4

The naive republic of aid: Grassroots exceptionalism in humanitarian memoir

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Memoir has for some time played a significant role in the expansion and interpretation of the humanitarian industry. It was Henri Dunant's 1862 memoir *A Memory of Solferino* that made the case for the first global institutionalisation of humanitarian work in the ICRC (International Committee of the Red Cross) and Geneva Convention, and Moritz Thomsen's 1969 memoir *Living Poor: A Peace Corps Chronicle* that helped promote participation in the US Peace Corps.¹ As the industry has become entrenched as a third player permanently integrated into global relations, humanitarian memoir has become a fast-growing genre. For both the relief and development industries memoir is admirably suited as an ambassador from the field to the larger public, oriented as it is to personal experience and testimony. The genre helps build awareness of humanitarian efforts and issues and facilitates the translation of professional work to popular understanding; most important, as a medium whose defining posture is confessional and revelatory, humanitarian memoir generates an aura of authenticity much-needed by an industry reliant on public donations and on the perception of its status as a player outside the systems of state sovereignty and global capital.

Unlike other forms of humanitarian narrative, which are focused on humanitarian crises and projects or on the work of a particular organisation, humanitarian life-writing tells a story of individual education and empowerment. As a result the genre's emphasis is not the typical one of compassion and pathos, though images of human suffering may be highlighted. Instead, humanity is defined intellectually as a pure intelligence and understanding that operates outside of established systems of knowledge production, separated from corporate and bureaucratic hegemony. In humanitarian memoir the prototypical humanitarian is the naive who confronts injustice with instinct; naivety and even foolishness are presented as the hallmark of the humanitarian agent and the ultimate sources of his or her power. The memoir-based humanitarian speaks to a broad public alienation from a rising culture of expertise and from 'big' management more generally. Since the end of the Cold War,

as aid has increasingly been channelled through mega NGOs who take on the roles of state actors, appetite for stories about the naive exceptionality of the humanitarian industry has begun to find its voice. Paradoxically, this figure has come most to life just as humanitarianism has become more professionalised, assuring readers that the face of this global multi-billion dollar industry is still predicated on the spontaneous ingenuousness and ingenuity of the rogue actor bucking the system in order to effect social change.²

As the aid world has expanded to serve its beneficiaries in mass capacity, confronting greater exigencies of service delivery, accountability and public relations, its discourse and biographies have become increasingly planned, standardised and scientific. Originally consisting of a few small emergency-driven charity groups in the first half of the twentieth century, the humanitarian industry has since the Second World War become 'increasingly centralized and bureaucratized', a necessary result of the secularisation of an industry increasingly shaped by states and internationalist development economists.³ The hallmark of this approach is 'planning-mindedness', an orientation that sees humanitarian work less as a simple response to immediate need than as a complex operation casting the long view across an unevenly developed world, looking towards progress and modernisation.⁴ During the decades following the end of the Second World War, the turn to planning and rationalisation created important overlap between relief and development, especially as operations globalised. It was this era that saw the rise of the humanitarian 'kit', a prepackaged assembly of tools designed to help expand a particular development project or type of emergency action by standardising it.⁵ During the 1990s, when the humanitarian industry expanded again with the collapse of the Cold War and retreat of the welfare state, humanitarian organisations began to grapple with issues of accountability, mostly to donors who expected not just financial transparency but impact assessment. Organisations 'introduced camp surveys; developed performance indicators; and created new methodologies and instruments that can better assess effectiveness'.⁶ Amongst these instruments was the logical framework approach (LFA), a planning and evaluating tool adapted by USAID and eventually the aid world from the US military and NASA.⁷ A staple of results based management based on the application of 'basic scientific methods', log frames have been controversial due to their technocratic, mechanistic approach.⁸ The widespread use of the LFA also reflects the growth of professional development training in the past couple of decades, especially of degree programmes oriented towards a career in international relief or development.⁹ A recent article in *Forbes* magazine has described a master's degree in an appropriate (usually social sciences-based) field as a 'must' for the aspiring international aid worker, a reality confirmed by job postings and surveys amongst professionals in the field.¹⁰

Professionally, then, the face that humanitarianism is increasingly putting forward is one that mixes managerial culture, scientisation and institutional training. This rationalisation of the humanitarian endeavor reinforces and extends

to aid worker subjectivity the phenomenon that Didier Fassin has called ‘humanitarian reason’ – the administrative judgement and discourse by which the humanitarian conglomerate governs those who come under its wing.¹¹ As we shall see, humanitarian memoir provides a counter-discourse to this phenomenon. For the aid industry’s appeal to the public generally relies on the allure of individuals living outside the system, thinking outside the system, and experiencing the world non-systematically. Even as humanitarian authority presupposes structured reasoning and methodical organisation, its mandate is still viewed through the lens of personal impulse and independence. Improvising in the midst of chaos, testing the limits of one’s endurance and ingenuity, following gut instinct even or especially when it flouts the rules: these are the core stories that acquaint the industry with its (potentially participant/donor) reading audience. Where the humanitarian order is working towards wider consensus, industry narrative relies on and cultivates what I would call the sovereign irrational: an ideal of individual, intuitive integrity seen as the fundamental component of what it means to be human. This vision of the human undergirds, contradicts, but ultimately legitimates the elaborate web of humanitarian power that is now part of the new world order. It is nowhere more evident than in memoir – a genre that already celebrates the revelation of pure individuality as an agent of change within the status quo.

This chapter examines memoirs by ‘humanitarians’, that is, workers in non-governmental or intergovernmental institutions devoted to promoting the welfare of others. I exclude memoirs by aid recipients or survivors, such as the significant body of life-writing by members of the Lost Boys of Sudan, as these follow their own rules and logic. An emerging genre (most titles date from the new millennium), humanitarian-worker memoir nevertheless may already be divided into subgenres. Surprisingly these do not necessarily fall into the ‘relief’ versus ‘development’ categories that have for so long divided the aid industry itself. Rather, the genre tends to divide amongst aid worker memoirs of individuals who document their experiences serving in one or more humanitarian organisations, and memoirs of individuals (often well-known in the industry, or Nobel Peace Prize-winners or nominees) who have themselves founded a humanitarian organisation or served a leading role within it. The first category includes Peace Corps memoirs, memoirs of career professionals, and ‘gap year’ volunteer memoirs. These books are often coming-of-age, ‘rite of passage’ narratives that move the subject from naivety to thoughtfulness or cynicism; even while some end with disillusionment and criticism of the aid industry, they usually continue to affirm the writer’s original values and vision in some rediscovered form.¹² The founder narratives – whether autobiography or biography – tend to be more analytical, focused on problem-solving and building support in order to counter entrenched opposition or inertia. In both subgenres the role of the ‘fool’ in a larger sea of institutional limitations proves both revelatory and empowering, asserting the value of *sui generis* intelligence to produce humanitarian knowledge and even participate in global governance.

