

Development 2.0: A Critical Discourse Analysis of Peer-to-Peer Aid

by

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## Abstract

Foreign aid and development projects, in their initial conception, were generally executed through large-scale state and NGO interventions aimed at eradicating poverty in the developing world. More recently however, development has become an interactive experience, transcending international borders and mobilizing personal relationships between individuals in the Global North and South. Within this new landscape of development – what I call “Development 2.0” – World Vision and Kiva.org have, in their own right, gained international recognition for the approaches they take to alleviate poverty and the numbers of people they have reached. World Vision, perhaps the foremost organization for child sponsorship, encourages individuals to donate to a child in need to provide them with the basic necessities of life. Kiva.org, in contrast, departs from the practice of donating through gifts to a focus on “empowering” individuals through small loans, under the presumption that this provides them with the tools and resources they need to lift *themselves* out of poverty. Through a critical discourse analysis, this paper builds on current literature to highlight the similarities and differences between World Vision and Kiva.org. This research shows how these two organizations, although manifestations of the same phenomena of peer-to-peer aid, mobilize two different representations of the “Other.” This, in turn, hails two distinct donor subjects: one who conceives of foreign aid as charity and a gift and another who conceives of it as a loan and in terms of market relations. By merging online linguistic evidence with contemporary literature, this paper contributes to research on development in the field of anthropology.

## Keywords

Development, foreign aid, peer-to-peer, discourse analysis, charity, microfinance, neoliberalism, gift, market

## **Introduction**

For most of their history, foreign aid and development projects were generally executed through large-scale state and NGO interventions aimed at eradicating poverty in the developing world. The fight against poverty, argue Brainard & LaFleur, “was once almost exclusively restricted to aid officials and learned experts” (2008, 9). More recently, the emergence of the Internet has enabled development to become an interactive experience, transcending international borders and mobilizing personal relationships between individuals in the Global North and South. Solving poverty is no longer solely in the hands of nation-states and non-governmental organizations but has now come to include a number of players – from venture capitalists, to consumer brands, to everyday citizens (Brainard & LaFleur 2008). Whether they are encouraged by celebrity personalities or by their own desire to do good, individual citizens have become active participants in global efforts to end poverty.

In this new configuration – what I call Development 2.0 – organizations have initiated development projects that allow individuals in the Global North to connect with people in the developing world to alleviate poverty. Through the Internet, individuals are able to form one-to-one relationships, browsing through online profiles of people living in poverty and carefully selecting the individual they wish to support. This new form of development puts first world citizens in the driver’s seat, giving them the opportunity to get involved in a cause they care about and allowing them to feel as if they made a tangible difference in the life of someone living across the world. This “someone” is not merely an abstraction, but rather an individual with a face and a name whom they have chosen to support.

Since the emergence of this new form of development, several organizations have gained international recognition for the approaches they take to alleviate poverty and the numbers of people they have reached. World Vision and Kiva have both been successful in harnessing participation from those in the Global North by offering individuals the opportunity to aid an impoverished person of their choosing through a peer-to-peer relationship. However, although they share common techniques, these organizations approach poverty (and solutions to it) in very different ways. World Vision, on one hand, encourages individuals to sponsor a child to whom they give monthly donations and gifts, while Kiva, on the other hand, offers the opportunity to lend money to an aspiring entrepreneur who is seeking to start and run a business. While they are commonly opposed to one another, little has been done to critically compare the similarities and differences in the strategies they use to mobilize participation. To address this gap in the literature, my research compares and contrasts the underlying logic of these two organizations. How do they mobilize representations of an “Other” living in the Global South? How are these representations designed to affect the donor subject that is hailed? How do the textual and visual representations used by these development organizations convey the assumptions that they make about human nature, development, and poverty alleviation?

Drawing on the methods of critical discourse analysis, this research merges linguistic evidence with literature on sociocultural and economic anthropology in order to contribute to the growing body of research on development in the field of anthropology. The importance of this research project stems from its focus on critically analyzing the linguistic and visual content published by World Vision and Kiva. The choice to compare World Vision and Kiva is rooted in their prominence and notoriety in the area of international development. World Vision, perhaps

the paramount organization for child sponsorship, seeks to “transcend economic disparity via personal relationships between individuals in ‘developed’ nations and the children they sponsor in ‘less-developed’ nations” (Bornstein 2001, 595). In their attempts to encourage individuals to donate money, World Vision emphasizes the idea that by “improving lives spiritually and economically, and uniting sponsors and sponsored children in [the] international community,” poverty can ultimately be eradicated (Bornstein 2001, 595). World Vision, a Christian organization, relies heavily on religion in its promotion of charitable giving, encouraging individuals to “follow Jesus’ example of showing unconditional love to the poor and oppressed” (World Vision 2017). In contrast, Kiva departs from the charity model of donating money to sponsor a child, and instead encourages individuals in the Global North to “select worthy entrepreneurs in the Global South to whom they can loan money directly” (Schwittay 2014, 290). Rather than donating money to contribute to a child’s food or school supplies, Kiva lenders “are greeted with the photos and stories of ‘entrepreneurs’ across the globe to whom they can loan \$25 or more,” presumably allowing these individuals to start their own businesses (Schwittay 2014, 291). Recognizing the international prominence of both World Vision and Kiva, a critical discourse analysis comparing the two would be of benefit for fostering an enhanced awareness of the developed world’s approaches to global poverty alleviation in its underdeveloped counterparts. Its implications extend beyond the anthropology of development and the social sciences as it underscores basic issues underlying attitudes toward addressing disparities between the Global North and South.

## **World Vision, Kiva, and Development 2.0**

In this essay, I argue that World Vision and Kiva, although manifested in the same phenomena of peer-to-peer development, mobilize two very different representations of the “Other,” in turn hailing two distinct donor subjects: one who conceives of foreign aid as charity and a gift and another who conceives of it as a market relationship. By first building on Balaji’s (2011) interpretations of the “Other,” my argument points out that World Vision and Kiva share important similarities: they both presume a middle-class subject (typically in the Global North) who is encouraged, in one way or another, to take action. They distinguish this individual from its counterpart: an unfortunate “Other” who is living in poverty, presumably somewhere in the distant Global South. This othering, argues Balaji, occurs when the individual represented in the media is not relatable to its viewers, resulting in feelings of pity that “places some distance between the subject and the object” (2011, 54). The bulk of this paper however, focuses on the differences between these organizations, not only in what they assume about those living in poverty, but about how they can be expected to overcome it. Critical discourse analysis argues that the language used by these organizations sends a specific message about the individuals they are portraying, along with the ways in which people in the Global North should be confronting issues of poverty.

I argue that World Vision promotes poverty alleviation through a narrative of guilt, love, and compassion, subsequently hailing donor subjects who are compelled to donate out of the goodness of their heart. I highlight how the language used by World Vision insinuates the idea that children are helpless victims of poverty and to address it one must generously donate gifts and money with no expectation of receiving anything in return. Despite the fact that this is typically recognized as a selfless and benevolent donation, I draw on Marcel Mauss’ concept of *The Gift* in

order to demonstrate evidence of reciprocity in World Vision's child sponsorship program. Individuals who choose to sponsor a child receive progress reports, family pictures, drawings and handwritten letters – all of which, I argue, allows them to not only feel personally connected to their sponsored child, but also to foster a belief that they are making a tangible difference in his/her life. On the other hand, I argue that Kiva's conceptualization of poverty departs from this discourse of the gift, and instead mobilizes a version of the "Other" who is not to be lifted out of poverty, but rather given the tools to lift *themselves*. To underscore this difference, I draw on Philip Mader's concept of the deserving and undeserving poor, which stems from the idea that "wealth-holders evidently find pleasure in the notion of poor people working hard, finding dignity in work and pursuing the hope of liberating themselves out of poverty" (Mader 2015, 86). In this sense, Kiva, "in promising to help only through self-help, offers a means of intervention that ensures only the deserving poor [those who are willing to work hard and take risks for themselves] will benefit" (Mader 2015, 86).

