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Consumer Protection Research Initiative

2025 Call for Proposals

April 2025



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Disclaimer

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About this Call for Proposals

The [Consumer Protection Research Initiative \(CPRI\)](#) 2025 Call for Proposals is now open. CPRI accepts proposals for **large grants** that fund rigorous impact evaluations, as well as **smaller grants** that can fund pilots, add-ons to existing studies, low-cost evaluations such as lab-based experiments, or evaluations relying primarily on administrative data (e.g., A/B tests or quasi-experimental evaluations using historical data).

Our primary focus is on evaluating interventions that reduce consumer risks and build trust in **digital payments and credit products**.

We fund work addressing **four core research areas**:

1. Fraud prevention and detection
2. High prices, price transparency, and market competition
3. Over-indebtedness and responsible digital credit
4. Complaints redress mechanisms.

This year, we are particularly interested in research that examines:

- **Gender disparities** in consumer protection, including solutions that may be particularly effective at mitigating risks and building trust for women.
- Studies focused on **productive credit**, particularly work focused on reducing risk for small business owners and smallholder farmers.
- The role of **agents** in promoting consumer protection in digital finance, for example in improving transparency, reducing overcharging, or preventing fraud.

Optional Expressions of Interest are due May 4, 2025, and full proposals are due June 15, 2025.

Important links:

- [Call for proposals webpage](#)
- [Expressions of Interest application](#)
- [Full Proposals application](#)

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I. Overview

Digital financial services (DFS) have expanded rapidly in low- and middle-income countries (LMICs), increasing financial access for millions. However, this growth has also led to significant consumer protection risks, including fraud, hidden fees, over-indebtedness, and ineffective redress mechanisms. While regulators and policymakers recognize these challenges, they often lack the data and evidence needed to develop effective solutions. Even when rigorous research identifies successful interventions, translating those insights into real-world impact remains a challenge.

Through the **Consumer Protection Research Initiative (CPRI)**, supported by the Gates Foundation, **Innovations for Poverty Action (IPA)** is working to bridge these evidence gaps and strengthen consumer protection in digital financial markets. CPRI generates and disseminates high-quality research on financial consumer protection and support rigorous, policy-relevant research to deepen understanding of consumer protection risks and evaluate the effectiveness of potential solutions. The initiative also fosters engagement with policymakers to ensure these learnings drive impact at scale.

CPRI advances its goals through three key activities: (1) creating public goods by conducting multi-country consumer protection surveys and systematically measuring DFS prices, (2) engaging directly with regulators to build data-driven market monitoring tools, and (3) supporting external researchers in conducting rigorous studies on financial consumer protection. While this Call for Proposals guide focuses primarily on the third activity, we briefly describe the first two to provide context:

(1) Creating public goods

Consumer Protection Surveys

As part of its efforts to systematically track consumer risks, CPRI conducts surveys of digital finance consumers across its focal countries. The results of surveys conducted between 2020-2024 in Bangladesh, Kenya, Nigeria, and Uganda can be found [here](#). Additional survey rounds will be conducted across all ten CPRI focus countries—Bangladesh, Ethiopia, India, Indonesia, Kenya, Nigeria, Pakistan, Philippines, Tanzania, and Uganda—in 2025 and 2027. These surveys capture

key insights into the nature and prevalence of DFS harms, including fraud, hidden fees, over-indebtedness, and ineffective redress mechanisms.

Measuring DFS Prices

Using techniques developed by IPA's [Transaction Cost Index](#) initiative, CPRI continues to track digital financial service pricing, with plans to expand coverage to a larger set of countries and a broader range of providers. Automated web-scraping and AI technologies are used to collect and standardize DFS pricing data on a monthly basis. This data, which will be made publicly available, allows for comparison of prices across geographies, providers within the same market, and over time. Data from this ongoing effort can be found [here](#) (currently in beta form).

(2) Regulator Engagements & Market Monitoring

CPRI works directly with LMIC financial regulators, providing technical assistance to build data-driven market monitoring tools. This includes developing supervisory technology (SupTech) solutions to enhance regulators' ability to supervise DFS markets and protect consumers.

The remainder of this document focuses on our third activity, supporting external researchers in conducting rigorous studies.

