

IMTFI

INSTITUTE FOR MONEY, TECHNOLOGY
& FINANCIAL INCLUSION

Call for Proposals for Research 2015-16

The Institute for Money, Technology & Financial Inclusion at the University of California, Irvine is soliciting proposals for **original scholarly research** on the **use of digital payment platforms among the world's poor**. For this call, we are particularly interested in how poor consumers in the developing world are reacting to the expanded range of digital payment possibilities. From mobile money transfer to new insurance and investment services, mobile money is maturing. Regulatory changes have also opened up new possibilities—via interoperability, payments banks, and other responses to innovation in mobile and digital payment. We remain interested in the emerging relationships between digital payment platforms and traditional forms of money and money transfer. We are also particularly interested in the practical problems consumers face in adopting digital payment platforms due to age, disability, rank, gender or other social, economic or cultural circumstances.

Since its founding in 2008, IMTFI has brought qualitative and mixed-method research to bear on how physical and electronic media of payment or exchange work together in people's everyday lives, how people navigate newly available payment choices, and how new technologies are shifting their behavior around money. We seek to understand how technological infrastructures interact with social infrastructures and relationships when cashless options are introduced into cash-only worlds.

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, government payments, rotating credit associations, migrant associations, and community groups; and in rural, sub-urban, urban areas, as well as in distributed transnational networks of kin, and in 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, age, 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?
- For people who live on less than \$2 a day, how strong is the relative perceived need (or desire) to have and use digital financial services in comparison to other competing interests (e.g. education, safety, food, health)? How does this differ across different types of consumers?
- 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 digital payment platforms facilitate or hinder their management and conversion among multiple monies, including "hard" and "soft" currencies and other modes and forms of value transfer, storage, and measurement?
- How are new technological innovations (such as mobile enabled storage, payment and transfer of value, electronic grant and salary disbursements, government to person payments, ATMs, new card products, cryptocurrencies, near-field communication devices and branchless banking) changing people's habits, customs, and ideas around money,

wealth, and value?

- What happens as new entrants besides telcos and banks get into the digital payments and mobile money business? How do various kinds of institutions and entities (public, private, non-profits, social entrepreneurs) inhabit the mobile money space? What types of institutional relationships, dynamics, or networks are emerging around mobile money products and services?
- What are the most salient unmet financial needs for small merchants? What are some of the value-added services that can best help these small merchants? How does this differ based on differences in location (e.g., rural vs. urban), type of merchant, size, etc.?
- How do emerging domestic and international value transfer and remittance technologies affect livelihoods, scales of social comparison, investment, spending, and migratory practices?
- How are consumers and businesses dealing with data management, data privacy and security as digital payment enters into the daily lives of millions of people previously untouched by the “big data” revolution?

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

- What is happening in the mobile money landscape characterized by increasing competition?
- What, if any, is the impact of the global spread of smartphones on mobile money or people’s adoption of digital payment services?
- How are new “cultures of repair” or informal repairing of feature phones and smart phones developing, and how are they impacting mobile money service provision, uptake and use?
- 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?
- 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? Where do users locate trust: in devices, service providers, agents, governments?
- What is the role of new incentives like interest payments on mobile money accounts, prizes, and games?
- What are the biggest drivers of voluntary mobile money account registration (wage payments, easier customer acquisition process, government intervention) among non-registered users?
- 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?

We also invite proposals specific to themes of **gender** and **financial inclusion** that consider the following questions:

- Where are women and girls in the mobile money/digital payment story? How are women and girls using such services, or being held back from using them?
- What are some of the barriers that prevent specifically women’s access to mobile phone technology? What are different gendered forms of mobile money account ownership and how are they culturally embedded? For instance, what is the difference between women owning a phone and women signing up for a mobile money account but borrowing phones from friends, spouses and community members?
- What obstacles do women face when using digital financial services that go beyond person-to-person transfers? Do the problems lie in the actual products, difficulties of

trusting new technologies or modes of ownership? What are some of the ways that digital financial services can be made more user-friendly for women?

- What role do social networks and community play in women's uptake and use of mobile money, especially in East Africa? Do digital financial services help to create additional income sources, particularly for rural women?
- Does engagement with digital financial services enable a reworking of traditional gender roles within the household as well as in the public sphere?
- How do adolescent girls interact with mobile financial services? What are the levels of access and patterns of mobile money usage among girls living below the poverty line?

Overarching these thematic foci is a central 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.

Human subjects research requirements:

IMTFI 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/2014intlcomp.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 IMTFI 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 **require ALL 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).
- 3) Statement of work using bullet points to indicate work to be performed and completed, incorporating methodology and timeline. Please plan on using October 1, 2015 as a start date, with the expectation that the project will last no more than 12 months. (1-2pp)
- 4) Resume: One copy of an abbreviated (2pp) curriculum vitae or resume of all of the people involved in the project.
- 5) 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. IMTFI 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.

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: April 1, 2015. Decisions will be announced by July 1, 2015.

Conditions of accepting the award: As a condition of accepting the award, researchers will be expected to submit a 6-month project report to IMTFI 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 IMTFI 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. IMTFI 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.

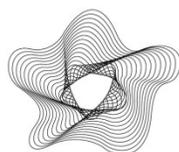
Proposal submission:

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
University of California, Irvine
School of Social Sciences
3151 Social Sciences Plaza
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. Read instructions carefully.
- *Budget 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).