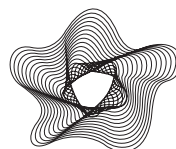


4TH ANNUAL CONFERENCE  
of **IMTFI**  
2012-2013 Researchers

**DECEMBER 5-6, 2012**

UCI STUDENT CENTER | DOHENY BEACH ROOMS



**IMTFI**

INSTITUTE FOR MONEY, TECHNOLOGY  
& FINANCIAL INCLUSION

# CONFERENCE PROGRAM

**DAY 1**  
WEDNESDAY, DECEMBER 5

**8:15-8:30am** Check-in and Registration

**8:30-9:00am** Welcome and Introductions by Director **Bill Maurer**

**9:00-10:30am** **Session 1: Money, Mobility, and Practices of the Self.** Discussant: **Nina Bandelj**, UC Irvine

- “Mobile Kin and Mobile Money: The Anthropology of International Remittances in Kenya” (Kenya) by **Sibel Kusimba**, *Nothern Illinois University*
- “Generating, Storing and Exchanging Value: Comparing Financial Practices in Mexican and Indian Rural Communities” (Mexico and India) by **Magdalena Villareal**, *Center for Advanced Research and Postgraduate Studies in Social Anthropology (CIESAS)* & **Isabelle Guerin**, *Institute of Research Development/Paris I Sorbonne University*
- “Mobiles, Migrants and Money: A Study of Mobility at the Haitian-Dominican Republic Border” (Haiti & Dominican Republic) by **Heather Horst**, *RMIT University* & **Erin Taylor**, *University of Lisbon, Portugal*

10:30-11:00am **Break**

11:00am-12:30pm **Session 2: Shifting Financial and Technological Literacies**

Discussant: **Scott Mainwaring**, *Intel*

- “Material Cultures of Financial Literacy among Rural and Urban Poor in Orissa, India” by **Katherine Martineau**, *University of Michigan* & **Pradeep Baisakh**, Media Fellow of the *National Foundation of India (NFI)*
- “The Impact of Pure Mobile Microfinancing on the Poor” (Nairobi, Kenya) by **Tonny Omwansa** & **Timothy Mwololo**, *University of Nairobi*
- “Mobile Money Information System Architecture for Open Air Market” (Ethiopia) by **Mesfin Woldmariam**, *Addis Ababa University*

12:30-2:00pm **Lunch (provided)**

2:00-3:30 pm **Session 3: Mobile Money’s Agency in Everyday Behavior & Practices**

Discussant: **Julia Elyachar**, *UC Irvine*

- “Evolving Participatory Relationships for Uplifting Urban Poor Rickshaw Pullers: Next Step Forward” (India) **Mani Nandhi**, *University of Delhi* & **Deepti Kc**, *Centre for Micro Finance (CMF) at IFMR Research*

- “Making Sense of Mobile Money in Urban Ghana: Personal, Business, Social and Financial Inclusion Prospects” (Ghana) by **Vivian Dzokoto**, *Virginia Commonwealth University* & **Elizabeth Appiah**, *Pentecost University College*

- “Delivering Cash Grants to Indigenous Peoples Through ATM and GCASH Remit: Boon or Bane? The Case of Pantawid Pamilyang Pilipino Conditional Cash Transfer Program in the Philippines” by **Anatoly Gusto**, *MICRA Philippines* & **Emily Roque**, *Ateneo de Manila University*

3:30-4:00pm **Break**

4:00-5:30pm **Session 4: Architectures of Mobile Money: Constructing, Combining and Converting Platforms**

Discussant: **Gustav Peebles**, *The New School of Social Research*

- “A Study in Tracking the Shift from Savings to Remittance on the Mobile Backbone: Findings from EKO, India” by **Ishita Ghosh** & **Kartikeya Bajpai**, *Sampark*
- “A Work Practice Approach to Understanding Actors in Agricultural Markets: Revisiting the Fishermen of Kerala, India” by **Jenna Burrell**, *UC Berkeley*, **Janaki Srinivasan**, *UC Berkeley* & **Richa Kumar**, *IIT Delhi*
- “E-SUSU’ Operation: Can Mobile Money Revolutionize an Ancient Saving System among Indigenous West Africans” (Ghana) by **Eric Osei-Assibey**, *University of Ghana*

