The **Institute for Money, Technology and Financial Inclusion** at the **University of California, Irvine** is soliciting proposals for original scholarly research on the use of money as a means of saving, storing, and transferring value among the world’s poorest people. By money, we include both traditional and nationally-issued money and technologically-mediated instruments and systems, as well as systems based on personal relationships and social networks.

*We welcome research proposals that focus on:*

**Savings:** How are established institutions and new organizations promoting innovative savings models for the poorest people in the developing world?

**Fraud:** What practices exist now among the world’s poorest people to protect against theft, fraud, and other forms of risk?

**Financial literacy:** How much do people understand financial institutions and vice versa? What prevents access to and usage of financial institutions?

**Social payments:** What objects, relationships, social practices, or intangibles are used to fulfill the basic functions of money? How do social payments such as tribute, marriage or death payments affect people’s understanding and use of money, other wealth goods, and relationships?

**New Technologies:** What is the impact of new technologies on saving, storing, and transferring wealth?

We seek proposals that have the potential for transformative interventions, new thinking, and unexplored possibilities.

Please see [www.imtfi.uci.edu](http://www.imtfi.uci.edu) for proposal format and guidelines.

**Deadline for submission**

**October 1, 2009**

Decisions will be announced by January 9, 2010.

**Proposal submission:** Proposals may be emailed, FAXed or mailed via any postal service or courier to:

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