

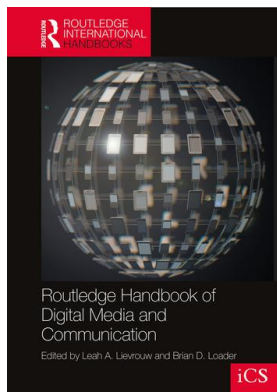
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Digital embodiment and financial infrastructures

Kaitlyn Wauthier and Radhika Gajjala

This chapter examines the digital (subaltern)¹ body and how it is produced through financial infrastructures. Our everyday engagement with and immersion in the digital body puts into question the experience of embodiment “coherent, whole and unified” through “a sense ‘corporeal wholeness’” (Grosz, 1994, 32). The digital body, as in the case of body image – albeit differently, through immersion and relational affective intensities – is also experienced as “a collection of ‘felt intensities’ that are derived from bodily sensations” (Blackman, 2008, 77). Yet in the case of the production of digital subaltern presence through microfinance platforms (such as kiva.org) and in online philanthropy projects, there is an attempt to reproduce an authentic and essentialized image of the subaltern through registers of ‘Otherness’ that most westernized viewers are familiar and comfortable with. Acts of giving motivated through affective intensities resulting from encounters and interactions with such an assemblage of digital subalternity contribute to our sense of self as a global citizen. Our global digital body thus travels through carefully curated sites of ‘identity tourism’ (Nakamura, 1995) materialized as real by financial infrastructures. It is the link with financial banking structures that makes us view these digital subaltern bodies as real and the success stories posted in these online microfinance sites as evidence.

In order to highlight the differences in how digital bodies emerge and how digital subalternity is produced and to reveal hierarchies within which digital embodiment shifts corporeality and subjectivity, we interweave personal journeys of ‘becoming digital’ and ‘becoming transnational’ with a look at how a certain image of the offline subaltern is staged as the original representation in digital space while being brought into the digital infrastructures through digital financialization. Thus, in the first section we narrate chosen digital entry stories, and in the second section we describe the staging and visualization of the digital subaltern body that in turn serve to connect subaltern bodies to digital financial debt infrastructures. As Federici notes:

Microfinance enables international capital to directly control and exploit the world proletariat, bypassing the mediation of the national states and thus ensuring that any profit made accrues directly to the banks and is not appropriated by local governments. It also enables it to bypass the world of male relatives as mediators in the exploitation of women’s labor and

to tap the energies of a population of women who in the wake of “structural adjustment” have been able to create new forms of subsistence outside or at the margins of the money economy, which microcredit attempts to bring under the control of monetary relations and the banks. Last but not least, like other debt-generating policies, microfinance is a means of experimentation with different social relations where the tasks of surveillance and policing are “internalized” by the community, the group, and the family and where exploitation appears to be self-managed, failure is experienced as an individual problem and disgrace is more burning.

(2014, 239)

The goal, therefore, is to think through shifting ontologies of subjectivity and corporeality (Blackman, 2012) by examining how digital financialization platforms influence states of mobility and immobility through the monetizing of labor/leisure, affect, and visibility. This chapter seeks to understand how these structures redefine the ‘body’ beyond assumptions and through expectations of becoming ideal “empowered, autonomous, agential subjects of history” (Jarrett, 2016, 65).

Through these interweaving and overlapping self/digital/corporeal narratives of access and literacy and labor and leisure, we raise ontological issues around the body and its existence as simultaneously digital and material/corporeal/enfleshed. We consider how the body extends into, as well as emerges from, our geo-social and political ecologies of being. This approach implicitly resurfaces various interdisciplinary explorations that bring together the sciences, social sciences, and the humanities in conversation. As has been noted by various scholars, while ‘biology’ and metaphysics have been interconnected and contemplated for centuries, in the current moment of encounter with the digital and with awareness of anthropogenic climate change issues, “there has been a resurgence of interest in this connection in the last couple of decades (e.g., Hull, 1989; Millstein, 2009; Clarke, 2011; Dupré, 2012; Pradeu, 2012; Godfrey-Smith, 2013; Ferner, 2016; Wiggins, 2016). Rediscovering this connection brings both opportunities and challenges” (Ferner & Pradeu, 2017, 1). Further, as Lisa Blackman notes, “Speed, movement, mobility, immateriality, fluidity, multiplicity and flows are all concepts that are profoundly reorganizing how the ontology of both subjectivity and corporeality are examined” (2012, ix).

