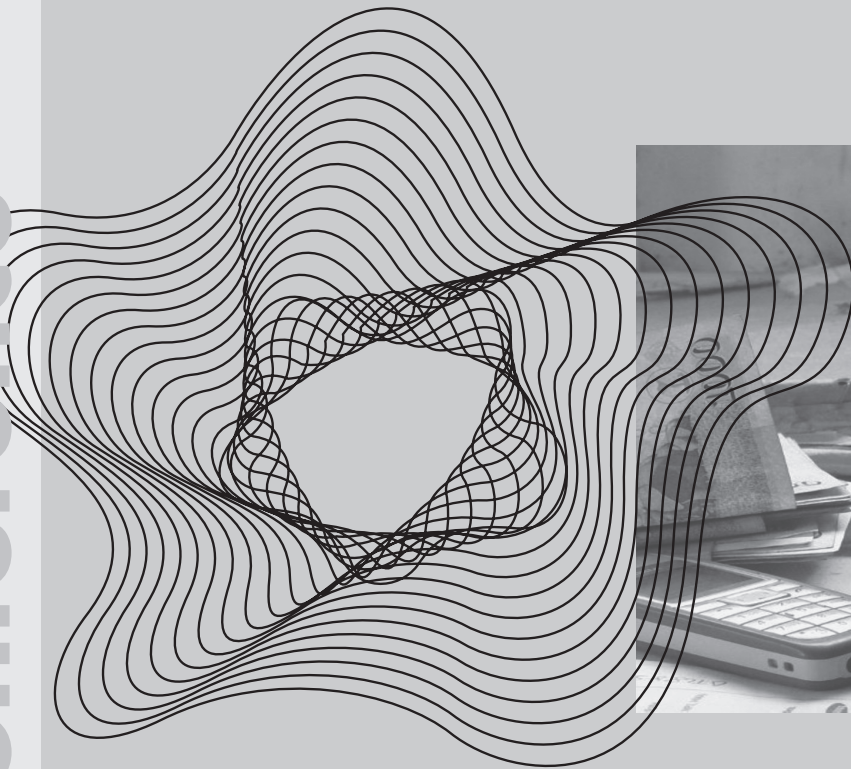


IMTFI Annual Conference



University of California, Irvine
School of Social Sciences
3151 Social Sciences Plaza
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IMTFI Annual Conference
for Researchers
September 29-30, 2010

2010
2010

CONFERENCE PROGRAM

Day 1 – Wednesday, September 29

- 8:30am-9:00am Registration
- 9:00am-9:30am Welcome and introductions by **Director Bill Maurer**
- 9:30am-10:30am **Session 1: Money and the Life-Course**
Discussant: Scott Mainwaring, Intel Labs
- “Money, Conflict, and Reciprocity in Rural Families in Zambia: The Case of Female University Students” - **Robert Tembo, University of Zambia – Lusaka, Zambia**
 - “Consumption Smoothing, Financial Literacy and Old Age Vulnerability: Experiences of Success and Failure with a Private Pension System in Chile” - **Aldo Madariaga, Nicolas Perez, and Rodrigo Figueroa, University of Chile – Santiago, Chile**
- 10:30am-11:00am Networking Break
- 11:00am-12:30pm **Session 2: Getting By and Making Do: Techniques for Mitigating Financial Insecurity**
Discussant: Mark Pickens, Consultative Group to Assist the Poor (CGAP)
- “Small Ruminants as a Source of Financial Security: A Case Study of Rural Women in Southwest Nigeria” - **Isaac B. Oluwatayo and Titilayo Busayo Oluwatayo, University of Ado-Ekiti – Ado-Ekiti, Nigeria**
 - “Evaluation of Money Management Strategies Between the Urban and Rural Ultra Poor: A Study in Tamil Nadu, India” - **Lakshmi Kumar, Institute for Financial Management and Research (IFMR) – Center for Micro Finance – Chennai, India**
 - “Post-Redenomination and Money Management Among Ghana’s Urban Poor” - **Edwin Mensah and Vivian Dzokoto, University of North Carolina – Pembroke, NC**
- 12:30pm-2:00pm Lunch (provided)
- 2:00pm-3:30pm **Session 3: The Circulation of People and Commodities**
Discussant: David Pedersen, UC San Diego
- “Follow the Bean: Navigating Value Exchange and Vulnerability for Cooperative Coffee Farmers and their Stakeholders” - **Melissa Cliver, Rudy Yuly, and Catherine Howard, Sustainable Seattle – Seattle, WA**
 - “Mobiles, Migrants, and Money: A Study of Mobility at the Haitian-Dominican Republic Border” - **Heather Horst, Erin Taylor and Espelencia Baptiste, UC Irvine – Irvine, CA**
 - “Unknown Remittances of the Migrants who have Died Abroad: A Study on the Recovery and Dynamics of Usage Remittances in Bangladesh” - **AKM Ahsan Ullah, The American University in Cairo – Cairo, Egypt**
- 3:30pm-4:15pm Networking Break
Poster session with IMTFI 2009 Researchers
- 4:15pm-5:00pm “Regulatory Aspects of Mobile Money in Developing Countries” by **Leon Perlman**
- 5:00pm-6:30pm Cocktail reception and dinner (provided)

