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Digital Mediations of Everyday Humanitarianism: The Case of Kiva.org

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The proliferation of Web 2.0 platforms that aim to facilitate social action, often connected to international development or environmental sustainability, has contributed to the ongoing popularisation of development. In this article, I argue that it has resulted in the digitally-enabled constitution of everyday humanitarians, who are everyday people supportive of poverty alleviation. Kiva.org, a US-based online microlending platform that invites everyday humanitarians to make \$25 loans to Kiva entrepreneurs around the world, is a prime site to study these processes. I show how Kiva cultivates supporters through the mediated production of affective investments, which are financial, social and emotional commitments to distant others. This happens through the design of an affective architecture which in turn generates financial and spatial mediations. While these result in microloans and attendant sentiments of affinity, they also lead to financial clicktivism and connections that obscures the asymmetries and riskscares resulting from Kiva's microlending work.

Keywords: humanitarianism; humanitarian affect; microfinance; online lending; crowdfunding; Kiva.org

Bob Harris is a Kiva executive's dream. Since becoming a Kiva lender in January 2009, he and his lending team of 2200 members have made more than 200,000 loans totalling over US\$ 9 million.¹ Bob has travelled the world to visit many of his borrowers and written a book called *The International Bank of Bob*.² Playing with the ubiquity of the name Bob for ordinary, middle-class Americans and their depiction in popular media, the book claims that everybody could become a Kiva lender and enjoy it. In one particular scene, Harris describes how every time he sits down in front of his computer to log into his Kiva account, he feels

like he is running a mini-foundation. This feeling is echoed by Kiva's long-term president who observed that on Kiva, 'the average person can be like a Bill Gates or a Rockefeller.'³ Such sentiments have appealed to over 1.6 million lenders since Kiva's founding in 2005, making the organisation a prime site to study the constitution of everyday humanitarians in digital space. As laid out in the introduction to this special edition, this term refers to everyday people supportive of poverty alleviation. This contemporary subject position is created by the fact that 'we are more likely today to have sympathy for, and even do something to alleviate, the suffering of people and animals distant for ourselves – geographically, culturally, in their species being - than were men and women three centuries ago.'⁴ As one of the Kiva co-founders expressed it in more pragmatic terms, 'we were interested in engaging average income people to unlock a new type of more connected capital.'⁵ This capital comes in the form of small loans to 'Kiva entrepreneurs' all over the world.

Kiva operates in the highly contested space of microfinance. Once widely regarded as a silver bullet for global poverty alleviation, in no small part due to the work of Muhammad Yunus, who received the 2006 Nobel Peace Prize together with the borrowers of the Grameen Bank he founded in 1976, it has come under intense academic and increasingly practitioner and policy scrutiny. A recent collection of essays, called *Seduced and Betrayed* and co-edited by practitioner-cum-ardent critic Milford Bateman, captures the tone of the debate.⁶ Its criticisms, often based on in-depth ethnographic research with women, who are still the main targets of microfinance programs, focus on microfinance's implications in ruinous neoliberal policies, its often detrimental gender dynamics and the exploitative effects of microfinance's commercialization. In addition, microfinance's contribution to poverty alleviation remains unproven, while it can undermine local economies and social networks.⁷ Such studies are absolutely critical in showing the destructive effects of microfinance, especially when

pursued as a global, commercialized development intervention. And they raise the question of why it continues to be a popular practice with everyday humanitarians, many of whom regard it as a ‘panacea of choice.’⁸

Kiva is often mentioned in writings aiming to answer this question. For some, it is a manifestation of ‘millennial development’ embraced by young people wanting to make poverty history,⁹ while others contribute this persistence to the rise of ‘pop development’ that is no longer the domain of (economic) experts.¹⁰ There are arguments that Kiva is an example of humanitarianism’s theatricality¹¹ and that continued support results from the organisation’s representational practices that engender humanitarian sentiments.¹² This article expands on these critiques by taking serious the materiality of Kiva as a technological platform and argues that we can understand its popularity as a result of processes of mediation to which this materiality gives rise.¹³ The organisation has been called a ‘matrix of intimate mediations’¹⁴ and on its website these mediations take technological, financial and spatial forms. Anne Vestergaard, drawing on Lilie Chouliaraki’s seminal work, posits mediation as constituted by processes of hypermediacy and immediacy. The former looks at how technologies and institutions shape relationship between donors and beneficiaries, while the latter focuses on how connectivity is established through practices of representation that give rise to ‘affinity and agency as key devices for overcoming distance.’¹⁵ Affinity is informed by notions of kinship that establish a sense of responsibility towards others, and agency bestows a sense of efficacy that one’s actions can positively contribute towards poverty alleviation. Drawing in this conceptualization, I show how Kiva cultivates everyday humanitarians through the mediated production of affective investments.

