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This issue is dedicated to Allison Cress, 1998-2017.

Screen Lending and the Fearless Integrity of Helping Others

Franklin Yartey

Abstract

The move to living more of our lives on our screens presents us with charitable opportunities online. Helping others through microfinance may be an effective way to bring about positive transformation in the lives of others, but sometimes aspects of online lending programs that are invisible to us, such as high interest rates, negatively affect borrowers. In this essay I provide a brief overview of microfinance and discuss why responsible lending is essential, using two online microfinance institutions as examples. I conclude by proposing a guide for lending intelligently and responsibly online.

Introduction

During his travels around the world, Bob Harris, a writer for *Forbes Traveler*, witnessed great disparity between rich and poor and decided to direct all of his travel money (\$20,000) to funding loans on Kiva, an online lending service. He then travelled around the world to visit the people he had help with loans. Bob said his experiences were positive and that the people he helped were doing well.

For those of us who sit behind screens or stare at screens to remotely lend or give to someone, somewhere, I believe that we do this with utmost sincerity. We do this with the knowledge that we are empowering or lifting someone from a bad situation, helping contribute

to solving a crisis, like Bob Harris, who felt compelled to lend 9,300 times in the hope that he could impact change and help lift individuals and groups out of poverty.

In this article, I argue that helping others through lending intelligently with the aid of screen technologies may be an effective way to promote transformative social change. Drawing on two examples of microfinance, this article describes how this kind of giving relates to good character, discusses why responsible lending is essential, and concludes by proposing ways that one can lend intelligently online.

Microfinance

The practices of giving to charity and lending to the poor have redefined civic engagement from a solely off-line phenomenon to an online experience as well (Lin and Huang). A single person connected to a network of computers may be able to initiate change in the life of another through charitable giving or lending.

Helping others through lending intelligently with the aid of screen technologies may be an effective way to promote transformative social change.

Microfinance, or microlending, is the process of financing the poor to help lift them out of poverty or grow a business with small interest-based loans. Microfinance institutions (MFIs) are responsible for facilitating these loans. The social entrepreneur and economist Muhammad Yunus

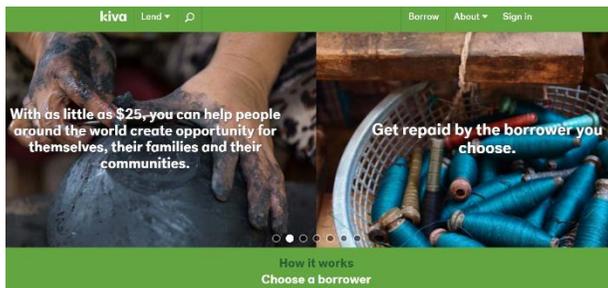
started the microfinance initiative in the 1970s in the villages of Bangladesh through the Grameen Bank. Yunus received the 2006 Nobel Peace Prize for his efforts toward empowering the poor. The Grameen bank provided loans to women who did not have access to traditional banking services (Roodman, *Due Diligence*). Today microfinance has spread over the world in various forms, including online microfinance.

I have spent over six years researching online microfinance organizations and the process of lending to the poor through screen devices (smartphones, laptops, tablets, and desktops). Previous

research has critiqued Kiva and other microlending organizations (Birzescu and Gajjala; Nadesan; Schwittay), but to my knowledge none have offered suggestions on lending intelligently through online microfinance.

Using two microfinance organizations as examples, Kiva and Zidisha, I will propose steps individual lenders can take to ensure they are providing their microloans as intelligently and responsibly as possible.

Kiva Kiva is an online microfinance institution that raises money through lenders mostly in high-income countries (HICs) like the United States to help lift people out of poverty in low- and middle-income countries (LMICs) (e.g. The Gambia, Guinea, Liberia, Nepal, Lesotho, Kosovo, Ghana, and Zambia). Founded in 2005, Kiva brings together lenders (living in HICs) and borrowers (individuals or groups in LMICs) for financial exchanges.



Lenders lend through Kiva's online platform, and Kiva in turn electronically transfers the money to a local microfinance partner in an LMIC for disbursement to a borrower. The

Kiva provides microloans to people in need across the world.
www.kiva.org

local partner attaches some amount of interest (not reported on Kiva's website) to the loan and the borrower is given a time span to pay it back. Once the borrower pays back, the local microfinance institution sends the money back to Kiva without the interest and Kiva makes the cash available to the lender (Roodman, "Kiva"). Kiva's microfinance partner organizations in these LMICs keep whatever interest they attached to the loans ("How Kiva Works").