5:30-7:00pm **Cocktail reception with dinner (provided)**

## 9:00-10:30am Session 5: Inclusion and Exclusion in Mobile Money Systems

Discussant: **Jake Kendall**, The Bill & Melinda Gates Foundation

- “The Use of Mobile Money Services and Platforms Among the Visually Impaired in Kenya: Any Impact on Poverty Reduction?” by **Ndunge Kiiti**, *Houghton College* & **Jane Mutinda**, *Kenyatta University*
- “A Study on Association of Social Capital with Microfinance and Local Saving Programs Among the Muslim Poor in Andhra Pradesh, India” by **Rosina Nasir**, *University of Hyderabad*
- “Gender Empowerment and Access to Financial Services in Machakos County, Eastern Kenya” by **Simiyu Wandibba**, *University of Nairobi*, **Stevie Nangendo**, *University of Nairobi* & **Benson Mulemi**, *Catholic University of Eastern Africa*

10:30-11:00am **Break**

## 11:00am-12:30pm Session 6: Designing New MM Models for Financial Inclusion.

Discussant: **Alladi Venkatesh**, *UC Irvine*

- “Banking the Poor through Mobile Telephony: Understanding the Challenges for Expanding Mobile-Based Financial Services in Latin America” by **Roxana Barrantes**, *Instituto de Estudios Peruanos* & **Judith Mariscal**, *Centro de Investigación y Docencia Económica (CIDE)*
- “Impact Research of Farmers’ Access to ICT-based Decision Software on Household Savings Generation and Credit Loan Payments” (Philippines) by **Allerine Isles** & **Lynn Marjorie Camson**
- “Mobile Payment Adoption in Brazil: Investigation of a Pilot Implementation” by **Eduardo Diniz**, & **Adrian Kemmer Cernev**, *Fundação Getulio Vargas (FGV-EAESP)*

12:30-2:00pm **Lunch (provided)**

## 2:00-3:30pm Session 7: Institutional Cultures and Regulatory Framings: Limit Cases in MM Adoption and Uptake. Discussant: **Jonathan Donner**, *Microsoft Research*

- “Resistance to e-Money in Poor Remittances Receivers’ Families, Case in Lombok Island, Indonesia” by **Catur Sugiyanto**, **Tiar Shantiuli** & **Zuhrohtun Zuhrohtun**, *Universitas Gadjah Mada*
- “Betting on Chance in Colombia: How Game Operator Networks Succeed in Providing Financial Services to the Poor While Other Networks Stay Behind” by **Ana Echeverry** & **Coppelia Herran**, *TOCA*
- “Composing Development? Biometrics, Smart Cards and Financial Inclusion in South Africa’s Social Protection Initiative” (South Africa) by **Kevin Donovan**, *University of Cape Town*

3:30-4:00pm **Break**

4:00-5:00pm **Closing Remarks**

# PROGRAM BIOS

**Elizabeth N. Appiah** is the head of the Department of Management Studies at the Pentecost University College, Accra. She holds a Ph.D. in Economics of Education from the University of Illinois and a Masters of Science in Economics from the University of North Carolina. She is co-author of a number of professional articles on the economics of human capital and geographic poverty. Earlier, she taught Economics at the University of Maryland, Baltimore County and was also a consultant.

**Pradeep Baisakh** is a Media Fellow of the National Foundation of India (NFI). He has his M.A. in Journalism and a B.S. First Class in Physics from Utkal University in Bhubaneswar, Orissa, India.

**Kartikeya Bajpai** currently works as a consultant for various non-profits in India. He recently completed his M.S. in Information Sciences & Technology from the Pennsylvania State University. Previously, Kartikeya completed degrees at the University of Florida, and the National Institute of Technology, Trichy. His research interests include collective action, organizational behavior, and new media & technology.

**Roxana Barrantes Cáceres** is an economist with a B.S. from the Pontificia Universidad Católica del Perú (PUCP) and a Ph.D. from the University of Illinois at Urbana-Champaign. She is Executive Director and Researcher at the Instituto de Estudios Peruanos and Professor in the Department of Economics at PUCP. Her professional activities are in applied microeconomics, focused on (a) regulation and privatization of infrastructure sectors and (b) environment and natural resources. She has served as staff and member of the board of directors of the Peruvian Telecommunications Regulatory Authority and consultant to many other agencies of the Peruvian government. Currently, she serves on the advisory committee of the Latin American and Caribbean Environmental Economics Program and on the steering committee of the DIRSI research network, which studies ICT regulation to foster inclusion of the poor in the information society. She is past president of the Permanent Seminar on Agricultural Research in Peru, former member

of the Resolution of Environmental Disputes Court of the National Environmental Council and former president of the ProConectividad Committee of ProInversión. She has several recent and forthcoming publications on the use of mobile telephones among market traders in rural Peru, broadband technology, and inclusive development.