By examining ontological and epistemological issues around the ‘existence’ of a body in digital space, we note how spatio-temporal shifts, physical geographical border crossings, and digital infrastructures produce particular intersections and relationships between subjectivity and corporeality. In the production of economic citizens – a central focus in our contemporary global digital capitalist ethos – through mechanisms of invoking consumer subjectivities, forms of free, digital, and subaltern labor are called upon to physically move into formation around computer-networked socioeconomic systems. A case in point is the digital-corporeal and affective-economic assemblages through which online microfinance functions. Further, the human-ness of the software engineer and architect are kept invisible as the technological interface/algorithm is attributed with agency as an artificial intelligence-based subjectivity as corporeality gets refigured through visual and textual stagings.

We therefore frame this chapter against the binary and continuum of digital/offline and consider the techno-social ensemble that includes various technological gadgets – the sociocultural as well as political-economic contexts of engaging these gadgets – and the biological body as part of a relational-digital-corporeal habitus.

In the case of the individual with access to digital technologies in whatever limited or extended capacity – whether ‘digital native,’ ‘digital immigrant,’ or ‘digital subaltern’ – the

virtual is indeed real. The virtual/digital is a part of everyday life reality. This way of understanding the digital as an extension of the real self then leads to ontological shifts in how the body is experienced and defined. It centers the everydayness of how we produce ourselves and bodies as we weave through the many digital and offline modes of communication and affective exchange by raising questions of what it means to be offline and online simultaneously – and how this reconfigures our everyday spatio-temporalities.

Digital everyday interactions provide a range of opportunities to examine the relationship of the digital body to the physical body. In fact, these interactions between the physical self and representations of the body with gadgets that produce digitality of interaction, exchange, and embodiment allow us to extend the notions of ‘body’ and to work against and beyond the binary of the digital versus physical/material. Discussions of the body in relation to informationalization, digitality, and mediation cover a range of understandings based in various configurations of the relationship of the digital to the physical, tactile, affective, and material body supported by analog infrastructures and architectures. Such discussions reveal shifting definitions of ‘the body’ as we look at particular instances of how we ‘become’ digital in the contemporary sociocultural, political, and economic ethos of market-centered globalization as digitality both opens up the definition of body through “direct involvement of immaterial activity and goods, such as affect and care, into the economic calculations of capital” (Jarrett, 2017, 14)² and recodes it and tightens surveillance of it through algorithmic infrastructures.

The work in small teams to produce code that is replicable across platforms creates parts that are moveable and reusable in many kinds of platforms interchangeably. Coders are thus producing parts of a machine, but these are immaterial – written – rather than made from physical tactile circuits, nuts, and bolts. Further, the human coder must function mechanically and with a certain speed without organizational/structural support to incorporate diverse users and contexts across time and space. Code has to be ‘scalable’ and reproducible, which is also why it needs to have a dynamism and flexibility built into it. The problem is that coders most often are not given structural/organizational incentives to code for a very diverse user base. Instead, speed of output and a narrow vision of scalability are privileged.

Algorithms are produced by human beings, and we lose sight of this as we talk of “code as law” in ways that scholars such as Lessig (2006, 1) do. As a software engineer interviewed as part of one of the coauthors’ larger research project notes in a discussion on how algorithms produce structural bias:

Algorithms are instructing a computer how to think. That’s literally all programing is. Since everything a programmer does is algorithms. Then they’re intervening constantly. Their personal feelings and biases are baked into every facet of their work [and] more complex code can embody more complex biases. It’s a boring day job for most normal programmers. So you made the text on that button a bit small. You can read it because you’re 20. But an older person might struggle to read it. And that’s a bias right there. Baked into the simple work of a button.

