

**Co-forming a Hologram:
The Community Empowerment Fund as Charity and *Demos***

Directed Study: Poverty and Charity

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Introduction

Contemporary student life is bound up in civic formation, especially in the specific form of charity work. At Duke University, one experiences this by walking the gauntlet of the Bryan Center Plaza, where undergraduate students set up tables on either side and loudly invite passersby to participate in or donate to their projects. These projects are differentiable by their causes: some raise awareness for illnesses, others raise funds for local hunger, and still others are invitations to events that both raise awareness and funds for an after-school education program for minority youth. Programs surrounding students encourage them to engage with the world that surrounds them. Universities dedicated to providing institutional infrastructure for students to engage might set up “service-learning” programs, operating in the imaginative realm of an exchange: students offer their “service” in order to receive “learning.” This ties students’ vocation of learning to the civic duty of charity and volunteerism, in preparation for a life in service to society. In this paper, we will examine a student-run non-profit organization, the Community Empowerment Fund (CEF), which grew out of the campuses of the University of North Carolina in Chapel Hill and Duke University. CEF was formed both within and in resistance to a student-oriented “service-learning” ethic. Such a civically-focused ethic must be considered in relation to humanitarianism, a moral vision that shapes engagement with neighbors within and across contexts across the world.

In *Empire of Humanity*, Michael Barnett presents humanitarianism as a “political” and “morally complicated creature.”¹ In some circles, philanthropy and humanitarianism continue to be lauded as necessary ways of responding to material need.² In others, humanitarianism is subject to a dressing-down that exposes its roots within privileged imagination. Didier Fassin’s critique in *Humanitarian Reason* problematizes “moral sentiments,” the emotions that drive humanitarian efforts

¹ Michael Barnett, *Empire of Humanity: A History of Humanitarianism* (Ithaca, NY: Cornell University Press, 2011), 6-7.

² For example, see Patricia Illingworth, Thomas Pogge, and Leif Wenar, *Giving Well: The Ethics of Philanthropy* (Oxford: Oxford University Press, 2011), who are primarily concerned with how philanthropy can operate more ethically, but do not question or critique the system of philanthropy itself.

by training “our attention to the suffering of others and make us want to remedy them.”³ Fassin points to how sentimental narrations depoliticize situations and remove perpetrators from the frame of reference: “we use the terms of suffering to speak of inequality ... invoke trauma rather than recognizing violence ... [and] mobilize compassion rather than justice.”⁴ In doing so, humanitarian reason reifies the very systems of inequality it sees itself as fighting. These criticisms present a strong challenge to the legitimacy of humanitarian moral vision.

Barnett describes a world “of devils and not angels” in which it operates, itself a “flawed hero defined by the passions, politics, and power of its times even as it tries to rise above them.”⁵ Here, Barnett’s presentation of humanitarianism as an Adamic character working within a fallen world reveals that he cannot help but draw on Christian tropes—a nod to the Church’s long history and influence in shaping society’s definition of and engagement with “the poor,” as well as its contemporary significance in the administering aid ranging from local faith-based organizations to multinational NGOs. The “eschatological tension” undergirding Augustine’s ambivalent concept of the Church might be a helpful analogy for the ambivalences of humanitarianism: in this time, there necessarily needs to be recognition that the earthly city exists within the City of God.⁶ The division between the *civitates* is invisible, so that one cannot divide them with complete surety while still being able to identify different teleological ends. In a similar light, Barnett characterizes the space of humanitarianism as an “‘unstable balance’ between potentially contradictory elements that are always present and never reconcilable.”⁷ To be able to see these contradictory elements requires regarding them in multiple ways. Barnett draws on the helpful analogy of the double hologram: “tilt the

³ Didier Fassin, *Humanitarian Reason: A Moral History of the Present* (Oakland, CA: University of California Press, 2011), California Scholarship Online, 2012, doi: 10.1525/california/9780520271166.003.0001.

⁴ *Ibid.*, 8.

⁵ Michael Barnett, *Empire of Humanity*, 6-7.

⁶ R. A. Markus, *Saeculum: History and Society in the Theology of St Augustine* (Cambridge: Cambridge University Press, 1970), 120.