Confirming the observation that ‘people care if they are invested,’¹⁶ affective investments are emotional, social and financial commitments to distant others to alleviate their poverty. While affect itself has engendered numerous debates in a variety of scholarly

disciplines,¹⁷ my analysis draws on research that highlights the role of affect in enabling global connections through subject formation. Here, ‘affect structures cultural logics of global connection, as affective management techniques shape the situated subjects who enact global networks.’¹⁸ In addition, affect shapes what matters to people, within fields of possibilities that circumscribes its effects; as Larry Grossberg has argued ‘affect is the coloration or passion within which one’s investments on, or commitments to, the world are made possible.’¹⁹ Affective investments speak to the entanglements of calculations and emotions in the practices of development supporters, whose commitments are shaped by their heads and their hearts. In the case of Kiva, financial contributions are the most visible manifestation of affective investments, but they are embedded in a moral grammar of sentiments and relationships. It is precisely the articulation of the three different dimensions – financial, social and emotional - that makes affective investments so powerful and enduring and worthy of closer academic analysis. From Kiva’s co-founders’ Jessica Jackley and Matt Flannery own affective labour as a newly-wed couple pursuing their passions in growing Kiva, and the ongoing popularity of the organisation, especially in the US, to the imaginary connections that are established between Kiva lenders and borrowers via the website, Kiva is suffused with humanitarian affect.

Research on Kiva began informally in 2006, when I was living in the San Francisco Bay Area and heard Flannery and Jackley speak about their fledgling organisation at different events. Formal research took place from 2009 to 2014 and consisted of extensive online research, partly as a participant-observer through my family’s Kiva loans, fieldwork with Kiva partners in Mexico and Indonesia, and interviews with Kiva staff, volunteers and lenders. In the remainder of this article, I next present brief observations on everyday humanitarian affect, before examining Kiva’s technological, financial and spatial mediations.

Everyday Humanitarian Affect

In *A Theory of Moral Sentiments*, published in 1759, Adam Smith wrote about ‘the emotions that direct our attention to the suffering of others and make us want to remedy them.’²⁰ From the mid-18th century onwards, moral feelings of love, friendship, trust and solidarity were seen as equally important as a rational sense of obligation to incite action to help distant others.²¹ This has led Didier Fassin to argue for the crucial importance of a “humanitarian emotion”: the affect by virtue of which human beings feel personally concerned by the situation of others.²² Similarly, Lisa Malkki has shown that the ‘historical shaping of “international opinion” has much to do with the shaping and circulation of affect.’²³ This humanitarian affect has been cultivated in everyday people over the last 250 years, articulating with religious, politico-economic, and social factors to constitute everyday humanitarians. Specifically, Thomas Haskell has identified four preconditions for the historic emergence of humanitarianism, from the existence of ethical maxims to help suffering strangers to the perception of involvement in the causes of this suffering, to the ability to see a way to end it. Most importantly, ‘the recipes for intervention available to us must be ones of sufficient ordinariness, familiarity, certainty of effect and ease of operation.’²⁴ In other words, when these recipes draw on everyday practices, be they the consumption of sugar or online activities, they facilitate the constitution of everyday humanitarians. The practices enabled by these recipes should, by their fit with people’s daily activities and experiences, create the confidence that taking action would make a difference. This is coupled with the conscience that not taking action would make people complicit in the perpetuation of suffering. Such confidence, conscience and know-how, were, and continue to be, unevenly distributed.

The movement to abolish slavery which began in the late 18th century is often identified as one of the earliest humanitarian campaigns. Its followers ‘succeeded in arousing

sympathy and in awakening moral qualms so powerfully as to mobilize political action.’²⁵ For everyday people, this included boycotting slave-produced sugar and rum. Another early event that contributed to the formation of everyday humanitarians was the 1755 Lisbon earthquake, whose reporting in newspapers and inexpensive pamphlets focused on the suffering of ordinary people and thereby ‘brought into consciousness a global, imagined empathy with the sufferings of distant strangers.’²⁶ It resulted in empathetic identification that supported emerging notions of a singular, shared humanity, which articulated with changing ideas about causal action at a distance to create the conditions under which sentiments of caring for far-off suffering others could emerge.

These sentiments drew on older religious ideas of brotherly love and the equal worth of all human beings,²⁷ as well as contemporary texts such as Smith’s. The 1776 US *Declaration of Independence* and the French Declaration of the *Rights of Man and of the Citizen* twelve years later also inspired followers of the nascent humanitarian movement,²⁸ during a time when ‘moral sentiments became the driving force for politics’ more broadly.²⁹ In addition, capitalism’s growth provided new insights into the causes of human affairs and how these could be made predictable across space and time, and also produced the discipline and technologies to act on these insights.³⁰ The expansion of international trade brought with it a new sense of interconnectedness, and early achievements of science and technology, wrapped up in modern ideas of progress and improvement, led to new understandings of responsibility and obligations.³¹ Secular solutions were also beginning to be applied to fighting poverty, and together with changes in media, advertising and marketing gave rise to mass humanitarianism.³²

Since the early 20th century, nascent humanitarian organisations have been working to ‘compel care’ among ever more people.³³ Their proliferation has led to the current democratisation of development, whose proponents observe that ‘the fight against poverty,

which was once almost exclusively restricted to aid officials and learned experts, has become one of the twenty-first century's most popular causes.³⁴ The hundreds of thousands of online lenders, together with their fellow volunteers, child sponsors and campaign donors, feel responsibilised to make poverty history and are finding, or creating, the tools to do so. In addition, the involvement of celebrities in humanitarianism has contributed to its emotionalisation.³⁵ Coupling such celebrity appeal with an invitation to consume, Brand Aid is another way in which everyday humanitarians can gain emotional satisfaction from helping distant others.³⁶

