* is the heading for the next section of my literature review. I present some of the literature available on these subjects connecting them to the existing scholarship offline and online microfinance. The literature on NGOs, governmentality, and neoliberal empowerment is also presented in the next section. A definition is provided for neoliberal empowerment in the context of offline and online microfinance.

Next, I define the subaltern in the context of microfinance. I draw on scholars such as South Asian historian Ranajit Guha and literary critic, theorist Gayatri Spivak (1988); Spivak (1994); Moreiras (2001); Sharma (2008); and Shome, Raka and Hedge (2002) in my explanations of the subaltern. I then present literature on visual rhetoric in the section that follows, because I draw theoretical tools in part from visual rhetoric for my analysis. I will explain this in detail in Chapter Three. I map out the history of visual rhetoric drawing on scholars such as Olsen (2007) and discuss relevant theoretical tools that will be helpful in my analysis.

Foucault’s notion of governmentality (Foucault, 1991a; 1991b) is defined in the next section, which leads into the Development Communication literature. The works of notable scholars in the field of Development Communication such as Everett Roger (1976) and Srinivas Melkote (2001) among others are discussed in this section. Since this is a communication project, it was important to highlight what has been done in the field of development communication including the current scholarship in this field and then transitioning into the critical communication scholarship. The literature on Orientalism and post-colonial discourse follows. Edward Said’s influential work on Orientalism is tied to my next section on Postcolonial and Feminist Discourse. In this section, I discuss the literature available on the dominant discourses used to frame third world women, the notion of voice as it relates to the
subaltern and the various metaphors used to frame third word people. These metaphors are significant for my analysis and discussion because I am also examining the representations of third world people on online sites.

Chapter Two describes my methodology. I use visual analysis to examine Kiva, ACCION, and MicroPlace. Scholars like Gajjala & Altman (2006); Gajjala, Rybas, & Altman (2007); Nakamura (2008); and Sosale (2007) have used this method in their work. Given the nature of this study, this method was most appropriate for analyzing the three websites. Also, scholars like Nakamura (2002; 2008) provide the theoretical framework for this study. A race in cyberspace theoretical framework guides this study. This frame basically suggests that race and identity are reproduced in cyberspace. Nakamura’s work on *Cybertypes* (2002) will provide grounding for my analysis. I also draw in part from visual rhetoric methodology to inform my critique of the interplay among visual images, symbols, text, and other elements in the microfinance web sites. I will however like readers to note that my methodology is also woven throughout the chapters of this dissertation, and that I designate Chapter 2 to clearly explain how I went about collecting and analyzing data. Chapter Two therefore has the following sections: (1) *The Research Approach*; (2) *Description of Online Research Sites and Selection*; and (3) *Collection of Data*. I start by defining visual analysis as it relates to this project. I also present the theoretical framework, the timeline, and the process of selecting articles for my literature review. I then provide detailed descriptions of how I am going to collect and analyze data.

Chapter Three presents my analysis, in which I deconstruct and make sense of the Kiva, ACCION, and MicroPlace websites. I examined the home pages together with images, text, and web 2.0 applications used on the three sites. The chapter is divided into themes that emerged from my analysis and some the theoretical tools discussed in Chapter Two were applied to the
analysis. A total of 30 images and 30 narratives were analyzed in this chapter.

In Chapter Four I examined the profile pages of four Kiva MFI partners: (1) BRAC South Sudan, located in Southern Sudan; (2) Pearl Microfinance Limited located in Uganda; (3) Kenya Agency for Development of Enterprise and Technology (KADET), located in Kenya; and (4) the Christian Rural Aid Network (CRAN), located in Cape Coast, Ghana. Using Bob Clifford’s (2005) marketing empowerment theoretical framework, I discussed how these MFIs match themselves to Kiva. I also discussed background information on these four MFI partners, including information about the countries in which they are situated. I also present the performance statistics of these MFIs and discuss the implications for these figures. Chapter Four provides important background information to four Kiva partners that provide funding for numerous borrowers on Kiva, from which four borrower profiles were included in the analysis in Chapter Three; this chapter provides supporting information for my literature review and analysis. That is to say Chapter Four affirms what some of the literature argues about third world MFIs and what parts of my analysis suggest, making the inclusion of this chapter important.

In my final chapter (Chapter Five) I present the discussion and conclusion. Using the seven research questions posed earlier, I engage in a discussion based on my analysis and the examination of the online profiles of BRAC South Sudan, Pearl Microfinance Limited, KADET and CRAN in chapter four. The summary, conclusion, unanswered and emerging issues, implications, and ideas for future study follow my discussion.
CHAPTER ONE: LITERATURE REVIEW

Microfinance Defined

In defining microfinance, I refer to India, Bangladesh and Ghana for the following reasons. First, the microfinance revolution started in Bangladesh. Second, being a native of Ghana I feel it is important for me to draw on the literature about microfinance in Ghana. Third, India has a rich history of microfinance. It is therefore important to define microfinance using the history of microfinance in these three countries to inform my explanations in this review of literature. I do this acknowledging my identity as third world person studying in the United States. This uniquely enables me better gauge the cultural and other nuanced organizational or political and rhetorical ploys that are used visually/discursively on the three web sites analyzed in Chapter Three (Kiva, ACCION, and MicroPlace). Being a third world scholar also positions and enables me to read and interpret the literature available from a unique and informed perspective.

Microfinance is a financial approach of improving the well-being of the poor through small amounts of loans which can be made out to individuals or small groups of people (mostly women) who do not have regular access to banking products or credit (Collins, Morduch, Rutherford & Ruthven, 2009; Elahi & Rahman, 2006; Gallardo, Ouattara, Randhawa & Steel, 2005; Holcombe, 1995; Hudon, 2008; Hulme & Mosley, 1996; Ito, 2003; Otero & Ryne, 1994; Nieto, 2005; Park & Ren, 2001). The processes of microfinancing the poor in society have been touted by some scholars as empowering practices (Collins, Morduch, Rutherford & Ruthven, 2009; Marconi & Mosley, 2006). In India, for example, most of the poor are landless; thus, they have no collateral to secure loans from banks (Datta, 2004). This is when microfinance plays its role. Economics professor, and scholar, Asif Dowla (2004) explained that through the Grameen Bank program, men and women were able to own power looms, cellular phones and computers.
to conduct their businesses. Microfinance is also a form of social entrepreneurship (Svensson & Bengtsson, 2010) and to a great extent a process that changes the political and social landscape of developing countries (Nicholls, 2010). In the United States, the Obama administration initiated the Social Innovation Fund, promising $49 million to creative charities and $74 million in matching funds (Nicholls 2010), a move that suggested the interest that the administration had in such initiatives. Rafael Ziegler (2010), Coordinator of Social Entrepreneurship Research Group (GETIDOS) in Germany asserted that entrepreneurs are agents of social change. Social change is a form of human development that may promote health and political liberty as exemplified by the fact that microfinance institutions are noted to provide particular services to citizens in various nation states (Boudreaux & Cowen, 2008; Gokhale, 2009; Jurik, 2005; Karnani, 2007; Kantor, 2005; Surowiecki, 2008).

**History of Microenterprise and Microfinance**

Microenterprise is a small business funded through loans. Microenterprise developed in response to neoliberal reforms (Keating, Rasmussen & Rishi, 2010) in the West which according to communication scholar Majia Nadesan (2010) dwindled employment opportunities in developing countries. After World War II, anti-colonialism development policies and discourses encouraged import-substitution governments in the 1950s and 1960s which involved building domestic industries and employing citizens instead of importing goods and services from abroad (McMichael, 2007; Nadesan, 2010). Under this development paradigm, rural folk were encouraged to migrate to urban areas and take up employment in nationally subsidized industries (Nadesan, 2010). According to Nadesan, in the 1970s this model of economic development started to clash with an emerging neoliberal frame of government which was implemented by leaders such as Margaret Thatcher of the United Kingdom, the late Ronald Reagan in the United
States, and Pinochet in Chile. These reforms were highly encouraged and imposed on developing countries through international organizations such as the International Monetary Fund (IMF) and the World Bank loans and grants that were given to developing countries. Governments around the world, especially developing countries, were thus forced to cut spending for import replacement programs (Nadesan, 2010, Jurik, 2005).

Neoliberal reforms thus increased urbanization rates, and the removal of agricultural tariffs enabled Western agribusinesses to unload large quantities of cheap agricultural products onto developing nations’ markets. This resulted in unfair competition between local farmers and local markets that sold cheap agricultural products, resulting in the loss of revenue for the local farmer. Developing nations were blamed for corruption, inefficiency, and increasing levels of unemployment and poverty (Nadesan, 2010). Women were most at risk because they were more likely to lose their jobs. In 1972, according to Nadesan, (2010) the International Labor Organization (ILO) a United Nations (UN) specialized agency which promotes labor justice, human and labor rights issued a report advocating self-employment as an economic development strategy that is suitable for poverty relief (Jurik, 2005). This report flowed from the neoliberal logics of empowerment that the individual had the capability to empower him/herself through hard work. Microenterprise and microfinance/microlending appealed to Western audiences because they lessen Western complicity in fostering immense impoverishment in the Global South (Jurik, 2005; Lidchi, 1999; Nadesan, 2010). Nadesan, (2010) explained that microlending serves as a new strategy for seizing value or making money from the bottom fifty percent of the world.

Economics professor, and 2006 Nobel Peace Prize winner Muhammad Yunus introduced microfinance as an experimental project in Bangladesh during the 1970s (Armendáriz &
Morduch, 2007; Holcombe, 1995), and these microfinance credit programs were first tested in 1976 in villages in Bangladesh through the Grameen Bank. In those days, though agriculture was the main mode of sustenance for the poor, most of the poor were landless with women representing a large section of the poor in Bangladesh (Holcombe, 1995). The creation of the Grameen Bank resulted from a seven year experiment that sought to demonstrate that the poor, when given the opportunity through financial support, can generate enough income from small scale businesses to support themselves and their families. The Grameen Bank was thus established with the rationale that the poor have skills but lack the financial power to put these skills to use or lack the education needed to navigate finance processes. Therefore, providing the poor, especially women, with the necessary financial support would empower them and eventually improve their lives and those of their families (Dunford, 2002; Khandker, 2005).

**The Grameen Bank Model**

The Grameen model is based on group lending among the rural poor in society, and it focuses on the rural poor. These people, as indicated earlier, already have the skills but lack the financial capital to be productive. When the model was used in the 1970s, the Grameen Bank disbursed small amounts of $60-$70 dollars and equivalent of about Tk4,507 - Tk5, 259 Bangladeshi Taka (BDT) to poor women who were expected to use the money responsibly in various enterprises. Rather than just delivering credit services to the poor, Grameen introduced other methods of poverty alleviation. Before loans were disbursed to prospective borrowers, they had to be members of Grameen’s *Continuous Training Program*. This program introduced group members, which consisted of four to six women, to the rules and regulations of Grameen including the *Sixteen Decisions*. The sixteen decisions are rules that should be followed by group members. Some of these rules and regulations include: (1) bringing prosperity to their families;
(2) not living in dilapidated houses; (3) practicing family planning; (4) not taking dowry in their son’s wedding or not giving dowry in their daughter’s wedding; and (5) participating in physical exercise. The others include: (6) Educating their children; (7) Keeping their environment and their children clean; (8) Building and using pit-latrines; (9) Drinking clean water; (10) Promising not to inflict injustice on anyone; (11) Invest more so they can make more money; (12) Help each other; (13) Instill discipline in others; (14) Take part in collective social activities; (15) Promise to follow the four principles of Grameen Bank, discipline, unity courage and handwork; and (16) Growing and eating vegetables. These are the rules/decisions that the women had to promise to abide by.

Grameen loan officers then observed the women for regular attendance and participation in meetings. When bank officials are satisfied with their behavior and contribution, one or two group members are given loans. If these members make regular payments, other members are also granted loans. The group guarantees the repayment of loans and members collectively make sure that loans are paid back in a timely fashion. Late payments or failed payments may result in the refusal of loans to other group members (Armendariz de Aghion & Morduch, 2007). To help cultivate the culture of saving, 10% of any loan amount given goes to what is called the Group Fund, a fund that members can fall back on in times of need or hardship. There are also weekly, early morning meetings scheduled for the women, and the rationale behind having these meetings in the morning was to avoid conflicts with the daily chores that the women may have to perform in their respective homes. The Grameen model has now been modified and replicated all around the world (Armendáriz & Morduch 2010), and the bank now has over 2.4 million borrowers, 95% of whom are women (Hossain, 2003). Since the inception of microfinance, the priorities of microfinance institutions have shifted from exclusively providing microfinance
products to the poor to making profit for the microfinance institutions (Armendáriz & Labie, 2011). This is due to competition and differing business climates microfinance institutions have to struggle in for survival (Porteous, 2006; Roy & Wheeler, 2006).

**Microfinance Models**

There are quite a number of microfinance models in existence around the world. Peer group lending, (Berenbach & Guzman, 1994; Ito, 2003) also referred to as the solidarity group model of lending, and the Rotating Savings and Credit Associations (ROSCAs) are some of the dominant models used around the world, and in Ghana. However, there also exist private and local savings collectors who go around markets collecting money from traders. In Ghana, Susu collectors, who are mostly men, collect money from traders, and at the end of a month or a certain period of time, pay out lump sum amounts to traders retaining a day’s worth of collections for their services (Williams, 2006). This model is also similar to the ROSCA model which has existed for generations. The rationale behind this model is for a group of people who know each other (they could be friends or relatives) to come together to contribute money to a common pool of resources. Group members are required to make regular contributions to the pot of money, and following the rotating cycle the money is then given to one member of the group at the end of a specific period of time. The recipient can then use the money for what s/he wants. The contributions must, however, go on until all group members have received a lump sum of money, which means the group must ensure that all members stay on including those who have already received their share of the money (Ito, 2003).

The ROSCA model is similar to the solidarity model of lending, framed by the Grameen Bank model of lending. It involves three to ten microentrepreneurs who come together to obtain microcredit services, such as training and organizational structuring (Berenbach & Guzman,
1994). The group as a unit pledges to a microfinance institution they will pay back money borrowed by them. Other microfinance credit models that exist around the world are Associations, Bank Guarantees, Community Banking, Cooperatives, Credit Unions, Group, Individual, Intermediatories, Peer Pressure, Small Business, and Village Banking (Grameen Bank: Credit Lending Models, 2011).

Associations are when individuals in a community come together to initiate microfinance activities, which may include savings. Bank Guarantees are forms of assurances to obtain a loan from commercial banks. Loans may go to groups or individuals to serve various purposes. The Community Banking model is normally created with the help of NGOs who also provide training. This model classifies the whole community as a unit, creating formal and semi-formal institutions through which microfinance products are disbursed. Next are Cooperatives which are associations of people striving to achieve common economic, social and cultural goals. They are democratically operated and some of them provide savings services. Credit Unions are member driven, self-help organizations. Members are usually parts of organizations, and they pool their resources together into a savings system agreeing on manageable interest rates. The Group model is created under the rationale that there are disadvantages of individual lending so forming a group gives members an opportunity to not only educate themselves, but also create awareness, create collective bargaining power, and generate peer pressure to encourage members to pay back loans on time as experienced in the Grameen model of lending (Grameen Bank: Credit Lending Models, 2011).

With the Individual model of microfinance, microfinance services are rendered directly to the individual. The Intermediatories model of lending is when middle-persons such as local microfinance institutions serve as administrators of loans received from donors by disbursing the
loans to borrowers. The *Peer Pressure* model utilizes moral obligations to push borrowers to pay loans back on time. Peers may be group members, community members, and in some cases loan officials who make regular visits to borrowers who are behind on payments, pressuring them to make payments on their loans. The *Small Business* model of microfinance entails the provision of financial capital to owners of small business. Finally, *Village Banking* is a community-based savings and credit model of lending providing financial services to 25-30 low income individuals are hoping to improve their lives to self-empowerment initiatives. The initial capital may come from an external lender; however after they receive initial funding the members run the bank themselves electing their own officials. In this model of microfinance, members rely on integrity and goodwill as collateral in paying back loans (Grameen Bank: Credit Lending Models, 2011). Most of the models discussed exist in Ghana and India; however microfinance practices around the world are not divorced from operational and donor problems.

*Microfinance in the context of India & Ghana: Background & Issues*

Microfinance institutions have been established all over the world. In this section, I draw most of my examples from the contexts of India and Ghana. I draw from these two contexts conveniently because I have access to literature on microfinance in India and Ghana. Also a significant amount of literature and newspaper accounts exists on microfinance in India. In general issues that that are visible from a perusal of the research available including newspaper accounts topics include high interest rates placed on loans for borrowers, sustainability of MFIs, increasing donor demands, the for profit nature of MFIs, borrowers being trapped in cycles of debt, and the fact that microfinance is now being used to address important health issues such as HIV/AIDS. In the following paragraphs, I present some of these issues in the contexts of India and Ghana and also present some specific issues pertaining to the microfinance industry.
Microfinance institutions in India and other parts of the world are exploring ways to make more profit, showing their donors that they are cost-effective and able to sustain themselves in the long run. Their models of serving the poor have shifted to profit making models. This is because business environments around the world have changed in a way that a microfinance institution which does not institute measures to make a profit will have slim chances of survival in a turbulent market (Hudon, 2008). As a result, Grameen bank has been criticized for its high interest rates for income generating loans (Hossain, 2003). The profit driven nature of microfinance has led to high interest rates that are imposed on poor borrowers (Gonzalez, 2010), trapping them into perpetual debt cycles (Khavul, 2010). For example, some women find themselves using the profits from their businesses to service previous loans. It is a never ending process that leaves the poor in a stagnant state of arrears to microfinance institutions (Elahi, 2003). Tara Nair (2010) on microfinance and social responsibility discussed the change in focus of microfinance institutions in India from solely serving the poor to going after profits (Dichter & Harper, 2007). Nair discusses some of the inadequacies in the approach of microfinance institutions chasing profits with regards to social responsibility. Nair asserted that though measures are being put in place to develop new ways of assessing MFI’s, paradoxically most of these efforts are geared towards making sure that MFI’s are making a profit and remaining stable instead of focusing on how their services have impacted the poor or the people they are serving. Nair (2010) adds that “In an overtly commercial microfinance industry, the poor, at best, are dependent stakeholders who lack the power to stake their urgent and legitimate claims on the resources of the MFI and build their capabilities” (p. 5). The idea of MFI’s using the poor or clients to make money is an uncomfortable situation, and this may lead to clients being of little importance to these MFIs (Nair). For microfinance institutions to
achieve their social responsibility goals, they must “clarify and endorse their responsibility and responsiveness towards the communities whose future they are trying to shape” (Nair, 2010, p. 8). They must find ways to establish a balance between their social responsibilities and profit making. Telecommunications consultant, Francisco Olivares-Polanco (2005) shared the same sentiments and asserted that commercializing microfinance may lead to bigger loan sizes and a reduction of the depth of outreach to the poor, which means some of the poor may not be reachable.

Similarly, Leach and Sitaram (2002), in a study on microfinance and empowerment of women in India, opined that there are certain issues that need to be considered with regards to the empowerment of women through microfinance. One issue is empowering women without alienating men, because there are thousands of men who are also poor, and it is important to involve them in the process of empowering women. According to Leach and Sitaram (2002), if men are involved in the processes of empowerment, they will not only feel valued but also contribute in their own ways to the empowerment of women in India and other parts of the world. The results of this study further suggested that men are also encumbered and oppressed by their gender, and that some men may feel threatened by a woman’s new role as the bread winner for the family. Leach and Sitaram explained that these are some issues that need to be addressed in regards to microfinance and empowerment of women. The empowerment characteristic that microfinance is supposed to have could be diminished if some of these salient issues are not addressed. Elahi (2003) further added that in India, the caste system was instituted through political structures which could influence empowerment processes as well. For example, the Sudra people (also known as the untouchables) are discriminated against; possible empowerment of these people must be explored in light of the political, religious, and social realities.
In Ghana, the concept of microfinance existed before the 1970s when it was first introduced to India. In Ghana, this concept existed in a different form during the 1950s when Canadian, Catholic missionaries established one of the first credit unions in Northern Ghana. According to Johnson Asiama and Victor Osei (2007) of Bank of Ghana, microfinance services are provided for the following reasons in Ghana:

- The fact that the poor need access to productive resources, with financial services being a key resource, if they are to be able to improve their conditions of life;
- The realization that the poor have the capacity to use loans effectively for income-generation, and to save and re-pay loans;
- The observation that the formal financial sector has provided very little or no services to low-income people, creating a high demand for credit and savings services amongst the poor;
- The view that microfinance is viable and can become sustainable and achieve full cost recovery;
- The recognition that microfinance can have a significant impact on cross cutting issues such as women's empowerment, reducing the spread of HIV/AIDS and environmental degradation as well as improving social indicators such as education, housing and health;

Ghana has similar reasons for providing the poor with loans compared to India. I define the poor as women, men, and children who live below the poverty line in developing countries around the world. These are people who struggle to make ends meet and resort to borrowing money from local microfinance institutions in their respective countries. Health, as Asiama and Osei (2007) asserted, is an important factor that microfinance could influence. HIV/AIDS is a health issue that humankind is still trying to solve, and sub-Saharan Africa remains a part of the world that is
most affected by HIV/AIDS, with 71% of all deaths from HIV/AIDS occurring in this region (UN/AIDS, 2009). Ghana’s microfinance institutions are coordinated and supported by the Ghana Microfinance Institutions Network (GHAMFIN). Several objectives of this network include: (1) to support and promote the development of competent and a sustainable microfinance industry in Ghana; (2) to provide information on how to effectively deliver credit to the poor in society; and (3) to join forces with governments and donors in helping microfinance institutions solve common problems associated with the industry (Mission Statement, 2006). There are over 200 microfinance institutions under GHAMFIN, including those from the formal and informal sectors. These institutions cover all ten administrative regions of Ghana; Upper West, Upper East, Northern Region, Brong Ahafo, Ashanti, Volta, Eastern, Central, and the Greater Accra Region (Members of Network, 2006). Like India and Ghana, there exist various forms of microfinance lending models for the poor around the world.

Compared to India, microfinance institutions in Ghana face the same issues such as imposition of high interest rates on loans for the poor in society. This is because donors are demanding more of microfinance institutions in terms of the outreach and sustainability of these institutions (Gallardo, Ouattara, Randhawa & Steel, 2005; Wright, 2003). Microcredit scholar Begoña Nieto (2005) explained that obtaining loans from donors requires transparency and a good financial structure coupled with good credit ratings. Donors want to give money to microcredit institutions that have a positive record of paying back loans. In Mexico, the ACCION international network charges its borrowers very high interest rates, thus allowing this microfinance institution to achieve a very high rating (Hudon, 2008), which has led to more funding opportunities from donors. The Mexican bank, Compartamos was also accused of charging as high as 100% interest on loans given out to the poor (Malkin, 2008). The reasons
why some MFIs charge high interest rates are because there is a higher perceived risk for poor borrowers since they do not have any collateral for the loans they take out. There are also high transaction costs, and MFIs cannot diversify loans that they receive from donors. There are also no usury laws that govern Microfinance Institutions, usury refers to the rates of interest, and because of the absence of these laws some microfinance institutions charge exorbitant interest rates. The absence of usury laws means interest rates are not regulated so MFIs can charge what they want for interest rates. Cost of running a business is high for most MFIs and the lack of competition and donor expectations as explained below can be high for some MFIs which can influence their operations.

Though the rise of transnational donor networks has had positive effects by increasing funding opportunities around the world, the number of donors in a local microfinance institution’s network can also influence the operations of the local MFI (Feddele & Miniaci, 2010; Ohanyan, 2007). Transnational politics, globalization, and NGO scholar Anna Ohanyan (2007) explained that the Degree of Power Concentration (DPC) and the Level of Policy Coherence (LPC) within a local MFI network may influence its operations and who they decide to serve. DPC assesses whether “the financial, institutional and political resources are predominantly provided by one or two agencies or whether the recipient NGO has a varied and relatively comparable supply of such resources” (Ohanyan, 2007, p. 21). Ohanyan explained that some networks are governed by one or two donors who provide most of the funding. The author further asserted that these donors may have also established themselves locally within the country that a local MFI operates and therefore monitor the performance of the local MFI or NGO very closely. This may not give the local NGO the freedom that it needs to operate or choose who to serve of its constituents. The LPC “is the measure of the extent of overlap in the
general policy orientations and objectives between the NGO and its donors within the network” (Ohanyan 2007, p. 24). So if donor policies within an NGOs network overlap in certain areas, it allows some flexibility for the local NGO; when policies do not overlap flexibility may be hindered. Ohanyan identifies one distinguishing factor for LPC. In post-conflict areas, some NGOs may adopt policies with a more humanitarian focus compared to other areas which may have a different focus. One would therefore expect NGOs in countries like Rwanda, Somalia, and Sierra Leone to have NGOs with humanitarian focus due to previous conflicts in these nations.

For over 15 years microfinance has become a tool for poverty relief, and microfinance in Ghana and other African countries plays an important role in the informal sectors of various economies. With a population of about twenty-four million, Ghana has a labor force of about ten million, and 28.5% of it is falling below the poverty line (CIA World Factbook, 2011). Like certain parts of India and other countries around the world, Ghana also has issues with poverty, and women’s empowerment. Economic development scholar Cynthia Arku and development studies scholar Francis Arku (2009) reported on the impact of microfinance on gender roles in Ghana. The findings of this study suggested that microfinance had contributed to the general well-being of Ghanaian households, changing women and men’s control over decisions in the household. The study, however, showed that the small size of loans was a disadvantage, and also socio-cultural dynamics in the Ghanaian household prevented or enhanced general well-being of a household. For example, in traditional African societies, and in other cultures, men are assigned productive roles and women are assigned reproductive roles. According to the UN (2005) this leads to the subordination of women in society. The United Nations thus asserted that changes in gender roles are required for women’s empowerment (UN, 2005). Political Economy
& International Studies scholar, Maria Nzomo (1995) in her article on women and democratization struggles asserted that activists and scholars have been advocating for the conscientization and sensitization of women and men towards oppressive ideologies and practices. Nzomo called for new ways of conceptualizing the experiences of women in Africa, and asserted that the postmodernist approach that may be relevant to women in developed countries may not have immediate applicability for women in Africa. This calls for a new way of theorizing. In theorizing the experiences of women in Africa for example, it is important to provide context to the experiences of women in developing countries and it also calls for microfinance practitioners and researchers to seek an understanding of socio-cultural and political processes in developing countries like Ghana.

Also, in some traditional Ghanaian households, women do all the cleaning, fetching of water, cooking, and other manual labor around the house. Arku and Arku (2005) reported that since women started to engage themselves in microfinance activities, their locus of control with regards to decision making has increased (Holvoet, 2004) and the men, due to the increase in workload from the women, provided assistance in getting chores completed around the house. Arku and Arku (2005) also asserted that the small size of loans generates extreme workloads for the women, which disputes the theory that microfinance improves women’s lives. The authors further stressed that the culture of a people must be taken into consideration when delivering microfinance products. Critical communication scholars have also engaged with issues relating to representing and speaking for others. These issues are evident in various online microfinance movements with NGOs trying to speak for and represent the poor in other societies. Kiva.org, ACCION.org, and Microplace.com (these online microfinance institutions were described in-depth in my introduction) represent such online microfinance organizations that are doing much
to help the poorest of the poor in developing countries, and other regions of the world (Katz, 2007).

Apart from issues with high interest rates, repayment rates, and the shift in MFI focus to profit making, from a perusal of research and newspaper reports there also seem to be other problems that MFIs and poor borrowers are facing. Quite recently there have been reports related microfinance suicides in India. On December 16th 2010, the British Broadcasting Cooperation (BBC) reported on a microfinance suicide epidemic in the south-east Indian state of Andhra Pradesh. According to the report, 40-year-old Mr. Moorthy, after miles of walking to beg friends and relatives for money to pay his loans, collapsed and died (Biswas, 2010). In the same report, the audience is told of a 45 year-old mother, Mylaram Kallava, who defaulted on a total of $840 dollars in loans to pay for her daughter’s hospital treatment. Mylaram hanged herself in her mud hut because loan agents were scheduled to pay her a visit at the end of the week (Biswas, 2010). In another news report from the Bloomberg Markets Magazine, Shobha, an Indian woman living in the southern Indian village of Mondrai, had quarreled with her husband a day before over how they were going to settle MFI loans taken out. She poured kerosene over herself and set her body ablaze. When her husband tried to smother the flames he also accidentally set himself ablaze in the process, killing them both before help could get to them (Lee & David, 2010). These are some of the grim stories of the microfinance industry, and the last two stories show the extent to which some of the poor borrowers go to relieve themselves from being entrapped into debt, and being pressured by loan officers to back loans.

Other issues that evolve from my examination of microfinance literature and newspaper reports from Ghana and India pertain to the alarming HIV/AIDS infection and prevalence rates in developing countries most affected by the epidemic. There is a growing body of literature that
suggests that microenterprise has a positive influence on reducing HIV/AIDS prevalence (Barnes, 2003, 2005; Booysen & Van Der Berg, 2005; Buss, 2005; Dworkin & Blankenship, 2009; Jan, Pronyk & Kim, 2008; Kim et al. 2009; Lachaud, 2007; Parker, 2000; Viravaidya, Wolf, R.C., & Guest, P., White & John, 2005; Mutenje, Nyakudya, Katsinde & Chikuvire, 2007). HIV/AIDS is not a major theme of microfinance but rather a theme of how non-profit workers/institutions end up working on these initiatives.

Other researchers have asserted that microfinance plays an important role in preventing intimate partner violence and human trafficking (Getu, 2006; Kim et al, 2007; Pronyk et. al, 2006). Stratford, Mizuno, Williams, Courtenay-Quirk and O’Leary (2008) add that while poverty is linked with different health outcomes, it is never directly addressed in health interventions. They outline some of the recommendations put out by the CDC in March of 2006. Microenterprise which strives to reduce individual and family poverty has been deemed as a potential model for HIV/AIDS prevention (Stratford, Mizuno, Williams, Courtenay-Quirk & O’Leary 2008). For example, not only did the Grameen bank help improve women’s lives, its loan participants were noted to have increased their use of contraceptives. Dworkin and Blankenship (2009) also affirmed that microfinance has been noted by some scholars to reduce the economic impact on those affected by HIV/AIDS. They explained that economic independence for women has been noted as a salient predictor of being able to negotiate sexual partners. So by providing HIV/AIDS education programs in conjunction with microfinance products, a stronger education program develops, one which better helps prevent HIV/AIDS than a sole HIV/AIDS program can provide (Dworkin & Blankenship, 2009). Dworkin and Blankenship, however, stated that very few economic HIV/AIDS programs have been tested to fully affirm these claims. Furthermore, quite a number of studies have suggested that the only
way to ensure sustainable development is to include local and national stakeholders while acknowledging that microenterprise interventions do not work in some cases because families and individuals are left worse off (Stratford, Mizuno, Williams, Courtenay-Quirk & O’Leary 2008).