⁷ Michael Barnett, *Empire of Humanity*, 8.

picture one way and some parts become prominent and others fade; tilt the other way and there is a reversal.”⁸

In this paper, I seek to destabilize singular stories about “poverty” by offering a dialectical account of CEF as charity and as *demos*, through how “the poor” are seen, how engagement takes shape, and how the community is constructed as a body politic. To draw once more on Barnett’s hologram metaphor, I treat “charity” and “*demos*” as the two hologram images visible from different angles: tilted one way, and one sees CEF as “charity,” a framework in which “the poor” are acted upon; tilted the other way, one sees CEF as “*demos*,” constituting a community in which all are citizen-participants. My usage of this dualism of “charity” and “*demos*” is not to set up a Manichean comparison that wishes to eschew one in favor of the other, but rather to view CEF from multiple angles in a way that recognizes it as a complex and fluid social space actively being shaped by different logics. In “A Preferential Option for the Poor or the People,” Luke Bretherton demonstrates how the contrasting terms “the poor” and “the people” reveal different social orders structuring a community; the former names a configuration of social relations that involve the “haves” moral obligation towards the “have-nots” (charity), whereas the latter names a common or a whole that “can only be truly common if it includes the ‘have-nots’” (*demos*).⁹ Constituted by both of these social orders, CEF exists as an institutional space that allows two different clusters of people—student Advocates and unhomed or low-income Members—to come together and begin building relationships across difference. After providing an analysis of CEF’s seeing, doing, and being, I will offer concrete action steps for the organization to consider, which would allow it to move towards honest reflection and mutualistic relational structures.

CEF Background

⁸ Michael Barnett, *Empire of Humanity*, 8.

⁹ Luke Bretherton, “Preferential Option for the Poor or for the People,” draft, April 6th, 2014, 26.

The “bread and butter” of CEF’s work is the pairing of student Advocates with Members with a heavy focus on transformative relationship as a means to an end but also as an end in itself. Members meet with one or two Advocates either in CEF’s Franklin Street office in Chapel Hill, or on-site at shelters or in borrowed spaces (businesses and coffee shops) in Durham. An Advocate works with his or her Member towards whatever goals the Member identifies: these often are centered on seeking or sustaining employment, housing, and stable personal finances, but have also included ones such as reuniting with family members or starting small businesses and non-profits. The key to these relationships is the establishment and deepening of mutual trust, accountability, and amity.¹⁰ Such intimacy is not only a crucial factor in enabling Advocates to effectively work with Members on financial planning, but is also seen as a good in itself. CEF’s website describe this relationship-based approach as a “key ingredient to CEF’s work with marginalized communities,” and also states that “Members cite the relationships formed with volunteers as even more critical to their success than savings and financial services.”¹¹ Advocates simultaneously describe relationships as “a catalyst for change,” as well as their enjoyment in just “seeing [their Member] again.”¹² Boundaries—while present—are less stringent than in other provider/client relationships, providing breathing room for Advocates and Members to connect on a more human level, sometimes allowing Advocates and Members to become good friends after a period of time.

CEF’s formal programs were developed when a critical mass of Members expressed needs or described what would be truly helpful to them, and their Advocates were unable to find a local program or partner who already did that work. For example, in CEF’s beginning stages while working with Members who were recovering from substance abuse, Members would ask Advocates

¹⁰ “Advocates: Individualized Support,” Community Empowerment Fund, accessed April 23, 2014, <http://www.communityempowermentfund.org/advocate/>.

¹¹ *Ibid.*

¹² “Advocate Spotlight: Nura Smadi,” Community Empowerment Fund, last updated April 7, 2014, accessed April 23, 2014. <http://www.communityempowermentfund.org/advocate-spotlight-nura-smadi/>.

to hold onto cash gained from their newfound jobs, because the availability of cash might trigger a relapse. In response to these requests, CEF developed its Safe Savings Program, consisting of a goal-based account that would match goals by 10% once they were reached. Alongside these accounts, Members can work with their Advocates to budget, find creative ways to save money, build better credit, and file taxes. Additionally, recognizing that many Members have limited access to financial institutions as well as high exposure to predatory financial services, CEF now funds and is able to remotely apply for credit union memberships. Other programs that grew out of Member needs include two classes: Opportunity Classes, financial education led by CEF Members and inspired by the model in Paulo Freire's *Pedagogy of the Oppressed*, and the Laptop Savings Program, which coupled one-on-one technological literacy coupled with the option to buy a low-cost refurbished laptop.

CEF currently consists of 438 Members, 239 Advocates, and 5 staff members across Durham and Chapel Hill.¹³ In 2013, CEF Members opened 101 Safe Savings Accounts and made \$90,000 in deposits towards their savings. CEF also worked to help 112 Members secure employment and 63 secure affordable housing. In addition to regular office hours, the life of the organization is significantly formed by formal and informal gatherings and engagements. CEF throws several large annual celebrations that involve gathering, food, dancing, and speeches that allow for recognition and gratitude, including Financial Independence Day in July, a Holiday Party in December, and graduation parties in the spring. Unstructured social time is also a crucial part of the organization, which sees itself as both a provider of resources as well as a community of mutual social support. To draw upon Samuel Wells' typology of engagement, which includes "working with," "working for," and "being with," CEF gives space for all three of these forms of engagement.¹⁴

¹³ Jonathan Young, interview by author, Durham, NC, April 24, 2014.