II. Motivation

The rapid expansion of DFS has transformed financial access across LMICs, enabling millions to transact, save, and borrow through mobile money, mobile banking, and digital credit products. However, alongside these benefits, DFS markets have introduced significant consumer protection risks, including fraud, hidden fees, over-indebtedness, agent misconduct, and ineffective redress mechanisms. Consumer protection failures can undermine trust in digital finance, leading to decreased usage of financial services and ultimately diminishing the long-term benefits of financial inclusion. While regulators and policymakers increasingly recognize these risks, they often lack the evidence needed to design and implement effective consumer protection policies and market interventions.

At the start of the Consumer Protection Research Initiative, Garz et al. (2021) conducted a detailed review of core consumer risks and the connection between consumer protection and broader development goals, including enhanced financial inclusion and financial health. Existing research highlights key market failures

contributing to these risks, such as information asymmetries, behavioral biases, weak competition, and inadequate regulatory enforcement. Consumers often struggle to compare costs across financial products, understand complex terms and conditions, or seek effective recourse when they experience harm ([Garz et al., 2021](#)). These challenges are exacerbated in digital credit markets, where opaque pricing, aggressive debt collection practices, and over-lending can lead to financial distress ([Cassara et al., 2024](#)).

For granular, country-specific data on consumer risks in digital finance, surveys run by the Consumer Protection Research Initiative serve as a useful resource. These surveys, covering Bangladesh, Kenya, Nigeria, and Uganda, can be found [here](#). CGAP has run similar consumer surveys in [Burkina Faso](#), [Côte d'Ivoire](#), and [Senegal](#).

Despite the growing awareness of these issues, rigorous impact evaluations on consumer protection interventions remain limited. While substantial research has been conducted on broader financial inclusion topics—such as expanding access to credit, improving financial literacy, and enhancing savings behavior—fewer studies have focused on evaluating interventions designed to mitigate DFS-related consumer protection risks. Below are examples of studies that have tested the impact of interventions addressing consumer risks in digital finance (some funded through earlier rounds of CPRI):

- 1. Fraud | “Can you spot a scam? Measuring and improving scam identification ability”** ([Kubilay et al., 2023](#)) Common scam education tips in Kenya do not significantly improve scam identification. While this education increased the correct detection of scams, they also led to the misclassification of legitimate messages as scams.
- 2. Limited price transparency | “Search and Negotiation with Biased Beliefs in Consumer Credit Markets”** ([Berwart et al., 2025, working paper](#)) A price comparison tool in Chile corrected borrowers' overly optimistic interest rate expectations, leading to a 39% increase in negotiation, 13% more loan offers, 11% lower interest rates, and a 5% higher likelihood of borrowing.
- 3. Debt stress | “Too fast, too furious? Digital credit delivery speed and repayment rates”** ([Burlando et al., 2025](#)) Doubling digital loan disbursement time from 10 to 20 hours reduced default rates by 21% in

Mexico, suggesting that giving borrowers more time to think about their spending decisions could lead to better repayment rates.

- 4. Complaints redress | “Empowering Consumers: The Impact of Legal Aid on Mobile Money Disputes”** ([Chemin & Katurebe, 2025](#), working paper) Providing legal aid to mobile money users in Uganda significantly improves dispute resolution rates, increases trust in the system, and enhances usage—particularly by helping consumers navigate informal dispute resolution mechanisms—rather than relying on regulatory or legal action.

Additionally, regulatory tools that leverage new technologies—such as SupTech innovations, machine learning for fraud detection, and consumer complaint data analytics—offer promising approaches to improving market monitoring and enforcement. However, the effectiveness of these tools remains underexplored, particularly in LMIC contexts where regulators often face resource constraints.

The CPRI seeks to fill these evidence gaps by supporting rigorous, policy-relevant research that measures the effectiveness of interventions aimed at protecting DFS consumers. Priority research areas include fraud detection and prevention, addressing high and hidden prices and encouraging competition, reducing over-indebtedness, strengthening complaint redress mechanisms, and reducing individual and systemic discrimination. Special attention will be given to studies that explore how consumer protection risks vary across different populations, particularly women, low-income consumers, and small business owners and smallholder farmers.

