



LEND

MY PORTFOLIO

JOURNALS

ABOUT

May 19, 2010, 09:04:13 PM

Welcome, **Guest**. Please [login](#) or [register](#) (it's quick and free!) for full access to all community features and functions, including instant messaging and message viewing preferences.

 Forever

Login with username, password and session length

Cool Forum Options

: Not available. Login or register :)
: [Popular Topics on Kiva Friends](#)

Kivapedia

: [View recent changes on Kivapedia](#)
: [Online shopping that helps support Kiva](#)
: [List of Kiva microfinance institutions](#)
: [List of Kiva group lenders](#)
: [Kiva Timeline](#) : [More...](#)

[Stats](#) [Links](#) [Kiva Facts](#) [2008 Calendar](#)

Total value of all loans made through Kiva:	\$130,513,385
Number of Kiva Users:	698,801
Number of Kiva Users who have funded a loan:	444,772
Number of countries represented by Kiva Lenders:	196
Number of entrepreneurs that have received a loan through Kiva:	332,720
Number of loans that have been funded through Kiva:	182,426
Percentage of Kiva loans which have been made to	-- -- --

visual stats

Welcome to [Kiva Friends](#), an active community for Kiva users, staff and supporters. Don't know what Kiva is? [Read this!](#)

[HOME](#) [SEARCH](#) [CALENDAR](#) [HELP](#) [TAGS](#) [LOGIN](#) [REGISTER](#)



Kiva Friends > Kiva.org > Kiva - Loans That Change Lives > Kiva Listings & Loan Recipients > Discussion of Inadequate business descriptions, and other questionable loans

« previous next »

Pages: 1 ... 15 16 [17] 18 19 [Go Down](#)
[BOOKMARK THIS](#) | [E-MAIL THIS](#) | [PRINT IT](#)


Author

Topic: Discussion of Inadequate business descriptions, and other questionable loans (Read 16098 times)

0 Members and 3 Guests were last seen viewing this topic.

Jan & John

Kiva Supporter
Calgary, Canada



Gender:
Posts: 1892

[MY PROFILE](#)**Re: Discussion of Inadequate business descriptions, and other questionable loans**

« Reply To This #160 on: October 18, 2009, 08:03:48 PM »

**Quote**

[Hicham](#) is a **25-year-old man** who lives in Bourj El Barajneh in the southern suburbs of Lebanon with his wife and their two children.

Hicham has been working as a **furniture repairer for over twenty years**. He requested a loan from Al Majmoua in order to purchase new thread colors and new designs.

Hicham has been a **microcredit client for seven years now** and has always paid on time. His previous loans helped him diversify his merchandise and enabled him to always have new designs to offer.

Hicham is special in his work because he knows how to treat his clients and is known for his good work. His clients are mainly people from his region. When he first started his business, he didn't face difficulties. He decided on doing his business because of his experience and he also wanted to have an independent work. In the future, he plans on expanding his business by enlarging his factory.



I think he looks more of an age with John and I, so I will lend to him for sure 🤔

-jan-

 Logged

"The place God calls you to is the place where your deepest gladness and the world's deepest hunger meet" - Fredrick Buechner (in Wishful Thinking).
 "Every child should be well born, well fed, well taught, well housed and well treated."
 Maude Riley, Alberta Council on Child and Family Welfare 1923
 "Each of us feels that we are just a drop in the ocean, but the ocean would be less without that missing drop." --Mother Teresa

Bastet

Kiva Supporter
 Plymouth mk1

 Gender: 
 Posts: 63

[MY PROFILE](#)

Re: Discussion of Inadequate business descriptions, and other questionable loans

« Reply To This #161 on: October 19, 2009, 02:45:27 PM »

Dyscalculaic loan writeup, by any chance?

It took me ages to work out that said 25. I kept reading 52 and thinking 'hang on, that's plenty old enough to have been doing a job 20 years...'



 Logged

Team Housebuilder

"Seeing, contrary to popular wisdom, isn't believing. It's where belief stops, because it isn't needed anymore."

Sir Terry Pratchett

Jan & John

Kiva Supporter
 Calgary, Canada

 Gender: 
 Posts: 1892


[MY PROFILE](#)

Re: Discussion of Inadequate business descriptions, and other questionable loans

« Reply To This #162 on: November 20, 2009, 01:23:08 AM »

Ablawa Eugénie Ahlin



the Activity is listed as Fruits and Vegetables

'Loan Use: To buy fruit (3 baskets of pineapples, 2 truck-loads of oranges) and 10 sacks of charcoal

however the write-up says...