**Jenna Burrell** is an Assistant Professor in the School of Information at UC Berkeley. Her book *Invisible Users: Youth in the Internet Cafes of Urban Ghana* is forthcoming with the MIT Press. She completed her Ph.D. in 2007 in the Department of Sociology at the London School of Economics, carrying out thesis research on Internet cafe use in Accra, Ghana. Before pursuing her Ph.D., she was an Application Concept Developer in the People and Practices Research Group at Intel Corporation. Her interests span many research topics, including theories of materiality, user agency, transnationalism, postcolonial relations, digital representation, and especially the appropriation of Information and Communication Technologies (ICTs) by individuals and social groups on the African continent.

**Eduardo Henrique Diniz** is an electronic engineer with M.Sc. and Ph.D. degrees in Business Administration, with focus in Information Systems Management. He was a visiting scholar at UC Berkeley from 1996 to 1998 and at HEC Montreal in 2007. He has been Professor at FGV-EAESP Sao Paulo, Brazil since 1999 and is member of the Center for Microfinance Studies and coordinator of the Technology and Automation Group of CEB (Center for Excellence in Banking), both at FGV. He has researched technology in banking and government since 1991 and published several papers and articles on those subjects. He is also Chief-Editor of RAE, a Brazilian business administration journal.

**Kevin P. Donovan** is currently a Fulbright Fellow at the University of Cape Town. His research focuses on the impact of new technologies—including mobile phones and biometrics—on poverty alleviation and privacy. His IMTFI project draws on science and technology studies to examine the techniques through which South Africa's social protection scheme is implemented. Previously, he worked at

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the World Bank's infoDev division, including researching the impact of mobile money. He graduated from Georgetown University's School of Foreign Service with a degree in Science, Technology & International Affairs.

**Vivian Dzokoto** is an Assistant Professor of African American Studies at Virginia Commonwealth University. She received her Ph.D. from the University of Illinois at Urbana Champaign in 2005 and completed her undergraduate education at the University of Ghana. She is a cultural and clinical psychologist whose varied research interests include the cultural aspects of human-money interfaces. So far her research in this domain has focused on Ghana. Of special interest in this area are the predictors of consumer up-take and resistance to new forms of money (including redenominated currency and mobile money), the impact of new forms of money on the poor, psychological processes involved in understanding and habituating to new forms of money, and awareness of and attitudes about AML/CFT.

**Ana Echeverry** is a local researcher and project lead in Medellin for TOCA, a Chicago-based consultancy. Ana has a Master's degree in Design Planning from the Institute of Design, Illinois Institute of Technology, in Chicago. She is also an industrial designer from Universidad Pontificia Bolivariana (UPB), where she previously worked as coordinator and professor of postgraduate studies in innovation planning.

**Woldmariam Mesfin Fikre** is a Lecturer at Addis Ababa University in Ethiopia. He received his first degree in Business Management from Jimma University in 2001, and a Master's degree in Information Science from Addis Ababa University in 2005. He is currently enrolled in the IT-Ph.D. school of the same 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, he is working on the one laptop per child project.

**Ishita Ghosh** is currently a doctoral student in the School of Information at UC Berkeley. She received her M.S. degree in Information Sciences & Technology from the Pennsylvania State University. Previously, she has worked with Sampark, an NGO that nurtures self-help groups towards financial credibility and solvency in India, and AppLab at the Grameen Foundation, which uses technology to extend formal financial services to the unserved in Uganda. Her research interests include technology and development, specifically towards financial inclusion strategies.

**Isabelle Guèrin** is a French economist and researcher at the Unit for Research on Development and Society at the University of Paris 1 Sorbonne in France. Her main interests include tied labor, informal finances and microfinance, particularly in Southern India and Northern Africa. She publishes in development studies journals and her latest book is an edited volume, *India's Unfree Workforce: Old and New Practices of Labour Bondage* (with Jan Breman and Prakash Aseem, Oxford University Press, 2009).