In a study using data from a demographic health survey, Jean-Pierre (2007) examined the factors contributing to HIV prevalence in Burkina Faso. Jean-Pierre explained that there is “a positive relationship between HIV prevalence in adult women and men, and living standards of individuals” (p. 483). Lachaud (2007) affirmed that over the years, HIV has had a very grim effect in developing countries, especially given the fact that underdevelopment issues persist in Africa. Some of the major questions being asked are whether disease is a medical or behavioral problem, or whether it is one of the indicators of underdevelopment. This is because “95% of world’s population infected by HIV is localized in transitional or developing countries, when the latter include 85% of the inhabitants of the planet” (p. 484). Lachaud also pointed out that in the case of Burkina Faso, simply stating that underdevelopment caused the spread of HIV/AIDS is a dangerous statement because it undermines the optimization of other policies to help the fight against this epidemic. Lachaud (2007) argued that poverty influences the biological susceptibility to HIV by increasing the behaviors that may contribute to this disease. Lachaud identifies prostitution as a contributing factor in poor communities. Richer populations are noted to have better behaviors because they are better educated and are more informed about the behaviors that may lead to HIV/AIDS. However, even with high income the rich also exhibit the same risky behaviors that lead to HIV/AIDS, so drawing a connection between poverty and seroprevalence is very complicated.
White and Morton (2005) asserted that NGOs are now providing assistance with communities afflicted with HIV/AIDS. They are providing skills training and microfinance products to these communities. Due to the cost of healthcare, the family income is gradually depleting, and for families affected by HIV/AIDS, microfinance products may be very helpful for them. The authors explained that most of donor funding is channeled towards “preventive and curative health interventions” (p. 187); however there exists the assumption that addressing poverty can in a way also address the impact of HIV/AIDS families. The authors argue that quite a number of widows have been stripped of their rights to own land and the bleak access of women to careers and credit has also introduced some constraints as well. Giving basic financial support to families afflicted with HIV/AIDS can allow these families to generate more income through various livelihood activities to support themselves (White and Morton, 2005).

It has also been noted that some of the poor may engage in transactional sex to support themselves, and this is where microfinance can play a role in supplementing the income of these people. Yaşar (2010) explored how the introduction of neoliberal policies without an addition of social policy measures introduces some of imbalances that undermine the sustainability of efforts to help curb the HIV/AIDS epidemic. According to trade Yaşar liberalization policies have aggravated gender inequality, mobility and poverty, making women more vulnerable to HIV/AIDS. Yaşar explained that most HIV/AIDS preventive measures in Cambodia are embedded in individualistic biomedical approaches which are for the most part sponsored by Global organizations with goals of investing in health, economic growth and productivity. In order to counterbalance these adverse effects of neoliberal policies, Yaşar suggested that policies should be joined with “long-term development policies incorporating social policy” (p. 544).
This, in the long run, helps enhance the living conditions of those affected by HIV/AIDS especially in developing countries.

In this section I have presented some of the issues facing borrowers and the microfinance industry, issues pertaining to high interest rates, the profit driven nature of microfinance in the 21st century, suicides from indebtedness and the potential for microfinance initiatives to help curb the spread of HIV/AIDS. Online microfinance has the potential to contribute to the reduction of the HIV/AIDS epidemic as well. In the next section, I define and discuss online microfinance utilizing the available but limited research produced on this subject.

**Online Microfinance**

Online microfinance involves carrying out microfinance activities such as disbursing money electronically to local microfinance institutions around the world (kiva.org). The money is then given to local entrepreneurs who have been approved to receive it to start a business, hopefully enhancing their lives through various processes deemed as empowering to the poorest of the poor in society. Online microfinance also entails complex and yet simple communication processes between local microfinance institutions in developing countries and their transnational partners (Dempsey, 2009). These communication processes are governed by legal rules, regulations and assessment measures instituted by various international lenders (Buckley, 1997; Gallardo, Ouattara, Randhawa & Steel, 2005; Hulme, 2000; Hudon, 2008; Hulme, 1998; Park & Ren, 2001; Mosley & Rozas, 2009). The transnational microfinance movement comes with representational issues that some scholars are examining (Gajjala, Gajjala, Birzescu & Anarbaeva, 2011).

Not only are scholars showing attention to online social networks (Boyd & Ellison, 2007), but also microfinance has now taken on transnational trajectories (Ohanyan, 2007) with
the aid of web 2.0 technologies (Humphreys, 2008). The use of the internet, together with the
tools at our disposal, is helping with the attempt to redefine global lending and global
microfinance processes, and this presents a plethora of issues for media and communication
scholars. Issues of representation, authenticity, identity, access to technology (Budgeon, 2003;
Dempsey, 2009; Gajjala, Gajjala, Birzescu & Anarbaeva, 2011; Nakamura, 2008; Ruccio, 2008;
Zukin, 2008) and communicative marketing (Bob, 2005) surface through the online and off-line
practices of documenting and uploading images of third world borrowers with these new forms
of transnational microfinance networks such as Kiva.org, ACCION.org, and Microplace.com.
These issues surface through the disempowering representations of third world people who in
most cases do not have access to the technologies that are used to represent and empower them.
These people who are mostly poor borrowers from developing countries have to market
themselves to these online MFIs, but they do not have the absolute power to assert how they
want to be finally represented on these microfinance websites.

There are a few published studies that discuss, theorize, celebrate, and question the
practices of online microfinance. Gajjala & Birzescu, (2011) argued that the growing digitization
of finance could mean that financial literacy is shifted from the daily praxis of the subaltern; they
also asserted that there is also a repackaging of the colonizer’s image on online sites such as
Kiva. The donor who is in many ways no more seen in a solely oppressive light but rather the
liberator of the poor lends money online to the deprived. Gajjala and Birzescu theorize this as
digital imperialism. Representational ethics and globalization scholar, Shameem Black (2009)
similarly argued that Kiva organizes sentimental troupes such as woman in need and the virtuous
poor for ends that are no longer recognized utterly as feminized terms. Kiva encourages a form
of intimacy that uses microloans to create sentiment, and sentiment can also serve as a form of
punitive mechanism for certain social beliefs. Black asks: “Does intense feeling for others reflect an admirable generosity of moral concern, or does it simply allow us to feel good as we sympathize with the pain that we need not endure” (p.273). Kiva subscribes to one form of cosmopolitan ideal while promising its users/lenders a cultural exoticism that is enjoyable and gratifying (Black). It offers personal narratives and stories of people far away; the simple snapshots of borrowers according to Black reduce the perception of difference between the lender and borrower.

There also exists scholarship that celebrates Kiva (Campbell, 2010). Campbell argued that microfinance embodies a neoliberal success that is socially viable and economically rewarding. By connecting the poor to the well-off in developing countries, microloans have improved the lives of the poor by strengthening local economies, allowing the poor to consume life-changing technology that help lift them out of poverty. According to Campbell, criticisms of for-profit and non-profit microfinance initiatives seem to be misguided. Campbell argues that the neoliberal agenda does the following: (1) it eliminates government deficit and inflation; (2) Reduces government spending; (3) deregulates labor and financial markets; (4) and opens up economies to free trade and multi-national investments. Campbell outlines the benefits and successes of credit through microfinance and the importance of access to credit that triggers good livelihood. Campbell opined that America’s success and rise to power is due to the effectiveness of neoliberal policies and the success of the credit markets.

In Joshua Atkinson’s (2009) exploration of media narratives in Zapatista communities, he explained that the flow of information encourages play between the boundaries of two worlds where activists pass on information through a manifold of communication channels to accomplish various goals. Carlman (2010) also explored the concept of Development 2.0 as it
relates to Kiva’s micro-level development initiatives. Allison Carlman (2010) argued that Kiva engages in micro-level development initiatives to a certain extent because it manifests some of the principles of Development 2.0. (i.e. giving voice to the voiceless). Active participation in Kiva’s social network controlled by web 2.0 technologies can also serve as an intrinsic benefit for borrowers apart from the financial benefits they receive (Carlman, 2010). There are also a few groundbreaking works on online microfinance in progress that are worth mentioning (Jenq, Pan, & Theseira, 2011; Meer & Rigbi, 2011) which discuss some of these benefits of online microfinance.

Fürsich and Robins (2002) asserted that African nations are also finding ways to market themselves on the internet in order to attract much needed funding for various ongoing development projects. Local microfinance institutions in developing countries like Ghana also go through these marketing communication processes to attract funding from transnational organizations. Like offline microfinance, online microfinance also offers an opportunity for participants to build and sustain relationships, and Humphreys (2008) affirmed that interactions on-and offline serve various functions for people. Therefore, the interactions that online microfinance provides for both lenders and borrowers are salient to the processes of online microfinance and the empowerment of the poor. These online tools that facilitate the empowerment processes are also embedded with surveillance tools that may compromise the privacy of users (Abe, 2004; Abe, 2006; Haggerty & Ericson, 2006; Lyson, 2006; Mohanan, 2006).

For example, media scholar Mark Andrejevic (2007) points out that most privileged individuals who make active choices to get online are aware of the privacy issues that exist online. Most people who sign up for Facebook accounts are privy to the fact that their status
updates, pictures and other sensitive information are subject to surveillance. The notion of the
digital enclosure as explained by Andrejevic is virtual with limits that are not essentially spatial.
Entering this enclosure means having access to the required tools of navigation and also having
essential literacy to make sense of these environments. The rewards of entering the digital
enclosure may be the ability to connect and interact with others in the network, and the
punishment for not being in this enclosure is being cut off from the resources and social
interactions that the digital enclosure may have to offer active participants. The digital enclosure
as reflected with online initiatives such as Kiva can be empowering for lenders and borrowers,
but not all media strategies give voice to the poor (Gibson, 2010). Those without cyber-literacy
(for example, some of the borrowers) who gain access to the internet through local MFIs
indirectly participate in the digital enclosure by being spoken for. For example, a prospective
borrower who does not have access to the internet is provided mediated representation through
Kiva and its MFI partners. Though this borrower does not have direct access to the tools of
media production, s/he is still able to reap the benefits of the digital enclosure without direct
participation online. However, the borrower is still disempowered through the practice of being
represented because s/he is unable to make active choices as opposed to those with the privileged
access who make decisions that shape the final representation of the borrower on Kiva.

Numerous scholars have reflected upon the processes of empowering the poor
(Cruikshank, 1999; Kamat, 2003; ILon, 2002; Sharma, 2008), which include the issues
associated with empowerment and the upliftment of the poor from poverty, such as
representational issues and the entrapment of the poor into debt.

*Digital Divide & Globalization*

Cultural and gender studies scholar Jillana Enteen (2006) described the current state of
the internet as dynamic and ever-changing with a network of computers transmitting and
exchanging information across the globe. Enteen asserted that since the 1990s when the internet
became popular, many changes have transpired. Nation states are connected to each other
through these complicated global networks, and these states participate in the global and
transnational marketplace. Enteen (2006) concludes that “Since there is no purely digital nation
and no completely virtual citizen power, contestation, inequality and change are all inscribed in
electronic communication” (p. 246). In an examination of scholarship on digital divides, Ganesh
& Barber, (2009) identify three problematic assumptions in the context of development. They
are: (1) the binerization between have and have nots; (2) the normalization of the digital divide;
(3) and the unproblematic representation of local community interests. They further argue that
two myths still inform ICT adoption in response to social and economic development issues in
the third world, which are the assumption that capitalism distributes resources equitably and
ICTs as tools of market capitalism serve as a democratizing tool. The second myth is the
presumption that ICT initiatives are associated with alleviating serious issues in developing
countries such as poverty and health. The framing of the digital divide as haves and have-nots
prevents us from understanding the economic dependence of privileged on the have-nots
(Ganesh & Barber, 2009).

Nakamura (2005) affirmed that users on the internet define their presence in cyberspace
through various activities such as commercial interaction, research, surfing, chatting etc. She
asserted that the internet offers participants various options for communicating instantaneously
and creating identities for themselves. However, those who can freely participate in cyberspace
are among what Nakamura calls the privileged few. Some of these lucky few conceptualize the
internet as exotic and exciting to explore. The ability to be who you want to be on the internet
presents mouth-watering opportunities to its users. Nakamura (2008) also asserted that cyberspace is the newest development of the notion of national boundaries. She explained that it is an experience that is more accessible than outer space because millions of people get to participate in it whereas a selected few participate in outer space. For many, physically going to space will never be a reality due to economic, health, and issues pertaining to access; however cyberspace is more accessible to some people.

Social psychology and internet communication scholar, Jodi O’Brien (1999) explained that current research suggests that cyberspace will eventually be a sphere where age, race, sex, etc will lose its importance as a basis for identification. This assertion, according to the author, is based on the idea that some of the above mentioned features are not distinguishable in cyberspace and they will cease to be the main means to structuring interaction. Thus, the mind will develop new ways to structure the other. O’Brien (1999) and Nakamura (2008) doubt the validity of this assertion. Nakamura explained that online communication and interactions provide us with a great platform for examining the dislocation of mind and body which may call into question issues of gender, identity and subjectivity. Globalized communication technologies have triggered us to explore new ways of theorizing the flow of people, goods, and communication processes around the world. The section that follows highlights some of the theories of globalization relevant for this study.

*Theories of Globalization*

*Globalization Defined.* Various scholars have brought forward different definitions for globalization. Globalization is a phenomenon that has been with us for thousands of years. Due to the enhancement of communication technologies and new inventions, people, products, and ideas in most instances are able to move around the globe with or without restrictions.
Globalization is therefore the flow and interaction of people, ideologies, cultural artifacts, money, military resources, goods and services around the world. These processes are sometimes described as crucial to human survival. Today, there may be a doctor in a remote village somewhere in Africa sending text messages out to doctors in the United States or India who have access to sophisticated technology to diagnose various ailments. We may also have a doctor somewhere in the United States, who to save time and to accommodate more patients, is sending x-ray images of her/his patients, through sophisticated computer technologies with the help of the internet, to a doctor in India for diagnosis. With globalization and new web 2.0 technologies, protesters can gather within hours of the start of the group of eight (G8) world leaders’ summit anywhere in the world. Historian and philosopher Molefi Asante (2006), in his article the “Europeanisation of Human Ideas” asserted that “The idea behind globalization is to make of all people Europeans in taste, desires, opinions, expressions, attitudes, behaviors and dress, while maintaining only the outer shell of their own origins” (p.154). Asante further (2006) described the process of globalization and the promotion of Western ideals as ruthless culturalism, the process of promoting European – American cultural and political ideals as the most correct form (Gunaratne, 2009). Anything that deviates from that is considered immoral and unacceptable. The next section introduces some the current theories of globalization; I also provide examples that illustrate these theories.

Pippa Norris and Ronald Inglehart (2009) asserted that the Bangalore effect of fusion theory explains that the speed of communications today, together with the rate of exchange of ideas, products, etc will lead to a fusion of cultures (remix cultures) where people in Ghana could use elements of Western music, re-appropriating them and incorporating them into their own music genres to create a fusion. They will then export it out to the world and another culture will
then remix this piece of music or song with their own cultural elements and remark it (Nakamura, 2002). This becomes a continuous cycle of re-appropriation. An example is Ghana’s *hiplife*, a very popular genre of music among the youth, which evolved from traditional *highlife* music, a genre very popular among the older generation. Due to globalization and the diffusion of cultural artifacts, ideas and music around the world, the Ghanaian youth have been influenced so much by hip hop and rap music that elements of them can be identified in Ghanaian *hiplife*.

Perullo and Fenn (2003) in book chapter on Eastern African hip hop, also explored language ideologies in Eastern African hip hop. The authors asserted that Swahili was used to “speak directly to social and cultural issues pertinent to the country’s youth” (p. 25) and hip hop artistes in Tanzania will rap about their jailed friends, their female friends working as prostitutes for survival, and the destruction of education among many other problems in society that displaces the balance in the social fabric holding society together in Tanzania (Perullo & Fenn, 2003). Most hip hop artists try to market themselves internationally, and this is why most artists in Ghana and other parts of Africa are trying to break barriers: so their music can be accepted internationally. However, this has been a very difficult challenge because the music industry in the Global North may not recognize the potentials that these African artists have. Rather what we see is poaching in the international music arena, just like the days of slavery when slaves were taken away on ships to faraway lands; ideas are still being taken from Africa including musical creations. These ideas are taken abroad, modified and patented as the properties of Western States. Processes like these make globalization a questionable process. Just like Ghanaian artists trying to gain recognition internationally, the whole notion of cultural matching can also be applied to local microfinance institutions that are also trying to gain recognition and funding from various international microfinance institutions. This is not an easy ordeal for most
microfinance institutions in Ghana and other parts of Africa; it is not a pleasant process as some may describe it to be. It is a process that requires these local MFIs to appeal to the values and ideals of global donor audiences, sometimes giving up their own values in order to attract funding. These are processes of globalization which in most cases are not pleasant practices.

Proponents and cheerleaders of globalization like Thomas Friedman (2007) have asserted that globalization is a happy process and that there are numerous economic advantages to globalization for the United States and for developing and developed countries around the world. He might, therefore, say microfinance through globalization and web 2.0 communication technologies has many advantages. An individual in a remote village in Namibia, for instance, is able to secure a loan through a local microfinance institution to help improve her/his living situation by providing more capital for her/his business to flourish. Friedman’s theory of the flat world which describes communications as instantaneous and globalization as an inevitable and pleasant process does not seem to match experiences of the globalization phenomenon around the world. Microfinance institutions in the third world are forced to give out loans at high interest rates to the poor, and the poor are trapped in perpetual cycles of borrowing. Microfinance institutions in Ghana are also experiencing high operation costs (Aboagye, 2009) and issues with sustaining themselves without constantly relying on donors. So in critiquing Friedman’s globalization theory, the processes of globalization are not happy processes. Parameswaran, (2008) in a post-colonial critique of globalization, responded to Friedman’s (2007) globalization theory. Parameswaran (2008) asserted that Indian call center workers are asked to assume American identities by trying to sound American while maintaining their outer shells (Asante, 2006). This, she says, had led to workers experiencing multiple personality disorders and in some cases some going through panic attacks, depression, and sleep disorders due to the long
hours they work. In Noronha and D’ Cruz’s (2009) book on employee identity in Indian call centers, the authors asserted that some of the benefits Indian call center workers receive, apart from being given salaries, include amenities like reading rooms, gymnasiums, free subsidized meals, and medical facilities among others. The authors, however, address some of the problems that these people face ranging from adopting pseudonyms, speaking in American accents, and adopting holidays and greetings of the countries that they are serving, to working according to Western time schedules. One can only imagine the displacement that these workers experience having to adopt altered identities just to get their call volumes up, make money for their employers and also satisfy customers in the Global North all for the sake of globalized outsourcing.

These call center workers also live double lives, trying as much as possible to maintain their Indian identities while taking on new ones. Friedman does not address this dark side of globalization: his globalization discourse just narrates the single story. I therefore join scholars like Asante, (2006); Noronha and D’ Cruz’s (2009); Parameswaran, (2008); and Livesey, (2001) in telling the other side of globalization. I use these critiques of globalization to frame my examination of online microfinance websites and to problematize the processes of microfinance through globalized web 2.0 communication technologies. Globalization through web 2.0 technologies has created open communication channels for various microfinance institutions like kiva.org to digitally represent people from developing countries. These processes of representation call into question issues of the technological divide, with the privileged indirectly speaking for those who do not have access to these technologies (Gajjala, Gajjala & Anarbaeva, 2011; Melkote, 2001; Nakamura, 2008; Parameswaran, 2008). Similarly, some nation states are also losing control of governance in the sense that they are also spoken for and controlled by
elite nations of the world. Mostly these are poor, developing countries that are hooked to foreign aid. For these countries to receive international aid they must also give in to being represented and spoken for by the Global North.

**NGOs, Globalization, and the Nation State**

Kamat, Mir, and Matthew (2004) elaborate on the relationship between the Global North and Global South. They examined the function of the state in the context of globalization and asserted that research on the unclear effects of globalization in regards to its cultural implications has received attention from various scholars. The authors cite the work of Appadurai in explaining that cultural production is a transnational phenomenon. According to Burbules and Torres (2000) the literature available suggests that the nation state has now become internationalized (Kamat, 2003; Kamat, Mir, and Mathew, 2004) in the sense that it operates under the shadow of the elite nations of the world. With regards to India, the authors also asserted that the state has been pivotal in “creating conditions that permit, facilitate and control the emigration of nation-state’s subjects” (Burbules and Torres, 2000, p. 13). The notion of the gradual loss of the powers of the nation state was also discussed by Kamat, Mir, and Mathew (2004). They questioned if this is really happening, and if the nation state is losing its agency to the inevitable processes of globalization? For instance, they argue that some nation states change their national policies to meet the requirements of the global economy.

Global competition scholar, Aneel Karnani (2008) adds that microfinance has become the neoliberal response to poverty that may be undermining the state’s role as provider of goods and services to citizens. According to Kamat (2003), “Given the expanding market economies and shrinking states, NGOs fill a growing void by responding to the needs and demands of the poor and marginalized sections of society” (p. 65). They provide relief to the nation state, and some
play important roles in delivering services that are lacking within the state. In some countries, social entrepreneurs serve as shadow governments fulfilling some of the responsibilities in sectors such as education health and welfare (Nicholls, 2010). Kamat (2003) asserted that one of the many issues with NGOs is accountability and exploring new ways to make these NGOs accountable. Kamat further explained that the availability of money and resources from first world donors, combined with the demands to lead where the state is lacking, has led to these NGOs matching the expectations of their Western donors (Edwards, 2008; Elyachar, 2005; Vogel, 2006). Kamat, Mir, and Mathew (2004) asserted that the matching of expectations is not a clear process. IOn (2002) affirmed that the state is now economically incompetent and NGOs are seen as vessels that direct money into the coffers of individuals who partake in the markets. Thus, these NGOs become the foot-soldiers (Bob, 2005) of capitalist and market-based goals of development, objectives that require these NGOs to compete in the market and make profits in order to survive. NGOs must be critiqued based on the worth of service they deliver and the process by which these services are delivered to the people. Globalization is not separate from the state but rather a normalized part of the state system (Kamat, Mir, and Mathew, 2004) which falls under the idea of neoliberal empowerment.

*NGOs, Governmentality, and Neoliberal Empowerment*

Hay (2003) defined neoliberalism as a new form of liberalism, the emergence of the New Right “in countries such as Britain and the United States” (p. 165). Neoliberalism, according to Hay, emphasizes governing the *self* and the reliance on the *self* as a salient component of life. It is also a version of State control that lays emphasis on self-sufficiency and self discipline (Hay, 2003; Karim, 2008). This form of governance “decenters the state” (Hay, 2003, p.168) allowing citizens to take control of certain aspects of their lives through systems of “mobility and transfer”
(p. 171) such as the television and the internet. Technologies such as the remote control, the monitor, microwave, programmable coffee maker, radio clocks etc., according to Hay, are devices of self-governing subjects and objects. They are instruments used by citizens or individuals to govern themselves. The author also asserted that these new technologies facilitate movement and restructure the daily lives of people. Kamat (2003) also addressed the notion of neoliberal empowerment, which is described as focusing on individual abilities to help reduce the social and political causes of poverty. Empowerment is thus defined with the individual framed as the problem and the solution to poverty diverting attention from State responsibilities.

Levander (2010), in a paper on the implications of institutional constructions affirmed that,

\[
\text{Social enterprise is not only creating lasting enterprises and generating job openings for hundreds of thousands of people, but it is also developing business-proposals and integrating new groups of people into the labour market. (p.217)}
\]

The neoliberal approach to generating jobs is not only providing jobs for the many, or empowering the poor in developing countries, but also integrating them into the capitalist market system. The poor are thus expected to help themselves towards security and sustenance, and the citizen’s identity is framed as that of a client (Kamat, 2003) who participates in local and global economic processes. Kamat asserted that participation and empowerment in global economic processes are encouraged by donor agencies, though these practices are ever more removed from the denotation of these terms. This is evident in the shift we observe from 1970s of microfinance institutions from solely empowering the poor to the profit making goals of current NGOs.

Sharma (2008) discussed neoliberalization in India as it pertains to empowerment. She defined empowerment as translocal, being situated, but not stagnant. Empowerment is thus created in communication with processes that go beyond and intersect with various spatial and limited
registers. Empowerment, as described by Sharma, represents a transnational idea, and not just the translocal due to the global actors involved in empowerment processes. What is meant by Sharma’s statement is that the conditions and means of empowerment are also dictated by privileged global actors who have the power and resources to influence translocal empowerment initiatives. So for example, a microfinance institution in Zambia may be influenced by donors to lend to a particular group of people. Though this may not be convenient for this MFI, they are forced to abide to the set conditions to ensure continued funding. Sharma also explored how empowerment is conceptualized and implemented as an approach of governance. She argued that some of these empowerment initiatives bear unforeseen dangers that may incite unpleasant political struggles. According to the author, the much touted discourse about economic liberalization in India does not address the over three hundred million Indians that struggle to live on less than a dollar a day, and these are the people who live outside the margins of this discourse. Sharma narrates the other side of the economic liberalization discourse, the part that is barely told. She presents narratives on subaltern subjects and explains how most of the poor who live outside the fringes of neoliberal discourse struggle to survive on insufficient income. She also presented narratives on the subaltern subjects, gender, development, the state, and popular protest in neoliberal India.

Subaltern & Subalternity Defined

The subaltern is defined by Spivak (1994) as someone not having the agency to speak for him or herself. Spivak (1994) explains that the subaltern does not have the “representative consciousness” (p.70) to reflect reality appropriately. According to Spivak, “[t]he subaltern cannot speak” (p. 104), because the representation of others still exists. Guha (1988) defined the subaltern as the overall demographic difference between the Indian population and the elite in
society. The subalterns are the less significant rural gentry, the rural peasants, and impoverished landlords. The elite are the dominant groups including foreigners, the British officials, foreign industrialists, financiers, missionaries, and merchants (Guha, 1988). So the elite were those that had resources, power, and control over the subalterns. I define the subaltern/s as individuals or groups who do not have direct access to power, resources, or the tools to empower themselves or lift themselves out of poverty. Other scholars have built on Guha and Spivak’s definition of the subaltern (Beverly, 1999; Patnaik, 1999; Shome, Raka & Hedge, 2002). According to Shome, Raka and Hedge (2002) since the nature of subalternity suggests not having access to the language or power to access institutional constructions (Beverly, 1999; Patnaik, 1988), the subaltern cannot be conceptualized as a subaltern if she/he had the agency to speak. Beasley-Murray and Moreiras (2001) define subalternity as “a situation of relative inferiority within a social order, structured according to principle of hegemony, which defines and calibrates that relation of inferiority” (p. 2). According to Beasley-Murray and Moreiras, subaltern studies overlies with postcolonial theory in the way that the relationship between the colonizer and the colonized has been associated with misrepresentation and misunderstanding. In establishing the relationship between hegemony and subalternity, Beasley-Murray and Moreiras asserted that “hegemony has been understood as a strategy of incorporation, co-optation, or inclusion whereby the subaltern has been persuaded to lend his or her support to a social order that (objectively) maintains him or her position of inferiority” (p.1). Thus, the ordinary citizen is co-opted into the social order but still remains of lesser value to the system.

Similarly, Sharma (2008) discussed how the subaltern was empowered in neoliberal India. She asserted that empowerment in the neoliberal age has been marked by a shift from the idea of the welfare state which entailed dependence to self empowerment of the individual. The
state in India, according to Sharma, uses empowerment as a “state-driven development policy targeting subaltern women in India” (p. xvi). Depesh Chakrabarty (2002) also discussed how the British government of India framed colonial rule as favorable to Indians. According to Chakrabarty, existing documents suggested that it was the financial self-interest of the raj that drew Indian elites into the colonial process. Many NGOs are thus rushing to establish empowerment programs. Sharma (2008) explained that the neoliberal notion of empowerment seeks to equip the poor, particularly women, with the tools that will help them fulfill their needs through market mechanisms rather than directly relying on the state. Sharma also drew on Foucault’s notion of *governamentalität* (Bennett, 2003; Bratich, Parker & McCarthy, 2003; Hay, 2003; King, 2003) which referred to the change in modes of governance in Europe from oppressive, authoritarian, and control over people to a style of governance that focused on the well-being of citizens.

*Visual Rhetorical Criticism*

Visual rhetorical criticism is the process of examining text and images and then scrutinizing and drawing rhetorical conclusions. Numerous scholars have used visual rhetorical criticism/rhetorical criticism to decipher the relationship between images, language, meaning, and power (Bates, Carmack & Harter, 2008; Biesecker, 2002; Bostdorff, 2003; Brummett, 2006, 2011; Hope, 2006; Gorsevski, 1999; Gorsevski, 2010; Mitchell, 1994; Olsen, 2007; Prelli, 2006; Reverby, 2008; Parker, 2008; Solomon, 1985; Warnick, 2002; 2005). Olsen (2007) maps out the history of rhetoric scholarship in the last half century. He explained that Burke was the major influencer when scholars talk about rhetoric in the academy. According to Olsen (2007) visual technologies, which began to surface in the 19th and 20th centuries, gave birth to a new interest to visual elements of messages, “and the culturally-shaped practices of viewing them” (p. 2). Some
researchers paid particular attention to the representative/symbolic aspects of visual artifacts also referred to as material culture. These provided researchers a way to document the communication practices, and artifacts of the poor, racial minorities, women, lesbians and gay men. Olsen also asserted that engagement with visual rhetoric was as a result of researcher’s curiosity about invincible and visible communities or dominant and subaltern groups; particular attention was also paid to race (Smith, 2004). Olsen (2007) explained that most research on visual rhetoric is mainly concerned with symbols rather than words; however words are often the elements of analysis.

Olsen (2007) further explained that authors like Warnick (2002; 2005) have introduced digital media studies and that digital technology is sparking a lot of interest in communication studies. According to Mitchell (1994) contemporary culture is now completely drenched with images and Olsen (2006) explained that it is “[…the look, the gaze, the glance, the practices of observation, surveillance, and visual pleasure…]” (p. 9) or what Mitchell (1994) refers to as spectatorship, which generates various issues online and off-line. Olsen (2007) asserted that since the 1950s, various scholars have contributed immensely to visual rhetoric’s vocabulary and tools. Terms or concepts such as “[agency, appropriation, audience, body argument, circulation, commodification, consumption, display, dissemination, embodiment, enactment, the gaze, image events, interpellation, panopticon, rhetorical bodies, surveillance, symbolic bodies]” have been contributed by numerous scholars including Kenneth Burke and Michael Foucault, and these texts can be used to interpret and explain texts.

Brummett (2010) explained some tropes such as Metaphor, Metonymy, Synecdoche, and Irony that may be use to interpret or explain texts, “We use a Metaphor when we want to see something not as it is or for what it is but from the perspective of something else” (p. 76). The
uses of parables in the Bible denote parables (Brummett, 2010). Metonymy “[expresses an abstract idea in terms of something physical or material” (Brummett, p. 83). Metonymies can be manifested in proverbs as well (Brummett, 2010). For example, the abstract value of timeliness and thinking ahead are metonymized as a stitch in time saves nine (Brummett, 2010).

Synecdoche on the other hand is a trope of representation in which people refer to a part of something when in essence they mean the whole thing. For example, the phrase *a gift of life*, used by agencies that collect blood, signifies that the blood that one donates is a part of life, stressing how important blood is to sustaining life or staying alive. Brummett also explained that irony is one of the least understood tropes because it is hard to provide a concise definition.

Irony is greatly dependent on context and according to (Brummett, 2010) “[t]he social, physical, or historical context within which texts are placed can help readers know when to read something ironically” (p. 91). Irony is therefore a process of interpreting expressions, visuals, and text to read exactly the opposite of what they were intended to mean (Brummett, 2010).

