Reimagining Charity: Kiva’S Ideology of Entrepreneurial Charity

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I attempt to tease out the imaginary conceptions that make lending through Kiva, an emergent microfinance charity, meaningful to its creators and supporters. A combination of interpretive methods (analysis of consumer narratives, brand genealogy) is used to outline and dissect Kiva’s innovative ideology of entrepreneurial charity.

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EXTENDED ABSTRACT

The often encountered physical and cultural distance between givers and recipients of charity and the complex intermingling of social, political, economic and moral dimensions of charity, accentuate the role of imagination and ideology in charitable giving (Godelier 1999). Yet, surprisingly little attention has been afforded to the imaginary and ideological dimensions of charitable giving in consumer research (Bajde 2009). We believe this to be a serious deficit in light of the cultural turmoil surrounding charitable giving recently. The charitable sector has witnessed considerable experimentation with new ideas and practices, in particularly those adopted from the entrepreneurial sphere (Wagner 2002, Moody 2008). In our preliminary study, we focus on a specific example of such experimentation, by exploring the imaginary and ideological contour of Kiva, a charitable nonprofit that combines microfinancing and internet technology to enable individuals to lend (without interest) small amounts of money to impoverished entrepreneurs.

The imaginary of charitable giving subserves both how individuals imagine (envision) the world and their role in it, as well as the more specific aims, means and consequences of human activities on society and nature (Godelier 1986). Taylor (2002, 106) describes it as “the ways in which people imagine their social existence, how they fit together with others, how things go on between them and their fellows, the expectations that are normally met, and the deeper normative notions and images that underlie these expectations.” One of the vital ways in which imaginary conceptions become articulated, is through ideologies, or more explicit systems of interrelated ideas and beliefs, which mediate all aspects of the reality lived and produced by groups and individuals (Geertz 1973). While certain frictions and contradictions within incumbent ideologies are likely, it is when orthodox ideologies are exposed to more radical utopian ideologies (Langdridge 2006) that significant cultural innovation is likely to occur (Holt and Cameron 2010).

The cultural dynamics surrounding Kiva represent fertile ground for the exploration of the imaginary and ideological elements of charitable giving. The imaginary conceptions that make lending through Kiva meaningful to its creators and supporters were surveyed by combining the analysis of consumer narratives (Kozinets 2008) with the analysis of Kiva’s brand genealogy (Holt 2004). Consumer narratives pertaining to Kiva were collected on KivaFriends.org, an active forum and community of Kiva lenders. The brand genealogy of Kiva was conducted by analyzing a set of publicly accessible texts originated by Kiva’s founders and the media throughout Kiva’s six year history. The subsequent sets of data were analyzed through an iterative process of grounded interpretation (Muniz and Schau, 2007). We present our findings by outlining three complementary strands of Kiva’s imaginary and ideological underpinnings. Our analysis reveals how these seemingly separate strands form into a unified utopian ideology of entrepreneurial charity, which challenges the orthodox view(s) of charitable giving and poverty alleviation.

The first strand encompasses the mythology surrounding Kiva’s creators, who join forces with the media to incessantly dramatize and aestheticise the role of entrepreneurialism in Kiva’s success. Second, Kiva’s supporters partake in the entrepreneurial ideology through building up their Kiva “portfolios” and actively assuming the entrepreneurial role of “angel investors”. The traditional “hands off” charitable giving is replaced by inspiring visions of “hands on” entrepreneurial charity (i.e., increased level of control, the use of market mechanisms as safety valves). Lastly, Kiva’s ideology of entrepreneurial charity revamps the established conceptions of impoverished beneficiaries of charity by celebrating “the working poor” as entrepreneurs waiting to be unleashed by micro-loans. The patronizing handout of traditional charity is replaced with a dignified “handup” partnership between entrepreneurial investors and borrowers.

We see the contribution of our preliminary study in demonstrating that Kiva represents not only a technological innovation or a visible extension of existent services, but more fundamentally a “cultural innovation” (Holt and Cameron 2010). The cultural innovation of Kiva results in a utopian ideology of entrepreneurial charity that draws upon fresh imaginary conceptions. Our analysis shows how Kiva’s triple glorification of entrepreneurialism supports and legitimates an alternative approach to running a charity, giving to charity and receiving charity. This is achieved by aestheticising and dramatizing the role of entrepreneurialism in ensuring social progress, by invoking the mythic figure of the heroic entrepreneur and by reaffirming a set of entrepreneurial values that morally legitimize Kiva’s rejection of orthodox conceptions of poverty and charitable giving.

REFERENCES