¹⁴ Samuel Wells and Marcia A. Owen, *Living Without Enemies: Being Present in the Midst of Violence* (Downers Grove, IL: InterVarsity Press, 2011), 23-26.

A brief power analysis of CEF shows that decision-making power lies for the most part with staff and student leaders. Program administration is carried out by current undergraduate students, who form a leadership team with administrative commitments in addition to the Advocate role. This includes, for example, Team Leaders, Member Advocate Coordinators, a Resource Development, Communications, Development, and so forth. This team is supervised and supported by five staff members, who either were co-founders or played a significant role in CEF's development while they were undergraduate students. Overseeing the staff members is CEF's Board of Directors, which consists of two Members, two students, and eleven volunteers who live and work in Durham and Chapel Hill. CEF also has an Alumni Advisory Board made up of long-term Members, which provides input when consulted on decisions and organizes fundraising and social events, as well as a Faculty Advisory Board, consisting of faculty and staff from Duke University and UNC-CH, who similarly offer resources and advice when consulted. There are many different spaces for speaking and listening, and CEF possesses a creative and entrepreneurial edge, allowing it to make major adaptations and changes according to Members' needs and feedback. Ultimately, decisions for major changes are affirmed or rejected by the two full-time staff who co-founded CEF.

Seeing: Members as “the Poor” vs. “the People”

What “the poor” means, in CEF's particular context, can be regarded through the unstable and shifting ways in which the organization defines “Members.” In grant proposals, how CEF goes about defining “Members” is a truthful but pragmatic response to the grantmaker's goals. In a finances-focused proposal or conversation, CEF presents Members as the “unbanked” or “underbanked” who lack access to or trust in banking institutions. To parties interested in labor or employment, Members are the unemployed and working poor. To those concerned with housing and homelessness, Members are the unhomed who are seeking a stable housing situation, or are at risk of losing their home. In conversations about asset-building, Members are the “asset-poor” who

are one paycheck away from destitution. When trying to highlight the importance of relationships, Members are those who lack a social support network. In all of these contexts, Members are defined as those in need of something of value that CEF can provide, whether it be access, education, skills, or relationships. CEF's mission statement describes those it serves as "individuals who are seeking employment, housing, and financial freedom"—a designation so broad that really it could potentially encompass students' goals as well.¹⁵

In fact, the only hard line that can be drawn between "Advocate" and "Member" is that CEF Members are not college students—although even this line has been crossed before, when one young Member applied and was accepted into UNC-CH and volunteered as an Advocate after that. These comparisons suggest that the term "Member" is fundamentally designed within the consciousness of the student Advocate, who is trained to see and understand his or her world in terms of a town-gown divide. The Advocate is situated within a site of privilege that sets the educational institutions apart from their surrounding cities—it is only those inside the "Duke bubble" who are led to name it as such.

The example of the naming of "the Member" is illustrative of how the very naming of poverty is predicated upon the non-poor's need to identify "the poor" as such. In *Through the Eye of the Needle*, Peter Brown differentiates between "the beggars" and "the *plebs*" in classical antiquity—the former exist outside of society, while the latter are citizens and therefore receive "citizen privileges," including benefits of the civic euergetism of the rich.¹⁶ Brown narrates the process by which churches in classical antiquity defined the category of "the beggar" in order to identify recipients of Christian giving, which flowed out of an overflow of compassion rather than a sense of responsibility; this designation operated over against the category of "the *plebs*," who were Roman

¹⁵ "CEF: Community Empowerment Fund," Community Empowerment Fund, accessed April 24, 2014, <http://www.communityempowermentfund.org/>.

¹⁶ Peter Brown, *Through the Eye of a Needle: Wealth, the Fall of Rome, and the Making of Christianity in the West, 350-550 AD* (Princeton, NJ: Princeton University Press, 2012), 98.

citizens and therefore the only deserving recipients of rich citizens' generosity.¹⁷ Christian giving practices directed towards the needy therefore reconfigured the rich's obligations as towards "the poor" who were identified based upon need, rather than "the people" who, as fellow citizens, were members of a privileged group.¹⁸ Paradoxically, then, as Didier Fassin points out, "moral sentiments are focused on the poorest ... individuals: the politics of compassion is a politics of inequality. On the other hand, the condition of possibility of moral sentiments is generally the recognition of others as fellows: the politics of compassion is a politics of solidarity."¹⁹ The aforementioned student Advocate is, within this framework, obligated to respond to the external need of "the poor in Durham" with their resources. Members gaining the time and resources they need for housing, employment, and financial stability are therefore dependent upon student Advocates' recognition of them as Other, rather than as one co-existing in the same arena or forum, as a "fellow citizen."²⁰

One of the potential effects of identifying Members purely by their need is the tendency to individualize Members' situations, and regard them as a result of failure of personal responsibility. Oscar Lewis describes a "subculture of poverty" in which practices that perpetuate poverty are socialized into the thinking of the poor, characterized by "a strong feeling of marginality, of helplessness, of dependency, of not belonging."²¹ Along similar lines, behavioral economics theories offer corrective solutions to "irrational" human decision-making.²² Seen through this optic, poverty is pathology. In the specific context of CEF, such a view could lead to the conclusion that financial literacy training will address problems of poverty. Rather than concentrating on poverty as lack,

¹⁷ *Ibid.*, 68-70.

