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Research Title

MOBILE PHONE CASH IN CASH OUT SERVICE
IN A FRONTIER AREA: THE DYNAMICS of
NEW MONEY TECHNOLOGY and EMBEDDED
SYSTEMS of MONEY RELATIONSHIPS

Research Question & Objectives

Does access to cell phone cash in cash out technology affect local money ecologies in a frontier area? Specifically in the use of money and the relationships that govern money transaction

Objective 1: To provide an ethnography of the financial landscape and money ecology of a frontier area.

Objective 2: To understand and obtain insights on the social relationships that affect money transactions specifically those that cover notions of mutual support and relations of power.

Objective 3: To analyze financial diaries and narratives on how mobile phone based cash in cash out services interact with embedded money relationships

... an economic phenomenon such as money..., although partly autonomous, are interdependent with historically variable systems of meanings and structures of social relations..

The Social Meaning of Money: "Special Monies" The American Journal of Sociology, Vol. 95, No 2 (sep., 1989. pp 342-377 Viviana A. Zelizer.



http://www.google.com.ph/search?q=cellphone+pictures&hl=tl&prmd=imvns&tbm=isch&tbo=u&source=univ&sa=X&ei=L-3BToO_JMrzmAWipbXHBA&ved=0CCgQsAQ&biw=1

http://www.google.com.ph/search?tbm=isch&hl=tl&source=hp&biw=1024&bih=499&q=angry+birds+images&gbv=2&oq=angry-7&aqi=g10&aql=&gs_sm=c&gs_upl=5890l9445l0l14767l111l0l0l0l0l0l0l0711l07117-1l1l0

GLOBE GCASH WEBSITE

<http://site.globe.com.ph/web/gcash?sid=Tt3lzsuxpRcAAGhSchAAAADRe>



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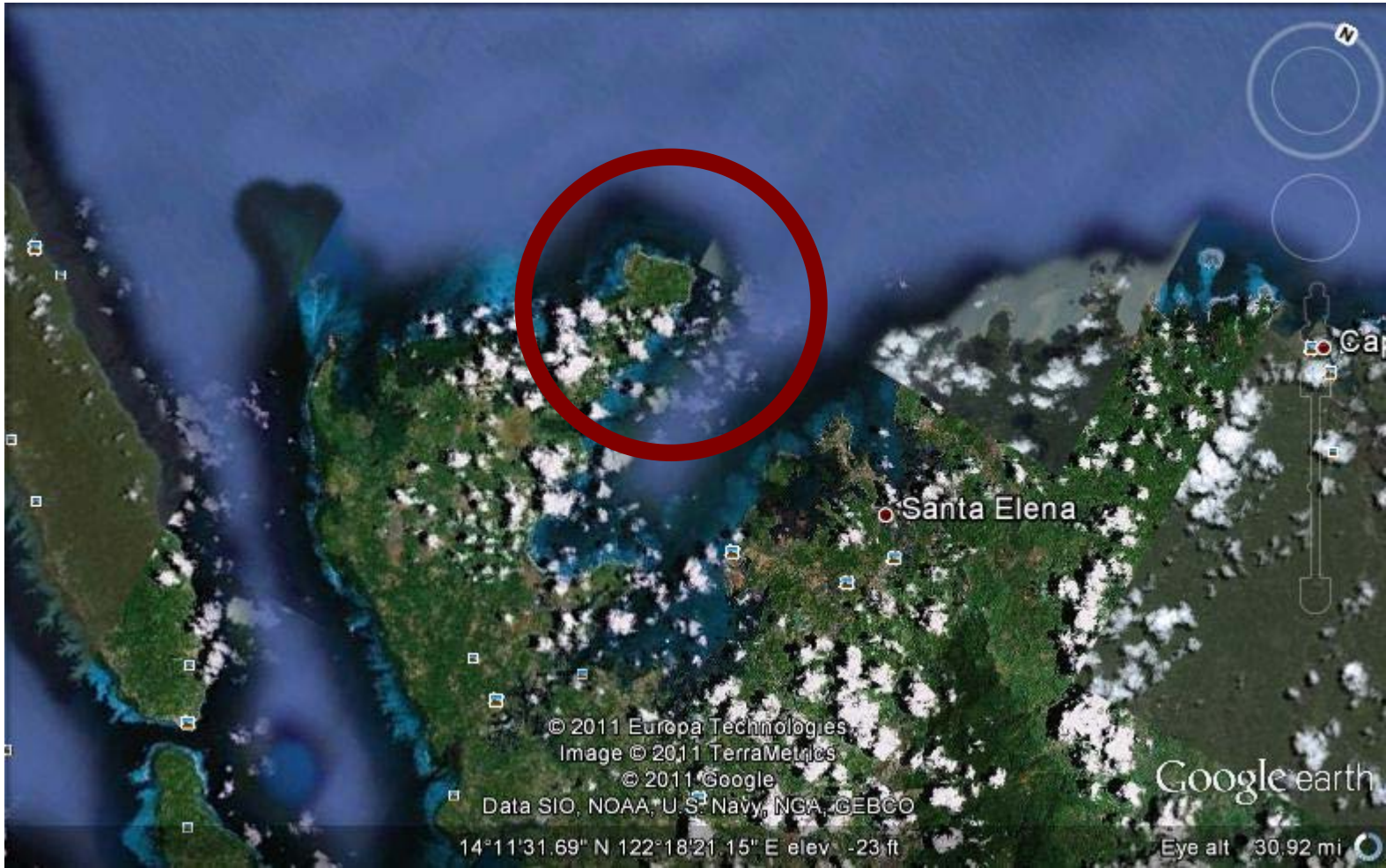
Courtesy of USAID-supported Rural Bankers Association of the Philippines – Microenterprise Access to Banking Services(RBAP-MABS) program.

