

Online Marketplace for Education

**Leveraging the Internet for creative microphilanthropy solutions to educational inequalities:
A Case Study on Givology**

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Abstract

What's the difference between a single million-dollar donation versus a million one-dollar donations? With technological advances reducing transaction costs and increasing usage of P2P social networking sites, the Internet has fundamentally revolutionized education philanthropy, empowering information sharing to make giving by individuals much more targeted, transparent, and rewarding.

In early 2008, a team of University of Pennsylvania students created **Givology (www.givology.org)**, a P2P community with a mission of improving access and quality of education in the developing world through small-scale donations to community-driven projects and student scholarships. Seeking to do what Kiva (www.kiva.org) enabled for microfinance and Global Giving (www.globalgiving.org) for general philanthropy, Givology allows any Internet user to browse profiles of grassroots education initiatives sponsored by Givology's partner organizations, read project and student updates in the form of letters, photos, and videos, donate directly to the cause of their choice, and blog about their own experiences and motivations in giving. Built on trust relations, geographic boundaries and cultural barriers erode as donors gain a deep insight into the life of students in rural villages throughout the world.

In short, microphilanthropy fundamentally transforms the nature of giving itself, empowering individuals to make a difference. This paper seeks to discuss microphilanthropy's implications for education, its benefits and limitations, potential risks, and future opportunities, with particular focus on Givology as a case study.

Introduction: The Rise of Internet Microphilanthropy

What's the difference between a single million-dollar donation versus a million one-dollar donations? Unlike traditional methods of donation, microphilanthropy emphasizes smaller, more direct interaction between those in need and those who can give. Leveraging the impact of small-denomination donations, micro-philanthropy creates a community around giving – involving more people in a more personal way. With the success of Kiva (www.kiva.org) in microfinance, Global Giving (<http://www.globalgiving.com/>) in general philanthropy, and Mission Fish on Ebay (<http://www.missionfish.org/>) in fundraising, Internet microphilanthropy has opened up new methods of connecting people to causes.

These online giving marketplaces typically emphasize donor choice, transparency, small-dollar transactions, and the free-flow of information. As a form of strategic giving, Internet microphilanthropy communities depend on their credibility with partners – since transactions are cast as 1:1 interactions between donor/lender and NGO/entrepreneur, Internet microphilanthropy sites face the challenge of ensuring that the money they raise will indeed be spent in its purported manner. The danger of false transparency looms, however, as earmarked funds raised for a partner organization may often be channeled into general use.

The rise of Internet microphilanthropy can largely be attributed to accelerating technological change and the rising prominence of the Internet. As people become accustomed to online commercial marketplaces such as Ebay and Amazon and as social lives increasingly incorporate virtual networking sites such as LinkedIn and Facebook, society has come to expect and demand that the same ease, speed, and immediacy of online transactions be available for other spheres of activity. The phenomenon is particularly acute for young people. According to the US Department of Commerce, 85% of young

people between the ages of 10-14 spend at least one or two hours on the Internet each day – not only for searches, but also for online shopping and learning about new products and services.ⁱ In addition, according to a study by Pew Internet Project, 45% of Americans turn to the Internet for help in making important decisions, including asking for career advice, helping people through an illness or finding a new house. Likewise the majority of employed adults (62%) use the Internet or e-mail at their job, and many have cell phones and Blackberries to keep them connected throughout the entire day.ⁱⁱ

Consequently, online giving marketplaces arise from a growing consumer demand for making philanthropy as accessible and easy as normal commercial transactions. In the same way consumers use the Internet to find the best products and services for reasonable prices, Internet philanthropists are using Internet microphilanthropy sites to obtain granular information about charitable projects and to make sure the impact of their donation meets their personal objectives. In the United States alone, there are approximately 1.5 million non-profit organizations.ⁱⁱⁱ With such vast diversity of causes and organizations, the Internet has become a potent and necessary tool for disseminating information and connecting people to a personalized cause.

Not only are the demand dynamics changing as a response to technological innovation, but non-profits themselves are discovering that leveraging the Internet is an essential strategy for long-term viability. Word-of-mouth marketing has emerged as a powerful tool for non-profits to engage new potential supporters. In the same way that Barack Obama's campaign depended on Facebook, Youtube, and online blogging networks to spur a grassroots movement for change among young people, non-profits are reaching out to Internet communities to raise awareness of their activities, engage Internet users interactively through different multimedia, and tap into new networks of potential sponsors. More importantly, lower transaction and marketing costs have fundamentally equalized the playing field, thus encouraging entrepreneurial ventures and a new wave of microphilanthropy start-ups. Internet technology reduces the cost of processing a high volume of small transactions, thus ensuring the financial viability of small dollar denomination, personal philanthropy strategies.

