The Undergraduate Scholar
Fall 2012
*The Undergraduate Scholar* welcomes submissions from current Indiana University students in all areas of study. Papers of any length are accepted, but submissions should have implications broader than an individual assignment or course. The entries are judged by the undergraduate editorial staff based on attention to mechanics, style, content, clarity, and contemporary appeal. The staff reserves the right to edit submissions for clarity but also welcomes the author’s participation in this process. *The Undergraduate Scholar* also accepts artwork, including prints, photographs, paintings, and works in other media.

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The paper should be in a Microsoft Word document and include a title page with the student’s name, faculty advisor, local address, permanent address, phone number, and email address. If electronic submission is undesirable, entries consisting of one hard copy and one disk copy can be dropped off at or mailed to:

*The Undergraduate Scholar*
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Cover artwork by Sarah McMahon. McMahon is a senior majoring in neuroscience and ethnographic photography with minors in chemistry, biology and French. In her spare time, she enjoys cycling, photographing and experimenting in cooking. Maybe one day she will learn how to knit.
Dear Reader:

People frequently underestimate the skill required to write well. Essays, in particular, teach students to hone their own thought processes, for effective writing necessitates an understanding of the subject matter. Someone can only write clearly once he or she has thought clearly. Writing exposes weaknesses and illuminates connections. Explaining a topic in a convincing way to others requires that we first test ourselves – do we find our own arguments persuasive? Much like sculpting, with each subsequent draft, we chip away at our subject in order to expose our thoughts.

The essay selection in this issue of The Undergraduate Scholar includes the variety of topics in which the authors display the result of their ‘sculpting.’ From the issues of microfinance in Ghana to comparisons between South Park and Aristophanes’ plays, students have attempted to relate their own lives and passions to broader concerns and concepts.

The following student essays represent the culmination of the diligent work done by the authors and The Undergraduate Scholar staff. We are pleased to present the Fall 2012 edition, which displays a sample of the breadth and depth of the learning taking place here at IU.

Happy reading!

Lauren Conkling
Coordinator, The Undergraduate Scholar
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Maps and Monarchs:
Conceptualizing Territories and National Identity

Ingrid Feustel
Shakespeare’s second tetralogy, written toward the end of the sixteenth century, is a historic retelling of events in the late fourteenth century. By drawing parallels between his own contemporary political climate, specifically the political strategies of Queen Elizabeth and the political climate in the history plays, Shakespeare examines the relationship between the monarch and the land, as well as the types of power one may draw from the other. This relationship can be examined not only through political attitudes in the play in the context of Elizabeth’s reign, but also in relation to the history of map making. Fourteenth century maps were essentially homogenizing, whereas sixteenth century mapmaking moved away from creating unity and focused on marking and giving identity to individual regions. However, Elizabeth attempted to use royally commissioned maps to unite a fragmented England under her own image. Through the use of maps and cartographic language, Shakespeare examines the ways in which various attitudes toward land possession are either homogenizing or dividing, and he asks whether a geographically and culturally diverse nation such as Great Britain can truly be united under a single monarch.

Elizabeth’s controversial inheritance of a fragmented nation resulted in her preoccupation with emphasizing her inseparability from the national identity as well as creating a sense of unity among her people. As one critic puts it, “the spectacle of the monarch must dazzle those it would captivate.” Elizabeth asserted her image in order to dazzle the people and create a unified, even homogenized, ideal of England. Christopher Saxton, the first known royally commissioned mapmaker, published a collection of maps in 1579 “to contribute to the aggrandizement of Queen Elizabeth.” He not only documented the territories of England but also identified them as the property of Elizabeth by covering the maps with her crest. Elizabeth tried to use cartography to unite and homogenize the country, but contemporary cartography did not lend itself well to the task. Maps became increasingly focused on the identifying qualities of the land itself, emphasizing borders, rivers, roads, and characterizing landmarks. As cartography developed, royal arms were no longer present on every map, and “the territory of Britain [was] no longer merely property owned by the monarch but [became] a source of power in itself.” Some maps were even elaborated with mythological characters, local folklore, or pastoral iconography, giving the land authority more closely tied to the characteristics of the territory instead of the proprietor.

In his first play in the sequence, Richard II, Shakespeare shows that the sacred connection between the monarch and the nation was not as secure as it had previously seemed. Until his lords rebel and their betrayal becomes obvious, the irrational and delusional King Richard mistreats his lords without even considering the possibility that his right to rule could ever be questioned. Richard II shatters the notion that the monarch is inseparable from the land. This shift sets precedence for the more openly rebellious reshaping of territory that is proposed and later attempted in 1 Henry
IV. During this play, a map facilitates examination of various attitudes toward land possession and authority. Fourteenth century spatial and cultural conceptions of the globe are reflected by the T-O Map, which was the most widespread visual depiction of Europe in the global context. In this map, a circle is divided into three parts with one half of the circle representing Asia and the other half divided into two quarters representing Europe and Africa. As exemplified by the T-O Map, maps of this era “often construct each [continent] as if it were one homogenous entity, with inherent inequities between them.” The map in Act III.i, however, is not described as a regionally homogenized T-O Map of the fourteenth century. It is instead anachronistic — a sixteenth century map showing details and defining landmarks of geographic and political regions.

Act III.i emphasizes the ease with which territories, as displayed on this historically inaccurate style of map, can be separated. Mortimer describes the territories as they will be divided between himself and his comrades.

Mortimer

The archdeacon hath divided it
Into three limits very equally:
England, from Trent to Severn hitherto,
By south and east is to my part assigned;
All westward, Wales beyond the Severn shore,
And all the fertile land within that bound
To Owen Glendower; and, dear coz
To you the remnant northward lying off to Trent.

The act of division, however, turns what was established as a detailed sixteenth century map into a three-part map resembling a fourteenth century T-O map; a large section of land lies to the north, and the southern part is divided into eastern and western parts. This act of division by the rebels simultaneously divides and homogenizes regions of Great Britain. Each region is distinct only in that a different lord possesses it. While the map began as a tool that gave each region an identity, the rebels’ dissection of these regions creates homogenized fragments. Under Mortimer’s redistribution, each region is deprived both of its individual identity and access to national unity.

Owen Glendower’s attitude is quite different from that of Mortimer and the other rebels; it reflects the movement in cartography toward a more pastoral, geocentric way of thinking about territory. He embodies the power of the land, a power that is fundamentally separate from that of the monarch. While Elizabeth and the lords of 1 Henry IV mark the land in order to assert their power and ownership, Glendower has been marked by the land and takes that as his source of power.

Glendower

Cousin, of many men
I do not bear these crossings. Give me leave
To tell you once again that at my birth
The front of heaven was full of fiery shapes,
The goats ran from the mountains, and the herds
Were strangely clamorous to the frightened fields.
These signs have marked me extraordinary;
And all the courses of my life do show
That I am not in the roll of common men.\textsuperscript{11}

Glendower’s birth was marked by extraordinary and bizarre, but earthly, phenomena — “fiery shapes” in the sky, wayward goats, “strangely clamorous” herds in the fields. Nature was in an uproar over Glendower’s nativity. Although Glendower does not own the land as a birthright, the land reacted to his birth in a way that marked his authority and gave him a greater permission of possession than other men. According to Hertel, along with the developments of sixteenth century cartography, there was a movement from “the queen is England” to “England is the queen.”\textsuperscript{12} In a similar way, for Glendower, the condition of the land takes precedence over any sort of political boundaries or preordained birthright.

Glendower’s right to rule the land is questioned shortly after his declaration of earthly authority. Hotspur, whose attitude toward the land stands in sharp contrast to Glendower’s, complains that his share of land is smaller. He challenges Glendower’s authority by exercising control over his land by altering the map.

\emph{Hotspur} methinks my moiety, north from Burton here,
In quantity equals not one of yours.
See how this river comes me cranking in
And cuts me from the best of all my land
A huge half-moon, a monstrous cantle out.
I’ll have the current in this place damned up,
And here the smug and silver Trent shall run
In a new Channel fair and evenly.
It shall not wind with such a deep indent
To rob me of so rich a bottom here. \textsuperscript{13}

Rather than moving the proposed political boundary, which runs along the river, Hotspur suggests that the whole river be redirected to include a more fertile part of the land. He feels he has complete power over the land and therefore the authority to move defining characteristics, such as rivers. His borders are limited to natural boundaries that would be recorded on a map, such as roads, rivers, and mountains. With the map in front of him, Hotspur feels he can move a river with the same ease as redrawing a line on the map.

While the map scene forces the audience to examine how easily a nation can be dissected, at the end of the play they are reminded of the uniting force: the mon-
arch. Despite all their planning, the rebels fail to take possession of the land from King Henry. Instead, they encounter the king, or marks of his authority, everywhere. Hotspur remarks, “the king hath many marching in his coats.” In the battle the rebels are inescapably confronted by the image of the king.

Douglas

Another King? They grow like Hydra’s heads.
I am the Douglas, fatal to all those
That wear those colors on them. What are thou
That Counterfeit’s the person of a king?

Douglas repeatedly encounters and defeats the image of the king in battle, until he meets the true king. Kastan argues that Douglas is unable to recognize the real king when he finally meets him because “Henry shines no more brightly than any of the substitutes Douglas has killed.” Kastan says that Henry is so easily impersonated because his power is an illusion, no longer solidly connected to the symbol of the monarch. An alternative interpretation of this scene is more affirmative of the sovereign’s power. Blunt, the first knight Douglas encounters disguised as the king, insists when questioned that he is in fact the king, showing his unwavering loyalty. Blunt is not dishonored by Hotspur and Douglas after his death but declared “a gallant knight… semblably furnished as the king.” However, because of his rebel status, Douglas cannot comprehend why Blunt would put himself at risk by identifying as the king. Before the battle, Henry says, “both he and they and you, yea, every man / shall be my friend and I’ll be his.” Henry wishes to form a connection with every man in his realm, and those who remain loyal to the king can unite under his power and image with honor. Much as Elizabeth marked every map she commissioned with her insignia, in the final battle the King’s presence is everywhere.

Ultimately, Shakespeare poses questions about forming a unified national identity, a problem with which Queen Elizabeth was perpetually concerned. Elizabeth struggled to unite Great Britain under a single image in a time when her power was being questioned politically and spiritually, and when the advancement of cartography was promoting a more separatist and culturally diverse portrait of the nation. Since the fourteenth century and the emergence of cartography, Great Britain has struggled to conceptualize itself under changing monarchs and periods of political unrest. As the sixteenth century approached and the relationship between the monarch and land was called into question, these changing ideas about power and land ownership were reflected in changes in the field of cartography. The play shows this trend toward heterogeneity in the various ways in which the rebels interact with their map, but ultimately the rebels are defeated by the pervasive presence of a unifying monarch. 1 Henry IV leaves the reader with faith that a strong monarch is the key to uniting a nation.
Ingrid Feustel is a junior from Bridgewater, New Jersey, majoring in biology and English. She enjoys working as an undergraduate tutor for IU Writing Tutorial Services and doing birdsong research in the biology department. Ingrid also blogs for the IU office of scholarships. In her spare time Feustel enjoys making music, cooking, and playing board games. In the future she hopes to join the Peace Corps and continue to be involved in both science and literature.

Title artwork by Sarah McMahon.
Duke Ellington’s *Such Sweet Thunder*

Sam Callahan
Music by the composer and pianist Duke Ellington is more often heard in a jazz club than in a symphony hall. Many of his popular songs, including “It Don’t Mean a Thing (If It Ain’t Got That Swing)” and “In a Sentimental Mood,” were chart-topping hits in the mid-20th century. Ellington’s *Such Sweet Thunder*, completed in 1957, is an album that crossed the acknowledged boundary between jazz and traditional Western art music. This piece—with its big-band orchestration, heavy swing, and improvisational style—obviously would not be confused with Beethoven; nonetheless, due to its sophisticated source material and masterful compositional techniques, *Such Sweet Thunder* is one of only a handful of big-band albums considered by critics as worthy of the serious analysis usually reserved for classical music.

