



JARAMOGI OGINGA ODINGA UNIVERSITY OF SCIENCE AND TECHNOLOGY INTERNAL MEMO

VACANCY ANNOUNCEMENT

OPPORTUNITIES FOR A FUNDED MASTERS THESIS

Project background

Grassroots Financial Innovations for Inclusive Economic Growth (GFIIEG) is a collaborative research project funded by the Danish International Development Agency (DANIDA) and implemented by JOOUST, Copenhagen Business School (Denmark), Lund University (Sweden), and Gothenburg University (Sweden). The project applies participatory action research methods to study the emergence and development of digital community currencies or mutual credit systems in Kenya, and how it can contribute towards improved livelihood and inclusive economic growth. In particular, the project explores three research objectives, namely: 1). Investigate the practices of grassroots financial innovations; that is, how they are organized and governed; 2). Investigate the impact of the monetary designs and governance rules on the sustainability and inclusiveness of the consequent local economy developed; and 3). Investigate the diffusion strategies used by grassroots innovations in their encounter with established institutions. The research project offers an interdisciplinary perspective on the issue of organizing resilient and inclusive local economies.

The project is seeking two dedicated masters' students who shall work closely with the project research team to undertake research for master's thesis in addressing any of the following research problems:

Research problem 1: Factors slowing uptake of a community currency amongst informal traders in Kisumu

In April-May 2020, two community-based organizations, Kibuye Waste Management CBO and Kibuye Market Horticultural SACCO (KIMAHO) with a total membership of 200 informal traders in Kisumu came together to establish a digital community currency of the kind of a barter cycle/mutual credit system. The currency, Maendeleo Trading Credit (MTCr.), which complements Kenya Shillings, was launched on a Cyclos platform, a digital ledger interface that records MTCr. transactions between users, as they occur. The main objective was to enhance access of basic goods and services amongst participating members, as well promote inclusive economic growth. Trading on the platform began in May after a training of the leaders of the two groups. Four months later, the MTCr. transactions and the rate of circulation of credit is not growing at a rate that was envisaged by the project. Despite the groups having 200 members,

only 105 people have signed up to participate in the platform and use MTCr. to exchange goods and services. Furthermore, of the 105 participants, only less than 30 are reported to be regularly trading on the platform, representing less than 30% uptake. Quantitative data from the digital records show that the more traders are registered to the platform, the less the weight of engagement recorded. In order to address the foregoing problem, the masters' student will conduct research to address two significant questions, namely: 1. What are the internal and external reasons that underlie the slow uptake of the financial innovation amongst these low-income informal traders in Kisumu? 2. What measures can be undertaken by the various stakeholders to enhance uptake and use of the financial innovation?

Research problem 2: Making digital community currencies technology user-friendly to enhance their effectiveness and efficiency

Usability of MTCr. digital platform by registered traders is currently less than 30%. This is way below project's expectation. From the conversations between MTCr. users and GFIIEG research team, there are strong indications that users find it difficult to use the ICT technology on which the financial innovation is based. Preliminary findings show that some features of the digital platform are hardly used, yet they are crucial for enhancing trade, transactions and circulation of credits. Traders also complain that they find it difficult to use some features of the platform. In addition, the project research team and MTCr. users are keen to access quantitative data on specific variables and processed in specified output formats. Timely and accurate analysis of such data from the digital platform are crucial for meeting research aims and offering evidence-backed guidance to the decision-making processes of the project.

The masters' student in this research problem will combine both social research skills and ICT competencies to address the following two research questions: 1). What outputs and outcomes do both MTCr. users and GFIIEG research team expect to achieve with the MTCr. digital platform? 2). How can the digital interface of the MTCr. platform be configured to make it user friendly for both users and GFIIEG researchers so that they can achieve their desired outputs and outcomes? While addressing the second research question, the student is required to work with the research team to improve on the design of the digital platform, where necessary and as relevant.

General requirements and qualification

1. Be a registered student of a relevant masters program at JOOUST, and have successfully completed course work.
2. Be willing to commit work time to the project for at least 9 months.
3. Previous experience or current interest in working with informal traders is a MUST.
4. Experience or interest in social entrepreneurship is a MUST
5. Ability to conduct independent research within a team is required.
6. Knowledge and interest in community currencies and other grassroots financial innovations is an added advantage.

Specific requirements and qualification

Research problem 1:

1. An academic background in Anthropology, Sociology, Social Entrepreneurship, Business Studies or Development Studies is required.
2. Knowledge in urban informal economy is required.
3. Competency in qualitative research methods, including undertaking fieldwork, is required.
4. Ability to write a research concept, proposal and thesis is required.
5. Ability to apply various social theories to analyze and explain urban informal economies is required.

Research problem 2:

1. An academic background in ICT for Development/Business, Business Information System, Computer Software Engineering, Computer Science, and any other relevant field is required.
2. Knowledge in urban informal economy is required.
3. Ability to learn and conduct qualitative research is required.
4. Willingness to analyze social decision making processes of urban informal traders is required.
5. Competency in development Computer and Mobile Applications is required.
6. Ability to write a research concept, proposal and thesis is required.

What to expect from the project?

1. A modest monthly stipend for 9 months with a possibility of extension for 3 months, subject to performance review.
2. Fieldwork costs will be covered by the project as per JOOUST and DANIDA terms and conditions.
3. A shared office space in JOOUST Kisumu Campus.
4. At least one academic supervisor from the project to work with each student throughout master research work and publication.
5. International academic exposure through meetings and academic discussions in the project.

What the project expects from the student

1. A research plan or concept within one month after recruitment, approved by the project research team and the respective school.
2. A research proposal within two months after recruitment, approved by the project research team and the respective school.
3. Raw field data including interview transcriptions, voice recordings, and completed questionnaires.
4. A masters thesis written, presented and defended within the respective school.
5. One paper written and submitted for publishing in a peer reviewed journal.

Documents to submit

1. Application letter (one page) indicating the research problem for which the application is made, the reasons that makes the applicant suitable for consideration, and the time commitment that the applicant is willing to input into the project.
2. Copies of academic credentials
3. Proof of employment at JOOUST
4. Proof that the applicant will dedicate 24 hours or 3 days per week for the project. This may include proof of leave of absence from work.
5. Proof of admission into a masters programme at JOOUST
6. A letter from JOOUST (respective Dean of School) confirming completion of coursework of the applicant
7. A copy of academic work written by the applicant. This could be an essay, a term paper, bachelors degree thesis, journal paper and does not have to be published.

All applications to reach the Project Coordinator (Co-PI) on or before March 4th , 2021 at 17:00hours. To contain the spread of COVID-19, it is encouraged that the applications are sent to:

The Director
Board of Graduate Studies
Jaramogi Oginga Odinga University of Science and technology
P. O. Box 210-40601
Bondo
Email: dochuodho@jooust.ke; Copy to: moloko@jooust.ac.ke

by e-mail to: <dochuodho@jooust.ac.ke>, copied to Project Co-PI: <moloko@jooust.ac.ke>