In this chapter I concentrate on founder memoirs in the field of humanitarian international development. I look at founder memoirs because there is more at stake in their need to legitimise the organisation whose founding they describe; as a result their perspectives speak more directly to humanitarian ideology. The naive is also perhaps more surprising and provocative in this subgenre, where in aid worker memoirs the reader expects the stories to be about a novice confronting the field and learning from the outside. My aim is not to give a comprehensive genre analysis; instead I look at two case studies that represent distinct forms of the humanitarian naive at work. Greg Mortenson and David Oliver Relin's 2006 award-winning but controversial *Three Cups of Tea* is one of the bestselling humanitarian founder memoirs of all time, spending 220 weeks on the *New York Times* bestseller list.¹³ Muhammad Yunus's 1999 *Banker to the Poor: Micro-Lending and the Battle Against World Poverty* gives a genesis story of one of the most influential recent reconfigurations of aid provision, microfinance. As development memoirs, both illuminate the impact international development has had on the humanitarian field and reveal a core tension between humanitarian narrative and humanitarian institutionalisation, where what might be called the field's aesthetic runs up against its growing forms of power.

Naive ontologies: the misfit abroad

Humanitarian founder narratives build on the precedent of classic aid worker memoir: the protagonists arrive knowing very little about their host countries or aid work – yet their naivety is fruitful. Even as they learn the ropes they learn that there are no ropes, that all good paths must be self-generated.¹⁴ But while aid worker memoir tends to view the humanitarian international as part of the larger global order, for founder narratives humanitarianism is still a third sector capable of acting from outside. Thus unlike aid memoir, where worker contributions may follow an individual logic but only as exceptional drops in a larger institutional bucket, founder memoirs show their heroes generating lasting outcomes based on following their own instincts and personal calling.

One of the best places to begin a discussion of humanitarian founder memoir is with Mortenson and Relin's *Three Cups of Tea*. It is the story of the unorthodox founder of the Central Asia Institute (CAI), mountaineer-turned-humanitarian Greg Mortenson, and his efforts to build schools across underserved and often remote areas of Pakistan and Afghanistan. The book begins with Mortenson (referred to in the third person throughout) lost in Pakistan's Baltistani mountains near K2 and accidentally discovering the town of Korphe, where after being nursed to health he discovers that the town children have no school and determines to build one for them. It is a conversion narrative of sorts, ultimately transforming Mortenson, an emergency room nurse, into the founder of a global education non-profit. His shift from medical to education industries mirrors the rising transition in post-war humanitarianism from relief to development (notably before he became a

medical worker Mortenson was in the military – the other forebear of emergency humanitarianism), while at the same time rejecting development's rationalised and deliberative ethos. One school leads to another as Mortenson becomes more embedded in local relationships and develops a closer understanding of the community and its needs. His accidental entry into school building in Pakistan and Afghanistan becomes a lifelong mission. In interview, Mortenson has said of CAI's growth: 'There was no initial plan', and throughout the memoir, Mortenson's story demonstrates the inferiority of planning as a form of humanitarian knowledge and agency.¹⁵ He works intuitively, for instance hiring CAI's staff – a cast of unusual and even 'unsavory' characters – based on 'gut feelings' rather than resumé, producing 'what has to be one of the most underqualified and overachieving staffs of any charitable organization on earth.'¹⁶ Mortenson's success, the book maintains, is a result of a spontaneous, grassroots approach that has allowed him to maintain his initial novice-like energy and ingenuity. Unlike in a *bildungsroman*, his initial naivety does not become worldliness; rather even as CAI expands Mortenson remains 'foolish' to the ways of the international development complex, setting his own course in the mountains of central Asia.

Three Cups portrays its hero as a return to the early humanitarian ideal – beginning with Dunant – of the lone pioneer independently improvising solutions in a broken system without any formal training. The locals, we are told, call Mortenson 'Dr Greg', even though he has no MD or PhD. Mortenson's self-taught autonomy is represented in Relin's introduction when we see him heroically guiding a local pilot to land in the mountainous territory. Brigadier General Bhangu is 'one of Pakistan's most experienced high-altitude helicopter pilots', yet he almost imperils everyone on the plane when he gets lost flying over terrain Mortenson has come to know – literally – on the ground. 'How is it you know the terrain better than me?' the pilot asks, later dubbing him 'the most remarkable person I've ever met' (1–3). Mortenson's self-taught expertise is celebrated later in the book by Representative Mary Bono after she has become acquainted with his knowledge of Muslim culture in Pakistan: "I have to tell you I learned more from you in the last hour than I have in all the briefings I've been to on capitol Hill since 9/11. We've got to get you up there" (280–1). Humanitarian knowledge comes from lived experience and 'winging it', not training or expertise, the book suggests (4). Mortenson's credibility as local guide and development pioneer also requires that we see him as a student of the culture, though one who pointedly learns outside of a classroom. His alternative 'schooling' is epitomised in the scene where, after driving all of his workers crazy as taskmaster, he is deprived of his tools and lectured by Korphe's village chief Haji Ali on the need to take time for 'three cups of tea' – a counter-vision of development work that Mortenson commits himself to as apprentice. The book quotes Mortenson as saying that this moment taught him the most important lesson of his life, that 'I had more to learn from the people I work with than I could ever hope to teach them' (150). A second time Ali lectures Mortenson, following an apocryphal

scene where he is kidnapped by the Taliban, and a second time Mortenson says: 'So once again, an illiterate old Balti taught a Westerner how to best go about developing his "backward" area' (177).

