

# Consumer Protection Research Initiative

## 2025 Call For Proposals

### Frequently Asked Questions (FAQ)

This document provides responses to questions raised during our Q&A webinar.  
You can access the full webinar [here](#).

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## I. Eligibility Criteria and Requirements

**Q1: Does the lead researcher need to be affiliated with a university or research institution, or can they be from a non-academic or industry body?**

A1: At least one team member must hold a PhD, or be a PhD candidate. Generally, researchers will be affiliated with a university or research institution, but this is not required. . IPA can facilitate matchmaking with PhD researchers if needed. Please indicate in your EOI submission if you'd like to participate in matchmaking.

**Q2: Is a specific PhD subject area required (e.g. economics)? Must the dissertation topic align with consumer protection?**

A2: No. The dissertation topic does not need to align with consumer protection. We evaluate teams based on experience with quantitative research methods and expertise in digital finance/consumer protection.

**Q3: Can individuals or consulting firms submit proposals?**

A3: For the EOI stage, formal partnerships are not required, but will be required for the full proposal. IPA may issue subawards to:

- U.S. and non-U.S. for-profit corporations
- U.S. and non-U.S. non-governmental organizations (NGOs)
- International, national, regional, and local organizations
- Universities and educational external entities
- Other domestic or foreign entities

**Q4: Can a team apply as an organization (e.g. a bureau, cabinet, or non-profit)? What if I am applying with multiple people?**

A4: Yes. Teams can apply under one organization. Each team member should be listed individually. Multi-organizational teams are allowed and should apply jointly.

**Q5: Do you have a preferred geographic focus for the research?**

A5: We prioritize proposals from the Consumer Protection Research Initiative's ten focus countries: Bangladesh, Ethiopia, India, Indonesia, Kenya, Nigeria, Pakistan,

Philippines, Tanzania, and Uganda. Proposals from other LMICs will also be considered if they score highly in other evaluation criteria and if findings are clearly generalizable to our priority countries. Proposals from these countries should clearly explain how and why the findings will be generalizable.

**Q6: Can we work as a team with people outside our country?**

A6: Yes. However, we recommend local partners, who can provide valuable insights into cultural contexts where your research will take place.

**Q7: What is researcher compensation? If research is carried out in LMICs, is it possible to use part of the budget to pay for researchers' (within a high-income country) time?**

A7: Typically, the salaries of researchers based in high-income countries are covered by their affiliated institutions. Therefore, we do not cover staff time for researchers based in the UK or other high-income countries.

**Q8: Would a proposal that compares responses to a common issue across multiple countries be considered for funding?**

A8: Potentially, yes. Multi-country studies are allowed. Language from our Call for Proposal guidelines related to descriptive research is as follows: While our primary focus is on funding impact evaluations that rigorously test the causal impact of consumer protection interventions or policies, we also recognize that some **descriptive research** can provide valuable insights for regulators and other stakeholders. Proposals that develop practical tools for market monitoring may be considered if they offer clear, actionable value in strengthening consumer protection efforts.

**Q9: Does a single proposal need to address all four IPA research areas?**

A9: No. Proposals are expected to focus on a single research area.

## II. Submission Process

**Q1: Can a team submit multiple EOs or proposals?**

A1: Yes, you can submit multiple submissions as long as they are within the scope of the CFP and you submit the required documentation/information. There is no limit to the number of proposals you submit, but we encourage you to go with one or two of the strongest proposals at the formal proposal stage.

**Q2: Is there a maximum number of partners allowed per proposal?**

A2: No. However, IPA will assess whether or not all partners are needed and will be committed to the project throughout its lifetime.

**Q3: Can a submitted form be edited later?**

A3: No

### III. IPA Country Offices Involvement

**Q1: Do you have offices or representatives in MENA or Indonesia?**

A1: Visit our website for a list of country offices. For inquiries or introductions, contact: [consumerprotection@poverty-action.org](mailto:consumerprotection@poverty-action.org).

**Q2: How do we engage with IPA if there's no country office where we want to work?**

A2: Please visit our website [here](#) to first determine if IPA has a country office where you would like to conduct research. If we do not have an office there, we recommend you connect with a local research organization and apply to the CFP together.

**Q3: Must proposals be reviewed by the relevant IPA country office before submission?**

A3: If you plan to work with an IPA country office for data collection, you should work with them as you develop the proposal and budget. The country office does not need to provide formal review/approval of the full proposal, but must approve the budget.

**Q4: How do we know if IPA country offices have capacity to engage in new projects?**

A4: IPA offices will collaborate with you to develop the budget and proposal. If the proposal is successful, they will ensure that they have the staff and resources to implement the work included in the proposal.

**Q5: Should we include professional fees for IPA teams in our budget? What about travel and other expenses?**

A5: Yes. Budgets must include all IPA-related research costs.

## IV. Research Methodology

**Q1: Do you support diagnostic research, or only evaluations of existing interventions?**

A1: We support both - you can see some of this in our [past projects](#). However, we place high value on developing and testing interventions.

