

IMTFI

INSTITUTE FOR MONEY, TECHNOLOGY
& FINANCIAL INCLUSION

Call for Proposals for Research 2014-15

The Institute for Money, Technology & Financial Inclusion at the University of California, Irvine is soliciting proposals for **original scholarly research on the use of money as a means of saving, storing, and transferring value** for those who live on less than \$1USD/day. By “money” we include traditional and state-issued money, material forms of value, technologically mediated instruments and systems, and systems based on personal relationships and social networks. We invite applicants who will examine these and related questions in a variety of sites and locales such as: marketplaces, malls, corner stores and home businesses; among savings groups, rotating credit associations, migrant associations, and community groups; and in rural, sub-urban, urban areas, as well as border crossings.

For this call, IMTFI is most keenly interested in the following broad topics:

- What is it like to live in a cash-only world? What are the everyday practices of storing, using, and transferring money when the only option is cash?
- What is the role of gender, rank or status, economic class, occupation, age, physical capacity, or geography in existing monetary practices and what are the effects and unintended consequences of technological innovation?
- What other material aspects of payment, debt, savings, and transfer exist or may go unnoticed and how are they manifested in everyday value management practices?
- What kinds of “currencies,” state-issued or otherwise, must people manage, negotiate and convert in their daily lives? How do people manage/convert among multiple monies, including "hard" and "soft" currencies and other modes and forms of value transfer, storage, and measurement?
- What is it like to live in a world where new technological innovations such as mobile enabled storage, payment and transfer of value, electronic grant and salary disbursements, ATMs, branchless banking, digital transparency, and others are changing people’s habits, customs, and ideas around money, wealth, and value?
- How do technological infrastructures interact with social infrastructures and relationships when cashless options are introduced into cash-only worlds?
- How do emerging domestic and international value transfer and remittance technologies affect livelihoods, scales of social comparison, investment, spending, and migratory practices?
- How do various kinds of institutions and entities (public, private, non-profits, social entrepreneurs) inhabit the mobile money space? What types of relationships, dynamics, or networks are emerging around mobile money products and services?

- How are “monetary ecologies” being redefined by new technologies and actors – how do they approach money and value more generally or technologies like mobile money more specifically and what are their visions for extending such ecologies? Are such actors affecting ways of defining and regulating money/value and the subjects that engage them?
- How do physical and electronic media of payment or exchange work together in people’s everyday lives? How do people navigate their available payment choices now, and what ways are they shifting?

We anticipate a number of proposals specific to mobile money platforms, policies, and user uptake, for which we are interested in the following questions:

- Who uses mobile money broadly speaking and for what?
- What is happening to “informal” and/or potentially fraudulent practices as mobile and electronic payments interface with cash payments or other accounting practices? What specific practices of price negotiation, creative accounting, credit-scoring mechanisms, and receipt-making are changing, and how?
- How does the digitization of money dematerialize the symbolism and physicality of money and what are the consequences?
- What is the role of trust in mobile money adoption? Is a lack of trust preventing adoption or greater adoption through social and informal networks and interactions?
- What is the role of media and marketing in mobile money uptake particularly among low income populations?
- To what extent is successful mobile money uptake and increased velocity of payments related to functionality, aspiration, habit, peer practices, or other factors?
- What kinds of interventions on the part of policy makers or industry developers and designers should be considered in expanding the potential of mobile money as a tool for financial inclusion and money management?

Overarching these thematic foci is a concern with types of value storage and exchange media that have the potential to be **transformative in the lives of the poor**, improving their ability to handle the setbacks and structural conditions that pull them into or keep them in poverty. Value storage might include state-issued currency but also livestock, land, gifts of labor, jewelry and other valuables, cards, and may or may not involve the use of mobile phones or other electronic devices.

Human subjects research requirements:

The Institute requires that proposals selected for funding receive Institutional Review Board (IRB) approval before the funds can be disbursed. Some countries have IRB regulations and others do not. Please consult with the relevant parties at your institution first. You may also refer to this link:

<http://www.hhs.gov/ohrp/international/intlcompilation/intlcomp2013.pdf.pdf>

to determine what the requirements are in your country. The Institute requires that the researcher provide documentation that the researcher’s institution has reviewed the research proposal to ensure that it is conducted in a manner compliant with the ethical

standards for human subjects research in the country where the research will be undertaken. If such guarantee cannot be made, then the University of California, Irvine will conduct a review of the research's protocols for human subjects protection. Funds cannot be disbursed until this requirement has been met, there are no exceptions.

Eligibility: This call for proposals is open to all researchers who work in the developing world.
*Previous recipients are welcome to apply but new applicants will receive priority.

Note: For this call, proposals to design or implement a service or product are ineligible. We will consider research proposals only.

Evaluation process and criteria:

Proposals will be evaluated according to the following five criteria. Each of these criteria must be addressed in the proposal:

- 1) Applicant capability: Does the applicant have a track record of conducting research that is of publishable quality? Does the applicant's institution have the administrative capability to process the grant? Evaluators will consider the applicant's training and prior research record.
- 2) Fit of project with Institute goals: Does the proposal speak to the issue of poor people's existing money and financial practices and/or does it address the potential for new technologically-mediated systems to impact those practices? Does it focus on the poorest people in the developing world, defined for these purposes as those making do on less than US\$1/day?
- 3) Methodology/feasibility: Does the proposal have a reasonable plan for accessing the target population? What is the likelihood of success of this plan? Are the methods sound? Does the applicant have or can the applicant be expected to develop the necessary methodological expertise to carry out this plan?
- 4) Significance: Will the project result in research that will shed light on important problems? Is the project potentially transformative or scalable? Will it provide generalizable knowledge and/or will it result in in-depth knowledge of a particular region, people, or practice?
- 5) Originality: Is the project merely replicating existing studies or will it contribute to new knowledge, new methods, or new research questions?