More research is needed to understand what interventions work, for whom, and in what contexts. Studies that engage directly with regulators, financial service providers, and consumer advocacy groups will be especially valuable. CPRI requires research that generates publicly available datasets and encourages the development of standardized measurement tools. Most importantly, CPRI research should provide actionable insights to improve DFS market regulation. By strengthening the evidence base on financial consumer protection, CPRI aims to support policymakers and financial sector stakeholders in ensuring that DFS markets are fair, transparent, and beneficial for all consumers.

III. Research Areas

The CPRI funds research that advances the understanding of consumer protection risks for DFS users and evaluates the effectiveness of interventions aimed at mitigating these risks and build trust in DFS. We prioritize studies that generate actionable insights for policymakers, regulators, and financial service providers, with a focus on improving consumer outcomes.

We encourage applicants to review the [white paper](#) (Garz et al., 2021) produced at the onset of the CPRI for a detailed review of the core consumer risks we have identified. These risks remain our core focus in this call for proposals. Additionally, we encourage applicants to review the [studies](#) funded in earlier rounds of CPRI funding.

We encourage proposals that explore issues related to gender-specific consumer protection risks, gender-intentional interventions, and building trust in DFS for women. Please review the CPRI's [Gender & Consumer Protection Learning Agenda](#), which outlines key research priorities on how consumer protection risks and mitigation strategies may differentially impact women, as well as the significant knowledge gaps that exist in addressing these questions. At minimum, all proposals should plan to collect and release gender-disaggregated analysis. Studies specifically focused on gender-related dimensions of consumer protection are encouraged to review this learning agenda and align with the themes and priorities outlined in the document where possible.

The remainder of this section reviews our key priority areas and research topics:

1. Fraud Prevention and Detection

- Evaluating interventions to reduce consumer vulnerability to digital fraud and scams, including innovative and scalable education campaigns, fraud detection tools, and behavioral nudges.
- Assessing the effectiveness of SupTech (supervisory technology) tools that regulators, financial service providers or payment systems can use to identify and/or prevent fraud.

- Investigating gender-based differences in fraud exposure and response, including why women may be disproportionately affected by certain fraud schemes.

2. High Prices, Price Transparency, and Market Competition

- Testing mechanisms to improve price transparency in digital financial products, such as simplified disclosure requirements, nudges, or standardized fee structures.
- Assessing how hidden fees, price shrouding, or bundling practices affect consumer decision-making and financial well-being.
- Evaluating interventions that aim to improve and facilitate competition (including competition between providers and between individual agents), such as price comparison tools or service quality rating platforms.

3. Over-Indebtedness and Responsible Digital Credit

- Evaluating regulatory and market-based solutions to prevent over-indebtedness, such as credit information sharing, loan wait times, nudges, and flexible repayment structures.
- Studying the impact of different credit product designs (e.g., mobile instant credit, buy now pay later) on consumer welfare, financial stress, and repayment behavior.
- Exploring alternative credit scoring models, including understanding how alternative scoring can improve credit access without increasing risk of overborrowing and debt stress, and investigating ways to ensure consumers understand and agree to the ways their data is used in alternative scoring models.
- Investigating how credit product features—such as repayment flexibility, over-repayment options to build savings, access to funds during shocks, or clarity around loan purpose—affect product suitability, financial resilience, and risk of over-indebtedness.

4. Complaints Redress Mechanisms

- Examining the effectiveness of various consumer complaint resolution channels, including helplines, chatbots, ombudsman services, and dispute mediation platforms.
- Identifying barriers that prevent consumers—especially women and low-income users—from seeking redress for financial misconduct.
- Exploring the potential of social media and crowdsourced data to enhance regulatory oversight and empower consumers to voice grievances.

This year, we are particularly interested in research that examines:

- **Gender disparities** in consumer protection, including solutions that may be particularly effective at mitigating risks for women.
- Studies focused on **productive credit**, particularly work focused on reducing risk for small business owners and smallholder farmers.
- The role of **agents** in promoting consumer protection in digital finance, for example in improving transparency, reducing overcharging, or preventing fraud.

Research that engages directly with regulators, financial service providers, or consumer advocacy organizations is especially encouraged. Proposals should clearly outline how findings will contribute to improving financial consumer protection policies, industry practices, or regulatory frameworks. Studies that explore innovative methodologies, leverage existing data (including novel data sources), or provide cost-effective insights for policymakers will be prioritized.