The problem with attaching interest to these loans is that sometimes high interest rates are charged, and borrowers end up trapped in cycles of borrowing to pay back loans. In one instance reported by Soutik

Biswas, over the course of a few months, more than 80 borrowers in Andhra Pradesh, India, committed suicide to free themselves of the microloans they had taken. Officials of the lending organizations were

Sometimes high interest rates are charged, and borrowers end up trapped in cycles of borrowing.

continuously harassing borrowers there, demanding that they pay back their loans. While the article did not connect the suicides to Kiva, the potential for such tragic outcomes for borrowers must be a consideration when lending money through platforms that involve charging interest rates on loans.

It is important also to acknowledge that thousands of people worldwide have benefitted from Kiva loans, their businesses have flourished, and they have been able to lift themselves out of poverty. However, the high rate of loan repayment that Kiva reports on its website does not tell the entire story of microlending. For instance, some local microfinance partners of Kiva may pay back lenders in HICs from their own funds to hide the numbers of borrowers who have defaulted and thus keep their high ratings with Kiva (Roodman, “Kiva”).

Zidisha Founded three years after Kiva, Zidisha is a peer-to-peer online lending MFI that facilitates loans to the poorest of the poor in LMICs. Zidisha provides zero-interest loans, though borrowers do pay a service fee of 5% for each loan they take out, as well as a one-time fee when they set up an account with Zidisha. People lend directly to borrowers without going through local microfinance partners.

Entrepreneurs interested in borrowing money on Zidisha’s lending platform must demonstrate that they can be trusted. They are expected to seek an endorsement or reference from a community leader such as a pastor or a school principal who can affirm that the prospective borrower is trustworthy. Borrowers are also required to link their Facebook accounts to Zidisha, and this includes



Zidisha connects microlenders directly to borrowers.
www.zidisha.org

providing their home address, telephone number, and a national identity card.

Once a prospective borrower has gone through the necessary background and character checks they can then create an account on Zidisha and upload their profile picture and pitch for the loan that they seek. Lenders can then browse their profiles and lend to them if they meet their lending requirements. Lenders and borrowers communicate and send updates directly to each other online. Once a borrower pays a lender back without interest it is up to that lender to either relend or keep the money (“Zidisha: Frequently Asked Questions”).



Entrepreneurs interested in borrowing money on Zidisha’s lending platform must demonstrate that they can be trusted.

Other online microfinance institutions worth considering are included in the Appendix of this article; I encourage you to peruse them.



Kiva and Zidisha at a Glance

MFI	Model	Interest rates	Fees	Locations
Kiva www.kiva.org	Local partners facilitate lending	Some interest charged by local microfinance partners	None	Available in eighty countries
Zidisha www.zidisha.org	Peer-to-peer online	Zero interest	One-time account setup fee and 5% service fee	Available in eleven countries

Microfinance and Fearless Integrity

Called to Help Others We are called by integrity and scripture to help others. Law professor, novelist, and legal and social policy writer Stephen L. Carter asserts that having integrity requires following three procedures: "(1) discerning what is right and what is wrong; (2) acting on what you have discerned, even at personal cost; and (3) saying openly that you are acting on your understanding of right from wrong" (7). Before lending to a charity or microfinance organization, it is important to learn about this organization to discover what they are doing right and what concerns they raise for you. Based on the knowledge gathered we will be able to make an informed decision and share with others why we are lending or not lending to a specific organization. Having integrity is also about knowing that you are doing the right thing, and helping the poor with fearless integrity.

Furthermore, the Holy Scriptures are filled with advice on the importance of giving and helping others. One such verse, Matthew 5.42, reads: "Give to the one who asks you, and do not turn away from the one who wants to borrow from you" (*BibleGateway.com*). We have been mandated by God to help each other. Whether it is the person sitting across from you in a cafeteria or a stranger in Kenya, it is our responsibility to reach out to others in their times of need if we can.

Responsible Technology Lending in the 21st Century is marked by interactivity on the internet through various social plugins such as Facebook and Twitter, as lenders are able to view the profile pages of borrowers on social media. Clifford Christians argues that responsible technology should promote cultural continuity values of justice, harmony, openness and discovery. Technologies of change that do not help lift people out of poverty or that subvert issues related to empowering the poor are counterproductive and lack integrity because they do not promote the core values of cultural continuity (131). It is unjust to place high-interest rates on loans for the poor while claiming to empower them, for the practice of charging crippling interest rates disrupts the harmony of helping the poor. A profit-driven mindset that trumps the well-being of the poor does not advance cultural continuity. Although many have made great claims of the internet's ability to empower the powerless, the internet has not democratized wealth and

power. In order for us to determine whether a technology is effective, it is important to understand the capacities and intentions of the humans interacting with it because the technology will amplify those existing conditions. For effective implementation of technological intervention, according to Kentaro Toyama, "positive intent and high capacity among individuals and institutions" (66) are necessary.

