

Exploring Kiva.org: A Communication-focused Introduction to Microlending

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ABSTRACT

The micro-lending website www.kiva.org can be a useful tool for creating group discussion and monologic speaking opportunities for advanced English language learners. The following is an example of a successful approach to utilizing this resource by guiding students through a series of steps that culminates in a group presentation. This lesson has been executed over the course of two hour-long class periods, but it could be modified to be implemented over any reasonable number of class periods, depending on teacher and student needs. The components and outcomes of this lesson adhere to the principles of “authentic learning” as compiled by Herrington et al. (2003).

INTRODUCTION

While challenging students to move beyond their textbooks to explore the world around them is an admirable goal, if one’s resources are limited, this exploration could potentially be restricted to engagement within the immediate community of instruction. Through the exploration of microlending—and specifically microlending-focused websites like www.kiva.org—instructors may guide students in the application of their English language skills to foster engagement on a global scale.

The incorporation of *kiva.org* into a classroom unit based on the topic of microlending lends itself well to broader discussions of geo-political, economic, and socio-cultural issues. However, utilizing the site for its intended primary function (i.e. allowing users to research and select potential candidates to be recipients of small loans) can provide students with a general sense of the global community surrounding microlending. To that end, the lesson described here is intended to be an introduction to the process of using the site and a springboard to a whole host of additional discussion topics.

This lesson was designed around the principles of “authentic learning,” which is a teaching approach that is intended to give second language learners the opportunity to develop knowledge “embedded in the social and physical context within which it will be used” (Herrington et al., 2010, p. 15). These guiding principles compiled by Herrington et al. (2003) state that authentic language learning activities:

1. have real world relevance;
2. are complex and ill-defined, requiring students to define the tasks and sub-tasks needed to complete the activity over a sustained period of time;
3. provide the opportunity for students to examine the task from different perspectives, using a variety of resources;
4. provide the opportunity to collaborate;
5. provide the opportunity to reflect;
6. lead beyond domain–and skill–specific outcomes;
7. are seamlessly integrated with assessment;
8. yield polished products valuable in their own right rather than as preparation for something else;
9. are open-ended allowing competing solutions and diversity of outcome;
10. are conducive to both learning and communicating; and

11. provide motivational factors. (p. 62-63)

These principles will be revisited below with accompanying explanations as to how this lesson achieves all the goals of an *authentic* second language learning activity via these principles.

PROCEDURES

The ideal starting point of this lesson would be a general discussion of concepts and vocabulary commonly associated with lending money (e.g. *borrower, loan, balance, default, etc.*). Once a general understanding of these terms and concepts has been firmly established, videos and/or literature related to case studies of successful microlending can provide clear, real-world examples of how the microlending process works and why it may be needed in some areas of the world.

Following a general discussion of microlending, students may then be given a visual demonstration of the layout of the *kiva.org* website. The instructor should take time to point out the categories used on the site as well as the layout of an example borrower's profile. Students should then be given time to explore the site on their personal devices.

When the students are confident in their ability to navigate the site, the instructor may then provide students with the lesson handout (See Appendix) that outlines the process of completing the research and preparation necessary for a small group discussion that culminates in a group presentation. The instructor should begin with the description of the organization printed at the top of the handout to further the students' understanding of the purpose and mission. Then, the instructor should allow the students to look through the *Sector* and *Attribute* lists to determine familiarity with the lexical items within them. After the category-related

vocabulary has been thoroughly discussed, the students' attention should be directed to the steps in the process that they should follow in small groups.

The first step in the process is for the students to discuss the categories and determine the concepts that they value the most and feel would be most important for further consideration. The second step is to locate the page within the site where users can narrow their search and identify potential borrows based on the selected category features. The third step involves debating within the group to determine the optimal borrower candidate. Students should be encouraged to use appropriate academic discussion language to reach a group consensus on the potential borrower on whom they would like to focus. The final step involves answering a series of guided questions that allow the group to explore the specific details of their chosen borrower and develop a persuasive group presentation with the goal of convincing their classmates and/or the instructor that they should select their chosen borrower for a microloan.

LESSON PACING

As stated above, appropriate scaffolding and development of a general working knowledge of microlending should precede the dissemination of the lesson handout. When the class is adequately prepared, the instructor and students may use this handout to guide the lesson along and help students understand the overall goals and outcomes of the series of activities outlined within. Depending on the level of student familiarity and the amount of time necessary for scaffolding, one should expect to complete this lesson within two to three class periods. If one chooses to complete this lesson in two class periods with minimal introductory discussion, the most natural break is between Step 3 and Step 4. If more background discussion is needed, one may use the first class period for building students' knowledge base and finish with an

introduction to the content of Step 1. The second class could then be dedicated to Step 2 and Step 3, which would provide more time for in-depth group discussions. The third class could then be dedicated to preparing and performing the group presentations.