In aggregate, Internet *microphilanthropy democratizes philanthropy* itself by allowing individuals to make a substantial difference through aggregation. With limited human and time resources, non-profits have traditionally focused on targeting large-scale donors, corporations, foundation grants, or government governments. Now, through online giving marketplaces and low-cost transaction processing services, organizations are reaching out to the common Internet user – sharing insights and providing a voice and an opportunity to contribute.

Online Giving Marketplace for Education?

Successful Internet microphilanthropy ventures have been most pronounced in microfinance. Zopa and Kiva lead in microfinance and P2P lending, while GlobalGiving and MicroGiving have raised thousands to fund general philanthropy projects. In education, however, the dearth of options remains surprisingly stark. Although online giving marketplaces have emerged in all general sectors, education sponsorship generally remains dependent on old models of philanthropy. Traditional child and school sponsorship schemes still require monthly contracted giving with little transparency in the allocation and use of funds. Likewise, education donations often support short-term infrastructure projects that neglect the true priorities of communities. Striking the balance between information sharing about students and schools and maintaining privacy has proven difficult for many education non-profits, which then opt for the original opaque model. In addition, education philanthropy remains highly fragmented. A few global players dominate the field, but many innovative projects and initiatives started by community-based,

local organizations remain unnoticed due to a lack of a centralized service connecting people to different causes and projects throughout the world.

Often times, the local organizations doing highly innovative work in improving access and quality of education in the developing world lack the capability to put together an Internet site and raise donations and awareness in the virtual world. Other times, limited human resources for developing an Internet platform means that great impact is marred by a very unprofessional website, thus wrongly undermining credibility or donor interest. As a result, these organizations lose the opportunity to generate support from many donors who would have otherwise contributed. Hence, creating an Internet microphilanthropy platform in education bridges the gap by allowing highly deserving organizations the opportunity to present themselves professionally to prospective donors – so that the merit and impact of the project is judged only on results, rather than web aesthetics.

Consequently, putting “Clarity into Charity” is particularly essential in education. As William Easterly discusses, “Despite the lofty sentiments about education, the return to the education explosion of the past four decades has been disappointing.” Easterly argues that the creation of skills in people will respond to incentives to invest in the future – not just administrative targets for enrollment rates or pouring money into schools.^{iv} To be realistic and accountable in assessing the impact of donations to education initiatives and scholarships is thus a high priority. Online giving marketplaces for education fulfill this role because of their unique platform for information sharing and the support of innovative, community-driven solutions that come bottom-up, rather than top-down. The feedback loop and monitoring of impact provides donors an insider’s view on the interventions that work, and those that don’t – the degree of transparency allows donors to choose, interact, and engage, rather than passively funnel money.

Givology: An Online P2P Community for Education Sponsorship

Givology emerged as a collective reaction to the inequalities in access to education between the developed and developing worlds, and the realization that the new form of Internet microphilanthropy was surprisingly absent in the education space, as discussed earlier. The idea developed in early 2008 by a team of University of Pennsylvania students – after consulting with founders of Kiva and other Internet microphilanthropy sites, the team developed a business model unique to the education sphere. With the motto of making education giving easy, transparent, and rewarding, Givology launched at the end of September 2008. As of February 1st, 2009 – a span of approximately three months – Givology has raised \$2,559 to support education projects and student scholarships in China, India, Kenya, Uganda, and Ecuador, among other countries. With 228 total donors registered on the site, over 15 partners, and traveling research fellows in the field, Givology has embraced Internet technology as a mechanism for improving transparency and efficacy in education philanthropy.

The mission of Givology is:

- Use the Internet and technology to improve the efficacy of education philanthropy
- Address the increasing fragmentation of donor bases that support educational causes by creating a centralized online community of giving
- Leverage the impact of small dollar-denominated grants and loans in improving education access and quality in developing nations
- Improve organization, financial assistance to, and further cooperation among leading education organizations serving developing countries

- Spread awareness about the threat of rising economic and rural-urban disparities on children's access to quality education

Project Summary

Givology is founded on the principle that donors should always have the right to not only choose their cause, but to also have a proactive involvement in the tracking of their contribution. Through Givology's web interface, any Internet user can browse student and project profiles, as well as read student and project blog updates, containing photographs, scanned letters written by students, academic transcripts, and videos. Afterwards, by registering on the site and adding money to an online wallet, Internet donors can choose to allocate their funds in the way they prefer. Likewise, Givology works with innovative grassroots education organizations in the developing world to raise awareness and funding for student scholarships and education projects that would otherwise escape the attention of prospective donors.