Dwelling on the role-reversal of foreign 'expert' and local representative is a standard trope in aid memoir. It allows the aid worker to adopt a pose of humility while claiming exception to Western arrogance and appearing to make a naive intervention in commonsense development attitudes (apparently unaware that this 'intervention' is already a commonplace in international development). The quotes above serve a further function of magnifying Mortenson's role as novice of the local culture and its organic humanitarian knowledge, whose mastery he demonstrates by educating his readers about it. The Balti culture is represented in the book as itself a bearer of naive knowledge, outside the paradigms of modernity. Indeed, Mortenson is often quoted emphasising the danger of imposing 'modern' values and mechanisms on a people who 'still held the key to a kind of uncomplicated happiness that was disappearing in the developing world as fast as old-growth forests' (120). Such statements help the book frame its mission to a liberal audience eager to sympathise with a non-threatening Islamic 'other'. By aiding a people who are seen to maintain a pre-modern worldview and (unlike al Qaeda) are not technologically sophisticated, donating to CAI can be embraced as a peaceful, non-Islamophobic contribution to the war on terror; it was in fact required reading amongst US military officers during reconstruction in Afghanistan.¹⁷ In a post-2001 context, building schools (with culturally appropriate but non-extremist education), the memoir insists, is the best way to counter the power of the *Wahhabi madrassas* fuelling the rise of radical Islamic extremism (241–5). By the end of the book Mortenson has become a 'doctor' of peace and human rights as well as humanitarian development, a position he has earned through his non-traditional education in the field.

If Mortenson is the ideal development visionary, able to act as bridge between cultures and even (the book suggests) temporalities, it is because like many aid workers he is presented as being 'different' from other Westerners. He lives out of a storage locker, doesn't wear socks to a fancy event (where the guest of honour is Sir Edmund Hillary), keeps a list of potential celebrity-donors in a ziploc bag, and writes out his first batch of letters to Congressmen appealing for funds on outdated technology. "I had no idea what I was doing", Mortenson remembers. "I just kept a list of everyone who seemed powerful or popular or important and typed them a letter. I was thirty-six years old and I didn't even know how to use a computer. That's how clueless I was" (50). Most telling, Mortenson doesn't wear a watch (24).¹⁸ He is, we are told twice, living on 'African time', a behaviour trait left over from growing up in Tanzania. "Greg has never been on time in his life", his mother says. "Ever since he was a boy, Greg has always operated on African time" (39). Mortenson's mother-in-law goes one step further, portraying him as a prehistoric but sublime 'other' living beyond the boundary of civilisation:

'I had to admit Tara was right, there was something to this "Mr Wonderful" stuff', Lila says. And like her daughter, she had come to the conclusion that the large, gentle man living two blocks away was cut from unusual cloth. 'One snowy night we were barbecuing, and I asked Greg to go out and turn the salmon', Lila says. 'I looked out the patio door a moment later and saw Greg, standing barefoot in the snow, scooping up the fish with a shovel, and flipping it, like that was the most normal thing in the world. And I guess, to him, it was. That's when I realized that he's just not one of us. He's his own species.' (238)

Throughout, *Three Cups* develops the above image of Mortenson as a savage mind challenger to Western decadence and technology, naturally primed to find his abilities best realised in 'developing world' or indigenous contexts. This reinforces the reader's trust in him as a maverick figure who can see and act beyond managerial or technical paradigms, a portrayal that is brought out in the memoir's language. During the story of Mortenson losing his way on the mountain we see him waking up after having fallen asleep on the way down, lost, exposed to the elements, separated from his climbing buddy. 'He untangled his hands from the blanket's tight cocoon with nightmarish inefficiency' (17). The Young Reader's version of *Three Cups of Tea* elaborates on the 'African time' quote by explaining that after he moved to the United States, 'Greg never adjusted to the kind of scheduled life that most Americans think of as normal'.¹⁹ In other words, Mortenson's inefficient, unscheduled habits are not those typically valued by the business world, making him a fitting counterpoint to the professionalised culture that has come to dominate 'big' humanitarianism.

The memoir develops – seemingly purposefully – the image of its hero as an unlikely candidate to manage an international organisation. This is most apparent when it comes to finances. Mortenson's often flailing attempts to get cash are part of his anti-materialist appeal, and the memoir gains much traction from this counterpoint as it moves agilely between his work in Baltistan and his fundraising efforts back in the States. Sandwiched in between descriptions of an uplift water scheme to help Kashmiri refugees in northern Pakistan and a visit to pay respects to the exposed corpse of Mother Teresa in Calcutta, we find Mortenson's trip to Atlanta to meet with a potential donor; the elderly widow picks him up in a car filled with tin cans, arranges a massage for him in her living room, and in the middle of the night wanders into his bedroom half-naked, in the end giving nothing to the organisation. Stories like these of Mortenson's gullibility at home are effective foils to his openness and curiosity in the field, his clumsy financiering separating him from the profit-driven worldliness to which the non-profit industry pleads exception. As a kind of 'fool' Mortenson offers readers (who are also potential donors) a resolution to the ethical tension inherent in the industry between altruism and commercialism, giving and selling. After the memoir's publication the press celebrated the (re)emergence of a non-corporate humanitarianism: '[Mortenson's] organisation has no fancy offices or fleet of Land Cruisers like most aid agencies or non-governmental organisations.'²⁰ *Three Cups* seemed to promise that a personality-driven, homemade

humanitarianism would preserve the industry's integrity by reducing its business to a single individual stripped of all business-like qualities.

Indeed, *Three Cups* appears to celebrate its hero's self-described 'cluelessness' and even seeming incompetence. The book includes, for instance, the story of how Mortenson, as executive director of CAI, frustrates members of the organisation's board of directors because he doesn't delegate or set boundaries. Tom Vaughan, the former director of the board, explains Mortenson's freewheeling approach: 'The board had a discussion about trying to make Greg account for how he spent his time, but we realized that would never work. Greg just does whatever he wants' (229). Vaughan's quote may seem severe, but in the context of the memoir his admission merely affirms the humanitarian basis of its hero's success story and his sovereignty as a 'separate species'; Mortenson's unaccountable methods serve to distinguish him from something as corporate-sounding as a board. Rather than being a form of powerlessness, his financial naivety appears to demonstrate his fitness for the field and his exceptionality as a humanitarian worker.