By transferring the role of alleviating poverty onto privatized institutions, Kiva (and microfinance in general) has been celebrated by many in the development community for its expression of neoliberalism and its ability to help the poor help themselves. Through the application of market principles, microfinance attempts to eliminate barriers to market entry for the poor, while teaching them the "discipline of entrepreneurial economic participation" (Cons & Paprocki 2010). In other words, by providing poor families with access to micro loans, it seeks to bring their social and economic lives together, giving them the ability to enter into the economic sphere and become free, independent entrepreneurs. It is presumed that doing so will ultimately result in poverty alleviation. Building on this discussion of neoliberalism, this research also

considers the work of Anke Schwittay (2014), Natasha van der Zwan (2014), and Carla Freeman (2014) in its discussion of financialization and entrepreneurialization. Citing recent literature, I argue that Kiva's micro-lending program aims to extend finance and market values into the realms of everyday life, encouraging individuals in the developing world to become self-sufficient and productive entrepreneurs who are capable of lifting themselves out of poverty when they are given the capital to do so. This in turn integrates the world's poor – those who were previously excluded from financial services – into the market, thereby reiterating Kiva's inherent reliance on neoliberalism (Schwittay 2014).

The goal of this research is to merge the current literature on financialization and entrepreneurialization with a critical discourse analysis of these organizations' websites to demonstrate the distinct discourses to which they appeal. Recognizing that World Vision is one of the most renowned organizations for child sponsorship and giving through donating, I argue that the language and visual representations it uses mobilizes a donor subject who conceptualizes poverty as an unfortunate set of circumstances and therefore believes everyone living in poverty is deserving of aid. In contrast, I argue that Kiva, one of the most commonly known peer-to-peer microfinance institutions, uses language that is loaded with economic terminology – words such as “opportunity,” “lend,” “repayment,” and “growth,” among others – to mobilize a donor subject who conceives of poverty as a market problem. As such, the donor distinguishes between the deserving and undeserving poor, assuming not only that poverty is a result of lack of capital, but also that only individuals who are willing to work hard for themselves are capable of overcoming it. In sum, I conclude that an individual's choice to engage with World Vision or Kiva is dependent

upon how he/she conceptualizes poverty, and that these two distinct understandings are reflected in the online linguistic and visual representations portrayed on these organizations' websites.

### **Development 2.0 and Peer-to-Peer Aid**

Over the last several years, governments and non-profit organizations alike have focused on finding ways to provide assistance to the poorest regions of the world. In many instances, development projects have mobilized guilt and pity to encourage people to donate their time and money to better the lives of people living in poverty. Several scholars have pointed out how charity advertisements commonly portray people in the Global South as needing to be saved, presumably by a white person in the “developed world” (Balaji, 2011; Small and Verrochi, 2009). In more recent years however, new alternatives have shifted from a tendency of donating hand-outs to a focus on empowering individuals by providing them with the tools and resources they need to lift themselves out of poverty. Within this new landscape of development, microfinance in particular has been celebrated for its potential to alleviate poverty in the developing world. Popularized by Muhammad Yunus in the 1970s, microfinance is widely documented as a tool to “empower oppressed women, ‘financially include’ the disenfranchised, help policy-makers achieve... ‘development goals’ and replace the ineffectual developmental state with more efficient self-help through credit” (Mader, 2015, 2).

Development 2.0 – a play on “Web 2.0” – involves new development tactics that are made possible by the emergence of the Internet and is characterized by increased interaction and connectivity between individuals in the Global North and South. Through the Internet, “users are able to click and interact using various social plugins...to facilitate interactivity or digital

communication” (Yartey 2017, 73). Now, “grassroots philanthropists can take their generosity worldwide – becoming bankers to the poor...or browsing [the web] in search of a specific project to support” (Brainard and LaFleur 2008, 12). Brainard and Chollet sum this up nicely, stating:

“It is a scene that has become increasingly common; nowadays in the world of poverty reduction, billionaires, celebrities, foundations, multinational corporations, nongovernmental organizations, preachers, and social entrepreneurs are working alongside the established multilateral and bilateral bodies that have dominated development since the 1950s” (Brainard & Chollet 2008, 2).

It is through this new form of development that non-profit organizations, such as World Vision and Kiva, have been able to introduce innovative development strategies that encourage individuals in the Global North to take action in poverty alleviation. Most notably, the Internet allows for what I call peer-to-peer development to flourish. Peer-to-peer development is a manifestation of Development 2.0. However, peer-to-peer interactions, in the context of development, tend only to be discussed in terms of lending and microfinance – not in terms of charity and giving. Current literature defines peer-to-peer microfinance as a tool that “connects philanthropic citizens with poor entrepreneurs in the developing world” (Ly and Mason 2012, 1037). Bruton and colleagues emphasize how microfinance, crowdfunding, and peer-to-peer lending have emerged as new financial innovations and have quickly spread across the globe, in part as an attempt to address poverty in developing nations (2015). Through “platform-mediated approaches,” this form of development connects individuals everywhere, “leveling the playing field and allowing individual investors an opportunity to pool relatively small amounts of money together in order to meet the funding requirements of new or expanding ventures” (Bruton et al. 2015, 10). Building on this, I argue that peer-to-peer development encompasses more than

microfinance and also applies to organizations that connect individuals in the Global North and South through other means, such as World Vision's child sponsorship program. In my use of the term, I define peer-to-peer as the one-to-one relationships between middle-class donor subjects and impoverished "Others," which are mediated through the internet and are understood as a means through which to alleviate poverty. Through peer-to-peer relationships, both World Vision and Kiva are able to mobilize participation in their development programs.

In "The subaltern speaks? Performing Poverty through Online Microfinance: A Critical Analysis of Kiva.org," Franklin N. A. Yartey draws on the work of Foucault and Nakamura to argue "existing offline power imbalances are transferred to cyberspace through online microfinance... facilitated by Internet tools" (2017, 73). Through a critical discourse analysis, Yartey suggests that Kiva represents impoverished people in a way that further perpetuates the existing power inequalities between the Global North and South (2017). Despite the merits of Yartey's research, there is nonetheless a lack of scholarly literature that critically analyzes the tactics that are used to mobilize participation among Western audiences. While the research presented in this paper shares similarities with Yartey's claims, I seek to demonstrate the means through which an audience is mobilized and highlight the differences between the strategies used by World Vision and Kiva. In contrast to Yartey's work, which focuses on the ways in which those in the Global South are represented, I draw attention to the economic paradigms – gifts and markets – through which peer-to-peer aid is mobilized. By merging linguistic evidence with literature on sociocultural and economic anthropology, this research draws attention to the distinct differences between microfinance and earlier forms of development, fitting nicely into the growing literature on development in the field of anthropology.

## **A Critical Approach to Development**

In the last twenty years, the anthropology of development has gained significant attention for its ability to critically analyze international development work. Acknowledging the growth of new approaches to development in the 21<sup>st</sup> century, Gardner and Lewis suggest that applying an anthropological lens can help us better understand how development is linked to “global governance and the ongoing hegemonic might of global capitalism” (2015, 5). In conjunction with these developments, the merits of critical discourse analysis offer researchers the opportunity to critically analyze the underlying meanings of textual and visual representations, simultaneously highlighting the inherent power that is manifested in contemporary discourse.

To address gaps in cited literature, this paper draws on methods of critical discourse to analyze the online content of World Vision and Kiva. Beginning in the mid 1960s and early 1970s, the analysis of language systems and discourse became an emerging focus of study, in anthropology as well as other disciplines (Wodak and Meyer 2009, 2). With a focus on “larger units [rather] than isolated words and sentences,” critical discourse studies (CDS) offer the opportunity to study (and question) everything from “texts, discourses, conversations, speech acts, or communicative events” (Wodak and Meyer 2009, 2). Defined by Fairclough and Wodak, Critical Discourse Analysis (from this point forward referred to as CDA) is the “analysis of linguistic and semiotic aspects of social processes and problems. The focus is not upon language or the use of language in and for themselves, but upon the partially linguistic character of social and cultural processes and structures” (2010, 101). The purpose of CDA then, is to recognize that language is laden with underlying meaning, and to analyze the “structural relationships of dominance, discrimination, power and control as manifested in [it]” (Blommaert, 2000, 448).

According to Wodak and Meyer, “CDA emphasizes the need for interdisciplinary work in order to gain a proper understanding of how language functions in constituting and transmitting knowledge, in organizing social institutions or in exercising power” (2009, 7). Fundamental to CDA is its emphasis on the term critical, which proposes “that social theory should be oriented towards critiquing and changing society, in contrast to traditional theory oriented solely to understanding or explaining it” (Wodak and Meyer 2009, 6).