**Anatoly "Jing" Gusto** leads MICRA Philippines' Research and Innovations Unit, whose current agenda focuses on innovation in financial inclusion, particularly through the application of information and communications technology (ICT) and product development/diversification for the microfinance industry in various fields such as branchless banking, microinsurance, housing microfinance, and agriculture. Jing spearheads the organization's efforts to implement research-related activities and translate learnings into systematic practices of innovation. Before joining MICRA, he was a microfinance and mobile phone banking specialist of the USAID-funded MABS Program where he focused on market research and product development. He also has extensive experience in program development, implementation and monitoring of gender advocacy projects, as well as capital market regulation, having worked at the Philippine National Economic and Development Authority (NEDA) and Securities and Exchange Commission (SEC). Jing graduated cum laude from the University of the Philippines with a B.S. in Economics and had microfinance training from the Boulder Institute of



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Microfinance in Turin, Italy.

**Coppelia Herrán** is an industrial designer at the Universidad Pontificia Bolivariana (UPB), where she also works as a researcher and professor. Currently, she is also a Master's degree candidate in Anthropology at the Universidad de Antioquia. She leads a research line focusing on 'material culture' within the Group of Design Studies at UPB. Coppelia has worked in multiple research projects involving poor and vulnerable communities in Colombia.

**Heather A. Horst** is a Vice Chancellor's Senior Research Fellow in the School of Media and Communication at RMIT University, Australia who studies new media, material culture, and transnational migration. She is currently involved in three collaborative research projects on mobile and social media in the Caribbean and Pacific funded by the Institute for Money, Technology and Financial Inclusion, ABC International Development and the Australian Research Council. Her books include *The Cell Phone: An Anthropology of Communication* (with Daniel Miller, Berg, 2006), *Hanging Out, Messing Around, and Geeking Out: Living and Learning with New Media* (with Mizuko Ito et al., MIT Press, 2010) and *Digital Anthropology* (with Daniel Miller, Berg, 2012).

**Allerine B. Isles** has 15 years of experience in business consultancy, events, and volunteer management, with a background in market research for the Middle Eastern and North African markets, setting up financial reporting, resource mobilization, asset management, performance management, and total quality management systems. She has spearheaded business consultancy projects in the areas of human resource management, customer service, communications, wealth management, total quality systems in Malaysia, United Arab Emirates, Bahrain, and other parts of the Middle East. She obtained a Masters in Public Administration at the University of the Philippines, Diliman National College of Public Administration and Governance. Her education also includes study of Project Management for NGOs at the Ateneo Center for Continuing Education, microfinance courses at the Asian Microfinance Innovation

and Development Academy (AMiDA), and agribusiness development with the Wageningen University and Research Center in The Netherlands.

**Deepti Kc** has a Bachelor's degree in Civil and Environmental Engineering from the National Institute of Technology (NIT) in Jaipur, India. After completing her degree, she moved to the US to pursue her Master's degree in Environmental and Public Health Engineering. She also has a Master's degree in Fundraising Management and Nonprofit Administration from Columbia University in New York. She is currently working as a Senior Program Manager at the Centre for Micro Finance (CMF) at IFMR Research. She joined CMF as a Program Manager of Microfinance Researchers Alliance Program (MRAP), a research capacity development program for Indian professors. Prior to joining CMF, she worked as a Project Coordinator at Columbia University Medical Center, New York where she oversaw a large population-based cohort study. Her current research areas focus on livelihoods, microenterprises and financial inclusion of the poor.

**Adrian Kemmer Cernev** is a Professor at FGV-EAESP in São Paulo, Brazil in the Department of Information Technology and Quantitative Methods. He was the Associate Dean of Institutional Assessment Office until 2012. He is also a member of the Center for Microfinance Studies at FGV, and M.B.A. program coordinator in the same institution. He holds a B.A., M.Sc. and Ph.D. degrees in Business Administration, with research focus on e-business and mobile banking and payments. He has also professional experience as an executive in multinational companies.

**Ndunge Kiiti** is an Associate Professor at Houghton College in New York and Adjunct Faculty at Emory University's Rollins School of Public Health, Department of Global Health in Atlanta. To integrate teaching with practice, she collaborates with MAP International, a nonprofit organization that promotes the total health of people in over 115 countries worldwide. With a key focus on Africa and Latin America, her work involves research, training, and publishing in the areas of communication, sustainable

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development and international health policy. She has served on the advisory boards of the Kenya AIDS NGO Consortium, AMREF's Health Education Network, and the CORE Group in Washington, D.C. She has a Ph.D. in Communication from Cornell University, which included a one-year study in International Health at the John's Hopkins School of Public Health.