The irony that history would reveal, of course, is that going rogue when it comes to financial management does not necessarily spell humanitarian redemption. Less than five years after the book's publication scandal broke, a scandal that halted its bestseller streak and was followed months later by Relin's suicide. In April of 2011 *Sixty Minutes* revealed that some of the stories were fictionalised (the introductory narrative about getting lost and finding Korphe and, most luridly, of being kidnapped and released by the Taliban) and that CAI funds were being spent disproportionately on private jet PR rather than education. Then Jon Krakauer, a former donor to CAI, published a lengthy exposé of Mortenson's mismanagement of CAI funds, in particular funds used to promote *Three Cups of Tea*, and of the number of schools he claimed to have built.²¹ Interpreting these revelations, Peter Hessler questioned the 'mom and pop' quality of Mortenson's school-building efforts, suggesting that his organisation had become an expansionist machine that no longer thought and acted at the local, human level. Mortenson, he wrote, 'believes in scale, speed, and the constant need for more money and more construction'.²² Hessler's image of CAI as top-down and quantitatively obsessed contrasts with its image painted early on in the media and in the book, a contradiction that illuminates some of the potential consequences latent in aid memoir's 'amateur founder' ideal. Penguin's promotional quotes and high-school-age study guide proclaim that CAI's story is about the power of a single individual, giving voice to a desire latent in the humanitarian unconscious that the humanitarian agent should subsume the humanitarian organisation; what the fallout of the scandal suggests is what can happen when this actually takes place.²³ 'The fact is the CAI is Greg', Tom Vaughan is quoted as saying in the memoir (230). For the reading public this statement articulates a deep assumption about the aid industry that, unlike other institutions, it should still be 'human' and preserve human-scale governance within the larger global order. The naive exceptionalism that helped to build Mortenson's star power seemed to guarantee this humanity;

at the same time the radical freedom it sanctioned may have laid the ground for corruption and abuse.

The question of accountability was, as we have seen, one of the motivators behind the rationalisation of the humanitarian industry. At the same time this rationalisation has also frustrated aid accountability. In the face of aid world corruption scandals and charges of one-size-fits-all obliviousness, *Three Cups* returns us to the 'small is beautiful' equation of the humanitarian project with human personality and biography, where individual character transcends and supersedes rational planning. Perhaps it is for this reason that every single summary or description of Mortenson's work dutifully begins with the story of his failing to summit K2 before getting lost and finding Korphe, as though building schools was really the mountain he had wanted to climb all along, only he didn't know it. The memoir's hero has *stumbled* into international development, into the war on terror, into his position of power. If a reader had any questions about whether – as is so often said of the aid industry – the road to hell is paved with good intentions, a backstory grounded in the naive absence of intention might go a long way towards assuaging them.

Naive epistemologies: in search of the simple

As portrayed in *Three Cups of Tea*, Greg Mortenson was the ultimate anti-professional humanitarian hero, the founder of an international education NGO who had no expertise in education, international development or public management. But many founder narratives are written by or about professionals, even experts, in their given fields.²⁴ These narratives use the naive differently – less to represent an outside culture and the aid worker's belonging in it than to reveal an outside analytic that the aid worker has helped generate or discover. Though highly trained, 'professional' founders often describe their foray into humanitarian work as a blank slate experience and their success as the result of their outsider perspective and embrace of an ingénue point of view. So, for instance, even an expert in economics finds himself on fresh ground when he attempts to alleviate poverty via the world of banking.

The search for solutions to development problems since the height of the post-war era has tended to focus on 'modernising' poor countries, usually using Western systems and institutions as models. This has meant promoting technological makeovers, large-scale infrastructure projects and economic liberalisation. At the same time some of those with advanced training who are from developing countries have taken a different approach, generating alternative ideas for how to structurally alter conditions of impoverishment, powerlessness and inequality. Perhaps the most famous of these is Muhammad Yunus, the founder of the Grameen Bank and one of the pioneers of microcredit banking. Yunus and the bank he founded earned the 2006 Nobel Peace prize for helping to create a new form of financial services, oriented towards rural women in Bangladesh trapped in cycles of debt to predatory moneylenders because they cannot obtain bank loans. Since 1983 when the Grameen

Bank was officially authorised by the Bangladeshi government (the same year that Acción International founded the first international network of microlending organisations in Latin America), microcredit has been widely embraced as the silver bullet of development economics. Despite recent criticisms, microfinance (which includes microsavings and microinsurance as well as microcredit) remains a significant player on the global scene.²⁵ Including non-profit and for-profit banks, NGOs, and other financial structures, it is estimated to be a \$60–100 billion industry serving 200 million clients and is a key contributor to wider approaches that see the extension of financial services to the rural poor as a necessary component of international development.²⁶

Muhammad Yunus began to experiment with microlending in the mid-1970s, which is when his memoir, *Banker to the Poor*, begins. *Banker to the Poor* is a testament to how well narrative can function as an alternative textbook, teaching complex concepts through a step-by-step discovery process. Yunus allows plenty of time to explain the economics of the Bangladeshi borrowing system to his readers – he does not disavow his expertise. But he also takes the reader with him into a state of ignorance. The technique works to transmit Yunus's ideas to a potentially non-expert audience, while also building up his role (and hence that of his organisation) as interloper in the world of rural poverty alleviation. For Yunus this interloping is a discursive experience, one that returns again and again to an engagement with a single word. The memoir pointedly positions the problem of cyclical, intractable poverty against the question of the 'simple'. The simple grows throughout the opening pages, taking on a larger-than-life quality, as Yunus gets deeper into a world he has developed theories about but never truly known.