After Ellington’s jazz orchestra performed at the Ontario Shakespeare Festival in 1956, he recruited his longtime friend Billy Strayhorn to collaborate in creating an arrangement based upon Shakespeare’s works. The two had previously collaborated on two of Ellington’s most famous songs, “Take the ‘A’ Train” and “Satin Doll.” According to Duke’s son Mercer Ellington, the creative pair “really read up on the Bard for this one,” often underlining parts of the plays and sonnets that they considered ripe for a musical setting. The work was released on record in 1957, but was preceded by a live preview in New York City’s Town Hall. Unlike some of Ellington’s other serious compositions, namely the jazz symphony *Black, Brown and Beige*, *Such Sweet Thunder* was received favorably by critics. This was likely because the new work’s short movements were easier to digest than the heavy, dense style of the jazz symphony.

The composition’s title, also the title of the first movement, comes from Act IV of *A Midsummer Night’s Dream*, when Hippolyta describes the sound of hounds during a day of hunting: “The skies, the fountains, every region near seem’d all one mutual cry: I never heard so musical a discord, such sweet thunder.” The other movement titles, each from one of Shakespeare’s plays or sonnets, are similarly clever, ranging from a recasting of *Henry V* as the decidedly un-British “Hank Cinq” to “Sonnet in Search of a Moor,” a clear play on the word “amour.”

Ellington’s musical setting of each Shakespearean scene showcases the composer’s mastery of orchestration. In “Hank Cinq,” after a whirlwind, cadenza-like introduction by the clarinet, a trombone takes over and sounds a powerful, stately melody. This strong tune continues for the rest of the short movement, with the clarinet deftly providing accompaniment with quick scales and arpeggios. As in much of Ellington’s music, the solo instrumental writing is extremely virtuosic; the trombone finishes the movement on a stratospheric high A-flat, a pitch far above anything typically seen in that instrument’s classical repertoire.

The other movements are equally evocative. The alto saxophone sings a soulful ballad in “The Star-Crossed Lovers,” a famous line from the Prologue of *Romeo and Juliet*. “Madness in Great Ones” is an allusion to *Hamlet*, and Ellington uses a scream-
ing trumpet solo, played by legendary lead trumpeter Cat Anderson on the original recording, to capture Hamlet’s insanity. Ellington’s musical depictions even go beyond timbre. The musical forms of the four “sonnet” movements (“Sonnet for Caesar,” “Sonnet to Hank Cinq,” “Sonnet in Search of a Moor,” and “Sonnet for Sister Kate”) mirror the textual forms of Shakespeare’s sonnets. Ellington writes 10-note phrases, for example, that subtly refer to Shakespeare’s iambic pentameter.⁶

Despite its ingenious design, Such Sweet Thunder comes nowhere near matching the widespread popularity of “Satin Doll” and other Ellington hits. Nonetheless, the work continues to enchant audiences in a uniquely wide array of venues; the piece would be welcomed in Symphony Center just as it would be in Preservation Hall. It is Ellington’s prodigious command of jazz orchestration and form that allow these vignettes to transcend genre boundaries. Above all, his clever way of evoking Shakespeare’s words is what makes this music truly come alive.⁷
Endnotes

7. Lawrence, 345.

Sam Callahan is a senior majoring in music performance and economics. A trumpet student of Professor Edmund Cord, Callahan has performed with the IU Philharmonic Orchestra, Wind Ensemble, and Trumpet Ensemble. He has written about classical music as an intern for Indiana Public Radio and as a guest blogger for Spotify Classical. Outside of school, Callahan is an avid skier and runner. He plans to travel and relax as much as he can this summer before beginning law school next fall.

*Title artwork by Sarah McMahon.*
Kenya’s transition toward independence from British colonialism in the early 1960s was a gradual process that took place over the course of several years. Even once independence was brought to fruition, the nation retained a strongly pro-British stance. Generally, this progression is considered to be no more than a result of the overall trend of decolonization that took place worldwide in the 1960s, and the contributions of anti-colonial organizations such as the Mau Mau have been largely discounted. However, the Mau Mau’s ideology and actions played a part in the pre-independence political scene that was critical to the realization, timing, and manner of Kenya’s decolonization.

The Mau Mau was a group of anti-colonial militants in Kenya in the late 1940’s to the mid-1950s. They were Kikuyu, the largest ethnic group in the area and the one most affected by Britain’s colonial land distribution policies. Thus, the Mau Mau organization formed with the goal of pressuring British forces to return their land by orchestrating attacks both on the British and on Kikuyu “loyalists,” as they were called, who chose to support the British as a mechanism for upward mobility in the colonial society. Such attacks took place primarily between 1953 and 1956. The British reaction to Mau Mau attacks was, by most modern standards, excessive. A military response certainly occurred when British and loyalist troops fought with the Mau Mau in what could be considered an unsuccessful revolutionary war on the part of the Mau Mau. The British did not stop there, however, as they also forced a great deal of Kikuyu, Mau Mau and others, off of their land, thereby depriving them of many basic resources. Finally, the British procedures for screening and detaining suspected Mau Mau were quite gruesome, including systematic rape and torture. With these policies, they effectively suppressed the Mau Mau by 1956. At that point, British policies began to restore some level of political power to African leaders. From that moment forward, Britain inched closer and closer to decolonizing Kenya, which was first achieved as a dominion of Britain in 1963 and then as a republic in 1964.

Considering that Britain started to move toward decolonization after suppressing the Mau Mau, it is logical to think that the Mau Mau did not make positive contributions to Kenyan independence. Kenya’s independence is typically seen as a step toward the general Western trend of decolonization that occurred in the 1960s. This trend took place as a result of an ideological shift in which many Western nations began to see self-determination as a human right. This attitude was summed up in the United Nations’ “Declaration on the granting of independence to colonial countries and peoples” of 1964, in which the General Assembly formally recognized “that all people have an inalienable right to complete freedom, the exercise of their sovereignty and the integrity of their national territory.” Additionally, it is widely accepted that these moves toward decolonization were also motivated by a fear of communist uprisings during the Cold War. Even so, the decision to decolonize during this period
— Kenya included — is almost always considered one taken by the British themselves without regard for the influence that the colonized peoples, such as the Mau Mau in Kenya, may have had in the process.

While these worldwide tendencies certainly make up some of the greatest underlying reasons for Britain’s decolonization of Kenya, it was the events that transpired in Kenya during this period that served as the catalyst for political change. In 1959, British colonial authorities forced many people — some Mau Mau and others not — to do physical labor in a concentration camp called Hola. The British portrayed the prisoners in this camp as extremely dangerous Mau Mau, but in reality, the Mau Mau organization had been essentially thwarted by 1956, and almost all non-loyalist Kikuyu identified with those seeking independence by 1959. Sometimes in March of 1959, the British and loyalist troops took several prisoners who refused to work to a secluded part of a field and commanded them to complete a task that was impossible in the time allotted. The prisoners believed that, as John Lonsdale puts it, “[t]o work would be to admit to wrong. Work was a proper demonstration of responsibility for free men; under any other condition it was slavery.” However, in this particular case, the prisoners’ reluctance to complete the task seems to have been as practical as it was ideological — they recognized that it could not be done and made this logical argument to those giving the command. Claiming insubordination on the part of the prisoners, the British officers ordered the loyalist fighters to attack the prisoners when they complained, and eleven died in what later became known as the Hola Massacre.

This incident ultimately became the point of no return for British colonialism in Kenya. Though the British officers at the Hola Camp tried to cover it up by saying that the prisoners died from drinking contaminated water, it was soon reported in an African newspaper that the prisoners’ deaths resulted from brutal mistreatment in the camp. Time then picked up the story, spotlighting comparisons between camps in Kenya and German concentration camps in World War II. In publishing the story, Time lent the massacre a far bigger audience in the United States and other parts of the world than it would have received from the African newspaper alone. The publicity surrounding this atrocity led to a public outcry around the world, and Britain’s own populace was no exception. Under great international and domestic pressure, Great Britain was forced to solidify and expedite the decolonization process in Kenya throughout the next several years, as they were unable to make an ethical justification for their repressive rule, which had suddenly become public.

While the Mau Mau certainly would not want to take credit for what happened at the Hola camp, it was their existence that made it possible. In 1952, Britain declared a State of Emergency in Kenya in response to the violent Mau Mau uprising. This declaration set Great Britain free from international law prohibiting unjustified detentions, thus allowing them to operate on a far greater level of secrecy than international political bodies would have otherwise allowed. Britain kept the State of Emergency in place through 1959, even though the Mau Mau was no longer substantially active as a militant group. Britain also continued to claim that the Mau Mau was
a threat in order to retain support for their actions in the name of national security. Ultimately, the Hola Massacre revealed the truth about British brutality to the world at large in such a way that Britain was forced to move toward decolonization. Thus, Mau Mau participation in the Hola camp, as well as its actions early in the decade, provided the foreground necessary for the Hola Massacre that precipitated decolonization.

By the time the Hola Massacre took place, most non-loyalist Kikuyu in Kenya had taken up the Mau Mau anti-colonial philosophy. They had also accepted that the use of violence in the form of the freedom fighters who made up a large percentage of the camps’ prisoners may have been necessary to achieve this goal. Though all may not have supported everything the Mau Mau did in the name of independence, consensus grew that Africans needed to take up arms against British rule. Those who did so were the ones most likely to end up in camps such as Hola, which ultimately brought about the end of British rule. In this way, the Mau Mau led the charge toward independence, even though they may not have been the ones who saw it become a reality.

The acts and legacy of the Mau Mau were not only consequential in bringing about Kenyan independence; they also influenced the politics of independence and the leaders of the movement. Many British leaders considered Jomo Kenyatta to be the father of the Mau Mau movement. This description is not accurate as Kenyatta was a moderate who did not see the Mau Mau as an appropriate representative of the Kikuyu cause. Nonetheless, he was put on trial in 1952 and, through perjured testimony and an almost undoubtedly bribed judge, was found guilty of association with and management of the Mau Mau. This trial provided the spark for the Mau Mau uprising largely because he was no longer available to promote nonviolent resistance. He was released in 1961 following a year of public action demanding he be set free. He was then elected prime minister and, later, president when Kenya became a republic, with an overwhelming majority of the vote, as he was considered a hero of Kenya’s independence movement.

Once Kenyatta took power with tremendous support from Kikuyu anti-colonialists (Mau Mau and non-Mau Mau alike), his policies began to show a decidedly anti-Mau Mau tendency. At first, Kenyatta did cater to the support he received from this group. For example, he extended invitations for independence celebrations to former Mau Mau leaders several times in the second half of 1963. Publically creating an image of solidarity with the Mau Mau, Kenyatta was able to foster support among the many Kenyans who had fought for decolonization. However, Kenyatta’s policies did not actually fall in line with this image. Kenya’s political scene continued to be dominated by loyalists and European settlers, and Kenyatta felt he could not afford to estrange those demographics through staunchly pro-Mau Mau policies. He believed that Kenya’s post-colonial situation necessitated a strong alliance with Great Britain,
and rhetoric favoring the Mau Mau, an organization loathed by the colonial officials, was sure to alienate the British government.\textsuperscript{25} Thus, he rapidly turned to a policy of distance from the Mau Mau. Kenyatta articulated this new position in speeches where he made statements such as “It is the future, my friends, that is living, and the past that is dead.”\textsuperscript{26} In this quotation, Kenyatta reveals a desire to collectively forget about how Kenya arrived at independence and to move forward without regard for the past. Such selective amnesia was accompanied by economically conservative policies that left many former Mau Mau impoverished and without government support.\textsuperscript{27} In doing so, Kenyatta chose to embrace Western interests over those of the revolutionaries who had made great sacrifices in the name of independence.