Wodak and Meyer emphasize that the goal of CDA is not merely to “describe and explain, but also to root out a particular kind of delusion. Even with differing concepts of ideology, critical theory seeks to create awareness in agents of their own needs and interests” (Wodak and Meyer 2009, 7). With this in mind, this paper draws on the principles of dispositive analysis (DA), a recognized branch of CDA, in an attempt to highlight the discursive meanings underlying the textual and visual representations on the websites of World Vision and Kiva. Concentrating on both larger textual themes as well as finer details concerning vocabulary and rhetoric, DA offers a methodology that pays close attention to linguistic elements such as argumentation strategies, implicit insinuations, symbolism and metaphors, and references, among others (Wodak and Meyer 2009, 28). Drawing on the values of CDA, it can be assumed that the language used by these organizations sends a specific message to their audiences. Thus, the focus of my research is to identify how these websites, demonstrated in their textual and visual representations, appeal to two different discourses that understand impoverished individuals and poverty alleviation, in two very distinctive ways.

Unlike other scholarly work, “data collection [in CDS] is not considered to be a specific phase that must be completed before analysis begins: it is a matter of finding indicators for particular concepts, expanding concepts into categories and, on the basis of these results, collecting further data” (Wodak and Meyer 2009, 27). As such, my research investigates the websites and YouTube channels of these two organizations, both of which are publicly accessible. In other words, my intention was not to execute this research from the perspective of a donor or lender and therefore I did not create a personal account on either of these websites. It is also important to note that although World Vision incorporates various strategies into their development work, due to the nature of this research, the organization’s child sponsorship program was the only area analyzed. The scope of analysis was limited to the following sections of these websites: both homepages (the page which is first accessed after typing in the organization’s website), both “About Us” pages (including World Vision’s “Who We Are” tab), World Vision’s “Sponsor a Child” and “Give a Special Gift” pages, and two excerpts from each organization’s Annual Report – the opening letter from the President, and a summary of the year’s accomplishments (entitled “How You Impacted Lives in 2017” and “Kiva by the Numbers”) for World Vision and Kiva respectively.<sup>1</sup> In addition, my analysis included the following YouTube videos published by these organizations: “We Are World Vision,” “How World Vision Works,” “About Kiva,” and “Beyond Charity, Rethinking How We Give.”<sup>2</sup> The rationale for choosing these sections is largely due to the fact that they were available, and similar in content, on both websites. Recognizing the amount of time that would be necessary to analyze the entirety of these websites, I chose to focus primarily on the main messages

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<sup>1</sup> Unfortunately, at the time of writing Kiva’s 2017 Annual Report had not yet been published. For this reason, their 2016 was analyzed instead.

<sup>2</sup> While this research focuses primarily on the online content produced by World Vision Canada (WVC), the YouTube videos listed above were found via World Vision’s channel (not that of WVC).

that are conveyed via these organizations' websites, and I am confident that an analysis of the sections listed above would provide me with sufficient evidence to produce sound conclusions.

My analysis began as a focus on overarching themes that stood out on the homepages of these websites. Paying close attention to the individual words used and how often they were repeated, my aim was to uncover the ways in which poverty is framed through linguistic representations. Referencing Nathanson, framing theory rests on the assumption that

“collective action frames are symbolic constructions designed to articulate ‘the world out there’ by selectively punctuating and encoding objects, situations, events, experiences, and sequences of actions. In effect, ideas are cast in such a way that attract adherents and mobilize action” (2013, 115).

In other words, the way in which something is framed, in this case by an organization, not only reflects a certain set of values or assumptions, but also affects the way it is perceived by an audience. As such, this would suggest that World Vision and Kiva use significantly different frames, representing two distinct “Others” and mobilizing two different first-world donor subjects.

In order to understand how an “Other” is discursively represented, it is important to first understand the process of othering. Citing Balaji, particularly in development discourse, there is an “I-Other binary that differentiates the pitied from those pitying” (2011, 52). For many years, “poverty and famine have long been associated with a dark non-white world, a place where tragedy and hopelessness reign and where one’s success is determined by the compassion of (white) Others” (Balaji 2011, 52). Representations in the media, argues Balaji, help to produce the ideology that racialized parts of the world – those in which both World Vision and Kiva operate –

are “dysfunctional, childlike, and dependent” (2011). In turn, this cultivates the belief that “the fate of the dark world lies in the hands of a benevolent white one,” or in other words, that the good deeds of whites will be the key to bettering the lives of “hopeless” people of colour (Balaji, 2011). Moreover, according to Roy and colleagues,

“Poverty has become a dominant analytic for understanding social difference. Yet this analytic tends to rely on categories such as ‘poor others’ or ‘global poor’ that obscure the histories and social relations of impoverishment. In this way, poverty experts and poverty actors come to believe that they can help poor others or eradicate global poverty, but rarely do they acknowledge how they are a part of the systems and processes that produce and reproduce poverty – that poverty is not inevitable but actively constructed” (2016, 2)

Recognizing the consequences of othering, the analysis presented in this paper builds on current literature to underscore how representations of the “Other” mobilize participation in peer-to-peer aid initiatives. As the following sections demonstrate, World Vision represents the “Other” as a helpless child needing to be saved through gifts, while Kiva represents the “Other” as a hopeful entrepreneur in need of capital to start a business.



Figure 1: © World Vision

This research further indicates how organizations utilize the Internet to mobilize peer-to-peer aid. In their own ways, both World Vision and Kiva emphasize the personal and intimate nature of these relationships, and the idea that one can see the impact he/she is making. World Vision, on one hand, allows individuals to sort through children's profiles, applying filters such as age, gender, and country of residence. In giving patrons a high degree of choice in terms of the child they choose to support, World Vision suggests "child sponsorship is the most personal, effective way to fight poverty with love" (see Figure 1). Kiva, on the other hand, gives individuals the opportunity to select an entrepreneur based on the type of business they wish to support, and the country in which the entrepreneur resides. Kiva's website suggests that "loans aren't just about money – they're a way to create connection and relationships" (2018a). In other words, lenders, wherever they may be in the world, can "play a special part in someone else's story" by choosing a borrower and staying up to date with the impact he/she is making in the entrepreneurial activities of the borrower (Kiva 2018a). Despite their geographic distance and socioeconomic differences, President and co-founder Premal Shah claims that "as an investor, [an individual] can invest in the informal sector of the developing world...on a personal, one-to-one basis" (Kiva 2012). "Micro-entrepreneurs in different parts of the world," emphasizes Shah, "share many commonalities with the entrepreneurs you find in Silicon Valley or New York City" (Kiva 2012).

I use the word clouds pictured in Figures 2 and 3 to provide a visual illustration of the main themes represented on the websites of World Vision and Kiva, and the development discourses to which they appeal. A word cloud is created by inputting an excerpt of text from a website or document.<sup>3</sup> Words that appear most often in the document appear largest on the word cloud, with

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<sup>3</sup> The text included in the creation of these word clouds was, for World Vision: everything on the homepage, excluding the "what's happening in the world" section, everything on the child sponsorship page, excluding the "frequently asked



food, water, shelter and security, and primary education. Most central to this research is World Vision's child sponsorship program, which connects benevolent donors and impoverished children through an ongoing monthly donation. For the sake of my argument, I am focused on the peer-to-peer relationships World Vision fosters through their child sponsorship program. For \$39 a month, individuals are given the opportunity to foster a continuing relationship with a child, in turn helping to provide the child and his/her family with access to things like "education, safe water, nutritious food, healthcare, and more" (World Vision Canada 2017d). These monthly donations are pooled with other sponsors' contributions to address the needs of the children and the community as a whole. According to World Vision Canada's website, donors are able to watch their sponsored child "grow up, celebrate their success by exchanging letters and e-mails, and track their community's progress" (2017d).

