

# CALL FOR PROPOSALS

The Institute for Money, Technology & Financial Inclusion at the University of California, Irvine is seeking 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.

## IMTFI RESEARCH FELLOWSHIPS 2015-2016

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

- Role of gender, age, rank or status, economic class, occupation, age, physical capacity, or geography in existing monetary practices
- Effects and unintended consequences of technological innovation
- Women and girls in the mobile money/digital payment story
- Perceived need (or desire) to have and use digital financial services in comparison to competing interests (e.g. education, safety, food, health)
- Managing, negotiating and converting “currency” in daily life
- Impact of technological innovations on habits, customs, and ideas around money, wealth, and value (this includes electronic grant and salary disbursements, G2P payments, ATMs, new card products, cryptocurrencies, NFC devices and branchless banking)
- Public, private, non-profits, and social entrepreneurs in the mobile money space
- Unmet financial needs for small merchants
- Effect of emerging domestic and international value transfer and remittance technologies on livelihoods, scales of social comparison, investment, spending, and migratory practices
- Data management, data privacy and security for new digital payment users

Topics may include proposals specific to mobile money platforms, policies, and user uptake:

- Effect of increasing competition
- Impact of smartphones on mobile money or people’s adoption of digital payment services
- Changes for “informal” and/or potentially fraudulent practices as mobile and electronic payments interface with cash payments or other accounting practices
- Trust and mobile money adoption
- Interest payments, prizes and games to incentivize mobile money
- Necessary policy and industry interventions for expansion of mobile money

### SUBMISSION DEADLINE

APRIL 1, 2015

### DECISIONS WILL BE ANNOUNCED BY

July 1, 2015

### ELIGIBILITY NOTES GUIDELINES

**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.

**Submission Guidelines:** A more detailed call for proposals can be found on IMTFI’s website at [imtfi.uci.edu](http://imtfi.uci.edu). Proposals must be submitted online. Emailed proposals will not be accepted. If you cannot submit electronically, you may FAX or mail your proposal to the address below:

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Questions may be emailed to [imtfi@uci.edu](mailto:imtfi@uci.edu).  
Telephone inquiries: +1-949-824-2284