**Governmentality Defined.**

Bratich, Parker and McCarthy, (2003) defined governmentality as an attempt to refashion the relationship between the governor and the governed. This new kind of relationship is not dependent “upon administrative machines, juridical institutions, or other apparatuses that usually get grouped under the rubric of the State” (p. 4). According to Bratich, Parker and McCarthy, governmentality is a creation of power that is realized through the appropriate “disposition of humans and things” (p. 4), through the indirect molding of the identities of citizens. The authors also draw a relationship between culture and governance, explaining that technologies form a part of culture and they help governments/states govern from a distance (Bennett, 2003). Sharma (2008) adds that the state, thus, becomes one of the many nodes in the network of governance,
and it also serves as the coordinator of these empowerment processes. The state therefore
governs from a distance through different technologies. Sharma added that development systems
function as ideological tools that dominate, define, and control people in the global South.
According to Sharma (2008):

Marginalized actors use the development idiom to fashion themselves as morally upright
and deserving citizens, to reflect on their rights, and to criticize and reimagine the state.
They not only imbue dominant notions of development with new meaning, but also
contest neoliberal ideas about self-interested, entrepreneurial citizenship, abstract rights,
and dewelfarized states. (p. xxiv)

However, the dominant notions of development, though embedded with new meanings by these
new actors, reproduces the similar practices and hierarchies that existed under the old framework
in a discussion that suggested that after World War II, development was conceptualized as
“universal, inevitable and inherently valuable” (p. 39). It was posited as something that sprouted
right out of the enlightenment (Biccum, 2002). Development was presented as only achievable
that the theories of development advocate for the modernist trope of visuality framing the world
as a portrait that must be consumed panoptically. Biccum (2002) also draws attention to the
recent adoption of the notion of empowerment by the World Bank, a direction that may have
required the World Bank to change its mode of operation, but apparently has not. Sharma (2008)
also asserted that poverty under the neoliberal framework is conceptualized not as the failure of
the state, but rather as the failure of the individual, and thus, it is the individual who through the
help of empowerment initiatives must submit her/himself to participating in market processes to
better her/himself. Sharma further argued that placing a human face and “adopting a feminist language of women’s empowerment” (p. 20) does not represent a shift in the neoliberal market model of development, but rather a stab at giving this model an ethical and social spin.

Parallels can also be drawn to Michael Foucault’s notion of the few seeing the many, referred to as *Panopticism* (Foucault, 1977; Mathiesen, 1997). According to Mathiesen (1997) *pan* means all and *opticon* represents the visual. Mathiesen suggested that to Foucault, panopticism is a basic transformation from a “situation where the many see the few to the situation where the few see the many” (p. 217). According to the Matthiesen, “It is the normalizing gaze of panopticism which presumably produces that subjectivity, that self-control, which disciplines people to fit into a democratic capitalist society” (p. 218). The normalizing gaze of panopticism Mathiesen refers to also takes into account the diffused nature of technologies with the consumer’s choice fashioned by rewards and punishments (Elmer, 2003). Panoptic surveillance does not only involve consumers being disciplined but also rewarded at same time. They are punished only if they veer off to find other commodities other than what had been prescribed to them. Comparative literature scholar David Spurr (1993) examined non-fiction writing and literary journalism and presented them in his analysis as forms of colonial writing. Spurr conceptualized these writing as an “epistemic violence” (p.3) that colonizes the other. On panopticism Spur asserted that the ability of the few to see the many offers aesthetic pleasure on one hand and information and power on the other. Thus the privileged is given authority over those that are in the panoptic view through the act of gazing. *Synopticism* is the situation where the few see the many. Mathiesen (1997) drew on examples of surveillance technology that allows a few people to observe many people. The prison system is no different according to the author; a few wardens etc. are positioned to see the many (prisoners).
Governments together with NGOs have a similar mode of operation where the few microfinance institutions that are apparatuses of governance see the many who may be the poor in society. For example, online microfinance institutions such as Kiva have the tools and resources to document the narratives and images of borrowers which are then displayed for the privileged lenders in the Global South to panoptically gaze. This is, therefore, an example of the few seeing the many who may not have access to the tools of media production. As Sharma (2008) pointed out, in the neoliberal framework of governance, the individual is viewed as the problem, not the State. The State thus helps generate empowerment initiatives that allow the masses and the poor to be empowered by the various apparatuses of governance. It is interesting to note that development issues that reside in third world countries are still framed as issues generated by these third world entities, and not the Global North. What is ignored are the historical circumstances that produced the state in which these countries find themselves in. The effects of colonialism are discounted as one of many the contributing factors to these development issues in third world countries. The following portion of the literature review presents some of the development communication literature, which then leads into literature on critical development communication.

**Development Communication Discourse**

Towards the end of the 1960s, a dominant paradigm of development served as a framework for national and international development programs (Rogers, 1976). According to Rogers, the industrial revolution, colonialism, quantitative empiricism, and capitalist economic and political philosophy were the catalysts that produced this dominant paradigm. The dominant paradigm frames developed nations as those that have capital intensive technologies, and those that have less or none were considered as less developed (Rogers, 1976). In addition, when the relevant social structures that are needed to support development initiatives are not visible, the
blame is associated with backward traditional belief systems, social values, and the ways of thinking of the third world society (Rogers, 1976; Said, 1996). Filmaker, media scholar and non-profit marketer Ben Mendelsohn (2011) adds that the core of being developed/modern is to be networked into vast technological assemblages of systems generating energy, water, food, moving bodies, commodities etc. These now represent some of the indicators development. According to Melkote (2001; 2003), there is still an ongoing debate between development communication scholars who conceptualize communication as an organizational delivery system and those who view communication as intertwined with culture which encapsulates all components of social change (Airhihenbuwa, 1993; 1995; Airhihenbuwa, Makinwa & Obregon, 2000; Sparks, Wright & O’Hair, 2008). Numerous scholars of health and development communication have confidently argued that most theories used in developing communication campaigns, which are eventually applied in third world countries, are mostly from the Global North and are inadequate in most of these settings (Airhihenbuwa & Obregon, 2000; Airhihenbuwa, Makinwa & Obregon, 2000; Alahi & Nwosu, 2002; Ford, Odallo & Chorlton, 2003; Hanson, 2005; Kalipene & Mbugua, 2005; Okigbo, Okigbo & Williams, 2002). Gajjala and Mamidipudi (2002), in their discussion on gendering processes in technological environments, affirmed that we live in an era where development models from the global North can no longer be considered as adequate or fully applicable in developing world contexts. They argue that the process of “universalizing categories without regard to context is a colonizing act in and of itself” (p. 2). The authors draw attention to the unequal power relations that may exist in technological interfaces and environments. They explained that specific technologies “create certain technological environments” (p. 3) rendering them important for us to explore and examine as nuances of technology rather than dismissing them.
The 21st century is marked by a paradigmatic shift with scholars like Gajjala and Mamidipudi (2002); Melkote, (2001); Mody, (2003) and Melkote, (2003) among others engaging with issues of empowerment and real change (Melkote, 2001). Melkote argued that real change can only happen when we address the inequalities existing in society. Until we address the inequities between the privileged and the marginalized at the grassroots, policy and aid decisions will be uninformed (Melkote, 2001). Melkote defined empowerment “as the process by which individuals, organizations, and communities gain control and mastery over social and economic conditions [including their narratives]” (p. 37). Development communication is therefore a process of emancipator communication that provides the agency for people to set themselves free (Melkote, 2001). Research paradigms have therefore moved away from the dominant model of development communication that dictated to people rather than giving individuals the tools to empower and to take control of their lives. Critical communication/feminist scholars have also identified alternative ways of theorizing and practicing development communication.

**Critical Communication Discourse**

Using theories of development and globalization, Sosale (2007) examined the website of Greenstar, a company that promotes environmental consciousness. Sosale affirmed the third way of doing development communication, and he employed a qualitative critical analysis using frame analysis in examining Greenstar’s website. According to Sosale, this third way of development, as reflected by Greenstar’s initiative, entails the merging of discourses of capitalism with the empowerment of the subaltern in ways that the state and market will not be able to offer. The findings of this study suggested that there is a new way and a persuasive approach to social change in developing countries. This new way of initiating social change entails making the audience part of the process of change. For example, under the neoliberal
framework of governance citizens are encouraged/persuaded through web 2.0 technologies etc. to take charge of their own empowerment. They are invited to be a part of the process of empowering themselves by taking out loans from local microfinance institutions, and starting or improving on a business. The poor are invited to partake in the neoliberal capitalist framework of empowering themselves through the technologies of governance. The findings also suggested that this new approach to development initiatives “may not be able to avoid privileging and hierarchizing key aspects of global capitalist over local indigenous cultures” (p. 2). Sosale explained that empowerment, following Greenstar’s model is “achieved through global capitalism and not through fundamental changes in the social structure” (p. 15). Subalterns are thus led to participate under a global capitalist framework.

Greenstar’s approach to development is a move away from traditional development discourses to what some frame as postdevelopment: a new kind of development communication that emphasizes “community, culture, identity and [the] voice” of the subaltern (Sosale, 2007, p. 47). Greenstar thus attempts to enhance the lives of subalterns by turning them into entrepreneurs and global citizens of cyberspace. The findings of this study thus suggest a new approach to social change initiatives in third world. Sosale asserted that there is reason for concern with this approach because “Through the narratives of progress, the village communities that Greenstar worked with are constructed as ancient, romantically traditional, and perhaps most of all, static” (p.48). Sosale argued that this may not be the appropriate way frame these societies since these communities are always evolving and changing with global tides. Sosale shares Sharma’s (2008) sentiments that neoliberal empowerment initiatives do not just empower the poor but define them as well. Neoliberal empowerment activities attempt to shape citizens to function in ways that the system deems appropriate in today’s free market society (Sharma,
Neoliberalism thus paints a naturalized picture of poverty encouraging and providing the subaltern with the means to be a rational economic agent who contributes to financial growth by helping her/himself out of poverty. Sharma argued that “If empowerment is defined as women’s increased access to credit, then an emphasis on microcredit programs with measurable success becomes important; and if it is defined as an increase in women’s employment, then a focus on quantifiable women’s income-generation projects becomes crucial” (p. 28).

Political Science scholar Barbara Cruikshank (1999) explained that empowerment which emerged in the 1960s had a universal appeal. Sharma (2008) and Sosale (2007) have also shared the sentiments of Cruikshank (1999). Cruikshank argued that the goal of empowerment is to influence the interests of others in order to guide their actions, desires etc. to a specific end that is deemed appropriate by the powers that be. Cruikshank also argued that empowerment is a relationship that involves power; thus it warrants careful scrutiny. According to the author, technologies of empowerment are means by which the government harnesses the capacities of citizens, maximizing their motivations, interests and political involvements as deemed fit. Thus the poor must be driven towards action (Cruikshank, 1999; Levander, 2010; Ziegler, 2010). Cruikshank argued that democratic citizenship is more a strategy than a solution to political problems, and that individuals are influenced by technologies of citizenship such as programs and initiatives that encourage them to take on politically active roles, which allows them to take control of their own affairs or to rule themselves (Bratich, Parker, & McCarthy, 2003). Drawing on Foucault’s work, Bennett (2003) also discussed technologies of the self in explaining how the individual is allowed to empower her/himself through technology with the ultimate goal of attaining a state of happiness, knowledge or wholesomeness.

Cruikshank (1999), however, sees these technologies of citizenship/self means by which
citizens can be regulated and practices by which the problems of the poor can be addressed.

Cruikshank (1999) argued that:

Technologies of citizenship are voluntary and coercive at the same time; the actions of citizens are regulated, but only after the capacity to act as a certain kind of citizen with certain aims is instilled. Democratic citizens, in short, are both the effects and the instruments of liberal governance. (p. 4)

Though citizens are not required to be a part of the practices of empowerment, Cruikshank explains that they are indirectly forced to be a part of the process. Refusal to participate in the practices of neoliberal governance may lead to punishment (Foucault, 1995), which may result in specific forms of disempowerment of the poor. Citizens are provided with limited options for which they must choose. Failure to do so results in being left out of the neoliberal practices that are supposed to empower them.

Sosale (2007) affirmed that the will to empower is not bad or good, but rather a political move which has the “twin possibilities of domination and freedom” (p. 2). She explained that her goal is not to belittle the will to empower but to demonstrate that the approaches of government may constitute relationships inherently voluntary and coercive. In regards to allowing the voice of the subaltern to be heard, Sosale shared sentiments of other scholars by explaining that programs are developed with the poor in mind, but they are never consulted in the process of developing these programs to really find out what their needs are. The will to empower can also be conceptualized, as Sosale explained, as a form of colonization in a post-colonial era. Said’s (1976) work on Orientalism paved the way for post-colonial studies in the academy.

Orientalism Defined

Said (1994) presents three designations for Orientalism. The most accepted label is
“Anyone who teaches, writes about, or researches the Orient” (Said, 1994, p.2), which is an academic designation. The other description presents Orientalism as “a style of thought based upon an ontological and epistemological distinction made between [the orient] and (most of the time) [the occident]” (p.2), or the Western World. The third meaning of Orientalism is “a Western style for dominating, restructuring, and having authority over the orient” (p. 3). Thus, Said describes Orientalism as the perceptions that the Western world has of the orient (Grossberg, 1996; Khan, 2001; Natraj & Parameswaran, 1997).

The ontological and epistemological designation of Orientalism suggests that Orientals, or Arabs, were painted in a grim light in regards to their way of life and the manner in which they behaved (Said, 1994). Arabs were characterized in movies as devious, dishonest, oversexed, bloodthirsty etc. He explained that “To say simply Orientalism was a rationalization of colonial rule is to ignore the extent to which colonial rule was justified in advance by Orientalism, rather than after the fact” (p. 39). Said conceptualizes Orientalism as a limitation of thought, rather than an affirming doctrine. Orientalism was therefore a disaffirming doctrine and a negative system of belief (Said, 1994). According to Said, the Occidental (Western or European) believed that their conceptualization of the Orient was backed by science and that these conceptualizations were the ultimate truth. Said also speculated about how many white men may have wondered why the color of their skin gave them greater or superior ontological status. He further explained that the notion of the Orient is now becoming a challenge to the West since the Global North is slowly losing its influence over the rest of the world. Said concluded that the knowledge of Orientalism is a reminder of the seductive ruin of knowledge, more evident now in various discourses of development, globalization, and the representations of the third world as discussed by many postcolonial and feminist scholars (Biccum, 2002; Boehmer, 1993; Briggs & Sharp, 2004;
Postcolonial & Feminist Discourse

Natrajan and Parameswaran (1997), in an article that discussed the politics of research, critique some of the dominant indicators used to frame third world women. These are frames that universalize and make static the lives of women in relation to traditions that are considered backward. Drawing on feminist scholar Chandra Mohanty, Natrajan and Parameswaran (1997) argue that these indicators fail to sufficiently represent the lives of third world women. They stressed that not paying attention to the daily happenings of third world women leads to the production of dominant discourses which take away the agencies of women by making them victims of patriarchy. The authors thus encourage research that also highlights the everyday lives of third world women. In another article on feminist scholarship, Mohanthy (1984) asserted that the homogenization of oppression and experiences of women in the third world is problematic. She argued that, “Western feminist writings on women in the third world subscribe to a variety of methodologies to demonstrate the universal cross-cultural operation of male dominance and female exploitation” (p. 346). According to the author, constructs like reproduction, marriage, household, and sexual division of labor, are sometimes used without situating them within local and cultural contexts. This manufactures an image of the standard third world woman who is poor, illiterate, tradition bound, domesticated, family-oriented, oppressed etc. (Mohanty, 1984). These experiences are not common to all third world women. Mohanty calls for an analysis that does not frame all women in the third world as objects of subordination.

Briggs and Sharp (2004) called for the inclusion of local voices in the development process. There has been limited research looking at ways that local voices or knowledge has been included in the development process (Briggs & Sharp). The authors asserted that post-and anti-
development theorists have both opined that rather than moving away from colonizing attitudes, Western–centered attitudes are still unquestioned. It is still ingrained into the consciousness that Science is unquestionably valid. The authors explained that what is central to post-colonial theory is the “concern with the ontological and epistemological status of the voices of subaltern peoples in Western knowledge systems” (p. 664). Using the work of Spivak, (1988) the authors explained that for the subaltern to be heard, she/he must wear the cloak of Western thought and vocabulary, without which her/his voice is subdued. The authors also asserted that experts in the research field look for experiences that can be analyzed but not the voices of local people which may present challenging alternate interpretations. Briggs and Sharp (2004) added that international organizations like the World Bank also operate under the framework of dominance that suggests that indigenous knowledge does not pose a threat to the established order.

There is an ingrained fear of the other who is conceptualized as primitive, dangerous, and incomprehensible if allowed to speak for her/himself. Boehmer (1993) shared similar sentiments in an assertion that, in the colonial, the other is silenced. The other is also seen as dark, susceptible, and easy to colonize. The author asserted that the female body in postcolonial and nationalist representations is the most “fetishized and silent of body symbols” (p. 273). Conceptualizations of the other as dark are also suggested in the discourses of the Dark Continent. The metaphor of the Dark Continent as explained by Jarosz (1992) reaffirmed the dominance of the West and the racist accounts of Victorian travelers. Jarosz asserted that the discourse of the Dark Continent is not only associated with Western nations but also global organizations such as the World Bank, and the international monetary fund. Universities and various media organizations are all implicated in using this discourse. The metaphor of the Dark Continent is also evident in the discourses of the HIV/AIDS epidemic with Africa described by
the “British Medical Journal and annals of the Association of American Geographers as the cradle for the AIDS epidemic” with it inevitable transmission to Europe and the United States (Jarosz).

Heaton and Falola (2006) clearly painted the image of the Dark Continent in their article on the history of the pandemic influenza of 1918-1919. They asserted that historians have taken various approaches to explaining the history of the influenza pandemic in Africa and the rest of the world. Some of the discourses that exist on this pandemic have been relegated to the back burner. According to Heaton and Falola, Europeans saw the African continent as ridden with various diseases such as smallpox and yellow fever, and was thus treated as having fewer distinguishing characteristics with regards to the spread of influenza. In the Gold Coast, now known as Ghana, the Europeans associated high mortality rates from influenza to the failure of the natives to wear clothes. The authors thus asserted that for there to be a better understanding of the pandemic, a less polarizing and interconnected history must be told about the influenza pandemic: a discourse that does not frame Africa as the Dark Continent but rather narrates the complete story. Africa thus remains a site for incomprehensible, untamed, and abnormal sexual practices under the frame of the Dark Continent. According to Jarosz, “Blaming the victim encompasses assertions of male virility, female passivity and helplessness, and the portrayal of Africans as [oversexed] and incapable of modifying risky behaviors” (p. 112). Africans are thus orientalized in these depictions. Using Edward Said’s notion of Orientalism, Natrajan and Parameswaran (1997) discussed orientalism’s association with colonialism and its role in developmentalism. They problematize the use of social economic indicators as the dominant representations of people in developing countries. According to them, such representations stress
the need to produce new knowledge of the third world which is evident in the Orientalist
depictions of the third world in the media.

*Where does my Topic fit into the Literature?/What’s Next?*

Based on the literature review, the rest of what follows generally adds and complements
the literature reviewed in this chapter. For example, in Chapters Three, Four, and Five, I add on
and contribute to the conversations and arguments of various scholars. The literature reviewed in
this chapter included literature on offline and online microfinance, microfinance and HIV/AIDS,
theories of globalization, NGOs and the nation state, Neoliberal empowerment, development
communication, critical communication discourse, and postcolonial and feminist discourse
among others. My topic fits within the framework of my literature review in the sense that I draw
on my literature review in my method, analysis, and in Chapters Four and Five. I also build and
extend on some of the theoretical discussions presented in my literature review. The next chapter
(Chapter Two) presents my method; it also explains how I will go about analyzing the three
online microfinance sites.
CHAPTER TWO: METHOD

I employ a visual analysis as the method for this study. A visual analysis involves examining visuals and text in a visual culture for meanings (Nakamura, 2002; 2008). For example, images, goods and ideas disseminated on the internet become artifacts that can be visually analyzed for meaning (Mirzoeff, 2009; Nakamura, 2008). A visual analysis was selected because it provides the appropriate tools for this study. It was most fitting because I examined visuals, text, and the technical interface of three websites. Scholars such as Nakamura (2008) and Sosale (2007) have employed visual analysis in analyzing websites, so this method was the most appropriate for this project. I examined microlending through online venues – such as kiva.org, MicroPlace.com, and ACCION.org. The theoretical framework is based on Critical Cyberculture Studies and Critical Development Communication using visual analysis (Brummet, 2006; 2010; 2011; Mirzoeff, 2009; Nakamura, 2008; Olsen, 2007; Sosale, 2007) as my method, and supplemented with interviews. Scholars such as Mirzoeff, (2009); Nakamura, (2008); and Sosale (2007) provide complex theoretical tools through which I examined some of the discursive constraints on Kiva, ACCION and MicroPlace.

I draw in part from visual rhetoric methodology to inform my critique of the interplay among visual images, symbols, text, and other elements in the microfinance web sites. I am using visual rhetoric because it is considered to have inclusive language. For example, it has vocabulary that summarizes visual and text arrangements in succinct and meaningful ways. According to Olsen (2007) scholars such as Hope (2006) and Prelli (2006) have discussed visual rhetoric scholarship in the context of visual communication. Scholars such as Sturken & Cartwright (2009) also asserted that visual culture includes many forms of media and their work has examined not only what it means to examine these various kinds of media, such as television,
art, popular film, etc., but also how the shared understandings of these various media emerge.
Furthermore Burke influenced a substantial amount of visual rhetoric scholarship, mainly in the
1960s and 1970s. Though Burke was not a visual rhetoric scholar per se, his theories have been
used for the purposes of visual rhetoric studies. So borrowing from visual rhetoric vocabulary
provides additional tools to examine my research sites. Nakamura (2008) explained that “Visual
culture provides a powerful methodology for parsing gender and racial and ethnic identity in […]
digital signifying practices” (p. 5).
Hine (2000) adds that:
Rather than asking whether Internet interactions are authentic, or whether people really
are who they say they are, the […] aim […] [is] to access how the culture is organized
and experienced on its own terms. The intention is to sidestep question of what identities
really are and whether reality is really there, by shifting to an empirical focus on the how,
where and when identities and realities are made available on the internet. (p. 118)
The offline world experiences are inter-woven into the fabric of online world experiences, so it is
improper for one to say that the virtual exceeds the real because the spaces of interaction are
experienced differently and they do not lose reference to each other (virtual and off-line).
Kuntsman (2004) explained that cyberspace is a site for unlimited freedom and imagination.
Kuntsman asserted that literature available suggests that cyberspace is classified as “home” and
at the same time “away from home,” home referring to the traditional research field and away
referring to the virtual research field in cyberspace. According to Kuntsman, cyberspace allows
us to re-examine the old notions of traditional fieldwork. It also helps to bring together
geographically dispersed individuals, providing a platform or a space for communication for the
marginalized. The author also asserted that cyberspace provides an opportunity to “perform and
destabilize national, ethnic, class and sexual identities” (p. 7). One must also not rule out the fact that these can also be performed in cyberspace. Nola Green (1999) discussed the challenges associated with conducting research in multiple locations. Green argued that the geographical, social, technical, and other uncertainties that virtual systems present complicates “conventional constructions of the field and fieldwork” (p. 409). Green highlights the importance of following stories, objects etc. to help address the methodological challenges in conducting research in the virtual. According to Green, “Virtual systems are both actual social practices in material worlds carried out through face-to-face relations, and opportunities for possible social relations, imaginaries that exist or not in everyday life” (p. 413). The author thus called for a multifaceted approach to collecting and analyzing data in virtual sites.

Conducting research online and offline also requires various degrees of immersion (Boellstorff, 2008; Gajjala & Altman, 2006; Hine, 2005; Markham & Baym, 2009; Markham, 1998). It requires that a researcher immerse her/himself into a research site (Gajjala & Altman, 2006; Gajjala, Rybas, & Altman, 2007; Zacharias & Arthurs, 2007). Online microfinance as performed by companies such as Kiva, MicroPlace, and ACCION provides critical cyberculture scholars (Gajjala, Rybas, & Altman, 2007; Gajjala, Silver & Massanari 2006) new material to critically engage with. Issues such as representation, identity, and race among others emerge in these online environments.

In Digitizing Race, for example, Lisa Nakamura (2008) writes extensively about identity in the age of the internet. She explained that the structure of identity changes with the progression of time, and we can now confidently say that we live in a post-internet age. The internet has now become a space for identity creation, and exploration; a space where organizations like Kiva have built communities of compassion that lend money to the
disadvantaged in society. It has also become a profit driven system for various media companies around the world. Users around the world employ different approaches to producing digital images of the human body on the internet, and in cyberspace, according to Nakamura, these images are for “very particular things for very particular uses – in the context of racial and gender identity formation” (p. 5). Nakamura explained that visual cultures provide a potent methodology for examining gender, racial and ethnic identity as represented on digital mediums such as Kiva, MicroPlace, and ACCION. In Nakamura’s (2002) earlier work on cybertypes, she also explored what happens to race when it is transferred online and how our conceptualizations of race are shaped and reshaped each time we go in and out of cyberspace. Nakamura introduced cybertype “to describe the distinctive ways that the internet propagates, disseminates, and commodifies images of race and racism” (p. 3). I decided to draw on Nakamura’s notion of cybertypes for my method because it provides the critical feminist researcher with the appropriate tools for parsing through mundane yet complex practices and representations of third world bodies on websites like Kiva, MicroPlace, and ACCION.

The Research Approach

This study will draw on theoretical frameworks from Nakamura, (2002; 2008). Parts of the analysis for this study will also be adapted from Sosale’s (2007) case study on a development corporation (Greenstar) which presented itself in cyberspace as promoting environmental consciousness, sustainable development through the dissemination new information and solar energy technologies in return for local cultural products from third world countries. Sosale’s method of analysis was adapted because it also provided analytical frameworks appropriate for analyzing Kiva.org, MicroPlace.com and ACCION.org. I therefore analyzed Kiva.org, MicroPlace.com and ACCION.org also using a modified version of network analysis of web
content (Jackson, 1997) and frame analysis. Network analysis, according to Sosale (2007), conceptualizes the website as a system, allowing users to “draw some conclusions about the type of navigation the authors have designed, as well as the extent of control they exert on the user/reader choices” (p. 22) when navigating a website. Frame analysis, according to Sosale, “requires us to focus on the textual aspect of web-based communication that is meanings and ideas conveyed through words and images” (p.26). This form of analysis enhances our understanding of web texts as a compilation of frames that communicate meanings within the site including the ideological preferences that the texts and images reveal on the site (Sosale, 2007).

Selection and Collection of Data

I draw in part from visual rhetoric methodology to inform my critique of the interplay among visual images, symbols, text, and other elements in the microfinance web sites. On the home pages of Kiva.org, ACCION.org and MicroPlace.com, I analyzed the layout, including some of the visuals and text on their respective homepages. Selected visuals of borrowers and lenders on the three websites were also analyzed. I also examined the communication processes in these web 2.0 portals. While some sites may indeed empower the poor, other sites, or some parts of sites, may be disempowering to the poor. The internet thus reproduces issues of race, identity, and representation online, becoming a discursive and rhetorical space where race and identity are produced and reproduced in various forms (Nakamura, 2002).

Literature used for the study was gathered using various means. I collected relevant literature using the search engine EBSCO host. Relevant articles from Critical Communication Studies, Post-colonial Studies, Communication Studies, Development Communication, Critical Feminist Studies, and Microfinance literature among others were selected for their
appropriateness and relevance for this project. Literature on empowerment, governmentality and neoliberalism were also collected and used in the literature review. For each of the websites (Kiva.org, ACCION.org and MicroPlace.com) I contacted the developers or authors of the websites by phone and email acknowledging myself as a researcher/student conducting research on their website. I identified myself as a researcher because it is an ethical thing to do and Madison (2005) and Gajjala (2004) also suggested that critical researchers let their participants or inhabitants of their research sites know who they are. I therefore asked the authors of the three sites general and specific questions including how many hits their websites receives in a day, week and month. Determining how many hits each website receives in a day helps ascertain the popularity of these websites worldwide. It will also indicate how active and interactive these websites are. I did not need permission from the website developers to use the images and text on their websites because they were public.

On the home pages of Kiva.org, ACCION.org and MicroPlace.com I analyzed the layout, including some of the visuals and text on their respective homepages. The homepages were analyzed because they are the first pages that come up when one types in the web addresses of these microfinance institutions. It was therefore important to analyze and summarize my initial impressions of these home pages. MicroPlace.com, for example, has quite a number of visuals on its homepage which created specific effects when users log on, so I deemed it important to analyze some of these visuals as well. Kiva.org has a larger database of lenders and borrowers; this is because Kiva operates on a peer-to-peer platform where lenders have virtual online connections with borrowers around the world. So having analyzed the three home pages, I then selected some of the visuals of lenders and borrowers for analysis on Kiva.org. I clicked on the lend icon which took me to the find loans page. Under the status tab, I selected all, and also
selected *all* under the gender tab. *All* was selected under fundraising because I did not want to restrict the search to those that are just fundraising, but rather entrepreneurs that were at various stages of borrowing. This gave me the opportunity to also observe the progress of these entrepreneurs. The gender icon was left in its default mode of *all*, because I was examining both genders. The sector tab was left in its default mode *all*. I selected this option because I wanted prospective borrowers from all industries. Under region I selected Africa and then browsed all the images of third world entrepreneurs displayed on this page, making sure that I read all individual biographies that accompanied each picture. This region of the world was selected because it is a part of the world that I am mainly focusing on. While I read, I continued taking electronic notes in a Word document. Note taking and the development of themes are important as suggested by Emerson, Fretz and Shaw (1995).

Having examined all visuals and text, I proceeded to select every 8th image till I had 17 images of Kiva borrowers. Some of the images had groups of people and some had single borrowers. I then selected, cut and pasted all selected images and their accompanying biographies into a Word document. There were 17 images including biographies in total. Borrowers were from South Sudan, Uganda, Sierra Leone, Liberia, Ghana, Kenya, India, and Nigeria. Lenders were from the United States and New Zealand. I did this because I wanted to specifically focus on third world people from Africa for borrowers. Some borrowers from India were selected out of convenience. Also there are just too many visuals and too much text to analyze on Kiva, which would take a life time to complete, so it made sense to narrow them down. Selecting every 8th visual introduced some form of randomization in my selection and this cut the number of entrepreneurs down to a manageable size for further critical analysis. I analyzed a total of 17 entrepreneurs on Kiva’s website. I examined some of the lenders as well
because it was equally important to know why these lenders were on Kiva, and also find out reasons why they lend to the entrepreneurs that I selected. There were a total of four lenders examined on Kiva, and these lenders were conveniently selected. Perusing the descriptions that these lenders wrote about themselves also gave me some insights into how they framed people from the third world and how these frames intersected with postcolonialism in the context of cyberspace.

Next, I proceeded to select and analyze specific visuals and text from MicroPlace’s website. Under the menu tab on MicroPlace’s website I clicked on the buzz link and selected stories from the field. Some of the visuals and their accompanying texts were then be analyzed. MicroPlace, compared to Kiva, has a limited database of pictures and biographies for lenders and borrowers. Like Kiva, MicroPlace’s website has video clips, but these clips were not analyzed because they were not the focus for the analysis. A future study could analyze these video clips. Visuals from ACCION’s website were analyzed next.

On the menu bar on ACCION’s homepage I selected where we work and then clicked on meet microentrepreneurs. This revealed a map of the world with USA, Latin America and the Caribbean, Africa, and Asia highlighted. Since my study partly focuses on how third world bodies are being represented, I selected a total of six visuals from Africa and Asia for analysis. These two continents were selected because most of the countries within these regions are considered third world countries, and also there were not enough visuals to select every 8th visual like I did for Kiva. These visuals of third world microentrepreneurs are situated within the context of specific locations in their respective countries, and within the context of cyberspace.

On MicroPlace’s website I selected the profile images and biographies of two borrowers by clicking stories from the field under the buzz tab. I selected these borrowers because they
were the only borrowers featured on this page and they also happen to come from Africa. The rest of the feature images and biographies were of MicroPlace employees, and investors, and a MicroPlace MFI partner loan officer. There were a total of 30 images and 30 narratives examined for Kiva.org, ACCION.org and MicroPlace.com. I looked for recurring themes of how third world individuals are framed on these sites. I also examined their network structures paying particular attention to whether each of these sites has links to other microfinance institutions or funding agencies. I spent a total of one year collecting data and conducting my analysis.

In Chapter Four I also examined the profile pages of four local MFI partner microfinance institutions on Kiva: BRAC South Sudan, located in Southern Sudan; Pearl Microfinance Limited, located in Uganda; Kenya Agency for Development of Enterprise and Technology (KADET), located in Kenya; and the Christian Rural Aid Network (CRAN), located in Cape Coast, Ghana. These partner MFIs were also responsible for disbursing loans to four Kiva borrowers whose profiles are analyzed in Chapter Three.