(“Q,” *personal communication with R. Gajjala, January 2018*)

The interviewee continues to note that workplace incentives and employee empowerment are important factors that would contribute to the diversification of algorithmic infrastructures. The model that merely adds diverse bodies and stirs may not work to automatically cure the problem. In fact, “Q” noted that in discussions of diversity in hiring within software organizations we forget that there is geographical diversity in labor – a large quantity of routine coding work is sent offshore to Global South locations as we know.

Cheney-Lippold (2011) has also noted how algorithmic coding is far more dynamic and flexible than ‘code as law’ (Lessig, 2006). Similar to what the software engineer notes in the interview referred to previously, Cheney-Lippold writes:

Code is part of a dynamic relationship to the real world, one that can ‘automatically and continuously’ affect life chances offered to users based on a pre-configured but also reflexive programmed logic. But rather than look at code as just an automated and adaptive gatekeeper of critical information, we can explore its function much more constitutionally. An analysis that centers on code allows us to look at a list of lines of a computer language and see how it uses certain representations of the world (variables and data) to produce new value.

(2011, 166–167)

An analysis that centers code must also center the human coder and the conditions of work that contribute to their production of social value through code. Thus, in the production of the digital body, concepts of subjectivity, voice, performativity, affect, digital labor, value, and algorithmic identity work together and are brought into being through discourse and through audio-visual performativity as different body parts engage tactile and architectural structures around us through everyday practice.

The corporeal/subjective/digital body emerges through an interplay of digital infrastructures and offline access to offline bodies – the immaterial and the affective – as we come into being through affects engaged around us and through memories and extrasensory perception. The digital body is produced in relational space: it is performative, but it is also connected to capital through digital financial tools and embedded within a surveillance structure. Digital connectivity and sociality are threaded through the corporeal offline body, once again impacting the ontology of subjectivity and corporeality.

Becoming digital

In this section, we narrate our individual digital entry stories to think through how our material and digital embodiment interweave with each other.

Digital diasporas and connectivity: Radhika’s story

Long ago when I was in graduate school I learned that “everything is text” (Derrida, 1996) – I also learned about the “death of the author” (Foucault, 1977). Inevitably, these discussions would end with some of us trying to touch the material artifacts around us or trying to articulate some “authorial” intention and uniqueness in thought. We were physical, embodied *individuals* with authorial intent and potential. We were also “whole” and complete – self-contained – not “bodies without organs” (Deleuze, 1993). But of course several of us processed this material and came out of graduate school as researchers drawing from the works of poststructural and postmodern theorists. We then proceeded to hold seminars in which, then, *our* graduate students similarly did the tapping of the table and the processing of theory that was telling them they probably did not exist. For me, these theories took me back to dilemmas I had encountered in my teenage years when I was reading Upanishads (in their English translation as a dutiful post-but-neo-colonial subject, even though I had claims of having learned Sanskrit), Western Enlightenment ontologies of the body and mind. Round about the same time – exciting 1990s – I also encountered feminist, queer studies, and postcolonial/transnational

feminist scholars and philosophers such as Butler, Harraway, Sedgwick, Alcoff, Rubin, Spivak, and Mohanty. We learned then about situated knowledges and epistemological and ontological issues around the body and around knowledge building. Finally, things began to make sense. My body (and mind) – as much as my experience – exists (it has validity!), but it also exists as so much more than the self-contained individual that I had learned I had to become. Yes I was situated and contained, and the assertion of my voice and agency was a continual negotiation within hierarchies around me – but what a relief my body was real.

But while I was reading all the aforementioned scholars in class, I had also encountered this thing called the ‘Internet’ in my personal time. This thing called the ‘Internet’ was something I dialed into with a squeaky modem and *entered* via a personal computer. I wrote myself into existence on this Internet space. I eventually developed an online ‘self’ in variations of ‘cyber-diva.’ There was simultaneously an elation and an extreme loneliness in living this online persona: the speed of intellectual engagement – that is, when I wasn’t being shut down or shouted down by people who felt they owned that space and claimed more technical, intellectual, and social knowledge than I was able to convey in text (and this wasn’t necessarily just the self-identified male participants). The elation was based in the ability to extend my ‘self’ into social spaces of interaction beyond where my physical body could take me – even though the social spaces available through this connectivity were limited by those who had the socioeconomic and technical ability to access the collective Internet spaces. This was more than I had expected to be able to reach out to in my everyday life. Yet because of the promise of access, the lacks, the absences, and the gaps were more visible to me. Sometimes the promise did result in my physical body going to places I might not otherwise have thought to go to, and at other times it lured my physical body away from the physical outside – as I reached ‘out’ to the Internet-enabled world. It was a jabberwocky situation – all ‘brillig’ and ‘slith toves’ (Carroll, 2016). Yet there was a unique loneliness that developed that was akin to what Ellen Ullman describes in the following quote as that experienced by a computer engineer, in her essay “Come in, CQ.”

