



IMTFI First Annual Conference for Researchers

November 4-5 2009

PRESENTER and CHAIR/DISCUSSANT BIOS

Presenters

Marco Crocco Afonso received his PhD in Economics from the University of London. He is an Associate Professor at the Center for Regional Development and Planning (CEDEPLAR) – Federal University of Minas Gerais; Vice Director of the Faculty of Economics at Federal University of Minas Gerais; and Director of Graduate Studies at Center for Regional Development and Planning.

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 the University of California at Berkeley, focusing on ICT and Development and Social Entrepreneurship, and an adviser to the World Bank Institute. Mr. Braund has an MA & MPhil from the Royal College, London, England.

Melissa Cliver is a researcher and designer based in Seattle Washington. Melissa 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 coffee farmers and workers in rural Oaxaca, Mexico in association with the Financial Alliance for Sustainable Trade (FAST). She also holds a Master of Fine Arts degree from Rutgers University. Melissa is particularly interested in designing technology and systems supporting everyday experiences in the financial and health care sectors.

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. 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.

Harsha de Silva holds a PhD in economics from the University of Missouri, Columbia with a focus on development finance. He is a development economist focusing on leveraging information and communications technology (ICT) in creating efficiencies in agricultural and financial markets in Asia. As lead economist of regional think tank LIRNEasia and as consultant with International Development Research Centre and several other multilateral development

agencies, Harsha is involved in a number of regional studies to advance the knowledge and understanding of the role of ICT and related infrastructure in connecting the poor with markets. Harsha has also worked for the Government of Sri Lanka, co-founded Sri Lanka's largest market research agency now referred to as Nielsen Lanka and been the chief economist of Sri Lanka's premier development bank.

Duddy Donna has a Master's of Science degree in Economics from Gadjah Mada University in 2006 with a focus on Islamic Banking. He is currently a researcher and trainer at Center of Economic and Public Policy (PSE-KP UGM) Gadjah Mada University.

Sri Yani Kusumastuti is currently a doctoral student in Economics under the Faculty of Economics and Business, Gadjah Mada University, Yogyakarta. She received her Magister Science (MSi), Graduate Program in Economics and Development Studies, Faculty of Economics and Business, Gadjah Mada University, in 1995.

Philip Machoka holds an MBA from International University, Nairobi, Kenya and teaches as a lecturer at USIU-A, Nairobi, Kenya.

Beatrice Magembe holds a Bachelor of Commerce degree with a major in Accounting from the University of Nairobi, Kenya and a Master of Business Administration degree from Colorado State University. She is currently a Senior Lecturer in the Department of Accounting and Finance at the University of Botswana.

Crystal Murphy Morgan is currently a PhD student at the University of California, Irvine in the Department of Planning, Policy and Design. She has a BA in Spanish and Anthropology from Vanguard University, and a master's degree in Urban Planning from the University of California, Irvine. She worked for a community-based organization in Lira, Uganda and is a research affiliate for the Center for Unconventional Security Affairs and the Center for Global Peace and Conflict Studies.

Thanuja Mummidi holds a PhD (2006) in Social Anthropology from the University of Madras, India. She is Assistant Professor at the Centre for the Study of Social Exclusion and Inclusive Policy in Pondicherry University. In 2006 she was awarded the Royal Anthropological Institute's, Urgent Anthropology Fellowship for continuing her research on the Konda Reddis. Thanuja Mummidi is also affiliated to the French Institute of Pondicherry in the programme on Labour, Finance and Social Dynamics and teaches at the Department of Anthropology, Pondicherry University, India.

Mani A. Nandhi is an Associate Professor at Jesus and Mary College, University of Delhi, Delhi. Nandhi obtained her Master's in Commerce with specialisation in Industrial Economics, Marketing and Human Relations Management from Delhi School of Economics, University of Delhi and a PhD in Management from the Faculty of Management Studies from University of Delhi. She has collaborated in several research studies for International Fund for Agricultural Development (IFAD), a specialized agency of the United Nations dedicated to eradicating rural poverty in developing countries. She is associated with Centre for Microfinance- Chennai, India as a participant of Microfinance Researchers Alliance Program (MRAP).

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 M.Sc. degree in International Relations and B. Sc. (Second Class Upper Division) in Political Science & Sociology – both from the University of Nigeria, Nsukka.

Mark Pickens (guest presenter) 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. Pickens coordinates the research agenda for CGAP's Technology Program which is supported by the Bill and Melinda Gates Foundation. His work centers on understanding how poor people adopt new banking technologies and unraveling the business case for providing what, for the most part, are very traditional financial services over very new electronic channels. His work has been quoted in *The Economist*, *The Banker*, and *CNN.com*. Prior to joining CGAP, Pickens launched an award-winning web portal for progressive news in New York City, founded an enterprise extending basic health care in Madagascar, and worked as an independent microfinance consultant. He holds a master's in financial inclusion from Columbia University.