So far, I have explained that online microfinance institutions such as Kiva, ACCION, and MicroPlace, are attempting to redefine global lending through the use of web 2.0 communication portals. However, the empowerment practices of these online organizations have wide reaching ramifications; thus, the online practices of these online institutions warrant close examination. I have also provided some of the literature available on Microfinance, Globalization, Development Communication, and Critical Development Communication among other literature. I have presented my research questions and a detailed description of the web sites of three online microfinance institutions and how I went about analyzing these sites. Chapter Three presents my analysis of Kiva, ACCION, and MicroPlace. I begin my analysis with the homepages and then proceed to analyzing the selected images and narratives on the three sites.
CHAPTER THREE: ANALYSIS

The analysis that follows is an attempt to deconstruct and make sense of the websites of Kiva, ACCION, and MicroPlace. As a third world scholar with a Western education examining these sites, my goal as I stated in the beginning is not to evaluate these online microfinance initiatives but to unpack specific parts of these online sites problematizing some of the incongruities that may exist in these online spaces. I examined the homepages, images, web 2.0 communication applications (Kiva applications and Facebook applications), and narratives that are circulated on these websites. My purpose is not to lay blame or negate the development initiatives of these online microfinance institutions, but to engage readers in an analysis that will hopefully help them gain a deeper understanding of how web 2.0 technologies are being used to empower the poor. My analysis is organized around the three sites (kiva.org, ACCION.org, and MicroPlace.com); under each site I present and analyze the themes that emerged.

First Impressions

Newspapers, newsletters, magazines, brochures, websites, and other mediums are designed to be visually appealing to the human eye (Brummett, 1994). They represent the persuasive communication tools (Sosale, 2007) of organizations including NGOs, for profit companies, venture capitalists, institutions of higher learning, politicians, terrorists (Weimann, 2010) and nation states (Fürsich and Robins, 2002) who use websites and social networking tools to manage their images. Some scholars have conceptualized web 2.0 tools as technologies of listening (Crawford, 2009), proposing that web technologies like facebook, twitter, websites are all technologies that the modern day audience literally listens to by perusing, consuming, and gazing at endless images, videos, and text. A website, facebook page, twitter page or Linkin page becomes the mediated face of the politician, terrorist, ordinary citizen, the state or the
The analysis that follows examined the websites of Kiva, ACCION, and MicroPlace. I start with a general analysis of the homepages of the three websites and then move on to engage with some of the contents of the websites which include visuals and text. My analysis is organized around the three sites (kiva.org, ACCION.org, and MicroPlace.com). Under each site I present the themes that emerged.

**Kiva.org**

Kiva’s site opens with a light green and white background with green and blue text on its homepage. These colors, pleasing to the eye, convey a calm but energetic feel of the website. The user is immediately drawn to a diagram that illustrates how Kiva works by connecting lenders and entrepreneurs to help alleviate poverty (See Figure 1 on page: 11). The diagram or model has a picture of an entrepreneur on the left hand side and a rectangular frame with a missing picture of the prospective lender, suggesting that the user/lender visualized her/his picture in that frame. Kiva may therefore be suggesting that it could be “your” picture in that box, and it could be “you” helping to alleviate poverty in a third world country. Users or lenders are thus given the agency to act by reading more about what Kiva does and hopefully signing up for an account, which is the first step in the lending process on Kiva. The homepage has a good balance of visuals and text, and it is not too busy with overloaded text and visuals. The developers designed the page in a way that highlights all the important things to know about Kiva at a glance, one of which is Kiva’s partnership with VISA, conveying some form of credibility for the site and the numerous links that lead to other pages within the site.

Since I began this project, Kiva has changed its homepage and other sections of its site several times making it difficult to analyze every website change that has occurred during this
time period. ACCION and MicroPlace’s websites have remained stable. Everett (2009) asserted that the “fleeting nature or short life of most individual grassroots and private, nonprofit and nongovernment organization (NGO) websites and social networking sites necessitates the immediate downing and printing of those sites” (p. 11). Because within hours, days, minutes or seconds a site could disappear or change, it is therefore important to document sites that we deem worthy of investigation as soon and as often as possible.

Enclosed in Cyberspace

In a blog response to a query, Noah Balmer, a software engineer working for Kiva, explained that the site receives “between 200,000 and 250,000 page views a day” (2010). This means Kiva receives over a million views per week and over six million views per month. For most of these visitors, and lenders who view and peruse Kiva’s website enter the Digital Enclosure also known as cyberspace that Andrejevic (2007) theorized about. Entering this digital enclosure requires the appropriate literacy and tools to navigate a changing and evolving cyberspace. To the millions of visitors, including lenders on Kiva’s website, it means embracing various web 2.0 interactive technologies, some of which are web and mobile applications. For example, the iKiva application for iPhone and iPod Touch allows users to browse and view loans on their iPhone and iPod Touch, and view their loan status among other capabilities (Kiva: App Gallery, 2011). There are also KivaDroid Android App, Kiva7 Windows Phone 7 App, and Kiva Alerts, which are sets of facebook web and mobile tools that alert users/lenders when loans of their interest are available (Kiva: App Gallery, 2011). Other web 2.0 tools include a Risk-based Loan Search application which analyzes loans on Kiva by providing the lender with results of loans that meet their risk tolerance, and KivaStream which offers lenders a loan search database. There is also a Kiva Data application that has graphs and Kiva Statistics that allow
users to make queries on different topics through a Structured Query Language interface (SQL), a special computer language application used to manage data. Kiva also provides an application called *Kiva World* that gives lenders access to a live map of loans that are at various growth stages. Lenders are then able to interact by clicking on specific regions of the map. Another application that Kiva makes available to lenders/users is the *Ventropy - The global value of venture funding*, an application that takes users to “[a] site that compares Kiva loan data to massive funding which goes into high-tech startups - showing how many people this same money could help through Kiva” (Kiva: App Gallery, 2011). This site basically provides lenders with reasons why they should support Kiva’s cause by showing the discrepancies in funding technology businesses in the Western world versus helping with entrepreneurial activities in developing nations (Ventropy, 2011). The site thus encourages lenders to support Kiva’s endeavors.

Mobile and web 2.0 web applications are some of the tools of digital enclosure (Andrejevic, 2007) that enhance the experiences of net citizens. In addition to browsing and lending to borrowers on Kiva’s website, lenders can also remotely engage with the website in any location that they wish, so far as they have access to an internet connection and have the required literacy to navigate the technology. Though participants of the digital enclosure seem to have the free will to engage with web 2.0 technologies, some may be compelled to do so because the intrinsic or extrinsic rewards they receive may only exist on these networks (Andrejevic, 2007) or through these web applications. For some prospective borrowers on Kiva, they have been compelled to have their digital images documented on Kiva because the consumer goods/funds they hope to acquire can only be obtained through Kiva’s online microfinance network. Not only do these networks promise interactivity for the user, but also virtual
connections with other participants in the network. This promise of interactive participation forms part of the components of neoliberal philosophy, the notion that the individual must engage with the global and local market tools provided by the state to empower her/himself. Through neoliberal self-empowerment, citizens will achieve success, and they will be able to enhance and improve their lives. So web 2.0 applications provide another avenue for self-empowerment.

**Communicating Success**

Particular themes emerge from perusing Kiva’s website, and I describe these as deliberate persuasive appeals towards the user. First impressions are crucial, and Kiva’s homepage attempts to create a good first impression. The *Impact This Week* box located on the left side of the screen communicates success (See Figure 1 on page: 11). Every four seconds, a statistic directly related to Kiva’s activities for the week is revealed. For example, in the week that this analysis was conducted, 4,007 new members joined, over 21,000 thousand lenders made a loan, and over one million dollars was lent to entrepreneurs around the world. Kiva then immediately communicates to users that it is successful and having an impact on social change in the world. The homepage was thus designed in a way that persuades the user to be a part of poverty alleviation. According to Brummett (2011) we are increasingly living in a visual culture, and our interpretations are based on our individual experiences and cultural backgrounds. *Media Centered Criticism* operates under the logic that people become used to technology and the social issues in which it is immersed; therefore they internalize particular ways of thinking when perceiving these technologies (Brummett, 2011). Kiva’s homepage is discursively constructed in a manner that guides audiences to think in a particular way.

The theme of success is also conveyed through the visuals on the homepage. The featured
entrepreneurs section (See Figure 1 on page: 11) located in the middle of the homepage shows a group of five women from Pakistan who have benefited from a loan through a Kiva lender. These women are however presented passively. They are looking directly into the camera lens, but their faces are devoid of any emotions. There are no smiles on their faces, their hands are clasped and nestled in their laps, and their body language communicates submissiveness and resignation to the camera lens. The image of these women contradicts the pleasant aura that Kiva’s homepage attempts to emit. The feeling of success and continued accomplishment is somehow lost on the faces of these women. Public discourses such as Kiva.org are among many discourses that Brummett (2006) sees as “contemporary public discourse [that] metonymizes complex issues [ ] by presenting them in images with which the public can identify” (p. 228). On Kiva and other online microfinance websites, complex issues pertaining to the third world are embodied in digital images which are then presented to a privileged few (Kiva lenders etc.) to gaze, peruse, and possibly help the identities behind these images. Spur (1993) adds that the gaze is by no means innocent or pure, and never free of mediation and motives.

Success is also communicated through the short narratives on Kiva’s updates page, which gives summaries of how entrepreneurs who have received loans from Kiva are doing. For example, the following extracted narrative shows how successful some of borrowers have been with loans received from Kiva lenders:

Iaeli Fanueli is a member of Lufilufi 3 center running a retail shop in her village. Her shop opens from Monday to Sunday, and her kids take turns to look after the shop. She has been doing this business for many years. Iaeli is a very good member; she repays her loan on time, always attends her weekly meetings, and is enthusiastic about expanding her business. She has used her previous loan to purchase materials for extending her
shop, and also more stocks for filling up the shelves in her shop. (Kiva, 2011: Kiva journal for Iaeli Fanueli)

A second narrative tells the success of Elizerbeth Poni:

Elizerbeth Poni used the loan to expand the business. As a result of the loan, the borrower and the borrower's family was able to buy sewing machine that is used to design clothes like bedsheets, pairs of trousers etc. In addition, the change to her profits are that the profits increased and was able to buy a sewing machine. In the future, the borrower wants to build a shop and buy more sewing machines for designation of clothes. (Kiva, 2011: Elizerbeth Poni's Loan Update)

A final narrative also narrates how Martha Kamagi in Tanzania is thriving:

Dear Lender, Today I have the unique pleasure of sending you the very first Field Update on borrowers from BRAC Tanzania. You have all contributed to at least one of these Tanzanian women’s loans, and I am sure that you are wondering how they are doing! […]Martha Kamagi, for instance, received her loan in April 2009 and has already used most of it to give her small business a significant boost. Or businesses, I should say, since like many women in Tanzania, Martha has three separate small businesses. (Kiva, 2011: Kiva Field Update - Message from Kiva Fellow in Tanzania)

The three extracts above communicate the progress and success that various borrowers have had from loans received from Kiva lenders. We are told Iaeli Fanueli has made progress towards expanding her business and has filled up her shelves with products. Similarly, Elizerbeth Poni, a client of BRAC South Sudan, has been able to buy a sewing machine and she has aspirations to build a shop for her business in the near future. Martha Kamagi from Tanzania has been able to give her business the improvement that it needs and owns three shops of her own. These updates
represent narratives of progress and success from Kiva loans displayed on Kiva’s website to convince potential lenders to join the cause of empowering less privileged poor individuals and groups.

A Sense of Urgency

Kiva’s homepage also communicates a sense of urgency; urgency to lend to the poor who are unhappy and patiently waiting like the five women from Pakistan in Figure 1. Words like alleviate poverty, connect, change lives, login, Register, impact, support, you, and lend now all contribute to the creation of this sense of urgency to help the poor by encouraging the potential lender to act immediately. Users are encouraged to use these web 2.0 tools to initiate social change in developing countries by lending to the poor. These technologies are what Sosale (2007) refers to as the key catalysts for development and social change in developing countries. These sentiments are also shared by globalization scholars Fürsich and Robins (2002) who explained that the digital age has given nations around the world, specifically those in developing countries, new tools to negotiate their evolving national identities. Fürsich and Robins asserted that in the age of the internet and new technologies, representation becomes a very important issue, and though some African nations are using these new technologies to create and maintain a shared identity for their citizens, other African governments are marketing their nation’s identities (people) as exotic commodities which can be consumed by investors. In essence, these African bodies, with the help of the internet and well meaning African governments, are being subjected to the Western gaze. Web 2.0 communication technologies have triggered a sense of urgency for these nations to compete for foreign aid. Entrepreneurs displayed on Kiva also compete for lender money as reflected in the Kiva rating system. The system classifies entrepreneurs/borrowers by those who have a high default rate, also known as
high risk entrepreneurs, and by borrowers who have a high or good repayment rate (low risk entrepreneurs). A sense of urgency is also communicated on Kiva’s homepage through the *how it works* section. There are a series of short phrases explaining how to make a loan on Kiva. Lenders are told the following: “(1) Choose a borrower; (2) Make a loan (3) Get repaid (4) Repeat! Ready? Find a loan” (Kiva, 2011). There appears to be a sense of urgency to help the poor, and these series of instructions actuate potential lenders to perform a specific task: lending to the poor. They are also conditioned through instructions to make this a habit and “Repeat!” over and over again. Kiva thus shows that loans from lenders are really needed by the poor, and without them these people will be helpless. Like Kiva, MicroPlace.com also presents images of the poor for consumption on its website.

*Money Talks*

Users are met with 22 brilliant smiles from lenders and borrowers around the world on MicroPlace’s homepage (See Figure 10 on page 20). One immediately feels the warmth that this homepage radiates; almost all the lenders and borrowers displayed look the user directly in the eye, beckoning the prospective lender/user to initiate a relationship through lending. The triangular layout of the faces on the homepage leaves a lasting impression on users. Captions such as *money talks*, boldly displayed in white text on the light grey background, speak volumes about this for profit organization. Under this caption are two statements that suggest some of the intrinsic rewards that investing and financing against poverty will bring lenders. They read, “What do your investments say about you? Do they reflect your values and hopes for the world? They can at MicroPlace. Express your generosity and compassion by making an investment that will finance the fight against poverty” (MicroPlace, 2010). Lenders are encouraged to show their kindness through lending, and they are asked to express their identity of sympathy and
generosity through investments that will reap returns. Compared to Kiva, MicroPlace offers varying degrees of interactivity with five main tabs located on the menu bar, *(invest, how it works, share, the buzz, and the cause)* three of which have pull-down menus. Double-clicking on a picture reveals the full statement from the person represented. For example, hovering the mouse pointer on the image in the top most part of the page of a smiling woman in a scarf pulls out a caption that reads “make education possible” (MicroPlace, 2010). Double-clicking on this same image reveals a text that reads, “Many of the working poor only dream of sending their children to school. Your investment can help dreams like this come true, and stop the poverty cycle” (MicroPlace, 2010). These are some of the many persuasive appeals used throughout the site.

At MicroPlace, giving to the poor is also about making profit for the lender, which deviates from the original rational behind microfinance. Lenders are thus intrinsically driven by profits as well. In Ilon’s (2002) discussion on NGOs, he asserted that NGOs hardly ever begin with a profit motive, but once they anchor themselves into the lives of people and start fulfilling some of their basic needs, the economics of the global market place starts to creep into their operations. Ilon explained that under normal circumstances, NGOs will address the needs that lie outside the margins of a market-based economy of people they serve; needs that affirm the cultures and histories of people. However, a market-based economy may not address these needs. The need for visibility and the quest to please external donors may lead these NGOs to shift their focus to maximize profits for sustainability.

MicroPlace did not start out as a non-profit organization; it started out as an investment company, a for profit organization. MicroPlace has developed a capitalist, empowerment-focused model of lending for the poorest of the poor in society, invoking notions of neoliberal
empowerment which attempts to shape citizens to function properly/appropriately in a free market society. Communication scholar Nadesan (2010) examined MicroPlace and explored how language and imagery of microlending appeals and connotes that poverty in the Global North can be eradicated by providing loans to worthy women whose only hurdle to success is deficiency of capital. Nadesan introduces readers to “disaster capitalism” (p. 9) through microlending initiatives and narratives. According to Nadesan, microlending and microenterprise facilitate visible and enticing neoliberal technologies of the state. Imagery and discourse are framed as empowering, humanitarian, and financially ground-breaking. What audiences fail to notice is that they eventually become complicit in these financial networks and contribute directly or indirectly to the process of intensifying poverty by promoting debt in developing countries (Nadesan, 2010). The author explains that attempts by the media to report success stories of women who had been taken out of poverty occurred in the Western press in the 1990s, and during the early 2000s when the Grameen Bank was in the headlines.

Lenders on MicroPlace, who are mostly white and from the West, are reinforced with the idea that money is everything and the poor, who do not have money cannot speak for themselves, and therefore need to be spoken for. The lender is thus placed in a privileged space where Web 2.0 technologies serve as means by which the subaltern, who may be displaced, can be empowered by the lucky few who have access to the tools of empowerment such as money and technology. The activities of lenders including MicroPlace have become part of what Kamat (2003) theorizes as globalized transnational processes which have redefined the nation state and the role of NGOs as substitutes for the state. Lenders on MicroPlace, through the logics of empowerment (Sharma, 2008), are able to provide services that should be provided by the nation states in which the poor dwell. For example, nation states are responsible for taking care of their
citizens. They have been entrusted with providing services such as health care, insurance, security etc. However, some of these services are now being provided by international and local NGOs. Thus, as Sharma explained, these transnational neoliberal trends that manifest themselves as international NGOs aim to dislocate bodies of governance by advocating the art of self-governance and self-empowerment. MicroPlace, Kiva and other international agencies thus serve as economic relief agents for third world countries and their poor (Kamat, 2003), reinforcing discourses that may underestimate the ability of third world nations to provide for themselves. Certainly these investors on MicroPlace have good intentions; to help the poor rise out of poverty by providing them with the capital to start or expand a business. However, the practice of microfinance, the rationale behind some of the lending practices and specifically the profit motive of Microfinance institutions such as MicroPlace and other microfinance institutions, may need to be re-examined in line with the ongoing debate on where to draw the line when providing economic relief to the poor. Holvoet (2004) also argued that the impact of microfinance programs is difficult to access due to the plethora of interpretations that exist on program success. Should microfinance institutions make profits while empowering the poor?

*Serving Two Masters*

MicroPlace and its lenders seem to be serving two masters, as revealed on their homepage. Lenders are told they can make an investment (which will eventually yield returns), and at the same time empower the poor through the act of investing. What is at stake when the act of empowering has an economic appeal to the lender or the microfinance institution? What happens when the privileged enable the poor through the capitalist framework of empowerment? Jonathan Lewis, the chair of the board of directors of MicroCredit Enterprises explains that:

Mohammad Yunus argues access to credit is a human right and should not be subject to
the whims of global investment trends or corrupted by unbridled greed anymore than the
right to vote should be dependent on literacy tests or property ownership. (Lewis, 2010,
p. 5)

Mohammad Yunus argued that profit and gluttony should not be the driving forces behind the
empowerment of the poor. It is a fundamental human right for the poor to have access to
resources that may help improve their lives, so adopting a profit driven framework to
empowering the poor may lead us in a different direction. We may be empowering the poor
because we can make some profit on the side. We are driven to empower because we can also
make money from empowering others. Where do we draw the line between profit and
compassion? Is it really wrong to make profit while empowering the poor? Lewis (2010) opens
these questions up for debate. ACCION.org, however, operates on a non-profit model of
lending. I contacted ACCION to find out how many hits its website has received so far, but in an
email communication I was told that information cannot be made available.

**ACCION.org**

A lone woman kneeling down on what seems to be on her farm warmly engages visitors’
attention with a seemingly genuine smile that welcomes prospective lenders to the homepage of
ACCION.org. Her countenance communicates someone who is doing well in her farming
business (See Figure 11 on page 23). She is framed in the mist of plenty, surrounded by vibrant
and healthy looking crops which compliment the aura reflected on her face, posture, and
disposition. The perfectly aligned row of crops connotes order, structure and progress through
microfinance; she represents one of the many poster entrepreneurs for ACCION. She is clearly
one of the numerous entrepreneurs from developing countries who has received a loan from
ACCION, and she seems to be doing well with her business. She rises above sheer statistics; she
is a legitimate person, embodying the misfortunes of the Global South (Lidchi, 1999). The image represents a persuasive attempt to communicate success to visitors of the site, and it creates the crucial first impressions that ACCION.org also creates for its visitors.

Figure 12: The beaming teens. Retrieved October 12, 2011, from www.accion.org

Figure 12 above, from ACCION’s homepage, also shows two teenage girls with infectious smiles directly engaged with the camera lens. One of the girls is leaned over and hugging the other as they both smile happily at the photographer. It is clear that these are school children because the one leaning over has a back-pack which is visible and they both seem to be in a brown and yellow uniform. These two girls are embodiments of progress realized through ACCION and its lenders. There is also a bluish cloudlike background that accentuates the happy feel of the image. The user is by default being told that these girls are so happy that they are floating in the clouds; their burdens have been removed with an investment from a benevolent lender. Their parents or guardians thus are able to provide them with an education. On the left hand side of this image is an illustration that shows two twenty-five cent coins, which viewers of ACCION’s site are told equates to food, shelter, education and opportunity. With fifty cents, potential lenders have made the basic needs of food and shelter a reality for these two girls. Just
below the illustration are the words: “Your small change of just 50 cents a day can make a BIG CHANGE in the lives of the poor” (ACCION, 2011). ACCION communicates success through these words and the image of the two teenagers. This is success through opportunity realized from just 50 cents, which supposedly provides food, shelter and education for these girls.

Figure 13: The Khatum family of fish sellers. Retrieved October 12, 2010, from www.accion.org

Success is also communicated in Figure 13 above which shows two women and two boys at an outdoor market. We also see a happy group of people communicating success; success with what seems to be an abundance of dried fish on sale around them. The barefooted boys look very excited as they look directly into the camera lens genuinely beaming with happiness. The caption accompanying this image reads: “Building opportunity in India: In Bihar, one of India’s poorest regions, ACCION is helping bring life-changing loans to people such as Khatum family of fish sellers” (ACCION, 2011). The backdrop consists of a dark and light blue painted wall. The blue backdrop for figure 12 and 13 connotes and communicates calmness, strength, stability, trust, confidence, loyalty and sincerity. ACCION, in essence, is telling visitors on their site that these people are at peace because they now have a source of income enabling them to fend for themselves. They now have stable lives with loans from kind lenders from developed nations.
Similarly, figure 14 below, which is also seen on the ACCION homepage, connotes stability as well. It shows a middle-aged woman, Jamila Jiendelezee, in a veil about to put neatly arranged rows of cup cakes into a furnace. Like figure 11 on page 23, the neat rows of cup cakes connote stability and order in Jamila’s life.

Figure 14: The hardworking African. Retrieved October 12, 2010, from www.accion.org

There is a dreamy feel to this image; Jamila looks content because her bakery business is flourishing. Her brightly designed and colored veil provides rhythm to the cup cakes on the baking tray. Jamila’s caption reads: “Making hard work count in Africa: For African’s like Jamila Jiendelezee, owner of a tiny bakery business, access to a savings account can help build resources for a brighter future” (ACCION, 2011). Again we see success epitomized through an image on ACCION’s homepage. ACCION and its lenders have provided a brighter future for this entrepreneur whose hard work has paid off because compassionate lenders made a loan a reality for Jamila.

Unlike Kiva and MicroPlace, ACCION’s homepage has a heavy concentration of text; there are many hyperlinks on the homepage, each leading to a specific page within the site. Like Kiva and MicroPlace, the sense of urgency is also reflected on this homepage. The links contact us, donate now, connect with us, and sign up now, clearly stand out on the homepage with the
white text on a dark orange background subtly and unconsciously actuating the site’s visitor to action, persuading the user to sign up for an account and lend to the cause.

Interactivity

The structure of ACCION’s web page also reveals a multifaceted networking system with over 15 partners around the world. The website represents a system that has high connectedness (Sosale, 2007). The designer is therefore giving the user the option of wandering away from the website by clicking on other links for specific reasons (Sosale, 2007). According to Sosale, a website structure of this nature suggests an open system where users are allowed to explore other aspects. ACCION users are allowed to explore the various aspects of ACCION and its partners (Jackson, 1997). ACCION’s website promotes varying degrees of interactivity as well (Sosale, 2007; Warnick, 2007). The site offers links to ACCION’s facebook and other social media pages for further engagement with its discourse/s. Users are thus able to make comments and share their views about ACCION. Warnick explained that:

[F]ull interactivity occurs only when messages sustain reciprocal exchanges between communicators. That is a person sends a message; a respondent replies in terms relevant to the topic initiated by the first person, and then the person responds to the response in a relevant way. (p. 69)

On ACCION’s homepage, users are provided some of these interactive features through links that allow them to sign up for newsletters, watch slideshows, and YouTube videos of ACCION’s activities around the world. Lenders can also recommend a borrower by sharing the borrower’s profile with her/his friends on facebook. All they have to do is to click the facebook recommend icon located adjacent to the entrepreneur’s profile.

The first section of my analysis examined the homepages of ACCION, Kiva and
MicroPlace including some images that appear on these homepages. The next section of the analysis will further examine some of the visuals and text within these websites, highlighting entrepreneurs from developing countries and lenders from some developed countries. More images are analyzed from Kiva’s website since Kiva remains the main focus for this analysis, and dissertation. Visuals as well as text will be examined through a race in cyberspace theoretical framework. Scholars such as Edward Said (1976; 1994) and Lisa Nakamura (2002; 2008) provide the theoretical tools for the analysis. The analysis will continue to be presented in a thematic format.

Layered Articulations of Third World Bodies

Lilias Yabo, seen in Figure 15 above, is one of the many African entrepreneurs looking for funding from Kiva. When I began this analysis, Lilias needed a $100 dollars more funding to complete her funding goal, and Kiva had already raised $75 dollars for her. About an hour into my analysis she had been fully funded. This is an example of how efficient Kiva is with raising
loans for third world entrepreneurs. Lilias is from Dar es Salam, in Yei, South Sudan. Visitors see a third world, middle aged women standing in front of what seems to be a hand carved wooden door. One cannot tell if his picture was taken during the day or night because the limited background makes it very difficult to contextualize his picture. As S purr (1993) succinctly explained, technology alienates us from the reality of the foreign with the ease with which images are produced. The user is not given enough context to examine or peruse this image. Users are forced to direct their attention or gaze to the features of this woman. She looks slightly overexposed, suggesting that this photograph may have been taken at night. Her skin emits an artificial radiance from the camera’s flash. The photograph does not present depth, and her facial expression suggests varying degrees of unease. Her apparent refusal to engage with the camera lens is evident in the act of passively looking away, staring into what seems to be empty space, and trying to avoid the camera lens. This visual depicts a third world individual who shows little confidence: she does not actively engage with the camera, she is not smiling, and she seems momentarily displaced (Massey, 1994; 1997) from her immediate surroundings. Kiva provides a short description of Lilias which reads:

Lilias Yabo is currently in the business of selling fish at the market and is requesting a loan to stock more fish to sell. Lilias is 40 years old. She is married and her husband is a businessman. She has 4 children and 2 of her children go to school. With the extra profits from her loan, she hopes to be able to expand her business. (Kiva: Lilias Yabo, 2010)

We are told that Lilias is a family woman who is married with four children, thus suggesting to lenders that this is a married individual who is family oriented. Not only is she an entrepreneur, but her husband is also a businessman, though the narrative does not provide information on what exactly her husband does. Two of her children are in school, indicating that
she cares about her children’s education. The description does not provide the ages of the children to readers; they are just told she hopes to expand her business with her profits.

One wonders if this is how Lilias wants to be represented on Kiva. She does not look happy in the picture, and she unconsciously looks away from the camera. Does she have access to the technologies that were used to produce her digital representation? If she does or if she did, would she have chosen to be represented in this manner? According to Dempsey (2009), “Many times, these representations are not initiated or controlled by local interests. Instead by professionals who may not share a cultural history with the groups they represent” (p. 328), hence Kiva fellows who may not share a history with local microfinance entrepreneurs like Lilias have the means to represent them. Thus NGOs like Kiva produce digital representations which are products of communicative labor that speak on behalf of the disadvantaged in society. Dempsey further asserted that within globalized contexts, communicative labor is shaped by “historical and geographical advantages of imperialism, colonialism, and capitalism” (p. 329). So when these digital images (such as Lilias’s image) produced by Kiva are perceived as the true embodiments of the off-line identities of third world people, the questionable and nuanced processes of their creation are easily hidden (Dempsey, 2009).

Juxtaposing Lilias’s picture with a photo of one of her three lenders is Allison in Figure 16 on the next page. Users observe some clear differences to be noted.
In Figure 16 we see Allison from the United States directly engaged with the camera lens. She shows a broad and sincere smile, and it is also obvious that she took this picture herself from the elevation in her left shoulder. Allison, like the numerous field partners of Kiva, has the means of media production (Nakamura, 2009). Allison looks radiant, relaxed and happy; her dark curly hair flows with ease down her shoulders, and she does not come across as someone who is displaced compared to Lilias. Her eyes, which are not obscured by her rimmed glasses, connote sincerity and warmth. Would Lilias have taken a similar picture if she had the means of producing her own digital images? Allison looks confident, and she directly engages with the gaze of the user. Allison explains that she lends because, “I have more privileges in life than I ever did anything to deserve, and I feel I have a responsibility to give back. I believe in treating others as I would like to be treated” (Allison, 2009). Allison believes that it is her duty to give back to the poor because she has an abundance of privileges.

Clearly Allison is embarking on a noble cause, giving back to financially disadvantaged
third world persons such as Lilias. Among the privileges that Alison has are the right to fashion her identity in a manner that she deems fit on Kiva, and she has the right to put her best face forward in cyberspace for others to consume. Lilias, on the other hand, does not have this privilege. The fate of her final representation is determined by Kiva fellows who produce the final digital representation of Lilias on Kiva. Figure 17 below shows a group of women and men who Kiva describes as an animal sales group. The ladies and men showed in this image are from Mpigi in Uganda.

What seems out of place in this picture is the woman with her right hand raised. There are quite a number of group pictures of Africans of this nature (With one person’s hands raised). Casey Yancey, a Kiva software engineer in a public blog response to a question on why there are several images of this format in Kiva’s database explained that they ask borrowers like the lady above to raise their hands to identify themselves.
Great question! If you take a look at the borrower profile description, you will notice that it summarizes only one member of the group. In order for our lenders to discern which borrower was mentioned in the description, we ask that group member to hold up their hand in the photograph. (2012)

According to Casey Yancey they ask borrowers to raise their hands to help borrowers know who is being described in a photograph. This visual arrangement is a deliberate attempt to draw the lenders attention to a specific subject in a visual arrangement.