CONFERENCE PROGRAM

Day 2 – Thursday, September 30

- 8:30am-9:00am Registration
- 9:00am-10:30am **Session 4: New Technology and New Sources of Data for the Study of Mobile Money and Branchless Banking**
- Discussant: Jonathan Donner, Microsoft Research India**
- “The Impact of New Technologies on Social Payments: Case Study in Ethiopia”
Woldmariam Mesfin Fikre, Addis Ababa University – Addis Ababa, Ethiopia
 - “Financial Inclusion in Sri Lanka: Constraints and Prospects”
Sirimevan S.S. Colombage, Munasinghe Institute for Development in Sri Lanka – Colombo, Sri Lanka
 - “Banking on the Phone: Using Novel Sources of Data to Understand the Impact of Mobile Banking in Rwanda” - **Joshua Blumenstock, UC Berkeley – Berkeley, CA**
- 10:30am-11:00am Networking Break
- 11:00am-12:30pm **Session 5: Money and Modernity in Indigenous and Marginalized Communities**
- Discussant: Julia Elyachar, UC Irvine**
- “Financial Inclusion or Developmental Exclusion? The Carbon Credit Payment to Forest Inhabitants in Brazilian Amazon” - **Shaozeng Zhang, UC Irvine – Irvine, CA**
 - “Gender and Money: Case Studies from Philippine Indigenous Communities”
Mary Janet M. Arnado, Research Institute for Gender and Women, Inc. - Manila, Philippines
 - “Moni, Marginality, and Modernization in Postcolonial Papua New Guinea”
Eric K. Silverman, Wheelock College – Boston, MA
- 12:30pm-2:00pm Lunch (provided)
- 2:00pm-3:30pm **Session 6: The Interface of Savings and Microfinance**
- Discussant: Olga Morawczynski, Grameen Foundation’s AppLab**
- “Adapting and Extending the Use of Accumulating Savings and Credit Associations through Village Savings and Loans Association: The Case of Care International in Malawi”
Chinyamata Chipeta, Southern African Institute for Economic Research (SAIER) – Zomba, Malawi
 - “Banking and Microfinance in Brazil” - **Kurt von Mettenheim and Lauro Gonzalez, Fundação Getulio Vargas – São Paulo, Brazil**
 - “‘Democratizing Capital:’ Digital Lending Networks, Mobile Technologies and Women’s Solidarity Groups in Chiapas, Mexico and Guatemala”
Anke Schwittay and Paul Braund, RiOS Institute – Berkeley, CA
- 3:30m-4:00pm Networking Break
- 4:00pm-4:45pm “The Impact of M-PESA: Results from a Panel Survey of Kenyan Households” by **Billy Jack**
- 4:45pm-5:30pm Closing remarks and open discussion

Presenters

Mary Janet Arnado earned a PhD in Sociology from Virginia Polytechnic Institute and State University. She is the founding president and CEO of Research Institute for Gender and Women, Inc. Dr. Arnado is the recipient of the REPUBLICA Regional Award in Social Sciences given by the Commission on Higher Education. She also won the Miguel Febres Cordero Research Award in Social Sciences, the highest research honor bestowed by De La Salle University to its faculty. Arnado has held teaching appointments at De La Salle University, Virginia Tech, Xavier University, and Bukidnon State University. She has received grants from national and international organizations, such as the Ford Foundation, Social Science Research Council, and Asian Scholarship Foundation. Her research work has been presented in various conferences in Asia, North America, Europe and Australia.