For an engineer, gaining comfort and skill in using these various bases – and creating the right online persona for each – is a prerequisite for surviving in the profession. Everything happens there: design, technical argument, news, professional visibility; in short, one’s working life. Someone who can’t survive by e-mail has to find another way to earn a living. If an engineer begins to insist on too many meetings or too many phone calls (woman-ish, interrupting sort of interactions), he or she will soon be seen as a nuisance and a “bad programmer.” Early in an engineer’s life, one learns to send mail.

(Ullman, 1996, 4)

I was experiencing a different kind of loneliness but one that resonated with Ullman’s description in some ways nonetheless. It was a renewal – in a different space – of the creative writer’s loneliness when she is unable to find time to write or connect with her thoughts well enough to articulate them in the act of writing – when she is unable to visually see her articulations emerge in visual text form either in handwriting or through typing. If anything, the expectation of productivity in writing speeded up – frequency of the need to write and time to write came to be measured in terms of screen space and scrolling cursors and expectations of instant replies to what I was writing. It was also a loneliness of someone who had left her family and friends to come and live in a different country.

Notably, the time rhythm of this sort of loneliness shifted within a few years of my arriving in the United States. The shift from writing long handwritten letters using aerograms or several sheets of letter writing paper stuffed into an envelope and the waiting for replies, waiting for

person–person phone calls, or dialing them myself to gradually exchanging emails and calling for longer periods of time happened almost imperceptibly. Suddenly one day – close to eight years after I discovered the Internet – I was no longer sending handwritten letters.

Parallel to my personal experience of encountering and becoming immersed in Internet-mediated everyday life, the socioeconomic scene also had shifted globally. Particularly, in relation to my personal and research life, India found an economic use for the Internet aka “the computer revolution” – the ability to “unbundle” tasks and outsource “hitherto untradeable services” (Gajjala, 2006, 1) involving immaterial and affective work of communication and relational tasks.

A visual rendering in a painting by the artist Vinodini Jayaraman (2000) illustrates the general middle- and upper-class sentiments of celebration around this economic mobility afforded by Internet connectivity. Her painting depicts the body of a kathakali dancer bursting forth through the computer screen. In a caption under the online image of her painting, *India 2000*, she notes,

One of the best things to happen to India in the nineties was the Computer Revolution. In this picture the Kathakali dancer represents the Indian computer analyst rising out of the blue desktop and pouncing on the international scene like a strong and powerful tiger. It is as if the Gods themselves have showered their blessings on India’s one billion people in the form of this computer boom.

(Jayaraman, 2000)

This metaphor and even feeling of having been liberated into the outside world – into economic upliftment – is the start of an era of digital-based diasporic formations (Gajjala, 2012) entered into from Global South geographical locations. Formations of digital laborers and service workers – economic subjects – laboring for multinational and transnational corporations mostly headquartered in the Global North. In a manner akin to the engineers that Ullman writes about, these digital laborers carved out leisure spaces within the digital. Simultaneously, the World Wide Web began to turn into a marketplace. Digital laborers connecting from these Global South locations joined leisure users from the Global North in hanging out in leisure spaces. Gaming, instant messaging, and then later social networking sites (SNS) such as Orkut became available to them. Finally, when Facebook opened up to them, there was a mass exodus from other social networking sites to Facebook. Twitter became the tool of both activists and political campaigns.

These workers from the Global South in digital diasporas began to network and connect with free and digital labors in contexts of work and play. Bullying, trolling, and sexual violence through these spaces proliferated.

