Reader Commentary

RE: "COLLAPSING GEOGRAPHY" BY CORY ONDREJKA,
"A SILICON SILICON VALLEY?" BY PHILIP EVANS,
AND "CONTRIVING CONSTRAINTS" BY THOMAS MALABY

Geographies of Virtual Selfhood

In "Collapsing Geography," Cory Ondrejka draws upon his vast knowledge of the virtual world "Second Life" to provide an insightful analysis regarding place, innovation, and virtual worlds. I here reflect on several points raised by Ondrejka, as well by Philip Evans and Thomas Malaby in their responses to Ondrejka's contribution. My own ethnographic research in Second Life (Boellstorff 2008) leads me to conclude that Ondrejka, Evans, and Malaby have identified crucial domains for further research with regard to the emerging impact of virtual worlds upon human sociality.

Ondrejka's analysis centers on the relationship between physical and virtual geographies. As Evans observes when noting how they represent a "vindication" of geography (p. 55), virtual worlds do not so much "collapse" geography as displace geography from an actual to a virtual plane. Actual-world geography persists (as Malaby emphasizes), but its consequences are transformed by the parallel existence of virtual places. This transformative efficacy of virtual worlds is distinct from the (nonetheless significant) effect of other communications technologies that do *not* instantiate virtual geographies (though they may represent them visually or textually), such as newspapers, television, or webpages. This transformative efficacy is also distinct from games. As I note below, such distinctions demand new theoretical frameworks.

Ondrejka sees virtual worlds as posing a threat to aspects of nation-states, which remain the dominant mode of organizing actual-world human geographies. Malaby reminds us that nation-states originated from a context that conflated language, ethnicity, and place. In his classic work *Imagined Communities*, Benedict Anderson (1983) linked this historical emergence of the nation-state to what he termed "print capitalism," specifically the spread of newspapers. In asking after "a new model for citizenship" (p. 45), Ondrejka queries how virtual forms of what Renato Rosaldo has termed "cultural citizenship" might rework notions of national belonging. As indicated by Ondrejka's January 2008 departure from Linden Lab (the company that owns Second Life), the actual-world politics of virtual-world ownership, design, and governance will also have consequences for virtual worlds.

In pursuing these fascinating sets of questions, I would underscore the need for frameworks that derive their theoretical architecture from prior open-ended research into virtual worlds themselves. There is often an early phase during which

the implications of new technologies are unclear, so that ways of thinking about them are obtained from elsewhere (see Marvin 1988). For instance, in the 1990s many understandings of Internet webpages were derived from print media (as the metaphor of "pages" indicates), obscuring their specific implications for commerce and society. Since full-fledged virtual worlds are less than ten years old, how their geographies will contribute to new modes of human life remains poorly understood. Evans rightly notes (p. 57) that there does not yet exist broad evidence for successful cases of virtual world innovation that have translated back into actual-world innovation—in the same way that in the 1990s there did not yet exist broad evidence that the Internet could support retail sales or social networking.

The fact that ways of thinking about virtual worlds are, at present, overwhelmingly imported from other domains now represents the most significant barrier to understanding them. While it is crucial to be aware of the historicity of virtual worlds, they cannot be reduced to what came before them or what exists alongside them. For instance, Ondrejka claims that "residents in Second Life may choose to leverage the pseudonymity inherent to virtual worlds" (p. 36), but in fact it is *not* inherent to virtual worlds that they be anonymous (virtual worlds already exist that require registration with a single actual-world name).

More broadly, it seems we have reached a point of conceptual exhaustion with the idea that game studies paradigms can underpin understandings of virtual worlds. Malaby is correct in noting that virtual worlds share a history with massively multiple online games (p. 63). Additionally, virtual worlds can contain games within them, and massively multiple online games can contain many virtual-world-like elements; some can be classed as virtual worlds themselves. To claim, however, that the "performative contingency of avatars... helps us to account for why [Second Life] feels like 'play' or a 'game' to many of its users" (p. 63) is certainly not a view I ever encountered during my own fieldwork. Among other reasons, residents are more likely to think of Second Life as a game if they regard it as a place for escapism or role-playing, not because their avatar can fall from the sky if manipulated incorrectly.

Malaby's insistence on "the gameness of Second Life" casts the definitional net of "game" so widely as to include all human sociality, and thus to render the term "game" tautological—what, from this perspective, is not a game? After all, performative contingency applies to physical bodies as much as avatars, and one must learn how to dress and behave in the actual world, not just in virtual worlds. It is an interpretation only intelligible from a game studies perspective in which "contingency" becomes a topic of interest when set against a rather straw-man notion of non-contingency (typically associated with games seen to have clearly defined rules, like chess). That something involves play does not mean it is any closer to being a game, since all human sociality is in some sense contingent. What Malaby does helpfully identify is the need to develop frameworks for understanding the specific and often novel ways in which contingency shapes virtual worlds. These new geographies of virtual selfhood hold great promise and great peril in regard to forging new possibilities for human social life. It certainly behooves us to follow

the lead of Ondrejka, Malaby, and Evans in working to better comprehend their implications for all of us, online and offline.