It is important to acknowledge the limits of humanitarian affect. According to Luc Boltanski,

emotions can be discredited as foundations and symptoms of a moral disposition due to their circumstantial character – bound up as they are with a particular situation in which they are tethered to the real or imaginary presence of a particular unfortunate – which does not enable one to construct a moral duty with general validity.³⁷

Humanitarian sentiments are often generated by individual stories of suffering that invisibilise structural causes and can depoliticise development. As a result, action is often undertaken on an individual level as well. Sentiments can also be fleeting and therefore provide unstable ground for action.³⁸ Indeed, while it is action that will sustain compassion, the translation of humanitarian affect into either charitable or political action is far from guaranteed.³⁹ When such action does occur, it is characterised by a tension - between compassion giving rise to a politics of inequality that focuses on the poor and a politics of solidarity that sees the other as an equal.⁴⁰ In its most extreme, humanitarian sentiments can lead to hatred, racism and chauvinism.⁴¹ Last but not least, examining poverty and its alleviation through an affective lens must not neglect their material conditions, political dynamics and structural causes; instead it can enrich our understanding of how these work in

the world, in line with broader attention being paid to the role of emotions in international development.⁴²

This (necessarily) brief and general overview of how humanitarian affect participates in the constitution of everyday humanitarians has shown some of the ways in which over the last three hundred years, diverse technologies, representations and institutions have played key roles in establishing links that have allowed everyday people to realise how they are connected to distant others and how their actions can hinder or help them. In the remainder of this article, I examine Kiva lenders as such everyday humanitarians and the ways in which their actions are mediated, beginning with the foundations of technological mediation.

Technological Mediations

Kiva partakes in what has been called Giving 2.0, in reference to the role that new digital technologies play in philanthropic giving more generally.⁴³ By forging new connections, first and foremost among everyday humanitarians in the global North, and, to a smaller extent, between them and their beneficiaries in the global South, these technologies contribute to the popularisation of development. There are web-based campaigns, crowd-sourcing platforms and online marketplaces that combine the reach of the internet with the stickiness of social media and the aggregation of scalable models.⁴⁴ In this section, I examine how Kiva's characterization as both a platform and an online marketplace shapes interactions on it and ultimately fosters a form of financial clicktivism.

Kiva as Platform and Marketplace

Kiva enables action at a distance through its 'technology platform.'⁴⁵ The term platform, which has been popularised by companies such as Google and Facebook, 'is drawn from the available cultural vocabulary by stakeholders with specific aims, and carefully massaged

so as to have particular resonance for particular audiences inside particular discourses.⁴⁶ In other words, referring to a technology as a platform is a deliberate choice towards the achievement of specific aims. Consolidating the various meanings of the term around four main categories – from architectural (a physically raised stand) to figurative (a basis for action) to political (an ideological position) and finally computational (its most recent meaning) - Gillespie defines a platform as ‘an infrastructure that supports the design and use of particular applications.’⁴⁷ In the current imaginary, the term implies neutrality and populism and is imbued with libertarian overtones of possibility and opportunity. This fits Kiva’s vision of ‘a world where all people hold the power to improve their lives’ and of Kiva lenders being ‘be[ing] part of the solution and mak[ing] a real difference in someone’s life’ well.⁴⁸ Instead of poverty, Kiva’s focuses on opportunity, improvement and progress.

Platforms have a particular architecture, which in Kiva’s case can be described as an affective architecture. In a literal sense, the architecture of a website refers to the initial planning and design of its technical, functional and visual components so that it can best fulfil its purpose and requirements. Kiva’s core business is to facilitate loans and its architecture supports that through a number of features that mobilize affective investments among its supporters. These begin with the representational practices so eloquently analysed by Shameem Black who shows how Kiva’s photos and micronarratives create humanitarian sentiments via establishing affinity and connectivity.⁴⁹ There are also features to make lending on Kiva ‘addictive,’ according to Flannery who notes that ‘every time you load our website, it should be different. Every minute, loans are being purchased and repaid, and stories are being told about the borrowers.’⁵⁰ Continuous change produces continuous consumption by self-professed Kiva ‘addicts’ and ‘Kivaholics,’ who get much pleasure from collecting countries and borrowers, from being able to complete a loan just before it is about to expire and from showing of their achievements.⁵¹ This has resulted in Kiva being called ‘a

consumption playground where the poor are objectified and consumed, rather than empowered. . . through the appropriation of borrowers as collectible items, resources for personal amusement and play.’⁵² Another element of this gamification is the interaction among lenders via lending teams, which also highlights the competition at work on the website.

Most visibly, MFIs and their borrowers displayed on the website are competing for the attention and investments of lenders, with hundreds of loans seeking to be filled at any given moment. Once again, how borrowers are represented, through the mediation of various Kiva agents, is crucial. However, lenders are also competing through membership in more than 37,000 lending teams. While in earlier instantiations of the website a leaderboard, showing which team had raised the most amount of money and recruited the most numbers of new members was prominently displayed on the home page, this information is now buried in a subpage of the website accessed through a link at the bottom of the homepage.⁵³ This might have been in response to misgivings from early lenders who were contacted for feedback before the lending teams were instituted. According to one of these lenders, ‘the biggest piece of it for them [Kiva staff] was the opportunity for competition; teams of lenders battling one another to see which could make most loans . . . I remember being shocked, because I thought the whole thing was about cooperation and working together.’⁵⁴ Perhaps the lender should not have been so surprised, as Kiva’s co-founders conceived of the organization as a ‘self-regulating lending marketplace’ where especially smaller microfinance institutions that might not have access to conventional development financing would be able to compete for loan capital.⁵⁵

