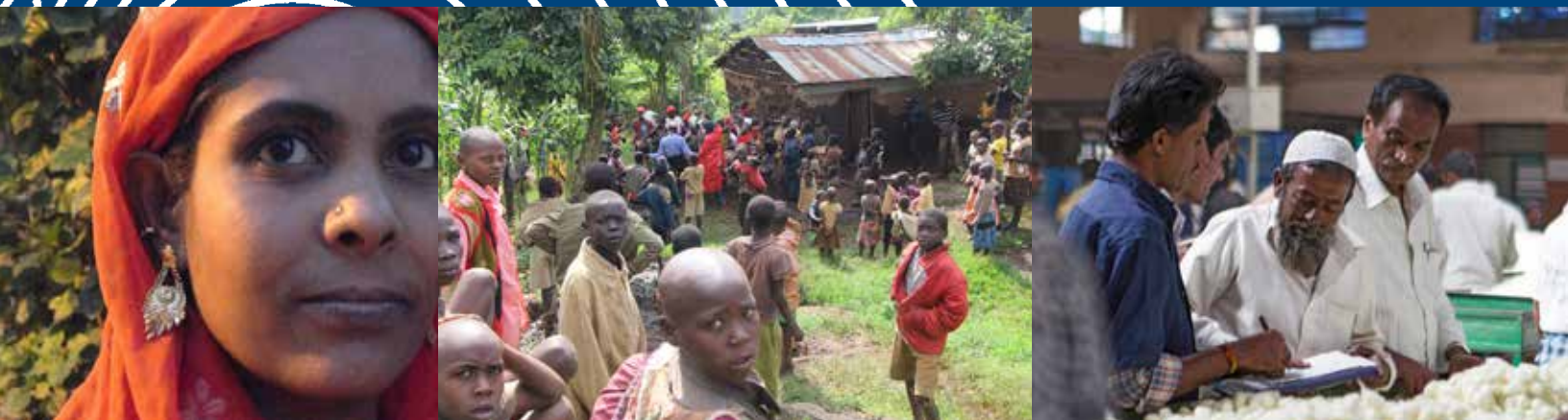


Insight and Impact

**IMTFI's Seventh
Annual Conference for
Funded Researchers**



**APRIL 20-21, 2016
UC IRVINE**

IMTFI

INSTITUTE FOR MONEY, TECHNOLOGY
& FINANCIAL INCLUSION

DAY 1: WEDNESDAY, APRIL 20

- 8:15am** **Check-in and Registration**
- 8:45am** **Welcome and Introduction by Director Bill Maurer**
- 9:00 – 10:30am** **Session 1: The Sharing Economy? Women and Girls and their Ties and Tensions, Discussant: Erin McDonald, Women's World Banking**
- “To Send or to Carry? Gendered Evaluations of Formal and Informal Remittance Practices in Migrant-Origin Villages in Central Java, Indonesia” by Carol Chan, University of Pittsburgh
- “Generational Tensions in the Uptake of Digital Financial Services: Adolescent Girls and Adults in Nigeria” by Jude Kenechi Onyima, Nnamdi Azikiwe University
- “Group versus Individual Strategies: Dynamic Social Networks of Mobile Money among Unbanked Women in Western Kenya” by Sibel Kusimba, American University
- 10:30 – 11:00am** **Break**
- 11:00am – 12:30pm** **Session 2: Ecologies in Crisis: Transferring, Converting and Marketing Value in Unstable Times, Discussant: Rosa Akbari, International Rescue Committee (IRC)**
- “Managing, Negotiating, and Converting ‘Currency’ in Daily Life in a Multicurrency Environment of Zimbabwe” by Innocent Tonderai Mahiya, Women’s University in Africa, and Simbarashe Gukurume, University of Cape Town
- “Financial Security: Laborers’ Transfer of Value from Karachi’s Marketplaces to Tribal War Zones in Pakistan” by Noman Baig, Habib University
- “Strange Intersections: Humans, Technology and Disaster in a Himalayan Valley” (Nepal) by Kabir Mansingh Heimsath, Lewis & Clark College
- 12:30 – 2:00pm** **Lunch (provided with registration)**
- 2:00 – 3:30pm** **Session 3: Accessories to Technology: Mobile Financial Services, Risk and Insurance, Discussant: Ananya Roy, UCLA Luskin**
- “Assessing the Need and Feasibility for Using Pre-Paid Card Technology in Delivering Added Services to Micro Finance Customers in Selected Regions of Uttar Pradesh” (India) by Debashis Acharya, University of Hyderabad and Tapas Kumar Parida, State Bank of India
- “The Curious Case of Mobile Micro-insurance in South Africa: A View from Above and Below” by Christopher Paek, London School of Economics
- “Sports Betting in Uganda: Causes and Consequences” by Sylvan Herskowitz, UC Berkeley
- 3:30 – 4:00pm** **Break**
- 4:00 – 5:30pm** **IMTFI’s X Factor: Applying and Translating Innovative Research - Alumni Panel, Discussant: Divine Fuh, University of Cape Town**
- “How Research Can Make a Difference Locally: The Case of Overseas Remittances in the Philippines” by Jeremaiah Opiniano
- “Translating Research into Product Design: Interactive and Innovative Financial Education Modules to Improve the Financial Behavior of Targeted Populations in India” by Deepti KC
- “Juggling Currencies in Transborder Contexts: Mexico/US” by Magdalena Villareal
- 5:30 – 7:00pm** **Wine reception with dinner (provided with registration)**