Though they were largely ignored in the years following Kenya’s independence, members of the Mau Mau organization have more recently been recognized as heroes of the decolonization process among many Kenyans. The film \textit{The First Grader}, directed by Justin Chadwick and based on the true story of a Mau Mau veteran who learns to read and write at the age of 84, depicts the reverence that many Kenyans feel toward Mau Mau veterans today. Though contention certainly still exists regarding the legitimacy of the Mau Mau uprising, the status that the freedom fighters hold in Kenya’s historical consciousness has risen dramatically since the early years of Kenyatta’s administration. While the actions the Mau Mau took admittedly may have not have brought about independence in the ways the group intended, nor did an independent Kenya take the form that the Mau Mau would have envisioned, its fight may have been the critical factor that brought about Kenya’s decolonization when it did occur. For this, Mau Mau veterans deserve positive recognition, which they have finally begun to be offered in recent years.

\textbf{Endnotes}


4. Elkins, 90.


6. Odhiambo & Lonsdale 4


17. Elkins, 314.
18. Lonsdale, 421.
23. Clough, 255.
24. Ibid.
27. Clough, 257-258.

Tess Kuntz is a senior in the College of Arts and Sciences double majoring in Spanish and history and seeking certification through the School of Education to teach Spanish and English as a second language. Kuntz spent a semester studying abroad in Spain at Seville and plans to continue her world travels doing part of her student teaching in Costa Rica next semester. Currently, Kuntz is the Lead Education Intern for the Rooftop Garden Project of MiddleWay House, a shelter for survivors of domestic abuse. Ultimately, she intends to spend her life helping children throughout the country (maybe even the world) by promoting civic engagement and cross-cultural understanding.

Title artwork by Keely Bakken. Bakken is a senior from Las Vegas, double majoring in International Studies and Spanish with double minors in Linguistics and Central Eurasian Studies as well as a certificate in Turkish. She has studied abroad in Turkey three different times and hopes to continue her education in a master’s degree program in either Europe or possibly here at IU.
Collegiate Students’ Perceptions of Physically Disabled Individuals: 
a mini-ethnography study

Daniel Freeman
This mini-ethnography study will focus on the perception of individuals with physical disabilities from the viewpoint of college students. Perception is a powerful thing—“it’s all about perspective,” as the saying goes—and peoples’ perception of others and their abilities is vital to how they might interact with them. This study seeks to find an answer to these questions: how do college students view physically disabled individuals, how are those views formed, and how do they manifest themselves at the collegiate level?

Through a Google Form survey, I collected twenty-one responses to a series of questions. The questions are presented so that students answering the survey are more or less taken on a chronological journey from their first encounter with a disabled individual to their experience(s) with them at college. A few questions address society’s influence upon the respondents. Most of the questions in the survey are open-ended to allow for in-depth responses. The survey’s participants were kept anonymous, distinguished only by their differing timestamps. Social networking, particularly Facebook, was implemented to advertise the survey and find respondents. The analysis of the data is organized by each question: this process is crucial toward building a comprehensive view of how college students view their physically disabled counterparts.

The first question presented in the survey is “Have you ever met someone who has a physical disability? If so, who?” All twenty-one respondents to the survey answered yes, showing that people living with physical disabilities are a common part of our society. Out of the responses given, five indicated that a family member was the person whom they know with a physical disability. The other sixteen responded more generally, stating that they have friends or acquaintances who are physically disabled. Many of the responses reflect that it is not uncommon for people to have at least one family member who is afflicted by a physical disability.

Whereas all respondents knew of someone who was or is physically disabled, they differed somewhat in their opinions regarding what exactly makes one physically disabled. The question asked was, “What do you think determines whether somebody is physically disabled or not?” The Americans with Disabilities Act (ADA) defines a physical impairment as “any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the following body systems: neurological, musculoskeletal, special sense organs, respiratory (including speech organs), cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, and endocrine.” The Google Form, taking the most common parts of each response and forming them into a cohesive working definition, compiled these condensed responses. The key phrases in these condensed responses are “an inability to move or use a part of their body” and “[a] condition that makes them unable to perform tasks in a way that is viewed as ‘normal.’” To rephrase it, the inability to perform “normal” tasks...
typically marks one as having a physical disability and is seen as a “condition,” according to the respondents; a physical disability is something that is abnormal in society and something that is temporary, even though that is most likely not the case. Even though these two compiled responses are the most common in answering the question “What do you think determines whether somebody is physically disabled or not,” a wide range of answers suggested that, as one responder put it, determining whether a person has the status of being physically disabled is not easy, as disability should be viewed “on a continuum of ability to complete the person’s activities of daily living.”

The next question in the survey addressed how the respondents treated the disabled individuals they spoke of in the first question. Respondents were asked the question, “How did you treat that person; did they make you feel uncomfortable?” Many of the respondents expressed that disabled people are a normal part of their lives and therefore are treated as such. However, some respondents did admit to having uncomfortable feelings toward people with physical disabilities, whether it was due to being young and naïve or simply because they did not know how to approach the individual in question. Like the previous question, this one also had a range of responses with the most blunt being, “I treated her as someone lesser than myself honestly. I treated her as someone who I thought needed help.” While many individuals feel they are comfortable with their physically disabled counterparts, others still associated a stigma to them.

The next question was, “Do you think that society holds a negative or positive view toward physically disabled people?” It should be noted that this question followed the previous question so that those who were responding to the survey could look first at themselves before looking at society. “I think that society holds a negative view toward disabled people,” or a variation of that statement, was used by many respondents. And yet, some respondents felt that society was moving toward being more accepting of disabled people. One respondent wrote that “I think there [are] both positive and negative views on disabled people in society]. People will often look down on those with physical disabilities, or point and stare at them, but at the same time feel sorry for them. Also, some physically disabled people are considered heroes when they overcome their obstacles. It goes both ways.” If the survey’s results suggest that society’s views about disabled people go both ways, why is society’s view on disabled people so negative? And if those negatively rooted views are changing, how are they doing so and why?

With the societal factor now in play, a prudent next step seemed to be to ask the survey-takers “How has society, your hometown, or other source of influence shaped your opinion on physically challenged individuals at college?” College is really the first time that kids leave their homes, families, and communities. It can be an unsettling experience, as well as educational. Many of the respondents noted that because of their familiarity with physically disabled people, their experiences at college regarding these individuals were no different. They also credited their hometown, family, or some other source with teaching them to know and accept physically
disabled people as being a normal part of life. Respondents claim the college setting does not change anything about their interactions with physically disabled persons.

The next question asked respondents to describe a specific experience, if any, that they had had in college with physically disabled people. These answers complicated respondents’ claims that college did not necessarily change the way in which they interacted or perceived physically disabled individuals. The general consensus was that interaction was minimal, such as greeting someone or holding a door. In some cases, respondents thought they hadn’t even met anyone with a physical disability. The disconnect between the two questions arises because there are simply not many disabled students — physically or otherwise — who attend college. According to a 2005 study, “disabled students overall are less than half as likely as their peers to have attended college in the two years after high school.” Those who do make it to college are even more a minority. With that unbalanced dynamic, the way in which able-bodied individuals — as all of the respondents to the survey were — interact with those who are disabled changes, as well, because the norm will be emphasized and contained within a certain space in college.

In the final question respondents were asked to describe how they feel about physically disabled people. Their answers to this question illuminate the ways in which college students perceive their handicapped peers. This question, perhaps more so than any of the others, yielded more honest and unbridled responses across the board. The question shows how one individual’s internal values can be susceptible to society’s influence. Perhaps the clearest example of this contrast is this response: “I honestly feel that they should have the same rights as people who are not physically disabled. At the same time, I do feel like I am subject to help people who are physically disabled.” The respondent believes that physically disabled individuals are entitled to the same rights as their able-bodied counterparts. The words that follow do not negate the respondent’s idea of equality, but they do diminish the positive sentiment with their negative tone and overall message.

Other responses reflected ambivalence or similar conflicts. One respondent wrote, “I worry about not offending them by offering my help. I am hesitant towards them.” Another said, “It depends on the severity- very mildly disabled people are very easy to interact with, while more seriously handicapped people are often uncomfortable to interact with.” These two responses were among the more negative responses. While the first response tries to soften its harshness, the second is overtly harsh. Its harshness comes from its being more of a statement of fact rather than an opinion about interacting with or thinking critically about physically disabled individuals. These two responses do effectively capture commonly held beliefs in society about individuals with disabilities. There is a definite air of hesitancy — if not negativity — associated with individuals with disabilities in society, and that same outlook is present at the collegiate level, regardless of whether an individual is physically or mentally impaired.

Conversely, some respondents articulated a sense of empathy toward physi-
ally disabled individuals that aligned with a more positive societal view about this issue. For instance, one respondent said, “I believe that they are the same as any other person, but have to go through many more difficulties than an able bodied person.” Another wrote, “I feel there’s a lot more to their story than we see. I try not to be quick and judge them by any disabilities they have.” A third answered with, “I feel sorry but I don’t know how to act around them at times. I know that they are not looking for pity, yet I don’t know how they are able to deal so positively with their life. I believe that they have true courage.” All three of these answers have a more holistic, positive view of the physically disabled individual. In contrast to the negative comments just discussed, these show that the respondents empathized with physically disabled individuals. Society’s negative views are largely absent.

These comments reflect the feelings of the individuals, which in turn reflect society’s views of physically disabled individuals. The first quote in the previous paragraph, for example, states that while physically disabled individuals encounter “more difficulties than an able bodied person,” they are equally as important to society. This response does not contradict the individual’s claim. The respondent assumes that everyone faces difficulties of some sort and that it just so happens that a physically disabled person’s difficulty involves muscles or limbs. At the core, we are still all human and the physical limitations do not diminish disabled individuals.

The second quote supports this idea in saying that “I feel there’s a lot more to their story than we see. I try not to be quick and judge them by any disabilities they have.” Humans are extremely quick to judge. Physically disabled individuals are at a disadvantage immediately because of this involuntary function of the human mind. This disadvantage has been reinforced over the millennia, as society has developed cultural norms and definitions that apply to everyone even if they should not. Society is obsessed with beauty and has constructed a standard definition of beauty. Most physically disabled individuals would not be considered beautiful according to such standards. By acknowledging that, society can start to move beyond rash judgments and standards to look deeply at the human condition.

The third quote states the following: “I feel sorry but I don’t know how to act around them at times. I know that they are not looking for pity, yet I don’t know how they are able to deal so positively with their life. I believe that they have true courage.” The quote shows some hesitancy and a hint of contradiction, but it is an extremely honest and comprehensive response on the whole. The respondent admits to not always knowing how to interact with physically disabled individuals, but also points out they are strong and “that they have true courage.” This response seems to be the lone voice that sheds society’s stigmas concerning physically disabled individuals and depicted the respondent’s feelings rather than trying to be politically correct or otherwise noncommittal. A like-minded response reflects, in part a similar attitude: “People are not handicapped their environments are. I feel proud when I see them pushing themselves to do things as independently as possible as well as inspired. I feel disheartened when they take advantage of help or their situation and depend on others
to do things for them that they can do for themselves.” The latter half of this response and others, however, seemed to reinforce some stigma or another. Here, that stigma is that physically disabled individuals take too much advantage of the help given to them. While society’s stigmas continue to attach themselves to people’s perceptions regarding physically disabled individuals, perhaps there is hope that they are becoming less pervasive.

In this study, I found that society shapes the way people think and feel about disabled individuals even if they say otherwise. There is an ever present disconnect between what individuals feel and think and how they feel and think. While they may think they are desensitized to physically disabled individuals, many of the respondents indicated otherwise. Even though many of the respondents said that they have virtually no interactions with physically disabled individuals, the norms of society are still enforced. No matter the level of normalcy that the respondents claim to have, the norm is that society tolerates them, feeling and thinking that they are normal as opposed to believing it – a fine yet important distinction that college students, as well as society, have yet to make.
Appendix

1. Have you ever met someone who has a physical disability? If so, who?

2. What do you think determines whether someone is physically disabled?

3. How did you treat that person? (Did they make you feel uncomfortable?)

4. Do you think that society holds a negative or positive view toward physically disabled people?

5. How has society, your hometown, or other source of influence shaped your opinion on physically challenged individuals at college?

