

IMTFI Annual Conference



IMTFI Annual Conference for Researchers

December 6-7, 2011

2011

CONFERENCE PROGRAM

Day 1 – Tuesday, December 6

9:00am-9:30am Registration

9:30am-10:00am Welcome and introductions by **Director Bill Maurer**

10:00am-11:45am **Session 1: Money Cultures: Identity, Wealth & Poverty**
Discussant: David Pedersen, UC San Diego

- “Beyond the Failed State: Capital Mobilization, Investment and Entrepreneurship Among Somali Refugees in Nairobi, Kenya” - **Kenneth Omeje** and **John Mwangi**, *United States International University*
- “Do Tobacco Growers Need Financial Inclusion? An Analysis into the Monetary Problems and Prospects Enshrouding Farmers Harvesting Tobacco in Basti District, Uttar Pradesh, India” - **Syed Aiman Raza**, *Shia P.G. College*
- “Untouchable Wealth: The Moral Exchange of New Wealth among Women in an Urban Nepali Untouchable-Caste Community” - **Sepideh Bajracharya**, *University of Michigan*
- “Tell Me How You Earn and Spend Money - And I Will Tell You Who You Are” - **Svetlana Tyukhteneva**, *Ethnoconsulting, Ltd.*

11:45am-1:30pm Lunch (provided)

1:30pm-3:00pm **Session 2: Mobile Money: Trust and Behavior Change**
Discussant: Julia Elyachar, UC Irvine

- “Does Microloan Repayment via Cell Phone Increase Client Confidence in Mobile Value Storage? The Case of Green Bank in Mindanao, Philippines” - **Anatoly Gusto**, *MICRA Philippines*
- “Exploring Use of Mobile Banking Services by the Poor: Case of Wizzit Bank in South Africa” - **Mildred Makore**, *University of KwaZulu Natal*
- “Impact of EKO’s SimpliBank on the Saving Behaviour and Practices of Low Income Users: The Indian Experience” - **Mani Arul Nandhi**, *Institute for Financial Management and Research (IFMR)*

3:00pm-3:30pm Networking Break

3:30pm-5:00pm **Session 3: Currencies in Collision**
Discussant: Scott Mainwaring, Intel Labs

- “Money Management and Mechanism in Palestinian Economy in Multi-Currencies Context” - **Nidal Rashid Sabri**, **Diama Abu Laban** and **Deema Waleed Haniya**, *Bizreit University*
- “Determinants of the Demand for Micro-saving Programs in Uruguay: Motivation and Resistance to Join C3U” - **Magdalena Ramada-Sarasola**, *STRO*
- “The Financial Ecologies and Circuits of Commerce of Retail Credit Cards in Santiago de Chile” - **Jose Ossandon Valdes**, *Universidad Diego Portales*

5:00pm-6:30pm Cocktail reception with dinner (provided)