Through Givology's messaging system, donors can send students a letter of encouragement and ask about their lives, their aspirations, and the challenges they face. On a regular basis, Givology aggregates and prints out letters from donors and sends a package to the student. Once the student responds, Givology then scans and uploads student responses to their blog. Through online giving teams and web messaging, Givology connects Internet users in the developed world to rural villages and students far across the world.

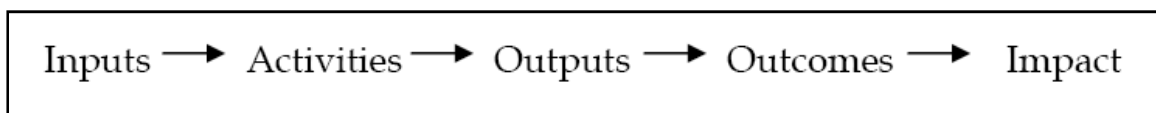
The business model is summarized below:

1. Givology partners with credible, community-based non-profits and schools that support innovative grassroots education initiatives or student scholarships in the developing world. Partnerships are secured only after a vigorous due diligence process, involving formal documentation, site visits, interviews, and a thorough review. In forming the partnerships, Givology targets organizations that are very locally-oriented and nimble – grassroots organizations that often lack the publicity and marketing resources of larger organizations, such as World Vision, or do not have a competitive Internet strategy for fundraising and awareness-building. Once the partnership is approved, Givology posts project and student information on the web to begin the fundraising process. Free translation services are provided to all partners. A sample project profile can be viewed here (<https://www.givology.org/~lflearning/>), while a sample student profile can be viewed here (<https://www.givology.org/~gshen/>). The amount raised for each student or project is generally small, no more than \$500. In addition, partners are asked to provide a detailed break-down of the use of funds.
2. Internet donors access Givology's web-site and browse student and project profiles. Donors can filter the student and projects available for sponsorship among different dimensions, such as geographic locale, age, academic field, among other demographic and social variables.
3. Through Google Checkout, donors add money to their wallet, and then can allocate money to students and projects, however they like. Through the web messaging function, donors can send a message to the student or project leader, asking for a progress update and the receipt of funds, or just providing a general letter of support and solidarity.

4. Once a student or project is fully-funded, Givology sends a check to the partner organization, which is then responsible for delivering the amount of the money to the student or the project beneficiaries.
5. On a monthly basis, the partner organization is responsible for providing a progress update. Progress updates come in the form of videos, photos, letters from students, and academic transcripts, among many other forms. Quarterly, or even more frequently depending on the accumulation of messages, Givology downloads all donor messages and sends them to the student or project beneficiaries to facilitate cross-cultural communication and dialogue.
6. Givology fellows travel throughout the world, visiting rural villages, school, or project sites sponsored by Givology. Acting as the eyes and ears of donors, fellows provide photos, videos, and commentary to supplement the project and student updates. Fellows describe education interventions that work, along with initiatives that have failed to meet objectives. Transparency and critical analysis are the main objectives. Fellows write in a journal, which is all posted online at: <https://www.givology.org/notesfromthefield/>.
7. Givology chapters (started at high schools, universities, local churches, etc.) and Giving Teams serve to accentuate the social networking aspect of the site. Chapters and teams raise money, hold local fundraising events, and help identify new partnerships that Givology should consider forming.

Project Impact and Theory of Change

The future of Givology and its social impact is grounded in the Theory of Change and Social Impact, which has a logical progression as follows:



The long-term impact of Givology is to provide children with financial resources to continue their education, furthering equal access to education opportunities irrespective of economic and demographic divide. By leveraging the Internet, thus enabling the opportunity to connect to donors around the world, Givology aims to bridge the disconnect between isolated rural communities and highly integrated global cities. The emphasis on transparency and information sharing reduces the fragmentation of resources and opaqueness in assessing the impact of different forms of education interventions. Givology’s choice to partner with grassroots, community-based organizations and schools affords donors the opportunity to learn more, engage, and support projects that they would otherwise never hear about. Core components to Givology’s execution include heavy research and fact-finding missions to select partners that work with Givology’s target populations and fully meet Givology’s standards.