¹⁸ *Ibid.*, 68.

¹⁹ Didier Fassin, *Humanitarian Reason*, 3.

²⁰ Peter Brown, *Through the Eye of a Needle*, 66.

²¹ Oscar Lewis, "The Culture of Poverty," *Society* 35 (1998): 7.

²² For a recent and popular example, see Dan Ariely, *Predictably Irrational: The Hidden Forces that Shape Our Decisions* (New York, NY: HarperCollins, 2008). For examples of initiatives, see Mindy Hernandez, "Applying Behavioral Research to Asset-Building Initiatives: Lessons from a Year of Experimentation," Center for Economic Development, April 2011, accessed April 23, 2014, http://cfed.org/assets/pdfs/Applying_Behavioral_Research_to_Asset_Building_Initiatives.pdf.

Luke Bretherton reframes the problem, stating that “the symbiosis of poverty and privilege suggests that the problem of poverty is not the problem of poverty so much as the problem of asymmetries of power.”²³ Such a perspective zooms out of the perspective of the privileged to include the powerful within its scope, pointing to inequalities in power as the root of the matter rather than the lack itself. Paul Farmer argues that “the world’s poor are the chief victims of structural violence,” drawing the poor and the powerful into the common analytical frame.²⁴ Such structures would be more visible if both rich and poor are seen as within, not external to, a society’s boundaries.

Ironically, while the term “Member” is used to designate those who, as outlined above, constitute “the poor,” the act of regarding Members as external to society makes no sense given the usage of the term “Member,” which essentially presumes belonging within a group. At this moment, if we flip the hologram to regard CEF as *demos*, we can see how the intentional naming of Members as “Members”—as opposed to clients, guests, or program recipients—designates their full belonging as a part of the body of CEF’s community as active participants in CEF’s work.

A key resource in considering CEF as *demos* is its founding document, “the Declaration of Financial Independence,” during the time of its founding in July 2011.²⁵ The document begins with the phrase, “We the PEOPLE of the Community Empowerment Fund declare our independence from the oppression and tyranny of the unjust financial system.”²⁶ Modeling the United States’ Declaration of Independence, CEF’s Declaration names a community which is formed through self-determination, by naming itself as “we, the people.” This “we,” like that of the U.S. Declaration, is set in opposition to an oppressive power—in this case, profit-oriented financial institutions which do not operate for the good of their clients. The concluding paragraph is establishes the meaning of

²³ Luke Bretherton, “Preferential Option for the Poor or the People,” 9.

²⁴ Paul Farmer, *Pathologies of Power: Health, Human Rights, and the New War on the Poor* (Berkeley, CA: University of California Press, 2003), 50.

²⁵ See Appendix A for the text of the Declaration of Financial Independence.

²⁶ “The Declaration of Financial Independence,” the Community Empowerment Fund.

membership in CEF: the People declare themselves “absolved from all allegiance to Oppressive Debt” and make a claim to “full and collective Power that has been heretofore unrealized to promote Peace, build Community, establish Fairness, and to conclude together upon the proverbial Mountaintop.”²⁷ This grandiose statement locates new power in the collectivity of previously unconnected and therefore powerless individuals; it also identifies the ends of their collectivity as building peace, community, and justice. Following this text is the statement, “We mutually pledge to each other our Support, our Trust, and our Beloved Community,” which forms the community member’s commitment to other members of this *demos*.²⁸ The document also makes space for members of this community to “fill in the blank” and add phrases in their own words, presuming that this space will always be open to additions by future community members beyond just the founders. The physical Declaration is handwritten on a large sheet of canvas that hangs in CEF’s office in Chapel Hill. It is brought out at large community events and Members and Advocates are always welcome to add their signatures, signaling their joining of this *demos*.