6. Has college changed or validated your previously held notions toward disabled individuals? Yes or no and why.

7. In your own words, describe how you feel about physically disabled people.

8. Describe your specific experience (if any) at college regarding your interactions with physically disabled people.

9) Do you identify as (able bodied / have a physical disability)?
Endnotes


Daniel Freeman is a sophomore from Wheaton, Illinois, studying English education and theater education. He hopes to one day teach high school English as well as direct high school theatrical productions. Freeman was a direct admit to the School of Education and is earning his degree through the Community of Teachers Program. Freeman is an RA in Forest Quad, and is the recipient of the Dr. and Mrs. Harold A. Cohen Scholarship, which is awarded to a student at IU with disabilities. He is also a member of the Hutton Honors College.

Title artwork by Sarah McMahon.
How Shifting Ideals Have Affected Financial NGOs in Ghana and Abroad

Rachel Schoenian
In recent years, microfinance has come to the forefront of international development. Many different actors – public, private, and not-for-profit – have emerged in order to meet the growing demand for financial services by both the rural and urban poor in developing nations. Financial non-governmental, non-profit organizations (FNGOs) are one such type of actor. Since their inception in the 1980s, these organizations’ main microfinance products offered to the poor have been microloans – the giving of small amounts of money to impoverished entrepreneurs in order to help them break the bondages of poverty. Yet, in the 21st century there has been a clear shift away from such simple microcredit provision toward more complex solutions involving savings, insurance, and more. This has been accompanied by the growing commercialization of the microfinance sector.

This paper looks to microfinance in Ghana – a small, burgeoning nation on the West African coast – in order to understand why these shifts have happened and how they have affected microlending organizations in the country and abroad. In order to do this, a background on microfinance and its history in Ghana will be presented, followed by a synopsis of the current microfinance sector in Ghana, a literature review concerning shifting ideals in the microfinance sector, and a detailed analysis of how these changes have affected financial NGOs.

**History of Microfinance and Financial NGOs**

“Microfinance” is not a term that is easily defined. Over the years, the word has been used in many different ways by many different people; a definition that incorporates all of these uses inevitably will be very vague. For the purposes of this paper, microfinance is defined as “the entire spectrum of financial services for broad sectors of the population but particularly for the poor” in developing nations.

The origin of microfinance in the developing world has typically been explained as a necessary byproduct of the formal financial sector. Traditionally, commercial banks and for-profit entities that dominate the formal banking sector have little interest in offering financial services to economically disadvantaged persons, seeing as most people experiencing poverty have no collateral or assets and are not considered creditworthy in the eyes of bankers. In addition, dealing with a small number of large accounts instead of a large number of small accounts is much more profitable for financial institutions. As a result, many low-income and impoverished people are blatantly excluded from participation in formal banking institutions. In 2003, Women’s World Banking estimated that the formal financial system in most developing countries reaches 25 percent of the economically active population, at most.

This system of exclusion mimics greater divisions in developing economies, namely the separation between the informal and formal sectors. Many of the financial-
ly excluded participate in informal economic activity (if they are able to participate at all), while many of the financially included participate in formal economic activity. The term “informal sector” was coined in Ghana in 1971 by a British anthropologist studying economic activity in the capital city, Accra.

In its most modern definition, the informal sector would include “self-employment in small unregistered enterprises and wage employment in unregulated and unprotected jobs.”6 These informal jobs are usually not taxed or counted in any sort of national economic statistic.7 Marcelli, Pastor, and Joassart summed up the difference between informal and formal employment quite simply when they explained that, “Selling oranges in a grocery store is a formal economic activity. Selling them on a highway exit ramp… to passing motorists is an informal activity.”8

Many of these informal employment opportunities leave workers with an insufficient or inconsistent income, which categorizes them as impoverished or vulnerable to poverty. In Ghana, it is estimated that 80% of the 11.5 million jobs in the nation’s labor force are located in the informal sector, in medium, small, or “micro” enterprises.9 Furthermore, 29% of the Ghanaian population lives in poverty, as defined by the Ghana Living Standard Survey to be those peoples living on less than $2 per day. Of these, almost two-thirds are considered to be in extreme poverty, living on less than $1 per day.10

In rural areas, informal employment opportunities for low-income and impoverished peoples take the form of small-scale agriculture-related jobs, as agriculture employs around 52% of the entire population.11 In urban centers, retail trade has become the face of informal employment; hawking and street vending can be found in every urban center in the country.12 Still, informal employment is most concentrated in rural areas, as most all of the few formal sector jobs are located in the cities. This presents a geographical inequality between formal and informal employment in the country, because half of the Ghanaian population still lives outside urban establishments.13 Compounding this liability with the gross inequalities in social service distribution, education, and infrastructure development that rural populations face, it is no surprise that 86% of Ghana’s poor lives outside urban centers.14 This is not unique to Ghana. Most of the world’s poor and extreme poor live in rural areas and rely on agriculture as a means of employment.15

According to the World Development Report 2000/2001, access to formal financial markets is an important tool for helping both rural and urban populations to combat poverty.16 Low income and poverty-stricken households involved with small and microenterprises can benefit from financial inclusion, even though the formal financial sector often fails to provide it. As with other businesses, microenterprises require working capital; however, “the massive microenterprise sector [in developing countries] with its large dynamic economic activity has traditionally functioned with no access to the formal financial sector.”17 In Ghana, the formal banking system misses the majority of citizens, reaching a whopping six percent of the population.18

In the absence of available formal methods, Ghanaians have traditionally taken
small loans and deposited small sums of money through friends and family members, moneylenders, informal rotating savings and credit associations, and Susu systems – individual or group savings schemes that enable clients to accumulate their own capital over periods ranging from one week to a couple years through fairly informal methods. However, these systems were largely unregulated, and thus, prone to corruption. Savings deposits were not backed by any formal establishment, interest rates were set by the whim of the lender, and many people simply did not trust informal systems with their assets, no matter how little. In the 1960s, this situation led the government of Ghana to experiment with providing public financial services to unreached populations when it began to offer small-scale subsidized credit to fishermen and farmers through the establishment of agricultural development banks. In the 1970s, financial services were extended to some rural populations through rural and community banks. This decade also saw government attempts to establish regulations for commercial banks to earmark a percentage of total loan portfolios to agriculture and small scale industries. However, many of these methods were plagued by systematic issues. The government programs established in the 1960s and 1970s fell victim to politicization, high cost structure, low repayment rates, and low interest rates, while the regulations on commercial banks simply stopped after the Ghanaian economy was liberalized through a Structural Adjustment Program in 1986.

These first government attempts to build inclusive financial sectors coincided with the first published research on the shortcomings of informal financial methods, though in a different part of the world. In the 1970s, a young Bangladeshi scholar named Muhammad Yunus was working as a professor at Dhaka University when he began to observe that young women in a neighboring village did not have enough capital to expand their stool making businesses. Out of his pocket, Yunus lent $27 to 42 stool makers in the village. He studied as the young women purchased raw materials needed for their trade, brought in more income to further expand their businesses and care for their families and wholly repaid their loans in a timely manner. As time went by, an excited Yunus lent more money, experimented with group and individual lending schemes, and scaled up his work across the country. By the 1980s, the idea and terminology of microcredit – giving small amounts of money to poor entrepreneurs – had been introduced to the world stage. Yunus claimed that his research not only proved that the poor were indeed “bankable,” but also that microloans were exactly what they needed to invest in their microenterprises and slowly work to break the bonds of poverty.

Yunus’ work was widely seen as an effective method of “bottom up” economic empowerment and microlending, the poverty alleviation solution that the world had been waiting for. Subsequently, microcredit began to make an appearance on almost all major international development agendas. In 1997, the Microcredit Summit was launched with the goal of reaching 100 million of the world’s poorest peoples with microcredit and other financial services before 2005. Accordingly, the United Nations
declared 2005 to be the Year of Microcredit; and in 2006, Yunus received the Nobel Peace Prize for his work. In a short descriptive tag under the Year of Microcredit declaration, it was written,

“Microcredit has been changing people’s lives and revitalizing communities since the beginning of trade. Currently microentrepreneurs use loans as small as $100 to grow thriving businesses and, in turn, provide for their families, leading to strong and flourishing local economies. The Year of Microcredit 2005 calls for building inclusive financial sectors and strengthening the powerful, but often untapped, entrepreneurial spirit existing in communities around the world.”

When the hype of microlending first started in the late 1970s and early 1980s, the world turned to NGOs to implement Yunus’ plan on a global scale. Yunus himself had opened up an NGO called the Grameen Bank to distribute his microloans, and non-governmental organizations, long involved with the poor, were seen as the primary vehicle for offering small loans to microentrepreneurs.

Many people considered NGOs as the most suitable institutional modality to reach poor households with [microcredit]. It was widely believed that [NGOs] would provide a solution to ‘government failure’ and the ‘market failure’ that eventually left poor households without access to credit because NGOs ideally have a social mission to help the poor and are not driven by the profit motive or vested interests that favor the well-to-do.

It was also argued that the business culture and physical setup of formal financial institutions were too intimidating for the poor and too incompatible with their socioeconomic characteristics to institute a scale-down approach in commercial banks. Thus, NGOs became the first formal widespread providers of microfinance in the developing south. Their popularity led to the overwhelming dominance of microlending, and subsequently microlending NGOs, in the microfinance sector throughout the 1980s and 1990s. In Bangladesh, only 13 NGOs were involved with microcredit in 1985. By 1990, there were 59; by 1995, 301; and now, over 2,000 exist. From their inception, these organizations were heralded for their attempts to provide capacity building, education, business empowerment, and financial literacy skills to their clients alongside credit services.

**Current Microfinance Sector in Ghana**

However, an emphasis on microcredit and microlending NGOs is no longer the sexiest topic in international development, or even microfinance as a whole. In the 1990s, NGO involvement in microfinance provision began to fall to the wayside as microcredit, which had long been advertised as a poverty solution, slowly began to show that it was not all that it was advertised. In comparison to the domination of microlending NGOs that was seen up until the 1990s, today’s microfinance actors are much more diversified. No longer are NGOs leading the sector; no longer are microloans the only product offered. In Ghana, the current microfinance sector is made up
of a wide variety of actors that offer a wide variety of services.\textsuperscript{30}

The different microfinance institutions in the country today can be divided into three categories: formal, semi-formal, and informal institutions. Formal sector institutions include some commercial banks, rural and community banks, and savings and loans companies. All three of these institutions are incorporated under the Companies Code, 1963 (Act 179) which makes them legal limited liability businesses. They are regulated by the Bank of Ghana under the Banking Act of 2004 (commercial banks and rural and community banks) and the Non Bank Financial Institutions Act of 2008 (savings and loans companies).\textsuperscript{30} Further, all three of these actors offer other services in addition to microloans, including savings and investment schemes.\textsuperscript{31}

Semi-formal actors in Ghana include NGOs and credit unions, which are also legally registered under the Non Bank Financial Institutions Act. NGOs are incorporated as companies limited by guarantee under the Companies Code, while credit unions are registered by the Department of Cooperatives as cooperative thrift societies. The Bank of Ghana has established an apex body to regulate credit unions, the Ghana Cooperative Credit Unions Association. NGOs have a similar association in the country, ASSFIN (Association of Financial NGOs), but it is an independent, nonprofit association that stands separate from the Bank of Ghana.\textsuperscript{32} An important distinction involving services should be made between these two informal actors. NGOs strictly offer microlending schemes as they have since their inception, while credit unions offer a variety of different services similar to those of the formal institutions.\textsuperscript{33}

Informal actors in microfinance in Ghana include many of the traditional methods of savings and credit services that were created before “microfinance” was a word. These include the Susu savings collectors, rotating savings and credit associations, and savings and credit clubs run by the operators. Moneylenders are also considered part of the informal network of microfinance operators in the country.\textsuperscript{34} All of these actors today offer both credit and savings services, beside the Susu collectors who are involved only in savings.\textsuperscript{35}

Looking at the wide variety of microfinance actors and services in Ghana today, one wonders what happened to the idea of financial NGOs and microlending as the poverty alleviation solutions of the century. Today, for-profit entities offering many different services dominate the microfinance scene. In fact, “the microfinance sector [in the country] has...a much greater role of licensed institutions relative to nongovernmental organizations.”\textsuperscript{36} Rural and community banks (RCBs) lead microfinance provision in terms of breadth of outreach, while savings and loans companies (SLCs) and credit unions (CUs) are also major players making an increasing impact. Financial NGOs still contribute significantly — debatably ranking second or third behind the rural and community banks — but continue to have a declining impact in the sector. Indeed, NGOs are the only type of MFI in Ghana experiencing a drop in outreach since 2004.\textsuperscript{37} Furthermore, JCS Investments Limited, a for-profit microfinance provider in Ghana, says, “Based on their current performance, almost all the FNGOs [are] financially and operationally unsustainable institutions.”\textsuperscript{38}
Shifts toward Savings and Commercialization

Even in the face of the 2005 Microcredit Summit and Yunus’ peace prize, microlending NGOs are struggling.\textsuperscript{39} Many theoretical articles explain their downfall through two central arguments involving shifting ideals in the microfinance sector: the first shift involving the microfinance movement looking to microsavings over microloans as a more effective method of poverty alleviation, and the second shift involving the microfinance sector looking to for-profit institutions over non-profit institutions to run microfinance schemes. In other words, the microfinance movement is looking to financially independent companies that offer many different services over financially dependent organizations only involved in microlending. Why has this happened?