Packaged interventions such as online microlending should include essential components of social change for them to be effective. It is counter-productive to lend to the poor through organizations that do not have a sound commitment to strengthening existing human capacities. Potential lenders like you and me must seek out organizations that promote justice in their practices.

Intelligent Giving In Peter Singer's updated version of *Famine, Affluence & Morality*, he argues that people in HICs should be doing more to help those in LMICs (Wichmann and Petersen). He writes about Effective Altruism, a movement that prides itself in giving intelligently to various causes. Not only is it important to learn the interest rates attached to loans, it is essential to research whether online lending organizations are actually serving the poorest of the poor, since some of these agencies could branch out and provide loans to people who are more well-off, undermining the goals they set out to accomplish (to serve those that are really in need, the poorest of the poor). We must, therefore, lend or give to others by relying on trustworthy information, using existing research on charities and lending organizations, to ascertain which causes to support (Skelton).

Giving intelligently also involves conducting independent research to ascertain how donations are used by organizations to confirm that the money donated will be put to good use. Ideally, lending organizations like Kiva or Zidisha would promote total transparency, including open and honest communications with their local microfinance partners in LMICs. Individual lenders would be aware of exactly what interest rates borrowers are paying on loans as well as the reasons surrounding the success or failure of each loan. Until that goal is realized, we must investigate the lending requirements, collect information on loan interest rates, and look for clues as to whether partner lenders of

lending platforms are helping bring about social change, i.e., are empowering rather than impoverishing borrowers through loans.

We are morally responsible for the issues associated with lending money to organizations that do not subscribe to any form of corporate social responsibility. We don't want to be giving to an organization that is implicitly encouraging more poverty. Entrusted by God to be good stewards of human and natural resources, we must respond as people of fearless integrity. We must use screen technologies responsibly and intelligently, striving to empower those living in poverty and promote openness, harmony, justice, discovery, and stewardship.

Microfinance Examples

Let us return to our microfinance platform examples, Kiva and Zidisha. Consider the following online borrower call for support:

Dear Kiva lenders! Eunice is a charismatic young woman and a strong example of hard work. She is a farmer and salesperson who has access to many sellers throughout the food business. On her farm she keeps cows, goats and poultry and has a small cash crop and trees. [...] She is seeking a loan to buy cereals from farmers to resell at fair prices and use her better understanding of the market conditions and prices to sell at a profit. Your loan will help Eunice's clients to focus on production rather than sales, and it will help her family to earn a better income to uplift their livelihood. Support her dream by giving Eunice a loan! ("Eunice's Story")

The excerpt above represents the profile description of a Kiva borrower, Eunice from Kenya, who is seeking a loan from lenders in HICs, the United States among them. There are many borrowers like Eunice seeking loans on Kiva, ranging from \$100 to \$8000 or more. Prospective lenders read that Eunice, a hardworking businesswoman, rears cows, goats, and chickens to help sustain her family. I came across this borrower as I was

We are morally responsible for the issues associated with lending money.

browsing on Kiva.org. I noticed that Eunice had so far raised \$50 out of a goal of \$100.

Now imagine that you saw Eunice's profile on Kiva; would you lend to her? I know I may, but recall that Kiva's local microfinance partners charge interest on each loan. I need to find out how much of the money I lend she would actually receive and how much interest she would have to pay on the loan, which is difficult to discern without doing further research beyond Kiva's site.

The following narrative is similar to Eunice's story:

I grew up in the village set up and life was not easy during, my childhood, I was the third born in a family of six children, and my parents were peasant farmers. I went to shidodo primary school for primary education and did my KCPE and the joined ingotse high school for secondary education, I was not able to go college due to lack of fees. I joined fadhili self help group where we were though on best farming practices. I took a loan of \$200 from the group and started my business of keeping poultry. I was able to make my first sales after 4 months and used the proceeds to repay the loan and expand business. I am now venturing into horticulture farming so as to utilize the fertilizer I get from my farm. I am a youth leader and spend my free time with youths who got interest in farming doing capacity building and helping them start there farms.