**Sibel Kusimba** is an Associate Professor of Anthropology at Northern Illinois University. Her fieldwork in East Africa has examined land use patterns, kinship and leadership, and technological change.

**Judith Mariscal** (Ph.D., LBJ School of Public Affairs at the University of Texas in Austin) is Professor at the Centro de Investigación y Docencia Económica (CIDE) in Mexico City DF, where she is Director of the Telecommunications Research Program, Telecom-CIDE. She is a member of the Steering Committee for DIRSI, a research network on ICT policy for development in Latin America and the Caribbean as well as a social witness for Transparency International, Chapter Mexico. Her current research focuses on ICT regulatory and public policies and has published in leading journals. She has authored two books: *Unfinished Business: Telecommunications Reform in Mexico* (Praeger Press, 2000) and *Digital Poverty: Latin American and Caribbean Perspectives* (with Hernan Galperin, ITDG, 2007).

**Katherine B. Martineau** is working on her Ph.D. in Socio-Cultural Anthropology in the Department of Anthropology at the University of Michigan in Ann Arbor. She holds an M.A. in Anthropology and Women's Studies from Brandeis University in Waltham, MA, and a B.A. from the Residential College at the University of Michigan.

**Benson A. Mulemi** holds Ph.D. and M.A. degrees in Anthropology from the University of Amsterdam in the Netherlands and the University of Nairobi, Kenya, respectively. He also holds a B.A. degree in Anthropology and Kiswahili language from Moi University, Kenya. He is a senior lecturer in the Faculty of Arts and Social Sciences at the Catholic University of Eastern Africa. His research

interests are ethnographies of minority health, wellbeing and livelihoods, culture and socio-economic development, and hospital ethnography.

**Jane Wanza Mutinda** has a Ph.D. in Environment and Community Development from Kenyatta University in Nairobi, Kenya, where she currently serves as Chairperson. Her portfolio includes research emphasis on gender and environment, community resource management, poverty alleviation and microfinance among women's groups in Kenya. In addition to her work in academia, she served from 2007-2010 as the Project Director for a NEPAD-supported program to train women in Eastern Kenya on resource mobilization and investment. She has served as a consultant for numerous organizations including: UNICEF, Association of African Women for Research and Development, and African Women's Development Fund, among others. She also obtained a Master's in Education and Environmental Studies from Kenyatta University in Nairobi, Kenya and a Bachelor's in Education (Honors) from the University of Nairobi.

**Mani Arul Nandhi** is an Associate Professor in the Department of Commerce, Jesus and Mary College, University of Delhi. She holds an M.Phil. in Marketing from the Department of Commerce at the Delhi School of Economics and a Ph.D. from the Faculty of Management Studies at the University of Delhi. Her areas of research interest include microfinance, financial inclusion, urban poverty, and mobile banking. She has been awarded grants before from IMTFI for her studies on the financial behavior of cycle rickshaw pullers in Delhi and the impact of EKO mobile banking on low-income users in Delhi.

**Rosina Nasir** is an anthropologist by training and works as an Assistant Professor at the Centre for the Study of Social Exclusion and Inclusive Policy in School of Social Sciences at the University of Hyderabad. She has completed her Masters in Anthropology and Doctor of Philosophy in Anthropological Demography from Delhi University. She has been awarded the prestigious C.R. Parekh award from the London School of Economics and also received

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a fellowship from the Indian government's Ministry of Social Justice and Empowerment for training in Integrated Geriatric Care. She has been associated as a fellow and awarded research support from the Asia Research Centre, London School of Economics, Tata Institute of Social Sciences, Centre for the Study of Developing Societies, Shastri Indo Canadian Institute, Microfinance Research Alliance Program, Ford Foundation, and Indian Council of Social Sciences Research. She has contributed research articles to various international journals on microfinance, Islamic microfinance, social capital, Muslims and exclusionary processes, and secularism in India.

**Tonny K. Omwansa** is the co-author of *Money, Real Quick: The Story of M-PESA* (with Nicholas P. Sullivan, Guardian Books, 2012). He lectures at the ICT4D in the School of Computing and Informatics of the University of Nairobi in Kenya. His Ph.D. research explored the impact of mobile money at the base of the pyramid. Omwansa has worked with GSMA as a panel member for the MMU program, evaluating mobile money applications as prospects for seed funding from the Bill & Melinda Gates Foundation. In recent years, he has presented at several conferences, discussing mobile money in Africa and more specifically, the M-PESA experience in Kenya.