CONFERENCE PROGRAM

Day 2: Wednesday, December 7

- 8:30am-9:00am Check-in
- 9:00am-10:30am **Session 4: Mobile Money: Consequences for Poverty Alleviation**
Discussant: Maria C. Stephens, USAID
- “Mobile Money Services and Entrepreneurial Development in Rural Communities: The Case of the Agricultural Kikuyu and Pastoral Maasai Communities in Kenya” - **Karatu Kiemo**, *University of Nairobi*
 - “Mobile Money Services and Poverty Reduction: A Study of 21 Women’s Groups in the Rural Region of Eastern Kenya” - **Ndunge Kiiti**, *Houghton College* and **Jane Mutinda**, *Kenyatta University*
 - “Does Mobile Money Matter? Exploring Mobile Money Adoption by Ghana’s Urban Poor” - **Vivian Dzokoto**, *Virginia Commonwealth University* and **Edwin Mensah**, *University of North Carolina*
- 10:30am-11:00am Networking Break
- 11:00am-12:30pm **Session 5: Mobile Money: Adoption, Uptake & Transformation**
Discussant: Jake Kendall, The Bill & Melinda Gates Foundation
- “An Assessment of Adoption and Use of Mobile Money Services in East Africa: Case Studies from Uganda and Tanzania” - **Batilda Moshy**, *Sokoine University* and **Paul Mukwaya**, *Makerere University*
 - “Differences Between Fee Structure of Mobile Money Technologies and Traditional Banking Systems, Social Psychological Determinants and Service Uptake: A Case Study of Uganda” - **Bruno Yawe** and **Tinah Nassali**, *Makerere University*
 - “Mobile Phone Cash In Cash Out Service in a Frontier Area: The Dynamics of New Money Technology and Embedded Systems of Money Relationships” - **Jose L. Estuar**, *Eastern Twinstars Foundation*
- 12:30pm-2:00pm Lunch (provided)
- 2:00pm-3:30pm **Session 6: Mobile Money: Lessons for Microfinance and Design**
Discussant: Paul Dourish, UC Irvine
- “Impact of Mobile Money Services on Microfinance Institutions” - **Patricia Pulido** and **Maricruz LaCalle**, *Universidad Autonoma de Madrid*
 - “Value Systems in China: A User-Centered Approach to Designing Inclusive Second-Generation Banking” - **Panthea Lee** and **Zach Brisson**, *Reboot*
 - “Best Practices in Mobile Microfinance” - **Fatima Yousif**, *Grameen Foundation*
- 3:30pm-4:30pm Closing remarks and open discussion

Researchers

Diama Abu Laban is a lecturer in the finance and banking department at the College of Commerce and Economics at Birzeit University, Palestine. In addition, she works as a coordinator with the Palestinian Stock Exchange in the stock simulation trading program. Her major research interest is international finance.

Zack Brisson graduated from William and Mary with a B.A. in History and is President of Reboot, which focuses on the role of information and communication technologies in expanding access to critical services, primarily in the fields of government and civic media. Formerly at the Enough Project, he utilized ICTs in the practical pursuit of human rights in the Democratic Republic of the Congo and Sudan. He has examined the use of mapping technologies to monitor conflict and rights abuses and the application of citizen media for greater political accountability. At the Centre for American Progress, he worked with US policy leaders to develop participatory policy planning mechanisms. He also previously led the National Geographic Society's internal think tank. His work has been featured in the New York Times, CNN, and The Hill, among others.

Vivian Dzokoto received her Ph.D. in Clinical Psychology from the University of Illinois at Urbana-Champaign. She is currently an Assistant Professor in African-American Studies at Virginia Commonwealth University.

Jose L. Estuar earned his Master's in Technology Management from the University of the Philippines. His previous research grants include the Ateneo Institute of Philippine Culture-Ford Foundation merit research award for research on microfinance and social capital in Eastern Samar, Philippines, and the Nippon Foundation's Asian Public Intellectuals fellowship for research on microfinance innovations for disadvantaged populations in Malaysia and Thailand. He is founding president of the Eastern Twinstars Foundation (ETSF). The foundation invests in community livelihood and social enterprise development efforts in hard to reach areas with pockets of economically challenged and socially excluded populations.

Deema Waleed Haniya is working as a lecturer in the businesses administration department in the College of Commerce and Economics at Birzeit University, Palestine. She has also worked as Chairperson Assistant in the Business Administration Department at Birzeit University.

James Karatu Kiemo obtained both a B.A. and M.A. from the University of Nairobi, and a Ph.D. from Uppsala University. He is currently a Lecturer at the Department of Sociology and Social Work at the University of Nairobi. His major research interests include entrepreneurship research, education and social policy. Specific areas of interest regarding entrepreneurship include ethics and the conduct of business; corporate and white-collar crime; culture, entrepreneurship and development; and proposal writing and fundraising. He also works in the areas of criminology, psychiatry, gerontology and monitoring and evaluation. He has previously worked as a researcher at the Australian Institute of Suicide Research and Prevention (Griffith University) and the Centre for Corporate Governance in Kenya.