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RE: "HARNESSING COLLECTIVE INTELLIGENCE TO ADDRESS GLOBAL CLIMATE CHANGE" BY THOMAS MALONE AND MARK KLEIN

As an early designer and adopter of collaborative technologies with PriceWaterhouseCoopers and Lotus/IBM, I found "Stories of a Possible Future" very inspiring, and a practical example of how Web 2.0 collaborative technologies serve a dedicated community of users. I can't help but make the parallel with the promise of knowledge sharing in large enterprises, which has led to runaway initiatives that move faster than an organization's ability to absorb, thus creating an organic model for collaboration. These technologies and collaborative models are now available on the web.

The reality is that these models are not new; they merely have a greater reach and are initiated without governance. In reading the paper, I found the scenarios compelling but still catering to a federated extended community. The Web 2.0's social dimension and its interest in global warming do not appear to be captured and leveraged in this proposition. Furthermore, the elevation of scientific data to the common people for actionable use in terms of political pressure and awareness would require that Climate Collaboratorium's actors be willing to extrapolate their findings in a way that the public understands. I also would like to understand a little more about rating information in such a complex corpus of information and simulation tools. Simple facts and highly-rated information are not enough to have an impact when faced with socio-political challenges and interests. Scientists and reputable professors with empirical evidence and data are still challenged by

an opposition that serves to undermine the reality they are trying to describe.

Throughout history, evidence that conflicts with economic forces and the establishment's power is met with resistance. A collaborative Web can serve both sides, with user rankings as a path to elevate conflicting points of view. I would be very interested to see how a social-conflict dimension could be made visible. Perhaps a consolidation of the Web 2.0 though contextual lenses, instead of popular rankings with Climate Collaboratium, would elevate the Web 2.0's contribution to research and ideas, and make social implementation more feasible.

—Thierry Hubert *Arlington, MA*

RE: "BEYOND LENDING" BY FAZLE HASAN ABED AND IMRAN MATIN

Microfinance has very likely been the most significant innovation in the financial markets of developing and transition countries over the past three decades. It is relevant, therefore, that INNOVATIONS dedicated its Winter & Spring issue 2007 to this topic. In the article "Beyond Lending", Fazle Hasan Abed and Imran Matin describe a set of innovations within the Bangladeshi institution *Building Resources Across Communities* (BRAC) that constitute services to the poor in addition to microfinance. For example, they illustrate how BRAC succeeded in making poultry a viable enterprise for the poor by training villagers to vaccinate poultry and to prepare good quality poultry feed. The authors argue that the social infrastructure created by microfinance can and should be leveraged for the creation of services that address the remaining constraints on the poor.

Beside this, product innovations within microfinance are still an urgent matter. As Abed and Matin note, the expansion of financial services beyond lending, i.e. including savings, insurances, and money transfers, has filled the agenda since the mid-1990s but this process has not been satisfactorily completed. In particular, the development of insurance products for the poor, so-called micro-insurances, is still in its infancy though much needed. The poor are generally more exposed to risks than the better-off but less able to deal with them and their consequences. In developing countries, the coverage of public social security systems generally amounts to no more than 10 percent of the population, commercial insurance markets do not exist or are imperfect, and informal insurance mechanisms are insufficient to keep consumption levels as constant as possible. Micro-insurance therefore has the potential to be an effective way of risk management for the poor.

At present, micro-insurance is not nearly as common as micro-lending but this might change in the future. In many countries around the globe, microfinance institutions, cooperatives, (rural) banks, service providers, commercial insurance companies as well as informal groups have started to provide the poor with microinsurances, which mostly constitute different forms of life and health insurances.

In some cases, micro-insurances are in fact a follow-up product to micro-lending, as microfinance institutions have started to tie their loans to insurance against the death of the borrower. However, the provision with micro-insurances does not yet cover the majority of poor people, partly due to constraints on the supply side and partly due to constraints on the demand side. Regarding the latter, financial illiteracy, the lack of an insurance culture as well as mistrust in the insurance provider constitute important obstacles. Building on the experience with micro-lending and micro-savings, where innovative forms of product design, financial and sales management have overcome severe barriers in the local financial markets, there is hope that in a few years time micro-insurance will be just as prevalent as other forms of microfinance.

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