**Eric Osei-Assibey** is a Senior Lecturer in the Department of Economics at the University of Ghana. He holds a Ph.D. in Development Finance from Nagoya University in Japan. He was also a postgraduate scholar at the Brown International Advanced Research Institutes at Brown University, where he studied development and inequality in the global south. Eric is a development economist with special interests in small enterprise financing, access to finance, and poverty reduction, as well as tracking progress towards the attainment of MDGs. He has published extensively on financial inclusion and microfinance in internationally reputed journals and has consulted for many international organizations in Ghana.

**Emily B. Roque** is currently a Lecturer in the Department of Sociology and Anthropology at Ateneo de Manila University

in the Philippines. She finished her Master's in Sociology and AB Social Sciences with a minor in Development Management at the Ateneo de Manila University. She has conducted research on topics such as street homelessness, microfinance, social development, urban poverty, and community based heritage tourism. She has also done consultancy work with MICRA Philippines, the Institute of Philippine Culture (IPC), and the League of Provinces of the Philippines (LPP) and has worked as Program Associate in the Team Energy Center for Bridging Leadership of the Asian Institute of Management (AIM).

**Tiar Mutiara Shantiuli** is a researcher at the Center for Economic and Public Policy Studies at the Universitas Gadjah Mada (UGM). She is also a doctoral student in the Tourism Study Program of the Faculty of Graduate Studies at UGM. Tiar studied accounting at the Swinburne University Melbourne and management at the STIE Swadaya Jakarta. She obtained a Magister Science in Management (2003) from the Graduate Program of the Faculty of Economics and Business, UGM. Her research interests include information systems, local government revenue, tourism industries, and local development.

**Janaki Srinivasan** studies the role of information in socioeconomic change. With a focus on information technology-based development initiatives, she has conducted research on the politics involved in creating, accessing, and using information in the functioning of government services and market processes in rural India. Janaki uses participant observation techniques and interviews in her research, and has worked in rural Rajasthan, Tamilnadu, Puducherry and Kerala, India. She has a Ph.D. from the UC Berkeley School of Information, a Post Graduate Diploma in Information Technology from the Int'l Institute of Information Technology, Bangalore, and a Masters in Physics from the Indian Institute of Technology, Delhi.

**Catur Sugiyanto** is a Professor of Economics and Senior Researcher at the Center for Economic and Public Policy Studies at the Universitas Gadjah Mada. He obtained a Ph.D. in 2002 from the University of Illinois at Urbana Champaign.



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His main research interests in the area of agricultural and regional development include analyzing the impacts of policy change, fiscal decentralization, financial inclusion, and understanding the productivity of farms and small-medium scale enterprises. His project examines the income and consumption smoothing of the poor in Yogyakarta and the resistance to using e-money by remittance receivers on Lombok Island.

**Erin B. Taylor** is an anthropologist specializing in financial and material culture. She is currently a Research Fellow at the Institute for Social Sciences at the University of Lisbon, Portugal. She has been researching mobile phone use and mobile money in Haiti and the Dominican Republic since 2010, along with Heather Horst and Espelencia Baptiste. The team has mapped informal remittance routes across Haiti, coined the term “me2me” transactions, and identified the importance of phone-sharing practices to cross-border migrants. She is also the co-founder of the website *PopAnth: Hot Buttered Humanity*.

**Magdalena Villarreal** is a Mexican anthropologist. She received her Ph.D. (cum laude) at the University of Wageningen in the Netherlands in 1994 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* (CIESAS, 2004) and *Mujeres, Finanzas Sociales y Violencia Económica en Zonas Marginadas de Guadalajara* (IJM IMM, 2009).

**Timothy Mwololo Waema** is a Professor of Information Systems in the School of Computing and Informatics in the University of Nairobi. He holds a Ph.D. in Strategic Management of Information Systems from University of Cambridge and an Honours Degree in Electrical and Electronics Engineering from University of Bath. He has

extensive ICT for development (ICT4D) research experience and has published widely in journals, conference proceedings and in books.