Within the *demos*, there remains the primary distinction of the two clusters in CEF’s community that come together across many divides: Members and Advocates. The Advocate’s temptation is to overidentify with Members and imagine themselves as immediately proximate, and thereby collapse important differences between their positions. Advocates might be too quick in narrating a relationship as friendship, which assumes an existing relationship and nearness. In the case of Advocates and Members, these conditions generally do not exist prior to their encounter, and so naming the relationship “friendship” would be an act of dishonesty and impatience. Instead, these relationships might be construed as those existing between “neighbours,” a term which acknowledges distance between the clusters while still presuming coexistence as part of the same

²⁷ *Ibid.*

²⁸ *Ibid.*

community.²⁹ In 1 Corinthians 12, Paul speaks of the body as not consisting of “one member but of many,” each performing particular roles. Here, similarly, as the distinction between “Advocate” and “Member” is recognized as a neighborly one, Advocates and Members can then see one another without erasing difference. In so doing, they form “the people” together in a way that emphasizes “mutual exchanges between different parts of the whole.”³⁰

What brings Advocates and Members together is not the student-centered dynamic of “service-learning” in which the Advocate serves and subsequently learns from the Other. The designation of “neighbour” recognizes that, since Advocates and Members co-inhabit the city of Durham or the town of Chapel Hill, a relationship through shared locality is already there. In addition, the “neighbour” relationship allows for the need to recognize—in ways made only possible by co-existence—the ways in which Advocates as college students are implicated in many Members’ marginalization. For instance, the labour market Chapel Hill and Carrboro are so closely tied to the institution of UNC-CH that many jobs exist according to demand from the student body; as a result, many CEF Members may be laid off from work and unable to find employment in the summer. In both Durham and Chapel Hill, new student housing is being developed at the expense of affordable housing, as developers seek to cater to students who can afford to pay much higher rental rates than a Member. The space to acknowledge these differences might be crucial for Advocates to see their own positions in a more truthful light, and reveal their responsibility to take part in “bring the crucified peoples down from the cross,” to borrow Jon Sobrino’s phrase.³¹ Regarding one another as “neighbours” allows Advocates and Members to recognize that they share a common world while also allowing for them to inhabit different spaces—and therefore bear different responsibilities—as citizens within that world of meaning.

²⁹ Luke Bretherton, “A Preferential Option for the Poor or the People,” 3.

³⁰ *Ibid.*, 26.

³¹ Jon Sobrino, *The Principle of Mercy: Taking the Crucified People from the Cross* (Maryknoll, NY: Orbis Books, 1994), 54.

Doing: Granting Access or Borrowing Wisdom?

In the model of CEF as charity, Members are objects to be acted upon by the organization. This framework highlights a primary disparity between Advocates and Members: access to certain kinds of material, social or wisdom capital. It is up to the asset-wealthy to expand access for the asset-poor. For instance, Advocates on the Resource Development team spend time researching available local resources and developing relationships with organizations who can offer those resources, in order that Members might be allowed access to them through working with CEF. In another example, the Advocate might receive training on knowing the steps to take in order to raise one's credit score, and can then share this knowledge with his/her Member. In describing this exchange, many Advocates draw on the proverb of "teaching a person to fish," lauding the skill they have just passed on to their Members as more sustainable than a one-time material contribution. The uplifting comparison between "giving a person a fish" and "teaching a person to fish" can sometimes obscure the fact that this configuration continues to be a one-way transaction, from Advocate to Member. This conjures the image of an Advocate's hand being extended downwards to pull a Member upwards into his/her own position, consisting of middle-class institutions and financial practices.

The question of access sets up narrations of one-directional patterns of exchange regarding access to middle-class institutions. These narratives are unable to account for Members' transformative effects on their Advocates, nor the good of the people as a whole. In *Rethinking Generosity*, Romand Coles points out that inside of Kant's formulation of "giving within the context of sovereign subjectivity" lies the inability to recognize and receive gifts from others, from the perspective of the giver.³² He argues in favor of an "ethic and a politics of receptive generosity"

³² Romand Coles, *Rethinking Generosity: Critical Theory and the Politics of Caritas* (Ithaca, NY: Cornell University Press, 1997), viii.

which seeks to recognize gifts and receive them, alongside giving of one's own resources.³³ That allows for a "generous and receptive desire for the other *as other*," without the pretense or force of assimilation.³⁴ Coles' conception of "receptive generosity" begins to recognize, from the perspective of the sovereign, that the exchange goes both ways. Along similar lines, Advocates might be able to name ways in which their Members have gifted them: by passing on wisdom from their own experience (for instance, how to garden), by sharing mints or snacks, or by giving Advocates a chance to understand quotidian experiences totally different from that of his/her own.