From reading the description that follows Figure 17, we are told that 35 year old Naggawa Harriet, supposedly the woman with her hand raised (Though Kiva does not indicate in their description who Naggawa is) is a single mother with three children who is also a teacher. She makes profits from her animal breeding business. Harriet’s raised hand in the mist of all the lowered hands is somewhat belittling, demeaning and awkward. However, her raised hand may have multiple meanings and may be interpreted differently from person to person. What is not clear is why it could not be simply stated that Harriet is the second lady from the right in the front row, rather than making her raise her hand as if she had done something wrong or raising her hand to ask a question like a school child would. As Casey Yancey explained they ask borrowers to raise their hands up for lenders to distinguish which borrower is mentioned in a description. This visual arrangement is a condescending and patronizing representation of the group (see Figure 17). Furthermore, like Kiva borrower Lilas, the group members pictured above are emotionless like Kiva borrower Lilies. The complete description accompanying this image reads:

Animal husbandry has been 35 year old Naggawa Harriet’s business for the last 20 years. Her business is located in Ssazi-Mpigi. Harriet, who describes herself as highly
ambitious, says she began this business with savings from her erstwhile farming business. This was after she came to terms with the fact that there was a ready market for cattle, goats and pigs within her operating area. Harriet is a single mother with 3 kids. She says her brother has been at her beck and call in the running of her business all this while. She also ekes out profits from a small cash crop selling business. Harriet is also a teacher. In a week her profits total up to 150,000 shillings. With this loan Harriet, who belongs to Kuteesa women’s group - Mpigi, says she is going to purchase building materials for the school she says she is building in her locality. (Kiva, 2010)

Harriet is singled out in the above description. We are told quite a lot about what she does, and her plans for the loan that she hopes to receive. We are not, however, told how she fits into the larger group of people we see represented in the image. Their collective stories were filtered out of the final description. Gajjala, Birzescu and Yartey (2011) discussed some of these filteration processes. They explained that there is a linear flow of information which entails a “three layered mediation of the representation of the borrowers” (p. 14). The first layer entails the selection of a prospective loan recipient by a local microfinance institution. At this stage, numerous communication processes take place. For example, the potential loan recipient may be interviewed and asked why she/he needs a loan, and explain what the loan will be used for if granted. The prospective loan recipient also tells her/his story to a Kiva fellow, a non-local person normally from a Western nation who works directly with a local microfinance institution in a developing country. These fellows are described as having excellent writing skills and are familiar with various web 2.0 internet applications.

The next layer of filteration occurs when the Kiva fellow listens and writes up the description of the prospective loan recipient’s narrative. This second layer of representation
helps with matching the prospective recipient to possible lenders abroad (Bob, 2005). In Meer’s (2011) article on charitable solicitation, he investigated if alumni are more likely to give money if they have close ties with the person doing the solicitation. He concluded that the solicitor’s appeal is more effective if she/he shares traits such as race with the alumnus. Kiva similarly tries to match borrowers in that way by aligning the values and aspirations of the borrower to the Western lender.

The third layer of representation comes from the web 2.0 technologies that are used by Kiva fellows to upload images of potential local borrowers like Lilias and Harriet. The internet tools serve as filters that ultimately shape the final digital representations of borrowers to global audiences. In addition, there is another layer of representation/ filtration that is embedded in the second layer of representation. This layer becomes evident when interpreters are used for translating the stories of lenders who do not know how to speak the English Language or who do not have the required vocabulary or literacy to competently communicate in English. Kiva fellows who may not be literate in the borrower’s language will also need these translators to interpret for them, so the local translator introduces an additional layer of filtration. This layer of filtration is introduced when the local translator translates what is conveyed from the local language or dialect to English. The local translator may decide to filter out some words or themes of a narrative for reasons specific to a situation or context, either to make a borrower seem more appealing to a Kiva fellow, or to be more appealing to lenders. A Kiva representative on a blog response affirmed some of the layers of filtration.

Speed of Funding

I posted a question on one of Kiva’s public blogs/forums inquiring about the the speed of funding for prospective entrepreneurs around the world. The designer of Kiva’s data warehouse,
Jonathan Kart, explained that from the time that a local microfinance institution posts a loan until the loan is funded, there are many processes that take place before it is activated on kiva.org,

1. The loan must be edited and/or translated by a kiva volunteer. This depends on volunteer availability, volume of loans to review, partner fundraising status, and whether or not any issues were discovered during the review process, among other things.

2. The loan must be activated for fundraising on the kiva website. This depends primarily [on] the partner's fundraising status. Have they been paused for any accounting anomalies? Have they already reached their monthly fundraising limit?

3. Then the loan finally fundraising on the site. The speed at which this happens can depend on all kinds of things, including: the gender of the borrower, the region/country where the borrower is located, time of the month when the loan is posted, the use of the loan, .. So, with all those caveats in mind on what your actually measuring, the avg time from posting to fully raised for loans that were not refunded is 7.73 days over all of kiva history. Limited to more recent times (posted since jan 1 2010), the number is 6.75 days. (2011)

The steps that Jonathan outlined above affirms that there are filteration processes that take place before a prospective loan profile is finally posted on kiva’s website. This involves editing and translating the loan, which may be subject to other things such as the availability of Kiva fellows and the volume of loans to edit/translate etc. Kart also explained that the activation of the loan on Kiva’s website is also subject to the local microfinance institution’s standing as a partner to Kiva and whether or not they are in good standing at the time of activating these loans. With regards to the speed of funding, loans took an average of 7.73 days to be funded over the course of Kiva’s lending history. Loans, on average, are taking shorter days to be fully funded, as it was
down to 6.75 days since January 2010.

Sites like Kiva, ACCION, and MicroPlace where third world bodies are digitally displayed through various web 2.0 filtering processes (Gajjala, Gajjala, Birzescu & Anarbaeva, 2011) are sites that reproduce identity, race (Nakamura, 2002; 2008) and the digital divides that exist in cyberspace (Dance, 2003).

*Disciplining the Other*

Next, Figure 18 on the next page shows a group of Ugandan entrepreneurs posing for Kiva’s website. They buy and sell beer and soda in Ntungamo, a town in Southwestern Uganda.

![Figure 18: Kaina Tutungukye Pub Group. Retrieved November 9th from: http://www.kiva.org/lend/246063](http://www.kiva.org/lend/246063)

The normal discourses of poverty and famine displayed by some NGOs and the Western press show images and text that portray or show hungry children with swollen bellies, visuals of people suffering (especially women and children), and pictures of third world people displaced by war and famine. To help purify these normalizing discourses of poverty (Lidchi, 1999),
online NGOs such as Kiva attempt to display sanitized images of supposedly empowered or yet to be empowered third world entrepreneurs like the men in Figure 18. These men are not shown to be suffering or in distress as numerous other NGOs, news organizations, and governmental organizations portray people from the developing world. They are rather shown in what seems an empowering light. In an attempt to cleanse negative depictions of the so called third world individual like the men in Figure 18, NGOs such as Kiva and Accion.org consciously and unconsciously reinforce and reproduce negative cultural meanings while appearing to challenge them (Langer, 2008). This is illustrated in Figure 18, and like in Figure 17, the caption does not identify the entrepreneur being described in the image from the following excerpt:

Byaruhanga Deus is 32 years old, and Kaina Tutungukye has been the group he has been associating with for the last 12 years. He operates a pub and per week it brings in 40,000 UGX in profit. Deus is married, happy-go-lucky, and is a father to 3 kids. He says with this loan he is going to buy more crates of beer, soda and mineral water to resell. (Kiva: Kaina Tutungukye Group, 2010)

We are given Byaruhanga Deus’ age, and there is a brief mention of the group he associates with and users are told he makes 40,000 Ugandan shillings a week. Like Lilias, Byaruhanga is also a family man and a father of three children; we are also told from the narrative that he has a carefree demeanor. We see five men with one of them giving a militaristic like salute to the camera lens. The other four men have their hands hanging loosely beside them as if to suggest these men have been tamed, and therefore not threatening. There is no reference to who Byaruhanga is in the picture above, so the user/lender is left to figure this out. Lenders on Kiva’s site who are mostly white and located in the West are by default being told that these men are not of enough importance to be properly provided dignified identifications and descriptions. From
browsing many of the group profiles, I noticed that many groups from Africa have this form of visual arrangement (with one person identifying her/himself with a hand raised) in group pictures. Vasta Muhirwe, a farmer from Bushenyi, a town situated in the Southwestern part of Uganda, is featured on Kiva (See figure 19 in Appendix: B). Like Kiana in figure 18, Vasta is not clearly identified, though the names of the group members are listed beneath the picture. Figures 20, 21, 22 all present similar visual arrangements with an individual raising his/her hand for identification (See Appendix: B). The narrative accompanying figure 22 reads:

Vasta Muhirwe is the leader of Katerera farmers group in Bushenyi. He is 45 years old and married with seven children. Five of them are still in school. Vasta deals in the trading of produce like coffee, cotton, beans and maize from Nyamirima. He has done this work for over 12 years and he is able to generate 550,000 UGX [Ugandan Shilling] monthly. He is very hard working and knowledgeable and he is happy that he was trained by a friend and his parents. He is a credit-worthy person and his dream is to educate his children and increase his loan amount to ensure sustainable growth. He needs a loan to be able to increase stock, especially coffee and cotton. (Kiva: Katerera Farmers Group, Bushenyi, 2011)

Lenders are told that Vasta has a large family of seven children and a wife to support. Five of these children are being given an education. Lenders are also told that this is an individual who is hard working, credit-worthy, and has high aspirations for his children, because he is facilitating an education for them. Interpreted through cultural understanding constructed in Western academic reading, implies that Vasta can be trusted by lenders to pay back his loan because he is credit worthy. Lenders are also being told that he is not lazy but a hardworking man who reaps profit from his business. The apparent appeal to some Western values (individualism, credit
worthiness, and neoliberal empowerment/self empowerment) is evident in the narrative about Vasta. In an attempt to culturally match (Bob, 2005) Vasta to Western lenders, his goals and aspirations are clearly communicated. Bob asserted that, under normal circumstances, the goals of local movements reflect the dominant cultural patterns in their home countries; however, these patterns may not be appropriate in the eyes of their prospective Western donors. Borrowers like Vasta are therefore digitally presented in a manner that appeals to Western lenders through the use of buzz words and phrases such as credit-worthy, family oriented, hardworking, education, marriage connoting stability, profitably, and aspiring to some of the components of the American Dream to attract funding for these individuals.

Of similar nature to Figures 18 and 19, Figure 23 (See Appendix: B) shows two men, Abdul and Mohamed, who belong to the Patient Group in Sierra Leone. Kiva’s description does not provide a clear identification of the two men as to who is who in the image. We are told these men are small scale entrepreneurs seeking funding to invest in their business. Abdul is 30 years old and an experienced business man who wants to use the money he obtains from Kiva lenders to buy large quantities of cosmetics and LED torch lights. Abdul and Mohamed are in close proximity to each other with their hands hanging passively beside them. So is Loretta (See Figure 24 of Appendix: B), a 28 year old woman who lives and works in Liberia. According to Kiva, she sells basic necessities like toothpaste, soap, rice, and cooking oil. In the digital representation of Loretta viewers see the disciplined body of a young lady standing at attention and looking dejectedly at the lens of the camera. She is wearing what appears to be a number four Western football/soccer jersey with a wrapped around traditional cloth around her waist. According to Kiva “She is requesting a loan to purchase more rice, oil, and soap for her business. She hopes to expand her business and send her children to college in the future” (Kiva: Loretta,
2011). When audiences mostly from the West read this, they will be immediately drawn to the fact that Loretta has really good goals which include sending her children to school.

Similarly, Figure 25 (also see Appendix: B) shows an image of Peter from Uganda, and the narrative that accompanies this image explains that Peter is a 43 year-old man with 12 children, he is in the transportation business, and according to Kiva “He is solely charged with the responsibility of looking after the family, and his desire is to educate his children” (Kiva, 2011). With a slight tilt in his right shoulder, Peter also seems to be at attention and apparently looking directly into the camera lens. Like Loretta, Abdul and Mohammed’s images, the visual background is one that cannot be fully contextualized regarding the setting. All viewers see behind him is a huge cement structure; one cannot tell if this is part of a building or a wall. The structure seems to be gradually falling apart which may be because it does not possess an inherent redundancy against water penetration. There is also what seems to be moss growing on parts of this structure, affirming the presence of water or moisture. By Western standards, Peter’s surroundings are grim and dismal, a visual arrangement that may be strategic to attracting funds.

Digital images, such as Figures 23, 24, and 25, are tactical and performative tools that fit a particular *cybertype* framed to market these people to Western lenders as model or perfect/ideal borrowers. Through Western cultural understanding, the images of Abdul, Mohamed and Loretta connote docility because they seem to be waiting for the Western lender to hand them money. The body posture, social cues and the visual aesthetic are all carefully arranged to appeal to a Western audience (Gajjala, Birzescu & Yartey, 2011). The visual embodiment of the third world men and woman in Figures 18, 23, 24 and 25 connote exotic others that one could digitally peruse and gaze at. Kiva, thus, becomes a site of post-colonial resistance where the digital images of African men and women appear to be digitally disciplined and paraded for the
privileged Westerner, resurrecting old Victorian narratives that posited that Africans can only be controlled by force (Mirzoeff, 2009), and Africans always need to be disciplined, as seen by the militaristic depiction of the men in Figures 18 and 23.

In Figure 18, the men are lined up single file with one person’s hand raised in compliance with the orders from the person behind the lens, supposedly a Kiva fellow from the Global North. Lidchi (1999) discusses how images of development can marshal and represent intricate ideas about the development process in apparently trusting ways. Lidchi explained that NGOs are cultural organizations/forces with explicit understanding of development that gain popularity at specific points in time. Kiva has become a very popular online microfinance lending entity that has taken on the task of not only encouraging people from the Global North to lend to the poor but also educating and sensitizing these Northern audiences to the problems of the Global South. Lidchi (1999) affirmed that development education was a morally slanting quest with the goal of bringing various issues that plague developing country to the attention of Western audiences as a means of educating them. In the process of educating these Northern audiences, old colonial and post-colonial ideologies, issues, hierarchies are being reified and reproduced in online environments supporting Nakamura’s notion that issues of race are created and reproduced in online environments as well (Langer, 2008).

**Commodities of Consumption**

Figures 15, 17, 18, 19, 23, among other images, also serve as advertisements channeled towards the Western lender. These are digitalized images of third world bodies displayed in cyberspace for the privileged to browse and to select entrepreneurs who best meet their personal requirements for lending. Nadesan (2010) explained that the extraction of debt from the world’s poorest populations is represented as a new frontier by the agents of financialization. Yet the
agents of debt spin an advertising narrative of personal empowerment to entice Western middle-class populations to invest in, or more generally support, the extension of debt servitude (p. 27).

In writing about race, identity and ethnicity online, Nakamura’s work on cybertypes has shown that such representations are indicative “of the ways that corporate discourse cybertypes use [...] race as a visual commodity for the user” (p. xvii). Kaina and the men in his group are thus commodities to be consumed through the Western gaze. These lenders, unlike the entrepreneurs, are like cyber-tourists who closely examine the bodies and narratives of these third world entrepreneurs. Nakamura affirmed that “[t]he internet serves as a tourism machine that [...] reproduces digital images of race as other” (p. 21). This is what visitors appear to see happening on Kiva and other online microfinance networks. Lenders have the freedom to move around in cyberspace interacting with “Menu-Driven Identities” (Nakamura, 2002, p. xvii) of third world people and by default engendering notions of Orientalism and Othering of the third world individual. According to Nakamura, “This kind of menu-driven racial identity [...] also serves as a racist ideology which benefits from retaining solid and simplistic notions of race” (p. xviii).

Thus, these simplistic and condescending images (see Figures 17, & 18) evoke hints of unsophisticated conceptualizations of the third world person. Kiva, however, may not really have full control over the representations, interactions and objectifications generated by the design of the interface. It is the standard interface adopted for Kiva that contributes to the objectification and representation of these borrowers. These web 2.0 representational practices are obviously grounded in the practices of buying and selling in a global shopping center. Lenders and borrowers are rewarded and punished in a global marketplace.

Crime & Punishment

Lilias, Harrieta, Kaina, and their group members are also viewed panoptically (Elmer,
2003) through the lens of web 2.0 technologies. Elmer argued that the notion of panoptic surveillance must take into account the diffused nature of technologies in explaining how the consumer’s choice is fashioned by rewards and punishments. Panoptic surveillance, according to the author, does not only involve consumers being disciplined but also rewarded at the same time. They are punished only if they veer off to find other commodities other than what has been prescribed for them. So with online microfinance, parallels can be established: the lenders represent the few who through the lens of the internet perform a surveillance function by gazing and interacting with the digital identities of many who represent the poorest of the poor. These are individuals like Harrieta and Kaina who must submit themselves to be photographed in order to receive a reward (funding from the privileged Westerner).

Failure to surrender to these panoptic filters may result in punishment (Foucault, 1995). For the third world entrepreneur, the punishment may come in the form of not receiving funding from the benevolent lender in the West, and for the lender it may be the inability to nurture that intrinsic or extrinsic satisfaction she/he receives from lending to the poor. As the designer of Kiva’s data warehouse, Jonathan explained that a local microfinance institution’s standing may influence the activation of a new loan on Kiva’s website. So a local MFI that is in bad standing with Kiva may not receive new loans, a form of punishment meted out to defaulting MFIs. Entrepreneurs must therefore submit to the processes that eventually lead to attracting much needed funds for their empowerment. Entrepreneurs such as Kaina are therefore led to play active roles in their empowerment (Cruikshank, 1999; Sosale, 2007; Sharma, 2008). It may therefore be important for Lilias, Harrieta, Kaina, to act like natives, because deviating from the stereotypes that have been fashioned to signify their identities may result in the loss of their quality making them no longer genuine (Nakamura, 2002) in the eyes of Western lenders. Third
world individuals like Kaina and Harrieta must therefore live up to stereotypical expectations by acting out or mirroring the stereotypical roles and identities assigned to them.

Peter Kipketer Bugei in Figure 26 below is 34 years old. It is his second loan request online. Peter submitted himself to be photographed because he needed money to expand his business; he wants to reap the rewards of advertising himself in cyberspace, so he gave in to the representational processes of online micro lending.

A citizen of post-colonial Africa (Mirzoeff, 2009), Peter is married with three children, and in the image he is actively engaged at his workplace preparing fuel for sale (Kiva: Peter Kipketer Bugei, 2011). Peter’s image connotes productivity and progress; it is an advertisement to lenders which is supposed to entice them to lend to this gentleman. However, “advertisements are highly motivated representations (Lidchi, 1999, p. 98), and Lidchi explained that affirmative images are not necessarily closer to the truth. With the help of web 2.0 communication technologies, people
like Peter have been able to cross boundaries that people never thought could be crossed. Web 2.0 technologies have now become a means of providing economic relief to individuals such as Peter in developing countries. Technology is facilitating a form of civic engagement that encourages lenders to help subalterns like Peter by lending.

Similar to Figures 15, 17 and 18, the image and identity of Peter has also been re-embodied through digital imaging, de-contextualizing these third world identities. Lidchi (1999) explained that, “A photograph is of the past, it freezes a moment which has ceased to be; yet it functions in the present, transforming the [here-now]. Moreover, its immediacy and realism can be replayed an infinite number of times” (p. 89) through digital reproduction. A photograph does not allow the audience to see/know the conditions/context in which it was taken: “Photography frames and shapes the moment, exposing it to historical scrutiny. Furthermore a photograph travels. Photography can make what is spatially distant, and what may never be encountered – famine, for instance – familiar” (p. 89). As a tool of production and representation, the camera becomes an intrusive apparatus, a tool that decontextualizes an image from its original context (Lidchi, 1999). Lidchi explained that “[photography combines voyeurism and control, because visual images are taken by the powerful of the powerless; the subjects of the photograph are transformed into objects by virtue of being shot]” (p. 90). It frames subjects like Peter not only as entities of knowledge but also as “fetishistic objects, docile and visible bodies” (p. 90).

According to Lidchi, “Africans were mostly photographed when they were powerless to refuse” (p. 92). They were photographed when they were most vulnerable or in need as Peter’s profile connotes.

Peter may have had no choice but to consent to having himself digitized and displayed on Kiva for lenders to gaze. Lidchi explained that the realistic style and usage of an image may
include the impression that it is plainly denotation: that it portrays reality which affirms its evidence as an objective document. Development NGOs rely greatly on documentary photography because these images can provide transparency, an unmediated gap on the world locating truth or reality (Lidchi, 1999). Development organizations, according to Lidchi, blend power with knowledge; however this is not something that is communicated to audiences who are rather presented with alleged unmediated realities. As productive cultural producers “they constantly circumscribe, and hopefully fix meaning, primarily through regulation and use of documentary photography” (p. 100). Various meanings are also circumscribed in Figure 27 below, showing Efua Saboah who makes Gari, or cassava flakes, in Elimina, a town in the central region of Ghana.

Figure 27: Efua engaging with the camera lens. Retrieved May 18, 2011, from http://www.kiva.org/lend/295177

Efua’s somewhat willingness to engage with the camera lens while performing a gender appropriate activity (Mirzoeff, 2009), is also tinged with resignation and a digital depiction of inferiority to the Global North. By displaying this digital image of Efua together with images
such as those seen in Figures 17 and 18, Kiva, by default, reinscribes and subverts discourses of race and colonialism (Langer, 2008). There are multiple meanings inscribed in the digital representation of Efua. One author writes that “For much of Western history, the black woman’s body has evoked only fears and desires of sexuality” (Mirzoeff, 2009, p. 201); however the depiction of Efua generates new emotions that are evoked by development NGOs like Kiva. These emotions communicate to lenders that Efua is already an entrepreneur who needs help to expand her business to empower herself and improve her family’s life. Efua is therefore not an object of charity but a viable and trusted entrepreneur who will put the money given her to good use. Lenders are thus told that Efua is in many ways striving to realize some of the dreams that they have achieved: education for her children, independence, sustenance, self-empowerment through neoliberal tools, prosperity, better quality of life, progress, among many other aspirations to which the lender can relate. These are some of the many outcomes that lenders are told borrowers are striving to achieve. Through the display of digital images of borrowers and short descriptions, lenders are sensitized to and educated on the predicaments of these transnational entrepreneurs/borrowers, with the sole purpose of convincing them to lend.

Lidchi (1999) adds that because there was nothing seductive about development in advertising terms, a narrow assortment of images (such as Efua’s) were/are used to draw attention to development initiatives, such as pictures of children starving in Africa, and images showing malnourished children. These images are untruthful, demeaning and according to Lidchi, can be conceptualized as pornographic because it exposes something in human existence that is sensitive and “deeply personal as sexuality which is suffering” (Lidchi, 1999, p. 89). Efua is clearly not smiling to the camera. Did she have access to the technologies that were used to produce this digital representation of her? Gajjala and Mamidipudi (2002) argued that it is just
not enough to theorize that if women have access to the latest technologies they will be empowered. Rather, it is equally important to examine the gendering processes that are associated with the development of various technologies which alienate particular groups of people.

Consumption spaces like Kiva.org provide lenders and borrowers a stage for the digital performance of benevolence and good intentions. This is a platform in which third world bodies and first world bodies congregate to exhibit various forms of identity. For the Western lender, it is an opportunity to show how much she or he cares about poverty in developing countries by explaining why she/he lends to the poor. Kiva lender Kim from Auckland, New Zealand (See Figure 28 in Appendix: B) explained why he lent money to Efua: “I’m optimistic enough to believe that I can make a positive difference to someone’s life and its feels pretty damn good too” (Kiva: Kim, 2011). Kim lends because it feels good to lend to a third world individual like Efua. The intrinsic reward gained through lending is also shared by Kiva lender Joann (See screen shot of Joann profile in Figure 29 of Appendix: B). Joann lent money to Efua and other borrowers for the following reason/s:

I know the small effort I put forward can make a huge difference for not only the people to whom I lend but also for their families and communities. I like the idea that my small contribution can send hopeful ripples through the world. (Kiva, 2011)

Lenders like Joann and Kim genuinely believe that they make a difference in the lives of the people they lend to, and these positive differences are also extended to the communities in which these borrowers reside. Joann wrote about “hopeful ripples” being generated throughout the world. My interpretation of this statement is she hopes that others are also encouraged to lend to the disadvantaged in the developing world to help make a difference in the lives of poor. These
ripples that Joann alludes to are also being facilitated by cyberspace and web 2.0 technologies. They have helped facilitate the digital presence of Efua, Kim, and Joann online. However, Zukin (2008) explained that spaces like kiva.org may construct an appearance of authenticity, creating an impression of genuineness. Thus, the digital representations of third world people like Efua through the logics of empowerment may be conceptualized as the true representation by lenders like Kim and Joann. A frame that may invoke old Victorian narratives which places Africans or people from developing countries as needy, and helpless without the kindness of Western lender.

Similarly, Brummett (2010; 2011), in a discussion on *Symbolic Meaning* of artifacts, asserted that signs can trigger people to think of something else solely because of agreement or convention because they have a tendency of attaching particular meaning to particular signs. People in the developing world are framed as always looking up to people in the Global North for the much needed nourishment essential to survival. These conceptualizations invoke a post-colonial counter-discourse that seems to empower the African (e.g. Efua, Mohammed or Loretta) through a Western gaze and benevolence of the privileged.

MicroPlace and ACCION both employ similar strategies to also attract funding for their borrowers. The next part of the analysis examined selected visuals on MicroPlace and ACCION’s websites. These analyses also draw on theoretical frameworks from Nakamura (2002) among other scholars. These two websites also display images of entrepreneurs from developing countries; however, compared to Kiva, these online microfinance social networks have a limited database of images.
Figure 30: Kenyan hairdresser: [https://www.microplace.com/buzz/stories_from_the_field](https://www.microplace.com/buzz/stories_from_the_field)

Figure 30 above presents a narrative of one of MicroPlace’s stock and bond issuers (Oikocredit) which targets remote rural areas in Kenya. The accompanying visual shows a very happy Kenyan hairdresser with her equally content customer. Compared to the snapshot of Lilias Yabo in Figure 12, the Kenyan hairdresser, though not making eye contact with the camera, looks content and she is portrayed in an empowering light. We are told that Okikocredit, which received investment funds from MicroPlace’s lenders, has been able to empower this African lady. For these lenders who provide the means of economic relief for entrepreneurs such as the Kenyan hairdresser, the notion of lending may be more digestible because they earn interest on what they give out. An individual like the Kenyan hairdresser, whose name was not given in the description, is then able to improve her business which may eventually lead to her empowerment.

Visual representations such as the Kenyan hairdresser also serves as persuasive discourses that may inform lenders that their money is being put to good use. One may also
question if this hairdresser’s situation is as rosy as portrayed on MicroPlace. MicroPlace seems to be advertising/selling happiness. The snapshot of the Kenyan hairdresser suggests that the kindness of lenders on MicroPlace has brought a smile on the Kenyan hairdresser’s face; the privileged Westerner has brought happiness to the poor, third world hairdresser. Nakamura (2002) argued that new media presents the concerns of women in a politically progressive manner. She explained that “gender and race can just as easily be co-opted by the e-market place” (p. 9). She argued that some commercial sites, such as the Oxygen network, tend to see minorities and women as potential audiences for marketing and also as traders that they could sell merchandise to, rather than as partners in business.

Borrowers such as the Kenyan hairdresser and Kiana in Figure 18 are seen as potential customers for the marketing of empowerment through online microfinance. Nakamura added that opportunities for partnership are “subverted in favor of e-marketing and commerce” (p. 9). Borrowers in the third world are thus not viewed as coalitions but rather as markets that can be exploited through the neoliberal notion of empowerment (Sharma, 2008). Empowerment was also marketed to 49 year old Kgaabi Emmali shown in Figure 31 on the next page. Like the Kenyan hairdresser, she also exhibits an affirming smile to the camera.
She has a thriving phone rental business, an achievement triggered by a simple loan from a lender in the Western world. She is now empowered because she is able to support her husband and six children. According to MicroPlace, Kgaabi reported that things are going very well for her, and she can now be a role model for other women. This story and many others displayed on MicroPlace are obvious stories of success which should be told. My question, however, is which stories are not receiving exposure on sites like MicroPlace? What about the stories of women who are trapped in perpetual cycles of debt to local microfinance institutions around the world? What about the stories of entrepreneurs committing suicide to free themselves from debt? (Microfinance Focus, 2010; Wachtel, 2010). Who is responsible for telling those stories?

ACCIÓN.org also presents similar visuals of third world people on its website. Figure 32 on the next page shows two women busy cooking. ACCIÓN explains that Chetna Chalk, an Indian woman from Mumbai, who is not identified in the picture, started a lunch delivery
business when her husband lost his job. With loans from ACCION, she has been able to grow her business and she plans to expand it further.

![Two women cooking](http://www.accion.org/Page.aspx?pid=1164)


From the narrative accompanying the above visual, one can tell that these women are indeed doing well; they look active and engaged with the food they are preparing. We are also struck by the richness of color displayed in this visual. The two women are wearing brightly colored traditional clothing, and the meals they are cooking provide complimentary contrasts to their attires. These rich colors given off by the clothing and the food connote wealth, stability, and progress. There also seems to be a rhythm between the triangular wall designs, the rectangular tiles on the floor with the vibrant spotted designs in the women’s clothing, a rhythm that adds to the upbeat and effervescent atmosphere framed in this image.

**Framing the Other**

A similar connotation is derived from Figure 33 on the next page showing fishmongers in rural India happily engaged in preparing fresh fish for sale. The two men are actively engaged in
empowering themselves through selling. We see them de-scaling or gutting fresh fish before them as the two other men behind them smile approvingly in the presence of the camera. The men are surrounded by plenty. In their case, empowerment manifests itself through the sale of fish to their numerous customers. One of these men is Sukumar Pal, and ACCION provides the following narrative of him:

One could easily miss Pal altogether. He reaches maybe 5’4” in his bare feet, which glisten with the silvery, coin-sized fish scales lying scattered across his workspace. That space is a plastic-tarp-covered, open-air stall on a crowded market street that reverberates with the whines and beeps of motorbikes and ‘auto-ricks’. If the noise doesn’t distract, the 95 degree heat will, or the malodorous smells, or the mud underfoot. And to miss Pal would be a shame, because he stands as an exemplar of self-improvement. (ACCION: Meet microentrepreneurs from Asia, 2007).

Pal is barefoot, and his diminutive figure makes it easy to miss him. He is painted in a somewhat primitive light. Fish scales lie scattered across his workplace, and he glistens with these scales. We are also told the air has a sickening smell, and the men have mud under their feet. However, embedded in this primitive and foul smelling environment is progress and empowerment.
Progress is represented by sounds and beeps of motorbikes, which connote mobility and dynamism (Lidchi, 1999), and by these hardworking men in an environment that is repugnant, and revolting to the Westerner, but obviously not to these hardworking men because they seem very happy and empowered. We are told the heat is unbearable and the noise distracting. However, amidst the disgusting smells, the 95 degree heat, the mud, and the unbearable noise, Pal stands out as an example of self-improvement. The Orientalist depiction of the fish mongers seems to give the narrator greater or superior ontological status (Said, 1976; 1994; Spur, 1993). As Spurr (1993) succinctly put it, “[i]n classic colonial discourse, the body of the primitive becomes as much the object of examination, commentary, and valorization as the landscape of the primitive” (p.22). As seen in the post-colonial description of the fish mongers, not only is the body of Pal being described to lenders but his immediate surroundings as well. ACCION and its
partners find themselves in privileged positions of power that allow them to represent these third world people as they deem fit to their audiences.