A simultaneous long-term impact is the democratization of philanthropy in education – to increase the visibility of different grassroots initiatives and allow the virtual marketplace of ideas to select, support, and generate feedback about different proposals. For example, one innovative grassroots project that Givology has supported involved the planting of poplar trees by the community outside a school in rural

China. With the sales of poplar bark, flowers, and other products, community members invest the profits into the purchase of textbooks and supplies for the school. Projects such as these break out of the conventional mold of education philanthropy, and are rewarded in Givology's online marketplace not only by donor funding, but comments, feedback, and suggestions.

In essence, Givology embodies the philosophy of young people helping other young people. As a purely volunteer-based organization, Givology operates without siphoning away any money from donations raised online. In contrast, Global Giving and other competitors often have a 5-10% transaction fee, which is deducted from the amount raised online. Givology strongly affirms the mission that education is the single most important and sustainable resource for individual empowerment, advancement, and poverty alleviation. By democratizing philanthropy, Givology allows any Internet user to impact the lives of students in need of educational assistance. No longer are the privileged capable of sponsoring a child's education by contributing \$50 per month on a fixed fee, but anyone – perhaps a primary school student himself or herself – can sponsor a peer with even \$1.

Leveraging Technology in Developed and Developing Worlds

Around the world, more than 115 million children of primary-school age are not in school, and even more do not have the opportunity to pursue secondary school or higher education. Although 73.6% of the population in North America uses the Internet, only 5.3% and 15.3% have ever even used the Internet in Africa and Asia, respectively.^y The end beneficiaries of Givology – the students and villages in need – are often not connected by the Internet. Yet, the Internet has a profound consequence in enabling funding raised throughout the world to reach the most isolated of communities.

Internet Microphilanthropy for Education

By utilizing the web, Givology has created a scalable solution for Internet education microphilanthropy. By setting up a system for adding partners, student, and project profiles, establishing a database to store registered user information and donation statistics, and an internal blogging and messaging system, the Givology model is infinitely scalable. In short, with the infrastructure in place, Givology can accommodate the addition of hundreds of new partners, thousands of registered donors, and ten thousands of small dollar-denomination donations flowing through. In addition, the web platform allows partner organizations which lack professional websites or websites at all an opportunity to present their projects and initiatives to potential donors. For example, two of our partners – Ecuador Sostenible and the Emmaus Road Foundation in Colombia – lack web-sites completely, although their work has been highly commended in their home countries. Givology's web platform thus becomes a critical stepping stone for information sharing and enabling the impact of non-profits throughout the world.

Likewise, technology has enabled donors to connect to students – public blogs and messaging provide donors the opportunity to engage actively and transparently track the impact of their contribution, rather than passively write a check and wait for a periodic update. Most importantly, Givology's Internet platform provides for a sense of immediacy and information flow; dynamic content is generated on a daily basis. With the registration of new donors each day, the formation of virtual Giving teams, and notes from the field journals, any visitor to the site can take part of a dynamic community. Sponsoring a project or student hence transforms from an isolated act of individual generosity to a meaningful, communal endeavor. The community aspect of Givology promotes the ideal of donor engagement. Beyond simply donating, learning more about issues in rural education through our fellows' journals and

interacting with students and villages across the world are just as important. The interactive nature of the site overturns the old mentality that simply cutting a check is enough to make an impact – rather, engaging in a virtual marketplace of ideas and truly connecting to students, projects, and other donors throughout the world emerge as equally important priorities.

As for pragmatic considerations, low-cost transactions and word-of-mouth marketing facilitated through the Internet enable the financial viability of Givology's strategy. The organization has generated substantial press through blog networks and other social networking sites – a strategy that requires very low amounts of capital. By saving the marketing budget, Givology can channel its resources into supporting initiatives in the developing world, resulting in a greater overall impact per dollar and lower administrative fees. With web hosting costing only \$20 a month and design and database services donated by fellow students, Givology keeps its operating budget below \$300 per year, yet can process and facilitate the funding of student scholarships and education projects to a vast scale.

Technology in Rural Villages

Malcolm Gladwell once wrote, "Poverty it is not deprivation. It is isolation." Hence, if poverty is isolation, shouldn't the solutions to poverty focus on connecting people?"

