

READING

Believing in Others

Jessica Jackley became interested in the problem of poverty as a young girl and went on to found Kiva, an organization that has helped millions of people all over the world by providing small but transformative loans to finance education, businesses, and farms. Jackley's journey to making a difference wasn't always easy, and she often felt powerless and discouraged. Changing how she thought about poor people was a crucial inspiration for her work with Kiva. In a 2010 TED conference talk, Jackley described how stories are the key element that sustains her work and moves others to become involved:

The stories we tell about each other matter very much. The stories we tell ourselves about our own lives matter. And most of all, I think the way that we participate in each other's stories is of deep importance. I was six years old when I first heard stories about the poor. Now I didn't hear those stories from the poor themselves, I heard them from my Sunday school teacher . . . I remember learning that people who were poor needed something material—food, clothing, shelter—that they didn't have. And I also was taught, coupled with that, that it was my job—this classroom full of five- and six-year-old children—it was our job, apparently, to help. This is what Jesus asked of us. And then he said, "What you do for the least of these, you do for me." Now I was pretty psyched. I was very eager to be useful in the world—I think we all have that feeling. And also, it was kind of interesting that God needed help. That was news to me, and it felt like it was a very important thing to get to participate in.¹

But Jackley said that as she grew older, she became discouraged by the fact that no matter how hard she worked, the problem of poverty persisted. She continued:

I felt like I had been just given a homework assignment that I had to do, and I was excited to do, but no matter what I would do, I would fail. So I felt confused, a little bit frustrated and angry, like maybe I'd misunderstood something here. And I felt overwhelmed. And for the first time, I began to fear this group of people and to feel negative emotion towards a whole group of people. I imagined in my head, a kind of long line of individuals that were never going away, that would always be with us. They were always going to ask me to help them and give them things, which I was excited to do, but I didn't know how it was going

¹ Jessica Jackley, "Poverty, money — and love," speech presented at TEDGlobal 2010, July 2010, TED website, accessed August 25, 2015.

to work. And I didn't know what would happen when I ran out of things to give, especially if the problem was never going away. In the years following, the other stories I heard about the poor growing up were no more positive. For example, I saw pictures and images frequently of sadness and suffering. I heard about things that were going wrong in the lives of the poor. I heard about disease, I heard about war—they always seemed to be kind of related. And in general, I got this sort of idea that the poor in the world lived lives that were wrought with suffering and sadness, devastation, hopelessness.

And after a while . . . I started to feel bad every time I heard about them. I started to feel guilty for my own relative wealth, because I wasn't doing more, apparently, to make things better. And I even felt a sense of shame because of that. And so naturally, I started to distance myself. I stopped listening to their stories quite as closely as I had before. And I stopped expecting things to really change. Now I still gave—on the outside it looked like I was still quite involved. I gave of my time and my money . . . I gave when I was cornered, when it was difficult to avoid and I gave, in general, when the negative emotions built up enough that I gave to relieve my own suffering, not someone else's . . .²

Jackley's perspective changed, however, when she heard Dr. Muhammad Yunus speak. Yunus won the 2006 Nobel Peace Prize for his pioneering work in microfinance. Through his organization, the Grameen Bank, Yunus provided "microloans" to the poor. A microloan is a very small, short-term loan that helps provide a poor person with just what he or she needs to make a business or farm profitable and self-sufficient. But it wasn't just hearing about how microfinance works that changed Jackley's perspective. She went on to explain:

[M]ore importantly, [Yunus] told stories about the poor that were different than any stories I had heard before. In fact, for those individuals he talked about, [being] poor was sort of a side note. He was talking about strong, smart, hardworking entrepreneurs who woke up every day and were doing things to make their lives and their family's lives better. All they needed to do that more quickly and to do it better was a little bit of capital [money]. It was an amazing sort of insight for me.

And I, in fact, was so deeply moved by this . . . that I actually quit my job a few weeks later, and I moved to East Africa to try to see for myself what this was about. For the first time, actually, in a long time I wanted to meet those individuals, I wanted to meet these entrepreneurs, and see for myself what their lives were actually about. So I spent three months in Kenya, Uganda and Tanzania interviewing entrepreneurs that had received 100 dollars to start or grow a business. And in fact, through those interactions, for the first

² Jessica Jackley, "Poverty, money — and love," speech presented at TEDGlobal 2010, July 2010, TED website, accessed August 25, 2015.

time, I was starting to get to be friends with some of those people in that big amorphous group out there that was supposed to be far away. I was starting to be friends and get to know their personal stories. And over and over again, as I interviewed them and spent my days with them, I did hear stories of life change . . .