If there were a compendium of 'keywords' in humanitarian development memoir, the 'simple' would be a necessary inclusion. As with Raymond Williams's keywords, the term is part of popular vocabulary but laden with cultural and social meanings that at once indicate and interpret experience.²⁷ As we shall see, it is also a term whose successful appropriation endows the writer or speaker with a specific power: the power to authorise a particular type of action, especially in the context of a challenge to formal evaluative guidelines. Claiming 'the simple' reinforces the humanitarian desire to strip reality down to elemental, unequivocal truths in order to imagine deeds that are clear and unambivalent, and it reaffirms the belief that such work takes place outside of complicating superstructures. The term is used in this way, for instance, in environmentalist Wangari Maathai's founder memoir *Unbowed*, when she is coaching her team of rural Kenyan women how to plant trees in the early stages of the Green Belt movement. She does so against the advice of foresters who have told her 'You need people with diplomas to plant trees'. But, she realises, 'professionals can make simple things complicated'.²⁸ In *Banker to the Poor* the quest for the simple emerges as a kind of unorthodox divination system. It becomes a way of exposing the false justification of business-as-usual and a way of discovering and naming the founding principle of a new kind of business: the seemingly impossible,

paradoxical and contradictory business of *humanitarian banking*, of being a banker to the poor. As naive interrogator, Yunus exposes the illogic of the system, an illogic whose complexity can seemingly only be addressed by a systemic outside, by something that cuts through the maze of exploitation and circularity of poverty in rural Bangladesh.

But first he must become that interrogator. The action begins with Yunus, chair of the economics department at Chittagong University, disenchanted with the world he has trained to work in. It is 1974, during the Bangladeshi famine, and the national response is crippled; religious organisations find that even ‘the simple act of collecting the dead’ exceeds their capacities. All that is left is mute communication. ‘The starving people did not chant any slogans. They did not demand anything from us well-fed city folk. They simply lay down very quietly on our doorsteps and waited to die.’²⁹ The eloquence of the simple – figured in the images of dying and collecting the dead – is at once statement and accusation, challenging Yunus to devise a way to meet it on its own terms. But his field fails this test, lost in an abstract philosophy of knowledge-production that ignores the physical reality that Yunus will later incorporate into his own theories.

I used to feel a thrill at teaching my students the elegant economic theories that could supposedly cure societal problems of all types. But in 1974, I started to dread my own lectures. What good were all my complex theories when people were dying of starvation on the sidewalks and porches across from my lecture hall? [...] Nothing in the economic theories I taught reflected the life around me [...] I needed to run away from these theories and from my textbooks and discover the real-life economics of a poor person's existence. (viii)

So Yunus sets off to Jobra village, the town next to Chittagong where he teaches, to ‘become a student all over again’, to learn how to grasp the realities of everyday life outside of ‘traditional book learning’ (ix). Instead of the macro the micro will be his analytical lens, as it will eventually be the foundation of his humanitarian enterprise: naively shifting from universal, systems-based thinking to the point of view of the radical particular. In an echo of Mortenson’s tutelage under Haji Ali, Yunus writes, ‘The poor taught me an entirely new economics’ (ix).

Yunus’s first teacher is Sufiya Begum, one of many in a series of interviews he conducts with local women, ultra-low wage earners, behind a bamboo wall or curtain (since he is male and the custom of *purdah* requires it). In a widely cited story, he recounts learning that Begum’s profit off of bamboo stools was only two cents a day since she lacked the twenty-two cents worth of capital needed to buy the raw bamboo materials herself instead of from the usurious trader. In sequence Yunus flirts with conventional aid responses that seem ‘so simple, so easy’: giving Begum the money outright, loaning all the villagers their needed funds (twenty-seven dollars) interest-free. He rejects the first and tries the second, only to have morning-after

regrets; these are simple responses, but not simple solutions (48–51). So he goes to persuade the bank, source of commercial lending rates to which middle and higher income people in developing countries have access, to issue a loan to the villagers. The lengthy debate that follows pivots on contradictory uses of the word ‘simple’, each seeking to claim its soul; on the side of the bank manager it signifies the law of banking necessity and on the side of Yunus, humanitarian freedom.

The manager begins with what he thinks is an unanswerable rhetorical question: how do you run a bank with illiterate clients?

‘Simple, the bank just issues a receipt for the amount of cash that the bank receives.’

‘What if the person wants to withdraw money?’

‘I don’t know ... there must be a simple way. The borrower comes back with his or her deposit receipt, presents it to the cashier, and the cashier gives back the money. Whatever accounting the bank does is the bank’s business.’ (53)

The branch manager is not convinced and tells him, ‘Professor, banking is not as simple as you think’, to which Yunus responds, ‘banking is not as complicated as you make it out to be’. At this moment the word is seized by the manager himself: ‘Look, the simple truth is that a borrower at any other bank in any place in the world would have to fill out forms.’ Again he emphasises, ‘we simply cannot lend to the destitute’. Yunus parries with the basic naive question: ‘Why not?’, asking the status quo to reveal its own mandate (53). The manager’s answer unveils the core problem of banking for the poor: collateral, security against the risk of default. Yunus, as the voice of naive logic, states the obvious: ‘It’s a silly rule. It means only the rich can borrow’ (54).

It is one thing to know general principles about banking, another to sit in the chair *as if* you yourself were a group of poor women applying for a loan. Above Yunus confronts the rules of the bank experientially, placing himself in the role of the disenfranchised trying to get a loan and pushing irreverently until he hits the wall of a final cause. In the end it turns out that the branch manager doesn’t even have the authority to grant loans (though he does eventually direct Yunus to the higher-ups); like a *Monty Python* sketch he is having fun with Professor Yunus, who is made a fool of even as he has played the fool in order to expose and challenge the unfairness of the system.

The power of the fool is not so much to reveal or elicit particular information: that is the role of the sleuth or the investigator. It is rather to reveal the abstract realities and forces that create reality, its laws, principles and governing modes. ‘It had become clear from my discussions with bankers in the past few days that I was not up against the Janata Bank per se but against the banking system in general [...] Out of sheer frustration, I had questioned the most basic banking premise of collateral. I did not know if I was right. I had no idea what I was getting myself into. I was walking blind and learning as I went along’ (55, 57). Once the premise of collateral has been challenged Yunus, still ‘walking blind’, tries different strategies for replacing it, eventually hitting on the invention of group lending. This solution is directly heretical

to the assumption that banking economics is an abstract system based on signs and representations, for Yunus's 'simple' intervention has been to reformulate the rationalised, abstract banking system as an intuitive, physical one. 'My work became a struggle to show that the financial untouchables are actually touchable, even hug-gable' (57). Demonstrating the 'touchability' of the banking untouchables is not only a caste allusion, but the very essence of Yunus's approach: to convert the impersonal, bureaucratic institution into human relationships. He literally tells his workers to 'touch' their clients in an effort to understand their perspective and 'mentality' (81).³⁰ Intimate contact is further epitomised by the borrower 'support groups' whose 'peer-pressure' he stresses will guarantee loan recovery in the absence of collateral (62). All of these relationships make 'human trust', not 'meaningless paper contracts', the basis of the loan-recovery procedure. 'Grameen would succeed or fail depending on the strength of our personal relationships. We may be accused of being naive, but our experience with bad debt is less than 1 percent' (70).³¹ In *Banker to the Poor*, these relationships appear to be the simple governing logic of microfinance.