Espelencia Baptiste is an Associate Professor in the Department of Anthropology and Sociology at Kalamazoo College. She is author of a book (under contract) titled *Africa's Paradise: Creole Citizenship in Post-Colonial Mauritius*. Haitian by birth, she speaks and writes four languages, and her areas of specialization include anthropology of education, ethnicity and nationalism, diasporas, Creole societies, and language and culture.

Joshua Blumenstock is a doctoral candidate at University of California Berkeley's School of Information, and a Master's candidate in the Department of Economics. His current research focuses on the economic impact of mobile phones in East Africa. More generally, his research aims to understand how different information and communications technologies are impacting the lives of those living in developing countries. Prior to enrolling at University of California, Berkeley, Joshua worked in industry and academia on a variety of projects involving the quantitative analysis of large datasets, and served as a 2003-2004 Watson Fellow in Africa and Asia. Joshua holds Bachelor's degrees in Physics and Computer Science from Wesleyan University in Middletown, CT.

Paul Braund is the co-Founder and Executive Director of RiOS Institute, a partnership organization of the United Nations Global Alliance for ICT and Development. Mr. Braund began his career in design and technology development with a leading international consulting group in Silicon Valley, Europe and Asia, and worked for 20 years with startups, multinationals and government agencies. He is a lecturer at University of California, Berkeley, focusing on ICT and Development and Social Entrepreneurship, and an adviser to the World Bank Institute. Mr. Braund has a MA & MPhil from the Royal College, London, England.

Chinyamata Chipeta, a Malawian national, has a PhD degree in Economics obtained from Washington University in St. Louis, Missouri, in 1976. Until he retired in 1995, he was a Professor of Economics at Chancellor College, University of Malawi. Currently, he is the Executive Director of the Southern African Institute for Economic Research, an independent non-profit research institution based in Zomba, Malawi. Among other subjects, he has researched and published articles on commodity and modern fiat money and on informal, micro and formal finance.

Melissa Cliver holds a Masters of Design from Carnegie Mellon where she studied interaction and service design with an emphasis on social entrepreneurship and HCI. She is currently researching and developing financial services for farmers and workers in rural Oaxaca, Mexico in association with the Financial Alliance for Sustainable Trade (FAST).

Sirimevan S.S. Colombage received his PhD in Economics at the University of Manchester in 1985. He is currently the Chair of Social Studies at the Open University, Sri Lanka. Prof. Sirimevan S.S. Colombage served the Central Bank of Sri Lanka and Ministry of Finance as a Senior Executive in research and policy planning departments for thirty-one years, was formerly the Director of the Department of Statistics of the Central Bank of Sri Lanka, and has worked closely with the Department of the Census and Statistics.

Vivian Afi Dzokoto received her PhD in Clinical Psychology from the University of Illinois at Urbana Champaign. Currently an Assistant Professor in African-American Studies at Virginia Commonwealth University, Dr. Dzokoto's current research interests include culture and emotion, and redensation experiences in Ghana.

Rodrigo Figueroa has a degree in Sociology from the University of Chile (1998) and a Masters in Labor Economy and Work Relations from the Pontifical Catholic University in Peru. He has developed academic and research experience in the fields of economic development, small business and rural economy, poverty, middle classes and the performance of labor institutions. He received a doctoral fellowship from the Fulbright Commission, and is currently a doctoral student at the University of Connecticut.

Woldmariam Mesfin Fikre is a lecturer at Addis Ababa University, Ethiopia. He received his first degree in Business Management from Jimma University 2001, and a Masters degree in Information Science from Addis Ababa University 2005. He is currently enrolled in the IT-PhD school of the University in the Information Systems Division. He is interested in interdisciplinary areas, mainly: ICT4D, e-services, technology diffusion, IT-organizations-environment and virtual organizations. Currently, Woldmariam Mesfin Fikre is working on the one laptop per child project.

Lauro Gonzalez holds a PhD in Economics from FGV-EESP. He was a Visiting Scholar at Columbia University in 2004 and a fellow of the Microfinance Management Institute (MFMI) in 2005. Currently, he is Professor of Finance at FGV-EAESP and head of the Center for Microfinance Studies at the same institution. He has been lecturing and presenting research in Brazil and other countries, such as China (University of Beijing, 2008 and 2009) and the United States (Stanford University, 2008).