Quote

This is a woman who started doing commerce in cosmetics in 2000. She sells from place to place, and this enables her to reach a greater number of customers. The current demand from her customers is high, and the little merchandise she has will not allow her to meet it. And so, she's requesting a loan from WAGES to buy 2 boxes of ointments, 5 packets of scrunchies, and 2 small boxes of lipstick.



strange...

-jan-

 Logged

"The place God calls you to is the place where your deepest gladness and the world's deepest hunger meet" - Fredrick Buechner (in Wishful Thinking).
 "Every child should be well born, well fed, well taught, well housed and well treated."
 Maude Riley, Alberta Council on Child and Family Welfare 1923
 "Each of us feels that we are just a drop in the ocean, but the ocean would be less without that missing drop." --Mother Teresa

Diane R

Administrator
 Bay Area, CA

 Gender: 
 Posts: 3568


[MY PROFILE](#)

Re: Discussion of Inadequate business descriptions, and other questionable loans

« Reply To This #163 on: November 20, 2009, 01:30:14 AM »

Jan, this is the loan for which that write-up applies:

Afi Mahinou



Ablawa's loan (which your post linked to) isn't even through WAGES in Togo (as the write-up mentions), it's through Alidé in Benin. Definitely report this one to contactus...

EDIT: I see the same volunteer translated both loans. I suspect it's just a mix-up with posting the same translation for both loans.

--Diane.

« Last Edit: November 20, 2009, 01:31:18 AM by Diane R »

Logged

Jan & John
Kiva Supporter
Calgary, Canada
★★★★★
Gender: ♀
Posts: 1892



MY PROFILE

Re: Discussion of Inadequate business descriptions, and other questionable loans
« Reply To This #164 on: November 20, 2009, 10:23:34 AM »

I don't want to report it...

I already loaned to her...

Perhaps no one else will notice 😊

-jan-

Logged

"The place God calls you to is the place where your deepest gladness and the world's deepest hunger meet" - Fredrick Buechner (in Wishful Thinking).
"Every child should be well born, well fed, well taught, well housed and well treated."
Maude Riley, Alberta Council on Child and Family Welfare 1923
"Each of us feels that we are just a drop in the ocean, but the ocean would be less without that missing drop." --Mother Teresa

Diane R
Administrator
Bay Area, CA
★★★★★
Gender: ♀
Posts: 3568



MY PROFILE

Re: Discussion of Inadequate business descriptions, and other questionable loans
« Reply To This #165 on: November 20, 2009, 10:43:00 AM »

Ablawa is raised, Afi is not (and in fact has no lenders yet). But at least we solved the mystery... sort of. 😊

--Diane.

Logged

Jan & John
Kiva Supporter
Calgary, Canada
★★★★★
Gender: ♀
Posts: 1892



MY PROFILE

Re: Discussion of Inadequate business descriptions, and other questionable loans
« Reply To This #166 on: November 20, 2009, 03:38:03 PM »

Yay 🙌 they didn't refund the loan...

just sent a journal update and added a notice at the beginning of the loan saying "The following translation was submitted by error and corresponds to a different borrower. Please find the correct translation in the journal below."

Quote

Dear jan & john from Canada,


This is an update on your loan to [Ablawa Eugnie Ahlin](#) in Benin.

Due to an administrative error, the translator for this loan submitted the wrong text. Please find below the correct profile description for this borrower:

AHLIN Ablawa Eugnie was born on May 30, 1948 in Ouidah, a historic city of Benin. She is a widow with three children to support. Two of them are her own children, and all of them are in school. For three years, she has been living alone with her children in the Cocotomey district, not far from Cotonou, the economic capital of Benin. She is the sole breadwinner of the family.

Ablawa Eugnie stopped attending school early on. For two years, she has been running a business selling fruit and also charcoal at the retail level in Cocotomey. She supplies herself from the markets of Glo and Ougbo, in Benin.

She had an ALID loan before, which has been repaid. To grow her business and to open her own shop, so as to satisfy her customers further, she's requesting a second ALID loan.

 Logged

"The place God calls you to is the place where your deepest gladness and the world's deepest hunger meet" - Fredrick Buechner (in Wishful Thinking).

"Every child should be well born, well fed, well taught, well housed and well treated."