To better understand the development discourse to which World Vision appeals, I draw on Marcel Mauss' (1990) concept of *The Gift* to suggest that, although gifting through World Vision is typically recognized as a selfless and benevolent donation, there is evidence of reciprocity in the child sponsorship program. Mauss was not interested in how the market worked, but rather how non-market forms of economic practice and organization operate. Mauss maintained that for most of human history, in what he called archaic societies, people were not on their own but rather immersed in dense social webs of interconnection, continuously accepting and giving "gifts" (Mauss 1990, 3). In this sense, economic action was deeply embedded in social relationships. Unlike the market – which relies on the exchange of cash for material items – the exchange of gifts relies on social relationships and reciprocity that does not occur immediately, but at a later time. With gift exchange, this sense of indebtedness that is felt by the recipient is what fuels the

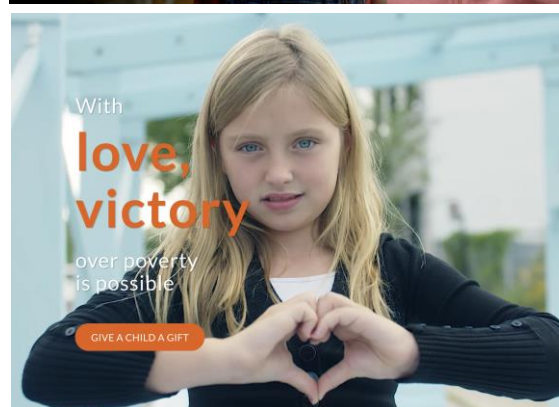
reciprocity that occurs down the road. In theory, as is the case with World Vision's child sponsorship program, gift exchanges are presumed to be voluntary, but in reality, they have a reciprocal and obligatory nature underlying them (Mauss 1990, 3). According to Mauss, those who receive gifts feel a moral compulsion to return, in some capacity, the gift that was received. In his contemporary essay that draws on Maussian theory, Siegel asserts that

“the gift is usually thought to be a good thing... In general it is good because it is an effect of generosity. Few people are against generosity, partly because in recognizing the other, it enforces the social and in so doing makes the world better for all of us. But it might be self-interested. One might give in order to be considered generous. One lets one's guard down. One wants to be generous, one thinks one is generous, but really one is self-interested” (Siegel 2013, 63).

In the words of Siegel, “it was exactly these contradictory features – generosity and self-interest – that Mauss found at the heart of the gift” (Siegel 2013, 63). For Mauss, “both interest and generosity were always included in the gift, one not contaminating the truth of the other” (Siegel 2013, 63). With these ideas in mind, a critical discourse analysis of World Vision's website demonstrated four major findings: a focus on faith, Christianity, and moral obligation; an emphasis on love, compassion, and the intimate nature of child sponsorship; an overarching goal of providing basic human necessities, and of course, evidence of gifts and reciprocity.

When one lands on World Vision's homepage, one message clearly stands out: “With love, victory over poverty is possible” (World Vision Canada 2017f). Viewers are met with rotating images, some of which appear to be children of colour (pictured against rural backdrops), and others who are white and appear in urban landscapes. All children are making the sign with their

hands – either a heart or a peace sign – which not only reflects the accompanying message (“with love, victory over poverty is possible”), but also draws similarity between these children despite differences in their physical attributes, geographic locations, and socioeconomic standing (World Vision Canada 2017f). In a separate visit to the website, the central image showed two children, presumably in two different places, each forming half of the heart symbol. Examples of these findings are pictured in Figures 4, 5 and 6, pictured to the right. Based on the repeated use of the word “love,” these symbols reflect a similar message. Recognizing that these symbols may not be universally accepted, this would suggest that organization is appealing to an audience that recognizes them as an indication of peace and love, likely in the Global North.



Figures 4, 5 & 6 © World Vision

Moreover, as a Christian organization, World Vision relies heavily on religion in its promotion of charitable giving. Throughout its website, Christian values are reiterated, as World Vision is “on a mission to follow Jesus’ example of showing unconditional love to the poor and oppressed... Serving every child [they] can – of any faith, or none” (World Vision Canada 2017b). In the YouTube videos included in this analysis, World Vision is persistent in recognizing a

commitment to God, claiming “We believe in children. We believe in God’s calling to share our lives with them” (2013a). Not only does this exemplify their religious values, but it also suggests that the viewer has the power to help bring hope and enlightenment to the world’s poor, those who are desperately in need of it. By ending the video with the tagline “If you believe, share with a child today,” the organization insinuates that it is one’s duty to selflessly commit to improving the lives of impoverished individuals, and that doing so is following through on God’s calling (World Vision Canada 2013a). Similarly, in the 2016 Annual Report, President Michael Messenger claims the organization is “remaining steadfast to [its] vision of life in all its fullness for every child” because it is what “World Vision is called to do” (2017a).

It is evident that World Vision makes an attempt to leverage guilt and compassion in order to mobilize participation in its child sponsorship program. Commonly intertwining the words “poverty” and “injustice,” their website insinuates the idea that children are helpless victims of poverty, and that one must generously donate gifts and money in order to help. Not only this, but the repeated use of the term “injustice” – defined by the Webster dictionary as the “violation of right or the rights of another; unfairness” – insinuates that poverty is an unfortunate set of circumstances, not a consequence of individual action or inaction (2003).

Unlike the case of Kiva, World Vision does not make a distinction between the deserving and undeserving poor (Mader, 2015) for, according to their logic, everyone is deserving. Underscoring its faith and compassion for others, World Vision declares it to be “dedicated to working with the world’s most vulnerable people regardless of religion, race, ethnicity or gender” (2017e). This is reiterated on the homepage, which states: “Together, we’re going boldly into

places where others aren't working to help children who need it most" (2017f). In saying this, the organization affirms that aid should not be given with the goal of helping impoverished individuals become market players but should be prioritized for those most in need of it.

Frequently using words like "love," "victory," "injustice," and "suffering," World Vision's website is overwhelmed with emotion and sentiment. In a succinct description of what it does and how it does it, World Vision claims to be driven by three forces: love, bravery, and effectiveness. Messages on the homepage include "love is what drives everything we do," "make the world a better place," "help children who need it most," and "fight poverty with love" (2017f). Claiming that "with love, victory over poverty is possible," World Vision is not concerned with the market or financial inclusion, but with compassion and hope for impoverished others – "because love," according to the About Us page, "can make the greatest impact in the hardest places to be a child" (2017b).

Central to World Vision's philosophy is the goal of meeting basic needs – food, clean water, basic education, and healthcare – maintaining that the donation of money to meet these needs is what will help children and families overcome poverty. "When you sponsor a child," the website says, "you provide access to basic necessities" including education, safe drinking water, nutritious food, healthcare, child protection, economic empowerment, and community leadership (2017d). Similarly, in the excerpt of World Vision's 2017 Annual Report included in this analysis, there is a clear focus on basic needs, with repeated mention of food, water, and healthcare, among others (2017a). Kiva's report, which I detail below, is laden with economic terminology and statistics, boasting the dollars that were loaned and the numbers of people that were reached. World

Vision's report, on the other hand, highlights things like: the number of countries, children, and families they worked with; how much clean water, nutritious food, healthcare and education they provided; and the international volunteerism they helped stimulate. In fact, the four headings in this section of the report are: "Developing Communities," "Responding to Emergencies," "Advocating for Children," and "Partnering Effectively" (2017a). The accompanying photographs, in which almost all are children, further indicate an emphasis on basic human needs. Sometimes accompanied by professionals (doctors and World Vision employees), children are seen pictured in classrooms, in medical facilities, and by wells with clean running water. In contrast to Kiva's focus on work and entrepreneurship, there is undoubtedly a focus here on love, compassion, and the provision of basic needs to the world's most "vulnerable" people. In a story-like fashion, this is again exemplified by World Vision Canada's President Michael Messenger, who pens a letter to donors explaining how World Vision is "planting seeds of change, even in the harshest environments" (2017a). He tells the story of Charity and Isaac, parents who fled conflict in South Sudan. Ironically indeed, the mother's name is Charity. Messenger goes on to say that because of World Vision, families like Charity's are able to "regain some normalcy" by accessing materials that improve their livelihood and wellbeing, such as drought-resistant seeds that can help grow (and sell) produce.

Furthermore, the narrative of gifts and giving is featured on World Vision's website. The organization frequently invites visitors to "give where most needed," or "give a child a gift" suggesting, as aforementioned, that they have a moral obligation to help those in need. According to Maussian theory, however, gifts given through World Vision are not given entirely selflessly. Referencing Mauss, there are three fundamental elements of reciprocity that, I argue, appear in

World Vision's child sponsorship program: self-interest, indebtedness, and sociality. First, there is self-interest. While gifts, according to Mauss, may appear to be selfless in nature, there is an inherent self-interest in the act of giving. "Any opening to the other," suggests Siegel, "reflects back to the giver a view of himself as generous, a profit he takes that makes the gift less than generous" (2013, 65). According to Rabbitts, reciprocity between the patron and the sponsored child "is demonstrated overtly through the structure of donor-child correspondence, as well as more subtle desires for feedback," including the satisfaction one feels in the assumed difference they made in a child's life (2012, 929). Individuals that choose to sponsor a child through World Vision receive progress reports, family pictures, drawings and handwritten letters – all of which, I argue, allows them to not only feel personally connected to their sponsored child, but also to inspire the belief that they are making a tangible difference in his/her life.