**Zuhrohtun Zuhrohtun** is a Ph.D. Candidate in Accounting and Finance at the Faculty of Economics and Business in the Gadjah Mada University, Indonesia. She is also a Lecturer in the Accounting Department, Faculty of Economics, Universitas Pembangunan Nasional “Veteran” Yogyakarta, Indonesia. She has presented papers on accounting, corporate governance, and environmental performance disclosure.

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## DISCUSSANTS

**Nina Bandelj** is an Associate Professor and Graduate Director of Sociology at UC Irvine. She received a Ph.D. from Princeton University and was awarded the Martin Seymour Lipset Dissertation Award from the Society of Comparative Research. She was a Jean Monnet Fellow at the European University Institute and a Visiting Scholar at the Max Planck Institute for the Study of Societies. Her research examines the social and cultural bases of economic phenomena, determinants and consequences of globalization, and social change in postsocialist Europe. She is the author of *From Communists to Foreign Capitalists: The Social Foundations of Foreign Direct Investment in Postsocialist Europe* (Princeton, 2008) and *Economy and State: A Sociological Perspective* (with Elizabeth Sowers, Polity, 2010), and editor of *Economic Sociology of Work* (Emerald Group, 2009), *The Cultural Wealth of Nations* (with Frederick Wherry, Stanford, 2011), and *Socialism Vanquished, Socialism Challenged: Eastern Europe and China, 1989-2009* (with Dorothy Solinger, Oxford, 2012). She serves as editor of the *Socio-Economic Review*, is on the Executive Council of the Society for Advancement of Socio-Economics, and was elected as chair of the ASA Economic Sociology section for 2013-14.

**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 postdoctoral 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 Ph.D. from Stanford University in Communication Theory and Research.

**Julia Elyachar** is an Associate Professor of Anthropology at UC Irvine. She is the author of *Markets of Dispossession: Economic Development, NGOs, and the State in Cairo* (Duke, 2005), which won the first book prize of the American

Ethnological Society. She began her career at the Federal Reserve Bank of New York and has conducted research in Egypt, former Yugoslavia, and Israel/Palestine. Her writing on finance, markets, economic anthropology, and political anthropology has been published in many international journals. She is currently conducting research on social infrastructures and telecommunications in Egypt, and on public goods in Egypt and Slovenia. Her research has been supported by the MacArthur Foundation, the Social Science Research Council, the Fulbright Commission, Harvard University, and others.

**Jake Kendall** is a Senior Program Officer in the Financial Services for the Poor initiative at the Bill & Melinda Gates Foundation. He manages the research and innovation initiative of FSP including managing FSP's major research grants, data collection activities, and technology and innovation projects. Previous to joining the Foundation, he spent time as an economist with the Consultative Group to Assist the Poor (CGAP) housed in the World Bank. He holds a Ph.D. in Development Economics from UC Santa Cruz and a B.S. in Physics from MIT. Just after graduating from MIT, he volunteered for two years in Zambia as a fisheries extension agent with the US Peace Corps.

**Liz Losh** is the author of *Virtualpolitik: An Electronic History of Government Media- Making in a Time of War, Scandal, Disaster, Miscommunication, and Mistakes* (MIT, 2009) and the Director of the Culture, Art, and Technology program at Sixth College at UC 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, the digital humanities, political blogging, and congressional hearings on the Internet. She is also the co-author of the forthcoming *Understanding Rhetoric: A Graphic Guide to Composition* with Jonathan Alexander and is working on a new scholarly monograph entitled *The War*

# DISCUSSANTS

*on Learning: Gaining Ground in the Digital University*. She is also a blogger for Digital Media and Learning Central, which is hosted by the University of California Humanities Research Institute and supported by the John D. and Catherine T. MacArthur Foundation's Digital Media and Learning Initiative.

**Scott Mainwaring** is a senior research scientist in Intel Labs, Interaction and Experience Research (IXR), where he co-leads the Intel Science and Technology Center for Social Computing. ISTC-Social is a multiyear partnership between Intel and five US universities, centered at UC Irvine, to create new models and theories that explain IT and digital media as social and cultural phenomena. His research interests include processes of consumerization and infrastructure adoption, particularly around mobile payments and technologies. Scott joined Intel in 2000 and has 20 years of experience applying ethnographic perspectives to technology design and strategy. He has degrees in computer science (A.B., Harvard) and psychology (Ph.D., Stanford) and chairs IMTFI's external advisory board.