Thru Chief of Party John Owens

SMART PAGALA

GCASH
REMIT

2011.7.12



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Data SIO, NOAA, U.S. Navy, NGA, GEBCO

14°11'31.69" N 122°18'21.15" E elev. -23 ft

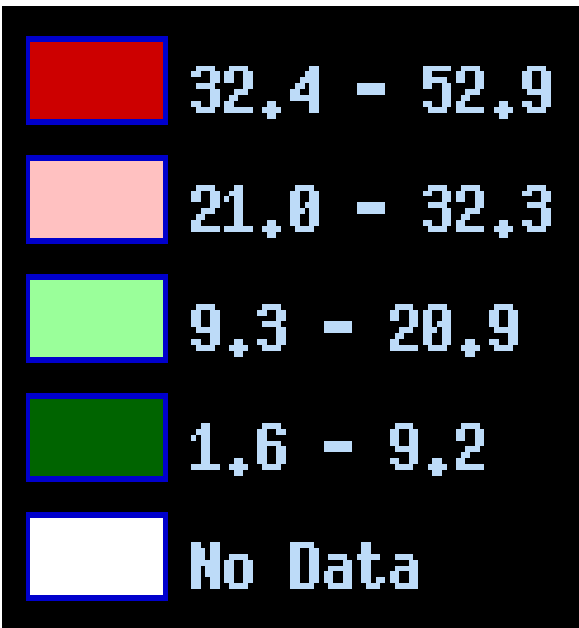
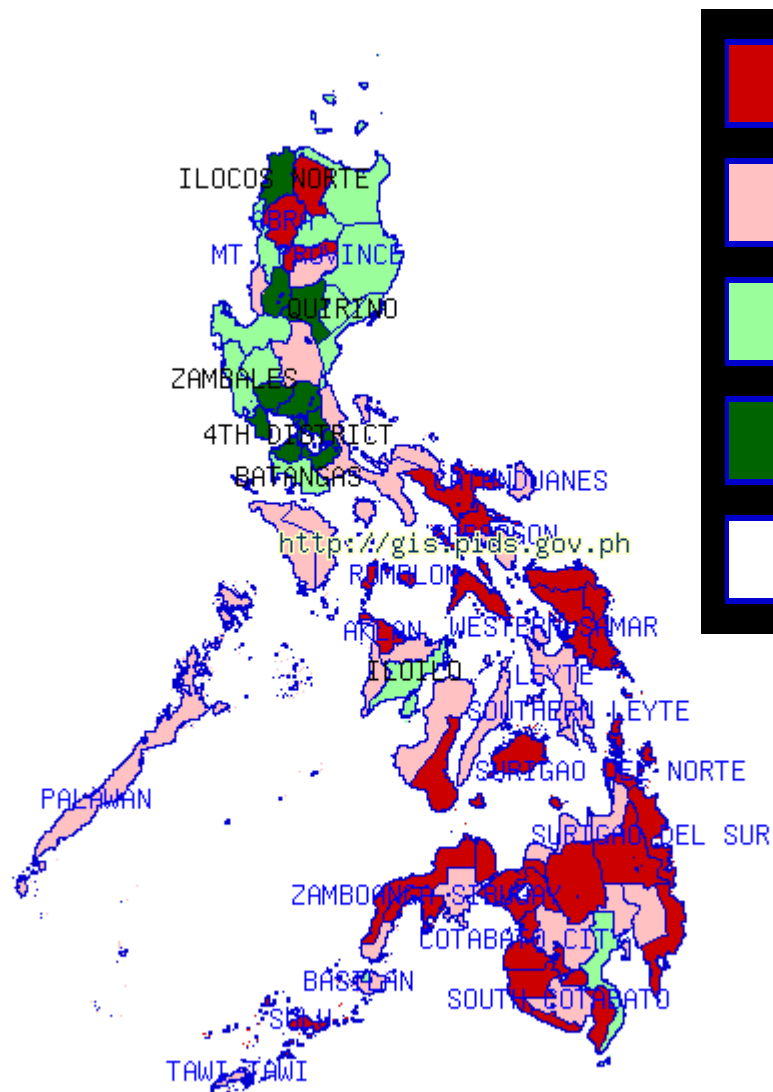
Google earth

Eye alt 30.92 mi



2011.7.11

Getting There...



