# Reversal of Fortune: Visualizing Marketized Philanthropy

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## The Veneer of Philanthropy

Several years back while conducting research on crowdfunding, a website called ‘Kiva’ came up in my search. For as little as $25 U.S. Dollars I could empower a poor woman in Bolivia. By contributing to her microloan of $250, I could help her purchase a cow for her farm and jump-start her life as a global entrepreneur. Curious, I clicked on her tentative but hopeful image that led me to more details. Her finely crafted but succinct profile shed just enough information about her life to pique my empathy alongside a selection of shocking economic statistics for her country. This information was juxtaposed to a list of lenders, complete with snapshot selfies and a personal blurb as to why they donate. As I scrolled down the list, I encountered an amalgam of responses that ranged from the banal to the self-righteous to the downright erratic: I donate because giving to others in need is good; I donate because I’m a post human; I donate because it’s sexy.[[1]](#footnote-1)

Started as a non-profit venture in 2005, Kiva is with similar organizations such as Global Giving part of a growing network of so-called ‘alternative’ charities. These philanthropic businesses leverage social media and mobile money platforms to merge business goals with social progress. The hybridization has led to a sector of the microfinance industry that utilizes crowdfunded microlending. The result is a ‘marketization of philanthropy’, a philanthropy for the masses, producing a new breed of loan-borrowing ‘entrepreneurs’ rising from the depths of the global poor.[[2]](#footnote-2)

As the first and largest charity platform of its kind, Kiva has received much praise in business circles and the world of celebrities including Bill Clinton, Oprah Winfrey, and *New York Times* writer Nicholas Kristof known as the ‘White Knight’ for his column on human rights. All espouse the Kiva mantra that the organization is helping to alleviate global poverty and empower the global poor through microcredit.

And to some extent it is. Kiva is becoming a household name, at least in the Global North, along with the concept of microcredit/microloans due to the popularity of platforms such as Kickstarter and Indiegogo. Through Kiva’s website, the organization claims to have raised over $605,592,375 million through 1,218,000 lenders giving to 1,403,980 borrowers with a 99.97 percent repayment rate.[[3]](#footnote-3)

But a few skeptics abound such as author and financial consultant Hugh Sinclair. Sinclair’s scathing articles and book *Confessions of a Microfinance Heretic* point to several of Kiva’s statistical fallacies that get overlooked within its slick marketing apparatus of emotive words and images. The highlights point towards an overall inefficient and expensive process that doesn’t necessarily benefit borrowers. These include questions around the mysterious ‘portfolio yields’ that mask high interest rates charged by Kiva’s intermediary banks (averaging 33-45 percent), hidden fees accrued by Kiva, unreported borrower defaults and corrupt bank partners.[[4]](#footnote-4)

Yet these problems aren’t specific to Kiva, but long regarded concerns within the microfinance industry. The real issue with platforms such as Kiva that Sinclair raises is that they produce a veneer of philanthropy. Do we really care if it works as long as it satisfies our ethical desire for that ‘warm glow’ feeling we get when we give to the needy?

## Reversal of Fortune

Following on the heels of earlier interactive and participatory projects that visually map the social and ethical dimensions of crowdfunding on virtual economies and digital labor, I found this question quite intriguing. Aside from the aforementioned and a few other books and articles circulating academia, this area of cultural crowdfunding had not yet surfaced in recent debates. Most of the critiques have been focused on Kickstarter-style platforms emphasizing the commodification of social relations and exploit of immaterial online labor.

I was compelled to unpack the inherent contradictions within this crowdfunded philanthropy further, and as an artist, I would do so through a tactical media approach that would confront the veneer of seductive images and rhetoric with a more realistic narrative. Kiva, being the most popular platform, seemed the best place to start. In addition, Kiva had already begun soliciting fans for their creative surplus labor by making data available through an API.

I searched around and found a few rather underwhelming attempts such as ‘Kiva Cloud’.[[5]](#footnote-5) As the title states, a text cloud appears on a webpage showing the most popular words trending in Kiva loans. ‘Business’, ‘women’, ‘poor’, and ‘future’ seemed to always rise to the top.

And then there was the bizarre unseemly visualization created by Kiva’s own programmers titled ‘Intercontinental Ballistic Microfinance’.[[6]](#footnote-6) In this four-and-a-half minute animation, Kiva shows a five year history of funding activity set to the tune of Tchaikovsky’s famous 1812 Overture. If you don’t know the history of the song, this famous war score was written to commemorate Russia’s defense of its homeland from Napoleon. In the animation depicting a world map, loans coming from the Global North are represented by exploding cannon fire shot through the air with their ‘target’ destination being borrowers in the Global South. Somehow I don’t think Kiva got the irony here.