Ndunge Kiiti has a Ph.D. in Communication from Cornell University, Ithaca, with a concentration in International Health Policy from Johns Hopkins School of Public Health, a M.A. in Development Communication from Wheaton College through Daystar University, and a B.S. in Business Administration from Houghton College.

Maricruz LaCalle is currently a professor in the Faculty of Structural and Development Economics at the Universidad Autónoma de Madrid where she is the Executive Director of the Master in Microcredits for Development. She is also a Senior Advisor in the Fundación Nantik Lum, an NGO dedicated to microcredit and a member of the Foro Nantik Lum de MicroFinanzas, a microcredit think tank in Spain. She has written numerous articles on microcredit as well as a book entitled *Microcréditos y Pobreza: de un sueño al Nobel de la Paz*.

Panthea Lee works on the practical applications of design and technology in international development. A design research specialist, she has studied access to information and financial inclusion in countries such as Afghanistan, China, Indonesia, and Malaysia. She is the Creative Director of Reboot. Prior to Reboot, she worked with UNICEF Innovation on technology for development initiatives in Iraq, Suriname, and Palestine. She graduated from McGill University. She has advised graduate courses at the Interactive Telecommunications Program and the Steinhardt School at NYU, and at the School of International and Public Affairs at Columbia University. She is also a faculty member at PopTech's social innovation fellowship program.

Edwin Mensah received his Master's and Ph.D. in Economics from North Carolina State University and is currently an Assistant Professor of Economics in the School of Business at the University of North Carolina at Pembroke.

Batilda Moshy is an Assistant Lecturer at Sokoine University of Agriculture in Tanzania, and currently leads the Network for the Study of Rural Livelihoods and Inequalities in East Africa (NERLIEA). She completed her Master's in Tourism Management at the University of Westminster and holds a Bachelor's in Tourism from Makerere University. She has been trained in Innovation Management by the Centre for Innovation Management at the University of Brighton. She has been involved in research and teaching for almost four years. Her key research interest is innovation in the service sector, particularly tourism, banking and finance, information services and transport sector.

Paul Mukwaya has just completed his Ph.D. in Geography from Makerere University, where he also received his B.A. He also has an M.Phil. in Social Change, specializing in Geography, from the Norwegian University of Science and Technology in Trondheim. For the last six years, he has also been lecturing in the Department of Geography at Makerere University. His research interests include infrastructure and local economic development; institutional aspects of global environmental change; carbon emissions and energy use in transportation; and urban health and livelihoods.

Jane Mutinda has a Ph.D. in Environment and Community Development and a Master's in Education and Environmental Studies from Kenyatta University, and a Bachelor's in Education from the University of Nairobi.

Tinah Nassali is an economist based in Uganda. She is currently the Research Coordination Assistant for the College of Business and Management Science at Makerere University. She obtained her Bachelor's in Development Economics after obtaining a state scholarship from the Republic of Uganda and has since been engaged in research on different projects including: The Economic Evaluation of Neglected Tropical Diseases (NTD) Integrated Intervention funded by the SCI, Imperial College London and the Vector Control Division of the Ministry of Health, Uganda as a Research Coordinator (2008-2010); Needs Assessment for Alternative Power Source for Pediatric Ward at Soroti Regional Referral Hospital funded by Malaria Consortium, Uganda (2009); The Export Capacity Supply Constraint project funded by the African Economic Research Consortium (AERC) in 2009; The Role of NGOs in Poverty Reduction of Uganda funded by the School of Economics, University of Nottingham as a Research Coordinator for the survey (2008-2009); Administrator for the Endline survey for an impact evaluation of water services in peri-urban Kampala funded by The World Bank.

José Ossandón Valdes is Assistant Professor in the Department of Sociology and researcher at the Social Science Research Centre at Universidad Diego Portales. He has received a Ph.D. from the Centre for Cultural Studies, Goldsmiths, University of London, and an M.A. in Sociology from the Pontificia Universidad Católica de Chile.