According to Langer (2008), “Orientalism is an explicitly [political] and [systematic] discourse by which the other, specifically the Eastener or the Oriental, is constructed in Western thought” (p. 93). The other is othered not because of her/his own moral failings but as a result of insufficient enlightenment. He/she is seen as too “simple and pure of mind and heart in a way that is inaccessible to Westerners because of the sophistication of Western philosophy” (p. 93). According to Langer (2008), the “simultaneous approval and disparagement echoes again Said’s Orientalist paradox” (p. 97) which is also revealed in ACCION’s narrative of the fish mongers. The men are praised for their hard work and dedication but at the same time are framed in a disconfirming and stereotypical light. Langer affirmed that “Racist colonial stereotypes engendered by past and present Western colonialism continue to proliferate within online discourse” (p. 101). Another example of the stereotypical framing of the third world person is manifested in the description of Lagos, Nigeria in Figure 34 below, which also speaks to the notion of the privileged presenting the underprivileged. The descriptions seem not just disaffirming but also breathe new life into the narratives of the Dark Continent that Langer, (2008); Mirzoeff (2009) and Said (1976; 1994) theorized about.
The introduction to Shade Okins’ (see Figure 34 above) success story reads:

Located in downtown Lagos, a city of nine million, the Oke-Arin market is a massive labyrinth. Its hundreds of narrow alleyways slice across congested main streets, disappearing and reappearing through an endless sprawl of tightly packed stalls. In this market, the largest in Lagos, vendors sell everything from textiles and tomato paste to cutlery and custard. And the atmosphere is intense – high-life music blasts from stereos, open sewers clog the air with pungent smells, and streams of locals, with products on their heads, deftly dodge speedy delivery trucks. (ACCIÓN, 2007)

The narrator in this excerpt informs readers that the city of Lagos is a huge mass of confusion with over nine million people. It is disorganized, congested, and the air is overpowered by pungent smells from clogged sewers. The narrator paints a picture of the chaotic third world city where the lender or Westerner may not want to be; however, from a comfortable distance (Nakamura, 2002) the lender is given a sneak peek into the world of Shade Okins, a soft drink seller who, according to the narrative, provides sterilized water in “polluted Lagos” (ACCIÓN,
2007). From this comfortable distance, lenders in the comfort of their homes or offices can lend to Shade without being a part of a crammed and smelly Lagos. From this safe distance away from the other, lenders can also conveniently gaze at Shade’s digital embodiment. The visual arrangements of Shade, including images on Kiva and MicroPlace, may be an attempt to reduce social distance (Andreoni & Petrie, 2004). Showing visuals of borrowers or participants adds various degrees of immediacy online. The names of participants in online environments also increases altruism (Charness & Gneezy, 2008).

Shade is standing in a narrow doorway, and looks directly in the lens of the camera with an expression difficult to decipher. Her emotionless face reflects her immediate surroundings. With barely enough space to move around in this congested doorway, the puddle of water behind her, reflecting the rays of light flooding in from the doorway, representing hope amidst confused and congested Lagos. Nakamura (2002) explained that “When we look at these rhetorics and images of cyberspace, we are seeing an after image – both posthuman and projectionary – that is the product of vision rearranged and deranged by the virtual light of virtual things and people” (p. 12). In the midst of chaos, this lone woman has been able to achieve empowerment. We are also told her beverages offer a soothing release from the chaos surrounding her, and “Microfinance loans from ACCION partner, ACCION Microfinance Bank (AMfB), finally gave her business the boost it needed to continue expanding” (ACCION, 2007). The website also notes:

In the dense, sweaty heat of Oke-Arin, Shade Okins’ beverages offer cooling relief. Shade serves bottled soft drinks and water from a dark stall deep in the heart of the market. Her small business also sells sterilized water, a prized commodity in polluted Lagos. (ACCION, 2007)
Bottled water, according to the narrative, is a cherished commodity in impenetrable and sweaty Lagos and with ACCION’s help, Shade has been able to provide relief to the people in crowded Lagos. This is another Orientalist depiction of a third world country, a description within which Western audiences/lenders are told that their money will help liberate this congested and dark city in Nigeria. The irony in the representations of women such as Shade Okins, according to Nadesan (2010), is that “The historical, economic, and social circumstances that contributed to the impoverishment of these women and billions like them are invincible in these representations, as are colonial circumstances that produced the economic inequalities upon which these microlending institutions depend” (p. 17). These women or Global South entrepreneurs are framed as “childlike victims of their own economic incompetence, thereby inviting the Northern viewer’s intercession” (p. 17). These discourses also frame poverty as the individual’s problem which can be addressed by encouraging the citizen/individual to use the tools of neoliberal empowerment to improve her/himself. Keating, Rasmussen and Rishi, (2010) explained that:

While work might be viewed as empowering for those who are already economically advantaged, for example, for others work is a means of survival rather than an experience of empowerment. Further, such a notion of empowerment rests on the capitalist and masculinist assumption that the market is an arena of free action. (p. 156)

The authors further explained that numerous women experience the market system due to the inevitable elements of work. The process of neoliberalism situates women such as Shade in developing countries in paradoxical positions as market actors and traditional mothers (Brown, 2006; Fraser, 2009; Keating, Rasmussen & Rishi, 2010).
My analysis examined visuals and text on Kiva.org, MicroPlace.com, and ACCION.org. The analysis focused more on images and text from Kiva.org because Kiva has a more comprehensive/detailed database of borrowers and lenders. Also, Kiva’s unique peer-to-peer lending model presents an interesting discourse for analysis. The borrowers have different relationships with the lenders and the local microfinance institutions that disburse the funds to them. Though Kiva’s lending model seems to suggest that money submitted on their website goes directly to lenders, these monetary submissions go through intermediaries, which are the local microfinance institutions that partner with Kiva serving as vetting agencies that pick and choose qualified entrepreneurs in their respective countries/locations for marketing (Bob, 2005) to Kiva.

In Chapter Four I examine the profiles of some of these local microfinance institutions who were also responsible for disbursing loans received from Kiva to some of the borrowers whose profiles were analyzed in Chapter Three. I provide detailed descriptions of these field partners, highlighting their repayment rates, default rates, loan characteristics, and the interest rates that they charge their clients. I also draw strong connections to the literature reviewed in Chapter One on local microfinance institutions in developing countries.
CHAPTER 4: THE FIELD PARTNERS

The chapter draws in part from Bob (2005) who has written extensively about NGOs and the various tactics they adopt to attract funding from international donors to theoretically frame this chapter. This chapter, therefore, examines four Kiva partners: (1) BRAC South Sudan; (2) Pearl Microfinance Limited located in Uganda; (3) Kenya Agency for Development of Enterprise and Technology (KADET); and (4) the Christian Rural Aid Network (CRAN), located in Cape Coast, Ghana. The aforementioned local microfinance institutions all went through various marketing processes to attract funding from Kiva, and it is important to highlight some of these processes as outlined in Bob Clifford’s *Marketing Empowerment* book. I will then provide a detailed profile description and examination of the local Kiva partners mentioned above.

Bob (2005) introduces a framework that all NGOs follow to gain support from international funding agencies. They explore ways to match themselves to their potential donors. According to Bob, NGOs face tight competition at home for available local funding and also overseas for international funds. Locally and internationally, they must find ways to make it through gatekeepers whose decisions to back a movement/NGO may open other doors for funding. For these international NGOs, they are faced with an overabundance of issues in the world, issues with poverty, hunger etc. It is their sole responsibility to pick and choose movements/NGOs that best fit their requirements for funding (Bob, 2005). The local NGOs must therefore approach as many international agencies as possible for funding, but ignorance and lack of knowledge interest of some of these international agencies and their funders to the local conditions in these countries can introduce various issues.

In some cases the “neediest and least knowledgeable” (Bob, 2005, p.22) local movement or NGO may end up associating itself with an international organization whose reputation or ideology may estrange wider backing for this local NGO. So the process of seeking funding
entails local NGOs matching the expectations of international NGOs or funding agencies (Gajjala, Gajjala, Birzescu & Anarbaeva, 2011). Some compromises are made during the search process, and the closer an NGO matches the attributes of the international NGO, the higher the probability of that funding agency adopting this NGO (Bob, 2005). There are five attributes that NGOs strive to match in order to attract funding. First, the local NGO substantively matches the goals of the international funding agency, and according to Bob (2005) the local NGO’s grievances must match the interests of this international agency to be considered for funding. For microfinance institutions willing to attract funding from Kiva, substantively matching themselves means demonstrating that they have experience in serving the poor “Have a history (at least 2-3 years) of lending to poor, excluded, and/or vulnerable people for the purpose of alleviating poverty or reducing vulnerability” (Kiva: How to become a field partner, 2011). Prospective field partners must substantively match Kiva to attract funding by showing experience and service to vulnerable people while communicating that one of their many goals is to reduce poverty. Foreign assistance does not necessarily assure that difficult national or local problems will be solved (Bob, 2005). However, by convincing international gatekeepers local movements are able to garner support for their cause. Bob explained that NGOs and international donors often include people with conflicting interests.

Local NGOs must also develop a balanced client portfolio which may include needy groups in desperate regions. Kiva requires its prospective field partners to “Serve at least 1,000 active borrowers with microfinance services” (Kiva: How to become a field partner, 2011). However, this requirement does not apply to United States microfinance institutions. Unless these local NGOs frame themselves as conforming to the ideologies of these international agencies, international NGOs will pay little to no attention to them (Bob, 2005). Movements link
their predicaments with well-known local and international events that have strong pathos attached to them. Bob explained that “While they play up their repression, movements emphasize both their organizational coherence and their courage, rather than their helplessness. As a result, they argue tacitly, or overtly that a third party’s support is not mere charity” (p. 30-31), and this is also what is impressed upon lenders on Kiva’s website. Borrowers are framed as entrepreneurs or business partners, and not objects of charity but rather viable individuals or groups that deserve investment.

Local NGOs must also culturally match themselves to their donors (Gajjala, Gajjala, Birzescu & Anarbaeva, 2011; Gajjala & Birzescu, 2011). According to Bob (2005) international NGOs prefer to associate themselves with other organizations whose organizational culture closely matches theirs, and these may be local organizations with a director, staff, mission statement, funding procedures etc. Unfortunately, those local NGOs that may subscribe to indigenous values suffer while those that accommodate themselves to the values and ideologies of their donors make progress and thrive (Bob, 2005). Kiva requires prospective field partners to “Be registered as a legal entity in its country of operation” (Kiva: How to become a field partner, 2011), culturally matching themselves to Kiva by showing that they have clearance to exist in their country of operation.

Next, NGOs must also tactically match themselves with their donors. This entails explaining how they go about achieving their goals and helping their clients. They must also explain whether they give material or rhetorical support to their clients (Bob, 2005). Local NGOs who do not demonstrate an understanding for the law, especially with issues such as poverty, that may trigger rights violations may not stand a chance of receiving support (Bob, 2005).

NGOs should also ethically match themselves to their funding agencies. One of the
minimum requirements for prospective field partners is to have a minimum of one year of financial audits (Kiva, 2011) that hopefully demonstrates that a prospective field partner is in good standing with various business rules and regulations. These field partners are also required to develop an online profile on the website http://www.mixmarket.org/ (Kiva, 2011). The website provides social and financial performance data on microfinance institutions around the world (Mix Market, 2011). Bob (2005) explained that transnational funding agencies are more likely to fund NGOs that employ “acceptable means” (p. 35) to achieve their goals or to serve their clients. It is therefore imperative for NGOs or movements to demonstrate this aspect. Donor expectations produce incentives that fashion the behavior and activities of these local NGOs seeking funding. NGOs are thus compelled to subscribe to particular ideologies or perform specific activities because they are expected to do so by their respective donors.

Finally NGOs must *organizationally match* themselves to their donors or potential donors. They must demonstrate that they will be of no harm to the reputation of donor agencies. Donors are also concerned with the “direct or immediate expense of backing a movement” (p. 37) and the long term costs/risks associated with supporting an NGO coupled with the opportunity cost of selecting one movement or a cluster of movements over others (Bob, 2005). To organizationally match themselves to a movement’s goals, tactics, culture and ethics must overlap with that of their donors to stand a chance of receiving support.

BRAC South Sudan, Pearl Microfinance Limited, KADET (Located in Kenya), and CRAN (Located in Cape Coast, Ghana) are NGOs that have gone through the matching processes outlined above to attract funding from Kiva. The detailed profile descriptions that follow will identify and further illustrate some of these matching processes as revealed in the profiles of these four NGOs. The profiles of these institutions as they appear on Kiva’s website
will be presented. It will, however, be important to provide backgrounds to the countries within which these MFIs exist and operate. Current statistics on each country’s population, economy, internet use and transnational issues will be presented. Information was obtained from the Central Intelligence Agency (CIA) World Fact Book. This source was selected because it has the most up to date and credible information on all countries around the world. International donor agencies take costs and benefits seriously when deciding to fund NGOs. Bob (2005) explained that costs are normally measured by loss of trust, reputation, and achievement of goals or mission.

Sudan: Background

Sudan has been engaged in two extended civil wars during most of the 20th century. The first civil war in Sudan ended in 1972, but reignited again in 1983. There were more than four million people displaced and over two million deaths in a period of twenty years. A recent referendum in January of 2011 tapped into an irresistible desire for South Sudan’s independence from the North. On the 9th of July, 2011, South Sudan gained its independence and became officially the Republic of South Sudan. According to July, 2011, estimates, Sudan has a population 45,047,502 (CIA World Fact Book, 2011). Before South Sudan independence, Sudan had been working with the IMF since the late 1990s to employ microeconomic reforms, and a new Sudanese pound was introduced in 2007. The Darfur conflict rendered most of the population below the poverty line despite swift rises in average per capita income.

Economy

Sudan had a GDP per capita of $2,300 according to 2010 estimates. 80% of Sudan’s labor force is in agriculture with 13% in various services and 7% in industry (CIA World Fact Book, 2011). Sudan has an unemployment rate of 18.7%, according to 2002 estimates. With 40%
of people below the poverty line, Sudan has a public debt of 94.2% of its GDP. Sudan, however, produces over 400,000 barrels of oil per day, and its rank is 31st out of oil producing countries. Exports from this country bring in over 9 billion dollars a year. Some of its main exports include: oil and petroleum products, cotton, livestock, groundnuts, and sugar. According to 2010 estimates, Sudan has an external debt of $37.98 billion. Sudan has 70 internet hosts and 4.2 million internet users (CIA World Fact Book, 2011). Due to the civil wars in Sudan, there has been an influx of over half a million refugees seeking refuge in neighboring countries, including Kenya and Uganda (CIA World Fact Book, 2011). To help bring economic relief to the citizens of Sudan, NGOs in that country, including BRAC South Sudan, have established relationships with international microfinance institutions. There are four microfinance institutions in Sudan registered with the Microfinance Information Exchange network, and over 20,000 borrowers and 4.1 million dollars in loans given out to BRAC South Sudan (Microfinance Information Exchange, 2011). BRAC South Sudan has received a gross amount of $2,189,739 dollars from funders (Microfinance Information Exchange).

BRAC South Sudan

BRAC South Sudan is one of many MFIs in a network of nine MFIs in Afghanistan, Bangladesh, Haiti, Liberia, Pakistan, Sri Lanka, Sierra Leone, Uganda, and Tanzania. BRAC’s headquarters is located in Bangladesh, and it has country managers heading all its branches around the world. It is also the local administrator to Kiva borrower Lilias discussed earlier in chapter 3 (see Figure 15 on page: 111). BRAC South Sudan does not have a website presence; however, BRAC Bangladesh outlines on its website that BRAC South Sudan focuses on women who are most affected by poverty. They exchange information with the poor (especially women), and also respond to the needs of the disadvantaged and marginalized in society while taking on a
A comprehensive approach in providing the necessary tools to help the poor lift themselves out of poverty (BRAC, 2011).

Kiva provides a detailed description of BRAC South Sudan on its website which includes performance results for BRAC South Sudan. In November, 2006, BRAC South Sudan was registered as an NGO, and in 2007 it started development activities and has been on Kiva for the past 38 months with a portfolio of about 3,662 entrepreneurs (Kiva, 2011). BRAC South Sudan has served over 3,000 female borrowers and has about six local branches. Its overall goal is to create access to credit for the poor and to help alleviate poverty by creating employment opportunities (Kiva, 2011). It also runs a health program that strives to reduce the mortality and morbidity rates of women and children under five years old. It also provides preventive health awareness education campaigns about HIV/AIDS and other diseases that afflict Sudan. BRAC South Sudan has a staff of 41 people, three of which are from Bangladesh. They hire locally and all staff members receive training from the parent organization, BRAC, located in India. The performance statistics of BRAC South Sudan are also displayed on Kiva’s website. For NGOs to maintain a relationship with Kiva, they must demonstrate their viability through various measures such as total loan portfolio, default rates, interest rates and other criteria.

**Repayment/ Performance of BRAC South Sudan**

Table 2 (See Appendix: C) provides the performance statistics for BRAC South Sudan. As of the time of this examination, BRAC South Sudan had a total of $1,147,700 loans with a delinquency rate of zero percent. The total loans represent funds that have been raised on Kiva’s website excluding refunded loans (Kiva, 2011). The delinquency rate is calculated by dividing the amount of late payments by the MFI’s total outstanding principle owned to Kiva. Most MFIs on Kiva have very low delinquency rates because of their sturdy credit methods. Some MFIs
require their borrowers to join various financial support groups that help borrowers who cannot make payments due to financial difficulties make payments with the help of these support groups (Kiva, 2011). BRAC has zero dollars in arrears with an outstanding portfolio of $151,568 and zero percent of their loans delinquent. Amount in arrears represents the current amount of repayments that are past due. Once Kiva lists a loan as *Paying Back*, repayments are expected according to the schedule determined by the field partner/MFI. Once a borrower makes a scheduled payment, the MFI has one to two months within which to pay Kiva back. Kiva in turn pays back the lender. When an installment is not paid on schedule it is listed as *In Arrears* by Kiva on its website (Kiva, 2011). The amount in arrears is calculated by subtracting the actual amount repaid from the repayment amount expected.

BRAC South Sudan has refunded seven loans to lenders amounting to $1,900 dollars. One notices that this local MFI has a good repayment history and a zero percent default rate; these statistics are a good reflection on the operations of BRAC South Sudan. Currently, BRAC South Sudan does not owe money to Kiva; however, some of its loans were refunded to lenders. Kiva explained that loans may be refunded because a field partner may have unknowingly loaded a duplicate loan request profile online which may have received funding as well. In that case, the field partner must refund the loans to the lenders. Also, loans may have to be refunded if through a Kiva audit, it is discovered that an MFI partner used the funds received inappropriately (Kiva, 2011).

To date, BRAC South Sudan has given 99.94% of its loans to women with an average loan size of $314 dollars per entrepreneur. Borrowers of BRAC South Sudan pay an average interest rate and fees of 88.00% compared to the average interest rates and fees of 37.26% for all Kiva partners. It takes an average of 0.44 days to fund borrowers of BRAC South Sudan and an
average of 10.51 months for them to pay back their loans (Kiva, 2011). The more popular a
borrower’s business is, the quicker that entrepreneur gets funded. Popularity can also be
influenced by social return which is the impact of the loan as perceived by the borrower on
her/his family size, business etc. Popularity is also driven by financial return as perceived from
the industry description or performance of the field partner (Kiva, 2011). Popularity can also be
driven by emotional return which Kiva describes as the comparative affinity for a particular
business, photo, gender or country.

Kiva measures the performance of BRAC South Sudan on the amount of journaling
completed for this local partner. To date, 394 journals have been completed with each journal
receiving an average of 0.15 comments from lenders. These journals represent the total number
of loan updates that show lenders the impact they are having with their loans. The average
number of facebook recommendations for each journal was six (See appendix: B). Kiva journals
represent borrower updates from field partners/Kiva fellows, entrepreneurs, and Kiva staff and
are short reports conveying what the borrower did with the loan and how the loan is having an
impact on the entrepreneur’s or borrower’s business. There are also Kiva fellow updates, which
are first person updates from Kiva volunteers in the field describing the progress they are making
and giving general reports on what is going on in the field. Figure 35 (See Appendix: C) shows
an update on a loan given to Akuah from Ghana by the Christian Aid Rural Network (CRAN).

The loan update is accompanied by a very cheerful picture of Akuah, and the
accompanying text lays out her schedule of activities including how long she spends making and
selling gari. The narrator goes on to say that Akuah’s loan from Kiva lenders enabled her to
make gari, and also allowed her to build a new home made from bricks. Readers are told she is
very appreciative of the loans from Kiva lenders. Figure 36 (See Appendix: C) shows a
screenshot of comments for Akuah’s loan update journal. These responses are from some of her lenders. Diane Kellogg and William, both from the United States, wish Akuah the best for her business. Diane writes, “It is my pleasure to be a very small part of your success and happiness. I am cheering, and wish I could be there to help make the gari” (Kiva, 2011). One can tell that these lenders feel a sense of connection and affection for Akuah. Diane wished she was in Ghana to help Akuah make gari, and William is happy that Akuah now has a new home. Akuah has upgraded her home from a mud house to a brick home. The title accompanying this journal in itself shows clearly the wonderful impact that this loan has made “From a mud house to a house of bricks - the impact of a Kiva loan on Akuah’s life” (Kiva, 2011). A few meters behind Akuah, on the left hand side of the picture, we catch a glimpse of a brick house with what seems to be a thatched roof. As with BRAC South Sudan, Uganda is also host to a number of microfinance institutions. The next section introduces Uganda.

Uganda: Background

Uganda is a former colony of Britain, and colonial boundaries created differences between various ethnic groups which prevented the creation of a “working political community” (CIA World Fact Book, 2011) after independence in 1962. The regime of Idi Amin obliterated thousands of human lives until some stability was realized under the rule of Yoweri Museveni. With a population of 34,612,250 million people, Uganda remains one of the many countries in Sub-Saharan Africa that is affected with HIV/AIDS. It has an HIV/AIDS adult prevalence rate of 6.5% according to 2009 estimates (CIA World Fact Book, 2011; UN/AIDS, 2010).

Economy

Uganda has a wealth of natural resources and small deposits of gold and other minerals (CIA World Fact Book, 2011). It also recently discovered oil. Agriculture remains one of the
important sectors for its economy, making up of over 80% of its current workforce (CIA World Fact Book, 2011). The country has experienced quite a bit of economic reforms with support from developed countries. However, the global economic crises have had an adverse effect on Uganda’s economy. According to the CIA World Fact Book, Uganda received over 2 billion dollars in bilateral and multilateral debt relief. Sudan remains the major risk for the Uganda’s economy because Sudan is Uganda’s main export partner and Uganda is the main sanctuary for Sudanese refugees (CIA World Fact Book). Uganda has a GDP per capita of $1300 dollars according 2010 estimates, and a public debt of 20.4% of the GDP (CIA World Fact Book). 0.5% of the population are in industry related jobs and 13% in various services (CIA World Fact Book). 35% of the population is below the poverty line, and the nation has an external debt of over 2 billion dollars. There are over 19,000 internet hosts (according to 2010 estimates) with 3.2 million internet users according to 2009 estimates.

There are 25 microfinance institutions registered on the Microfinance Information Exchange network in Uganda with over 431,000 active borrowers and over 300 million dollars of loans given out to these borrowers (Microfinance Information Exchange, 2011). Pearl Microfinance Limited is one of the many MFIs in Uganda.

*Pearl Microfinance Limited*

Pearl Microfinance Limited facilitated Naggawa Harriet’s Loan (See Figure 17 on page 115). This institution has approximately 31,470 borrowers and has been on Kiva for 44 months (Kiva, 2011). According to Kiva, Pearl Microfinance was downgraded from a four-star rating to a three-star rating. Due to the recent turnover of key management, a risk assessment has been initiated, and Kiva will continue to update lenders on the status of this MFI (Kiva, 2011). Pearl Microfinance Limited was originally founded as part of Feed the Children Uganda (FTCU) until
it transformed itself into a for profit microfinance institution in 2006. It was “…regarded as one of the most progressive micro-finance institutions in Uganda” (Kiva, 2011) with an A rating based on its outreach, portfolio size and quality. It has 11 branches in Uganda and is currently serving 16,000 clients with a loan portfolio of 2.5 million dollars. It provides group solidarity loans, individual loans, and agricultural loan products among other services.

Repayment/ Performance of Pearl Microfinance Limited

Kiva has disbursed over 7 million dollars in loans to Pearl Microfinance Limited to date. With a 2.10% delinquency rate, borrowers owe over $18,000 dollars to Pearl Microfinance Limited from previous loans. It also has an outstanding loan portfolio of over $800,000 dollars (See Table: 3 in Appendix C) There are currently 66 loans delinquent with 50 loans refunded to lenders totaling $112,775 dollars. Pearl Microfinance Limited has given over 60% of its total loans to women with the average loan size of $231 dollars. It takes an average of 4.93 months for borrowers associated with this MFI to get funded on Kiva, which charges an average of 54.80% interest on the loans disbursed to their borrowers. Pearl Microfinance Limited to date has almost two thousand journals with 0.30 comments per journal. It also has 4.9 facebook recommendations per journal with a journaling rate of 69.13%.

Compared to BRAC South Sudan, Pearl Microfinance Limited has a larger loan portfolio with many more borrowers in its network. We also learn that this MFI has lost its four star rating and is undergoing risk assessment, Kiva does not give further details on this issue, but one can assume that change in management may generate some risks for this MFI. Bob (2005) emphasized that the management of an MFI is an important factor for organizational matching, and thus is a requirement for initiating a relationship with an MFI. Pearl Microfinance Limited also seems to be going through some difficulties with 66 delinquent loans. This also supports the
literature available that suggests that some borrowers struggle to pay back their loans which in turn affect the ratings of local microfinance institutions that facilitate these loans. Pearl Microfinance Limited, however, has a very high journaling rate with almost two thousand journals completed. Compared to BRAC South Sudan, lenders on Pearl Microfinance Limited have received a higher number of facebook referrals.

Kenya: Background

Kenya has 26 MFI’s registered on the Microfinance Information Exchange website. In May of 2008, Kenya’s microfinance act went into effect, and it was established to regulate microfinance institutions and businesses through direction and licensing (Central Bank of Kenya, 2008). Since Kenya gained its independence in 1963, it transitioned to a one party state until calls for political liberalization erupted. It went through some violent elections in 1992 and 1997. The December 2007 elections were marred with accusations of vote rigging which led to the death of over 1,000 people. In August of 2010, Kenya approved a new constitution (CIA World Fact Book, 2011). According to 2011, estimates Kenya has a population of 41,070,934 people (CIA World Fact Book).

Economy

Kenya’s economy has sprung back after a period of corruption and inequitable distribution of resources and the global financial crisis. Kenya has a GDP per capita of $1600 dollars and a public debt of 50.9% of the GDP (CIA World Fact Book, 2011). In Kenya, 75% percent of the labor force is in agriculture and 25% is in industry and services. According to 2008 estimates, Kenya has an unemployment rate of 40%, with an external debt of over $7 billion dollars according to 2010 estimates. Its major exports are tea, coffee, fish, cement, horticultural products, and petroleum products (CIA World Fact Book). 2010 estimates indicate
that Kenya has over 47,000 internet hosts and almost four million internet users. Kenya is also home to millions of refugees of neighboring country Sudan.

**KADET**

With 54 branches in Kenya, KADET is one of many microfinance institutions. Established in the year 2000 by World Vision, KADET had similar goals as Pearl Microfinance Limited and BRAC. KADET’s goal was to provide microfinance products to the poor in remote communities in Kenya (Kiva, 2011) to help bring them out of poverty. KADET has been fundraising on Kiva since 2009 and serves as the local MFI that facilitates loans for Peter (See Figure 26 on page: 128). It functions as a non-regulated MFI with the vision of becoming a leading MFI in Kenya providing poverty relief so that the poor can become empowered economically. It also seeks to reduce poverty by supporting small microenterprises to “promote justice and the establishment of the Kingdom of God” (Kiva, 2011). KADET also communicates to Kiva and its lenders values that they adhere to such as being Christian, and guided by the teachings of the Holy Bible. They also explain their commitment to rural financing by serving as a means to bring relief to people who are suffering. They describe themselves as being faithful partners in the fight against poverty, and responsive to the needs of the poor in Kenya. KADET provides various microfinance products such as school fee loans, enterprise loans, agricultural loans, and health insurance that provides children with quality health service. KADET also provides financial services to groups that educate people on HIV/AIDS prevention, the environment and hygiene.

**Repayment/ Performance of KADET**

KADET has received a total of over two million dollars from Kiva in loans with a 0.23% delinquency rate. One hundred and twenty loans are still delinquent (Kiva, 2011). At the time
this chapter was written, KADET had refunded 7 loans to lenders totaling over 4,000 dollars. 46.54% of loans went to female entrepreneurs with an average loan size of $480 dollars (Kiva, 2011). It also took an average of 1.97 days to fully fund an entrepreneur affiliated with KADET on Kiva. KADET charges borrowers an average interest rate of 27.10%, and it also had a total of 656 journals with 0.23% of loans having at least one journal. Journals for borrowers had an average of 0.05 comments and 0.05% facebook recommendations.

Ghana: Background

Ghana was the first African country to gain independence from colonial occupiers on the 6th of March, 1957. The country experienced decades of military coups until multiparty politics was reinstated in 1992. 2011 estimates indicate that Ghana has a population of 24,791,073 people.

Economy

Ghana has a wealth of natural resources; it recently discovered oil and drilling has already begun which is expected to boost economic growth as well (CIA World Fact Book, 2011). In 2002, Ghana enrolled under the Heavily Indebted Poor Country (HIPC) program and in 2009 “signed a three-year Poverty Reduction and Growth Facility with the IMF to improve macroeconomic stability, private sector competiveness, human resource development, and good governance and civic responsibility” (CIA World Fact Book). Currently, Ghana has a GDP per capita of $2500 dollars with a public debt of 59.9% of GDP and an external debt of 6.483 billion dollars (According to 2010 estimates) (CIA World Fact Book). 56% of the labor force is in the agriculture sector, 15% in industry and 29% in services. With an unemployment rate of 11%, 28.5% of people are below the poverty line. Its major exports are gold, cocoa, timber, tuna, bauxite, aluminum, magnesium ore, diamonds, and horticultural products (CIA World Fact
According to the Ghana Microfinance Institutions Network (GHAMFIN), there are 80 regulated and non-regulated MFIs providing services to over 60,000 clients in Ghana. The Christian Rural Aid Network (CRAN) is one of 53 MFIs registered on the Microfinance Information Exchange network (MIX) (Microfinance Information Exchange, 2011).

**CRAN**

CRAN, the micro-loan facilitator for Efua’s loan, has been raising money on Kiva for the past 41 months (see Figure 27 on page: 130). Right below Efua’s profile there is a warning to lenders cautioning them to be aware of CRAN’s credit issues. CRAN, according to Kiva, is having serious problems with paying back loans from Kiva lenders due to environmental factors and the failure of some entrepreneurs to pay back their loans. The excerpt below provides some reasons for these issues:

As of June 1, 2011, CRAN had $64,123 in loans on Kiva in arrears, out of a total outstanding portfolio of $218,626. As a result, its delinquency rate as expressed on the Kiva website was 29.33%. […] Please note that Kiva considers loans to this Field Partner, CRAN, to be particularly HIGH RISK. This organization has had very serious delinquency problems brought about by problems with its credit methodology, local environmental shocks including a depletion of local fisheries in its core area of operation (Cape Coast and the Central Province), and insufficient follow up with late clients. Lenders to this business should be aware that there is an increased risk of not getting repaid on this loan due to the challenges facing the Field Partner. (Kiva, 2011)

Though CRAN is having success with entrepreneurs like Akuah, it is also having financial
issues. Kiva considers this partner a high risk partner due to its credit methodology and the reduction of local fisheries in CRAN’s area of operation; fishing remains a source of livelihood for many people in Cape Coast. Lenders are clearly warned that there is a high probability they will not get their money back if they lend to Efua. Kiva also states that new funds raised will be used to make repayments on previous CRAN loans which are still in delinquency, as explained below:

Kiva will extend its ongoing policy of allowing CRAN to continue to raise funds on the Kiva website. Once the $42,492 new balance is accrued (as described in the preceding bullet point), as before, new funds raised will be used to make repayments on older CRAN loans via Kiva’s standard net billing process. (Kiva, 2011)

Kiva provides a short description of CRAN on its website, and CRAN frames itself as a women’s empowerment organization that subscribes to self-help methods for its clients. CRAN, however, has a website presence, on which it provides detailed information on its goals and mission.