The essence of microfinance may be relationships, but in the end the institution still subscribes to the logic of individual accountability and autonomy that governs traditional banking. The implication that the 'naive' approach of microcredit constitutes a humanitarian intervention in commercial logic and economic inequality has been challenged on the grounds that it replicates neoliberal ideologies of individual entrepreneurship over state safety nets and sees market involvement as the solution to poverty.³² Ultimately, solidarity lending enables the bank to shift to borrowers – now interpellated as self-governing, responsible entrepreneurs – the burden of cost and risk.³³ For this reason Morgan Brigg argues that microcredit is not in fact a conceptual revolution of approaches to poverty alleviation or rural development; it differs only in that it is 'micro':

Notions of individual initiative, determination and provision of capital to improve people's situation and increase economic growth are a micro-version of the dominant economic development approach, and resonate with aspects of modernization theory which dominated in the 1950s and 1960s. Thus while it is possible to view microcredit as a radical departure from conventional development practice, it also exhibits significant continuities with the approach of previous decades and does not introduce a rupture or significant shift in the development *dispositif*.³⁴

Rather than the promised 'outside' on which the humanitarian imaginary depends, then, microcredit may be viewed as a vast expansion of the 'inside', extending contemporary capitalism to new markets by cultivating the ethos of 'individual initiative' and self-determination amongst previously disenfranchised borrowers.³⁵

It is just this focus on the individual that has made microfinance so attractive to international donors.³⁶ I would also argue that the attraction goes even deeper than political or economic ideologies, including a cultural anti-systems fantasy that has been historically attached to the humanitarian project. In other words, the

'micro' – equitable with the individual and with the 'simple' – is itself an object of humanitarian desire. As with Greg Mortenson, organisational power is understood as humanitarian only if it is reframed through the human. Positioned against the history of large-scale, top-down foreign loans and development programmes, microfinance offers a hyper-local, improvisatory theory of social change that, like *Three Cups*, celebrates the natural intelligence of the person over the formal intelligence of the institution. Only this time it is the figure of the beneficiary, not the humanitarian founder, who theoretically serves as the naive axis of change. This was made possible as the ideology of self-help came to challenge that of aid in international development, turning the micro-borrower into the figure par excellence of global humanitarianism. In this context Yunus's memoir serves the important function of appropriating for the micro-lender and his institution the borrower's naive appeal, thus downplaying microcredit's affinities with the macro financial complex.

We have seen how Yunus claims the power of the 'simple' while occupying the subject-position of the poor person applying for a loan. In this way the memoir imagines Yunus's subjectivity as a collective one: Yunus conveys the rational authority of a banker and head of a lending institution while engaging and putting into play the innocent subversiveness of the fool, grounded in what the book presents as the simple 'mentality' of the aspiring micro-entrepreneur. Thus *Banker* advertises the naive humanitarian dimension of microcredit in opposition to the cynical sophistication of traditional banking and development approaches. Key to this project is the particular subjectivity of the microcredit founder as established through humanitarian memoir. *Banker to the Poor* illustrates that one of Yunus's great innovations was the creation of a new sovereign figure: the grassroots, unregulated yet corporate social entrepreneur.

Conclusion

If the central appeal of the naive to humanitarian studies is its promise of an intellectual and practical 'outside' to state and corporate sectors, both CAI and Grameen Bank have disappointed hopes that they would deliver. That this is the case in both examples selected is not intended as an empirical indictment of that promise; rather, the revelations of 'inside' complicity serve to highlight how strong is the desire for the institutionalisation of a humanitarian alternative in public culture, that even those cases most hailed as harbingers of such an alternative still demonstrate the difficulty of its attainment. I have presented these two founder memoirs as examples of the prominence and use of the naive in humanitarian life-writing. *Three Cups of Tea* and *Banker to the Poor* depict two complementary figures who populate the genre: the naive pioneer and the naive philosopher. Each fulfils its own reader fantasy. In the first type, naive humanitarianism is defined as a combination of professional innocence and gut instinct that helps the founder bridge heterogeneous worlds in order to build new institutions. In the second humanitarianism appears as naive questioning

of establishment first principles, with the founder adopting the role of simpleton in order to effect a fundamental change in supposedly self-evident practices and ways of thinking. But they also share important appeals to the reader, including a suspicion of 'expert' knowledge and planning and a belief that humanitarian institutions should be 'human' – whether through literal identification, as in the case of Greg Mortenson and the Central Asia Institute, or by following small-scale thinking and approaches, as we see with Muhammad Yunus's story of his founding of microcredit and the Grameen Bank. Above all, the 'naive' of the institution's beneficiaries should be absorbed, mirrored or complemented by the founder himself. Thus *Three Cups*' Mortenson, whose personality appears in bold contrast to that of Western executive and administrative culture, is at home in the 'wild' of northern Pakistan.³⁷ And *Banker's* Yunus constructs a ground-breaking economic theory and practice based on the experience and point of view of 'illiterate' rural women. These traits, though perhaps most prominent in the founder genre, also influence the construction of aid worker memoirs, highlighting the special contributions that memoir, a genre constructed on the power of personality and confessional authenticity, has made to humanitarian narrative during a time of industry professionalisation and expansion.