In the 1990s, the prevalence of microlending NGOs led to a plethora of research on their effectiveness in poverty alleviation.\textsuperscript{40} What study after study found was that the microfinance sector had overemphasized microcredit when what the poor really needed was microsavings schemes. “Credit-based microfinance has the characteristics of a development fad; it moves money to get quick heart-warming results on the ground, publicized by selective cases but with little developmental results.”\textsuperscript{41} The reasons for this shift to savings over credit are well-cited.

For example, poverty statistics such as the one listed earlier in this paper that says 29% of Ghanaians are living on less than $2 per day, are often misleading. It is quite rare for individuals in poverty or involved with microenterprises to rake in a neat $2 every day. In reality, income comes in chunks — during good sale days at the market or peak harvesting seasons — and those in poverty must consistently deal with periods of lesser or no cash flow because of the nature of informal employment, natural disasters, and payment cycles. As a result, many studies have found that microlending NGOs that thought they were distributing capital to be used as a means of investing one’s way out of poverty were really providing what academia likes to call “consumption smoothing” — borrowed money to cover constant and consistent expenses, such as food, housing, or school fees.\textsuperscript{42} Rahman estimates that no more than 50% of microloans are used in activities that will produce earnings, while some studies say this number is better estimated at 10%.\textsuperscript{43} Whatever the exact number of loans used for consumption, there is no doubt that it is the majority.\textsuperscript{44}

Accordingly, studies have also demonstrated that the distribution of entrepreneurial talent in the developing world is not all that different than in the developed world, where 90% of workers are employees, not entrepreneurs.\textsuperscript{45} Many people assume that the poor are largely untapped business potential waiting for the capital to begin their ventures; however, much of this thought loses sight of the fact that the poor must take to the informal marketplace because they have no other options. Their engagement in business, therefore, is little more than a subsistence activity.\textsuperscript{46} Repeated surveys have shown that the percentage of small entrepreneurs seeking microcredit to finance a project constitutes a smaller subset of the poor than those who are looking to access savings deposit services.\textsuperscript{47}
As a result of the largely non-entrepreneurial characteristics of the poor and the fact that many microcredit loans are used for consumption purposes, microlending organizations have been oft accused of perpetuating poverty cycles. When one takes out a loan and has no intent to put it to use productively, he or she is not going to be able to pay it back in the future. Thus, the borrower is left with a situation where he or she is more indebted and impoverished than before the loan was disbursed. “There is no doubt that [the] loan money is perceived as useful [to the borrower] but clearly a fair chunk of it has no earning power and is thus an increased liability to the borrower.”48 In many situations, a borrower will do anything and everything in his or her power to repay the loan – whether that means scrimping on food, selling accumulated assets, taking an additional loan from a different microfinance provider, or finding another unstable source of income.49

Other studies on microcredit aiming to discredit microloans look to Frederick Nietzsche’s claims surrounding indebtedness, which state that people could end up feeling unequal in stature, diminished, less empowered, or at a complete loss of identity because of debt associated with loans. In some extreme situations, as was the case in Andhra Pradesh in late 2010, microloans were blamed for a string of suicides which were seen as a result of “the internalization of guilt (or shame)” that came about from microlending debts.50 These situations stand in stark contrast to the claims of empowerment and wealth that microlending organizations have pronounced for decades.

Regardless of these claims, the use of microcredit loans for consumption speaks to the fact that everyone needs a place to safely store and save money. Just as in the United States, most people in the developing world only look to financial services as a means of managing domestic cash flow.51 Women in the Maputo markets in Mozambique pay up to 10% on the balance of their savings to a daily collector, so urgent is their need to reliably meet monthly lump-sum costs and protect their livelihoods from instability or the economic costs of emergency borrowing.”52 Saving is a real need, no matter how big or small deposits are.

So, why did financial NGOs not evolve with their for-profit counterparts to provide these savings services? One distinction between NGOs and other MFIs is that NGOs have uniquely different ownership structures than their for-profit counterparts. Unlike formal financial institutions and cooperative societies, NGOs are “ownerless.” They are only held accountable to a governing board or a board of directors whose purpose is to ensure financial stability in the organization, as well as to make certain that the NGO is following its predetermined mission. However, nobody either on the board or staff is accountable or fiscally invested in the organization.53 As Fernando writes,

NGOs, however well-endowed they may be, have no owners with capital at risk. Lacking owners, their accountability structures are not up to being entrusted with what bankers call other people’s money. An NGO’s assets cannot easily be seized in case of default, and thus provide little security to lenders.54
For these reasons, financial NGOs often do not have a legal charter to mobilize voluntary savings deposits.\textsuperscript{55} Obviously the lack creates problems with services, but it also creates problems with financial sustainability for the organization. For-profit institutions can use mobilized savings deposits to fund lending schemes, while financial NGOs are left to rely on donor funds or higher interest rates on loans than their for-profit counterparts. This shortcoming is further complicated by the fact that it has become increasingly difficult to prove to donors that NGOs are reliable financial institutions. NGOs are widely unregulated in comparison to for-profit companies because they do not offer deposit schemes. This lack of regulation creates issues in being viewed as real financial institutions. “Mobilizing savings places a very strong responsibility on an institution to ensure that the savings of poor clients are not at risk. Hence, there is an inter-relationship between the standards applying to MFIs and the types of savings facilities offered.”\textsuperscript{56} While for-profit companies must follow strict financial accounting requirements set forth by the Bank of Ghana, NGOs are only guided by loose rules. They are encouraged to join umbrella organizations to provide legitimacy in the absence of strict regulation.\textsuperscript{57}

Yet, umbrella organizations cannot make up for the shrinking pool of donor funds to NGOs that continues to shrivel as for-profit microfinance institutions grow. Critics claim that this shrinking pool, and subsequent financial insecurity of many microfinance NGOs, is hypocritical in light of their missions. After all, how can an organization that is financially dependent promote financial independence?\textsuperscript{58} NGOs lack the inherently conservative grounding that comes from basing growth on deposits, which is at the heart of capitalist banking practices. There is the danger that they will run into financial problems (indeed many smaller NGOs already have) and the certainty that they will remain highly dependent on donor funds and subsidies.\textsuperscript{59}

Indeed, NGOs involved in microfinance will never be able to provide the appropriate savings services for the poor under current regulations, which means that they will remain ever reliant on others’ to finance their operations.\textsuperscript{60} Thus, the sustainability of the NGO modality to provide microcredit in general and microfinance in particular, on a large scale, began to be questioned over time. [The ability of NGOs] to leverage an adequate amount of funds to reach significant members of potential clients figured importantly in these questions.\textsuperscript{61}

Some maintain that the long-lasting effects of the donor hype created through Muhammad Yunus’ work starting in the 1970s and 1980s and the Microcredit Summit in 2005 were the only reasons financial NGOs continued to exist throughout the years. It can be argued that “thousands of well-intentioned but misguided supporters [of these movements]…believe that microcredit is the answer to the problems of poverty.”\textsuperscript{62}

Ironically, the often sensationalized stories of microlending NGOs were what first piqued the interest of for-profit providers in microfinance.

First, because anecdotes from Grameen Bank and others showed that small
loans could sometimes make a positive difference in the lives of some poor borrowers, donors and others took that fact and extended it to the belief that therefore small loans would make a fundamental difference in the lives of all poor borrowers. Second, because for-profit firms are a good way to distribute many products, it was assumed that for-profit firms were a good way to distribute all products. These two assumptions were the beginning of commercialization, the creation of for-profit MFIs.\footnote{63}

While donors continued to focus on financial NGOs, the private sector began to see the potential of for-profit entities in expanding microfinance provision to all. Thus, the microfinance sector saw the entry and increasing dominance of for-profit actors, and later, the entry and dominance of commercial funds. Today over 3,000 registered microfinance institutions reach more than 100 million people in developing countries. The success of these institutions has attracted big names in commercial finance, including Morgan Stanley, Deutsche Bank, and Citigroup.\footnote{64} This dramatic change – from contributions to more public funds – is explained mostly through the theory that public funding is the only option for microfinance institutions to reach the scale needed to serve its huge client base in the developing world.

Microfinance captures our imaginations as a scalable strategy to provide the poor with something that they need and that can improve their lives – financial services. In the past several decades, \textit{scale} is what microfinance has been all about.\footnote{65}

The increase in public funding also symbolizes the want for for-profit entities to bring financial and organizational efficiency to the microfinance sector. The ownership and governance structures of NGOs are increasingly seen as problematic, risky, and inefficient. As a result, financial NGOs have been unofficially required to adopt a more business-like approach to compete with the increase in for-profit competitors. As MFIs cut down on costly transactions and increase efficiency, their financial performance improves, which is expected to affect their ability to meet social goals.\footnote{66} Largely, for-profit institutions are proving to provide services to more people in a more efficient way than their NGO counterparts. It is expected that these institutions will need an exorbitant amount of money – public money – to finance the scale and efficiency needed to reach the most amount of people.\footnote{67}

The sector’s first involvements in large-scale commercial funding to MFIs began in 1995, when ProFund, an equity fund with shareholders from public investors, committed $22 million to a fund serving for-profit, regulated micro, small, and medium enterprise-focused financial intermediaries in Latin America and the Caribbean.\footnote{68} This first investment had some resemblance to the funding sources that previously dominated the sector (development institutions, charities, foundations, and NGOs), as ProFund was seen as a socially responsible investor that required financial return with some exemptions to MFIs because of their outreach to the poor.\footnote{69}

It was not until 1998 that full-on commercial investors not launched by private donors or development agencies entered the microfinance field. Dexia Micro-Credit Fund, created by Dexia Banque Internationale a Luxembourg, became the first commercial investment fund designed to finance MFIs. As of late, India’s largest mi-
microfinance company, SKS Microfinance, which was run as a nonprofit for seven years before converting into a private company, shocked the world when it initiated the first of several IPOs in microfinance in 2010.\textsuperscript{50}

Over the past two decades, funding for microfinance has become more commercial. An activity that was once mainly grant-funded by public sector donors now receives much or most of its funding as debt and equity from commercial and quasi-commercial sources.

This was the second shift in the microfinance sector.\textsuperscript{71}

\textit{Can Ghana’s NGOs keep up?}

In light of these shifts, NGOs find themselves in a situation where they simply cannot keep up with for-profit competitors, including the rural and community banks, savings, and loans companies, and credit unions of Ghana. NGOs cannot collect savings. Therefore, they cannot expand the range of services offered to their clients – what the microfinance sector wants. They cannot issue IPOs or diversify funding too much, and therefore they cannot work towards any sort of financial independence – also what the microfinance sector wants. In facing such difficulties, many organizations, including Sinapi Aba Trust, the largest financial NGO in Ghana, have been forced to limit lending practices to wealthier or more established borrowers which exact considerably less financial risk on the organization.\textsuperscript{72} Those borrowers who have not been engaged in some kind of economic activity prior to the organization’s intervention are left out to dry.\textsuperscript{73}

Such practices, however, may be in direct contrast with the organization’s original mission, which is usually aimed at assisting the poorest of the poor. This is the dilemma that Catholic Relief Services encountered with its microlending practices. An employee in the organization even admitted that the microlending programs in place were often in line with donor interests and little else.\textsuperscript{74}

That said, what will be the future for organizations still only involved with microlending?

