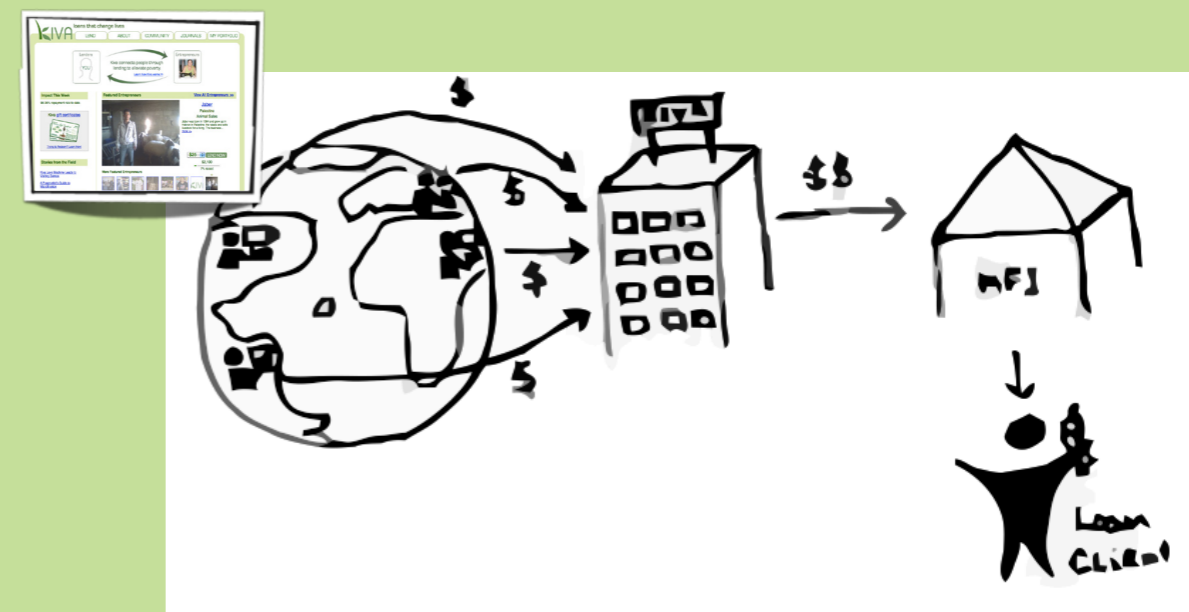




What is Kiva?

Kiva is an online community that connects people from all around the world towards a same goal – alleviate poverty. The way they do it is by partnering with Microfinance Institutions from everywhere and to their clients. By uploading a profile of each of them members of this community can lend money to any of them through Kiva's website.



Methodology

Given both the specificities of this online community and the goals of this project, an ethnographic research was the chosen approach. The first step after creating a profile was to join one of the lending teams, in this specific case, one from Mozambique.

After looking at several profiles and choosing one to whom give a loan to, that was the next step, followed by a visit and interview to the director of the Microfinance Institution in Mozambique, that requested the loan to that client.

To complement this information there is still the participation and observation in the website's forum.

Results

Loan

The loan has started being repaid.

Interview

Found out about Kiva through an email sent by this community. After being part of Kiva for one year, some of their volunteers went to visit the institution. They visit the partners in the field to audit the institutions and update clients profiles. MFIs disburse the loan to client and Kiva transfers monthly to the institutions.

Forum

Topics are mostly about articles or news in the microfinance field, but also about specific experiences on loan repayments and delays.

Discussion

The results from the interview and observations along these last months show that this is a really goal-oriented community. The members are strongly committed with it either because they are field partners willing to get donations to give to their clients or because they are donors wanting to have an active participation in alleviating poverty around the world.