DAY 2: THURSDAY, APRIL 21

- 8:30am** **Check-in and Registration**
- 9:00 – 10:30am** **Session 4: In _____ We Trust: The Contingencies of Social and Financial Protection, Discussant: Kate McKee, Consultative Group to Assist the Poor (CGAP)**
- “The Role of Mobile Money in Social Protection Networks in Two Rural Areas of Colombia” by Maria Elisa Balen and Andrea Beltrán, Universidad Externado de Colombia
- “Dimensions of Electronic Fraud and Governance of Trust in Nigeria’s Cashless Ecosystem” by Oludayo Tade, University of Ibadan and Oluwatosin Adeniyi, University of Ibadan
- “Intermediaries, Cash Economies, and Technological Change in Myanmar and India” by Janaki Srinivasan, International Institute of Information Technology Bangalore (IIITB) and Elisa Oreglia, SOAS, University of London
- 10:30 – 11:00am** **Break**
- 11:00am – 12:30pm** **Session 5: Small Size Big Impact? Management of Financial Opportunities and Constraints by Micro-entrepreneurs and Small Merchants, Discussant: Olumide Abimbola, Max Planck Institute for Social Anthropology**
- “Influence of Mobile Money on Control of Productive Resources Among Women Micro Entrepreneurs Participating in Table Banking - Nakuru, Kenya” by Milcah Wavinya Mulu-Mutuku, Egerton University and Castro Ngumbu Gichuki, Egerton University
- “Informal Loan Trap: Bombay 5-6 and its Effect on Tacloban Micro-entrepreneurs” (Philippines) by Rosalita M. Dula, and Marilou Pelenio Grego, Eastern Visayas State University
- “Assessing Unmet Needs of Small Merchants in Adopting Digital Payment Systems in Southern Ghana” by Clement Adamba, University of Ghana
- 12:30 – 2:00pm** **Lunch (provided with registration)**
- 2:00 – 3:30pm** **Session 6: Up(S)takes of New Financial Tools and Technologies, Discussant: Sonia Arenaza, Better Than Cash Alliance, UNCDF**
- “Separate Self, Interdependent Self and New Financial Technologies – Lessons from Rural Southern India” by Venkatasubramanian Govindan, French Institute of Pondicherry
- “Cross-border Transfers as a Strategic Tool to Promote the Diffusion of Mobile Money in Rural Areas. The Case of Burkinabe Diaspora Living in Ivory Coast” by Solène Morvant-Roux, University of Geneva, Simon Barussaud, University of Geneva and Dieudonné Ilboudo, National Centre of Scientific and Technological Research in Ouagadougou (CNRST/INERA)
- “Exploring Rosca Dynamics with a Cambodian Factory Worker Board Game” by Andrew Crawford
- 3:30 – 4:00pm** **Break**
- 4:00 – 4:30pm** **Keynote Address — “Buckle up! An Eclectic Journey of Mobile Money in Kenya (and Beyond) — Insights & Impacts of Research” by Ndunge Kiiti, Visiting Professor, CIIFAD, Cornell University**
- 4:30 – 5:00pm** **Closing Remarks - Director Bill Maurer**

DAY 3: FRIDAY, APRIL 22

- 9:00am – 12:00pm** **Methods and Research Design: IMTFI Fellows Workshop (Closed-door; by invitation only)**
- Lead by Ursula Dalinghaus & Mrinalini Tankha (IMTFI/UC Irvine)

Debashis Acharya has a PhD in Economics. He is currently a faculty member of the School of Economics, University of Hyderabad, India. His research interests are in the areas of macro-monetary economics, financial economics, and inclusive finance. He has published papers in these areas in international and national journals. Debashis has recently completed projects relating to financial inclusion funded by Indian Institute of Banking and Finance as part of its annual Macro Research Award, UGC-UPE-2 program of University of Hyderabad, and the Shastri Indo Canadian Institute.