CRAN’s Website

CRAN describes itself as a Christian non-governmental organization founded on Christian traditions in 1993. It strives to promote various development activities that encourage economic, social, and spiritual growth of families, individuals, and communities. CRAN started raising money on Kiva in 2006 and also receives funding from the German charity CRAN Freundeskreis e.V. CRAN hopes to alleviate poverty through its microfinance activities; it also provides formal education for children and informal education for adults (CRAN, 2011). It strives to develop the spiritual aspect of the rural citizen by spreading the gospel in all areas that they operate (CRAN, 2011). CRAN not only positions itself as a poverty alleviation organization
but also explains that it is a faith based organization that believes in spreading the gospel of the Bible. According to Bob (2005), these are all ways that an NGO attempts to match itself to international donors. Ohanyan (2007), in a microfinance case study in Bosnia-Herzegovina, discussed the network structure of MFIs and explained that the number of donors in an NGOs network may determined how an NGO functions. Sometimes the social and financial goals of donors may conflict and this will in turn affect the operations of an MFI. An MFI will have to strive to please all donors in its network if it wants to maintain its relationship with each donor and keep funds coming in. It will have also to fulfill each donor’s requirements, and this can be difficult. For example, if the objectives and policies of donors in a network overlap this may make things easy for the MFI. However, if the policies and objectives have no relation to each other this can be a problem for the MFI. MFIs must therefore find ways to establish a balance in their operations/activities.

*Repayment/ Performance of CRAN*

CRAN currently has received a total of $1,690,125 dollars in loans from Kiva and has a delinquency rate of 21.44% with over $40,000 dollars in arrears. It has an outstanding portfolio of $209,456 with 511 loans delinquent. Lenders have been refunded a total of 72 loans amounting to $30,275 dollars (Kiva, 2011). About 89% of loans went to women with an average loan size of $391 dollars. The average time to fund a loan for this MFI on Kiva is 1.07 days, and borrowers have about 6 months to pay back the loans. According to Kiva CRAN charges borrowers an average of 33.64% interest rates and fees. Since December of 2007, there have been a total of 1747 journals with a journaling rate of 41.13%. The average number of comments per journal was 0.12% and an average of 3.22 facebook recommendations per journal.
All the MFI’s presented in this chapter are situated in countries that have a history of colonization from the West. BRAC South Sudan, KADET, Pearl Microfinance Limited, and CRAN are all situated in countries that were former British colonies. These countries have struggled to gain independence, but like most African countries are still dependent on foreign assistance. Sudan, Ghana, Kenya, and Uganda all have high external and public debts that need to be paid off, but these countries, among many other African countries, continue to increase the debts that they owe to international agencies in the Global North. Sudan’s civil wars have contributed to shaping what that country is today. With the exception of Ghana, a greater percentage of the labor force in Sudan, Kenya, and Uganda are into agriculture which means that most people in these countries rely on agriculture for their livelihood. The literature review presented in Chapter Two suggests that MFI’s in developing countries are struggling to attain sustainability, and they are in a continuous struggle for survival. This is affirmed by the performance rates of some of the MFIs that are presented in this chapter.

MFI’s such as BRAC and Pearl Microfinance Limited charge their clients high interest rates. The literature suggests that some of these MFI’s engage in such practices to protect themselves from lenders who default on their loans. More loans are given out to women: BRAC South Sudan gives 99.94% of its loans to women who have been deemed more credit worthy and dependable and responsible lenders in society. Also, to protect their reputations with their international lenders, some of these MFI’s require their clients to join support groups that eventually help them to pay loans that they may struggle to make payments on.

MFI’s need to explore ways to attract funding from international NGOs such as Kiva and ACCION.org. To do this they culturally, tactically, substantively, and organizationally match themselves to donors. Once they succeed in acquiring funds or support from the international
NGO, it does not end there, but rather these MFI’s have to endeavor to maintain their relationships with their donors by continuously fulfilling the expectations of these funders. Maintaining a good credit rating, subscribing to the appropriate business practices (as determined by their funders), paying back loans on time, providing regular loan impact updates, and using loans appropriately contribute to an MFI’s performance on which they are assessed by their funders. It is therefore important for MFI’s/NGOs to fulfill the expectations of their donors if they want continued support. The next chapter (Chapter Five) presents the discussion based on my analysis in Chapter Three. I also discuss some of the information presented in this chapter. The research questions posed at the end of my introduction serve as guiding framework for my discussion. The conclusion for this dissertation follows the discussion.
CHAPTER 5: DISCUSSION

I begin this concluding chapter with a summary of the literature presented in Chapter One, as the literature review extends understanding of the findings from my analysis. Microfinance online organizations like Kiva, ACCION, and MicroPlace continue to adopt new web 2.0 applications in the quest to provide financial services to the poorest of the poor in society. Since the 1970s when Muhammad Yunus started microfinance initiatives to help alleviate women out of poverty in the rural areas of Bangladesh, the Grameen model of lending to the poorest of the poor in society has been adapted and replicated in many countries including Ghana, Kenya, Sudan, and Uganda among many other developing nations around the world. For most of these local microfinance institutions in the global South, the rationale for creating financial services for the poor remains similar to the underlying principles that were formulated to provide economic relief to the poor in Bangladesh, and that is to provide small loans to poor entrepreneurs who are mostly women to help empower and lift them up from poverty. The world witnessed the evolution and modification of microfinance from grass roots organizations like the Grameen Bank to online microfinance institutions such as Kiva.org, MicroPlace.com and Accion.org. Through the use of globalized web 2.0 technologies, Kiva, MicroPlace, and ACCION, with the help of their various lenders and investors, are able to provide microfinance institutions in the developing world with electronically transferred funds which are then disbursed to local entrepreneurs.

Microfinance institutions, local NGOs, international NGOs, donor agencies, and Western governments are all exploring ways to provide neoliberal empowerment to citizens in developing and developed nations around the world. I therefore posed seven research questions towards the end of my introduction. As indicated in the beginning, I am not evaluating microfinance
empowerment initiatives, but rather examining the online communication processes and
discursive practices associated with empowering the poor through three microfinance social
networks. These practices of lending to the poor, according to Elahi, (2003) replicate old and
new postcolonial hierarchies that create power disparities in the practices of lending to the poor. I
revisit my research questions for the discussion in this chapter in the order in which they were
posed in my introduction. New themes that emerged from my analysis will also be discussed.

*Financing the poor with web 2.0 Technologies*

My first and main research question asks: *How are web 2.0 communication technologies
used to provide microfinance products to the poor in developing countries?* Examining the
websites of Kiva, MicroPlace, and ACCION revealed that these online microfinance networks
employ similar kinds web 2.0 technologies to provide financial products to the poor in
developing countries. Kiva, MicroPlace, and ACCION have a Facebook and Twitter presence.
The 21st century is noted for rapid web 2.0 technological developments, and applications are
being created at increasing speeds and these tools serve as business, educational, social, and
recreational tools. Social networks such as Facebook, Twitter, Google, and MySpace are all
employing various web 2.0 tools that enable online interaction and dissemination of information,
images, text, narratives, and ideologies to and between their publics/users. The use of Open
Application Programming (Open APIs) by Facebook, Twitter (Bodle, 2011), Kiva, MicroPlace,
and ACCION facilitates the interoperability that Bodle discusses: the capability for various
users to simultaneously like, link, recommend, and tweet images, text, and narratives on the
World Wide Web. These discursive practices generate money for these microfinance institutions,
money which is then disbursed to the poor in developing countries. By using applications such as
Facebook and Twitter in addition to having a web interface that encourages interoperability on
different levels, these online socio-financial networks create an online environment that is open to those who have access to the internet. It also facilitates spatial customization (Andrejevic, 2007). Spatial customization gives users a sense of control over web 2.0 communication applications/tools. For example, those who have access to the internet and its web 2.0 tools are able to create, manage and share content in time and space. One is able to create and share any web content in cyberspace. So the images and narratives of borrowers such as Abdul, Mohamed, or Lorreta (See Appendix: B) can be circulated in cyberspace from any internet node in the world, so far as the individual behind the computer has the required access and literacy to create, modify, or disseminate these images and narratives. These local MFI’s in developing countries are also able to access these tools if they have computers with internet connections. Local MFIs are able to post regular progress updates of borrowers who have received loans, and are also able to comment on posts and communicate their financial needs to a wide audience through these web 2.0 communication applications.

Kiva, MicroPlace, and ACCION run on digitized financial platforms that are used to provide money to poor entrepreneurs in the developing world. Kiva, MicroPlace, and ACCION follow similar lending models. Lenders and investors lend money online which is electronically transferred to local microfinance institutions that are mostly in developing countries. Kiva’s model of lending differs slightly from that of MicroPlace and ACCION in that on Kiva, lenders have the ability to directly monitor the progress of entrepreneurs they have given money to. I will discuss this in detail later on in this chapter. The technical configuration of Kiva, MicroPlace, and ACCION allows for users to create personalized accounts or pages that enable them to invest or lend money to available entrepreneurs or microfinance institutions displayed on the respective websites. On Kiva, for example, users are provided with interactive tabs that they
can click and navigate through images of hundreds of entrepreneurs with the goal of hopefully lending to a group, an individual, or a number of people online. The technical arrangement of Kiva’s web interface encourages the active participation of the lender in providing financial products to the poor in developing countries. Lenders create and personalize their accounts by entering basic demographic information such as their location, why they lend, and a short description about themselves. The ability to personalize comes with some strings attached, as in many instances users are required to go through enhanced authentication processes (Bodle, 2011) to affirm who they are. This means giving out personal information which could be used for things that may infringe on the user’s privacy (Dijck, 2009). Location aware mobile smart devices which have the capability to run applications that are used for lending, may also give out a user’s location which creates privacy and control issues associated with these technologies (Silva & Frith, 2010). The user/lender, however, makes a direct and active choice to engage with these technologies and she/he may be aware of the pros and cons of engaging with these technologies. The resulting discursive practices performed by the potential lender are made possible through the technical configuration of the website, and lenders are further enticed with the images and narratives of the borrowers which may eventually persuade them to lend money using the communication tools provided by the online microfinance institution.

Microfinance institutions such as Kiva, MicroPlace, and ACCION can also be theorized as financial social networks that not only provide financial products to the poor but also vertical and horizontal online social relationships to borrowers and lenders. The benefactor is encouraged to give money because s/he is also able to initiate virtual relationships with recipients of loans. Through links, Facebook likes, recommendations, and comments, lenders create a network of *friends* that they financially support. Borrowers can have a network of *benefactors/friends* with
whom they hope to nature and maintain mostly vertical relationships. The relationship between the lender and the borrower is primarily top down, and in most cases borrowers are not aware that they have formed online relationships with their lenders. They are not made aware that an online relationship with prospective lenders is about to be initiated by the act of signing a waiver to have their biographies and images used on Kiva (Carlman, 2010). The relationship-building component provided by online organizations such as Kiva is thus an incentive for lending to the poor; it is one of the many seductive tools embedded in web 2.0 tools that these online socio-financial networks make available to lenders to aid in the provision of microfinance products to the poor in developing countries.

These so called democratizing communication tools promote citizen participation in the empowerment of the poor (Cammaerts, 2008) by making available tools that can be discursively engaged. They provide not only intrinsic satisfaction for lenders, but also extrinsic rewards for the poor in the form of financial assistance or capital for self advancement through these vertical social relationships they form knowingly or unknowingly online. Kiva has also developed various applications that enhance the process of providing loans to the poor in third world countries. The speed at which loans are funded through web 2.0 communication technologies on Kiva is phenomenal, as revealed in my analysis. Web 2.0 applications such as Kiva Stream, KivaDroid Android App, iKiva app for iPhone and iPod Touch, Kiva7 Windows Phone 7 App, Kiva Alerts, Kiva World, and Kiva Data (which are available free of charge) are contributing to the increasing speeds of electronically transferring money to the poor in various geographic regions of the world (Davidson, 2010). These web 2.0 mobile communication and financial applications provide convenience for lenders. They also ensure that those who have the privilege and access to smart phones which have the capability to run these apps are never virtually or
physically displaced from socio-financial networks like Kiva or ACCION. They are provided with the communication and technical tools to always stay connected. There is, therefore, no excuse for not participating in the global cause of poverty alleviation for the potential lender who has the privilege to access these communication tools which have been deemed as empowering. The empowerment for the user of mobile applications like Kiva app for iphone, KivaDroid Android App, stems from the fact that they are prevented from losing their spatial orientation from Kiva’s lending network by always staying connected wherever they may be, and having the ability to lend money wherever they may be. The economies of socio-financial networks such as Kiva, MicroPlace, and ACCION rely on ordinary citizens to raise funds which are in turn electronically distributed to third world NGOs/MFIs for poverty alleviation in their communities. These web 2.0 communication applications are, therefore, a part of these network economies. They are a network system of communication, financial, and transactional tools that directly give lenders voice, social connections, and the opportunity to actively participate in empowering a third world entrepreneur from a distance.

With a click of a mouse or touch of a screen, money is electronically transferred in seconds or minutes across the world to inaccessible and remote locations. Narratives and visuals are also diffused on the World Wide Web through social network applications like Facebook, Twitter, YouTube, Linkedin, and Flickr. These social networking communication tools are therefore employed to reach more audiences in other networks which eventually attract more citizens to lend to the poor. These networking tools are pivotal to the success of socio-financial networks such as Kiva, MicroPlace, and ACCION. American citizens witnessed the importance of social networking tools in political campaigns when these web 2.0 communication tools are adopted by cultural and political elites who employ the tools to achieve various goals.
(Cammaerts, 2008), including the solicitation of campaign funds. As alluded to earlier, convenience and speed are the apparent advantages associated with web 2.0 communication technologies. These technologies expand the virtual and physical networks of socio-financial organizations like Kiva, MicroPlace, and ACCION to generate funding for their respective social causes. The movement of narratives and images facilitated by web 2.0 occurs at varying speeds. Speed and movements of goods and services can be traced to the thoughts of Arjun Appadurai’s (1990) influential work on ethnoscapes, mediascapes, technoscapes, finanscapes, and ideoscapes. Appadurai (1990) argued that elements within the scapes move at fast speeds across various boundaries which were previously impermeable. While there have been counter arguments against these theoretical assumptions (Muir, 2008), Appadurai’s contributions still make sense in light of web 2.0 technologies being used to provide financial products to the poor in developing countries. The speed and ease at which these transactions flow in many cases can be likened to the flows that Appadurai (1990; 2001) theorized about. However, this does not mean that the financial transactions performed by online organizations such as Kiva, MicroPlace, and ACCION run smoothly without interruptions. As Muir (2008) theorized the flows, they also stagger for various reasons. Chapter Four revealed that sometimes money lent to some MFIs is reimbursed to lenders for specific reasons. For example, an MFI may have listed an entrepreneur twice on Kiva which warrants a refund or may have used the funds inappropriately in which case funds have to be reimbursed also. Though some of these issues are due to human error, they represent some of the breaks in the flows that Muir theorized on. There seems to be a smooth flow of financial products and activities to and from local MFIs, and in some instances these unhindered flows are interrupted. Thus the provision of microfinance products with web 2.0 communication technologies to the poor in developing countries is not a perfected process
because flaws exist in these socio-financial networks.

Microfinance socio-financial networks like Kiva, MicroPlace, and ACCION are employing innovative technologies to provide financial products to the poor in developing countries. They use web 2.0 applications such as Facebook and Twitter to disseminate narratives and images of prospective borrowers to their audiences to attract funding for the poor. Lenders/users are provided with the technical web tools to socially engage and lend to entrepreneurs/borrowers and MFIs on Kiva, MicroPlace, and ACCION. These web 2.0 communication tools serve as seductive engendering tools which not only provide these lenders an opportunity to actively engage in impacting social change through social responsibility, but may also bring them intrinsic satisfaction as revealed in my analysis through the apparent vertical and top down social connections they form, and the satisfaction they gain from knowing that they are helping someone in need from a comfortable distance. In so doing, borrowers and lenders have to compromise personal information which may be subjected to open or hidden surveillance.

Vetting Processes

Research Question Two asked *What procedures prospective borrowers go through to obtain loans from these institutions.* My analysis suggests that prospective borrowers go through a plethora of stages before they are granted requested loans. Before microfinance institutions give out loans to potential clients, they must first affirm if these clients meet their minimum requirements for the loans they are requesting. Possible clients must first tell their stories to local MFIs by meeting with these MFIs and formally requesting loans with the various rationales that they may have. The narratives that potential borrowers tell as revealed in the analysis are persuasive appeals on the part of borrowers to secure loans from Kiva. These are stories that go
through various levels of filtration by the local MFIs, Kiva volunteer editors, and translators before they are finally posted on Kiva’s website (Kiva: How Kiva lending works simplified, 2011). Local MFI partners for ACCION and MicroPlace go through similar processes as well; prospective borrowers are vetted to determine their eligibilities for loans.

Potential borrowers for Kiva’s MFI partners have to also sign waivers that give Kiva permission to post their stories and narratives on their website to market them to lenders who may be interested in lending to them. These practices entail discursive offline and online filtration and representational processes which include providing the reasons for wanting a loan and also the potential borrower submitting to having his/her photograph taken for documentation on Kiva’s website. Kiva fellows who have the means of media production are responsible for taking and editing these photographs which are eventually uploaded on Kiva’s website. They are apparently also in charge of determining the visual arrangements in the photographs that they capture, which is denoted by some the visual arrangements of borrowers. We see some borrowers with endearing smiles and others communicating no emotion to the camera (please refer to analysis).

Some borrowers are asked to raise their hands in somewhat condescending and demeaning ways to identify themselves to lenders, and others are photographed at their locations of businesses actively engaged in various activities, showing how empowered these individuals are. These are some of the procedures that lenders have to go through before obtaining loans from local MFIs. These lenders have to submit to these web 2.0 representational tools that are supposed to mould and repackage them for Western consumption. Their profiles are displayed on Kiva, and lenders pick and choose who they will lend to. Lenders are thus given snapshots into the lives of thousands of borrowers in developing countries through visual imagery and
narratives. In contrast to borrowers, lenders are their own online editors, and they make the final representation of themselves. They are free to upload images of themselves and directly compose descriptions for their profiles, but for borrowers this process is mediated.

My critique of these discursive representational practices is not an attempt to devalue them, but rather make apparent the contradictions and nuances embedded in these offline and online vetting practices. Web 2.0 tools have revolutionized global lending by enhancing the speed and convenience of delivering financial services and products to the world’s poor. Globalized web 2.0 technical tools used by organizations such as Kiva, MicroPlace, and ACCION to deliver funds to MFIs and entrepreneurs in developing countries are contributing immensely to micro-level development initiatives (Carlman, 2010) in various nation states. Some local MFIs are even using mobile phones to transfer money to the cell phones of their clients, and as affirmed by Davidson, (2010) MFIs are coming to a realization that they can eliminate transaction costs by accepting payments by mobile money which reduces their operation costs. Not only does it save time, but it also benefits customers as well, and these customers see this as a safe way to receive money as well. Thus, there is no doubt that web 2.0 communication technologies are helping bring various degrees of poverty relief to the poor. It is, however, also important to discuss some of the potential pitfalls of these technologies to stimulate debate which may help people gain a better insight into how these tools are used to alleviate the poor from poverty. Scholars such as Gajjala and Birzescu (2011) have argued that increased digitalization of financial services connotes that financial literacy is shifted further away from the subaltern’s daily activities, which may further complicate the practices of lending for the poor emphasis added. To obtain loans from local MFIs, prospective borrowers have to submit themselves to web 2.0 representational and technological tools of which they may not have access to
themselves, or may not have the literacy to navigate them. It would, therefore, be illogical to presume that just because these web 2.0 tools are available for everyone to use, every person is actively engaged in their use (Dijck, 2009). There are, however, obvious indicators/signs of empowerment achieved through the use of these web technologies.

_Empowering the Poor/Framing Empowerment_

Stories of entrepreneurial successes reverberate on the websites of Kiva, MicroPlace, and ACCION. The narratives on these websites claim that borrowers’ lives have been impacted positively and empowered by activities of these online microfinance institutions. Question Three therefore asked: _How are the poor being empowered by online microfinance institutions, and how is the neoliberal notion of empowerment framed on these websites?_

Poverty is one of the many social issues that humankind continuously strives to address, and modified models of poverty relief introduced by online microfinance institutions are undoubtedly having some positive impact on the lives of thousands of the poor around the world, by indirectly providing them with access to web 2.0 technologies to raise themselves out of poverty. Mohammad Yunus’s rationale for providing financial services to the poor in rural areas of Bangladesh was that the poor were hardworking, motivated, and capable of lifting themselves out of poverty if given the appropriate tools. Kiva, MicroPlace, and ACCION appear to have the same sentiments about the poor: that they are not objects of charity but rather viable investment vessels that are capable of taking charge of their lives and pulling themselves out of poverty if provided with the capital/support to do so. Borrowers on Kiva are referred to as entrepreneurs, and Kiva makes it clear that they are not objects of charity, and that these borrowers are business persons who are trying to better their lives. Kiva, MicroPlace, and ACCION are empowering the poor with the aid of web 2.0 communication technologies, and these open API technologies can
be accessed by the local partners of online MFIs who engage with these technologies to help
provide financial products with the hope of empowering these individuals and groups in their
communities. MFIs/NGOs in developing countries play important social and economic roles by
providing poor citizens with alternate resources they have not been able to obtain from the state.
This is made possible by international NGOs, online MFIs, agencies etc. who may provide these
local MFIs with alternate funding and logistical support to help curtail various social issues in
society.

The poor, especially women, are thus being empowered through web 2.0 communication
and financial applications/tools that make up a network of lenders, volunteers, among many
other economic relief agents. The poor are also being empowered through vertical social
networks provided by their local MFIs and the international online MFIs such as Kiva. The
vertical social networks as discussed earlier are top-down by default since not all borrowers have
access to these web 2.0 communication technologies and applications which remain one of the
many vehicles of their empowerment. The poor do have an indirect access to these technologies
because the local MFIs and the agents of international online MFIs (e.g. Kiva fellows, lenders
etc) provide the poor with the indirect and filtered access to these tools of empowerment. The
poor are consequently given access to the World Wide Web where they are spoken for by agents
of empowerment. These agents are the online microfinance institutions who use images and text
to raise funds for the empowerment of the less privileged in the Global South. Empowerment
is framed as the responsibility of the borrower who is described as motivated, hardworking,
credit worthy, an entrepreneur, and wanting to improve her/his business to climb up the social
ladder.
The neoliberal notion of empowerment is thus signified by the smiling faces of borrowers on Kiva, MicroPlace, and ACCION. Images tell visitors to these sites that borrowers are taking control of their lives and are playing active roles in their empowerment. Visuals such as Figure 30 (see page 134) and Figure 31 (see page 136) show women actively engaged in their own empowerment. Other images show borrowers passively waiting for money from the Western lender. Lenders are thus being told that without their help these borrowers will remain stagnant in poverty and that they are the main sources of hope for these people. Therefore, through their financial assistance the dreams of borrowers can be realized and sustained. The neoliberal design of empowerment is framed as an effective way to alleviate poverty on Kiva, MicroPlace, and ACCION. Lenders/investors are encouraged to lend to MFI’s and borrowers who’s only problem is access to financial resources. Borrowers are framed as entrepreneurs who need just funding to make their dreams come true, as if a $25 dollar submission online may help solve all the problems that these borrowers are facing. The lender is consequently encouraged to be an active part of solving the borrower’s key problem: not having access to money to make her/his goals a reality. Empowerment is framed as attainable only through the benevolence of privileged Westerners since most of the lenders on Kiva, ACCION and MicroPlace are either from the United States or other Western countries. Under the neoliberal framework of empowerment, these lenders are not just lending to the poor, but also gaining from lending to the poor. On MicroPlace.com lenders are asked to make investments which will reap financial returns. On Kiva, lenders express satisfaction with the intrinsic rewards they take delivery of from lending to the poor. Empowerment of the poor is thus framed as not only beneficial to the poor, but also emotionally gratifying to the socially responsible privileged Western lender who is given an opportunity to discursively empower through web 2.0 technologies. Neoliberal empowerment is
also framed as an all inclusive mode of empowerment where lenders, third world MFI’s, poor entrepreneurs, Kiva volunteers, nation states etc are all invited to democratic online spaces where the poor are given equal opportunities to raise money for their self-empowerment. The irony is that these democratic online spaces do not appear to be uncensored spaces where the poor has unlimited access and voice. My fourth research question hence asked: How are third world people digitally represented on these online sites?

Representing the Other

Poor/third world people thus represent net-citizens of the global socio-financial community online. They are represented in what seems to be both empowering and disempowering ways. Third world people represent citizens of complex socio-financial networks with their digital embodiment online allowing a network of lenders, social entrepreneurs, venture capitalists, and web 2.0 communication technologies to provide financial services for them. These third world women, men, and children as displayed on Kiva, MicroPlace, and ACCION appear to be framed as equal participants in a transnational digital space where the sheer presence of the poor may be associated with voice and an inherent capability for these web 2.0 communication technologies to foster a space where empowerment and liberation takes place. Consequently, some of these third world people are seen as smiling in an empowering light. They are described as cheerful recipients of loans and individuals who are making progress in their lives. As the literature presented in Chapter One suggests, offline and online microfinance continues to have some positive impacts on the poor. Online microfinance institutions like Kiva, MicroPlace, and ACCION have added new dimensions to global lending by providing third world MFIs not only with financial products but quicker access to some of these services driven by web 2.0 technologies and applications.
Nevertheless, it is also important to tease out some of the fine distinctions in the representations of third world people which seem to belie the laudatory discourse of some of these online microfinance institutions. As Gajjala and Birzescu (2011) argued, the conventional image of the colonizer is refashioned by these sites while administering violent interventions to unbound the uncivilized. The Western lender or benefactor is framed as a business partner who provides capital to the third world person who reaps emotional and financial returns from the lender. However, some of the representations of these third world women, men, and children contradict the embedded sentiments on these online institutions. The descriptions of borrowers not only seem to ingratiate their lenders but also frame them subscribing to the values of their supporters. These may not necessarily be negative attributes since these discursive practices are marketing strategies (Bob, 2005) used to attract funding for these borrowers. Clifford Bob explained that NGOs have to match themselves on different levels to gain support from international actors, and this process seems inevitable for online microfinance institutions as well. This marketing process by default circumscribes certain attributes to these post-colonial subjects like Lilias Yabo in Figure 18, Naggawa in Figure 20 and the Kaina Tutungukye Pub Group in Figure 21. They all seem to be portrayed as helpless, passive and waiting for their potential benefactors to empower and animate them. It is obvious that these digital bodies are not the offline animated bodies of borrowers.

Borrowers are represented in a disciplined fashion allowing lenders to gaze at their controlled bodies. Gajjala & Birzescu (2011) explained this to be a form of digital imperialism associated with the imperialistic stare of the Westerner. My argument here is that the congratulatory discourses of online microfinance as manifested on Kiva, MicroPlace, and ACCION may be undermined by these inherent contradictions embedded on their technical
interfaces. The framing of the third world person as an entrepreneur seems to counteract the visual arrangement of the images that portray the entrepreneur as disciplined, obedient and as a person who is being spoken for and consumed like a commodity through a Western gaze. The mere presence of the third world person online may suggest that these individuals have equal access to web 2.0 communication technologies, but it is clear from the literature and studies available that not all subalterns have access to the tools of their empowerment, especially those in rural communities (Chowdhury, 2008). Out of a population of 45, 047, 502 (CIA World Fact Book, 2011) Sudan has about 4.2 million internet users Ghana has about 1.2 million internet users out of an estimated population of just over 24 million people. Comparing these countries to developed nations such as the United States, more people have access to the internet in the Global North. Over half of the U.S. population has access to the internet (about 245 million have access) (CIA World Fact Book, 2011). Given the goal of online microfinance institutions to create social change, the subaltern’s access to the tools of empowerment (internet) is crucial though mere access may not guarantee equal participation.

One must, however, not completely write off these developing countries with regards to access to the internet because in locations as far as Accra, Lagos, internet cafes offer affordable access for a wide range of people who are not supposed to have it because their residences do not (Mirzoeff, 2009). However, the apparent inequalities that exist with regards to access to the internet and its imaging tools needs to be acknowledged because there are historical circumstances that contributed to these disparities in cyberspace. One cannot also rule out the notion that power structures and issues associated with race gender, ethnicity, and representation of the subaltern are re-imagined, and replicated digitally in online environments (Nakamura, 2008). The representational practices of Kiva, MicroPlace, and ACCION thus warrant close
examination to tease out some of the imperialistic representations which Gajjala and Birzescu, (2011) theorized about. The visual arrangements and narratives which sum up the representations of these third world people become the quintessence of poverty. These men, women and children by default become the native informants and representative samples of a continent that is described as embodying all forms of social issues. Though this may not necessarily be the case in many circumstances, the lender or the Western benefactor may be misled into thinking that all Africans look or have these kinds of dispositions (they are all helpless without the support of the fortunate lender or former colonizer). The identities of these third world individuals are thus filtered and simplified through the lens of web 2.0 development technologies to appeal to the status quo and the sensibilities of Western audiences. These practices may be considered by some as necessary evils that attract funding to the poor, but at whose expense? I join Gajjala and Birzescu (2011) in arguing that these discursive online and offline microfinance practices represent a new form of digital imperialism tinged with a seductive appeal. Lenders are enticed to lend to the poor through complex discursive practices of representation enabled by web 2.0 communication technologies. Third world people are arranged and presented in a fashion that appeals to the privileged Westerner who in turn peruses and picks who to lend to, a process which is identical to shopping for goods and services offline and online (Black, 2009; Gajjala, Birzescu, & Yartey, 2011). Third world people, by default, become commodities who are consumed through the gaze and practices of the lender through various online microfinance models of lending to the poor.

Grameen Bank’s group lending model has been modified by various online and offline microfinance institutions in different nation states. Kiva, MicroPlace, and ACCION have distinctive but similar models of lending to the poor. The difference between online lending and
offline lending lies in the online’s use of web 2.0 technologies and the solicitation of funds from a specific segment of the population which has access to these tools and has the literacy to engage discursively on technical interfaces that are designed purposely to raise money for explicit goals. Kiva, MicroPlace, and ACCION employ common web 2.0 technical tools to raise money for borrowers. The technical interface of each website is embedded with interactive tools that allow two way communication including the capability for the lender to electronically drop a digital image of a borrower in a basket and then review and complete a payment contributing to the borrower or an MFI’s fundraising status. Kiva operates on a peer-to-peer model of lending through which lenders are able to lend directly and remotely to a borrower.

Partly following Grameen’s model of lending, Kiva lends to individuals and groups online, and though the money does not go directly to the third world entrepreneur the lender is made to feel that the money goes directly to the borrower. This can be a bit misleading if one has not read Kiva’s description of it’s model of lending. Money first goes to a local MFI which in turn disburses it to borrowers. In some instances, pre-disbursement of funds occurs and local Kiva partners (MFIs) disburse funds to a borrower even before that borrower receives full funding online. Kiva explains that this occurs in emergency situations when a borrower needs the funds urgently to address a time sensitive issue or project. Kiva’s model of lending makes use of a mediator, the local MFI partner that serves as a financial filtering agency responsible for separating qualified lenders from unqualified lenders at the local level. There is an obvious hazard in sending money directly to the borrower who may not pay it back without a local overseer. The MFI also serves as a collection agency recouperating money lent out with interest. The original principle is then electronically transferred back to Kiva which then submits the money back to the lender. The lender is then given unlimited opportunities to relend money over
and over again. Like the Grameen model of lending, group lending encourages good repayment rates for Kiva and its MFI partners. Peer monitoring encourages group members to pay loans back in a timely fashion increasing their likelihood of receiving future funding.