Many of the students and villages Givology sponsors are not connected to the Internet. As donors can read in the student profiles, students expressed a desire to understand the world beyond their village. In 2009, one of the goals of Givology is to provide each sponsored student or school with a computer, web cam, digital camera, and Internet connection. By providing these technological resources, students have access to better learning materials and the opportunity to expand their horizons beyond the village, thus increasing their overall sense of self-empowerment and available opportunity. Likewise, the provision of these resources enables students and schools to connect to Givology's community itself and provide updates directly, rather than through the partner organization, creating a global community in support of the transformative potential of education. Since one of Givology's partner organizations is TECC, Technology Education Cross Cultures, Givology currently sponsors numerous projects that provide technological resources and training in rural schools.

Access to technology fundamentally revolutionizes education. Mobile software and Internet access allows schoolteachers to gain access to much better teaching materials and provide students an opportunity for self-empowered learning and tools to learn, share, create, collaborate, and connect. As shown in the current debate over 3G technology, developing countries can skip entire generations of technology and benefit from the collective experience and technological progress of the world.

One key feature of Givology is that sponsored students and villages become cognizant that their support comes from people across the world, connected through the Internet through their common vision in the importance of providing educational opportunities for others. In essence, Givology sends the message that location and financial condition should not isolate talented students from the pursuit of knowledge and self-improvement. The Internet enables a new form of 1:1 connection between donor/student in an unprecedented fashion.

Challenges of Internet Microphilanthropy

The benefits of leveraging Internet technology are highly evident, but many additional challenges remain. Below are four of the most significant challenges that Internet microphilanthropy start-ups currently face.

First, protecting private information on the web is highly important. Online giving marketplaces often struggle to balance the competing obligations of providing granular information about schools and students to satisfy the donor and protecting the identity of students. As information is stored about different donors and their giving history, protecting all the stakeholders of the community emerges as a central concern, as credibility can easily be lost with a security breach.

Second, despite the benefits of the Internet as a marketing tool and easily accessible platform for giving, keeping donors engaged sometimes proves difficult, especially since the Internet is often associated with anonymity. Although Givology aspires to be a site in which donors regular re-visit to track the progress of their contribution and learn more about issues in rural education in field journals, a large majority of donations are one-time contributions. Hence, to be sustainable, online giving marketplaces must generate enough dynamic content to keep existing donors engaged and interested, as well as attracting new potential users to the site.

Third, developing a strategy to manage the technology disparity between the central organization and partner organization is essential. In the case of Givology, student and project updates are delivered via our partners on a regular basis, but the lag can be substantial, especially when the end beneficiaries live in remote, isolated areas. One of Givology's requirements for partnership is partner access to technology in order to provide regular updates and communication, but often times, some of the most innovative grassroots work is conducted by organizations lacking these resources. Hence, all Internet microphilanthropy sites risk the possibility of linking and supporting a subset of more privileged organizations and schools who do meet the baseline requisite for technology. Thus, Internet microphilanthropy sites must recognize their own limitations in that overall impact depends on the aggregate access to technology in the end markets. Thus, developing a strategy to incorporate the development of technological capacity and communication emerges as a central concern. In the case of Givology, our new initiative of providing all partner schools and students with a computer seeks to rectify this gap. Likewise, Givology makes every effort to reach out to our network of volunteers and supporters to identify grassroots organizations that have demonstrable high impact, but lack professional websites or any website at all, such as the Emmaus Road Foundation and Ecuador Sostenible. By identifying these hard-to-reach organizations and staying in communication through land line calls for periodic updates, Givology magnifies impact by connecting prospective donors to innovative, grassroots projects.

Fourth, managing consistency of information on the web can prove challenging, especially given the inherent decentralization of the Internet. Viral marketing provides every organization with a powerful tool for spreading awareness, but ensuring consistency and accuracy of information becomes increasingly difficult with more users and dynamic content. Especially since Givology creates autonomous chapters in communities throughout the US in order to increase the sense of donor accountability and engagement, managing the consistency of information and activities is important to preserve credibility. Striking the balance in leveraging the benefits of a decentralized network on the Internet without incurring too substantial a loss of control is essential.