Clement Adamba is a Project Coordinator at the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana, Legon. Clement received his PhD and MPhil degree in Development Studies from the University of Ghana and a degree in Bachelor of Education in Economics from the University of Education, Winneba. Clement has over 15 years of experience as a professional teacher working in both rural and urban areas. He also has extensive training and experience in research, project development and management, monitoring and evaluation, partnership development and advocacy. Clement has vast research experience in Ghana and has published extensively in reputable international journals.


Oluwatosin Adeniyi received his PhD and teaches at the Department of Economics, University of Ibadan, Nigeria. His research interests include development issues, international macroeconomics, socio-economics and mobile money. His publications in these areas have appeared in reputed journals.

Noman Baig is an Assistant Professor in the School of Arts, Humanities and Social Sciences at Habib University, Karachi. He completed his PhD in Anthropology at the University of Texas, Austin. His doctoral research investigated subject formation at the interstices of economy and religion in contemporary Pakistan with a focus on the shaping of merchants' subjectivity in Karachi's contemporary marketplace. The study also examined how the socio-political response to the "War on Terror" involve fundamental questions of financial autonomy and independence as reflected in the monetary struggles of merchants. His current research interests include self and subjectivity, economic anthropology, religion, cities, money and markets.

Maria Elisa Balen is an associate researcher of the Grupo de Protección Social at the Universidad Nacional de Colombia where she is carrying out a comparative study of mobile banking regulation in Bolivia and Colombia. She holds a BA in History from the Universidad Nacional de Colombia, and an MSc and PhD in Sociology from the University of Bristol. Dr. Balen is interested in the sociology of money, critical accounting, perspectives of governance and the sociology of knowledge. In the past she has worked in various social programs with an emphasis in education that include a transition program for youths to go back into school, a rural libraries network, and a program to promote the engagement of students with public policy. In her PhD she researched the implications of a conditional cash transfer program in Colombia, analyzing techniques and experiences surrounding information production, money/finance, women's empowerment and changing modes of politics. She has been active in discussions around the role of conditional cash transfer programs in changing social protection systems in various scenarios including the Second ISA Forum of Sociology in Buenos Aires (2012) and the Colombian XI National Sociology Congress in Medellín (2014), having recently co-authored an article on the subject entitled "Policy Transfer: an invitation to revisit the work of Latour, Star and Marres" (2015).

Simon Barussaud is presently completing his PhD on Entrepreneurship Policies and SME development in Burkina Faso. He is a teaching assistant in French and Burkinabe at the Global Studies Institute at the University of Geneva, Switzerland. He holds a Master's Degree in Socioeconomics and a Bachelor's Degree in International Relations. His research interests include Entrepreneurship Promotion, SME Development, and Financial Innovation and Mobile Money diffusion. He has collaborated in research projects with different organizations both in Europe (Global Studies Institute, International Labor Office) and in West Africa (CAPES and MEBF) in the areas of his interest. He has also conducted geo-marketing studies and socioeconomic surveys on Mobile Banking adoption for Airtel Burkina.

Andrea Beltrán works as a researcher of the Grupo de Protección Social at the Universidad Nacional de Colombia, where she is carrying out research on the role of the state in the production and reproduction of territorial inequalities and teaches political sociology and qualitative research methods at Universidad Externado



de Colombia. She holds a Masters in Sociology from Paris 8 in France and a BA in Government and International Relations from the Universidad Externado de Colombia. She is interested in the sociology of public action and has experience in methodological design and implementation of studies for alliances between public and civil sectors.

Carol Chan is currently completing her PhD in Anthropology at the University of Pittsburgh. Her work focuses on the gendered and moral perceptions and experiences of development, failure, and violence in migrant-origin villages of Central Java, Indonesia. She has been a Chancellor's Research Fellow at the University of Pittsburgh, and a visiting scholar of the Center of Asia-Pacific Studies, University of Gadj Mada in Yogyakarta, Indonesia. Her journal article "Gendered Morality and Development Narratives: the Case of Female Labor Migration from Indonesia" was recently published in *Sustainability* 6 (10): 6949-6972.

Andrew Crawford is an Adjunct Research Associate in the Department of Banking and Finance at Monash University, Australia. He began research in microfinance at Monash and moved to Cambodia in 2010 as an AusAid Youth Ambassador based at the Cambodia Microfinance Association (CMA). Over two years he assisted CMA in developing their technology capacity including a website and microfinance data exchange. He has conducted research into the profitability and outreach of Cambodian microfinance while also studying the Cambodian language. Since 2012 he has continued microfinance research work and presented conference papers at the University of Agder, Norway, the University of Surrey and the University of California, Irvine. Previously he also worked as a Research Assistant at the Australian Centre for Financial Studies to help develop the historical Australian Equity Database. In 2014/2015 he undertook a project on Financial Education via Television Comedy with the IMTFI. Currently, Andrew is studying for a Masters of Politics, Philosophy and Economics at the University of Hamburg.