Heather Horst is a sociocultural anthropologist at the UC Humanities Research Institute, University of California, Irvine. She studies the relationship between place, space and new media in the Caribbean and North America. She is the co-author of *The Cell Phone: An Anthropology of Communication* (Horst and Miller, 2006), the first ethnography of new communication technologies and poverty in the developing world, and *Hanging Out, Messing Around, and Geeking Out: Kids Living and Learning with New Media* (Ito, et. al. 2009). Heather holds a PhD in Anthropology (Material Culture Studies emphasis) from University College London.

Catherine Howard holds a MSc in Material Anthropology and Museum Ethnography from Oxford University, and a BA in Cultural Anthropology from the University of California, Los Angeles. She is an ethnography practitioner and strategy and innovation consultant at Jump Associates interested in the role of design in creating experiences and mediating relationships between people and communities. Her recent academic work examines the role of photography in self-representation among indigenous communities.

Billy Jack (guest presenter) is an Associate Professor in the Department of Economics at Georgetown University, where he teaches public finance and development. He has held positions with the IMF, the US Congress, Sydney University, and the Australian National University. His current research interests include empirical studies of microfinance and mobile banking in Kenya, as well as road safety and health care delivery in Africa. He is author of *Principles of Health Economics for Developing Countries* (1999).

Lakshmi Kumar has a PhD in Economics from IIT Madras. She is also a graduate in Mathematics and in a postgraduate program in Econometrics from the University of Madras. She has over 15 years of experience in research and teaching. Prior to joining IFMR, Lakshmi Kumar worked in The Madras Chamber of Commerce & Industry as an economist for about three years. She has taught Economics in the graduate program in Rizvi College and Sophia College in Mumbai, and worked on several research projects in SP Jain Institute of Management, Mumbai as a Research Associate. Her research interests include efficiency, benchmarking, and general equilibrium model in banking and gender dynamics in microfinance and developing micro insurance products for rural health insurance in development.

Aldo Madariaga is a sociologist at the University of Chile, where he has taught Economic Sociology. He is currently obtaining a diploma (PGDip) in Public Policy Analysis at the same university. He has carried several funded research projects oriented towards public policy and pension systems. At the present he is a research assistant in the Social Development Division at the Economic Commission for Latin America & the Caribbean (ECLAC).

Edwin Clifford Mensah received his Master of Economics and PhD in Economics degrees 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. He is also a visiting Professor of Economics at Valley View University-Ghana (West Africa). He is the author of the book *Economics of Technology Adoption: A Simple Approach* (2007) and a number of peer reviewed journal publications.

Isaac Busayo Oluwatayo is a lecturer in the Department of Agricultural Economics and Extension Services, University of Ado-Ekiti, Nigeria. He is an agricultural/development economist with extensive experience in rural welfare analysis, development policy, gender studies and social protection issues. He obtained his PhD in Agricultural Economics from the University of Ibadan, Nigeria. Isaac has been awarded a number of grants and fellowships (academic and research) both locally and internationally. He has conducted research and published extensively on poverty studies, food security, vulnerability and risk. His current research interest spans climate change, rural livelihood, child and youth studies and food policy analysis.

Titilayo B. Oluwatayo holds a BSc and MSc in Animal Science from the University of Ibadan, Nigeria. She likes raising poultry and small ruminants and has worked as a research assistant in a number of poultry units within the Ibadan metropolis. As a teacher and researcher, she enjoys practical demonstration in poultry enterprises and formulation of low-cost feed. Mrs. Titilayo Oluwatayo is currently an employee of the Teaching Service Commission (TESCOM), Oyo State Government, Nigeria.

Nicolás Pérez has a degree in Sociology from the University of Chile and a diploma (PGDip) in Advanced Social Data Analysis from the Pontifical Catholic University of Chile. He is currently working as Director of Studies in a local private consultant agency where he has participated in research related to the fields of finance, telecommunications and small business.