So I would hear from goat herders who had used that money that they had received to buy a few more goats. Their business trajectory would change. They would make a little bit more money; their standard of living would shift and would get better. And they would make really interesting little adjustments in their lives, like they would start to send their children to school. They might be able to buy mosquito nets. Maybe they could afford a lock for the door and feel secure. Maybe it was just that they could put sugar in their tea and offer that to me when I came as their guest and that made them feel proud. But there were these beautiful details, even if I talked to 20 goat herders in a row, and some days that's what happened—these beautiful details of life change that were meaningful to them. That was another thing that really touched me. It was really humbling to see for the first time, to really understand that even if I could have taken a magic wand and fixed everything, I probably would have gotten a lot wrong. Because the best way for people to change their lives is for them to have control and to do that in a way that they believe is best for them. So I saw that and it was very humbling.³

Jackley decided she wanted to help the people she met in East Africa get the loans they needed. She took a crash course in business and finance. She returned to Uganda with a digital camera, took pictures of seven of her friends there who wanted loans, posted their stories on a website, and asked friends and family to help. She explains: "The money came in basically overnight. We sent it over to Uganda. And over the next six months, a beautiful thing happened; the entrepreneurs received the money, they were paid, and their businesses, in fact, grew, and they were able to support themselves and change the trajectory of their lives."

After their initial success, Jackley and a partner expanded the website. Potential donors would now visit the site, read the stories of individuals in need of microloans, and choose the people whose projects they would like to support with their donation. In less than five years, the online platform, called Kiva, was arranging more than \$150 million in loans each year to entrepreneurs, farmers, and students in need from over 200 countries. Jackley concluded:

And while those numbers and those statistics are really fun to talk about and they're interesting, to me, Kiva's really about stories. It's about retelling the story of the poor, and it's about giving ourselves an opportunity to engage that validates their dignity, validates

³ Jessica Jackley, "Poverty, money — and love," speech presented at TEDGlobal 2010, July 2010, TED website, accessed August 25, 2015.

a partnership relationship, not a relationship that's based on the traditional sort of donor-beneficiary weirdness that can happen. But instead a relationship that can promote respect and hope and this optimism that together we can move forward. So what I hope is that, not only can the money keep flowing forth through Kiva—that's a very positive and meaningful thing—but I hope Kiva can blur those lines, like I said, between the traditional rich and poor categories that we're taught to see in the world, this false dichotomy of us and them, have and have not. I hope that Kiva can blur those lines. Because as that happens, I think we can feel free to interact in a way that's more open, more just and more creative, to engage with each other and to help each other . . .

For me, the best way to be inspired is to stop and to listen to someone else's story . . . Whenever I do that, guaranteed, I am inspired . . . And I believe more and more every time I listen in that person's potential to do great things in the world and in my own potential to maybe help. . . . Forget the tools, forget the moving around of resources—that stuff's easy. Believing in each other, really being sure when push comes to shove that each one of us can do amazing things in the world, that is what can make our stories into love stories and our collective story into one that continually perpetuates hope and good things for all of us. So that, this belief in each other, knowing that without a doubt and practicing that every day in whatever you do, that's what I believe will change the world and make tomorrow better than today.⁴

⁴ Jessica Jackley, "Poverty, money — and love," speech presented at TEDGlobal 2010, July 2010, TED website, accessed August 25, 2015.

Connection Questions

1. What moved Jessica Jackley to try to do something about the problem of poverty? What challenges did she face?
2. How have stories been important to Jackley's evolving efforts to help people in poverty? How did stories change how Jackley saw the poor? Did her experiences also change how she saw herself?
3. What might Jackley have meant when she mentioned "this false dichotomy of us and them"? How might the work of Kiva help to break down that sense of "us" and "them"?
4. For Jackley, opening her heart and connecting to others' stories were the crucial ingredients in making change. What other resources and tools have helped to make Kiva successful?