Rosalita Morillio Dula is a social instructor at the Eastern Visayas State University, Philippines. She got her MA in Teaching Social Sciences from the University of Eastern Philippines Catarman N. Samar, Philippines and her doctorate in Educational Administration from Northwest Samar State University Calbayog City, Philippines. She has held faculty positions in Philippine

Association for Graduate Education, Eastern Visayas State University Faculty Association, and PSU Balanga Campus, Bataan City, Philippines. Her research interest revolves around migrants, micro-entrepreneurs and informal loan practices in the Philippines.

Castro Ngumbu Gichuki is pursuing a PhD programme in Agricultural Economics and Management at Nanjing Agricultural University and holds a M.Sc. degree in Community Studies and Extension from Egerton University Kenya. Presently, he is a part-time lecturer at Maasai Mara University Kenya. His areas of expertise are social entrepreneurship, community development and extension. His field of research is related to community banking groups and women's entrepreneurship. He is currently undertaking research on informal groups' synergy focusing on performance of village savings and credit associations in Kenya.

Venkatasubramanian Govindan is a Permanent Research Engineer at the Department of Social Sciences, French Institute of Pondicherry. He received his PhD in Sociology from Pondicherry University, India. He has been involved as a research associate in various research projects on issues related to rural employment and micro-finance in India with the Agence Nationale de la Recherche and the ILO. He has had extensive fieldwork experience that spans more than 15 years and has conducted in-depth qualitative and quantitative survey in rural and semi urban areas of India on migration and household indebtedness. His research interests encompass household circumstances with reference to work opportunities, income, health, savings and borrowing practices, sources of lending, employee-employer relationship, rural financiers and chit funds and mobilization of financial resources.

Marilou Pelenio Grego is a full-time instructor at the Eastern Visayas State University, Philippines. She has been an Adviser of the AB – Economics graduating students at the Eastern Visayas State University from 2012 up to the present. She serves as enumerator in regional research projects in Eastern Visayas. She has a BA from the Eastern Visayas State University, Tacloban City, and a Master of Business Administration from the University of Eastern Philippines, Catarman, Northern Samar, Philippines. She is the Associate Member of Council of Region VIII, Philippines, Incorporator Corporate Secretary at the Strategic Research and Policy Study Group Inc. Tacloban City, Philippines, Associate Member

of Council of Deans and Educators in Business – Region 8, Eastern Visayas Chapter.

Simbarashe Gukurume is a doctoral fellow at the Institute for the study of Humanities in Africa (HUMA), University of Cape Town. He holds a BSc degree in Sociology and an M.Sc in Sociology and Social Anthropology from the University of Zimbabwe. From 2010 -2014, he worked as a lecturer at Great Zimbabwe University in the department of Sociology and Social Anthropology and has been a Graduate Teaching Assistant at University of Zimbabwe (2008-2010). His research interests focus more broadly on money and its intersections with prosperity gospel, consumerism and livelihoods. His current research project involves mobile money transactions in a multi-currency environment in Zimbabwe.

Sylvan Herskowitz is a PhD student in the Department of Agricultural and Resource Economics at the University of California, Berkeley. Sylvan has worked on four different impact evaluations projects in Liberia and Malawi including the programming and use of digital data collection tablets and has extensive experience managing data collections.


Dieudonné Ilboudo is a Burkinabe researcher at the National Centre of Scientific and Technological Research in Ouagadougou (CNRST/INERA). He has a PhD in Sociology and Migration Studies from the Houphouët Boigny University in Abidjan (Ivory Coast). He got his MA at the Science and Technic University of Lille (France). He is deeply engaged with issues related to land and property institution (ONF) and has collaborated in many strategic land reforms at different levels both regional and national (RAF and SNAT). He is also actively involved in issues related to social change and diffusion of technological innovation in rural areas and socioeconomic impact of mobile money diffusion in rural areas.

Deepti KC has a MA in Environmental and Public Health Engineering from Oklahoma State University and a MA in Fundraising Management and Nonprofit Administration from Columbia University. During her seven years of work in India with IFMR LEAD she commenced the 'Livelihoods Research Unit' within the organization that focused on conducting policy research on innovations and the scale-up of livelihoods and financial inclusion programs. She has provided consultation and technical assistance to government and non-govern-

ment implementing agencies on enhancing the service delivery mechanism through evidence-based policy recommendations. She has an extensive experience in Consumer Insights research, with technical knowledge of both qualitative and quantitative research tools.