Maude Riley, Alberta Council on Child and Family Welfare 1923

"Each of us feels that we are just a drop in the ocean, but the ocean would be less without that missing drop." --Mother Teresa

Peter S

Kiva Supporter
Brighton, England
★★★★★
Posts: 1665



MY PROFILE



Re: Discussion of Inadequate business descriptions, and other questionable loans

« Reply To This #167 on: November 23, 2009, 07:35:42 AM »

Quote

Craig Newmark: And I think you were also saying that there was a problem with the content they [Kiva's Field Partners] provide. They're not keeping it current?

Premal Shah: Oh, no. **The only problem with the content is is that content real.**

exchange between Craig Newmark (of craigslist) and Premal Shah, at [Hacking Philanthropy](#) conference in New York, Sept 2007

Not completely 100% sure what's happening here, but it looks to me quite difficult to avoid the conclusion that the LAPO employee who took these two photographs decided to meddle with reality just a tiny little bit... no doubt harmlessly, and probably unnecessarily, as there's more than likely a simple explanation. Maybe.

Beatrice Anuka



Tina Tiditoma



It's clear enough that this is the same place, and that in the 55 seconds between the two photos being taken (timing revealed on the EXIF data from the Samsung S760 camera, confirming the visible date/time stamps), the floorstanding hair dryer with the distinctive tape holding together the plastic hood has been moved from where it was next to Beatrice's shoulder, over to the corner of the room where Tina is seen with a kind of proprietorial hand on it.

It might be relevant to note that although both borrowers have "Beauty Salon" given as the activity, they're both stated to be borrowing for an additional business venture, sarongs for Beatrice and fish for Tina.

Looking at LAPO's currently fundraising loans, there are quite a few from Delta region with a March 2008 datestamp. It's possible of course that the time was set wrong in the camera, though that wouldn't invalidate questions arising from the

« Last Edit: November 23, 2009, 07:37:54 AM by Peter S »

Logged

MonaKiva Supporter
BerlinGender:
Posts: 1949Dawn at 3.069 m on La
Reunion's Piton de Neige[MY PROFILE](#)**Re: Discussion of Inadequate business descriptions, and other questionable loans**

« Reply To This #168 on: November 23, 2009, 08:01:29 AM »

I noticed a similar thing with all those borrowers from the Philippines standing in front of a rice field with a dark gray sky behind them (sorry, no links at hand but I am sure you have noticed at least one or two of them). Before I saw those I got the idea that each of these photos was taken in front of the field that belonged to the specific borrower. But after having seen those I don't think so any longer.

The question for me is: Are things like these doing harm by misleading people? And if so, what should we expect from the MFIs instead/ in addition? A kind of disclaimer like "This photo was taken in a typical surrounding to give lenders an idea about the working conditions of our borrowers but does not show the personal shop/salon/field of the specific borrower"? Or no more photos like this at all if it too complicated and time-consuming to take photos at the borrowers own working spaces so take them instead at the MFI office? The latter version would be the more honest but also more boring limiting by this the chances of borrowers to get their funding. Therefore I personally would prefer to get at least an idea of the working conditions of my borrowers even if it is not the borrowers own shop/field as long as it is done in a transparent way.

Logged

David2051Kiva Supporter
Evansville, INGender:
Posts: 375[MY PROFILE](#)**Re: Discussion of Inadequate business descriptions, and other questionable loans**

« Reply To This #169 on: November 23, 2009, 08:31:38 AM »

Quote from: Peter S on November 23, 2009, 07:35:42 AM

Not completely 100% sure what's happening here, but it looks to me quite difficult to avoid the conclusion that the LAPO employee who took these two photographs decided to meddle with reality just a tiny little bit... no doubt harmlessly, and probably unnecessarily, as there's more than likely a simple explanation. Maybe.

Tina's listing states that she is a hair dresser, not that she owns a "saloon". In the US it is common for one person for own a salon and for other people (not employees) to rent a space there for their own business hair dressing. At least I think that is the case where I get my hair cut. It seems plausible to me that this is the work place of both women.

Logged

Governments are instituted among Men, deriving their just powers from the consent of the governed... [but] ...experience hath shewn, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. - Declaration of Independence

Search for low risk loans: <http://www.kivabank.org/> Thanks Paul!

Pages: 1 ... 15 16 [17] 18 19 [Go Up](#)[BOOKMARK THIS](#) | [E-MAIL THIS](#) | [PRINT IT](#)[« previous](#) [next »](#)Jump to: 

Powered by SMF 1.1.5 | SMF © 2006-2008, Simple Machines LLC
Thanks to PixelSlot



Page created in 0.097 seconds with 20 queries.