Syed Aiman Raza has his 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.

Maria Eugenia Santana received her doctorate of Social Sciences with a major in Social Anthropology Research Center and Advanced Studies in Social Anthropology, CIESAS-West in 2008. She is a professor of social anthropology and researcher at the Faculty of Social Sciences of the Chiapas State University at San Cristobal de Las Casas. Nowadays, her research is focused on issues of "Economy of the Solidarity", gender, popular finance and social money from an anthropological perspective.

Fabiana Santos received her PhD in Economics from the University of Cambridge, UK, her Mphil in Economics from University of Cambridge, UK and her Master in Industry and Technology Economics from Federal University of Rio de Janeiro, UFRJ, Rio de Janeiro, Brazil. She works as a Permanent Researcher at Center for Regional Development and Planning (CEDEPLAR) Universidade Federal de Minas Gerais.

Caroline Schuster is a doctoral candidate in the Sociocultural Anthropology department of the University of Chicago. Her research interests center on microcredit-based poverty alleviation programs, which build on training in Development Studies at Stanford University, where she completed her undergraduate degree in 2005.

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.

Alice Shemi has a Bachelor of Science degree from University of Zambia and Master of Business Administration in Information Systems from University of Hull, UK. She is a Senior Lecturer in Business Information Systems, Department of Accounting and Finance, University of Botswana.

Catur Sugiyanto has his PhD in Agricultural Economics University of Illinois, UIUC, USA in 2001, received his MA in Economics University of Alberta, Canada in 1992. He is currently Senior Researcher, Center for Economic and Public Policy Studies, Gadjah Mada University and Associate Professor, Faculty of Economics and Business, Gadjah Mada University.

Mrinalini Tankha is a PhD Student in anthropology at Brandeis University. She has a BA (honors) in economics and an MA in sociology from the University of Delhi, India. She does fieldwork in Havana and has traveled to Cuba in 2007 and 2008 for preliminary dissertation research.

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.

Magdalena Villarreal is senior researcher and professor at the Mexican Center for Advanced Studies and Research in Social Anthropology (CIESAS Occidente) and member (level II) of the National Research System. In 1994 she graduated Cum Laude at Wageningen University in the Netherlands. Her research has focused on issues of development, poverty, gender, migration, popular finance and money from an anthropological perspective.

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, Portland State University, Portland OR.

Akosa Wambalaba completed some work toward the PhD 1993-94 in Education Administration. She is a Lecturer at the United States International University, Kenya.

Chairs and Discussants

Jan Chipchase is a Human Behavioural Researcher, one of a team of researchers and anthropologists working at Nokia. Based within the design organization at Nokia, his job is to study people around the world - how they behave, communicate and interact with each other and the things around them. He shares his observations and insights with Nokia designers, who often accompany him on field trips, helping them to create new ideas for how mobile devices will look, work and will be used in the future. He graduated with a Masters in User Interface Design from London Guildhall University. For more information about Jan's work and to catch up on his latest research you can visit his blog at <http://www.janchipchase.com/>

Paul Dourish received his PhD in computer science from the University College London. He is a professor of Informatics in the Donald Bren School of Information and Computer Sciences at the University of California, Irvine, with courtesy appointments in Computer Science and in Anthropology. He also teaches in the interdisciplinary graduate program in Arts, Computation, and Engineering (ACE). His research lies at the intersection of computer science and social science, with a particular interest in ubiquitous and mobile computing and the practices surrounding new media.

Michael Ferguson is a Program Officer at Microfinance Opportunities, an innovative resource center that works with institutions within and beyond the microfinance sector to address client-focused issues related to financial education, microinsurance, and client assessment. Dr. Ferguson is an expert on qualitative field methods, and his areas of research include impact assessment, evaluation, market research, demand assessment, and microinsurance. His responsibilities consist of proposal development, project/grant management, field research, budgeting, and backstopping on major donor-funded research projects. He is currently managing large-scale Financial Diaries studies in Kenya and Central Malawi. Recent publications include *An Appetite for Credit: A Study of Product Innovation by Pro Mujer Peru* (September 2009), *Managing Risk in the West Bank: A Review of Supply and Demand for Microinsurance* (June 2009; with co-author Roland Steinmann of the Microinsurance Centre on supply side), *Assessment of Demand for Microinsurance: Thanh Tri District, Hanoi, Vietnam* (September 2008; with co-author Dao Van Hung), and *Financial Landscape Baseline: Service Innovations of Pro Mujer Peru* (July 2008). He holds a Ph.D. in cultural anthropology from the University of Michigan and B.A. from Dartmouth College.