Ndungo Kiiti is a Professor of International Development at Houghton College, in Houghton, NY and Adjunct Faculty at Emory University's Rollins School of Public Health, Department of Global Health, in Atlanta, GA. Currently, Dr. Kiiti is a Visiting Professor at the Cornell International Institute for Food, Agriculture and Development (CIIFAD). With a key focus on Africa and Latin America, Dr. Kiiti's work involves research, teaching, and publishing in the areas of communication, education, health and development. Her collaborative research projects, supported by IMTFI, highlight the use of mobile money technology by women's micro-credit groups and the 'Jua Kali' or informal business sector in Kenya. This year, in partnership with Cornell's Institute for African Development (IAD), Dr. Kiiti will be undertaking research on the use and impact of mobile money technology among smallholder farmers in Rwanda and Ethiopia. She serves on the boards of MAP International, a global health organization, and Jericho Road Community Health Center, both based in the U.S. Dr. Kiiti has a PhD in Communication from Cornell University, Ithaca, NY, which included a one-year study in International Health at the John's Hopkins School of Public Health, Baltimore, MD.

Sibel Kusimba is presently the Anthropologist in Residence, American University. She has more than 20 years of experience conducting anthropological research in Kenya and has received grants from the National Science Foundation, Northern Illinois University, American University, and Fulbright appointments through the US Department of State to Kenya. Her 2003 book, *African Foragers*, was named an outstanding academic book by the American Library Association. Her research conducted with funding from IMTFI is being published in the peer-reviewed journals *Information Technology in International Development (ITID)* and *Economic Anthropology*. Dr. Kusimba's work on social network analysis has been featured in webinars she has co-presented with founders of the m-PESA crowdfunding platform M-Changa and the American Anthropological Association. She is currently working on a book tentatively entitled *Mobile Economies: A New Kind of Currency in Kenya*.



Innocent Tonderai Mahiya is a final year PhD student at Rhodes University studying food security among the small scale farmers in Hwedza. Innocent holds a MA in Sociology and Social Anthropology both from University of Zimbabwe. He is currently the Departmental Chairperson at Women's University in Africa where he also teaches Introduction to Sociology, Qualitative Research Methods among other courses. He is well grounded in livelihoods issues of the poor and social dynamics created by uncertainties in both rural areas and urban areas having given the focus on his PhD. His research interests include social dynamics, money and livelihoods of the poor and qualitative research.

Kabir Mansingh Heimsath is an anthropologist working on urban space, landscape and contemporary art in Tibet and the general Himalayan region. He has a background in comparative religion and visual anthropology. His D.Phil research from University of Oxford focussed on the urban transformation of Lhasa, Tibet. Since 1996 Kabir has lived and worked between Kathmandu, Lhasa and Beijing as a guide, independent consultant and faculty for various US university study-abroad programs. Since 2013, Kabir has been teaching at Lewis and Clark College in Portland, Oregon.

Solène Morvant-Roux is lecturer and researcher at the University of Geneva, Switzerland and a research associate at the Cermi, Belgium. She holds a Masters degree from La Sorbonne, Paris, France and a PhD in economics from Lyon University, France. As a PhD candidate she was a research fellow at the Centre d'Etudes mexicaines et centroaméricaines, Mexico, (CEMCA). Since then she has been involved in several research projects on microfinance in Morocco, Mexico and in the Dominican Republic. Her current research themes include: financial inclusion and social policies, financial practices, over indebtedness, and rural credit markets.

Milcah Wavinya Mulu-Mutuku is a Senior Lecturer in the Department of Applied Community Development Studies, Egerton University, Kenya. She holds a PhD in Entrepreneurship from Jomo Kenyatta University of Science and Technology, Kenya. Her research interests encompass entrepreneurship and sustainable livelihoods with focus on rural, youth and female entrepreneurship. She has been involved in projects designed to enhance management and technical skills among women micro entrepreneurs as well as management of food safety through by reducing pesticide residues on vegetables

using a market chain approach. Milcah has been involved in promotion of cassava production and utilisation through commercialization; and empowering youth with agri-entrepreneurial knowledge and skills.

Jude Kenechi Onyima is a lecturer at Nnamdi Azikiwe University, Awka, Nigeria. He has served as a consultant to the Nigerian Government and development agencies on a number of entrepreneurship and rural development programs in Nigeria. He was the principal investigator in the 2014 IMTFI research project: Mobile Money, Social Capital and Financial Behavior of women Cooperatives in Rural Nigeria. Jude holds a PhD in Rural Finance, a Master's degree in Economics and a Bachelor's degree in Science. He is a recipient of the Harry Frank Guggenheim research grant for Young African Scholars and an awardee of the IL0-ICA Young scholars program, 2015. Jude is a World Bank certified trainer of micro-finance program with over 8 years of consulting experience in both public and private sector. He has published extensively on rural finance, gender poverty, small and rural entrepreneurship and cooperative organizations. His research interests include rural livelihood, economics of conflicts, immigrant entrepreneurship and financial inclusion.