Now may well be the time to ask whether the new expectations of NGOs are appropriately directed. Are NGOs, as a category, the right vehicle for credit delivery in the first place? Is there evidence that NGOs in microfinance have had real impact on poverty thus far? Is something being missed or forgotten in the present predilection for sustainability?\textsuperscript{75}

\textit{Is there a role for Ghana’s FNGOs in microfinance provision at all?}

Some scholars anticipate that NGO involvement in microlending will continue to wane until it dies out eventually. Nimal A. Fernando, a Rural Finance Specialist at the Asian Development Bank, says, “Ultimately many small and mid-level NGO MFIs will leave the scene, due to aggressive competition and a growing inability to
match clients’ demands. Other scholars very explicitly advocate for the death of these organizations that continue to provide donor-funded, credit-only schemes in light of recent trends towards savings and financial sustainability.

Still many others see a continued role for NGOs in the microfinance sector. However, survival will depend, as it has already proven to depend, on creative and innovative ways to continue providing financial services to those who need them most. In Ghana, this creativity and innovation is already evident. Presented below are just a few options that Ghana’s 50 existing NGOs have turned to in facing financial and programmatic issues because of shifting ideals in the microfinance sector.

One option that practitioners and scholars have increasingly looked to is the graduation of unregulated FNGOs into regulated, microfinance institutions – mostly, savings and loans companies. As the formal, commercial financial sector slowly begins to make its first steps into microfinance, NGOs are looking to restructure their organizations in order to compete.

This development in the NGO microcredit subsector is ironic – NGOs began microcredit provision initially because of the failure of regulated financial institutions, both state-owned and private development banks and commercial banks in particular, to serve poor and low-income households... Thus, transformation of NGOs into regulated financial institutions represents a dramatic change in perspective on financial services for the poor.

Indeed, becoming a regulated financial institution requires some backpedalling in terms of why FNGOs are in existence. Nevertheless, it is increasingly seen as a legitimate option for mostly large organizations, and some consider it to be an essential stage in the movement toward a more commercialized microfinance industry.

The benefits of transformation into a regulated MFI are endless: improved ownership structures, increased access to funds from commercial sources, amplified breadth and depth of outreach, and the ability to offer a broad range of services to clients, namely deposit schemes. In an ideal situation, the transformed financial institution will maintain the NGO’s original mission, operate on reasonable salaries, and use its new status to achieve maximum social returns. Accordingly, in searching for funders, the institution will strive for those also seeking the double bottom line – responsible profits and maximum social returns.

The renovation process may yield any one of the following three models of transformations: An NGO transforming into a regulated financial institution in its entirety, an NGO transforming into a regulated financial institution while keeping part of the NGO to continue operating, or an NGO transforming into a group of companies, including a regulated financial institution and other companies, such as micro-insurance companies. Of the three, an NGO converting into both a regulated financial institution and an NGO is the most common. The NGO often works in collaboration with its regulated counterpart, or serves as the experimental component of the partnership to explore new products and services.

In Ghana, transformation of NGOs has occurred in two instances: once with...
Women’s World Banking in 1994, and once again with Sinapi Aba Trust (SAT) in 2004. The latter organization’s move toward financial sustainability was especially important in the country, as SAT is the largest FNGO in the country and is considered to be one of the best MFIs in Ghana.\textsuperscript{85} SAT’s transformation, however, was stopped after only three of its seventeen branches were converted into savings and loans companies known as Opportunity International Sinapi Aba Savings and Loans Limited.\textsuperscript{86} Little information on the reasoning behind this decision is published, though much of what is written hints at managerial issues encountered after conversion. Currently, Opportunity International Sinapi Aba Savings and Loans Companies operate in collaboration with Sinapi Aba Trust.

The complexities that SAT encountered in transformation are not uncommon; in choosing to convert to a regulated MFI, organizations may also encounter other problems, including inability to adapt to a new structure and difficulty in obtaining a non-bank financial license.\textsuperscript{87} Additionally, the transformation option is, on the whole, limited to larger organizations because of the hefty capital requirements associated with obtaining a license.

A less expensive option for smaller FNGOs is partnership with other MFIs and banks. It is anticipated that MFIs increasingly headed towards regulated bank status and commercial funds will be limited in their depth of outreach, especially to rural clients. Informal and semi-formal actors, like NGOs, could be important partners in distributing financial services to isolated populations. Both NGOs and informal microfinance actors are known to possess good information and enforcement mechanisms to deal with rural populations in comparison to their regulated counterparts. Accordingly, formal institutions have better infrastructures, capital, and legal backings to provide the poor with appropriate services.\textsuperscript{88} “Since a wide variety of formal, semi-formal, and informal financial institutions exists, the possible financial linkages between actors along the chain are numerous.”\textsuperscript{89}

This collaboration could even take the form of the NGO providing products and services related to financial intermediation but not being a direct provider of microfinance. One such option is serving as a training and teaching institution to develop business skills and build entrepreneurial capacity in clients.\textsuperscript{90} Another opportunity is providing the poor with the information to choose viable economic activities and care for their assets, raw materials, supplies, markets, and insurance.\textsuperscript{90} Moreover, an organization could focus on other essential services targeted at the same clients. As NGOs have learned, chronic poverty cannot be attributed to the market failure of credit alone.\textsuperscript{91} Health, education, environment, and many other factors contribute to the complex web that makes one person impoverished and another not.\textsuperscript{92} There are plenty of opportunities outside of the microfinance sector for NGOs to apply their experience and resources; many microfinance NGOs are involved in other poverty-focused activities already.\textsuperscript{93}

Freedom from Hunger, Ghana is a financial NGO in the country that has looked to collaboration for sustainability. Working in partnership with several rural
and community banks, Freedom from Hunger introduced an innovative approach that combined health and education programming with microfinance provision. Today, the organization enjoys relative success and sustainability in addition to being praised for its original approaches to poverty alleviation.\(^{94}\)

Yet another alternative for nonprofit microfinance providers is to focus on providing financial services only in areas where for-profit MFIs have not been able to establish a presence – which is more often than not the rural areas. In rural Ghana, the electricity grid does not reach all areas and roads are not well-established or maintained. These areas are not likely to be frequented by for-profit institutions that could make an easier and bigger profit in urban centers. Although Johnson and Sharma argue that NGOs often do not actually operate in the same geographical areas as for-profit MFIs and thus are already only operating in rural areas, much more detailed analyses of the sector say that the distribution of financial NGOs generally does not correlate with the distribution of poverty and lack of financial services.\(^{95}\) Because of this, financial NGOs have found themselves competing for clients with for-profit MFIs.\(^{96}\)

Such competitive behavior contradicts NGO claims to cooperation and coordination with the common interest of empowering the poor… Their (and their donors’) premise when they go into an area is that there is an unfulfilled need for credit.\(^{97}\)

As Sinapi Aba Trust, which is located in both rural and urban areas, has demonstrated, being a financially sustainable organization may not be operationally possible in areas where fundraising opportunities and wealthier customers are limited. In facing financial and programmatic pressure, many NGOs in Ghana have been forced to locate their growth in highly populated urban areas, where communication is easy and infrastructure is well developed. Indeed, “[NGOs’] outreach to less dense, but just as needy, areas is curtailed” because of this competitive environment, but it may be the only available option for NGO sustainability.\(^{98}\)

Nevertheless, literature that concerns NGO provision of rural microfinance is still touted as a viable solution for both organization and customer. Because NGOs are not involved in microfinance to make money like their for-profit counterparts, they should feel a duty to reach the most risk-prone and economically underdeveloped areas.\(^{99}\) By becoming involved in the competitive rat race towards commercialization in the urban centers, NGOs are missing those who need them most.

**Implications of The New Microfinance Movement**

This suggestion that NGOs need to step in to correct the market failures of microfinance is paradoxical. The microfinance movement was created because of market failure and is now creating market failures of its own. These failures speak to the fact that the movement has not yet been able to achieve a completely equitable and ef-
ficient approach to providing financial services to the poor. They also raise some important issues surrounding the new direction toward commercialization and for-profit MFIs.

The most obvious of the critiques of commercialization is that microfinance will lose its original mission, no matter how idealized it once was, to work towards poverty alleviation. Founder Muhammad Yunus has repeatedly criticized the role of profit-making in microfinance, saying:

Commercialization has been a terrible wrong turn for microfinance, and it indicates a worrying ‘mission drift’ in the motivation of those lending to the poor. Poverty should be eradicated, not seen as a money-making opportunity.¹⁰⁰

Yunus continues, saying that the for-profit institutions raising large amounts of funding from international financial markets cannot claim to help the poor when they are transmitting monumental financial risks onto them. He cites the Andhra Pradesh suicide crisis as an example of for-profit entities not having the best interests of borrowers in mind.¹⁰¹ Though commercial “best practices” called for a reevaluation of NGO provision of microloans, the world turned to for-profit providers without second thoughts or consideration. As a result, donors continue to assume that the interests of microfinance institutions and the interests of poor borrowers are aligned.¹⁰² Increasingly, the faults in this argument are becoming apparent.

As was seen in Andhra Pradesh, the push for profits and scale can lead to organizations overemphasizing the financial bottom line while forgetting the social bottom line. Employees who feel compelled to meet portfolio quotes or repayment rates may resort to harsh and unethical tactics in dealing with the poor or may impose more debt on them than they can handle.¹⁰³ In Bangladesh, MFI officers went to collect loan repayments days after the devastating cyclone, Sidr, ripped through much of the country, further distressing storm victims.¹⁰⁴ Some of the most questionable practices found to be used in Andhra Pradesh pre-crisis were recorded in a study. It found that adjusting overdues against security deposits, holding weekly meetings in front of defaulters’ houses, staff members sitting in front of defaulters’ doors, offensive language being used by group leaders and staff, and putting up loan overdue notices in front of defaulters’ houses were the practices most at fault.¹⁰⁵ Such examples serve as reminders that the microfinance sector is greatly lacking consumer protection, transparency in dealing with borrowers, and regulation to prevent corruption.

Just as the injustices of financial exclusion led to the breakthrough of microlending and financial NGOs in the 1970s and 1980s, it can be argued that the harms and potential injustices of the commercial microfinance fad will one day reach a breaking point. Already, scholars are looking to completely new models of microfinance provision to replace for-profit entities and make up for their shortcomings.

Cooperative microfinance is one option looking to build upon the faults of commercial lending. Just as the Western world has come to realize that Wall Street and big banks have led to corruption at the top hurting those at the bottom, the microfinance sector will also realize that bigger MFIs will not lead to the betterment of the poor. Thus, a growing
role for credit unions and cooperative structures will be promoted. Credit unions and cooperative structures are unique in that they offer savings and loan services exclusively to members, usually at rates lower than private and public banks. These are member-owned institutions, which ideally means that those in charge will work towards the betterment of all other members. In Ghana, recent credit union growth has led to the announcement of new regulation targeted specifically at these institutions, which numbered 253 in 2004, providing services to 144,898 people.

Other scholars argue that the entry of new institutions into Ghana and the developing world loses sight of the fact that most countries had effective savings-based credit cooperatives in place before foreign NGOs and other institutions became known. As formal and semi-formal institutions were promoted alongside development agendas, the promotion of informal microfinance actors was largely ignored. However, Susu collectors are one of the most visible forms of microfinance provision in Ghana today. In July 2011, the Bank of Ghana introduced its new four-tiered regulations for Non-Bank Financial Institutions that placed Susu companies and credit unions in Tier 2, just behind the RCBs and SLCs of Tier 1 and just ahead of the money lenders and financial NGOs of Tier 3. The legitimacy of cooperative structures continues to grow in the country as they are increasingly seen as viable options for the government of Ghana to pursue in economic and poverty reduction policy.