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# PROGRAM BIOS

**Bill Maurer** is a cultural anthropologist who conducts research on law, property, money and finance, focusing on the technological infrastructures and social relations of exchange and payment. He has particular expertise in emerging, alternative and experimental forms of money and finance, and their legal implications, ranging from offshore financial services to mobile phone-enabled money transfers, Islamic finance, and alternative currencies. 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* (Michigan, 1997), *Pious Property: Islamic Mortgages in the United States* (Russel Sage Foundation, 2006), and *Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason* (Princeton, 2005), the last of which received the Victor Turner Prize in 2005. He is the founding director of the Institute for Money, Technology and Financial Inclusion which has been supporting research since 2008 on the impact of new technologies, including mobile phone enabled money transfer and savings services, in the developing world. He is also the founding co-director of the Intel Science and Technology Center in Social Computing. Currently, he is Associate Dean for Research and Graduate Studies at UC Irvine. He serves on numerous editorial boards and is past-president of the Association for Political and Legal Anthropology. He is currently conducting research under a grant from the US National Science Foundation on emerging regulatory framework for mobile financial services. He received his B.A. from Vassar College and his M.A. and Ph.D. from Stanford University.

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**John Seaman** is a business development and major account manager experienced in revenue creation, marketing campaign implementation and sales strategy execution while delivering significant client service and retention. For the

last ten years he was International Sales Director of software products and services for Northgate Information Solutions and prior to that spent twelve years with McDonnell Douglas Information Systems Group and their subsidiaries as a National Software Sales and Marketing Manager of their Direct and Reseller Sales Channels.

**Robert J. Kett** is a Ph.D. candidate in Anthropology at UC Irvine and a Graduate Research Assistant at IMTFI. His work engages science and technology studies, the anthropology of art and material culture, historical anthropology, and the anthropology of Latin America. It centers on archaeological, industrial and natural scientific extraction in southern Mexico in the twentieth and twenty-first centuries, examining how these projects generate resources and scientific objects and dramatically alter the region in the process.

**Smoki Musaraj** is a Postdoctoral Scholar at IMTFI and received her Ph.D. in Anthropology and an M.A. in Political Science from The New School in New York. She grew up in Albania and has also lived in Canada and India. Her dissertation, “Tales from Albarado: Pyramid Schemes and Ponzi Logics of Accumulation in Postsocialist Albania,” explores the boom and bust of the Albanian pyramid schemes of the mid-1990s. She is particularly interested in how financial and other types of “bubbles” become both possible and legitimate, how they mediate the conversion and transformation of different forms of value and wealth, and how they mobilize or generate historically specific affects. Smoki is also working on a study of the making and circulation of corruption indicators as a type of expert knowledge increasingly important in shaping local and global governance.

**Taylor C. Nelms** is a Ph.D. candidate in Anthropology at UC Irvine and a Graduate Research Assistant at IMTFI. He recently returned from fieldwork in and around Quito, Ecuador, where he studied the practices of everyday commercial and financial organizations and the work of government officials charged with tracking them. His dissertation will focus on dollarization, state transformation,

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and “popular” finance in Ecuador, with particular attention to the meanings and uses of money and debt, the forms and politics of institution-building, and the temporalities of socioeconomic change. He also has a Masters in Social Anthropological Research from the University of Cambridge, where he studied as a Gates Cambridge Scholar.

**Beth Reddy** is a Ph.D. student in Anthropology at UC Irvine and a Graduate Research Assistant at UC Irvine. She has a Masters in Social Science from the University of Chicago. She is originally from smalltown Illinois. After working in public policy in the Pacific Northwest, she has focused her academic research on concepts and practices associated with risk, expertise, and regulation. Her dissertation work is on earthquake science and policy efforts to map and manage earthquake risk in Mexico.

**Ivan Small** is a Postdoctoral Scholar at IMTFI and received his Ph.D. in Anthropology from Cornell University and his Masters in International Affairs from Columbia University. He grew up moving between Illinois, the Philippines, Sri Lanka, and New Jersey. His dissertation, “Currencies of Imagination: Channeling Money and Chasing Mobility in Vietnamese Remittance Economies,” examines the social and material dynamics of exchange, value transformation, and mobility in long distance and cross border diaspora gift economies. Ivan is also working on a study of emerging consumption and marketing patterns in the Asian transportation sector affected and afforded by new financial and bodily mobilities. Ivan spent the summer advising a graduate field study program in Kunming and Calcutta with the New School India China Institute, and has previously worked in the nonprofit, education, and foundation sectors.









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