Leon Perlman (guest presenter) is the founding and current Chairman of WASPA, the mobile industry association in South Africa and Vice-Chairman of IARN, the international mobile VAS regulators association. An internationally recognized expert on mobile commerce, he holds the degrees of BSc, BSc (Hons), MSc, BProc, LLB, and is currently completing a Doctorate of Laws (LLD) on mobile payments at the University of South Africa. He consults for many governments and m-payment companies as well as for financial and telecommunications regulators worldwide. A former scientist, he has been in the telecommunications industry since the early 1990s. As a sought-after international speaker, he has chaired and spoken at many international mobile, legal and telecommunications conferences worldwide for over 17 years. He has lectured and taught technology convergence and technology law at Columbia Law School (New York), the University of Cape Town, the University of Witwatersrand, the University of South Africa, and the University of Toronto. He is an associate of CITI at Columbia Business School and is a visiting scholar at New York Law School. He has headed the telecoms law division at Michalson's, a boutique ICT law firm based in Cape Town and Johannesburg. In 1996 he founded one of the world's first dedicated mobile portals, Cellular Online (www.cellular.co.za). It is now one of the world's largest, most respected, and most successful mobile and telecom resources on the Internet.

Anke Schwittay is the co-founder and Director of Research of RiOS Institute. She holds a PhD in Anthropology from the University of California at Berkeley, where she also has been lecturing on capitalism, development, technology and social entrepreneurship. She is the author of *Silicon Valley's Emerging Markets: Global Corporate Citizenship and Entrepreneurship in the IT Industry*, which is based in several years of ethnographic research among high-tech corporations in Silicon Valley, as well Latin America and India. She is currently conducting research on social innovation in Silicon Valley and Central America.

Eric Silverman is Associate Professor of Anthropology in the American Studies and Human Development departments at Wheelock College in Boston. He is also a visiting scholar at the Women's Studies Research Center at Brandeis University. Since the late 1980s, Eric has conducted research among the Iatmul people in Papua New Guinea, studying ritual, identity, gender, families, children, and modernization, among other topics. Eric received his PhD in Anthropology from the University of Minnesota. He has published many articles, chapters, and one book about the Iatmul. His study about money is part of a wider project titled "Modernizing Men and Families in Postcolonial Papua New Guinea."

Erin Taylor is a lecturer in the Department of Anthropology at the University of Sydney, Australia. Her edited book, *Fieldwork Identities in the Caribbean* (2010, Caribbean Studies Press), explores the complexities involved in researchers' negotiations of their identity in the field. Taylor's research concerns the politics of place and poverty in a squatter settlement in Santo Domingo, Dominican Republic. Her article, "Poverty as Danger: Fear of Crime in Santo Domingo" (2009, *International Journal of Cultural Studies*) discusses how the material appearance of Santo Domingo's squatter settlements contributes to their criminalization, and how residents respond to this discourse of fear. A second article, "From el campo to el barrio: Memory and Social Imaginaries in Santo Domingo," analyses how rural to urban migrants draw upon their former identities as rural dwellers to construct a place of belonging in the city.

Robert Tembo is a lecturer/researcher and Head of the Department in Social Development Studies at the University of Zambia. His research interests include health issues, particularly HIV/AIDS, social protection, gender, and child welfare issues. He has over 15 years of work experience in a wide range of research activities. These include social policy analysis, as well as institutional and program evaluation. Mr. Tembo has conducted consultancies for various clientele in Zambia and abroad such as Commonwealth Youth Programme, IDRC, SIDA, USAID, UNICEF, UNDP UNFPA, and the World Bank. He has also published in international journals and books particularly on HIV/AIDS in Zambia.

AKM Ahsan Ullah is Assistant Professor at The American University in Cairo and Associate Director of the Centre for Migration and Refugee Studies (CMRS). He received his PhD from the City University of Hong Kong in International Population Migration and his MSc in Regional and Rural Development Planning (RRDP) from the Asian Institute of Technology (AIT), Thailand. He also has a Masters of Social Sciences (MSS) in Public Administration from the University of Dhaka.