Conclusion

Looking at the history of microfinance provision in Ghana, it is easy to see some repeated trends. Money lenders and Susu collectors were established but largely written off as too corrupt and unregulated. Governments created public microfinance programs, which also showed faults. As a result, financial NGOs made their appearance, but they turned out to be inadequate when measured against their claims of poverty alleviation. Thus, for-profit institutions began to arrive on the microfinance scene. Savings and loans companies, improved rural and community banks, and other profit-making MFIs came to prominence. Currently, these institutions are experiencing relative success, but they are increasingly seen as institutionally inappropriate. In literature and in practice, credit unions and cooperative societies, many of which have been established in the developing world for years, are being promoted as the most ideal method of microfinance to reach significant numbers of the poor with quality services. The sector has come full circle.

However, the current spread of actors in Ghana and abroad remains quite diverse and speaks to the fact that different situations will call for different forms of microfinance. NGOs may still have a role in rural provision and areas of financial literacy while profit-making MFIs may be important in reaching those more well off. Lastly, credit unions and cooperative structures may be ideal in furthering the spread of the microfinance movement.

Collaboration among these actors will be key in reaching all types of borrowers and savers. As the sector has required financial NGOs to become more creative in order to survive in the marketplace, other actors will also face difficulties that require an adjustment of practices and methods. The future of the microfinance sector will certainly prove to be
an interesting development in Ghana and abroad as it continues to evolve and works toward an ideal method of financial service provision to the poor.

Endnotes

10. Adjei, Microfinance and Poverty Reduction, 90.
11. Ibid., 85.
17. Department of Economic and Social Affairs, *Formalizing Microcredit: Crossing the Bridge Between Non-Governmental Organizations and Commercial Banks*, 3.


33. Ibid, 119.

34. Ibid, 109.

35. Ibid, 119.


41. Ibid, 149.


54. Ibid., 3.

55. Ibid., 5.


59. Ibid., 981.

60. Ibid., 981.


63. Paul Rippey, “Princes, Peasants, and Pretenders: The Past and Future of African Mi-


70. Ibid., 4.


81. Ibid., 2.

82. Ibid., 3.


84. Ibid., 15.


91. Ibid., 988.
92. Ibid., 989.
97. Ibid., 984.
98. Ibid., 985.
99. Ibid., 985.
Rachel Schoenian is a senior at Indiana University, pursuing a bachelor’s degree and master’s degree in public affairs through SPEA’s Accelerated Master’s Program. Throughout her time in Bloomington, Schoenian has become involved with several different organizations on campus and in the community including the African Studies Program, Shalom Community Center, and Mother Hubbard’s Cupboard. Schoenian has a passion for serving others and definitely sees herself working in the nonprofit sector in the future, either in international development or at an organization dealing with issues of hunger and homelessness. Schoenian’s submission was inspired by a semester abroad in Legon, Ghana last fall.

*Title artwork by Sarah McMahon.*
The American Aristophanes:
Comparisons of South Park to Greek Comedy

Andrew Rusch
From its inception, *South Park* has been criticized for being excessively vulgar and crass in humor. The show analyzes societal issues and people, portraying them in an extreme and funny manner. Aristophanes’ plays also served this role by sharing the same features. I will first turn to *Lysistrata* and “Night of the Living Homeless” and compare the way in which both the children of South Park and the women of Athens drive the respective plot actions while the men and adults are rendered incapable. *Clouds* and “Christian Rock Hard” show how Eric Cartman’s attempted manipulation of mainstream Christianity is comparable to Socrates’ manipulation of words. I will also explore the sexual humor of *Lysistrata* and “Proper Condom Use,” and how they employ vulgar sexual humor to critique cultural anxieties. Similarly, *Clouds* and “Red Hot Catholic Love” contain striking parallels in how they employ sodomy and pederasty to characterize conflicting worldviews. I will then shift the comparison to *Lysistrata* and “Butt Out” and demonstrate how they both employ characters’ speeches and development to comment on pressing socio-political concerns. Finally I will end with a comparison of how *Clouds* and “Fishsticks” attack popular individuals by mocking their personalities. As these similarities will show, Trey Parker and Matt Stone have taken the role of an American Aristophanes.

In *Lysistrata*, women drive the action as they engage in their “sex strike” to help end the Peloponnesian War. This action is significant because Greek women were extremely disenfranchised, without the ability to vote, own property, or choose their husbands. They were essentially considered to belong to their husbands or fathers. Fifth-century Athens would consider it very unlikely that women could institute significant change. The dialogue between Lysistrata and Calonice, two women, highlights this notion. Calonice responds to Lysistrata’s assertion that women must provide a solution to the war by saying, “In women’s hands? We’re goners then for sure!!” The scene borders on the ridiculous when female representatives from all over Greece meet Lysistrata even after Calonice’s admission of powerlessness. The idea that women would travel across Greece for a meeting is extremely unrealistic because women of that time would not travel without escort and permission of their husbands.

In the *South Park* episode “The Night of the Living Homeless,” the children must rescue their parents from being trapped by zombie-like homeless people. Children seem to be the logical equivalent of the women in *Lysistrata* because, although they are a disenfranchised group, they are responsible for advancing the plot. Similar to Calonice’s admission of powerlessness, Cartman and Stan’s obsession with jumping over homeless people on a skateboard shows the children to be childish and incompetent. Once the parents are shown incapable of dealing with the homeless problem, the children undertake a journey to Evergreen, a town that had previously been overrun with homeless people, to discover how to save their town. After an encounter with some the surviving townsfolk, the children modify and drive a bus to convince the homeless people to leave South Park for California. Both of these activities are foreign to 10-year-olds as the minimum driving age is 16, and most 10-year-olds have no experience with power tools.
In Lysistrata, the enfranchised group, Greek men, are mocked and portrayed as ineffective at solving the problems facing their community. During the Agon, or debate, between Lysistrata and the Magistrate, Lysistrata is quick to note the shortcomings of not allowing women a voice in the war debate. While the Magistrate claims that money should only be managed by men, Lysistrata points out that women are responsible for household money. Then, when the Magistrate commands Lysistrata to be quiet because she’s a woman, she responds, “It’s my skirt that bothers you? Give the man a skirt and a bonnet: Maybe that will shut him up.” After dressing the Magistrate in female clothes, the old women complain about how soldiers use their helmets for bowls and don’t pay their bills. Lysistrata then compares running the City to spinning and other household chores, and she sends the Magistrate back to the other magistrates still dressed as a woman.

As in Lysistrata, South Park’s enfranchised group of adults is negatively portrayed. When the boys arrive in Evergreen they meet a group of camouflaged men camped out among the rubble of their town. After hearing the name “Cartman,” one of the adults inquires, “Eric Cartman, the kid who jumped thirty homeless people with his skateboard?” demonstrating that the adults are just as immature as the children. This interaction is an example of a member of the enfranchised group adopting characteristics of the disenfranchised group, as is the Magistrate being dressed as a woman in Lysistrata. One of the adults goes on to describe how severe their homeless problem was becoming when he says, “They fed off of our change to the point that they could actually start renting apartments. We knew it wouldn’t be long before the homeless actually started buying homes. And then we’d have no idea who was homeless and who wasn’t.” This is obviously illogical. The man goes on to say that he suspected his wife of 20 years was homeless. This suspicion caused him to burn her alive. The townsfolk’s idiocy reduced their town to rubble, rendering everyone homeless. After a fight scene in which the Evergreen townsfolk kill each other, Stanley exclaims, “Dude, our parents are just as stupid as these people, our town is gonna end up just like this!” Like in many South Park episodes, the children advance the plot.

In Clouds, Aristophanes attacks the ideas of Sophism, a movement among intellectuals in ancient Greece that questioned the existence and roles of the deities, through his portrayal of Socrates as a man with no morals or values. The play begins when Strepsiades visits Socrates to learn how to manipulate his way out of paying his creditors. Socrates attempts to teach Strepsiades his tactics of twisting ordinary language and cultural traditions in order to argue any point. Strepsiades is able to successfully argue away his debt with the first creditor by correcting the creditor’s use of the word “thermos.” Strepsiades relishes this victory when he says, “You lost twelve grand; why lose a lawsuit too? I wouldn’t want you to have to suffer that merely because you foolishly said “a thermos.” The absurdity of a grammatical error nullifying debts illustrates Aristophanes’ disdain for Socrates and Sophistic thought. Strepsiades begins to question Sophistic thought after his son, who attended the Thinkery, Socrates’ school???, attacks him. Pheidippides uses a Sophistic argument to claim that children beating their parents is acceptable because Zeus imprisoned his father. Pheidippides’ invocation of a god he doesn’t believe in would have been regarded by the fifth-century Greek audience as immoral. By the end of the story, Strepsiades completely rejects Sophism and even burns
down the Thinkery, the symbol of Socrates’ influence on philosophy.

In “Christian Rock Hard,” Eric Cartman has a dual role as Socrates and Strepsiades in that he is both the driver of the plot and the expert on manipulation. Cartman convinces two of his friends to help him form a Christian rock band, Faith Plus-1. Like Socrates, Cartman has no real morals; he is merely driven by his desire to be the first of his friends to record a platinum album. Cartman chooses to write Christian rock because he believes he can simply take regular love songs and insert the word Jesus. When Stan argues that Cartman’s Christian rock band idea is stupid because he doesn’t know much about Christianity, Cartman responds, “I know enough to exploit it.” This ability to exploit is further demonstrated when Cartman tricks and locks a Christian metal band into a closet by claiming he wanted to pray with them in there. Then when a Christian recording company executive questions Cartman’s lyrics because he thinks they sound as though Cartman is actually in love with Jesus, Cartman immediately takes the offensive. In a move closely resembling the Socratic argument he says, “Well, what are you saying? You don’t love Christ!! What’s the difference, you love Christ, you’re in love with Christ?” This twisting of words is parallel to Strepsiades’ argument against paying the first creditor. Another point of comparison to Clouds arises when Cartman claims that he is not pursuing Christian rock for the money and asks God to strike him down if he is lying. Cartman’s invocation of a God he doesn’t believe in is similar to Pheidippides’ use of Zeus’s myth to justify parent beating. Finally, when Cartman receives a Christian rock Myrrh album instead of the Platinum one he believed he would receive, he begins to curse God’s name. At the end of the episode, Cartman is beaten up by a fellow band member, which corresponds to the burning of the Thinkery in Clouds. The disapproval of the other children mirrors the disapproval of the Chorus in Clouds.

In ancient Greece, fear of female promiscuity caused cultural anxiety, especially while the husbands were off to war. Lysistrata is rampant with crude sexual humor that reverses these gender stereotypes. As in all Greek comedy, every male actor was wearing a prop erect phallus. In the beginning of the play, women are portrayed as stereotypically sex-crazed and promiscuous. Lysistrata herself highlights this when she complains that “we can’t even buy a decent twelve-inch dildo.” The promiscuity idea is further reinforced when Lysistrata has the women swear, “I won’t allow my lover or husband to get near me with a hard-on.” This direct admission of having both husbands and lovers highlights the notion that Greek women were adulterous. However, this quotation also begins to reverse this stereotype by showing that they are able to resist their urges and turn the tables on the men. Men now become the objects of humor as they are continually thwarted in their attempts to have sex. This is demonstrated in the dialogue between Myrrhine and her husband Rod Balling during which Myrrhine uses social conventions to delay and ultimately avoid having sex with him. During this interaction Rod first tries to get Myrrhine to have sex in front of their son, and then in public without a bed, emphasizing Rod’s desperation for sexual activity. Rod complains, “My cock is an orphan, it couldn’t be worse. I’ll just have to get him a practical nurse.” One can assume that “practical nurse” is an clear reference to masturbation, exemplifying the crude sexual humor. Another example of crude and sexually suggestive acts is the use of a naked woman, named Reconciliation, as a map during the peace ne-
negotiations between the Spartans and Athenians. The Athenian ambassador claims the vagina and legs of the woman, saying “Let’s see now, I know, give us first of all the furry triangle here, the gulf that runs behind it, also the two connecting legs.” The Spartans end up claiming the butt, an overt mockery of Spartans by associating them with anal sex, while Athenians have the exclusively feminine body parts. In the end, *Lysistrata* reverses gender roles by portraying men as being obsessed with sex even in matters of state, while women effectively solve problems by subduing their passions.