**Q2: Will you consider off-cycle proposals that support CPRI's goals, even if they're submitted outside the current timeline?**

A2: Off-cycle proposals are considered if they are outside of this current timeline, but only if there is a good reason to submit it off-cycle. You are strongly encouraged to submit during the CFP if you can.

**Q3: Which data sources are preferred—survey or administrative?**

A3: We do not have a preferred type of data. Each data has its particular pros and cons that should be considered for the specific proposal at hand. If you're not sure, we can provide feedback as part of the EOI stage.

**Q4: Do you support qualitative research?**

A4: We are open to funding qualitative research if it complements quantitative research. We plan to focus on proposals with a more quantitative focus.

**Q5: Would CPRI fund research that defines the scope/nature of a problem, rather than testing a solution?**

A5: The CFP is open to funding proposals that aim to understand the extent of consumer protection risks and the types of risks that exist, especially for different consumer demographics.

**Q6: Can you elaborate on why specific priority topics were chosen (e.g. gender, agents, credit for smallholders)?**

A6: Based on IPA's research, Consumer Protection & Gender Learning Agenda, we identified many open and important questions in consumer protection that remain unanswered. Therefore, we want to gain a better understanding of how innovative solutions impact different consumer demographics, especially women. Regarding credit, there is a gap in understanding how productive credit impacts consumer protection. Agents also play a primary role in accessing mobile money and digital financial services, as they are a primary touch point. Understanding how agents can be a part of the problem or the solution is valuable.

**Q7: Are participatory or constructivist approaches (vs. just RCTs) eligible?**

A7: IPA primarily focuses on utilizing impact evaluations, RCTs, or quasi-experimental methods to better understand the causal impact of an intervention. We can also fund descriptive research that aims to understand the extent of challenges.

**Q8: Are there expectations about sample size by country or stakeholder (e.g. regulators, providers)?**

A8: The research team should determine the necessary sample size.

**Q9: How do you distinguish between small projects (pilots, add-ons, lab experiments) and full impact evaluations in terms of both design rigor and expectations for outcomes?**

A9: Small Projects (Pilots, Add-ons, and Lab/Admin Data Experiments) – Up to \$75,000 per project. This tier supports early-stage or lower-cost 12 research activities, including pilot studies (testing the feasibility of an intervention with the intention of later conducting a fully powered impact evaluation), add-ons to existing studies (e.g., adding a new treatment arm to a separately-funded randomized controlled trial), lab experiments, or randomized or quasi-experimental evaluations that make use of administrative data as their primary data source.

Full Impact Evaluations – Up to \$300,000 per project. This tier supports full-scale impact evaluations of consumer protection interventions, typically through randomized controlled trials (RCTs) or other rigorous evaluation designs. Projects in this category should aim to produce generalizable evidence on what works to protect consumers and have potential for substantial policy impact.

**Q10: Can we start with a pilot and scale up?**

A10: Yes, but additional funding is not guaranteed since CPRI has limited funding allocated to proposals. If there is additional funding available after the initial pilot is complete and the results are interesting, we can look into funding a full scale impact evaluation.

**Q11: Are there specific technologies or business models you expect in proposals? (e.g digital payment and credit risks)**

A11: No. We welcome innovative technologies or business models.

**Q12: Can we replicate/adapt a past IPA-funded project in another country?**

A12: If the project builds upon a previously existing project by answering new and impactful questions, yes. Particularly if you are testing an intervention that has proven to be impactful elsewhere and you plan to test it in one of our 10 priority countries. Some questions to consider: How will the study answer new questions? How will it answer globally relevant questions? How transferable is the knowledge to new markets?



## V. Budget and Costs

### **Q1: What is the budget cap?**

A1: Small Projects (Pilots, Add-ons, and Lab/Admin Data Experiments) – Up to \$75,000 per project. Full Impact Evaluations – Up to \$300,000 per project.

### **Q2: Is the 15% indirect cost cap flexible?**

A2: This is a restriction set by our donor and is not flexible.

## VI. IRB

**Q1: What qualifies for IRB in countries like India or Indonesia, especially if the research team is not affiliated with a local university and does not include a PhD researcher based at one?**

A1: In countries where IPA does not have an office, we are less likely to have expertise on IRB. Therefore, the research team will need to have an understanding of research ethics requirements in the specific country and identify the necessary IRB. Please reach out to IPA's IRB team for additional information regarding local IRB review at [humansubjects@poverty-action.org](mailto:humansubjects@poverty-action.org)

**Q2: Are there specific IRBs we need to work with in LMICs?**

A2: In countries where IPA does not have an office, we are less likely to have expertise on IRB. Therefore, the research team will need to have an understanding of research ethics requirements in the specific country and identify the necessary IRB. Please reach out to IPA's IRB team for additional information regarding local IRB review at [humansubjects@poverty-action.org](mailto:humansubjects@poverty-action.org)