Describing almsgiving (*tsedaqa*) in an early Jewish context, Gary Anderson describes giving alms as an act that constitutes an obligation to God, a social responsibility, and an act of worship.³⁵ Anderson draws on Ben Sira, Tobit, Psalms, and Proverbs to argue that almsgiving to a loan made to God, citing passages in scripture stating "whoever is kind to the poor lends to the Lord" (Proverbs 19:17).³⁶ In this system, lender and borrower are related to one another by covenant, placing "good faith" in one another.³⁷ In contrast, the giving of free alms without expectation of return reveals a lack of such good faith, an assumption that does not afford the recipient of the funds dignity. Giving to the poor without expecting return treats them as a wholly different class; this moral system is centered upon the giver, and does not place the giver and receiver in a common world. Anderson's lending system presumes the borrower's ability to eventually repay the loan, with God acting as the co-signer and therefore "guarantor" of these funds. The loan obligation places all three parties within the same committed social structure. In this light, Anderson presents the image

³³ *Ibid.*, 1.

³⁴ *Ibid.*, 190.

³⁵ Gary Anderson, *Charity: the Place of the Poor in the Biblical Tradition* (New Haven, CT: Yale University Press, 2013), 28.

³⁶ *Ibid.*, 17. Other passages comparing the generosity of the rich to a loan include Psalm 37:21; 37:26 and 112:5 and Proverbs 14:31.

³⁷ *Ibid.*, 38.

of a “heavenly treasury.”³⁸ Luke Bretherton offers an important corrective to Anderson’s model, considering the structure to more closely resemble a mutual society, such as a cooperative bank. In this system, members of the same institution would lend to and borrow from one another, as administered through the guarantor institution, held accountable to its members and not to outside stakeholders.

Along similar lines, in a reflection article titled “Knitting Patterns,” Advocate Kevin Ji names all participants in CEF as borrowers and creditors in wisdom, social, and emotional capital. He reflects on CEF as a “fund”: a space in which Members and Advocates alike can give and take out primarily non-financial loans within the *demos* of CEF:

“What began as a monetary fund to help Members work toward and enjoy the same assets that many of us take for granted has turned into so much more. It is an intellectual fund where students grabbed by traditional teachings and pursuits can borrow from the wisdom and perspective of Members (in exchange for the use of their laptops), a social fund whose loan products range from crisis support to lifelong friendship (scary low interest rates, too), and an emotional fund from which any and all may borrow hope, optimism, and love, so long as they promise to reinvest it.”³⁹

Ji’s description narrates the history of CEF’s development in terms of borrowing and lending—in 2009, CEF began as a microfinance institution, giving microloans to men and women at local emergency shelters for the purposes of their financial stability. The movement of these loans was one-way: from Advocates (then referred to as loan officers) to Members (clients). After existing in relationships that prompted mutually-constructed awareness of one another, the organization remade itself in 2011, and transformed into a clearinghouse for “wisdom and perspective ... crisis

³⁸ Gary Anderson, *Charity*, 52.

³⁹ Kevin Ji, “Knitting Patterns,” CEF Blog, March 21, 2013, accessed April 24, 2014, <http://www.communityempowermentfund.org/knitting-patterns/>.

support [and] lifelong friendship ... [as well as] hope, optimism, and love.”⁴⁰ Ji’s portrayal of CEF as a cooperative bank for wisdom, social, and emotional capital negates the need for the strong us/them dualism that underlies charity-focused organizations, but refocuses the lens on a common space of mutuality and names a much broader swathe of things held in common. Ji urges readers to engage in the practice of recognizing these “credits” & paying them forward within the organization, gesturing towards a cyclical pattern of receiving and reinvesting.

Similar to practices of gift exchange, it is primarily important for these “credits” to be seen for what they are. As “symbolic tokens of recognition,” their social purpose depends on being received as tokens of recognition, in order that they may not be misinterpreted as capitalistic “payments in kind” or remain unseen.⁴¹ This practice forms a means of “generating mutual recognition between distinct groups,” Members and Advocates, directly with one another without the need for a mediating governing body.⁴² There is room for “enormous asymmetry between the gifts received and what is offered in return” because the aim is not to come up with a payment-in-kind of equivalent value, but “the recognition between giver and receiver that they exist in a common world of meaning and action.”⁴³ Plenty such exchanges occur—many times unnamed—in the life of the community: on Monday evenings, a group of CEF Advocates drive from Duke University to a women’s transitional house and are welcomed with snacks, the latter is a recognition of the Advocates’ efforts in taking the trip each week. Recently, a Member recently offered to do yardwork for me, “in recognition of the work you do for many people.” Advocates and Members alike offer tokens of gratitude to their Members at annual holiday gatherings, by giving speeches describing the ways they have been impacted by each other. When a student was finished with exams, her Member treated her to cake at the coffee shop where they held their first meetings. All of

⁴⁰ Kevin Ji, “Knitting Patterns.”

⁴¹ Luke Bretherton, “Resurrecting Democracy,” manuscript, 516.

⁴² *Ibid.*, 519.