Patricia Pulido holds a degree in Environmental Science and an MBA from the Universidad Autónoma de Madrid and is currently working on her Master's in Microcredits for Development degree. Her master's thesis is on an impact evaluation of microcredit beneficiaries in the Dominican Republic. She has participated in the Boulder Microfinance Training that took place in Turin, Italy in the summer of 2010. She is interested in microfinance used to promote environmental issues and has written about this subject in the Foro Nantik Lum's Monograph number 12: Glosario Basico sobre Microfinanzas: Reedicion Ampliada.

Magdalena Ramada Sarasola has over ten years of research experience and more than six years of experience in managing research and leading research teams. She holds a Master's in Mathematical Finance and a Ph.D. in Quantitative Economics and Finance from the University of Konstanz. She is a Senior Economist at Towers Watson, specializing in the internationalization behavior of multinational firms, and also works as Econometrics professor and associated researcher at Universidad ORT in Uruguay. She is a senior researcher and founding partner of Innovation & Research Multiplier, a research institute devoted to economic and social issues in Latin American countries, which has recently developed research for the Inter-American Development Bank. Her experience in designing, implementing and analyzing surveys, as well as in theoretical and applied econometrics covers several methodological topics. Among other topics, she is currently researching the access to finance for micro, small and medium enterprises in Uruguay and advising a master's degree thesis at Universidad ORT on the existence of a market for microfinance in Uruguay.

Nidal Rashid Sabri is a Professor and Dean of the College of Commerce and Economics at Birzeit University, Palestine, and received his Ph.D. from the University of Northern Colorado. He served as a consultant on several missions with UN firms including: UN-ESCWA, UNDP, UNIDO, UNCTAD, UN-HABITAT, and ILO. He also served as scholar at the research department of the International Monetary Fund in Washington, D.C. He is the author of twenty-five books including: *Stability of International Stock Markets* (2007), *Financial Markets and Institutions in the Arab Economy* (2008), and *Arab Financial Institutions* (2009). In addition, he served as an editor to *International Financial Systems and Stock Volatility* (2002).

Bruno Yawe has taught in the Faculty of Economics and Management at Makerere University since 1999. He holds a B.S. in Economics from Makerere University, and both an M.A. And Ph.D. in Economics from the University of Dar es Salaam. His current research interests include but are not limited to: ICT and financial services, and performance measurement (efficiency, equity, quality, effectiveness) in health care and education.

Fatima Yousif holds a Master's in Economics and Industrial Strategies from the University of Paris-Dauphine and a B.S. in International Economics from the University of Panthéon-Assas in. She has participated in several studies on small and medium enterprises and microfinance in both East and West Africa (Uganda, Senegal, Kenya, Sudan) and is well versed in survey and data analysis techniques.

Discussants

Paul Dourish is a Professor of Informatics in the Donald Bren School of Information and Computer Sciences at UC Irvine, with courtesy appointments in Computer Science and Anthropology. His research focuses primarily on understanding information technology as a site of social and cultural production; his work combines topics in human-computer interaction, ubiquitous computing, and science and technology studies. Before coming to UCI, he was a Senior Member of Research Staff in the Computer Science Laboratory of Xerox PARC; he has also held research positions at Apple Computer and at Rank Xerox EuroPARC. He holds a Ph.D. in Computer Science from University College, London, and a B.S. in Artificial Intelligence and Computer Science from the University of Edinburgh.

Julia Elyachar is Associate Professor in the Department of Anthropology at the University of California, Irvine. She has published on the anthropology of markets, economic anthropology, and political anthropology in *American Ethnologist*, *Comparative Studies in Society and History*, *Public Culture*, *Journal of the Royal Anthropological Institute (JRAI)*, *American Banker*, and other venues. She is the author of *Markets of Dispossession: Economic Development, NGOs, and the State in Cairo* (2005), which won the Sharon Stevens first book prize from the American Ethnological Society. She is currently conducting research on how outcomes of poor peoples' social practices provide social infrastructure for telecommunications in Egypt, and on public goods and enclosure of commons in Egypt and in her other research site, Slovenia. Her research has been supported by the MacArthur Foundation, the Social Science Research Council, the Fulbright Commission, and others.