Perversely inspired by the above examples, I decided to create my own info graphic interpretations of crowdfunded microfinance. Rather than using bombs I felt plants, like the delicate leaf in the Kiva logo, were more appropriate. The outcome has resulted in a series currently in development called *Reversal of Fortune* comprised of live and digital gardens. The gardens reflect on how empathy-at-a-distance is produced while offering a counter mapping to the flows of microfinance capital that Kiva provides its audience.

## Crowdsourcing the Telematic Embrace

In his 2006 Nobel Peace Prize speech, Muhammad Yunus, considered to be the godfather of modern day microfinance for founding the Grameen Bank of Bangladesh, referred to poor people as ‘bonsai trees’:

To me poor people are like bonsai trees. When you plant the best seed of the tallest tree in a flowerpot, you get a replica of the tallest tree, only inches tall. There is nothing wrong with the seed you planted, only the soil-base that is too inadequate.[[7]](#footnote-7)

For Yunus and for Kiva, and now for me, the metaphor of a plant in its struggle to survive underscores the complex relationships between human life and economic growth. This concept is taken a step further in the groundbreaking project *The Telegarden* created in 1995 by artist and engineer Ken Goldberg.[[8]](#footnote-8)

Using a web interface, a global community of online users could virtually care for a live garden physically located at the University of Southern California. It is one of the earliest instances of participatory online interaction and social engagement to meet a shared goal. By collectively ‘investing’ in the future of the garden combined with the ‘outsourcing’ of labor to perform tasks to maintain it, *The Telegarden* foreshadowed new models of labor, production, and dissemination that now comprise familiar modes of crowdfunding and crowdsourcing. The project eloquently expresses the interplay of economic and technological forces realized through a telematic garden.

Even more recently, NASA announced last year their ‘Lunar Plant Growth Habitat’ that further extrapolates on these early ideas of telematic gardening and takes crowdsourcing to the next level – the moon. In an article in *Forbes* business magazine, the NASA team who ‘has set out to “boldly grow where no man has grown before”’ explains how they will utilize crowdsourcing to recruit thousands of citizen scientists.[[9]](#footnote-9) The emphasis will be on school children to help them conduct the experiment both on earth and on the moon. The plants in both habitats will be grown in coffee-can-sized aluminum containers equipped with cameras and sensors that enable the team to receive image broadcasts and monitor the plants environment as they grow.

An interesting comment in the article by planetary scientist Dr. Chris McKay alludes to this shift in space program mentality – looking more like tech startups. The author understates the actual issue of government funding dwindling and the privatization of the industry. ‘Dr. McKay sees a world of possibilities emerging from this democratization [...] When your experiment costs 300 million dollars, and you do one a decade, you can’t take any risks. [...] But if your experiment is a million dollars and being done by grad students, you can do crazy and brilliant things.’[[10]](#footnote-10)

## Recent Artwork: Garden of Virtual Kinship [Fig. 1: Reversal of Fortune: Garden of Virtual Kinship. Photo credit: Shasti O’Leary Soudant.]

With particular focus on the world of microfinance, my recent series of artworks draw upon this legacy of expressing the interplay of affect, technology, and economic forces realized through a telematic garden. The first garden in the *Reversal of Fortune* series is derived from these sources and titled *Garden of Virtual Kinship*.[[11]](#footnote-11) Suggestive of an aquaponic system with a world map as its focal point, this garden provides a counter cartography to a real time mapping of lender donations available on Kiva’s website.[[12]](#footnote-12) This Kiva webpage visualization is somewhat similar in concept to the *Intercontinental Ballistic Microfinance* animation but animates the exchange of loans from lenders to borrowers on a world map in real time. Every few seconds candy colored lines jettison from one location to another in a dazzling display of humanity.

In addition, a side column gives a brief description of the loan activity that links to the borrower’s webpage encouraging further funding. For example: ‘John made a loan, which helps Gulmira purchase additional sheep in order to develop her livestock activity’.[[13]](#footnote-13) There are also columns on what’s currently trending such as borrower and lender countries and how many loans are being funded per minute. Watching the frenzy of activity is mesmerizing. It appears as if the world is being saved by your next-door neighbor.

Yet on closer inspection, it becomes apparent that some information is missing from this big picture. What about the fees from those exorbitant interest rates? Where is this money going? Who profits?

By redirecting the flow of capital symbolized as moving water, *Garden of Virtual Kinship* attempts to expose the underbelly of this conflicted system. In the garden resting at tabletop height, sits a 10 by 5 foot sheet of clear plastic. Inscribed is an image of a world map constructed from a dot matrix grid of over 500 small holes. In each hole sits a pill-sized container filled with soil and seed. These seeds represent Kiva loan borrowers who have the potential to become plants depending on the success of their loan fundraising. Overhead at 6 feet high is an automated (CNC) watering machine. Mirroring Kiva’s data visualization, when a borrower receives funding, the machine moves the watering head to the correlating geographic location on the world map and the plant-borrower receives a specified amount of water.