[...] Given the loan I would use it to further grow my business by leasing land that I would use to grow more vegetables due to increased demand. I would also buy a donkey that I would use for transportation within the farm and also hire it out to neighbors, hence increasing my profitability expect my business profits to double. thank you. (Odongo)

The above loan solicitation excerpt is from Zidisha.org. As a peer-to-peer online microfinance organization, it prides itself in directly connecting lenders with borrowers in LMICs. Unlike Eunice's profile description, Wilfred Odongo authored his own loan request pitch (Zidisha makes clear to lenders that borrowers are responsible for their investment pitches and that borrowers and lenders will be directly

interacting with each other via the internet, including regular updates from borrowers on how they are doing with the loan).

Odongo starts his narrative by providing his educational and work background and also sharing his difficulties with prospective lenders. He ends by explaining what he will do with the loan and that he wants to increase his profits by purchasing a donkey.



Wilfred Odongo's Zidisha profile picture.

While Eunice's profile description appears to be professionally written, Wilfred seems to be speaking directly to me. His narrative is raw, full of grammatical errors, and appears to be more authentic to me. I feel I am connecting more with Wilfred than Eunice. But should I be making the decision to lend to Wilfred based on just these assumptions?

Further, lending to a borrower at no interest is more appealing. As the scriptures suggest, "If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest" (Exod. 22.25). Kiva lenders receive no interest on the loans given to borrowers, but as stated earlier, some of Kiva's international partners place interest rates on loans given to borrowers (Roodman, *Due Diligence*). In contrast to Kiva, Zidisha does not charge interest, but does charge a 5% service fee for each loan borrowers receive and a one-time fee for setting up an account with Zidisha.

You may agree that Zidisha's transparency and no-interest loans make it appear to be the better option; however, Zidisha may not line up with your preferences in other ways. For instance, at this time, Zidisha is only available in eleven countries worldwide, whereas Kiva serves residents of more than 80 countries. If you have a particular interest in lending to people in India, for example, where Zidisha does not operate, you may want to look more closely at Kiva, as it has partners lending to borrowers there ("Zidisha: Frequently Asked Questions"; "Where Kiva Works").

You must decide how to lend based on your preferences combined with research and careful consideration of the information you collect on lending organizations.

A Guide to Intelligent Microfinance Lending

Here are a few questions to consider before lending or giving through online microfinance organizations (these are not exhaustive):

- Are there charity watchdogs monitoring these organizations?
- What interest rates or other fees do these organizations charge?
- Do borrowers pay interest rates? If so, what are the rates and how are they regulated?
- Are you able to clearly identify and understand the mission of this organization?
- Does the organization appear to be living out its purpose?
- What is their corporate social responsibility?
- What results come up after numerous Google searches using different keywords related to this group?
- What are other agencies (watchdogs) and individuals saying about this organization?
- What are your family and friends saying about this organization?
- What are the sentiments about this organization on various social media platforms (e.g. Twitter and Facebook?) Are these feelings mostly positive, negative or neutral?
- What are your giving/lending requirements? Does this organization/charity meet these requirements?

Consider Charity Watchdog Reports There are several organizations that conduct social audits of charities and microfinance institutions. A prominent one is The Charity Navigator, which provides an excellent guide to intelligent giving by providing a rich database of charities and lending organizations. Another is GiveWell, a nonprofit organization that conducts in-depth research on charities, including nonprofit microlending organizations like Zidisha and Kiva. These currently seem to be the best resources for information on charities and online microlending organizations. Other charity watchdogs include the following:

- American Institute of Philanthropy: www.charitywatch.org/home
- The Christian Monitor: www.csmonitor.com/Business/Guide-to-Giving/America-s-Top-50-charities-How-well-do-they-rate
- Charity Intelligent Canada: www.charityintelligence.ca/
- Better Business Bureau Wise Giving Alliance: www.give.org/for-donors/
- Guidestar: www.guidestar.org
- InsideGood: www.insidegood.com/
- Seriousgivers.org: charitycheck101.org/
- Smartgiving: www.smartgiving.ca/finding-good-charities/charity-watchdogs

I suggest that you not solely rely on big name charity evaluators like Charity Navigator and GiveWell in deciding which organization to use to facilitate your lending or charitable donations. Steven Brown points out problems with depending on charity watchdogs alone to inform lending decisions, as these organizations often eliminate good charities from their review lists because evaluation requirements can be too stringent in terms of the results they seek to measure or the financial standards they apply.

Brown explains, "[...] in so doing they become more likely to rule out effective organizations that would do great work with further funding. GiveWell focuses on charitable work that is clearly measureable, ruling out crucial work that is not easily measured" (242).

As a result, the organizations that GiveWell's gives ratings to are limited because GiveWell purges charities and lending agencies that do not meet the criteria for evaluation. Furthermore, organizations that strive to make more of an impact by producing tangible results receive more favorable ratings from GiveWell. (Brown).