Jake Kendall is a Program Officer in the Financial Services for the Poor (FSP) initiative at the Bill & Melinda Gates Foundation. He manages the research strategy of FSP including managing FSP's major research grants and engaging with the researcher community. Previous to joining the Foundation, he spent time as a researcher with the Consultative Group to Assist the Poor (CGAP) housed at the World Bank. Jake holds a Ph.D. in Economics from UC Santa Cruz and a B.S. in Physics from MIT. Just after graduating from MIT he volunteered for two years in Zambia as a fisheries extension agent with the U.S. Peace Corps.

Elizabeth Losh is the author of *Virtualpolitik: An Electronic History of Government Media-Making in a Time of War, Scandal, Disaster, Miscommunication, and Mistakes* (2009) and the Director of the Culture, Art, and Technology program at Sixth College at UC San Diego. She writes about institutions as digital content-creators, the discourses of the "virtual state," the media literacy of policy makers and authority figures, and the rhetoric surrounding regulatory attempts to limit everyday digital practices. She has published articles about video games for the military and emergency first-responders, government websites and YouTube channels, state-funded distance learning efforts, national digital libraries, the digital humanities, political blogging, and congressional hearings on the Internet. She is also the co-author of the forthcoming *Understanding Rhetoric: A Graphic Guide to Composition* with Jonathan Alexander and is working on a new scholarly monograph entitled *The War on Learning: Gaining Ground in the Digital University*. She is also a blogger for Digital Media and Learning Central, which is hosted by the University of California Humanities Research Institute and supported by the John D. and Catherine T. MacArthur Foundation's Digital Media and Learning Initiative.

Scott Mainwaring is a senior researcher at Intel. He has a broad and eclectic background in computer, cognitive, and social sciences. For the last 15 years, he has applied his skills in ethnographic inquiry and analysis to the revolutionary potential for information and computing technologies in everyday life. At Interval Research Corporation, he collaborated with designers, business planners, engineers, and documentary filmmakers to design domesticated media spaces, virtual worlds, ICT-augmented television, and services for the “baby boom” generation. Scott has an A.B. in Computer Science from Harvard University and a Ph.D. in Cognitive Psychology from Stanford University. He is External Advisory Board Chair for the Institute for Money, Technology and Financial Inclusion.

Melissa Mazmanian is Assistant Professor in Informatics in the School of Information and Computer Sciences at UC Irvine. She is a faculty researcher in the LUCI lab for ubiquitous computing and interaction and a member of the executive board for the Center for Organizational Research (COR). Her interests revolve around the experience of communication technologies as used in-practice within organizational and personal contexts, specifically in relation to identity projection and the nature of time in the digital age. She has conducted a variety of ethnographic and qualitative research on individual experience and social dynamics that emerge when people enact and adapt to using wireless modes of communication. She earned her Ph.D. in Organization Studies from the MIT Sloan School of Management in and a M.S.I. in Information Economics, Management and Policy from the University of Michigan School of Information.

David Pedersen earned his Ph.D. in Anthropology and History at the University of Michigan and is currently Associate Professor of Anthropology at UC San Diego. His interests include historical anthropology, capitalism, value, semiotics, transnational migration and the U.S. military. His regions of interest include El Salvador, California and Washington, D.C. His book, *Value in Person: Expressions of Want and Wealth in El Salvador and the USA*, will be coming out next year.