Kiva is also an example of the ‘online do-good 2.0 platforms’ that have proliferated with the easier accessibility of interactive web tools.⁵⁶ Bram Büscher has analysed how the architecture of these platforms is both intensifying familiar development dynamics and

creating new ones. Most important for this essay is the ‘algorithmization’ of development causes, ‘as individual online . . . engagements are guided, influenced and informed by and through algorithms’ that order information according to users’ online history.⁵⁷ What visitors to the Kiva website see is linked to their other online activities and therefore shaped by their own affinities and preferences. This is reinforced through the increasingly fine-grained categorisation of loans to make it easier for lenders to find just the borrowers they are looking for.

Platforms also provide ‘highly liquid forms of engagement’ because they need to be continually updated to stay relevant and appealing.⁵⁸ The necessary focus of Kiva staff on maintaining the distinctiveness and user-friendliness of the website is clearly visible in its three major redesigns since 2005, in addition to innumerable background tweaks. Some of these changes seem to be responding the academic critiques (they probably aren’t). For example, the second version of the website featured on its homepage a wall of 33, mainly non-White faces of women, men, couples and groups, arranged in 2 x 2 cm squares. The effect was striking, turning Kiva borrowers into a mass of Third World entrepreneurs that confirmed Wilson’s observation that ‘through a process of repetition and accumulation of images, an overwhelming sense of ‘the South’ as a single, though endlessly diverse, place where poor women are constantly, diligently and happily engaged in small-scale but productive labour for the market is created.’⁵⁹ Now, the homepage features a rolling band of five close-up shots of smiling entrepreneurs at their places of work, closely resembling conventional microfinance images that draw on traditional tropes of development representations. To keep attracting the support of lenders in the increasingly crowded marketplace of online lending platforms means that Kiva has to keep reinventing itself.

Financial Clicktivism

What most of the online do-good platforms have in common is that action is only one click away and, in addition to donating money, includes forwarding links, liking a cause, sharing a tweet or adding one's name to a petition. The online nature of these actions condenses the time between knowing and acting and thereby lessens chances of 'implicatory denial' in the form of 'arguments, reasons or rationalizations for not responding sympathetically to distressing information.'⁶⁰ Because action is simple, often routinised, clearly defined and requires minimal effort, it is easy to undertake. This form of online, everyday social engagement is a prime example of Haskell's ordinary techniques; its fit with people's daily online practices explains the reach of campaigns such as Kony2012, the ice-bucket challenge or indeed Kiva's \$1billion in loans. Many of these campaigns have also attracted controversy.

For its critics, internet action can slide into clicktivism that is too easy, passive and singular. Online action is carried out by individuals first and foremost, partly because of online platforms' architecture and pop development's emphasis on individual action. Most importantly, clicktivism results in the decoupling of action from understanding the causes and contexts of suffering.⁶¹ In the case of Kiva, lenders learning about the challenges and complexities, never mind critiques, of microfinance is foreclosed. On the one hand, this is the result of the continued appeal of what I have called 'microfinance's obligatory success story,' originating with Yunus' insistence that simply giving a woman a small loan will allow her to enterprise herself and her family out of poverty, because poor women are innate entrepreneurs and 'know that credit is their only way to break out of poverty'.⁶² This story appeals to everyday humanitarians precisely because it is so simple and commonsensical, reinforced by Kiva's tagline of 'loans that change lives.' On the other hand, the dearth of information about microfinance results from Kiva's own 'diminutive narrative frame' animated by short, simple, feel-good narratives.⁶³ The first two versions of the Kiva website did have an About Microfinance page, which only reiterated rather than challenged

conventional misinformation about the success and impact of microfinance. Such meta-information has now disappeared altogether and instead impact is conveyed through numbers: repayment data, total loan amount as well as numbers of borrowers and lenders. In this way, according to Shameem Black,

Kiva might be seen to contribute to the larger cultural project of repressions since its ability to spark vivid feelings of responsibility potentially allows lenders to forget how large-scale development aid has worked to produce the uneven topographies of capitalism across the world that microfinance ostensibly seeks to alter.’⁶⁴

These uneven topographies have been sharpened since the commercialisation of microfinance beginning in the early 2000s, when mainstream banks discovered that lending to the poor can be a lucrative and relatively low-risk niche investment, based on expectations that ‘the poor always pay back.’⁶⁵ This commercialisation has been linked to aggressive lending practices by microfinance organizations and subsequent over-indebtedness of borrowers.⁶⁶

The changing terrain of microfinance now includes online lending platforms and their mobilization of affective investments. The latter are technologically hyper-mediated through organisations such as Kiva and their affective architectures promoting sentiments of affinity, agency and pleasure among everyday humanitarians, which in turn shape their connections with the recipients of their actions.⁶⁷ In the case of Kiva, that means lenders and borrowers and their financial relationships.