Material corporeality and digital erasures: Kaitlyn’s story

I work through questions of material embodiment and corporeality a lot. Most often, I look to critical disability scholarship to consider my responses to those questions I am asking. I wonder how bodies situated in material space are differently defined at different junctures and contexts. As disability scholarship suggests, disability is a social construction that holds different meanings in diverse temporal and geopolitical contexts. However, disability scholars like Rosemarie Garland-Thomson (2009) and Tobin Siebers (2008) suggest that disability is not just a politically defined identity group; instead, the condition/s of the impairment/s inextricably affects disabled people’s lived experiences. Impairments bring to a person’s life sensations, behaviors, choices,

desires, perspectives, actions, inactions, and reactions that exist along a continuum between (and potentially beyond) pain and pleasure. How do our political and economic systems make these impairments visible or invisible? How do we build an understanding of corporeality that centers impairment and disability as core to our conceptualization of the self and ourselves? And, relevant to our chapter here, how does this material corporeality transfer onto our digital selves?

Because I think about the ways our Western, Global North society imagines impairment and disability as fixed, as the binary opposite of ‘able-bodied’ (note: I prefer using the term non-disabled to trouble the social constructions reinforced by the term ‘able-bodied’), as a problem to be cured, as an aberrant way of being that should be avoided at all costs, I think of how I have hesitated to ‘make real’ my digital self, to fully immerse myself in digital communities, to digitally come into being. At the same time, I fully realize the privilege that allows me to remain noncommittal in my process of becoming – that allows me to remain a digital specter of my material self.

Despite firmly identifying as part of the ‘digital native’ generation, online identity-making always seemed so far away from the groundedness of what I understood to be someone’s subjectivity. Sure, I was making (and continue making) avatars on *The Sims* that imagined a heteronormative, nondisabled, neoliberal capitalist future for myself, but I kept those desires private, never joining online communities to test out these desires on others. I had a haphazard presence on MySpace, never fully realizing its use in my daily life. I made my obligatory profile, but never set an intentionality for my presence, opting to wait and see if anyone noticed me first. Of course, this was never a very effective strategy toward becoming the idealized version of myself that I imagined on *The Sims*. I was okay with remaining invisible, because it meant avoiding the negative attention I so frequently felt I attracted in material space.

My passivity online is a privilege of invisibility that I don’t have in physical space. Throughout my life, I have been hyper-visible in most public spaces I enter. As a fat woman, I incur all the signifiers of fatness – undisciplined, transgressive, unfeminine – and I internalize those signifiers often, falling into neoliberal practices of self-control and consumer-driven solutions to my fatness, all the while knowing of neoliberalism’s complex problematic that reinforces misogynistic control of women’s bodies. For most of my childhood, I occupied collective space with a severely disabled sibling whose embodiment of her impairments laid bare her corporeal difference. We would become objects that possessed a “to-be-looked-at-ness,” Rosemarie Garland-Thomson’s (2002, 57) conceptualization of staring as a process that “creates disability as a state of absolute difference.” To be hailed as the unknown – the incomprehensible – resulted in an affective reaction of not belonging, of intruding, in spaces not meant (and literally not designed) for my family. While my sister was the impetus for people’s stares, our whole family was designated as the unknown as stares were displaced from my sister and onto our bodies, often mine.

I return to what I assert previously: that an ontology of a digital self has often seemed so far removed from my own subjectivity because of the ways in which materialized corporeal embodiment has dominated my understanding of myself and others. And so I have often discredited the meaning-making practices I engage in digital spaces. In my reluctance to fully flesh out my social media and online networking profiles and self-representations, I enact an agency that is born from my intersectional subject-position in material space. I have the privileges of whiteness – a knapsack of associated socioeconomic privileges that off-set my embodied differences. I am cisgendered, straight, married; English is my first language; I am a citizen of the country in which I reside. My chronic illnesses are, for the most part, invisible. And I was covered by health insurance up and until the Affordable Care Act required insurance companies to cover people who have preexisting conditions so that I can live with my illnesses in a way that

I choose. I extend these material privileges onto my digital self as I keep my self-representations to an almost apathetic minimum. These choices for myself conflict often with how I respond to the agency that is taken from others in the representative practices that emerge in textual and visual stagings like those we describe in this chapter.