Jeremiaah M. Opiniano is Executive Director of the Institute for Migration and Development Issues (IMDI) and Assistant Professor of Journalism at the University of Santo Tomas, Manila. On behalf of the Institute, Mr. Opiniano had done consulting projects for the German International Development Cooperation (GIZ) and the International Organization for Migration (IOM). Together with economist Dr. Alvin Ang of UST, Mr. Opiniano developed a research tool called the Remittance Investment Climate Analysis in Rural Hometowns (RICART) that aims to assess the potentials of rural birthplaces for overseas remittances' investment and entrepreneurial activities. RICART won for Dr. Ang and Asst. Prof. Opiniano the grand prize (Japanese Award for Most Outstanding Research in Development) in the 2011 Global Development Awards and Medals Competition, organized by the Global Development Network. He has a M.A. in Professional Studies (MPS) in Development Communication from the University of the Philippines.

Elisa Oreglia received her PhD from the UC Berkeley School of Information and is a lecturer at SOAS, University of London. She studies the appropriation

and circulation of new media among marginal users in China and Southeast Asia, with a particular focus on local knowledge production and information sharing practices. She is currently researching the self-invention of new media users in rural China, and the “digital imagination” in Myanmar.

Christopher Paek is a PhD candidate at the International Development Department of the London School of Economics and Political Science, London, UK. His research interests broadly encompass the evolving role of the private sector, particularly large corporations in processes of socio-economic development and poverty alleviation. His thesis project, due for completion in the fall of 2017, focuses on the politics behind the emerging microinsurance markets in South Africa and the growing influence of insurance companies on risk management strategies of low-income citizens. Christopher has been a practitioner in the development field for the past 6 years as a project management consultant for the United Nations Office for South-South Cooperation, housed in the UN Development Programme (UNDP).

Tapas Kumar Parida is a professional with 6 years of work experience in macro-economic research and planning in banks and research organizations. Presently, he is working as an economist at Economic Research Department of State Bank of India, Corporate Centre, Mumbai. Prior to joining State Bank of India, he worked with organizations like Indian Bank, Axis Bank, Planning Commission New Delhi. He is an alumnus of the Higher Education Department of Government of Odisha and Xavier Institute of Management Bhubaneswar (XIMB). He has completed his M.A. in Economics from University of Hyderabad where he also recently submitted his PhD thesis.

Janaki Srinivasan received her PhD from the UC Berkeley School of Information and is an Assistant Professor at the International Institute of Information Technology, Bangalore. She studies the political economy of information and ICT-focused development initiatives. Janaki is currently working on the role of intermediaries in ICT-based transactions among agricultural actors in India, and the role of information determinism in ICT-based initiatives.

Oludayo Tade received his PhD in the Department of Sociology University of Ibadan and he specializes in issues related to social problems and criminology. He has done extensive work in the media reporting on issues in the southwestern part of Nigeria for over more than a decade. A number of his scholarly publications on cybercrime, piracy, child trafficking, family issues, financial fraud, transactional sex/prostitution, and juvenile delinquency, among others have appeared in reputed international journals. Dr. Tade has won several travel and research grants for his research work and is an Associate member of the Nigerian Institute of Public Relations (NIPR) and member of Nigerian Union of Journalists (NUJ) and Nigerian Anthropological and Sociological Association (NASA). He is also a member of the Council for the Development of Social Science Research in Africa (CODESRIA), Dakar.

Magdalena Villarreal is a Mexican anthropologist. She completed her PhD (cum laude) at the University of Wageningen, Netherlands and is currently professor and senior researcher at the Center for Advanced Research and Postgraduate Studies in Social Anthropology (CIESAS). Her main areas of interest are the anthropology of money and debt, social differentiation (in particular gender, nationality, race and generation), poverty and international migration from an actor-oriented perspective. Her most recent books include *Antropología de la Deuda: Crédito, Ahorro, Fiado y Prestado en las Finanzas Cotidianas and Mujeres, Finanzas Sociales y Violencia Económica en Zonas Marginadas de Guadalajara*.

Olumide Abimbola is Research Fellow at the Max Planck Institute for Social Anthropology in Germany. He researches economic informality, regional trade, and the global movement of commodities. He is also a consultant at the African Development Bank and founder and editor of NigeriansTalk.org. He received his PhD in Social Anthropology at the Max Planck Institute for Social Anthropology, Germany, his Masters in Development Studies at Uppsala University, Sweden, and his B.A in Communication and Language Arts at the University of Ibadan, Nigeria.