IV. Project Types

The CPRI will consider proposals for the following types of projects. Please choose the type of grant that best represents your project. If you are unsure which project type to apply under, please submit an EOI, which we will use to offer guidance.

- **Small Projects (Pilots, Add-ons, and Lab/Admin Data Experiments)** – Up to \$75,000 per project. This tier supports early-stage or lower-cost

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.

CPRI will award a maximum of \$375,000 for small projects and \$900,000 for full impact evaluations. Recognizing that research in certain locations or with specific populations may come at a higher cost, we will, in exceptional cases, consider budgets exceeding the award maximum. However, this flexibility is reserved for outstanding proposals that demonstrate exceptional value for money despite their higher cost.

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.

V. Achieving Impact

Translating Research into Practice

To maximize impact, we encourage grantees to go beyond academic journal publications and presentations. In addition to engaging with the research community, we expect grantees to work closely with relevant policymakers, regulators, or industry partners throughout the research process. This includes publishing non-technical research summaries on the IPA website, contributing to policy briefs, participating in dissemination events convened by IPA, and engaging

in discussions with stakeholders who are designing or implementing consumer protection interventions. IPA will support grantees in many of these activities.

Cost-Effectiveness Analysis

Whenever feasible, studies will be required to collect cost data following IPA’s standardized [guidelines](#). Cost-effectiveness analysis is a critical tool for policymakers as they decide how to allocate resources between consumer protection measures or scale proven interventions. Projects demonstrating meaningful consumer protection benefits will be expected to make cost-effectiveness data publicly available. Additionally, all studies must report the per-unit cost of tested interventions.

VI. Funding Criteria

Proposals are reviewed by a group of academic researchers and practitioners. Projects are assessed against five evaluation criteria:

Academic contribution	Does the study make a significant contribution toward advancing knowledge in the field? How does the study compare with the existing body of research? Does it answer new questions or introduce novel methods, measures, or interventions?
Policy relevance	Does the study address this call for proposal’s priority research areas, and focus on this call’s priority products (payments or credit products)? Will this study provide evidence that directly supports policymakers in making informed, evidence-based decisions? Will results from the intervention have generalizable implications – will the “lessons learned” have relevance beyond this case?
Technical design	Does the study utilize appropriate research methods that allow for valid causal identification? Are there threats that could compromise the validity of results? If so, does the proposal sufficiently address those threats? For full impact evaluation proposals, are designs sufficiently powered to detect results?

Project viability

Is the relationship with the implementing partner strong and likely to endure through the entire study? Has the partner demonstrated sustained commitment to conducting this research? Are there any other logistical or political obstacles that might threaten the completion of the study, such as government authorization or Human Subjects review? For pilots, do researchers describe how piloting activities would inform a full-scale impact evaluation? Does the research team have a track record of implementing successful projects similar to the one being proposed?

Value for money

Is the cost of the study commensurate with the value of expected contributions to science and policy? Does the study leverage funding from other sources?

Additional Considerations

When reviewing proposals, staff and researchers will also consider the following:

- **Countries:** We will 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 be considered if they score highly in other evaluation criteria and demonstrate that their findings are generalizable, particularly to our priority countries. Proposals from these countries should clearly explain how and why the findings will be generalizable.
- **Human subjects research ethics:** All studies funded through this call must obtain Institutional Review Board (IRB) approval or a formal exemption if applicable (e.g., if the project is deemed extremely low risk, such as a survey-only project not involving personally identifiable information). If IPA is engaged in the research (i.e., IPA staff will collect data, obtain consent, interact/intervene with subjects, or will access personally identifiable information), it will undergo both IPA IRB review and, if required, local IRB review in the country where the study is conducted. If IPA is not involved in the research, ethical review may be conducted by IPA’s IRB or another recognized IRB, such as the researcher’s institutional IRB. Proposals should address any ethical approval concerns and outline how the study will comply with research ethics requirements and protect participants’ rights.

- **Research team composition:** The CPRI prioritizes proposals that include researcher(s) based in the country where the project will take place. Researchers with local expertise and lived experience bring unique insights which can enhance the study's relevance and impact.

Researcher Qualifications

At least one member of the research team must be affiliated with a research institution or university and either hold a PhD or be a current PhD candidate in a relevant social science or engineering discipline, such as economics, statistics, sociology, anthropology, psychology, public health, education, or computer science. Proposals for studies investigating causal research questions must include at least one researcher with experience in RCTs or other rigorous causal methods.