Maria C. Stephens is a Senior Technical Adviser with the U.S. Agency for International Development and subject matter expert in emerging payments systems risk and regulatory issues with over 18 years’ experience in microfinance and financial economics. While a Financial Economist at the U.S. Treasury Department, Ms. Stephens was selected to participate in the development of policy and regulatory position papers focusing on derivatives and other related financial products and services. From 2007-2009, Ms. Stephens provided long-term technical support to the Central Bank of China and GTZ to establish the People’s Republic of China’s first private-sector microcredit company. She is a primary author of the USAID-Booz Allen Hamilton Mobile Financial Services Matrix and related mobile financial services risk mitigation tools and documents, and continues to lead in the development of USAID’s mobile financial services policy and regulatory agenda. Ms. Stephens holds a B.A. (Hons) in Greek, Latin, and Old Irish from the University of Massachusetts at Amherst and a M.A. in International Economics, American Foreign Policy and Mandarin Chinese from Johns Hopkins University’s Paul Nitze School of Advanced International Studies.

IMTFI Team

Bill Maurer is Professor of Anthropology and Law at UC Irvine, and Director of the Institute for Money, Technology and Financial Inclusion. He is also the immediate past-President of the Association for Political and Legal Anthropology; and has served in a variety of capacities for the American Anthropological Association and the Law and Society Association. He has written widely on the anthropology of money, finance and property. He is the editor of several collections, as well as the author of *Recharting the Caribbean: Land, Law and Citizenship in the British Virgin Islands* (1997), *Pious Property: Islamic Mortgages in the United States* (2006), and *Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason* (2005), the last of which received the Victor Turner Prize in 2005. He is currently conducting research on the shifting regulatory landscape in the offshore Caribbean; the cultural and legal implications of new forms of electronic money; and the regulatory environment for mobile phone-enabled financial service provision.

Jenny Fan is the Institute Administrator for the Institute for Money, Technology and Financial Inclusion. She holds a B.A. in Political Science with honors from Wellesley College and an M.F.A. in Creative Writing from the University of Washington. She previously worked as Managing Editor for *Contemporary Sociology*, a journal of reviews sponsored by the American Sociological Association.

Stevie Rea is a Ph.D. candidate in Anthropology at UC Irvine and a graduate research assistant for the Institute for Money, Technology and Financial Inclusion. He received his B.A. in Cross-Cultural Relations from Simon's Rock College of Bard and an A.M. in Social Sciences from The University of Chicago. He does his fieldwork in South Korea where he works with online computer gamers. His research interests include processes of situated learning, the embodied use of computer technology, and institutional discipline.

Elizabeth Reddy is a second-year Ph.D. student in Anthropology at UC Irvine, and a graduate research assistant for the Institute for Money, Technology and Financial Inclusion. She holds a B.A. in Anthropology from Reed College and an A.M. in Social Sciences from The University of Chicago. She has done fieldwork on expert and non-expert knowledge in kidney disease, economic development, and urban planning. Her current research focuses on Mexican seismic science and policy.

Nick Seaver is a second-year Ph.D. student in Anthropology at UC Irvine and a graduate research assistant for the Institute for Money, Technology, and Financial Inclusion. He received his B.A. in Literature from Yale University and an S.M. in Comparative Media Studies from MIT. His work focuses on the cultural theories of software engineers who develop automatic music recommendation systems. His research interests include automaticity, cultural technologies, and theories of classification and similarity.

Sean Mallin is a third-year Ph.D. student in Anthropology at UC Irvine and a graduate student research assistant for the Institute for Money, Technology and Financial Inclusion. He received his B.A. in Economics and Policy Studies from the University of Notre Dame. Sean's research focuses on the sociolegal effects of redevelopment policies targeting vacant or "blighted" properties in post-Katrina New Orleans.

John Seaman is a business development and major account manager experienced in revenue creation, marketing campaign implementation and sales strategy execution while delivering significant client service and retention. For the last ten years he was International Sales Director of software products and services for Northgate Information Solutions and prior to that spent twelve years with McDonnell Douglas Information Systems Group and their subsidiaries as a National Software Sales and Marketing Manager of their Direct and Reseller Sales Channels.

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