The strength of Kiva’s model lies in the immediacy that the technical interface offers its lenders, local MFIs and borrowers. The ability of the lender to see who s/he is lending to, what this person does, where this person lives, how many children they have, and what they hope to use the money for gives Kiva’s model of lending a personal and humanistic feel. Lenders are able to put a face to their social and financial transactions online. The interactive tools such as the Facebook applications, which allow lenders to segment borrowers by liking and sharing profiles, adds to the social benefits of Kiva’s model. By liking a borrower or a group of borrowers on Kiva, others within the lender’s network are able to check out these profiles so the borrower’s chances of being funded not only increases but her profile information is diffused to other networks. There is what appears to be a seamless flow of narratives from Kiva’s network to other networks in cyberspace, flows that may be subjected to perceived or unperceived interusions in diverse networks. There also seems to be a veiled violence associated with the flow of borrower narratives and images on Kiva, MicroPlace, and ACCION’s networks. The identities, digital images, and narratives of borrowers are launched at blinding speeds in cyberspace from computer to computer, from one smart device to another, and these narratives and images are consumed at rates that we cannot completely grasp theoretically. The digital images of borrowers vigorously flow, bounce, and stagger across and against digital playing fields consisting of networks and firewalls that control the flow and access to information globally.

MicroPlace’s model of lending is slightly different from Kiva’s in the sense that
MicroPlace is a for profit organization that operates on a financial investment model of lending. Lenders are provided with investment tools that allow them to reap financial benefits from lending to the poor. Unlike Kiva where lenders receive their money back without interest, lenders on MicroPlace not only receive interest on the money they lend out, but also gain intrinsic satisfaction from being socially responsible. MicroPlace’s investment model of lending provides lenders with various investment portfolios: they invest in their choice of portfolio and the funds are then electronically transferred to MicroPlace MFI partners around the world to be disbursed to deserving borrowers. Lender investments accrue interest and they receive their investments back with interest. MicroPlace’s model of empowering the poor begs the question of whether one can blend compassion with profit. Is it alright to financially benefit from empowering the poor? Running a for profit microfinance institution may also help spawn better support for borrowers and attract other donor agencies (Jurik, 2005). For lenders on MicroPlace, this may be an added incentive that does not take away the original intent of lending to the poor, which is to lift them out from poverty. These lenders are still attempting to do this but at the same time they are financially benefiting. This is the venture capitalist model of empowerment where money is raised and invested and reinvested again and again to increase returns. Though this model of lending may seem a slightly disingenuous model of empowering the poor, numerous investors have now developed an appeal in microfinance which is based on the returns they are receiving (Marshall, 2006) which seems to be working for many people. Marshall explained that as an alternative to handing out money to governments, international development agencies developed microfinance initiatives that targeted non-governmental organizations as recipients of foreign funds. In many instances, governments have mismanaged funds from donor agencies resulting in lose-lose situations for beneficiaries and those most in need of funding.
Compared to MicroPlace, ACCION solicits donations from its stakeholders who are also provided with an assortment of interactive tools to submit and receive financial and social transactions. Stakeholders can donate online, by phone, by mail or they can also donate stock gifts which are eligible for tax gains. Like MicroPlace, ACCION’s online members also receive intrinsic and monetary gains from their donations which may also serve as motivators for participating in ACCION’s online microfinance network. The online lending models for Kiva, MicroPlace, and ACCION form a part of web 2.0 development tools by which the poor are empowered online and offline.

*Framing Development*

The dominant development paradigm of the 1960s labeled countries that had capital intensive technologies as developed countries. Industrialized nations like the United Kingdom, the United States and many European countries were considered as advanced nations that were paving the way for others to follow. The development of the internet and its gradual evolution to the now web 2.0 age has been marked by new development initiatives that are driven by the development tools of the internet. Organizations such as Kiva, MicroPlace, and ACCION are among thousands of online social change initiatives that have adopted modified frames of development in order to reach transnational audiences around the globe. On Kiva, MicroPlace, and ACCION, development is framed as being driven by web 2.0 communication/development technologies. These include web applications, mobile applications, and networking tools which are accessible by the a privileged few who have the means to acquire these tools and the required literacy to engage with them. However, Kiva, MicroPlace, and ACCION’s framing of web 2.0 development tools makes it seem as if these tools are accessible and used by everyone. For example, on Kiva there are thousands of images of third world borrowers which are supposedly
snapshots of their lives in various locations around the globe. These images and narratives were not produced by the borrowers, but rather a privileged few who had access and the means of producing them.

Development is also framed on these sites as network driven. Web applications and social plug-ins such as Facebook, Twitter and MySpace are self-empowerment tools that are used to create and sustain horizontal and vertical networks between borrowers and lenders in various networks. Development is thus attainable through self-empowerment, the neo-liberal idea that one must take charge of his/her own destiny and through hard work s/he will be able to transition out of poverty. The feminist empowerment discourse is also evident in the framing of development on these sites. On all three sites (Kiva, MicroPlace, and ACCION) women are the main recipients of microfinance products because they have been deemed as the most vulnerable in poor communities in developing countries, and more trusted to pay back loans compared to men (Armendáriz & Morduch, 2000). The appropriation of the feminist empowerment discourse is also reflected in various development projects by international agencies such as the World Bank, the World Health Organization and many other Western agencies of social change and development. Development is also a top-down approach facilitated by web 2.0 tools that are used to discipline and document the poor in their natural habitats. To receive the financial products or capital that will help lift them out of poverty, they must first submit to the filtering processes of documentation and representation on the World Wide Web. They must match themselves to their donors and compete for funding. Development is thus attainable through direct or indirect engagement with web 2.0 technologies of empowerment. Nation States that willingly engage with these technologies may improve their chances of attaining development and those that do not may not. Development is therefore framed as
attainable only through the neoliberal empowerment tools provided by the Global North. These tools help structure the visual and rhetorical frames on the websites of Kiva, MicroPlace, and ACCION. All three sites adopt similar visual and rhetorical frames to communicate their ways of empowering the poor.

*The Self-Empowered Borrower Frame*

The rhetorical frame of the self-empowered borrower reverberates on all three sites. Visitors to these sites are told that if they decide to lend to the poor they will not be giving to charity, but rather supporting poor individuals who will self-empower themselves and improve their living standards. Lenders are told that the poor are viable entrepreneurs looking for funding that will help improve their business. The frames that suggest this are embedded in the narratives that accompany the visuals of borrowers on Kiva, MicroPlace, and ACCION. Words such as *business, extra profits, expand,* and *ambitious* etc, suggest that the lender’s money will be put to good use by the borrower, and it will not only reap profit for this borrower but also help the borrower expand her/his business. The frame of the self-empowered borrower falls under the neoliberal philosophy of taking charge of one’s life: the idea that once the citizen is provided with the appropriate tools s/he will be able to use these tools to empower her/himself. The self-empowered borrower is thus a business partner who will provide financial and non-material rewards to the lender, in some cases financial returns. The self-empowered borrower frame is also made visible in the digital images displayed on Kiva, MicroPlace, and ACCION. For example, the images of the Kenyan hairdresser in Figure 19 and image of Peter Kipketer Bugei in Figure 17 show borrowers who are empowered and actively engaged in their respective businesses.
The Egalitarian Lender Frame

The egalitarian lender frame used by Kiva, MicroPlace, and ACCION suggests that self-empowered borrowers are provided with a democratic online space where every borrower is provided access to web 2.0 communication tools that will facilitate the generation of funds for the borrower. The process of finding potential lenders is simplified and made easy by web 2.0 communication and development technologies which circulate narratives of borrowers to different networks on the World Wide Web. Every borrower or partner MFI therefore has an equal chance of receiving funding on Kiva, MicroPlace, or ACCION. The contradiction to the egalitarian lender frame is that most of the funds generated by Kiva, MicroPlace, and ACCION go to female borrowers. On Kiva, for example, 81.22% of loans have gone to women (Kiva: Statistics, 2011) with men receiving a smaller percentage of loans.

The Credible Native Borrower Frame

Victorian narratives that still prevail in the media and in movies suggest that the other/third world person/the oriental is devious, dishonest, treacherous and a colorful scoundrel (Said, 1994). Kiva, MicroPlace, and ACCION present to their Western audiences a sanitized image of the other, the credible native borrower who appears to depart from the orientalist depictions of the third world other. The narratives presented about the borrowers displayed on Kiva suggest that lenders can trust these selected third world people. Kiva employs words and descriptions which promote trust towards these borrowers. Lenders are told that the native/borrower/other is credit worthy, knowledgeable, and hardworking (refer to analysis of Vasta Muhirwe, Figure 19 in Appendix B). On Kiva, some of the descriptions suggest that the other can and should be trusted because they are among a selected and vetted number of third world individuals who have gone through various levels of filtration and vetting processes that
makes them safe to lend to: they are model borrowers who can be trusted. However, occasionally the credible native borrower may default on loans and as discussed in the previous chapter (Chapter 4) in many instances Kiva does warn lenders of MFI’s and borrowers who have been delinquent in paying back their loans: they are labelled as high risk borrowers. Lenders, regardless of the warnings, still lend to these high risk borrowers.

While Kiva and other online microfinance institutions appear to be framing the borrower in a positive light, other discursive visual and textual representations appear to suggest otherwise. I discuss these because it is equally important to know that some of these representations (intentional or unintentional) resuscitate colonial discourses that depicted the other as helpless, passive and waiting. My analysis suggests that some of the visual representations of the third borrowers are belittling (for example see Figures 17 & 18 on pages 115 and 120 respectively) in their arrangements, and send contradictory messages to lenders about borrowers who are also framed as trust worthy, hardworking and subscribing to Western ideals. It is important for some of these contradictions to be teased out of socio-financial networks that claim to provide succor to the poor. What is at stake is that representing borrowers in simplified and unsophisticated ways as depicted in Figures 17 and 18 contributes to the discourses of othering on these websites, reinvesting condescending narratives and visuals of the Victorian era in the minds of Western audiences which may invoke sentiments of pity and distrust towards the borrower.

**Contradicting Roles of Empowerment**

Keating, Rasmussen, and Rishi (2010) argued that people are invited to capitalism through manipulative and aggressive ways. By stripping individuals and groups of current social structures, a path is cleared for capital to flow and the authors add that these practices are
gendered practices and have unfavorable effects on women due to the roles they play in reproduction. While women are evidently being liberated from some patriarchal subjugations (Keating, Rasmussen, and Rishi, 2010) through microfinance, they are at the same time being subjected to rigid rules and regulations by these same agents of empowerment. Though women and men are clearly being empowered by online microfinance institutions, some of them are paradoxically represented in disempowering and belittling ways. NGOs/MFIs consciously or inadvertently find themselves caught up in exoticizing and othering borrowers for the noble cause of empowering them. Keating, Rasmussen, and Rishi (2010) argued that by critiquing these processes of global finance, we help “generate a vigorous counter-discourse about globalization that neither romanticizes the past nor settles for the brutality of the present” (p. 173). A counter discourse pushes against the homogenizing representation of the subaltern. The contradicting roles of empowerment are sensitive but remain significant concerns to deconstruct. The practices of empowerment are hence interwoven with disempowerment and NGOs/MFIs become complicit in transferring and creating new and digitized power disparities from the offline to online.

Conclusions

I began this dissertation with a reflection of experiences that related to this project. I highlighted some of my experiences working for Noyam, a nonprofit organization in Ghana. I discussed some of the difficulties that NGOs like Noyam face and the processes that they have to go through to attract funding from international NGOs around the world. Matching their organizational cultures, values and goals to potential funders become essential in the process of attracting funding. Donors are demanding more from MFIs (Gallardo, Ouattara, Randhawa & Steel, 2005; Wright, 2003) and NGOs play important roles in the state by reacting to the needs of
the marginalized and the poor in society (Kamat, 2003), some of these services are lacking from the state. This dissertation was therefore a visual analysis of three online microfinance institutions, Kiva, ACCION, and MicroPlace, all of which provide financial services through web 2.0 communication/development technologies to MFI/NGOs and the poor in developing countries. Though these organizations are employing the tools of the internet to bring about change in the lives of the poor in developing countries, I join scholars such as Nakamura (2002; 2008) in arguing that the internet has an inherent potential to reproduce issues of race, representation, identity, and power disparities that exist offline. The internet thus becomes a discursive and rhetorical space where race and identity is replicated and duplicated in very nuanced and subtle ways. Global and local communication processes associated with empowering the poor thus seem to be riddled with issues of race representation, gender, and identity. Following Aradhana Sharma’s (2008) this dissertation sought to examine the assumptions behind some of these empowerment initiatives showing how they materialize and are made visible through offline and online practices. Web 2.0 communication tools of empowerment become devices of self-governing subjects and objects (Hay, 2003) that are indirectly used by the poor to lift themselves out of poverty. These tools are adopted to represent the subaltern who may not have the means of media production to represent him/herself on spaces such as Kiva, ACCION, and MicroPlace. The subaltern is thus ingratiated into the capitalist market system (Kamat, 2003) and introduced to offline and online relationships that are inherently voluntary and coercive (Sosale, 2007).

Summary & Implications

Using visual analysis I examined a total of 30 images and 30 narratives on Kiva, ACCION, and MicroPlace. I also examined the homepages of these sites to help gain a better
understanding of how the poor are being empowered through web 2.0 communication technologies. Through the use of web 2.0 communication/development technologies the identities of third world individuals and groups are documented on Kiva, ACCION, and MicroPlace to help raise money that will lift them out of poverty.

In my effort to answer the question *how are web 2.0 communication technologies used to provide microfinance products to the poor in developing countries?* I found that these websites use similar kinds of internet technologies to provide microfinance products to the poor in developing countries. These sites employ open APIs that allow users to create and circulate narratives about borrowers and lenders. The use of Facebook, Flicker, Twitter, YouTube, LinkIn and other web applications allow lenders/users to simultaneously produce and circulate narratives in cyberspace. These same technologies also enable easy online lending to the poor in developing countries who may not have access to these technologies of empowerment. Users are also able to recommend and comment on borrower profiles which may increase the chances of a borrower being funded on sites such as Kiva. Also the ability of lenders to create personalized accounts allows them to browse profiles of borrowers and lend to them. Web 2.0 applications such as Kiva Stream, KivaDroid Android App, iKiva app for iPhone and iPod Touch, Kiva7 Windows Phone 7 App, Kiva Alerts, Kiva World, and Kiva Data are made available to lenders adding to the ease and convenience of lending from a comfortable distance.

This leads to the next question: *What procedures do prospective borrowers go through to obtain loans from these institutions?* I found that borrower’s prospective borrowers have to go through various filtration processes that require different levels of representation. Borrowers are interviewed and digitally documented on these websites. To obtain loans from Kiva, ACCION, and MicroPlace, borrowers have to voluntarily subject themselves web to 2.0 tools of
representation which frame their final digital identities on these sites. Other than submitting themselves to the tools of representation borrowers also tell their narratives of poverty to local Kiva partners and Kiva fellows who in turn circulate these narratives on the World Wide Web to attract funding for these borrowers.

This leads to Question Three: How are online microfinance institutions empowering the poor, and how is the neoliberal notion of empowerment framed on these websites? I found that by indirectly providing some of the poor with access to web 2.0 technologies they are able to raise funds online to help lift themselves out of poverty. By documenting the narratives and images of the poor on Kiva, ACCION, and MicroPlace the munificent and privileged individuals and groups mostly from the West are able to engage with web 2.0 communication technologies and lend to the poor in developing countries. The neo-liberal notion of empowerment is thus framed as a self-empowering tool on these websites. Borrowers are framed as people who are taking charge of their own lives with the help of web 2.0 communication technologies and the kind lenders from the global North. Empowerment is thus framed as attainable through hard work, aspiring to the appropriate goals and values such as education, self-sufficiency, family, and a passion for progress through entrepreneurship.

Question Four asked: How are third world people digitally represented on these online sites? I found that third world people are represented inconsistently on these websites. While some third world individuals and groups appear to be represented in an empowering light with some of these subjects smiling and actively engaged in their respective third world locations, others appear to be disciplined through the lens of these web 2.0 technologies and are presented as docile bodies waiting for the Western lender to help. These imperialistic representations (Gajjala & Birzescu, 2011) belie the benevolent intentions of some of these microfinance online
initiatives implemented to empower the poor. My analysis also suggest that borrowers are framed as commodities that are consumed through the Western gaze.

Next, Question Five asked: *What models of microfinance lending are used to empower the poor through online portals?* I found that Kiva, ACCION, and MicroPlace employ different models of lending to empower the poor. Kiva operates on a peer-to-peer model of lending where lenders are allowed to engage with the digital profiles of borrowers and the technical interface of Kiva makes it seem as if these lenders are directly lending to the identities of these borrowers off-line. MicroPlace adopts an investment model of lending, lenders receive and interest on the money they lend to the poor through. Lenders on ACCION make donations by phone, mail, and stock gifts which may be eligible for tax gains.

Question Six asked: *How is development framed on these sites?* What I found was that development was framed as driven through web 2.0 communication technologies. Though these technologies may be available to a privileged few they are framed as the tools of empowerment for the poor. Without these tools lenders in the Western world may not be able to lend to the poor in developing countries. Though not everyone has access to these tools, the subaltern is given indirect access by allowing those who have means to media production to represent them in the digital enclosure. The digital enclosure functions on a system of rewards and punishments, you lose your privileges if you fail to participate and you gain certain privileges when you participate. For example being actively engaged on the social network facebook, gives one certain privileges such as knowing what friends are up to, reading and responding to status messages among many things, once you go off facebook, you may loose these privileges. Borrowers agreeing to indirectly participate on online microfinance networks like Kiva also have certain privileges which include increasing their chances of being funded and forming virtual
relationships. Development is also framed as attainable mostly through women because most of the loans given out on Kiva go to women entrepreneurs, the women are considered to be more industrious and productive compared their men counterparts.

Finally we reflect on the last question: What dominant visual and rhetorical frames/tropes are adopted by ACCION.org, kiva.org and MicroPlace.com to communicate their way/s of empowering the poor? I found that the self empowered borrower is a frame commonly used on all three websites. The borrower is framed as in charge of her/his own empowerment through hard work and funding from Western lenders. Through web 2.0 communication technologies borrowers are framed as having equal access to these online spaces of empowerment, they are shown smiling and actively engaged in gender appropriate work, while others are portrayed as passive, sad, and waiting to be empowered. The contradicting roles of empowerment are thus evident on some of these websites.

The use of web 2.0 communication technologies to provide financial services/products to the poor shows the important role that technology is playing in alleviating poverty in distant communities around world. The ease that these technologies offer for some literate participants who are able to navigate various financial/social technical interfaces allows these individuals or groups to show compassion through mediated technologies. They lend to the poor and hopefully impact social change and development in the lives and communities of these people. However, it is equally important for communication and media scholars to examine how these technologies are being employed in online empowerment initiatives as the present study attempts to do.

Theoretically, this dissertation advances the work of Gajjala and Birzescu, 2011; Gajjala and Birzescu, 2010; Gajjala and Mamidipudi, (2002); Gajjala, Gajjala, Birzescu and Anarbaeva (2011); Nadesan, (2010) and Nakamura, (2002; 2008). By blending together Gajjala and
Birzescu, (2011) notion of digital imperialism in online social/financial networks and Nakamura’s (2001; 2008) race in cyberspace theoretical framework I was able to tease out how web 2.0 communication technologies are used to empower the poor in developing countries. Though these technologies are effectively in use to lift the poor out of poverty, they also present paradoxical issues of representation, identity, race and the engendering practices of empowering the poor. The reproduction and replication of power structures in these social/financial networks challenges communication scholars like myself to explore new ways of making sense by theorizing these complicated communication processes that play an important role not just in alleviating poverty but also for women’s empowerment. As Gajjala and Mamidipudi, (2002) rightly put it, specific technologies create particular technological environments and it is important to deem them important to study. These technological environments have a potential to be empowering to those who have access and the required literacy to navigate them. To those who are not privileged to gain access it may be disempowering since they are unequal participants in shaping their own identities on these social/financial networks that Gajjala and Birzescu, (2011) discussed about. Nakamura’s notion of *cybertypes* (2002) also helped me ascertain what happens to race when it is replicated online by helping me deconstruct some of the representational issues (some subtle) that exist on online microfinance social/financial networks. Thus theoretically this dissertation also builds on Nakamura’s idea that we cannot escape issues of race and representation in cyberspace, and that these congregational spaces become extensions of off-line power structures that may have a tendency to empower the subaltern but at the same time pushing them to the fringes of active production and participation online.

Methodologically this study builds upon a visual analysis agenda through a feminist
critical lens to study how web 2.0 communication technologies are employed in the empowerment of the poor in developing countries. Through a critical feminist lens I was able to tease out issues of representation, identity and gender that are produced through the empowerment practices of transnational online microfinance social/financial networks such as Kiva, ACCION, and MicroPlace. The production and placement of images from the third world on Kiva, ACCION, and MicroPlace no doubt serves an important function, it forms part of a persuasive appeal to ordinary citizens of the Global North to lend to people from the Global South. However, the problematic representations of the poor appear to undermine the genuine intentions for their empowerment and upliftment from poverty. While some of the representations seem to be purposeful or unintentional, they still hide the nuance processes of their creation, and this is what this study attempted to deconstruct. The method adopted for this study, however, was effective because it gave me the appropriate tools to examine Kiva, MicroPlace, and ACCION teasing out their website structures and making sense of some of the visuals and narratives that were displayed on these sites.

Unanswered & Emerging Issues

The confines of my method did not allow me to fully answer some of the questions posed in this study. For example, the voices of borrowers throughout this manuscript were the mediated voices of these individuals and groups. They are mediated because the narratives and images were all taken from Kiva, ACCION, and MicroPlace respectively. Future research could directly document the narratives of the poor through field research juxtaposing them to the results of this study. Also, my main research question asked how web 2.0 technologies are being used to empower the poor, conducting future field research will enrich the findings for this question in my current study and also help further establish as to what degree borrowers like Peter Kipketer
Bugei (See Figure 26 on page 128) or Efua (See Figure 27 on page 130) in developing countries have access to the technologies being used to empower them. Are they able to actively participate in these online social/financial networks? Do they make comments and interact with their benefactors online? Are they aware that they have initiated online relationships with their lenders? These are questions that could be explored further in a future study. It will also be practical to further examine what borrowers go through to obtain loans off-line and the off-line processes they go through before their identities are finally digitized on these social/financial networks.

What’s at Stake?

Though research exists in communication studies on race, gender, and digital culture, most of them tend to focus on online community building, and the production of websites for ethnic identity reasons with little attention paid to visual culture (Nakamura, 2008). This study adds to the limited existing research in communication studies, and also contributes to the ongoing theoretical conversations of power relations pertaining to race, identity, and gender in cyberspace (Nakamura, 2002; 2008). It also contributes to ongoing conversations about online microfinance global development initiatives, which have wide reaching ramifications, making the communication processes that drive these empowerment initiatives important to examine. The present and future study of Critical Cyberculture Studies and Critical Development Communication is also at stake. We still live in a much mediated culture and technological advancements are reshaping the ways we interact and impact social issues around the world and in our communities. Studies of this nature (the present study among others) may help humankind/communication scholars gain a better understanding into how web 2.0 communication/development technologies are engaged to bring about social change by reducing
poverty in developing countries. As I stated in the beginning it is imperative for my audience to know that this study is not an assessment of the empowerment initiatives of Kiva, ACCION, and MicroPlace, but rather an attempt to tease out some of the contradictions that exist in the processes of empowering the poor through web 2.0 communication/development technologies. The present study has implications in the United States and transnationally as well; a study of this nature provides theoretical grounding for future studies as well. I acknowledge that in our attempt to critique as scholars in studies of this nature, we also sometimes inadvertently exoticize the other, and exhibit power and authority over our research subjects. However, as Gajjala (2002) succinctly put it, our silence would be another form of betrayal. As scholars in the academy it is our responsibility to investigate and produce discourses that challenge the normalized discourses of corporations, organizations, and other global, transnational and local power structures. As critical researchers we inevitably represent others and not doing so through our writing lets down the people that we represent through our research. Critical research is supposed to generate and incite discussion that may help provide direction for solving issues that affect the less privileged in society. Being silent about the injustices and inequalities around us does not foster the development and progression of humankind.
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joann1111


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APPENDIX A. KIVA HOMEPAGE CHANGES

In the news...

2006 ‘Year in Ideas’ Award:
“Kiva.org, a schoolteacher in Kansas city partner with a microsociety lending to a deep-shodador shay,”
The New York Times Magazine
press page >>.

Figure 8: Screenshot showing twitter and facebook plugins. Retrieved July 18, 2011, from http://www.kiva.org/
APPENDIX B. KIVA PROFILE PICTURES

Figure 19: Katerera Farmers Group, Bushenyi. Retrieved May 18, 2011, from http://www.kiva.org/lend/298607

Figure 20: Kitunga Tukore Group, Kihhi. Retrieved May 18, 2011, from http://www.kiva.org/lend/293957


Figure 24: Loretta posing for a Kiva website picture. Retrieved May 18, 2011, from http://www.kiva.org/lend/294860
Figure 25: Peter from Uganda: Retrieved May 18, 2011, from http://www.kiva.org/lend/296518

Figure 29: Screenshot of Kiva lender Joann’s profile. Retrieved May 18, 2011, from http://www.kiva.org/lender/joann1111
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<th>BRAC’s Repayment Performance on Kiva</th>
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<td>Delinquency Rate</td>
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<td>Amount In Arrears</td>
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<td>Outstanding Portfolio</td>
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<td>Number of Loans Delinquent</td>
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<td>Default Rate</td>
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<td>Amount of Refunded Loans</td>
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<td>Average Time To Fund A Loan</td>
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<td>Average Loan Term</td>
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<td>Average Interest Rate and Fees Borrowers Pay (Portfolio Yield)</td>
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<td>Average Number Of Comments Per Journal</td>
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<td>Average Number Of Recommendations Per Journal</td>
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</tbody>
</table>

Table 2: BRAC South Sudan’s Loan Performance. Adapted May 18, 2011, from [http://www.kiva.org/partners/107](http://www.kiva.org/partners/107)
<table>
<thead>
<tr>
<th><strong>Pearl’s Repayment Performance on Kiva</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loans</td>
<td>$7,166,125</td>
</tr>
<tr>
<td>Delinquency Rate</td>
<td>2.10%</td>
</tr>
<tr>
<td>Amount In Arrears</td>
<td>$18,350</td>
</tr>
<tr>
<td>Outstanding Portfolio</td>
<td>$873,577</td>
</tr>
<tr>
<td>Number of Loans Delinquent</td>
<td>66</td>
</tr>
<tr>
<td>Default Rate</td>
<td>0.00%</td>
</tr>
<tr>
<td>Amount of Refunded Loans</td>
<td>$112,775</td>
</tr>
<tr>
<td>Number Of Refunded Loans</td>
<td>50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Loan Characteristics</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans To Women</td>
<td>63.45%</td>
</tr>
<tr>
<td>Average Loan Size</td>
<td>$231</td>
</tr>
<tr>
<td>Average Time To Fund A Loan</td>
<td>4.5 days</td>
</tr>
<tr>
<td>Average Loan Term</td>
<td>4.93 months</td>
</tr>
<tr>
<td>Average Interest Rate and Fees Borrowers Pay (Portfolio Yield)</td>
<td>54.80%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Journaling Performance on Kiva</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Journals</td>
<td>1,913</td>
</tr>
<tr>
<td>Journaling Rate</td>
<td>69.13%</td>
</tr>
<tr>
<td>Average Number Of Comments Per Journal</td>
<td>0.30</td>
</tr>
<tr>
<td>Average Number Of Recommendations Per Journal</td>
<td>4.96</td>
</tr>
</tbody>
</table>

Table 3: Pearl Microfinance Limited. Loan Performance. Adapted May 18, 2011, from [http://www.kiva.org/partners/84](http://www.kiva.org/partners/84)
<table>
<thead>
<tr>
<th>KADET'S Repayment Performance on Kiva</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loans</td>
<td>$2,340,900</td>
</tr>
<tr>
<td>Delinquency Rate</td>
<td>0.23%</td>
</tr>
<tr>
<td>Amount in Arrears</td>
<td>$2,061</td>
</tr>
<tr>
<td>Outstanding Portfolio</td>
<td>$890,169</td>
</tr>
<tr>
<td>Number of Loans Delinquent</td>
<td>122</td>
</tr>
<tr>
<td>Default Rate</td>
<td>0.00%</td>
</tr>
<tr>
<td>Amount of Refunded Loans</td>
<td>$4,275</td>
</tr>
<tr>
<td>Number of Refunded Loans</td>
<td>7</td>
</tr>
</tbody>
</table>

**Loan Characteristics**

| Loans to Women                     | 46.54%     |
| Average Loan Size                  | $480       |
| Average Time to Fund a Loan        | 1.97 days  |
| Average Loan Term                  | 8.15 months|
| Average Interest Rate and Fees Borrowers Pay (Portfolio Yield) | 27.10% |

**Journaling Performance on Kiva**

| Total Journals                      | 656        |
| Journaling Rate                    | 22.97%     |
| Average Number of Comments Per Journal | 0.05 |
| Average Number of Recommendations per Journal | 0.25 |

Table 4: KADET. Loan Performance. Adapted May 18, 2011, from http://www.kiva.org/partners/133
<table>
<thead>
<tr>
<th>CRAN Repayment Performance on Kiva</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loans</td>
<td>$1,690,125</td>
</tr>
<tr>
<td>Delinquency Rate</td>
<td>21.44%</td>
</tr>
<tr>
<td>Amount in Arrears</td>
<td>$44,903</td>
</tr>
<tr>
<td>Outstanding Portfolio</td>
<td>$209,456</td>
</tr>
<tr>
<td>Number of Loans Delinquent</td>
<td>511</td>
</tr>
<tr>
<td>Default Rate</td>
<td>0.00%</td>
</tr>
<tr>
<td>Amount of Refunded Loans</td>
<td>$30,275</td>
</tr>
<tr>
<td>Number of Refunded Loans</td>
<td>72</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Characteristics</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to Women</td>
<td>89.26%</td>
</tr>
<tr>
<td>Average Loan Size</td>
<td>$391</td>
</tr>
<tr>
<td>Average Time to Fund a Loan</td>
<td>1.07 days</td>
</tr>
<tr>
<td>Average Loan Term</td>
<td>5.91 months</td>
</tr>
<tr>
<td>Average Interest Rate and Fees Borrowers Pay</td>
<td>33.64%</td>
</tr>
<tr>
<td>(Portfolio Yield)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Journaling Performance on Kiva</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Journals</td>
<td>1,747</td>
</tr>
<tr>
<td>Journaling Rate</td>
<td>41.13%</td>
</tr>
<tr>
<td>Average Number of Comments per Journal</td>
<td>0.12</td>
</tr>
<tr>
<td>Average Number of Recommendations per Journal</td>
<td>3.22</td>
</tr>
</tbody>
</table>

Table 5: CRAN Ghana, Loan Performance. Adapted May 18, 2011, from [http://www.kiva.org/partners/91](http://www.kiva.org/partners/91)
From a mud house to a house of bricks - the impact of a Kiva loan on Akuah's life

Posted by Mei-ing Cheok on Feb 10, 2011

Akuah is an incredibly cheerful and gregarious lady. She was so happy to see the CRAN team that I got a big hug from her on arrival.

She has two very diverse businesses: saucepans and gari (a staple in West Africa, painstakingly made of cassava).

One week is devoted to making gari and the other week is spent selling the gari and saucepans in her village and neighbouring ones. With her Kiva loan, she has been able to buy cassava in bulk to prepare more gari for sale, thus increasing her income. This has allowed her to build a new home, made of bricks. Akuah, her husband and seven children used to live in a house made of mud.

She says to Kiva lenders, “I appreciate what you’ve done for me.”

Christian Rural Aid Network (CRAN)

Posted by Mei-ing Cheok from Abura, Ghana Feb 10, 2011

Figure 35: Update on Akuah’s loan. Retrieved June 17, 2011, from http://www.kiva.org/updates/loan/366776
Figure 36. Comments on Akuah’s progress. Retrieved July 17, 2011, from http://www.kiva.org/updates/loan/366776