Proposal format:

Proposals must be submitted as one document online and must consist of the following:

- 1) Proposal Abstract: A proposal abstract of no more than 300 words.
- 2) Project Narrative: A project narrative of no more than 10 typed, double-spaced pages (including a bibliography of references cited). Please include scope of work.
- 3) Resume: One copy of an abbreviated (2page) curriculum vitae or resume of all of the people involved in the project.
- 4) Budget and Budget Narrative: Using the budget template provided, a detailed budget listing specific expense categories (which may include stipend or salary support for researchers) and a budget justification. The forms are available in PDF at the end of this document, and in Word online at our website. The Institute will consider budgets of up to US\$20,000 to be used for direct research expenses only, and expects most budget requests to fall between US\$5,000 and \$15,000.

- 5) **Timeline:** A timeline for the research activity and completion of the project, with the expectation that projects will last no more than 12 months. Please plan on using June 1, 2014 as a start date.

Acceptable documents types include: PDF - Adobe's PDF, DOC - Word 2003 or earlier, DOCX - Word 2007, TXT - Text File, RTF - Rich Text Format, WPF - WordPerfect Document, ODT - Open Office Files

Deadline for submission: December 2, 2013. Decisions will be announced by early March 2014.

Conditions of accepting the award: As a condition of accepting the award, researchers will be expected to submit a 6-month project report to the Institute as well as attend a conference at the University of California, Irvine at a date to be announced, where researchers funded under this initiative will have the opportunity to meet one another, share their research, forge new collaborations, and discuss the dissemination of their research findings with the eventual aim of publication in academic journals and other venues (travel and accommodation to UC Irvine will be paid in full by the Institute in addition to the research grant). After the conclusion of the funded project, researchers will be required to submit at least one article of publishable quality. The Institute intends to publish articles as working papers, and to assist researchers in placing their articles in peer-reviewed academic journals. There are no language restrictions on this requirement.

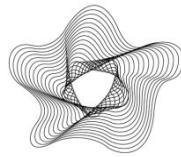
Proposal submission:

Proposals must be submitted online at IMTFI's website at www.imtffi.uci.edu through the submission manager. We will not accept emailed proposals.

If you cannot submit electronically, you may FAX or mail your proposal via any postal service or courier to the below information:

Institute for Money, Technology and Financial Inclusion
School of Social Sciences
3151 Social Sciences Plaza
University of California, Irvine
Irvine, CA 92697-5100
FAX: +1-949-824-2285

Questions may be emailed to imtffi@uci.edu. Telephone inquiries: +1-949-824-2284.



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PROPOSED BUDGET REQUEST

| CATEGORY | TOTAL AMOUNTS IN US\$ |
|---|-----------------------|
| Salary and Wages: | |
| Employee Benefits: <i>(only applicable to organizations that provide fringe benefits)</i> | |
| Travel: | |
| Supplies and Materials for research: | |
| Other Direct Costs: | |
| Subtotal: | |
| Indirect Cost (Facilities and Administrative Cost): <i>Only allowed if your organization charges for F&A Costs. See explanatory note at the bottom of the budget justification page.</i> | |
| Overall Total (incl. Indirect Costs if applicable): | |

Please use the link below to convert your country currency into the United States dollar. <http://www.oanda.com/convert/classic>

*Budget justification is required. Please continue onto next page.

*Budge forms also available in Word on the IMTFI website.

BUDGET JUSTIFICATION

Definition and Purpose

The budget justification is a categorical description of the proposed costs. It must explain staffing and supply/service consumption patterns, the methods used to estimate/calculate and other details such as lists of items that make up the total costs for a category. The budget justification should address each of major cost categories (salaries, employee benefits, travel, supplies, other direct costs and indirect costs).

A thorough written justification that explains both the necessity and the basis for the proposed costs must accompany the budget. The justification section is critical as it enables the principal investigator to emphasize the importance of essential project costs. Do not use titles such as "incidentals" or "general" or "miscellaneous" or "contingency" to describe any costs.

Please feel free to add additional pages if necessary.

Salary and Wages:

Detail daily/monthly rates of pay and length of time for each researcher.
Detail the tasks to be performed by each researcher.

Employee Benefits:

This only applies to institutions that provide fringe benefits for research personnel, source of benefit rate must be provided.

Travel:

Detail all estimated costs per researcher, per each ground and or air travel trip and to and from destinations.
Detail all estimated lodging and meal costs per day, per each researcher, per trip and at which locations.

Supplies and Materials for Research:

Examples of supplies and materials are pens, pencils, paper and other expendable items.
Items must be labeled as being necessary for the research project only.

Other Direct Costs:

Examples of Direct Costs are photocopying, printing, translations, communications costs, electronic recording devices and remuneration, if any, for respondents.

Indirect cost (Facilities and Administrative Cost):

Only allowed if your organization charges for F&A Costs, you may enter that information here (note that the rates are up to 10% for U.S. universities, and up to 15% for all other non-governmental organizations, international organizations and non-U.S. universities).