Fifth, online giving marketplaces should try and reduce the possibility of lulling donors into a sense of false transparency. Although partner organizations provide a break-down of funding, there is no real enforcement measure to ensure funds are delivered according to specifications and uses, although student updates and direct messages can increase the level of accountability. In the case of Givology, the fellowship program and site visits, periodic calls with partners, emphasis on video and photo

updates, and a detailed background check on all partners serve to increase the level of accountability, but maintaining a high degree of commitment to transparency requires a significant amount of time and energy spent on diligence and communication. Since all online giving marketplaces have a obligation to both their partner NGOs and also their donors, the management of competing interests – advocating on behalf of partner organizations yet providing donors with sound information – requires strict adherence to protocol and an allegiance to information sharing, even when projects and student scholarships fail in their original objective. For example, in the case of Givology, we refunded money to donors who sponsored Yong Liu, a student in rural China, after we discovered that he had dropped out of school.

Conclusion: Technology Enabling “Clarity in Charity”

Despite the challenges enumerated in the prior section, online giving marketplaces open up a new channel of personal philanthropy by enabling donor choice, transparency, small-dollar transactions, and the free-flow of information – with the end objective of promoting donor engagement and connecting each individual to his or her personal cause. As a model of philanthropy based in smaller, more direct interaction between donors and beneficiaries, microphilanthropy provides an opportunity for adaptive learning, feedback, and engagement. An essential element to the success of microphilanthropy is the ability to leverage the Internet and to benefit from processing small transactions efficiently. Once web infrastructure is fully developed, Internet microphilanthropy allows a high degree of scalability, thus exponentially magnifying the social return on investment.

Givology represents an effort by students to bring microphilanthropy’s benefits to the education space, which has suffered from a dearth of online giving marketplaces. As a purely volunteer-based organization created by young people to support other young people, in a short amount of time, Givology has created one of the first online giving marketplaces for education. As a P2P community with a mission of improving access and quality of education in the developing world through small-scale donations to community-driven projects and student scholarships, Givology allows any Internet user to browse profiles of grassroots education initiatives sponsored by Givology’s partner organizations, read project and student updates in the form of letters, photos, and videos, donate directly to the cause of their cause, and blog about their own experiences and motivations in giving. Built on trust relations, geographic boundaries and cultural barriers erode as donors gain a deep insight into the life of students in rural villages throughout the world. An operating budget of less than \$300 in administrative and web hosting expenses has the potential to raise tens of thousands of dollars for rural villages throughout the world, spreading awareness about innovative grassroots projects, supporting the technological and marketing capabilities of nonprofits, and connecting people across continents.

In short, microphilanthropy fundamentally transforms the nature of giving itself, empowering individuals to make a difference. Despite risks and some limitations, Internet microphilanthropy reveals that the aggregation of small scale interactions can make a dramatic difference.

Appendix



Screenshot of Givology's Front Page (www.givology.org)



Screenshot of a student profile

Grassroots community projects are the best way to improve education. Our philosophy is that the community needs to take ownership in order for the project to be truly sustainable. The projects we support span a full spectrum, but they all share a common commitment to innovation and sustainability.

How to Donate: Add money to your Givology wallet, browse through project profiles, and then allocate your funds. If you prefer to randomly allocate your donation, please visit your [account page](#).

Name:





Country:

Region:

Partner Organization:

Funding Status:

Pages: Previous 15 0 ... Next 15

	WSF Village Teacher Training (教师培训项目) \$40 of \$300 donated Gansu, China Lack of education in the rural villages lead to systemic poverty. The lack of education is due to the fact that teach...	Act as this user
	ASHA (Asha Samajik Vidyalaya) \$60 of \$500 donated Bihar, India This project supports the Gonwara center and also centers in Mahe and Dengrahi which function like after-school progr...	Act as this user
	Nutritious Lunch Program \$30 of \$500 donated Rift Valley, Kenya Provide a school community with a nutritious school lunch program for one month that will increase student attendance...	Act as this user
	Light for Learning \$30 of \$500 donated Kampala, Uganda Project Purpose : The main purpose of this project is to provide electric lights to Peace School - its 10 classrooms,...	Act as this user

Screenshot of a listing of projects currently sponsored by Givology

- ⁱ "US Young Rely More on Internet." Nature. 9 December 2008.
- ⁱⁱ "Report: Family, Friends & Community." Pew Internet and American Life Project. Accessed: 30 January 2009.
- ⁱⁱⁱ "Number of Nonprofit Organizations in the United States, 1996 – 2006." National Center for Charitable Statistics.
- ^{iv} Easterly, William. The Elusive Quest for Growth. MIT Press, 2002.
- ^v "Internet Usage Statistics." Internet World Stats. <<http://www.internetworldstats.com/stats.htm>> Accessed: 30 January 2009.