Notes

- 1 H. Dunant and International Committee of the Red Cross, *A Memory of Solferino* (Geneva: International Committee of the Red Cross, 1986); M. Thomsen, *Living Poor: A Peace Corps Chronicle* (Seattle: University of Washington Press, 1969).
- 2 On the other hand, Bertrand Taithe points out that in comparison with other industries (for instance the 69-billion-dollar yogurt market or 1.5-trillion-dollar weapons industry) global humanitarianism remains 'artisanal'. 'The Poverty of Humanitarian Critique?' (7 July 2014), https://historyofhumanitarianaid.com/2014/07/07/the-poverty-of-humanitarian-critique/#_ftn1. Accessed 20 May 2017.
- 3 M. Barnett, *Empire of Humanity: A History of Humanitarianism* (Ithaca: Cornell University Press, 2011), p. 105.
- 4 Barnett, *Empire of Humanity*, p. 108. Tales of the imperfect implementation of this project are legion, often testifying to a blind faith in technology without consideration of context, maintenance or potential disruption to wider systems – often with devastating consequences. See, for example, Ilana Feldman's critique of CARE's attempts to bring electricity to Gaza, Michael Maren's takedown of Peace Corps water towers in Kenya, and, in broader strokes, Arturo Escobar's analysis of the long-term effects of the Green Revolution. See I. Feldman, 'The Humanitarian Circuit: Relief Work, Development Assistance, and CARE in Gaza, 1955–67', in E. Bornstein and P. Redfield (eds), *Forces of Compassion: Humanitarianism between Ethics and Politics* (Santa Fe: School for Advanced Research Press, 2011), pp. 203–26; M. Maren, *The Road to Hell: The Ravaging Effects of Foreign Aid and International Charity* (New York: Free Press, 1997); A. Escobar, *Encountering Development: The Making and Unmaking of the Third World* (Princeton: Princeton University Press, 2012).
- 5 Originally introduced by CARE, kits have now become a staple of *Médicins Sans Frontières'* global mobilisation of medical relief. See P. Redfield, *Life in Crisis: The Ethical Journey of Doctors Without Borders* (Berkeley and Los Angeles: University of California Press, 2013), pp. 79–80.

- 6 M. Barnett and T. Weiss, 'Humanitarianism: A Brief History of the Present', in M. Barnett and T. Weiss (eds), *Humanitarianism in Question: Politics, Power, Ethics* (Ithaca: Cornell University Press, 2008), p. 47.
- 7 J. Hailey and M. Sorgenfrei, 'Measuring Success: Issues in Performance Management', *Occasional Papers Series 44* (Oxford: INTRAC, 2004); R. Hummelbrunner, 'Beyond Logframe: Critique, Variation, and Alternatives', in F. Nobuko (ed.), *Beyond Logframe: Usings Systems Concepts in Evaluation* (Tokyo: Foundation for Advanced Studies on International Development, 2010), pp. 1–2.
- 8 Practical Concepts Incorporated (PCI), 'The Logical Framework: A Manager's Guide to a Scientific Approach to Design and Evaluation' (Washington, DC: PCI, 1979), pp. 1–2; D. Lewis, *Non-Governmental Organizations, Management and Development* (Oxford and New York: Routledge, 3rd edn, 2014), pp. 34–5.
- 9 It is now possible to get a bachelor's or master's degree in Europe and North America in such areas as Global Humanitarian Engineering, Logistics Management-Humanitarian and Disaster Relief, Refugee and Forced Migration Studies, and International Humanitarian Action.
- 10 A. Talty, 'Seven Tips for Becoming an International Aid Worker', *Forbes* (10 October 2013), www.forbes.com/sites/alexandratalty/2013/10/10/millennialthursdays-the-down-and-dirty-of-international-aid-work/; K. Warren, '12 Graduate Degree Programs to Further Your Global Development Career', *Devex* (6 October 2015), www.devex.com/news/12-graduate-degree-programs-to-further-your-global-development-career-87058. Accessed 20 May 2017. A global, standardised certification system has yet to be realised, however. A report financed by the European Commission concludes that there is still a need for certified training 'based on a global standardized system', including more master's programs, given wide variations in apprenticeship and credentialing, lack of a core curriculum, and lack of availability of field internships as part of some degree certifications. See EUPRHA (European Universities on Professionalization of Humanitarian Action), 'Emerging Trends in Humanitarian Action and Professionalization of Humanitarian Aid Workers' (2014), www.researchgate.net/publication/271826714_Emerging_trends_in_humanitarian_action_and_professionalization_of_humanitarian_aid_workers, pp. 22–3. Accessed 20 May 2017.
- 11 D. Fassin, *Humanitarian Reason: A Moral History of the Present*, trans. R. Gomme (Berkeley, Los Angeles and London: University of California Press, 2012).
- 12 L. Smirl, 'The State We Aren't In: Liminal Subjectivity in Aid-Worker Autobiographies', in B. Bliesemann de Guevara (ed.), *Statebuilding and State-Formation: The Political Sociology of Intervention* (Oxon and New York: Routledge, 2012), pp. 230–45. In Smirl's samples all subjects descend into a despair and disillusionment that prompt the final return home; this trait distinguishes them from the memoirs of Peace Corps volunteers, who have signed up for cultural exchange as well as humanitarian work and hence tend to be less ambitious about effecting change in their host countries.
- 13 J. Schuessler, 'Inside the List', *New York Times Book Review* (22 April 2011), www.nytimes.com/2011/05/01/books/review/InsideList-t.html. Accessed 20 May 2017.
- 14 In the 2013 memoir *Chasing Chaos*, for instance, Jessica Alexander arrives in Sudan long past her initial ignorance of international affairs (now she knows how to spell Tegucigalpa), but she has no sense of direction, clinging to her unnamed NGO's formulated wisdom and planning strategies. As she continues to work, however, she realises that 'naivete and humility actually worked to my advantage', making her more receptive to the input and advice of the community. See J. Alexander, *Chasing Chaos: My Decade In and Out of Humanitarian Aid* (New York: Broadway Books, 2013), p. 163.