VII. Timeline and Application Process

Competitive Call for Proposals

- **Monday, April 7, 2025:** Competitive Call for Proposals Announced
- **Wednesday, April 16, 2025:** Call for Proposals Information / Q&A Session
- **Sunday, May 4, 2025:** Expression of Interest Deadline (11:59PM PDT)
- **Sunday, June 15, 2025:** Full Proposal Deadline (11:59PM PDT)

Off-cycle Proposals

While most project funding provided through the CPRI is allocated through competitive calls for proposals, we understand that some proposals face significant time constraints. For example, this may be because they involve adding on to an existing study already in the field, or the intervention or policy being evaluated will be deployed by the partner soon. If you would like to discuss the possibility of off-cycle funding (either before or after this call for proposals), please email consumerprotection@poverty-action.org.

Application Instructions

Expression of Interest Instructions

To submit an Expression of Interest (EOI), please submit basic information about the project in English through our [online portal](#) by **May 4, 2025, at 11:59 p.m. PDT**. While submitting an EOI is not required to submit a full proposal, we strongly encourage research teams to submit one. EOIs help IPA to assess whether the project aligns with the CPRI's priorities before applicants invest time in preparing full proposal. Additionally, IPA will provide feedback on the strengths and potential weaknesses of the project based on the EOI. We may also use EOIs to connect applicants with strong potential policy impact but lacking research expertise to academics who can provide complementary expertise. IPA will provide feedback and recommendations on whether to submit a proposal by **May 19, 2025**.

Full Proposal Instructions

Please submit full proposals in English through our [online portal](#) by **June 15, 2025, at 11:59 p.m. PDT**.

Budget Guidance

Detailed budgets will be required for full proposals. A budget template are available on our full proposal [online submission portal](#). Please keep the following in mind when developing your budget:

- Budgets are expected to adhere to the budget caps outlined in the “Project Types” section of this Call for Proposals. In cases where recognition that research in some locations or with specific populations is more costly, on a case-by-case basis we will consider budgets over the above award maximums with appropriate justification.
- The majority of studies are expected to be carried out by IPA country offices, in which case funds will be directly awarded to the IPA country office. When awards are made to other research institutions, payments will generally be on a cost-reimbursable basis.
- Indirect costs policy:
 - Indirect costs (overhead) must not exceed 15% of direct project costs.

- For proposals where **IPA is *not*** the research implementation partner, budgets **must include** indirect costs within the overall budget cap. The total budget cap is **inclusive** of indirect costs in these cases.
- For proposals where **IPA *is*** the research implementation partner, IPA's indirect costs will be handled internally and **should not** be included in the submitted budget. In these cases, the budget cap applies to **direct costs only**.
- We understand the cap on indirect costs is low under this initiative. Grantees may include reasonable project support costs in the budget as direct costs, provided these costs are clearly explained.
- Any equipment/asset purchases should include a detailed breakdown (e.g., number of laptops) and specify the project staff assigned to the equipment.
- Rent costs should be explained in the budget.
- Applicants are responsible for ensuring the budget aligns with the prospective subawardee's policies for costs.
- Subawardees must comply with the prime donor's contracting and spending guidelines. A non-exhaustive list of guidelines are available for review in the "General Terms and Conditions" section of this document.
- Institutional Review Board (IRB) approval or exemption is required for all studies. This approval may come from a host institution's IRB or IPA's IRB, as outlined in the "Human subjects research ethics" section of this Call for Proposals. If applicants are planning to use IPA's IRB, please budget for this process per [IPA's IRB fee structure](#).
- Funding is intended for qualified research costs. We generally cannot support:
 - Program or intervention implementation costs, except where necessary for the research design. This include any costs the implementing partner would have otherwise incurred to implement the program or intervention being tested.

- Salary costs for researchers from institutions in high-income countries. Funding for salaries and/or time for researchers from institutions in low- and middle-income countries will be considered on a case-by-case basis by the review committee.
- Purely qualitative research that does not contribute to the development of impact evaluations, unless as part of a broader pilot.
- Costs labeled as incidental, miscellaneous, or contingency.