Rosa Akbari is the Information & Communications Technology for Livelihoods Technical Advisor at the International Rescue Committee. In this role, Rosa helps identify practical areas to leverage lowest common denominator technologies throughout Economic Recovery & Development programs around the world. This includes supporting the ideation, business analysis, and implementation processes required to bring information and communication technology solutions to light. Before joining the IRC, Rosa was based in Cape Town, South Africa serving as a Senior Field Manager for Dimagi, inc.—an ICT4D (for development) social enterprise. Prior to Dimagi, Rosa conducted research on ICT and humanitarian logistics based in the Western Sahara refugee camps. Rosa's interest in humanitarian technologies began, however, while working for the US Department of Defense. In January 2010, she deployed to Haiti as part of a six-person civil-military unit tasked to augment hard communication networks after the earthquake. Upon return, she served as a coordinator for RELIEF, a quarterly field experimentation initiative co-hosted by the Naval Postgraduate School, National Defense University, and US Special Operations Command (USSOCOM). Rosa holds a Bachelor of Arts in Political Science and Economics from McGill University in Montréal, Canada.

Sonia Arenaza is the Managing Director of Inclusive Innovations, a consulting firm aimed at pushing the frontiers of inclusive innovations in emerging markets by using mobile technologies, electronic payments, and digital finance for development and also consults for the Better Than Cash Alliance (BTCA) to support the shift to digital payments for BTCA's worldwide country members. Mrs. Arenaza has eighteen years of experience working in international development, digital financial services, entrepreneurial investment, and financial inclusion. She has had the opportunity

to work with the private and public sector, policy makers, donors, and international organizations in more than thirty five countries across Africa, Asia, and Latin America. She has worked as a Global Director of Channels and Technology with Accion International where she provided advisory services in digital financial services and due diligence to Accion's partners and entrepreneurial investment fund. Sonia also has worked as a telecom and regulator advisor for the United Nations International Telecommunications Union. Before, she worked as a Strategic Planning Manager at the General Secretariat of the Andean Community. She began her career working for five years for a private management-consulting firm in Peru.

Divine Fuh is based at the University of Cape Town. He holds a B.Sc. (Honours) in Journalism & Mass Communication, and Political Science from the University of Buea, Cameroon, MA in Development Studies from the University of Botswana, and a PhD in Social Anthropology from the University of Basel in Switzerland. He has taught at the Universities of Basel in Switzerland, Western Cape and Stellenbosch in South Africa, Brasilia in Brazil, and the University of Tokyo in Japan. He has been a visiting fellow at the Centre for Modern Oriental Studies in Berlin, Germany, and the African Studies Centre in Leiden, the Netherlands. Fuh coordinates the Research Group "Fixing the City", which focuses on youth, precarity, agency, entrepreneurship, popular culture and sustainability. His research examines the ways in which people seek ways of "smiling" in the midst of "suffering" with specific interests in cities, precarity/uncertainty, agency and the quest for stability and human dignity – critically examining aspirations, hope, happiness and becoming. His current publications on youth and upcoming books engage with the basic question of how youth in African cities cope with the many challenges that the weakness of the state, the economy and the many aspects of the on-going processes of globalisation provokes. It explores how urban youth develop new modes of agency that allows them to maintain an active attitude despite the permanent difficulties of finding a place in a society that apparently does not have one for them. He is member of the Future Water Institute at the University of Cape Town.

Elizabeth Losh is an associate professor at William and Mary specializing in digital humanities. She is the author of *Virtualpolitik* (MIT Press, 2009) and *The War on Learning* (MIT Press, 2014). She has been live blogging

the annual IMTFI conference for a number of years and recently visited four IMTFI field researchers in different regions of India to find out how their research questions have developed over time.

Erin McDonald has expertise in research, evaluation, and policy leadership across intersecting fields that include social justice, women's issues, economic security and poverty alleviation, human services, public health, and organization development. In partnership with colleagues at Women's World Banking, Erin conceptualizes and implements dynamic research and learning strategies that seek to demonstrate the far-reaching impact of investing in women's access to financial tools as a means to long-term economic security, safety, and wellbeing. Previously, she was the Director of Strategic Learning at The New York Women's Foundation where she cultivated and institutionalized dynamic research approaches to determine "what works" for vulnerable women. Dr. McDonald was a lead researcher at The Urban Institute and also worked within government leading systems change efforts. She has a PhD in Public Health and Research from Johns Hopkins Bloomberg School of Public Health, a Masters in Public Policy and Evaluation from Johns Hopkins Policy Studies Institute, and is a trained bioethicist.