Scott Mainwaring 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, where he was a postdoc and later staff researcher, 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. At Intel, Scott explores the relationships between individuals and the systems in which they find themselves embedded. For the past several years, Scott has been researching emerging technologies of digital money and financial inclusion and how they play upon money's emotional, cultural, and religious meanings. His current focus is on the processes creating and disrupting "middle class" consumers in both developed and developing countries, and how ICTs are implicated in them. Scott has an A.B. in computer science from Harvard University and a PhD in cognitive psychology from Stanford University.

Wendy March is a Senior Designer in People and Practices Research, within Intel Labs. Her current work focuses on the design of future mobile devices. Wendy's previous research has included the design of money to reflect social values, smart streets, the use of technology by teenage girls, and the design of technologies for use by communities.

Mohammed Hamid Mohammed is a Program Officer in Financial Services for the Poor at the Bill & Melinda Gates Foundation. Before joining the foundation he worked as a senior definition and design researcher within the Emerging Markets Platform Group of Intel Corporation. He has traveled extensively throughout Africa and the Middle East. Most notably, Mohammed

managed and conducted research on Swahili trade routes ecosystems in East Africa whose insights he used to come up with close to a hundred new mobile device concepts coupled with business models that sustain them. The trade routes helped him to explore organic processes that explain the resilience of historic business cultures. He has background in the performing arts/literature, cultural anthropology, and human-computer interaction (HCI). Besides his job at the foundation, Mohammed is currently developing electronic learning systems for students in poorer countries in collaboration with universities in Canada and Europe.

Douglas Sabo is Senior Business Leader, Corporate Responsibility at Visa Inc., a global payments technology company that connects consumers, businesses, banks and governments in more than 200 countries and territories. In this role, Sabo oversees Visa's Corporate Responsibility programs, partnerships and communications, including the company's core focus on financial inclusion. Most recently, he helped Visa launch "Currency of Progress," the company's new way of talking about its mission, the value its products and services offer, and the contributions these products and services make for the betterment of the world. Prior to Visa, Sabo was head of worldwide corporate responsibility for security software provider, McAfee, Inc. Sabo holds a B.A. in Government with high honors from Wesleyan University, where he was elected to Phi Beta Kappa. He also holds a Certificate in Sustainable Management from the Presidio Graduate School.

IMTFI Team

Bill Maurer is Professor and Chair of the Department of Anthropology at the University of California, Irvine, and the Director of the Institute for Money, Technology and Financial Inclusion. He has written widely on the anthropology of money, finance and property for *Cultural Anthropology*, *American Ethnologist*, *American Anthropologist*, *Annual Reviews in Anthropology*, *Environment and Planning D: Society and Space*, *Comparative Studies in Society and History*, and other venues. 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; innovations in Native American banking (with Justin B. Richland); and the cultural and legal implications of new forms of electronic money and payment systems. In 2007, he was elected President of the Association for Political and Legal Anthropology. He currently serves on the board of the Society for Cultural Anthropology and the program committee for the 2010 Law and Society Association meetings. His research has been supported by grants from the National Science Foundation, the Russell Sage Foundation and other sources.

Jenny Fan is the Institute Administrator for the Institute for Money, Technology and Financial Inclusion. She holds a BA in political science with high honors from Wellesley College and an MFA in creative writing from the University of Washington in Seattle. She previously worked as Managing Editor for *Contemporary Sociology*, a journal of reviews sponsored by the American Sociological Association.

Jeff Katcherian is a PhD candidate at the University of California, Irvine, and will receive his doctorate in 2009. He is currently a Fellow at the Center in Law, Society and Culture at UC Irvine,

and a research assistant for the Institute for Money, Technology and Financial Inclusion. His research focuses on the regulatory challenges of managing “culture” within the European Union in promoting integration. Jeff examines how actors involved in the production and interpretation of culture set this concept in motion within the legal and political structures of their daily work. He has worked closely with both European bureaucrats and members of civil society within the areas of culture, immigration and European integration.

Morgan Romine is a third year PhD student 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 UC Berkeley in 2003. Before beginning her graduate studies at UCI, she spent four years with video game publisher Ubisoft in San Francisco, CA 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. She has received funding for her research from the Department of Anthropology, the School of Social Sciences, and the Intel/UCI People and Practices Research initiative for which she is currently doing a study of Xbox Live gamers.