Building on this, although it may seem as though the sponsoring of a child is entirely altruistic, my findings suggest that there is significant emphasis on the benefits that child sponsorship has for the donor. In saying this, I argue that sponsors experience self-fulfillment in two ways: one, through the intangible feeling that they made a difference in someone's life, and two, through the letters, pictures, and updates they receive from World Vision on the behalf of their sponsored child. Evidence from World Vision's website indicate that there is a strong focus on ensuring donors feel as though they have had an impact on their sponsored child's life, as well as his/her family and community. In the YouTube video entitled "How World Vision Works", a voice proclaims, "For the past 60 years, we've been partnering with people like you to help children and communities break free from poverty" (2013a). Toward the end, they reiterate this message, saying "This transformation is made possible because of people like you who are

passionate about helping children and communities reach their God-given potential to break free from poverty” (2013a).

Additionally, on the “Sponsor a Child” page, World Vision invites individuals to “experience the joy of changing a child’s life,” providing them with a link that details “what you get when you sponsor a child” (2017d). Although this page was not a focus of this analysis, it is important to point out that from there, patrons are able to click on various links, including Frequently Asked Questions and “Send Your Child a Special Gift.” Among the FAQ, there are questions regarding how to track a child’s progress, how to write a letter to one’s sponsored child, and how one can send a “Special Gift.” According to the website, a Special Gift, which must be a minimum of \$100, is “beyond your regular donation” and helps purchase materials such as “school supplies, clothing, livestock or something else [the child and family] could really use” (World Vision Canada 2017c).

Following Mauss, this reciprocity is in part made possible because of the indebtedness one feels as the recipient of a gift. In brief, Siegel explains this indebtedness as:

“He recognized something in me I did not know myself. What he saw is true and I did not know it. Therefore, the gift is precious. Precious not because it is costly by the evaluation of the market, but because now, and only now, after its reception, I take advantage of it; it adds something to my estimation of myself. The giver sees in me something I did not know about myself. Something foreign to myself but nonetheless believed to belong to me, unrecognized by anyone previously, is ambiguously brought into the social” (Siegel 2013, 66).

Acknowledging that trust and sociality are central to the gift, Mauss suggested that “the gift has to be thought generous. That is, the receiver has to feel indebted. He has to want to pay back by, for instance, his loyalty” (Siegel 2013, 65). “Precisely because one did not merit it, one feels obliged to give something back” (Siegel 2013, 66). Working alongside these principles, it can be assumed that the sponsored child, to some degree, feels indebted to his/her sponsor, recognizing that their improvement in life is largely due to this relationship. Therefore, as mentioned above, debt is repaid through regular letters, drawings, and family pictures that are sent regularly to the donor on behalf of the child.

Because donors and sponsored children are engaged in a peer-to-peer relationship, there is a degree of personal connection that would not otherwise be apparent. It is through World Vision’s peer-to-peer framework that first world donors are able to personally connect with impoverished children on the other side of the world. Again, drawing on Mauss, this personal relationship – what he refers to as “sociality” – is what makes gift exchanges unique. According to Mauss, “What imposes obligation in the present received and exchanged, is the fact that the thing received is not inactive. Even when it has been abandoned by the giver, it still possesses something to him. Through it the giver has a hold over the beneficiary just as, being its owner, through it he has a hold over the thief” (Mauss 1990, 11-12). Gift exchanges, then, are distinct from cash exchanges in that they require ongoing relationships. In gift exchanges, unlike cash exchanges, the relationship cannot be severed until, at the very least, the recipient has repaid the favour. For this reason, gift exchanges depend on social relationships, which in the case of World Vision, are made possible through child sponsorship.

### **Kiva and The Market: A Neoliberal Solution to Poverty**

As a microfinance institution, Kiva departs from this discourse of the gift, and instead seeks to instill neoliberal values into development aid, in turn helping people lift themselves out of poverty. According to the Consultative Group to Assist the Poor (CGAP), microfinance can be defined as “a movement that envisions a world in which low-income households have permanent access to a range of high quality and affordable financial services offered by a range of retail providers to finance income-producing activities, build assets, stabilize consumption, and protect against risks. These services include savings, credit, insurance, remittances, and payments, and others” (Mader 2015, 8). Rather than browsing through children to sponsor, “potential lenders are greeted with the photos and stories of ‘entrepreneurs’ across the globe to whom they can loan \$25 or more” (Moodie 2013, 291). According to Moodie, “entrepreneurs narratives often include biographical data and a bit of information about their intended business, as well as the dollar amount they think will allow them to fulfill their needs” (2013, 291). The intention is that through a small investment, a lender can foster a relationship with an entrepreneur on the other side of the world, who is then able to start and run a small-scale business (Moodie 2013, 291). Like World Vision’s child sponsorship program, Kiva promotes its micro-lending platform as a humanizing way to contribute to poverty alleviation, as it provides patrons with the opportunity to “have a one-on-one relationship with ‘their’ borrower via e-mail messages sent through the website” (Moodie 2013, 291). As various scholars have pointed out, it is Kiva’s departure from the charity model that has gained them recognition. Moodie asserts that a large part of the satisfaction that lenders feel “derives precisely from the idea that one is helping others to help themselves (rather than providing charity)” (2013, 291-92).

Recognizing the work of various scholars (Foucault 2008; Cons and Paprocki 2010; Karim 2011; Karim 2014; Schwittay 2014), it is important to point out the reasons for which microfinance has been dubbed neoliberal. Neoliberalism relies on a certain set of presumptions, most notably a departure from the state, and an extension of market principles into everyday life, including risk-taking, investment, and self-sufficiency. According to neoliberals, the state is just another group in society with a particular set of interests and values of their own (Moon 2007). Because of this, it is assumed privatization – the departure of institutions from the state – is a more effective and beneficial way to meet the needs of society. Thus, neoliberals advocate for a number of objectives, including “avoiding centralization, encouraging medium-sized enterprises, [supporting]... craft enterprises [and] small businesses, [and] trying to replace the social insurance of risk with individual insurance” (Foucault 1979, 240-41). In order to ensure competition among market players – another fundamental element of neoliberalism – scholars propose that the state ought to “refrain from altering the existing state of competition and carefully avoid introducing elements that will alter [it, such as] monopoly, control, and so forth” (Foucault 1979, 119). In other words, it is assumed that through the withdrawal of the state, the market will be free to run its course, subsequently allowing individuals to function to their fullest potential.

Neoliberals propose the idea that society ought to be “oriented towards the formation of the market” (Foucault 1979, 240). According to Foucault, the goal of neoliberalism is to create an “enterprise society,” where “competitive mechanisms of the market [can] function to the full and in accordance with their specific structure” (1979, 240). In other words, it seeks to extend “the economic model of supply and demand and of investments-costs-profit” to all facets of social and economic relations (Foucault 1979, 242). By organizing “the economy of the social body

according to the rules of the market,” it is assumed the highest degree of wealth, productivity, and welfare can be reached (Foucault 1979, 242). As a reflection of this, Kiva aims to provide budding entrepreneurs with the necessary capital to start a business, ultimately including them in the market and encouraging them to take risks to be successful. Neoliberals imagined a society where “the individual, to use the classical and fashionable terminology of [earlier] time, is not alienated from his work environment, from the time of his life, from his household, his family, and from the natural environment” (Foucault 1979, 242). Rather than a mere instrument of labour and production, the individual becomes someone who is autonomous, liberated, entrepreneurial, and self-sufficient.

Microfinance, then, can be seen as one expression of this neoliberal perspective in that it takes on the role of presumably alleviating poverty by transferring the responsibility of the government onto privatized institutions and individuals. These microfinance institutions provide the presumably-necessary skills and support to the poor to help them lift themselves out of poverty. The privatization of these organizations allegedly encourages the support of small, entrepreneurial enterprises, simultaneously encouraging individuals to become self-sufficient, productive entrepreneurs. Through the application of market principles, microfinance attempts to eliminate barriers to market entry for the poor, while teaching them the “discipline of entrepreneurial economic participation” (Cons and Paprocki 2010, 639). It is presumed that doing so will ultimately result in poverty alleviation.