⁴³ *Ibid.*, 517.

these examples fulfill Hénaff's description of the purpose of gift exchange, which is: "to confirm one another according to the requirements of dignity, fidelity, rank, and sometimes allegiance; and, above all, to express reciprocal attachment."⁴⁴ Thus defined, Advocates' volunteer efforts are not charity work but are participatory actions within the *demos* of CEF, who across multiple relationships signal acknowledgment and gratitude for one another.

Another form of exchange that is crucial to the life of the organization rests on symmetrical reciprocity rather than symbolic recognition. If citizenship is bound up in economic agency, then the primary operating currency within the CEF economy is not money but time and presence. Members and Advocates lend their company to one another—a labour of participation constituted by the act of showing up and being fully present—as a means of enacting commitment to each other and to the *demos*. It is through the metric of time and presence that the boundary of citizenship is set. People become CEF Members when they agree to commit themselves to meeting regularly with their Advocate, and are only considered full "Members" after a number of meetings. Interested students become Advocates through a similar commitment of time and presence. Members and Advocates can release themselves from membership in the *demos* by expressing that they no longer want to participate through contributing their time and presence.

Being: Ordering a Body Politic

In his article, Ji borrows a statement from Martin Luther King, Jr.'s "Letter from Birmingham Jail" about the interrelatedness of neighboring people and communities: "We are caught in an inescapable network of mutuality, tied in a single garment of destiny."⁴⁵ Such language, while attractive, can easily be used in such a way as to overlook heterogeneity. It sparks the temptation to collapse the categories of "Member" and "Advocate" and merely go by "we, the

⁴⁴ Marcel Hénaff, *The Price of Truth: Gift, Money, and Philosophy* (Stanford, CA: Stanford University Press, 2010), 386–87 in Luke Bretherton, "Resurrecting Democracy," 518.

⁴⁵ Kevin Ji, "Knitting Patterns."

People.” Should the “patches of homogeneity” on this garment be woven together, however, as Ji hopes for, they must recognize that their differences are tied to social orders of power and privilege.⁴⁶

Bretherton’s distinction between an “order of beneficence” and “order of blessing” proves a helpful guide to CEF as a *demos* that must honestly consider the reality of discrepancies of power between privileged Advocates and underprivileged Members. In an order of beneficence, the status of the privileged is not challenged, and their “giving of alms, rather than being the sharing of what some received for the good of all, becomes instead the noble gesture of the privileged toward the poor.”⁴⁷ In contrast, in an order of blessing, lending and borrowing constitute paradigmatic acts rather than philanthropic donations.⁴⁸ “The privileged recognize the poor as fellow creatures with whom they share a common life on which they all depend.”⁴⁹ In the former, the powerful “instrumentalize the poor in order to justify and glorify [themselves],” while in the latter “glorify God and generate healing and nourishment for all, especially the poor.”⁵⁰ Advocates “are to serve those at a table, that is, those gathered at a messianic banquet, where all may participate as each has a *charism* to contribute.”⁵¹

CEF exists in tension as both charity and *demos*, with its 501(c)(3) tax-exempt non-profit organization status as well as a Declaration for Financial Independence. Existing in this way, it constitutes a body that brings together two clusters of different people—student Advocates and Members residing in Durham and Chapel Hill. In order for CEF to embody a truly participatory body, it must be take seriously a consociational politics, which involves power-sharing. Given that Member representation on the Board of Directors is nominal and the Alumni Advisory Board is

⁴⁶ *Ibid.*

⁴⁷ Luke Bretherton, “A Preferential Option for the Poor or the People,” 24.

⁴⁸ *Ibid.*

⁴⁹ *Ibid.*

⁵⁰ *Ibid.*, 23-24.

⁵¹ *Ibid.*, 24.

only consulted on an ad hoc basis, Members do not currently formally participate in CEF's decision-making structures. Additionally, it is a mistake to presume that all Members share the priorities and perspectives of those representatives of the Board of Directors or the Alumni Advisory Board, who are not elected by Members. Therefore, the present decision-making process is characteristic of that of a charity.

If the decision-making structure was altered to reflect a fully participatory process, opened up to all Members of CEF rather than just staff, the Board of Directors, and some very committed Advocates, then it would more accurately reflect the structure of a participatory, consociational *demos*. Seeing the life of the organization from the Members' perspectives "tells [Advocates] where our heart is," and is a metric by which the organization can be kept honest. Making spaces for truth-telling would allow the organization to be guided forward by and held accountable to the whole people—Members as well as Advocates. According to Bretherton, "the fruit of such a process is the transformation of the whole."⁵² The transformative person-to-person relationships so extolled by the organization can be transformative as an institution as well.