Like *Lysistrata*, the *South Park* episode “Proper Condom Use” contains numerous examples of sexual humor that touch on contemporary societal anxieties about adolescent sexual activity. In this episode Parker and Stone poke fun at children’s ignorance of sexual matters, beginning with Cartman showing his friends a trick with his dog. Cartman thinks he is milking his dog but in reality is masturbating it, saying “Dumbass, you can only milk a dog once every few hours. It doesn’t work if you beat off a dog right away.” The children are completely oblivious to the fact that they are performing sexual activities with a dog, even though they use the term “beat off,” recognizable to most Americans as slang for masturbation. This scene is extremely vulgar but has comedic value because the children are unaware of what they are doing to the dog. The parents, uncomfortable addressing this behavior themselves, request that their children learn about sex in school. However, the teachers are incompetent, ranging from Mr. Mackey, who is clueless about intercourse, to Mr. Garrison, who teaches the kids how to put condoms on using their mouths. The vulgarity takes a comedic turn when the boys, misunderstanding how they can catch STD’s from girls, decide to wear condoms at all times. During a visit to the pharmacy, one of the pharmacists says, “We just got in the new Gladiators for kids. Little minis, they’re specially designed for children under 10 and they’re only $5.95 for a box of 50.” The idea of specially designed condoms for prepubescent children is especially ridiculous. The school chef is the voice of reason, saying that parents, not schools, should teach their kids about sex, and that children are not ready for sex until age 17. Both *South Park* and *Lysistrata* use implausible and crude situations to capture the viewers’ attention and to comment on a cultural anxiety.

*Clouds* employs sodomy humor to criticize the sophists’ moral relativism as well as highlight the flaws of traditional pederasty. During the Agon between Better and Worse Argument, Worse Argument claims that a wide variety of people in Athens are gaping assholes. Better Argument is convinced: “The majority, by god, are gaping assholes! Him, at any rate, and that one there, and that one with the longish hair!” This assertion carries with it the suggestion of grown men being sodomized, which was culturally unacceptable in fifth-century Athens. By making Better Argument agree that most of the audience members have gaping assholes, Worse Argument is able to convince Better Argument that being sodomized is a way to success. While sodomy is associated with Worse Argument, Better Argument seems to harbor a strange obsession with young boys’ genitals. Better Argument says, “Thus their genitals were dewey and downy, like a succulent peach.” Worse Argument is able to prevail in the Agon because Better Argument is not as well prepared to argue the flaws in Worse Argument’s gaping asshole stance.

Sodomy humor is portrayed in *South Park* in the episode “Red Hot Catholic Love.”
to criticize both extreme atheism and theism. When the boys are bewildered by the question of whether their priest tried to stick something up their butts, Cartman hypothesizes and proves that people can put food up their butts and poop out of their mouths. Cartman says, “If you eat food and crap out your butt, then maybe, if you stuck food in your butt, you would crap out your mouth.” This scene, like the condom purchase, is another example of extreme vulgarity that captures viewers’ attention. The concept of sticking food up one’s butt becomes widely accepted, known as “interorectogestion.” This specific sodomy humor is expanded when the members of the South Park Atheists’ Club begin excreting out of their mouths while complaining about religion. This scene mocks an atheist belief that all religion is bad. However, the portrayal of the Catholic Church as being devoted to illogical dogmas is equally sarcastic. Parker and Stone assert that rather than addressing the occurrence of abuse, the clerical leadership is upset that the abuse is being reported more and more frequently. When Priest Maxi suggests that the Catholics change their doctrine to allow priests to have sex with women, the proposal is criticized by the fictitious race known as Gelgameks. They claim, “The Gelgamek vagina is three feet wide and filled with razor sharp teeth. Do you really expect us to have sex with them?” The Gelgameks are employed to shock Priest Maxi, who responds by questioning the wisdom of considering Gelgamek biology in shaping human rules. In short, the sodomy humor in the episode is extremely far-fetched and is used to keep viewers’ interest in the action. At the conclusion of the episode, the two forms of sodomy, interorectogestion and child molestation, are exposed to criticize both the extreme dogmatic and extreme atheistic argument. Priest Maxi sums up the shortcomings of both points of view when he says, “People are losing faith because they don’t see how what you’ve turned the religion into applies to them! They’ve lost touch with any idea of any kind of religion, and when they have no mythology to try and live their lives by, well, they just start spewing a bunch of crap out of their mouths!” South Park’s association of pederasty with the Catholic Church can be compared to Aristophanes’ association of pederasty with Better Argument. Worse Argument’s association with sodomy has similarities with atheism’s association with interorectogestion, although Parker and Stone add the dramatic effect of actually excreting waste out of the mouth.

Aristophanes employs characters in his plays to deliver political and social messages. Comedy was an effective format to communicate one’s beliefs because a large part of the Athenian electorate would have been a captive audience. In Lysistrata, Lysistrata assumes the role of political commentator during the Athenian-Spartan peace negotiation, pointing out that Athens and Sparta share a common religion and heritage and should be uniting against foreign enemies as opposed to each other. This subject was relevant because the Peloponnesian War was being waged between Athens and Sparta at the time the play is thought to have been performed. Some speculate that the name Lysistrata is taken from the priestess in the temple of Athena who is known to have been against the war. It is obvious that Aristophanes is showing his support for a peaceful resolution to the war with Sparta. Aristophanes further highlights this point by elevating Lysistrata’s authority in her strong speech and historical knowledge. The Athenian ambassador calls on her to serve as arbitrator saying, “So now we’ve got to call Lysistrata/ for she alone can be our arbitrator.”
invocation transcends gender barriers as women were unable to vote or hold office in fifth-century Athens. She states her own credentials by saying, “I’m a female, yes, but I’ve got a brain. I’m not so badly off for judgement, either. My father and some other elders, too, have given me a first-rate education.”

This speech reinforces the incredible nature of Lysistrata’s character, and thus her message. Female education at that time was unheard of, making Lysistrata a transformative woman who seems to have masculine thought processes. While she was giving her message, the Ambassadors were busy checking out the naked body of Reconciliation. In short Aristophanes employs Lysistrata as a character who exceeds cultural expectations to deliver a message of peace in a time of war.

South Park has been one of the most popular TV shows for the last 16 years. Its high viewership by young males makes it a great way to disseminate political and social messages among this group. Parker and Stone are libertarians and stress economic and personal freedom along with very limited government. They frequently employ one of the characters, usually Stan or Kyle, to deliver a message about a relevant political or social issue. In the episode “Butt Out,” South Park takes on the issue of the anti-smoking lobby. In particular, Rob Reiner shows the hypocrisy of being obese while heading a public health crusade to ban smoking. He shows no moral compass in his quest to ban smoking, even attempting to kill Cartman to place blame on a tobacco company. When he attempts to take Cartman away from the tobacco company, Reiner rallies the townspeople, armed with torches and pitchforks: “You see that, the tobacco company won’t give us the kid, you know why? Because they know if they give us the kid we’ll kill him, and when our commercial goes on the air then we’ll lose them business!!!” Kyle ends up having to deliver the speech at the end of the episode about the evils of the anti-smoking lobby. He frequently foreshadows this role, as when he explicitly states, “You guys I think we should bail out of this thing right now, I just know where this is heading. It will end up with the whole town taking this too far and us talking about what we learned to change people’s minds.” This statement develops Kyle as a credible commentator in a similar manner as the Athenian diplomat summoning Lysistrata made her into a credible mediator. Kyle responds to Reiner’s assertion that it’s okay to be extreme in stopping smoking by saying, “No, it isn’t, you fat turd. Because I learned something today. . .You just hate smoking, so you use all of your money and power to force people to think like you. And that’s called fascism, you tubby asshole!” This reflects Parker and Stone’s belief that the anti-smoking lobby acts tyrannically and manipulatively in its operations, a relevant stance given current events such as the Indiana Legislature recently enacting a public smoking ban due to pressure from anti-smoking groups.

In Čclouds, Aristophanes portrayed Socrates as an arrogant person who pursued frivolous knowledge and was a dangerous influence on the Athenian youth. As a serious critic of sophistic thought, Arisophanes shows in Čclouds the effect of a sophistic education on Socrates’ pupils. The young men are described as pale skinned and sickly, characteristics inconsistent with the expected male physique. When Strepsiades enters the Thinkery, a pupil describes his experiment of measuring the jumping distance of a flea. This experiment was employed by Aristophanes to portray Sophism’s utter stupidity. Most Athenians would
find such a research pursuit a waste of time. When Socrates enters the play he is suspended in a machina, a stage device typically reserved for gods or heroes in tragedy. Having been called by Strepsiades he initially responds with “Who callest thou, mere mortal?” This claim of divinity is not even recognized by Strepsiades who says “You’re spying on the gods from a wicker basket?/ Why can’t you do that, if you must, down here?” This response from Strepsiades is significant in that he acknowledges the existence of the machina instead of pretending Socrates was floating as a god would. This acknowledgement is a serious blow to the concept of Socrates’ divinity, yet Socrates remains oblivious and goes on to lecture about lettuce. This change of subject further makes light of Socrates as a silly and irrational character. As mentioned before, Socrates was successful in teaching Strepsiades how to defeat his creditors, but his teachings ended up doing more harm than good. The burning of the Thinkery represents the final rejection of Socrates by Strepsiades. The absence of aid from the cloud chorus shows Socrates’s real colors as a fraud. Clouds seems to have been so instrumental in delegitimizing Socrates that Plato later credited the play with turning Athens against his former teacher.

South Park attacks rapper Kanye West in the episode “Fishsticks.” West is portrayed as an overly egotistical and stupid man. The plot revolves around a joke that one of the children, Jimmy, creates. Jimmy asks, “Do you like fish sticks?” When Butters responds affirmatively Jimmy continues, “What are you? A gay fish?” The joke becomes instantly popular and everyone in America understands the punch line except for West. When West is called a gay fish, he cannot understand the humor and is instead offended. The fact he does not understand the joke becomes obvious to the public, and he is ridiculed at his next performance. He is determined to find and kill the originator of the joke. This action is suitable in the show because it makes fun of West’s well-known ego, which many Americans despise. For example, West gained great notoriety after the 2009 MTV Music Awards when he interrupted Taylor Swift’s acceptance speech. The public’s reaction to his belligerence at the show was summed up by President Barack Obama calling West a “jackass.” At the end of the episode West, unable to discover the meaning of the punch line, decides he is indeed a gay fish and embraces that identity. The final scene consists of West swimming in the ocean humping many fish while rapping about being a gay fish. “Fishsticks,” released before the MTV incident, seemed to be ahead of the curve in mocking West’s egotism. After the incident the episode was frequently played on the cable television channel, Comedy Central.

South Park has effectively adapted the genre of Greek comedy for the 21st century. Parker and Stone, like Aristophanes before them, fearlessly examine our cultural and political anxieties through four potty-mouthed fourth graders. The show’s opening disclaimer states, “All characters and events in this show – even those based on real people – are entirely fictional. All celebrity voices are impersonated… poorly. The following program contains coarse language and, due to its content, it should not be viewed by anyone.” This disclaimer is false. The characters shown are tied to real people, and viewers are meant to consider the show’s messages. With its excessive vulgarity and crass humor in analyzing America’s cultural anxieties, South Park’s creators have truly become an American Aristophanes.
Endnotes

Andrew Rusch is a senior at Indiana University majoring in chemistry and physics. A native of Kokomo, he is an Eagle Scout and 2009 graduate of Taylor High School. He is a member of the Hutton Honors College as well as the Physics Club, Lutheran Student Fellowship, and the Student Affiliates of the American Chemical Society (IUSAACS). A charter member of the Omega chapter of Beta Sigma Psi, Rusch is the recipient of its prestigious Erck award. After graduation he plans to pursue a graduate degree in nuclear or chemical engineering.

Title artwork by Sarah McMahon.