Kurt von Mettenheim is Professor of Political Sociology, Chair of the Social and Legal Sciences Department, and faculty member in the Doctoral Program in Public Administration and Government at the Getulio Vargas Foundation São Paulo Business School (Escola de Administração de Empresas de São Paulo, Fundação Getulio Vargas, FGV-EASP). Formerly a university lecturer in Brazilian Studies at the University of Oxford and fellow at St. Cross College, he has taught at Columbia University, the University of Pittsburgh, the Universidade de São Paulo, and Universidade de Brasília. Dr. Mettenheim is author of *The Brazilian Voter: mass politics in democratic transition, 1974 – 1986* (1995), editor of *Government Banking: New Perspectives on Sustainable Development and Social Inclusion from Europe and South America* (2008) with Maria Antonieta Del Tedesco Lins, *Presidential institutions and democratic politics: comparing regional and national contexts* (1997) and, with James Malloy, *Deepening democracy in Latin America* (1998). Dr. Mettenheim is currently completing two book manuscripts, *Federal Government Banking in Brazil* and *Financial Statecraft in Brazil*. He was founding editor of the *FGV Brazil Forecast - GVprevê*, a former Brazil desk officer for Multinational Strategies Inc., and is currently senior consultant on Brazil at the Gerson Lehrman Group Councils.

Rudy Yuly is a Seattle-based writer, editor, communications consultant and biographer who has served a wide range of clients with an emphasis on corporate social responsibility (CSR), higher education, and not-for-profit organizations.

Shaozeng Zhang received a BA in Sociology and a MA in Anthropology from Peking University, China. He was admitted to the PhD program in Anthropology at the University of California, Irvine, in September 2009 and is currently working on his dissertation project about the ongoing process of making carbon credit payment policy in the Brazilian Amazon based on the new CO₂ emission reduction scheme of REDD (Reduced Emission through Deforestation and Degradation), (to be) approved by United Nations Framework Convention on Climate Change in December 2009. Shaozeng's research looks at the coproduction of expert knowledge and politics in Brazil's REDD policymaking in the shifting context of global climate change politics.

Discussants

Jonathan Donner is a researcher in the Technology for Emerging Markets Group at Microsoft Research India in Bangalore. His primary research interests concern the economic and social implications of the spread of mobile telephony in the developing world. He is currently based in Cape Town, South Africa. Previously he was a post-doctoral research fellow at the Earth Institute at Columbia University. He has also been a consultant with the Monitor Group in Cambridge, MA, and with its spin-off, the OTF Group. He has a PhD from Stanford University in Communication Theory and Research.

Julia Elyachar is Assistant 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.

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 is the Director of the Culture, Art, and Technology Program at Sixth College at the University of California, 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, political blogging, and congressional hearings on the Internet. Liz will be a virtual discussant as conference blogger for IMTFI.

Scott Mainwaring is a senior researcher at Intel. Scott has a broad and eclectic background in computer, cognitive, and social sciences. For the last 15 years, Scott 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, Scott 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 is working as part of a large collaborative project within PaPR, "Consumerization," which seeks to understand the processes by which abstract conceptions of "the global consumer of technological goods and services" in practice come to structure and motivate the aspirations, perceptions, and behaviors of people, governments, development NGOs, and businesses around the world. Scott has an AB in Computer Science from Harvard University and a PhD in Cognitive Psychology from Stanford University. He is External Advisory Board Chair for the Institute for Money, Technology, & Financial Inclusion.

Olga Morawczynski spent four years studying the adoption, usage and impact of M-PESA as part of her doctoral degree. She has also studied mobile money and branchless banking systems in other countries including India, Tanzania and Uganda. Olga has collaborated with several partners during her research including CGAP, Microsoft Research India and the Bill and Melinda Gates Foundation. Currently, Olga is working with the Grameen Foundation in Uganda. She is piloting a new product that mobilizes small value savings via mobile money agents and links rural individuals to formal banking services. Olga's work has received recognition. She was awarded a PhD scholarship by Microsoft Research. Her paper on M-PESA was also noted by the GSMA Development Fund Report as being in the "top 20" of the field. Olga continues to publish in peer-reviewed journals, present at international conferences and undertake consultancy opportunities.

David Pedersen earned his PhD in Anthropology at the University of Michigan in 2004 and is Associate Professor of Anthropology at the University of California, San Diego. His interests include historical anthropology, modernity, capitalism, and transnational migrant life. His regions of interest include Latin America, the United States, El Salvador, and California. His book, "Value in Person" is coming out next year from University of Chicago Press.