Originally, CEF's use of the term "Member" was inspired by credit union nomenclature. The designation of "Member" presumes participation and therefore decision-making power. Credit unions are structured so that members are equal owners of the credit union, thus causing the institution to be held accountable to the same members to whom it is providing services, as opposed to a bank held accountable to its shareholders rather than its customers. In order to keep the whole body knowledgeable about the institution's latest activities, an organization might publish an annual report made available for free on their website, not as a marketing tool but as a way of keeping accountable to its community. A credit union might host an annual meeting in which they invite members to vote for various issues or elect a Board of Directors—importantly, members own and

⁵² Luke Bretherton, "A Preferential Option for the Poor or the People," 25.

therefore participate in the governance of the credit union.⁵³ What might it mean for CEF to take seriously its self-designation as “we, the people” in the Declaration of Financial Independence at a structural level?

Conclusion

When describing itself, CEF tends to experience slippage between its self-understanding as a charity and as a *demos*. In an award nomination letter written by Beloved Schwartz, a Member, she describes CEF in both terms. As a *demos*, CEF is defined by bringing together two disparate groups together to form a people: “CEF connects current UNC and Duke Students who choose to volunteer their time in the organization, with individual members in the community who are seeking aid in any manner.”⁵⁴ As a charity, CEF is formed to pay special attention to the interests and needs of one of those groups: “Anything that would benefit a member is sought and found by their advocate.”⁵⁵ Drawing on both of these realities, the double hologram metaphor gives CEF a way of seeing and constituting itself in more honest ways, recognizing the two angles of its existence. As both a *demos* and a charity, its existence is provisional and contingent upon the existence and identification of inequality within a particular community, and the commitment of all within its bounds—“haves” and “have-nots”—to engage in the “common work” of being a people together, which necessarily means seeing and addressing inequalities.⁵⁶

The slippage in describing CEF often also applies to language about CEF as church. In nominating CEF to the aforementioned Christian humanitarian award, Schwartz writes, “Works, works, and more works, all outlined in faith, though they are not a faith-based organization. Certainly, they attract many believers and probably turn more people into one than some

⁵³ “Our Structure,” Cooperativa Latin@, 2014, accessed April 25, 2014, <http://latinoccu.org/about-us/who-we-are/our-structure/>.

⁵⁴ Beloved Schwartz, “Beloved’s Lamplighter Award Nomination for CEF,” December 9, 2013, accessed April 26, 2014, <http://www.communityempowermentfund.org/beloveds-lamplighter-award-nomination-for-cef/>.

⁵⁵ *Ibid.*

⁵⁶ Luke Bretherton, “A Preferential Option for the Poor or the People,” 26.

churches.”⁵⁷ It is not uncommon to hear, especially during one of CEF’s reflective Philosophy Time, Advocates proclaiming that CEF “is church for me,” insofar as CEF as a community practices *koinonia* in the co-commitment of time and presence, and in the borrowing and lending of wisdom, social, and emotional wealth.

⁵⁷ Beloved Schwartz, “Beloved’s Lamplighter Award Nomination for CEF.”

Appendix A: The Declaration of Financial Independence

The Declaration of Financial Independence

By: The Community Empowerment Fund

We the PEOPLE of the Community Empowerment Fund declare our independence from the oppression and tyranny of the unjust financial system, whose banks are built on the backs of the poor. This system has turned us against ourselves, our brethren and our sistren, putting individual property ahead of community well-being.

We declare today, on this day the second of July, two thousand and eleven, in union, our independence from this System and our firmly held belief in a Financial System built on a different set of values, a System that upholds justice, equality and its People. We hold these truths to be self-evident:

[community fill in the blank!]

...It's not about the money, it's about the relationships

That all people are created equal, and in so being should have equal access to financial opportunities

All children are born equal, in reason and conscious, and therefore should be given equal access to the financial systems.

That the playing field has never been level

We furthermore hold this truth to be self-evident, That whenever any form of Power becomes destructive and ceases to support the Common Wealth, it is the Right of the People to alter or to abolish it, and to institute a new System, laying its foundations on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness.

Prudence, indeed, will dictate that Systems long established should not be changed for light and transient causes; and accordingly all experience hath shown, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same Object evinces a design to reduce the People under absolute Despotism, it is their right, it is their duty, to throw off such Powers, and to provide new Guards for their future security. Such has been the patient sufferance of these People; and such is now the necessity which constrains them to alter their former Financial Systems.

The history of the present Financial Crisis is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute and corporate Tyranny over these States. To prove this, let Facts be submitted to a candid world:

[community fill in the blank]

We, therefore, the People of the Community Empowerment Fund, do solemnly publish and declare, that these People united are, and of Right ought to be Free and Independent; that they are absolved from all allegiance to Oppressive Debt; and that as Free and Independent Members, they have full and collective Power that has been heretofore unrealized to promote Peace, build Community, establish Fairness, and to conclude together upon the proverbial Mountaintop. And for the support of this Declaration, we mutually pledge to each other our Support, our Trust, and our Beloved Community.

[signatures]

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