Like Radhika, I notice gaps in who gets to control their digital presence and how their corporeality, and therefore, their subjectivity, is imagined and circulated. My sister's only digital presence, for example, is her obituary and the representations I create of her. Even her obituary is circulated by a search for my name. Because I am the person with the largest digital presence in my family, and the only one who uses social media to craft my own subjectivity – even as limited as it is – I curate her story for others so that she has a digital record that tells of her life, not just of her death. I have to be careful to work against the assumption that her death was the natural consequence of her disability – that death is a better state of being because of how much pain she lived with. I also don't want to mobilize affective connections that translate into pity for her or myself. In working on my dissertation, I have extended this process to think about how digital systems of representation intersect with the material embodiment of disability in relation to the analytic site of the Make-A-Wish Foundation of America. In talking with people who have been labeled 'sick kids' and/or their family members, I am working to complicate these digital stagings, so that the experiences of disabled people in material spaces align more readily with those online. I want to trouble the representation of the homogenized poster child that so effectively creates philanthropic networks whereby individuals become an idealized altruistic donor online.

Staging of the subaltern

The conceptual discussion in the previous section of this chapter was grounded in what it means to produce an embodied subjectivity/presence in relation and through the digital and how this shifts our ontological view of the body in general. In this section of the chapter, we engage in a description of online microfinance platforms and how they stage digital subaltern bodies. The conceptual discussion in the last section therefore frames the analysis in this part.

In earlier work, Radhika and collaborators have noted how the agency (the 'speaking') of the subaltern represented in such spaces is virtualized on platforms such as Kiva not because the digital is not 'real,' but because the digital subaltern is staged. Yet the presence and impact of the present on subaltern lives are real. Thus, her team argued that the virtual and real are interwoven but not mutually exclusive binaries (Gajjala, 2012). This interweaving happens through different sorts of offline and online labor and networking. Significantly, offline, the NGO labor force, micro-lending organizations, and infrastructures shape both the visual staging and socio-financial access for the staged subaltern. In more recent work (Gajjala, 2017), they noted how the staging of subalternity in such online microfinance platforms is also predicated on layers of affective labor done through feminized sociality from Global North geographies and urban, economically well-off Global South spaces. In all these instances, there is implicit a subtle differentiation between digital access and digital inclusion. Further, through these examples of the 'digital subaltern 2.0,' Radhika and her coauthors distinguished between the notions of 'voicings' and 'stagings' from 'voice' and 'performativity' (Gajjala & Birzescu, 2010). The distinction is based in the interplay of visible and invisible socioeconomic hierarchies at play across the continuum between building and enactment in spaces of digital globalization.

Digital bodies therefore emerge through highly contextualized situations; we understand the resulting stagings, then, as ways to interrogate digital financial infrastructures. We do this to better understand the different ways economic subjectivities (and linked, value-laden formations

like citizenship and producer/consumer) are produced online and still have very real effects in material space. Staging bodies on these sites extend their voices into global spaces that are otherwise exclusive and inaccessible; however, the ways Kiva and other microfinancing sites control digital embodiment work in support of global economic power structures. The staging of subaltern bodies in new spaces (and through new mediums) becomes a way of entering subaltern populations into the neoliberal economic frameworks of individualism, self-control, and the linkage of private behaviors (including reproductive labor) to evaluations of an individual's credit worthiness (Federici, 2014).

As we suggested previously, Kiva is an illustrative analytical site for understanding microfinancing platforms' textual and visual stagings. It is a microfinancing philanthropy platform whose ostensible mission is to create mutually beneficial financial relationships between entrepreneurial business owners. In 2005, Matt Flannery and Jessica Jackley cofounded Kiva as "an online lending platform that allows individuals in the developed world to loan to small business people in the developing world" (Flannery, 2007, 31). Kiva's platform uses stagings like the ones we discuss next to support affective networks among Global North lender groups active on its site. With the tagline "Loans that save lives" (kiva.org), Kiva appeals to a neoliberal ethos that prevails in the Global North and suggests that lenders' financial investments make a significant impact by replicating neoliberal capitalism in the Global South. Kiva continues to expand its operations, and US-based borrowers have had a growing presence on the platform in recent years. These diverse borrower populations from both the Global North and the Global South provide us with the opportunity to compare the different ways these borrowers are presented as digital subjects. We consider in this chapter the formation of digital embodiments and the ways Kiva's stagings differently position these borrowers within the global economy.