Mark Pickens is a Microfinance Specialist with CGAP, a policy and research center working to improve access to finance for the unserved in developing countries. CGAP is housed at the World Bank, and its Technology Program is supported by the UK's Department for International Development and the Bill and Melinda Gates Foundation. Mark leads CGAP's work on customer adoption with new banking technologies aimed at low-income consumers. His work has been quoted in *The Economist*, *The Banker*, and CNN.com. Prior to joining CGAP, Mark worked as a microfinance consultant for banks and microlenders in Cambodia and Bosnia, launched an award-winning web portal for progressive news in New York City, and founded an enterprise extending basic health care in Madagascar. He holds a MA from Columbia University.

Poster Session

Beatrice Magembe holds a Bachelor's of Commerce degree with a major in Accounting from the University of Nairobi, Kenya and a MBA degree from Colorado State University. She is currently a senior lecturer in the Department of Accounting and Finance at the University of Botswana.

Kenneth Omeje is a Professor of International Relations at the United States International University (USIU) in Nairobi, Kenya and has 20 years of professional academic experience. His educational qualifications include: PhD in Peace Studies from the University of Bradford, MA degree in Peace & Conflict Studies from the European Peace University in Burg/Schlaining, Austria, as well as a MSc degree in International Relations and BSc (Second Class Upper Division) in Political Science & Sociology – both from the University of Nigeria, Nsukka.

Syed Aiman Raza has a PhD in Anthropology from the University of Delhi in Delhi, India. He received a doctoral fellowship from the Indian Council of Social Science and Research (ICSSR) and lectures at the Shia Degree College.

Svetlana Tyuhteneva graduated with an MA in History from Altai State University, Department of Archaeology and Ethnology, Faculty of History, Russia in 1989. She received her PhD in Ethnography, Ethnology and Anthropology, Center for Asia and Oceania Studies, Institute for Ethnology and Anthropology of RAS, Moscow, Russia in 1996. She is currently at the same Institute, continuing to explore the culture of Altai. She is the author of two books (one co-authored), has written more than 50 publications in journals and collections of articles, and is an expert of the Network for Ethnic Monitoring and early warning of conflicts in the Republic of Altai.

Francis Wambalaba is the Director of Academic Research and Academic Programs Development at the United States International University, Kenya. He has a PhD in Urban Studies and Regional Science from Portland State University.

Akosa Wambalaba completed some work toward a PhD in Education Administration from 1993-1994. She is a lecturer at the United States International University, Kenya.

IMTFI Team

Bill Maurer is Professor of Anthropology and Law at the University of California, 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 latter 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 BA in Political Science with honors from Wellesley College and a MFA in Creative Writing from the University of Washington in Seattle. Jenny previously worked as Managing Editor for *Contemporary Sociology*, a journal of reviews sponsored by the American Sociological Association.

Susan Patterson is Administrative Assistant for the Institute for Money, Technology and Financial Inclusion. She completed a BA in English at Florida Atlantic University and has a BS in Business and Accounting from University of Phoenix. She worked in the software industry for 15 years with Geac Computers Inc., a Canadian company, managing accounting for four divisions including the multinational Hotel Systems Division. She has been Controller of two mortgage companies and has consulted for a variety of private and public companies.

Stephen C. Rea is a third-year PhD student in Anthropology at the University of California, Irvine, and a graduate research assistant for the Institute for Money, Technology and Financial Inclusion. He received his BA in Cross-Cultural Relations from Simon's Rock College of Bard in 2003 and a AM in Social Sciences from The University of Chicago in 2005. Stephen does his fieldwork in South Korea where he works with online computer gaming communities. His research interests include processes of situated learning, socialization, and embodied knowledges.

Morgan Romine is a fourth year PhD student in Anthropology at the University of California, Irvine, and a graduate research assistant for the Institute for Money, Technology and Financial Inclusion. She received her BA in Cultural Anthropology from the University of California, Berkeley in 2003. Before beginning her graduate studies at UCI, she spent four years with video game publisher Ubisoft in San Francisco doing community management and online marketing while also managing an all-female team of professional video gamers sponsored by Ubisoft. Morgan's current research interests include sociality in online video game communities, collaborative and competitive gaming practices, social networking and communications technology, constructions of gender in gamer culture, and design practices within game development studios. Her dissertation research aims to look at how social phenomena like deviance (i.e. "griefing"), addiction, trade economy, and complex collaborative efforts (i.e. dungeon raids) are produced by how players and makers jointly imagine and interact with their online game world.