Kate McKee – Senior Policy Adviser, Responsible Finance and Graduating Extreme Poor Households into Sustainable Livelihoods, CGAP, USA. Kate McKee joined CGAP in 2006 and leads CGAP's research and policy advisory work on consumer protection and responsible finance. These work streams develop cost-effective tools and measures for policy makers and financial service providers, respectively, to ensure that delivery of financial services to lower-income consumers is transparent, fair and safe. They draw heavily on insights from consumer research and behavioral sciences. Kate also leads CGAP's work on Graduating Extreme Poor Households into Sustainable Livelihoods, which supports governments and others to scale up and adapt this proven, holistic, livelihoods-focused approach to poverty reduction and socioeconomic inclusion. Other CGAP responsibilities have focused on savings, responsible investing and the role of government in financial inclusion. Kate gained extensive policy, practitioner, and donor experience in community-driven development and microenterprise through her previous positions, including leadership roles at the US Agency for International Development, Self-Help in North Carolina, and the Ford Foundation.

Ananya Roy is Professor of Urban Planning and Social Welfare and inaugural Director of the Institute on Inequality and Democracy at UCLA Luskin. She holds The Meyer and Renee Luskin Chair in Inequality and Democracy. Ananya's research and scholarship has a determined focus on poverty and inequality and with focus on: how the urban poor in cities from Kolkata to Chicago face and fight eviction, foreclosure, and displacement; how global financialization, working in varied realms from microfinance to real-estate speculation, creates new markets in debt and risk; how the efforts to manage and govern the problem of poverty reveal the contradictions and limits of liberal democracy; how economic prosperity and aspiration in the global South is creating new potentialities for programs of human development and social welfare.

IMTFI Team Biographies

Bill Maurer is Dean of Social Sciences and Professor of Anthropology and Law, University of California, Irvine. He is the author of *How Would You Like to Pay? How Technology is Changing the Future of Money*, among many other publications. The Director of the Institute for Money, Technology & Financial Inclusion, funded by the Bill and Melinda Gates Foundation, he coordinates research in over 40 countries on how new payment technologies impact poor people's wellbeing. His work explores the technological infrastructures and social relations of exchange and payment, from cowries to credit cards. His work has had an impact on US and global policies for mobile payment and financial access, and it has been discussed in venues ranging from Bloomberg Businessweek to NPR's Marketplace. He was appointed to the Board on Behavioral, Cognitive and Sensory Sciences of the National Research Council in 2015, recently received a grant from the National Science Foundation for a new project on bitcoin, and consulted with the Department of Treasury on the redesign of the US \$10 bill. He received his BA from Vassar College and his MA and PhD from Stanford University.

Jenny Fan has been the Institute Administrator for the Institute for Money, Technology & Financial Inclusion since 2008. During this period, she has facilitated the execution of 147 individual research projects in 47 countries involving over 187 different researchers. She co-ordinates the dissemination of IMTFI research, report writing, and editing, and fosters collaborations and connections with and on behalf of IMTFI fellows in a variety of academic, policy, and other professional communities. She holds a B.A. in Political Science with honors from Wellesley College and an MFA in Creative Writing from the University of Washington. She previously worked as Managing Editor for *Contemporary Sociology*, a journal of the American Sociological Association.

John Seaman is a business development and major account manager experienced in revenue creation, marketing campaign implementation and sales strategy execution along with delivering significant client service and retention. He was International Sales Director of software products and services for Northgate Information Solutions for ten years and had spent twelve years prior to that with McDonnell Douglas Information Systems Group and their subsidiaries as a National Software Sales and Marketing Manager of their Direct and Reseller Sales Channels.

Nandita Badami is a graduate student at the Department of Anthropology at the University of California, Irvine. She works on the politics of alternative energy resources, focusing on solar energy in India. She has been a graduate student researcher at IMTFI since January 2015.

Ursula Dalinghaus is a postdoctoral scholar at the Institute for Money, Technology & Financial Inclusion, University of California, Irvine. She completed her PhD in Anthropology at the University of Minnesota, Twin Cities. Her research and book manuscript, *Accounting for Money: Keeping the Ledger of Monetary Memory* in Germany, examines currency unions and expert-public communicative encounters with the euro and monetary policy through ethnographic research at the Bundesbank, situating new forms of money relations in the lived histories of multiple currency shifts in Germany. She is currently working on a second project that examines German-Greek responses to the euro debt crisis, analyzing emergent forms of fiscal interconnection and obligation.

Mrinalini Tankha is a Postdoctoral Scholar at IMTFI. She is an economic anthropologist and has done extensive work on the dual currency system and the informal economy in Cuba. Mrinalini is currently doing research on Cuba's recently implemented process of currency unification. She has also begun fieldwork on a new project on emergent digital technologies and online payment platforms and their role in facilitating the expansion of the real estate market in Havana.

Nima Yolmo is a graduate student at the Department of Anthropology at the University of California, Irvine. She is interested in questions around money infrastructures, networks and circuits of exchange, nation state and belonging in North-East region of post-colonial India.

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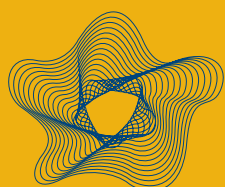
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