Philippine Institute for Development Studies
<http://gis.pids.gov.ph>



2011.8.15



2011.10.2





**MAP OF BARANGAY DAPDAP
CALAUAG, QUEZON**

PACIFIC OCEAN

NORTH

WEST

SITIO DUNDULIT

PUROK UNO

CENTRO

SITIO SULOK

PUROK BUNDOK

SITIO SAMPITAN

SITIO KINASUDYANGAN

EAST

BASIAD BAY

SOUTH

LAMON BAY

LEGENDS:



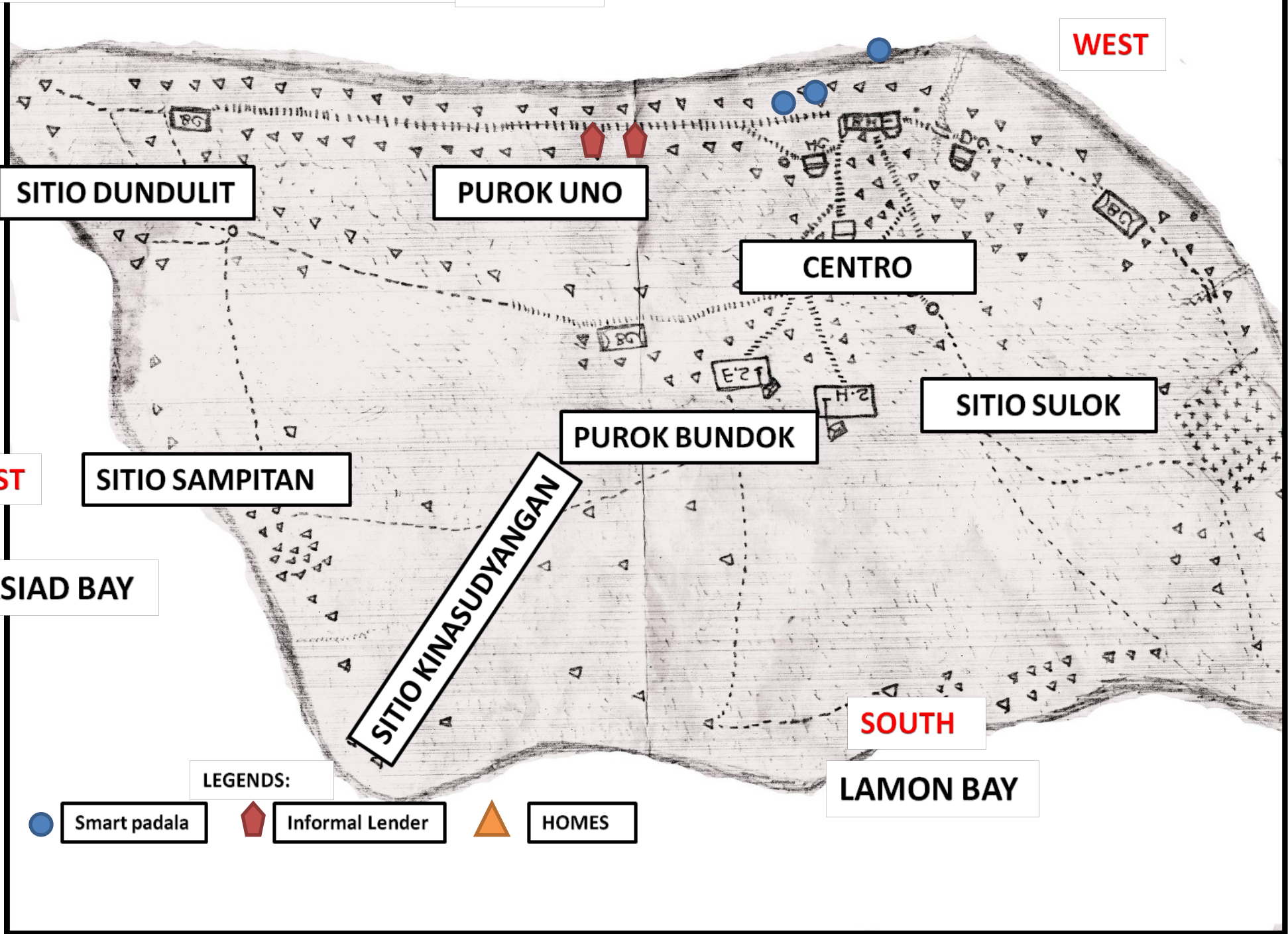
Smart padala



Informal Lender



HOMES





2011.7.20



Adjacent Service Providers

Some Trends: More Questions

Familiarity with CICO is high

Regular Use is limited to “exemplars”

Use seems “limited” to friends, kin or long time acquaintances

Facilitates existing “relationships” (Bonding Social Capital),

rather than used to expand potential (Bridging Social Capital)

Seaweed