CONNECTING TO THE PRINCIPLES OF AUTHENTIC LEARNING

Principles one, six, eight, and eleven are demonstrated by the fact that the use of *kiva.org* provides a real world opportunity for philanthropic engagement. The knowledge gained by the students who participate in this lesson can be applied to actual microlending beyond this assignment. Students may choose to donate to the borrower they have already selected, or they could opt to continue searching for a borrower who they feel would be a better choice. Regardless, students can move forward with the knowledge gained from this lesson and feel motivated to participate in future philanthropic endeavors.

Principles two and nine are demonstrated by the fact that students are left to discuss, debate, and define the categorical features that they feel are most important to select a potential borrower. While the general tasks are clearly defined in each step, the sub-tasks students choose to arrive at the agreed upon categorical features are entirely up to them. Students must define the optimal outcome of this assignment with limited guidance. There is no “correct” or “best” choice for this assignment, and each group could potentially approach it in completely different ways.

Principles three, four, five, and ten are present in the group discussion element of this lesson. Within a group, students must communicate their opinions on the categories and potential borrower candidates and come together to reach a consensus on their selection. This requires each student to acknowledge the diverse perspectives of their groupmates, use their recently

gained knowledge about factors affecting microlending, and collectively reflect on their views to determine the best way forward.

Principle seven is present in the instructor's ability to be hands-off and allow students to work through the process with minimal guidance. This allows the instructor to freely monitor students' discussion skills and assess the monologic speaking skills demonstrated in the final presentation.

FURTHER CONSIDERATIONS

Reaching a consensus on a “winner” based on the information presented by each group is the final goal of this lesson (i.e. it is the motivating factor behind each group presenting in the “persuasive” rhetorical mode), whether the instructor intends to move forward with selecting a borrower or not. However, it should be noted that a donation does not necessarily need to be required or expected. If one does intend to lead students toward an actual monetary donation as a group or as individuals, it would behoove the instructor to cover all of the information provided by the website regarding the potential risk involved with such an investment. Borrowers are not always able to pay back a loan in full for a variety of reasons (e.g. natural disasters, civil war, an act of terrorism), and this is an important consideration that should be addressed prior to donation.

Regardless of how one wishes to define the endpoint of this lesson, the process of moving through the steps outlined in these activities gives students the opportunity to practice a wide range of communication skills, which has the potential to lead to tangible, real-world results.

AUTHOR

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REFERENCES

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APPENDIX: STUDENT HANDOUT

Micro-lending Discussion/Mini-Presentation: Kiva

“Kiva is an international nonprofit, founded in 2005 and based in San Francisco, with a mission to connect people through lending to alleviate poverty. We celebrate and support people looking to create a better future for themselves, their families and their communities.

By lending as little as \$25 on Kiva, anyone can help a borrower start or grow a business, go to school, access clean energy or realize their potential. For some, it’s a matter of survival, for others it’s the fuel for a life-long ambition.

[One-hundred percent] of every dollar you lend on Kiva goes to funding loans. Kiva covers costs primarily through optional donations, as well as through support from grants and sponsors” (www.kiva.org/about).

Instructions:

You are going to select a Kiva borrower as a potential candidate for a donation. You will discuss possible choices with your group and then give a mini-presentation trying to convince potential lenders to donate to your choice. There are many factors that you should consider, so please follow the steps below carefully:

Step 1: Look at the items in the table below. For both columns, decide which three are the most important to you.

<u>Sectors</u>	<u>Attributes</u>
Agriculture	Green
Arts	Higher education
Clothing	Islamic finance
Construction	Youth
Education	Start-up
Entertainment	Water and sanitation
Food	Vulnerable groups
Health	Fair trade
Housing	Rural exclusion
Manufacturing	Mobile technology
Personal use	Underfunded areas
Retail	Conflict zones
Services	Job creation
Transportation	Growing businesses
Wholesale	Disaster recovery
	Innovative loans
	Refugees/displaced

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	Social enterprise
	Clean energy

Step 2: Using your phone/tablet/laptop/etc., open a web browser and go to www.kiva.org/lend

Step 3: Use the sectors and attributes to narrow the borrowers down to those you would like to choose for a loan. Work with your group to make a decision on the borrower that you would be most interested in presenting to the class.

Step 4: Develop a mini-presentation that addresses the following questions:

A. Who is the borrower you selected? Where are they from? Paraphrase their “story” paragraph(s) if available.

B. What is the loan for? Why do you think this is a good reason for a loan? What are the loan details (including the repayment schedule)?

C. When is the deadline? How realistic is it that the borrower’s requested amount will be raised by that deadline?

D. What other persuasive arguments could you make to convince me to choose this borrower? *Please avoid things like “He’s from [Country X], so he must be hard working” or “She looks nice in her picture, so I trust her to pay back the loan.”* What is it about this borrower’s particular set of circumstances/goals that made them stand out from the rest? What makes you think this is a good investment?