Financial Mediations

Yunus’ repeated appearance in this article is not only warranted because he is an embodiment of Mazzarella’s dictum that ‘one must be affective in order to be effective,’⁶⁸ but also because it was a talk he gave at Stanford University in California that led to Jackley working for a microfinance organisation in East Africa. It is here where the idea of Kiva as

‘sponsoring a business’ by lending to its owner was born, inspired by the co-founders’ own experiences of child sponsorship.⁶⁹ Sponsorship of an individual, be it a child or an entrepreneur, is a prime example of the mobilisation of affective investments via financial contributions. In this section I show how such contributions first give rise to and then continue through mediated affective relationships between sponsor and sponsee. This is especially the case for making loans, which also leads to particular risks that are invisibilised by Kiva’s affective architecture.

Person-to-person?

Child sponsorship is one of the oldest and most prominent modes of caring and sharing aimed at everyday people. Through the use of ‘highly emotive tactics,’ it is also a very successful fundraising strategies of Northern NGOs, using images of children that produce sympathy and compassion.⁷⁰ The focus of these representations is the lone child’s face, resulting in an abstraction that is reinforced through sponsorship’s impersonal, monetary exchange and childrens’ commodification. They lend their faces and stories so that money can be raised for the development of ‘their communities’. This instrumentalisation stands in marked contrast with the personal, close relations promised by child sponsorship, which manifest in letters and tearful encounters.⁷¹ Moreover, the presumed one-to-one relationship of intimate correspondence is heavily mediated by NGO staff who manage the proper flow of documents, translate and censor mail and often help children write return letters.⁷² Similar dynamics take place in the case of Kiva.

Central to the organisation’s success has been the illusion of a person-to-person (p2p) connection established via lending through the website. It was the promise of a personal connection, heavily promoted during Kiva’s early days, which attracted lenders in the first place.⁷³ Kiva was explicit in setting itself up against conventional charities and their large

administrative overheads, where it is difficult to track the impact of donations, and against impersonal microfinance organisations, where impact is measured in financials rather than personal stories. For everyday humanitarians who wanted to learn exactly where their money went and what difference it made in the lives of individual beneficiaries, Kiva seemed to offer a user-friendly solution. To reinforce this message, an early promotional video showed Grace, a peanut vendor in Uganda, sitting down in front of a computer to write a message to Nathan, her borrower in San Francisco who likes chunky peanut butter. Grace is thanking Nathan for the equipment she was able to purchase with the help of his loan while Nathan replies that he is glad to be able to help her improve her business.⁷⁴ This staging of ‘benevolent microlending’ produces the immediacy, connectivity and affinity that is at the heart of processes of mediation.⁷⁵

While this p2p connection might have been an accurate representation of how Kiva worked in the very beginning, it was quickly lost as the organisation expanded. A widely-read blog post in 2009 exposed that the loans lenders thought they were making to the individuals on whose pictures they had clicked on the website did in fact go to similar borrowers at the local Kiva partner, which in all likelihood had already given a loan to the person on the website.⁷⁶ The revelation that Kiva used intermediary microfinance organisations caused much controversy and debate. In the end, while many lenders said that Kiva was doing so much good, they understood this backfilling of loans to be an operational necessity and just asked for it to be clearer on the website, other lenders felt betrayed precisely because they had invested so much in the personal connection. The website now has a more accurate graphic of how the funding process works and also shows the disbursement date of each loan. Nevertheless, the all-important but illusory p2p connection is maintained through the visual dominance of individual borrowers’ photos and their stories on the Kiva

website as part of its affective architecture, which in turn is critical to the Kiva business model because of the depersonalising effects of the organisation's central medium - money.

As a form of sponsorship recast in the neoliberal language of business investments, lending on Kiva is subject to the tension between the intimate connections fostered by everyday humanitarianism and the generic nature of the monetary donations by which they are most often made manifest. According to Marx, 'the exchange of money indiscriminately for all qualities and objects seems to make all of our particular human essential powers indifferent, thus distorting our relationships to each other and the world and undermining our powers to create social bonds.'⁷⁷ In the humanitarian realm, money therefore negates the singularity of the donor and the recipient, who as undifferentiated abstractions stand in the way of humanitarian affect. This does not mean that money is a non-affective entity, as it evokes strong positive and negative sentiments.⁷⁸ Nevertheless, as an impersonal medium, money obscures donors and their commitments, opening the door for accusations of superficial engagement. It also hides the recipients, and as a result 'the bond created between the donor and the unfortunate is minimal and abstract.'⁷⁹ The circulation of affective objects, such as letters from children or business updates from Kiva entrepreneurs, aims to counter this flattening. There is, however, one important distinction between child sponsorship, which consists of charitable donations, and Kiva, which makes loans. This distinction, while contributing to maintaining connections, also carries risks.

Risky Connections

Lending via Kiva is not only a financial transaction, but also an exchange. On the one hand, working in the microfinance space allows Kiva to capitalise on the wider financialisation of poverty and the continued popularity of microfinance at the beginning of the 21st century. As a result, the financial relationships between Kiva lenders and borrowers are clearly primary.