Microfinance relies largely on what Mader calls the “financialization of poverty” – the process through which “the frontier of financial accumulation shifts to extend deeper into the

everyday lives and practices of poor people” (2015, 19). Microfinance, therefore, exists “to include poor people in the financial market, to bring them into the fold,” presumably allowing them to overcome poverty. Citing Roy and colleagues (2016), in what can be called “bottom-billion capitalism,” there has been a “transformation of capitalism that integrates the world’s poorest one billion people, not through well-worn formats of exploitation and dispossession but rather through new forms of inclusion” (64). Efforts to include the previously-disenfranchised involve recognizing “the poor [not] as victims or a burden [but rather...] as resilient and creative entrepreneurs and value-conscious consumers” (Schwittay 2011, S73). In a larger landscape of what has been called “inclusive capitalism,” microfinance is able to thrive.

Building on this, van der Zwan discusses the ongoing movement toward the financialization of the everyday, which underscores “the diverse ways in which finance is grounded in practices of everyday life,” and recognizes that “financial products and services have been made available to large parts of the population, rather than merely the prerogative of an elite rentier class” (van der Zwan 2014, 111). However, microfinance does not just depend on transforming poverty into a financial problem because poverty – even in the traditional charity model – has long been understood as a lack of financial assets. For instance, the internationally-recognized poverty line was established long before microfinance was proclaimed the key to poverty alleviation. The difference is that microfinance conceptualizes human beings as economically-rational individuals, who do not need saving but rather the opportunity to save themselves.

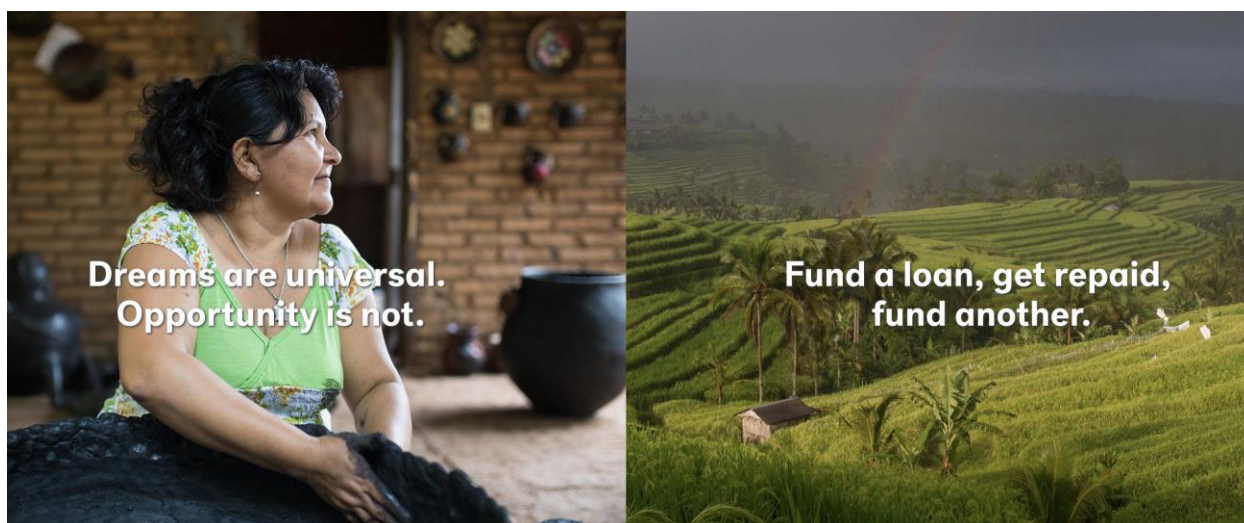
“The financialization of the everyday has been facilitated by discourses of risk-taking, self-management and self-fulfillment. In a move away from the security provided by postwar

welfare schemes [the state], individuals today encounter a world of risk, in which they themselves are responsible for dealing with the uncertainties of life” (van der Zwan 112).

As such, microfinance, in part due to financialization but also due to entrepreneurialization, posits humans as investable, financial subjects who are able to thrive as entrepreneurs as long as they have the capital to do so. According to Carla Freeman, entrepreneurialization is “becoming not simply a mechanism of self-employment... [but rather a] generalized way of being and way of feeling in the world” (Freeman 2014, 1). An entrepreneur, in the formal sense of the word, is “one who creates and manages a business enterprise, taking financial risks with the hope of making a profit...[and is] willing to undertake considerable risk to put it into practice” (Freeman 2010, 2). Being entrepreneurial then, suggests Freeman, is the process of self-making, not only in terms of “running the shop” but in all aspects of one’s life – from labour, to social relations, to religion and the family, and so on (2014, 6). Through the extension of market values, propensity for risk-taking into everyday life, and the willingness to invest in oneself, entrepreneurialization constitutes a neoliberal subject who is continuously managing their behaviour in order to be self-sufficient and productive (Freeman 2014, 1-6).

With these ideas in mind, a critical discourse analysis of online content demonstrates that Kiva exemplifies neoliberal values, subsequently hailing a donor subject who supports the notion that poverty alleviation is not merely about helping people, but about helping people help themselves. Findings from Kiva’s website point to three major themes: a clear distinction that they are different than a charity and a focus on lifting one to lift many, particularly women; an emphasis on work, entrepreneurship, and the financial inclusion of the poor; and an apparent use of financial terminology, including numbers, statistics and percentage and dollar signs.

Kiva exemplifies these principles of neoliberalism. When one lands on Kiva’s homepage, one is greeted with interchanging images of smiling individuals, many of whom are pictured against a backdrop insinuating employment – from plantations and agricultural fields, to jewelry stores and coffee shops. Nearly all individuals pictured are people of colour, and most are women (something to which I return later). The large, central message reads “Dreams are universal, opportunity is not. Lend as little as \$25 to create opportunity for people around the world” (Kiva 2018b). Below, viewers can click “start lending,” a button that leads them to a succinct catalogue of budding entrepreneurs from all corners of the world (Kiva 2018b).



Figures 7 © Kiva

A fundamental reason microfinance has been celebrated, particularly since the turn of the millennium, is due to its departure from the charity model and its focus on helping people help themselves. Findings from Kiva’s website suggest that it is steadfast in declaring it is not a charity, and that monetary contributions are not donations. On both the homepage and About Us page, Kiva emphasizes that a user’s contribution is “a loan, not a donation” (2018b). In a video on Kiva’s YouTube page, there is again an attempt to set itself apart from other organizations. The video states: “Here’s the amazing part. It is not a donation... it’s a loan” (2016a). Here, the loan is

represented as a means to an end, not an end in itself. The video explains that a lender's contribution is what will allow a budding entrepreneur to purchase supplies (such as seeds, livestock, and machines), which will help him/her start a business, ultimately leading to poverty alleviation. In this sense, the loaned money is strictly for the purposes of starting and running a business, and it is assumed that in doing so, everything else – food, shelter, and education, for instance – will fall in place as a result. According to its “About Us” page, Kiva “celebrates people looking to create a better future for themselves, their families, and their communities” (2018a). A central facet of neoliberalism, as discussed above, is the extension of market principles into everyday life, particularly one's propensity to work and take risks. Through loans, Kiva appeals to the discourse of “helping people help themselves,” promoting individual accountability and the willingness to work, and recognizing that individuals can only overcome poverty if they have the necessary access to capital.