Yet the plants only receive a portion of the water. A percentage of it based on the borrower’s fees drains into a reservoir below. This pool of water continually feeds a model of the future global city flourishing with lush plants. As the water moves throughout the system scrolling LCD screens articulate these percentages and reveal the names and profits of the corporations and institutions driving the industry. Similar to an aquaponic system, the water is pumped back up to the overhead watering machine. When data comes in it triggers the machine and the cycle continues in an endless loop of both excess and scarcity.

## Desiring Subjects, Desiring Plants

In her book *Poverty Capital: Microfinance and the Making of Development*, scholar Ananya Roy stresses how the alleviation of poverty has been inserted into our everyday acts of consumption, a ‘politically correct’ consumption.[[14]](#footnote-14) She refers back to Yunus’ philosophical underpinnings for the Grameen Bank ‘credit as a human right’, and how this idea has become the cornerstone ideology for our current ethical economics.[[15]](#footnote-15)

For Roy, microfinance is celebrated as the people’s economy, democratized capital, and through social media the microcapital of the poor is converted into new financial global flows.[[16]](#footnote-16) Roy explains:

On Kiva.org […] users can integrate such conscientious practices with the techno-social rhythms of their daily lives. Kiva ‘lets you browse loans on Facebook, and show off your loans in your Facebook page.’ There is Kiva for the iPhone, which ‘lets you get your Kiva fix from anywhere you bring your phone,’ and Kiva Tweets, which ‘automatically posts new loans to your Twitter account daily or weekly.’[[17]](#footnote-17)

Through Kiva and similar platforms, the ethical economy meets the reputation economy. With every ‘like’, the privileged are empowered to empower the global entrepreneur in a seamless circuit of warm and fuzzy affective production.

[Fig. 2: Reversal of Fortune: Desiring Subjects, Desiring Plants.]

These techno-social rhythms that Roy describes are animated in another garden in the series entitled *Desiring Subjects, Desiring Plants*.[[18]](#footnote-18) In this installation grow lights immerse the viewer in a garden of illuminated hanging planters constructed from clear plastic tubing. The effect is suggestive of a strange bio-laboratory setting.

Each hanging planter is equipped with its own automated watering system — an IV bag holding water along with a small LCD screen and audio speaker. When a loan from the Kiva website receives funding it activates the system. The IV bag releases a drip of water. The screen displays text from the lender’s profile page as to why they donate. The audio speaker speaks the message such as ‘I donate because it’s sexy’. The result is a real time cacophony of scrolling messages and synthetic voices emoting the feelings of lenders from around the world, or rather the Global North.

## Feed the ~~Children~~ Entrepreneurs

Having grown up on American television commercials from the 80s and 90s, I can never forget the sorrowful face of actress Sally Struthers. Known for her role as Gloria on the 1970s television sitcom *All in the Family*, Struthers later became the poster lady for the Christian Children’s Fund ‘Feed the Children’ campaign.[[19]](#footnote-19) The campaign set the standard for the ‘charity’ television commercial. Struthers in the foreground looking earnest while poor children in the background dirty and covered with flies, helpless victims of their poverty, arouse your guilt.

If we fast-forward to the present, Kiva founder Jessica Jackley is the modern day Struthers outfitted with a young, hip look and a new narrative. In her TED Talk from 2010 that received 1.1 million views and counting, the attractive, bright-eyed and spunky Jackley identifies with the burden of privilege.[[20]](#footnote-20) Having spent time in Africa during her college years, she came to the realization that it was more effective to help the poor help themselves. We no longer need to feel guilty about our overpriced Starbuck’s cappuccino. Through the magic of microlending, we are empowered by empowering a poor farmer the entrepreneurial potential of owning his own coffee bean plantation.

Microfinance is considered the new frontier in the manufacturing of development investment. It follows capitalism’s circuit of primitive accumulation, constantly seeking out new terrain that will provide fertile conditions for both development and reconstruction. Roy refers to an essay written by economist and Senior UN Advisor Jeffrey Sachs, one of the key interlocutors of the UN’s Millennium Development Project started in 2002 to alleviate global poverty. Written shortly after 9/11, the essay titled ‘Weapons of Mass Salvation’ finds Sachs making the case that ‘one cannot fight a war against weapons of mass destruction through military means alone’.[[21]](#footnote-21)

Over 10 years later, what is the new weapon of mass salvation? Could it be philanthropic crowdfunding with its ability to leverage middle class emotions in order to mobilize new financial assets from the global poor? And what about crowdfunding’s underlying mechanisms that function to aid the impoverished but also to fund a work of art?

In a culture of big data that has become increasingly over aestheticized, can questions such as these still be answered through visualization? Can the messiness and unpredictability of plants as data in the *Reversal of Fortune* artworks interrupt the streamlined algorithms? Can a different story be told through data that embodies and makes visible the complex lives that are so often overlooked when abstracted? And for David Bowie’s sake, will there be plant life on Mars?

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