On the other hand, the unidirectional charitable impulse becomes a two-way interchange. That loans have to be repaid creates ongoing interactions different from one-time donations; on Kiva, loan repayments flow back into lenders' accounts and most of them are reinvested in new loans. According to Jackley, 'loans are a very interesting tool for connectivity,' by which she meant the human connections the co-founders hoped to build through Kiva lending.⁸⁰ The co-founders had also envisioned these loans to build 'dignified, intellectual and equitable relationships,'⁸¹ which 'can promote respect and hope . . . and blur the lines between the traditional rich and poor categories.'⁸² Such visions ignore the persistent critiques of microfinance I have laid out above, which are linked to entrenched, structural inequalities that no amount of Kiva loans can eradicate.⁸³

As I have already indicated, these critiques are absent from the Kiva website, whose latest version has also adopted the more palatable language of financial inclusion, following a discursive move by the wider microfinance industry to distance itself from the problematic connotations of microfinance. This change in language is connected to arguments that providing marginalized people with financial products and services is of value in and of itself, irrespective of whether it reduces poverty or not.⁸⁴ Correspondingly, Kiva's mission has changed from 'connecting people through lending to alleviate poverty' to 'expand[ing] financial access to help underserved communities thrive.'⁸⁵ Further references on the website to 'reinventing microfinance with more flexible terms . . . or lowering costs to borrowers' could be seen to address some of the critiques of microfinance without actually mentioning them. One of these are the high interest rates charged by microfinance organisations, which they justify by the larger cost of servicing very small loans to borrowers who are often difficult to reach. Because Kiva lenders cannot receive financial interest on their Kiva loans due to US regulations, initially they might not have been aware that borrowers have to pay interest on their loans to Kiva's local partners that administer the loans. Kiva has been forced

to make that fact more explicit on the website, opting for a minimalist approach that does not actually show how much interest borrowers are paying.⁸⁶ Instead it claims that it ‘will not partner with an organization that charges unreasonable interest rates’⁸⁷ - a purposely obtuse statement that helps to mask that credit relationships are also debt relations, with corresponding risk.

These riskscape are very different for lenders and borrowers and are also differently communicated on the website. While lenders are informed on the home page (arguably in very small font) that ‘lending on Kiva involves risk through principal loss,’ what is less clear is the risk to borrowers. This is in line with the general tendency to ascribe microfinance risk to lenders rather than borrowers.⁸⁸ But not only can the consequences of a bad loan be devastating to vulnerable borrowers in precarious circumstances, the commercialisation of microfinance has been shown to create cycles of over-indebtedness that in extreme cases can lead to borrower suicides.⁸⁹ Even in less severe situations, getting into debt entangles borrowers in complex relationships of kinship, obligation and consumption that shape how loans are being used, by whom and to what effects. These relationships are situated in culturally-specific, gendered norms of honour and shame that can have detrimental social and materials in addition to financial consequences for borrowers.⁹⁰ Practices such as peer surveillance, seizing of property and house breaking can result from women being unable to make repayments, leading to material deprivation and social ostracism.⁹¹ However, Kiva’s

‘virtual relationships channel the emotions of lenders in such a way that they can both distance themselves from any potentially harmful effects on the borrower at the same time as they can feel a connection to that individual borrower. . . . the experience of kinship by the lender in the global North to the borrower in the Global South works to neutralize or erase the finalization aspects of the transaction.’⁹²

In other words, the asymmetry of risk, and the financial relationships from which it arises, are invisibilised by the social and emotional connections forged via Kiva. In a way, the growth of online affective connections masks the reconfiguration of borrowers' offline affective connections, for example when kinship relations become relations of usury.⁹³ Financial mediation, based on simplified and fictitious stories of microfinance's impact on individual borrowers' lives, results in a sense of efficacy that by lending on Kiva, everyday humanitarians can contribute to positive change. To uphold this sense, which is vital for the continued popularity of Kiva, non-existing p2p connections are highlighted while existing risks are hidden. These dynamics operate in a spatially-mediated geography of care.

Spatial Mediations

Kiva promises its over 1 million users connections to distant others and the opportunity to improve their lives through Kiva loans. The extent to which digital technologies affect everyday humanitarians' abilities to assume responsibility at a distance as a form of 'disinterested care' has been linked to questions about the 'proper distance' they establish in relationships with others.⁹⁴ While proper refers to a sense of genuine, fitting and socially appropriate, distance has geographical, social and moral dimensions. For Roger Silverstone, simply searching for connections is insufficient to ensure ethical relationships, which instead must 'navigate a precarious territory[:] against the logic of sameness, it must reflexively assert the irreducibly distinct quality of the other whilst, against the logic of difference, it must sustain an empathetic sense of the other as a figure endowed with her own humanity.'⁹⁵ In this section, I explore how tensions between proximity and distance manifest on Kiva and then show how the organisation's digital mediations are enabled by the physical immediacy of Kiva volunteers.

Proximity and distance

Kiva's mediated connections capitalise on proximity and distance in ways that allow lenders to draw on their own imaginations regarding borrowers' similarities or differences. Several quantitative studies of Kiva have found that lenders prefer 'culturally similar and geographically proximate borrowers.'⁹⁶ Often, lending choices are also made on the basis of shared professions, a country travelled to or a touching story that might resonate with a lender's own life journey. By contrast, the co-founders realised early on that lenders' preferences often corresponded to stereotypes about poor others, so that loans to rural African women were funded the fastest while those to Bulgarian taxi drivers went unfilled for weeks.⁹⁷ Such loans allow lenders to not only help those they see as most needy and deserving, but also to fulfil nostalgic, premodern fantasies.⁹⁸ Some of these shifts might have arisen when Kiva started making loans to US borrowers in 2009, amidst initial accusations of selling out on its original goal of alleviating poverty in the Global South. However, for the co-founders this expansion went some way towards the original goal of 'leveling the playing field' by enabling not only loans from US lenders to borrowers in the Global South, but also from Kenyans to US entrepreneurs and from Cambodians to each other.⁹⁹ While such loans do indeed happen now, larger aspirations of global equalities have not been fulfilled.