Research Management

Projects collecting field data must specify the research management organization that will support the research team in implementing the study. The organization should have demonstrated experience conducting fieldwork in the study's location(s) and maintain a presence in the country. Upon receiving funding, the project funds will either be assigned to an IPA Country Office or provided through a subaward to the research management organization or host university.

Projects taking place in countries where [IPA has an office](#) are expected to be run through the local IPA Country Office. These offices have the experience and long-term presence to ensure that projects meet high research quality standards, maintain strong partner relationships, and align with the work of the Consumer Protection Research Initiative and IPA. Applicants should provide a clear justification if they choose to work with another research management organization in a country where IPA has an office. Please reach out to the relevant IPA Country Office as early as possible during the project development process so they can assist with research design, project planning, proposal development, partner development, and budgeting.

Contact information for each IPA Country Office is available [here](#). For assistance reaching out to IPA Country Offices, please email us at consumerprotection@poverty-action.org.

For studies conducted in countries where IPA does not have a Country Office, another research management organization must be responsible for implementing fieldwork. If the applicant has not yet identified a research management organization, IPA may be able to assist in identifying an appropriate partner. For

additional subgrantee requirements, please refer to the “Grant Terms and Conditions” section below.

VIII. Contacts

For questions about this call for proposals, please email consumerprotection@poverty-action.org. We will make every effort to respond promptly, but to ensure a reply, please submit questions at least one week before the EOI/proposal deadline.

IX. About IPA

[Innovations for Poverty Action](#) (IPA) is a research and policy nonprofit that creates and shares evidence, while equipping decision-makers to use evidence to reduce poverty. With a long-term presence in 19 countries in Africa, Asia, and Latin America, and evaluations in 30+ more countries, IPA leads the field of development in cutting-edge research quality, innovation, and impact. In recent decades, trillions of dollars have been spent on programs designed to reduce global poverty, but clear evidence on which programs succeed is rare, and when evidence does exist, decision-makers often do not know about it. IPA exists to bring together leading researchers and these decision-makers to ensure that the evidence we create leads to tangible impact on the world. Since our founding in 2002, IPA has worked with over 550 leading academics to conduct over 1,000 evaluations in over 60 countries. This research has informed hundreds of successful programs that now impact millions of individuals worldwide.

X. General Terms and Conditions

If an applicant is awarded funding by IPA, the grant agreement may include clauses similar to the following, and the Grant Recipient must comply with them:

1. Grant Recipients shall comply with the Gates Foundation’s Global Access and Open Access policies, as updated from time to time. Current policies can be found here:
 - a. <https://www.gatesfoundation.org/How-We-Work/General-Information/Global-Access-Statement>

- b. <https://www.gatesfoundation.org/How-We-Work/General-Information/Open-Access-Policy>
2. Grant Recipients shall assign to IPA all copyright rights in all peer-reviewed articles that will be accepted for publication reporting original research supported in whole, or in part, by the funds provided under an award, including any underlying data (not including personally identifiable information) and materials, including primary data, associated metadata, original software, and any additional relevant materials necessary to understand, assess, and replicate the reported study findings. IPA represents copyright ownership is solely for the purpose of compliance as required by the Gates Foundation Open Access Policy.
3. Grant Recipients shall automatically apply a creative commons license (CC BY 4.0 or equivalent) to all peer-reviewed articles that will be accepted for publication reporting original research supported in whole, or in part, by the funds provided under an award, and make public any underlying data (not including personally identifiable information) and materials, including primary data, associated metadata, original software, and any additional relevant materials necessary to understand, assess, and replicate the reported study findings.
4. Grant Recipients conducting field-related activities are required to assess and document the safety and security risks unique to that activity and determine any project-specific risk mitigating measures that will be put into place. Consideration should be given to the characteristics of the activities and the communities, as well as the geographic area in which it will be carried out. Based on this assessment the **Grant Recipient is responsible for submitting a Risk Register using this [template](#) to CPRI prior to beginning fieldwork.** The risk register should be regularly revised at least every six months and whenever the risk landscape changes.

This list is not exhaustive. The Grant Recipient may be required in the grant agreement to comply with other requirements from IPA and IPA's prime donors.

More information about the Consumer Protection Research Initiative can be found on our websites.

[Initiative Overview](#) | [IPA Call for Proposals Page](#)