- 15 J. Foreman, 'Pakistan: Free to Learn', *Telegraph* (16 February 2008), www.telegraph.co.uk/culture/books/3671228/Pakistan-Free-to-learn.html. Accessed 20 May 2017.
- 16 G. Mortenson and D. O. Relin, *Three Cups of Tea: One Man's Mission to Promote Peace One School at a Time* (New York: Penguin, 2006), pp. 4, 3. Subsequent references will be provided parenthetically in the text.
- 17 N. Ali, 'Books vs Bombs? Humanitarian Development and the Narrative of the War on Terror in Northern Pakistan', *Third World Quarterly*, 31:4 (2010), pp. 541–59. As Ali also points out, the book's essentialisation of Northern Pakistani culture and its reliance on standard 'tropes of backwardness' also contributed to its use by the US government during reconstruction efforts during the war on terror.
- 18 When Greg gets to Korphe he is leading a procession of fifty curious children. 'The children fingered his *shalwar*, searched his wrists for the watch he didn't wear, and took turns holding his hands' (24). How the children, who we are told earlier had never before seen a foreigner, knew that a foreigner would most likely wear a watch is never explained.
- 19 G. Mortenson and D. O. Relin, *Three Cups of Tea: The Young Readers Edition*, adapted by S. Thomsen (New York: Penguin, 2009), p. 23.
- 20 Foreman, 'Pakistan: Free to Learn'.
- 21 J. Krakauer, *Three Cups of Deceit: How Greg Mortenson, Humanitarian Hero, Lost His Way* (New York: Anchor Books, 2011). Krakauer has since followed up, reporting that corruption remains endemic in CAI and that some of the 'Dirty Dozen' of ragtag misfits Mortenson hired have diverted huge sums from the organisation. See 'Is it Time to Forgive Greg Mortenson?' *Daily Beast* (8 April 2013), www.thedailybeast.com/articles/2013/04/08/is-it-time-to-forgive-greg-mortenson.html. Accessed 20 May 2017.
- 22 P. Hessler, 'What Mortenson Got Wrong', *New Yorker* (21 April 2011), www.newyorker.com/news/news-desk/what-mortenson-got-wrong. Accessed 20 May 2017.
- 23 J. M. McGlinn, 'A Study Guide to the Penguin Edition of Greg Mortenson and Oliver Relin's *Three Cups of Tea*' (no date), www.penguin.com/static/pdf/teachersguides/ThreeCupsOfTeaTG.pdf, p. 7.
- 24 *Mountains Beyond Mountains*, Tracy Kidder's 2003 biography of Paul Farmer, a doctor and infectious diseases specialist who co-founded the NGO Partners in Health, is a well-known example; and, although he does not mention this background in his 1862 memoir *A Memory of Solferino*, Henri Dunant was an experienced social activist, able to apply his knowledge and skills to medical crises in work leading to the founding of the ICRC.
- 25 Criticisms include its high interest rates, which increase the risk of loan default and over-indebtedness; misrepresenting loan recovery rates; producing loan recycling and consumption smoothing instead of economic development; failing to demonstrate any significant reduction in poverty or women's empowerment; and creating psychological trauma amongst those populations that use the industry's famous group lending approach.
- 26 World Bank, 'Does Microfinance Still Hold Promise for Reaching the Poor?' (30 March 2015), www.worldbank.org/en/news/feature/2015/03/30/does-microfinance-still-hold-promise-for-reaching-the-poor. Accessed 20 May 2017.
- 27 R. Williams, *Keywords: A Vocabulary of Culture and Society* (Abingdon: Routledge, 2011), p. 13.
- 28 W. M. Maathai, *Unbowed: A Memoir* (New York: Alfred A. Knopf, 2006), p. 135.
- 29 M. Yunus with A. Jolis, *Banker to the Poor: Micro-Lending and the Battle Against World Poverty* (New York: Public Affairs, 1999), p. vii. Subsequent references will be provided parenthetically in the text.

- 30 The literal personal touch is the simple foundation of the trust between borrower and bank, humanising the inhuman world of debt and finance. Grameen's vision here may be hailed as the banking corollary to Marx's famous dictum about commercial transactions: that however obscured by commodities, in the end the relationship is a social one, between people rather than between things.
- 31 In the decades following, Grameen would advertise a still impressive 98 per cent loan recovery rate. However, as L. Karim points out, this figure includes forced recoveries as well as voluntary ones, which may be misleading. See *Microfinance and its Discontents: Women in Debt in Bangladesh* (Minneapolis: University of Minnesota Press, 2011), p. xxii.
- 32 M. Bateman, *Why Doesn't Microfinance Work? The Fragile Illusion of Local Neoliberalism* (London: Zed Books, 2010), pp. 160–5; Karim, *Microfinance and its Discontents*, p. xvi.
- 33 Bateman, *Why Doesn't Microfinance Work?* p. 160; D. M. Roodman, *Due Diligence: An Impertinent Inquiry into Microfinance* (Washington, DC: Center for Global Development, 2012), p. 106. Bateman comments on the burden shift in terms of high interest rates; the application of this logic to solidarity lending is my own. The goal also includes independence from the local predatory moneylenders and from their husbands and male kin. The extent to which either of these forms of independence actually occurs has been contested, with loan money sometimes appropriated by husbands or other male kin or funnelled back into local moneylender circuits. See A. M. Goetz and R. S. Gupta, 'Who Takes the Credit? Gender, Power, and Control Over Loan Use in Rural Credit Programs in Bangladesh', *World Development*, 24:1 (1996), pp. 49–50; Roodman, *Due Diligence*, pp. 25–7. In evaluating the status of the loan as an intra-household commodity and object of resource leverage and manipulation, Goetz and Gupta quote one field worker as saying that credit 'is just another form of dowry', though they point out that amongst the organisations they surveyed in Bangladesh, Grameen Bank had the highest rate of female control over loans given (54, 60). Karim also notes the contradiction between the ideology of rational sovereignty and kinship constraints acting on these female borrowers (*Microfinance and its Discontents*, p. xvi).
- 34 M. Brigg, 'Disciplining the Developmental Subject: Neoliberal Power and Governance through Microcredit', in J. L. Fernando (ed.), *Microfinance: Perils and Prospects* (London and New York: Routledge, 2006), pp. 66–7.
- 35 Its great success is incorporating the economically marginalised into an institutional system that – while potentially empowering them as free agents – nevertheless also maintains their subordination as citizens and to private industry.
- 36 M. Bateman and H.-J. Chang, 'Microfinance and the Illusion of Development: From Hubris to Nemesis in Thirty Years', *World Economic Review* 1 (2012), pp. 28–9.
- 37 For a discussion of the portrayal of rural Pakistan as 'wild' in the memoir see Ali, 'Books vs. Bombs?'

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