The tensions on Kiva between proximity/similarity and distance/difference can be traced to older ideas introduced in the beginning of this paper. Ideas of similarity stem from 18th century cosmopolitan notions around a common humanity. Difference, on the other hand, results from more recent theories of the irreducible difference produced by linguistic practices of representation.¹⁰⁰ On Kiva, the balancing act between both is open-ended, which enables lenders to establish their preferred connections by picking and choosing among hundreds of borrowers to find the ones that suit them. Together with the aforementioned algorithmization, ever more sophisticated categorisation and search capabilities on the

website have made this process easier and faster, manifesting that connections are made on lenders' terms. Borrowers can be as close or as distant as lenders like, giving rise to an improper distance that 'mistake[s] connection for closeness and closeness for commitment and confuse[s] reciprocity for responsibility.'¹⁰¹ In its promise to establish connections, Kiva generates affective investments in a compromised way that produces self-gratification and digital asymmetries. While searching for pure connections would yield very little in any domain, lenders' control over these connections negate Kiva's own claims of leveling the playing field. In addition, digital mediations are themselves enabled by practices grounded in spatial proximity.

Geographic Immediacy

While the overwhelming majority of lenders use the Kiva website to make their investments from afar, a few go and visit borrowers, as Bob Harris did and my family as part of this research.¹⁰² And then there are the so-called Kiva Fellows who volunteer to spend six months with Kiva partner organisations on the ground. They are mostly young professionals in business, finance, technology or management consulting who work with partners to implement Kiva infrastructures and procedures and to train local staff as Kiva coordinators. As Kiva's 'eyes and ears on the ground,' Fellows are also an important part of Kiva's due diligence apparatus.¹⁰³ This happens mainly through borrower verification visits to randomly selected Kiva borrowers to check their details, trips during which Fellows also produce many of the photos and updates that sustain Kiva's connections. It is in these various ways of managing partner organisations, verifying their work and producing representational artefacts that Fellows are a critical part of Kiva's digital mediations.

All Fellows have to write posts for the Kiva Fellows blog, which is a rich source of information about their experiences. Elsewhere I have analysed Kiva Fellows as 'deep

voluntourists,' whose favourite activities are the borrower visits.¹⁰⁴ The blog posts show that these visits produce intense affective investments through emotional encounters that often leave Fellows transformed. The description of one Fellow in Guatemala is typical: 'as I came home after the day of interviewing, the women's stories, tears, smiles and laughter stuck deep in my soul. I will never be the same, and I am so thankful for being able to have a day like this.'¹⁰⁵ In addition, it is in the blog posts that more nuanced accounts of microfinance can be found. One Fellow wrote 'I so badly want to see the extreme transformations that I have to make sure I am not fabricating it. Progress is so incremental, often non-existent.'¹⁰⁶ Another Fellow described his reaction to meeting his first Kiva borrower in Vietnam, who empathically told him that her loan had not brought about any positive changes in her life, as getting a 'gut punch . . . I felt confused and frustrated. I knew that as a Kiva Fellow I wouldn't be hearing dramatic stories every time I met a client, but I didn't believe that I would have a client tell me that their loan hasn't helped much.'¹⁰⁷

These writings speak to affective investments of a slightly different kind. Rather than investments engendered through the Kiva website, Kiva Fellows are emotionally invested in the idea of doing good through microfinance so strongly that it becomes difficult for them to relinquish this idea.¹⁰⁸ They hold on to their subject position even in the face of contradictory evidence, allowing themselves to be frustrated and impatient but not doubtful. In spite of their realisations that microfinance is not a simple solution to poverty, they never question the need for loans, also in part because of Kiva's relentless focus on generating more investments. Most of the fellows never seem to ask why borrowers are in such precarious circumstances in the first place and seem unaware of the role of structural inequalities in shaping the lives of the borrowers whose stories move them to tears. In this way, even though Fellow's physical immersion into Kiva's work stands at the opposite spectrum of financial

clicktivism, their narratives from the field continuously enable lenders' affective investments in Kiva, its cause and its borrowers.

Conclusion

Kiva thrives on the double meaning of being invested in somebody financially and emotionally.¹⁰⁹ In this article I have shown how Kiva's institutional practices and their manifestation in the organisation's affective architecture are producing everyday humanitarians. Their affective investments in the entrepreneurship of distant others shows the entanglement of financial, social and emotional elements of everyday humanitarian practice, mediated in technological, financial and spatial ways, which contribute to Kiva's popularity. At the intersection of technology and finance are Kiva's lending practices, which fit with its supporters' ordinary forms of digital engagement, to the tune of \$1 billion in loans. They have also resulted in a form of financial clicktivism where learning about the complexities and critiques of microfinance is foreclosed by Kiva's own representational practices, which mirror conventional microfinance narratives at large. Most critical amongst the absences is the acknowledgement of the risk that microfinance recipients face when they engage in debt relationships. Kiva's technology also affords social and emotional investments in borrowers who are imagined that stand in a person-to-person relationship with Kiva lenders. Closer analysis shows that these connections are fictitious, as borrowers become exchangeable stand-ins for stories of imagined entrepreneurial success and connections are mediated by intermediary organizations. Everyday humanitarianism may thrive on digital mediations but falters in the face of transformative social engagements with its beneficiaries.