In order to persuade lenders-in-waiting to donate money (that borrowers intend to repay), Kiva's home page links to popular lending categories so that lenders can identify particular borrower populations or industries that appeal to them. Bright and colorful pictures distinguish each of the links. For example, the category 'Women,' as of this chapter's writing, features an image of two women smiling in front of a neutral building. They wear vividly colored clothing and head coverings, and they emit warmth and openness in their postures and expressions. As we navigate to the borrower profiles of women, we see dozens of images of women framed in much the same way. In the following passage, we compare the profiles of women living in the Global South to those living in the Global North to illustrate how Kiva brings subaltern bodies into digital being in service of digital financialization. We identify elements of agency and interpretation, labor, and geopolitical mobility to think about how Kiva produces digital embodiments for its borrowers.

One of the ways we see digital embodiment differently emerge on Kiva for borrowers from the Global North compared to those from the Global South is the way in which Kiva staff intervene in the making of borrower profiles (i.e., stagings). Kiva contracts fieldworkers to interact with potential borrowers across the Global South. Their journals become the foundation of these borrowers' profiles. Kiva staff create verbal and visual content about borrowers in these profiles: this is the most critical aspect of Kiva's strategy to create authority and credibility within the world microfinance system. Not only is this a means to persuade prospective lenders of the viability of person-to-person microloans, to assure the transparency of the impact of the loans on clients' livelihood, and to foster a degree of immediacy between lenders and borrowers, but it also produces specific subjectivities that are informed by the general objectives of the organization. The profiles include biographical information about the borrowers and details about their businesses or business plans so that the overall content makes a strong case that facilitates website viewers' decisions to start lending.

The symbolic functions of the visuals are highly relevant to the degree that the contrast between absence and presence in the discourse produces othered subjectivities characterized by powerlessness, poverty, and piteousness. While the profile photos might remind visitors of social media pages, the photos of Global South borrowers are usually serious and stationary. The mise-en-scène is simple so that lenders focus on the figure of the borrower. The lighting is harsh and the photos are sometimes blurry. These are photos that Kiva staff chose to stage the borrower for lenders, not photos that the borrower would necessarily choose to represent herself. For example, Roziya's (2018) profile photo ("Roziya") shows her sitting in front of a window, bright light streaming in from the window behind her and shadows cast across her face. The room is simple and her clothing's neutral tones suggest maturity and an unassuming presence. While her cardigan has an intricate design, it does not showcase "the beautiful national dresses" her profile asserts that Roziya makes. Kiva staff are central to the making of her profile, and visitors learn that Kendra Thorogood was the Kiva fellow assigned to profile Roziya. Kendra's name and headshot appear in the center of the profile under the section explaining why this loan is special. Readers are led to understand that Kendra also wrote the profile's textual narrative – written in third person – and possibly even took the photograph. Her presence offers an authentic, first-hand approach to Kiva's outreach program; however, it also illustrates how much Kiva controls Roziya's access and embodiment on the site.³

We also see the ways in which discourses of labor, leisure, and mobility indicate how a person's digital entry links back to their movement, or lack thereof, in material space. Visitors to Roziya's profile learn that "she is married and has four children," for example. She is a seamstress and makes traditional Tajikistani dresses. She wants a loan to support her daughter's education. All of these biographical details suggest that Roziya labors in her home space and that this feminized and reproductive labor is valuable to her community. We also learn that Roziya is in her mid-forties and has worked hard "for more than 18 years" ("Roziya"), indicating that Roziya has been productive and responsible. However, her narrative begins and ends with her identity as a mother who needs lenders' help sending her daughter to university. In no way does the textual narrative suggest a future subjectivity for Roziya that extends her into spaces beyond the home. These elements indicate that Roziya's inclusion on Kiva is predicated on her reproductive success and good mothering. She is not going to use this money to leave her community or enter into new spaces.

