

# Call for Expressions of Interest - IPA Financial Inclusion Program

The Financial Inclusion Program at Innovations for Poverty Action (IPA) invites Expressions of Interest (EOI) from teams of researchers and financial service providers to conduct rigorous research on financial product innovations for low income households in developing countries.

This call for Expressions of Interest (EOIs) marks the third competitive funding round in a four-year, \$4.1 million investment supporting randomized evaluations in the following areas, with a specific emphasis on **digital financial services** for the poor. Areas of interest include:

- Usage of innovative digital financial services, including
  - payments for health and education services
  - products or services that address the specific needs and cash-flow challenges of farmers and micro-entrepreneurs
- Incorporation of behavioral insights into product design, regulation, or other policy levers to improve take-up and usage of formal financial services by the poor
- The usage of digital financial services, especially payment mechanisms for public sector reform and/or service delivery
- Consumer protection issues as they relate to digital financial services and products.
- Women's empowerment through digital financial services

In the current round we will give priority to projects that focus on the area of Women's empowerment **through digital financial services**. We encourage research teams to look beyond heterogeneous effects of financial products on women and actively propose innovative solutions which can help close the gender gap that still exists in financial inclusion.

Expressions of Interest shall present a rigorous study design for a randomized evaluation with a clear hypothesis. Funding requests up to \$300,000 will be accepted under this call. Please review the [guidelines](#) for more information about this opportunity and to connect with IPA.

**Deadline for Submission: November 4, 2016 (11:59 pm EDT)**  
**Download the guidelines and application form here:**  
**[www.poverty-action.org/financialinclusion/competitivefund](http://www.poverty-action.org/financialinclusion/competitivefund)**

Please direct all questions to [financialinclusion@poverty-action.org](mailto:financialinclusion@poverty-action.org).

September 27, 2016