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- ⁴ Laqueur "Mourning, Pity," 32.
- ⁵ Flannery, "Kiva and the Birth," 37.
- ⁶ Bateman and MacLean *Seduced*.
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- ⁸ Roy, *Poverty Capital*, 22.
- ⁹ Ibid.
- ¹⁰ Khandelwal and Freeman, "Pop development."
- ¹¹ Bajde, "Kiva's staging."
- ¹² Black, "Microloans and micronarratives."
- ¹³ There are of course studies by computer scientists, and business scholars, on Kiva, but these tend to be more uncritical and instead concerned with understanding the organization's technology and business model per se.
- ¹⁴ Roy, "Subjects of Risk," 151.
- ¹⁵ Vestergaard, "Humanitarian appeal," 446.
- ¹⁶ Harding and Pribram, "Losing our cool?," 879.
- ¹⁷ While some authors argue for the importance of analytical and linguistic distinctions between affects, sentiments and emotions, I follow the many scholars who use the terms almost interchangeably.
- ¹⁸ Richard and Rudnyckyi, "Economies of Affect," 63.
- ¹⁹ Grossberg, "Postmodernity and Affect," 285.
- ²⁰ Cited in Fassin, *Humanitarian reason*, 1.
- ²¹ Rorty, "Human rights."
- ²² Fassin, *Humanitarian reason*, 269.
- ²³ Malkki, "Children, humanity," 83.
- ²⁴ Haskell, "Capitalism and the Origins," 358.
- ²⁵ Wilson and Brown, *Humanitarianism and Suffering*, 10.
- ²⁶ Sliwinski, "The aesthetics of human rights," 24.
- ²⁷ Redfield and Bornstein, *Forces of Compassion*.
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- ⁴⁶ Gillespie, "The politics of platforms," 359.
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- ⁴⁸ <https://www.kiva.org/about>, accessed 15/04/2019
- ⁴⁹ Black, "Microloans and micronarratives;" "Fictions of humanitarian responsibility,"
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- ⁵⁵ Flannery, "Kiva and the Birth," 34.
- ⁵⁶ Büscher, "Conservation and development 2.0," 164.
- ⁵⁷ Büscher, "Conservation and development 2.0," 166.
- ⁵⁸ Ibid..
- ⁵⁹ Wilson, "Race, Gender," 323.
- ⁶⁰ Cohen, *States of Denial*, 211.
- ⁶¹ Madianou, "Humanitarian campaigns."
- ⁶² Yunus quoted in Schwittay, "Muhammad Yunus," 77.
- ⁶³ Black, "Microloans and micronarratives," **page**
- ⁶⁴ Black, Shameem. "Fictions of humanitarian responsibility," 108.
- ⁶⁵ Dowla and Barua. *The poor always pay back*.
- ⁶⁶ Guérin et al. *Microfinance, Debt and Over-Indebtedness*.
- ⁶⁷ Vestergaard, "Humanitarian appeal."
- ⁶⁸ Quoted in Schwittay, "Muhammad Yunus," 71.
- ⁶⁹ Flannery, "Kiva and the Birth."
- ⁷⁰ Suski, "Children, suffering," 213.
- ⁷¹ Bornstein, "Child sponsorship."
- ⁷² O'Neill, "Left behind."
- ⁷³ Flannery, "Kiva and the Birth."
- ⁷⁴ <https://www.youtube.com/watch?v=MXk4GUGXNTQ>, accessed 16/04/2019
- ⁷⁵ Bajde, "Kiva's staging," 99; Vestergard "Humanitarian Appeal"
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- ⁷⁷ Paraphrased by Hardt, "For love or money," 679.
- ⁷⁸ Konings, "Financial affect."
- ⁷⁹ Boltanski, *Distant suffering*, 18.
- ⁸⁰ Jackley, "Poverty, Money-and Love. "
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- ⁹⁰ Brett, "We sacrifice;" Hayes "The hidden labor;" Schuster *Social Collateral*.
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- ⁹⁴ Silverstone, "Proper Distance."
- ⁹⁵ Chouliaraki and Orgad, "Proper distance," 343.
- ⁹⁶ Burtch et al, "Cultural differences," 773.
- ⁹⁷ Flannery, "Kiva and the Birth."
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- ⁹⁹ Flannery, "Kiva at four."
- ¹⁰⁰ Chouliaraki and Orgad, "Proper distance."
- ¹⁰¹ Silverstone, "Proper Distance," 476.
- ¹⁰² US lending has led to more meet-ups between lenders and borrowers in the same area, sometimes enabled by Kiva.
- ¹⁰³ Schwittay, *New media and international development*, 143.
- ¹⁰⁴ Ibid.
- ¹⁰⁵ Quoted in *ibid.*, 162.
- ¹⁰⁶ Quoted in *ibid.*, 148.
- ¹⁰⁷ Quoted in *ibid.*, 148.
- ¹⁰⁸ I thank one of the article's reviewers to pointing this nuance out to me.

¹⁰⁹ Black, "Microloans and micronarratives."