Figure 8 © Kiva

Microfinance is celebrated for its ability to bring the virtues of technology to the most isolated corners of the world. “Even among the poorer strata of society,” points out Bonizzi, “financialization makes its way through the expansion of microfinance” (2014, 93). Using “finance to build economic relationships which stretch from the very richest investors to the poorest

borrowers...microfinance today is an increasingly financial system in its own right, which uses an array of different methods to channel return-seeking capital into Asian slums, African villages, and Latin America favelas, bringing them closer to the core of contemporary capitalist activity” (Mader 2015, 1-2). Kiva’s promotion of financial inclusion of the poor is evidenced overtly on its homepage. With just a small loan, visitors to Kiva’s website are told they can “lift one to lift many,” supporting the narrative that they do not provide hand-outs, but instead understand development as providing the poor with the tools to help themselves through sustainable entrepreneurship (see Figure 8). The contributions of patrons are represented and discussed in ways that highlight the money being loaned is used for one purpose – to start and run a business – and that as a result, borrowers are able to support themselves and their families. On the “About Us” page, Kiva’s central message reads: “We envision a world where all people have the power to create opportunity for themselves and others” (2018a). The underlying message here is that there is something lacking in an impoverished individual’s life, and *that* something is inhibiting them from creating opportunity for themselves. In Figure 9, we see Elizabeth, a mother of 7 who lives

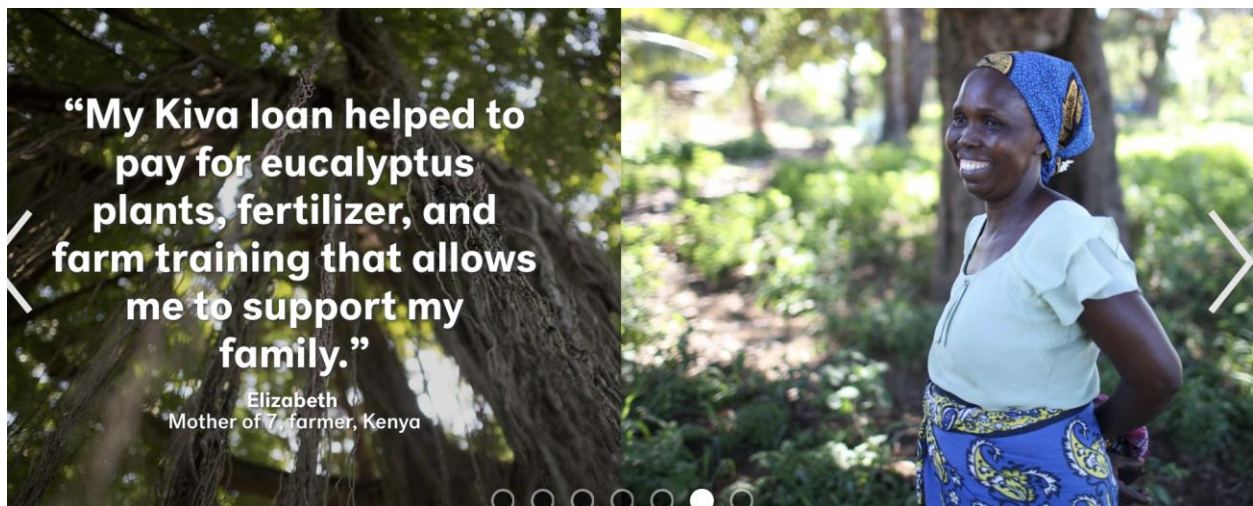


Figure 9 © Kiva

in Kenya. In what appears to be a direct quote, Elizabeth claims that her loan “helped to pay for eucalyptus plants, fertilizer, and farm training that allows [her] to support [her] family” (Kiva

2018b). This representation reflects Mader's assertion that "microcredit programs have the effect of promoting entrepreneurial subjective modalities over other ways of being and of integrating Third World subjects into financial and economic networks and the development dispositif" (2015, 5). This snapshot suggests that Kiva's micro-lending program is suited specifically for people like Elizabeth in that it is a locally-contextualized means through which to incorporate the world's poor into the global market.

In the organization's informational video, President and Co-Founder Premal Shah proclaims: "If you're poor, you don't have a lot of options, so if someone is going to give you money, you're going to be smart about how you use it" (2012). In describing what it means to be an entrepreneur – believing in tomorrow, overcoming challenges and hurdles, being optimistic, and being "willing to take risks and willing to bet on [yourself] – Shah highlights how Kiva is extending the global market into the most remote corners of the world (2012). He claims that "technology is "allowing people who were previously left out of the financial services system to actually get access to quality, affordable, ethically-provided financial services," again reflecting Kiva's neoliberal approach to development (2012). Underlying these statements is the idea that individuals are natural entrepreneurs, and that it is simply their lack of access to capital that is inhibiting them from overcoming poverty. Shah's words exemplify the inherent neoliberalism in Kiva's micro-lending program – the extension of market principles into the everyday lives of impoverished individuals and the dead-set belief that they are capable of making rational decisions according to market logic. The video guides viewers through the four "simple steps" it takes to get involved – choose a borrower, make a loan, get repaid, and repeat – before progressing into a

“success story” of a male Nicaraguan farmer. “It’s important to have outside help,” he says, noting that if your hands are tied and you don’t have access to the tools you need, “you can’t act” (2012).

This is further evidenced in Kiva’s YouTube video “Beyond Charity, Rethinking How we Give” (2016). The title alone suggests a departure from conventional forms of giving, promoting a new alternative to development aid. In the opening line, a woman’s voice proclaims: “People around the world work hard every day” (2016a). Her statement is accompanied by a picturesque beach landscape with people collecting materials at low tide. Not only is the ethic of work and productivity apparent here but recognizing the personal element of peer-to-peer aid, this suggests that Kiva appeals to viewers through this narrative. In other words, unlike World Vision, which draws similarities between people in the Global North and south via an emphasis on basic human needs, Kiva connects lenders with borrowers by promoting an ethic of work – the idea that regardless of who you are or where you live, you are, in some form, a worker. Schwittay suggests that this “financialization” makes poverty more imaginable to individuals – and potential supporters – in the Global North (because, in her words, everyone can relate to “the importance of money, or lack thereof, in their own lives”) (2014, 514). Moreover, she argues that creating financial “benchmarks” or “indicators” of success enables development agencies (such as microfinance institutions) to set goals that are (presumably) both attainable and measurable. To further understand this, it is important to highlight Mader’s concept of the deserving and undeserving poor. Discussed by Shipler (2004), this distinction stems from the idea that wealth-holders, presumably living somewhere in the Global North, recognize the value of work and therefore believe that poor people should find it in themselves to liberate themselves out of poverty, rather than have someone do it for them (Mader 2015, 86). In this sense, unlike World Vision

(which considers all those living in poverty as deserving of aid) Kiva, “in promising to help only through self-help, offers a means of intervention that ensures only the deserving poor [those who are willing to work hard and take risks for themselves] will benefit” (Mader 2015, 86). Following the theory of neoliberalism, Kiva assumes that individuals are natural-born entrepreneurs; they are willing to become market players if only they had the capital to do so. As such, Kiva emphasizes the provision of loans as the key to poverty alleviation, suggesting that overcoming poverty is in an individual’s own hands. Unlike the case of World Vision, Kiva patrons are told that with their loans, they can “help a borrower start a business, go to school, access clean energy, or realize their potential” (Kiva 2018a). All of these things emphasize microfinance’s reflection of self-investment. Patrons are not told that their money will provide clean water or send a child to school, but rather that it will contribute to an individual’s potential to be a contributing member of society. Money, according to the logic of microfinance and in adherence to the “deserving poor” concept, is not something to be given freely, but something that should help one become a self-sufficient market player.

A central feature of Kiva’s online content is the vast amount of economic terminology that is used – “lend,” “borrow,” “repayment,” “opportunity” – combined with the use of



Figure 10 © Kiva

numbers and symbols. In the section entitled “Kiva by the Numbers,” it provides various two and three-figure statistics, highlighting the number of loans that are funneled per day, per hour, and even per minute (Kiva 2016b). Boasting a “96.9% repayment rate” and “\$1.1 billion in loans,” Kiva’s homepage is laden with percentage and dollar signs, as well as statistics indicating the

number of countries that have been reached and where loaned money ends up (2018b). With a quick scroll down the page, users are once again encouraged to “start lending!” and are given a list of the various sectors they can contribute to, including agriculture, education, livestock, and the arts. In a 2016 letter from President Premal Shah – an excerpt from Kiva’s annual report – this same language is evident. “This year was full of change and growth” Shah says, noting that Kiva was successful in “providing access to capital,” “supporting rural entrepreneurs,” “expanding access to financial services,” and providing loans that allow individuals, particularly refugees, to “create new, stable lives for themselves” (2016b). This use of numbers and economic terminology is something we do not see done by World Vision, whose annual report focuses heavily on how many people around the world were able to access basic needs: food, clean water, healthcare, and education. With one click of a button, Kiva users are led to a list of individuals seeking to start a business in the sector they have chosen. On both the website and in its annual report, there is an emphasis on the numbers of people reached, the dollars loaned, and the employment sectors in which borrowers work in and contribute to. The webpage claims Kiva has connected 1.7 million lenders with 2.8 million borrowers in 86 different countries, a total contribution of over \$1.1 billion in loans funded. Kiva’s focus on economics reiterates the neoliberal rationality that frames its orientation and interventions, and its efforts to integrate the poor into the market.