Comparatively, Judi Rosen's (2018) profile ("Judi") suggests a different subjectivity and digital entry as a Kiva borrower. Conspicuous differences abound in the profiles of women located in the United States and those of women from the Global South. For example, Judi's profile is written in the first person. There is no mention of a Kiva staff member who developed the profile's narrative either in consultation with Judi or on her behalf, suggesting that Judi had more control over her staging than did Roziya. Additionally, and something noteworthy, Judi's profile includes her last name, making it easier for a potential lender to search for Judi elsewhere online. In doing so, we find that Judi has her own website that provides a more complex understanding of her life, business, and subjectivity. Her profile photo appears to be a selfie, further showing that Judi was able to control her staging in ways that Roziya was not. Lenders can identify with Judi in ways that extend beyond a financial transaction. She approaches them on a digital level playing field with a digital presence that preexists and extends beyond her Kiva profile.

Important to note, too, is that Judi's startup business fits well within a neoliberal economic framework. She is a self-described, size-inclusive denim designer.⁴ Her work helps others use clothes as an element of corporeal subjectivity in material and digital space. She writes that her loan will help expand opportunities at her brick-and-mortar store to "truly showcase the lifestyle attached to the collection" ("Judi"). This illustrates how Judi's Kiva profile interweaves

with her offline subjectivity: both corporealized identities coalesce within the formation of a pro-sumer neoliberal economic subject. Because Judi already presents herself as a neoliberal subject (she is white and thin, she consumes and appreciates fashion, and she produces consumer goods for others who also understand that a person's consumption practices link to their personal economic value), lenders can see her in themselves. Kiva does not have to work to modify her digital staging on their platform; she already stages herself digitally as a neoliberal subject at all her digital entry points.

Conclusion

This chapter worked toward an understanding of digitized embodiment and its interplay with material embodiment by examining the coauthors' digital entry stories and illustrative micro-financing stagings on Kiva's digital platform. Concepts of agency, geopolitical mobility, affect, and labor emerge as central concerns in our analysis of corporeality as it exists in both digital and material spaces. While our personal narratives suggest that digital spaces are a way that we control our process of becoming through our corporealized identities, our discussion of Kiva's stagings of subaltern women reveals that these presentations of self are crafted in support of global microfinancing infrastructures: the stagings align with neoliberal economic frameworks of self-control, feminized labor, and the formation of ostensibly inextricable linkages between private behaviors/actions and economic creditworthiness. Overall, Kiva's stagings (even those ostensibly controlled by borrowers themselves like Judi) provide an analytical site for exploring digital financial infrastructures and their investments in modes of digital embodiment.

Notes

- 1 The question of the subaltern that emerged in postcolonial scholarship (following Gramsci's [Hoare & Smith, 1999] articulation of the term in "Prison notebooks") returns in regard to Web 2.0 formations. Specifically, the Web 2.0 rhetoric of "inclusivity" that microfinancing platforms and non-profits integrate into their corporate models has become a new site of investigation into the questions originally posed by subaltern studies scholars in regard to academic representation the development of histories and herstories through "writing in reverse" (Beverly, 1999).
- 2 Original text reads, "Ces theories soulignent également l'implication directe des activités et des biens immatériels, tels que les l'affect et l'attention, dans les calculs économiques du capital" (Jarrett, 2017, 14).
- 3 Interestingly, during the course of this chapter's writing, Roziya's loan was fully funded and Kendra's name and photo were removed from the profile. This suggests to us that Kiva uses the authority of its westernized and majority white fellows to build lenders' trust in borrowers, but then removes their visible presence to later indicate that the borrower succeeded on her own to secure these loans.
- 4 Other US-based borrowers also market their startups that perpetuate neoliberal economic values – other clothing designers, makeup artists, skincare experts, and (health) food service entrepreneurs represent a visible majority among these borrowers. US-based borrower profiles that more closely resemble those common among Global South borrowers often highlight their immigrant stories. For example, Guille (2018) (no last name provided) emigrated from Mexico and wants to expand her toy business ("Guille").

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