In addition, Charity Navigator pays more attention to the finances of these organizations rather than the results that they produce. According to Brown, a charity can have sound finances with poor outcomes, and yet it will be rated highly by watchdogs like Charity Navigator. There can be further problems hidden from lending platforms and charity platforms. The negative behaviors, policies, and high interest rates of

local microfinance partners may not be reported accurately (Roodman, “Kiva”).

Seek Advice from Experts, Family, and Friends For the reasons above, when conducting research on nonprofit organizations, before lending or giving it is important to rely not only on the reports of watchdogs like GiveWell and Charity Navigator, but to also approach and communicate with individuals and groups who have experience and familiarity with nonprofits for advice on identifying which ones help amplify human capacities and contribute to positive social change (Brown). Talking to family and friends about the nonprofit organizations they give or donate to could also be a good way to learn about their experiences with these organizations. Take a close look at the reports of watchdogs like GiveWell and Charity Navigator, but do not rely solely on information from them.

Research Interest Rates and Policies of Local MFI Partners It is also very important to confirm what interest rates borrowers will be charged. We already know that Kiva does not charge interest but their local MFI partners do. It would be wise to visit the sites of these local MFIs and check their interest rates. According to the founder of microfinance, Muhammad Yunus, anything above 15% is unacceptable (Roodman, *Due Diligence*; Knowledge@wharton). Zidisha, however, prides itself in charging borrowers no interest, opting instead for one-time fees.

Learn from the Global Community Clearly identifying and comprehending the mission of the organization is a good start but it is also important to ascertain if this organization is living out its mission and making positive social change in the community and beyond, where possible. Conducting several Google and social media searches will also help you know what conversations are occurring about the organization in other communities. One could even join live conversations about the organization on social media and pose pertinent questions that may assist in the decision-making process. Social media remains a powerful tool for sentiment analysis of various organizations.

Consider taking a basic social media training course, which may help in efficiently conducting a simple sentiment analysis of an organization

online. The social media marketing and management dashboard Hootsuite (hootsuite.com/) provides a free and accessible social media certification course you may wish to consider.

I believe if you follow my suggestions, you will be on your way to making an informed decision on whom to provide financial help. I suggest you lend, not merely because it feels good to lend, but because you have also conducted a decent amount of research and, to the best of your knowledge, the money you are about to give or lend will be used well and will not result in unwanted hardships for borrowers. Be a good steward.

Conclusion

We must recognize that technology alone cannot solve world issues and that the poor are not lifted from poverty with just the couple of dollars you lend or give. If the humans in charge of nonprofit lending platforms are not fully invested in their mission to help the poor, your dollars will not be put to good use.

In today's interconnected world we have at our disposal tools that can be used to better humankind; we can choose to use these tools with integrity to help solve some of the problems of this world. But we can also decide to solve these problems mindlessly and with little knowledge of what impact our efforts are actually having. I suggest the former. It is important to know if Eunice received the loan you believed she received and if she is experiencing any empowerment with your loan.

Our relationships with these screen technologies are burdened with issues (Carr), some of which are yet to be realized. In the process of helping others, we should be intentional about evaluating and questioning the choices that we make as we endeavor to promote openness, justice, discovery, and stewardship.

As humans and children of God, we should think about our assumptions about technology and how they help shape the choices that we make when helping individuals like Eunice and Odongo. Though it is not possible for most of us to travel the world and meet borrowers in

person, as Bob Harris did, there are many steps we can take to ensure responsible giving.

Appendix

Online Microfinance Institutions

Deki	Established in 2008 by Vashti Seth, this MFI serves in countries like Ghana, Togo and South Africa. www.deki.org.uk/
Lend With Care	Serves the poor around the world and also provides Shariah-Compliant financing to the poor in specific countries including Pakistan. www.lendwithcare.org/
Babyloan	Arnaud Poissonnier launched Babylon in 2008. This online MFI serves people in various countries including Kenya and Haiti. www.babyloan.org/fr/
Microworld	Mission is to reduce poverty through microloans to the poor. Located in Paris, France, the site advertises that 100% of loans made goes to entrepreneurs. www.microworld.org/en
Micrograam	Peer-to-peer lending platform that provides loans to rural Indians without access to traditional banking services. www.micrograam.com/
Milaap	Supports entrepreneurial projects across India. milaap.org/
Rang De	Nonprofit online MFI that serves entrepreneurs in India. www.rangde.org/

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Photo on p. 70 used with permission of Kiva.
Photos on pp. 71 and 77 used with permission of Zidisha.

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