Just as microfinance is seen as a means to alleviate poverty, current literature emphasizes that it is also portrayed as a tool that works to empower women by providing them with meaningful self-employment and access to economic and political processes inherent to society (Keating 2010). In fact, microfinance was originally developed for men, but in order to play into the international discourse of female empowerment, it eventually turned to women as the key

borrowers (Karim 2014). By giving women the ability to enter the market through “small-scale, often home-based, independent production,” microfinance aims to liberate women from patriarchal oppression (Keating et al. 2010). Following this narrative, Kiva’s website emphasizes the empowerment of women by providing a link to businesses that are strictly woman-led. The emphasis on women as entrepreneurs is again reflected in the homepage’s images, which is predominated by women, all engaging in some form of work (2018b). Drawing again on Moodie, “within microfinance’s own discourse, groups traditionally thought to be too risky to be creditworthy (particularly poor women) are, in fact, low risk because they are easy to control” (2013, 281). Studies suggest that women, particularly those who are impoverished, are “easier to handle” and are therefore perfect candidates for microfinance loans (Mader 2015, 53).

The evidence presented above demonstrates how Kiva, concordant with the principles of neoliberalism, promotes financial inclusion of the poor and the extension of market values into everyday life, particularly the willingness to take risks and invest in oneself. In doing so, however, one may argue that individual responsibility is emphasized, abstracting an individual from the structural determinants of poverty and assuming that access to financial services, along with financial management of oneself, is the key to poverty alleviation (van der Zwan 2014, 111). By turning poverty into a financial problem, Schwittay (2014) suggests that microfinance has a tendency to simplify poverty, ignoring the structural inequalities that perpetuate it and overemphasizing access to credit as the means to alleviating it. The “financialization of development” – a term Schwittay borrows from Roy (2010) to refer to “the integration of the world’s poor into global financial markets” – may be well-intentioned but pays little attention to the structural forces that led to impoverishment in the first place (2014, 510).

For Kiva, overcoming poverty is not a matter of depending on the gifts and benevolence of first-world donors, but rather one of accessing the capital necessary to be an entrepreneur and market player. Kiva's promotion of financial inclusion of the poor demonstrate how microfinance has sought to extend market principles into the lives of impoverished individuals. Building on the work of Mader (2015), Schwittay (2014), and van der Zwan (2015), findings from Kiva's website suggest that poverty is conceptualized as a lack of capital, and impoverished individuals are understood to be natural-born entrepreneurs who are capable of lifting themselves out of poverty as long as they have the capital to do so.

### **Conclusion: Hailing Donor Subjects**

The phenomenon of Development 2.0 has allowed peer-to-peer aid to flourish, putting the task of solving poverty in the hands of everyday citizens. However, while both World Vision and Kiva have been successful in alleviating poverty through these peer-to-peer relationships, my research demonstrates that the way they go about it is radically different. Conceptualized by Althusser, hailing rests on the idea that "we become subjects...to the extent that we respond to...hails – we are constituted or [interpolated] as individuals through the process of responding to hails..." (Martin 2013, 407). Drawing on this, the findings presented in this paper suggest that World Vision and Kiva, through their representations of an impoverished "Other" living in the Global South, hail two distinct donor subjects. In other words, the way in which impoverished individuals are represented on these websites targets a specific audience, and an individual's choice to engage with World Vision or Kiva, it can be presumed, depends on how poverty is conceived and how one believes it should be overcome. On one hand, I illustrate how the language used by World Vision insinuates the idea that children are helpless victims of poverty, and that

one must generously donate gifts and money with no expectation of receiving anything in return. I draw on Mauss' *The Gift* to draw attention to the inherent reciprocity of World Vision's child sponsorship program, emphasizing elements of self-interest, indebtedness, and sociality. In sum, I argue that World Vision promotes poverty alleviation through a narrative of love, compassion, and moral obligation, subsequently hailing donor subjects who are compelled to donate out of the goodness of their heart. On the other hand, by drawing on the work of Karim, Schwittay, van der Zwan, Mader, and others, I emphasize how Kiva departs from the charity model to promote a neoliberal solution to poverty, emphasizing the extension of market principles into everyday life as the key to poverty alleviation. In saying this, I suggest that the logic behind Kiva's micro-lending program is that individuals are natural-born entrepreneurs, who are able to thrive as long as they have the capital to do so. As such, Kiva hails a donor subject who conceives of foreign aid as something that can be overcome through financial inclusion of the poor.

While an array of research on charity and microfinance exists within the anthropology of development, this paper contributes to an improved understanding of the ways that a distant "Other" is represented in order to mobilize two very distinct donor subjects: one who conceives of foreign aid as charity and a gift, and another who conceives of it as a market relationship. By merging linguistic evidence with scholarship on sociocultural and economic anthropology, this essay positions itself in the growing literature on development in the field of anthropology. Through a critical discourse analysis, I have built on current literature to underscore two discourses within foreign aid and development. Rather than critiquing the different approaches – something that has been adequately covered by other scholars – the goal of this research is to highlight the textual and visual representations used by World Vision and Kiva, and what exactly these

representations tell us – not only about those living in poverty, but also about how they are expected to overcome it.

### **Suggestions for Future Research & Acknowledgements**

This research however, is only the tip of the iceberg. Although this paper demonstrates how World Vision and Kiva have successfully mobilized development through peer-to-peer relationships, it is important to point out that the merits of this form of development are ill-informed. Ironically, despite what one may believe at first glance, these organizations do not operate strictly on a peer-to-peer basis. Both Kiva and World Vision, in their fine print, explain how the money that is donated and lent, presumably to an individual of the donor's choosing, is actually redirected to a local field partner where the money is handled and then distributed. The money, in part, reaches the child or entrepreneur of the individual's choice and it always stays in the selected community, however, it is not given directly to them as these websites make it seem. This disconnect poses two major questions: Firstly, are individuals more compelled to donate if they are able to have this (or think they have this) personal, peer-to-peer relationship? Why? And second, if it is not genuine, can it still be called peer-to-peer aid, and does it deserve merit? These questions provide a starting point for future research. Moreover, it may be beneficial to build off of the findings presented in this paper to analyze visual representations of race, age, and gender. Preliminary findings indicate that World Vision relies on the use of a child as the impoverished "Other," while Kiva utilizes a representation of a budding entrepreneur, most commonly female. In saying this, it seems that through charity, the object of intervention is the child, while for microfinance, it is a female entrepreneur. However, as the focus of this paper was on how

representations of the “Other” mobilize two distinct donor subjects, little was done to highlight the specific characteristics of this “Other” and what the implications may be.

In closing, it is important to note my positionality in this research. Wodak and Meyer recognize the “social embeddedness of research and science,” emphasizing that “researchers, scientists and philosophers are not outside the social hierarchy of power and status but are subject to this structure. They have also occupied and still occupy rather superior positions in society” (2009, 7). As such, I feel as though it is my duty to acknowledge my privilege as both a student and a researcher. First and foremost, I would like to acknowledge with respect the Lkwungen-speaking peoples on whose traditional territory I have had the privilege to live and learn and the Songhees, Esquimalt and WSÁNEĆ peoples whose historical relationships with the land continue to this day. I strongly believe that development initiatives, in many cases, are well-intentioned. However, in the ever-expanding world of foreign aid, I have learned that good intentions do not always lead to good results. Every non-profit organization, including the two analyzed in this essay, has both strengths and flaws. While recognizing the positive differences they have made in the lives of people around the world, it is nonetheless crucial that we continue to be critical of development initiatives. It is my hope that as researchers, we continue to use our privilege in a way that does not de-humanize or desensitize poverty, but rather in a way that continuously encourages us to do better. I would like to extend my appreciation to the University of Victoria; the Department of Anthropology; my honours advisor Dr. Daromir Rudnycky; my parents, grandparents, and best friends; and my incredibly supportive peers in the undergraduate honours program.

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