

APRIL 16TH 2025



# Consumer Protection Research Initiative 2025 Call for Proposals

Q&A Webinar



# IPA's Financial Inclusion Program



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# Consumer Protection Research Initiative (CPRI)

Initiative goals & key activities

# IPA's Consumer Protection Research Initiative



## Initiative Goal

Support regulators, researchers, and the private sector in **identifying financial consumer protection risks** and rigorously **testing solutions** to mitigate those risks.

## Key Activities

1. Creating **public goods** that monitor for consumer risks
  - 10 country, 2 round consumer survey (2025, 2027)
  - 18 country DFS price tracking exercise
1. **Direct engagements with regulators** to improve market monitoring & develop/test SupTech
1. Academic-led **impact evaluations** of solutions addressing consumer protection risks.

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# CPRI's 2025 Call for Research Proposals

Funding opportunities, research focus, & priorities



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.

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.

# Research Priorities



This year, we are 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.

# Examples: Studies that fit CPRI priorities well

**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.



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# Timeline & FAQ

Relevant submission dates and frequently asked questions

# 2025 Call for Proposal: Key Dates



**01**

**April 7**

Call for Proposals is live!  
Optional Expression of Interests (EOI) open

**03**

**May 16**

EOI feedback sent to applicants

**05**

**July 28**

Applicants notified of funding decisions

**02**

**May 4**

Optional EOI due

**04**

**June 15**

Full proposals due

# 2025 Call for Proposals FAQ



## How many proposals will be funded?

Our initiative has funding for:

- **5 ‘small’ projects**, cap tentatively \$75k (*1 already funded*)
- **4 ‘full’ impact evaluations**, cap tentatively \$300k (*1 already funded*)

Actual funding numbers will be dependent on proposal quality and quantity, but won’t exceed these numbers.

## What’s the deal with off-cycle funding?

When researchers have a compelling and time sensitive idea, **CPRI staff can invite the researcher, after discussion, to apply for off-cycle funding**. The number of studies funded off-cycle will be dependent on how many studies are funded via the CFP.

## What if a practitioner has an idea, but doesn’t have impact evaluation expertise?

**We encourage practitioners with ideas to reach out to IPA**. With the help of the Advisory Committee, we’ll connect practitioners with researchers with relevant experience and interests.

# 2025 Call for Proposals FAQ



**Are researchers based in the countries where the study will be conducted encouraged to apply?**

**Yes, this is encouraged.** Researchers with country-specific experience bring valuable local insights and context. When local researchers have less experience with impact evaluations, we will facilitate connections with more experienced researchers.

**Does fieldwork need to be carried out by IPA?**

**It's recommended, but not required.** Working with IPA for fieldwork ensures high-quality data collection, and streamlines the award making process. Particularly for work in countries where IPA does not have an office, we can award funding to other organizations.

**Can funding include researcher compensation?**

Generally **compensation for researchers from institutions in high-income countries cannot be included.** Compensation for researchers from institutions based in LMICs is allowable and will not be included in budget comparisons with other projects.

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# Application Instructions

Expressions of Interest and Full Proposals

# Call for Proposals website



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## Call for Proposals

Consumer Protection Research Initiative



<https://bit.ly/cpri2025>



# Expression of Interest (EOI)

- The **EOI Form** helps us understand your proposed project, who's involved, and how it aligns with CPRI's priorities.
- Submitting an EOI is **not required** for full proposal submission, but highly recommended.
- **Submission Deadline:** May 4, 2025
- Feedback and suggestions will be provided by IPA by **May 19, 2025**



Use the word limit wisely: Don't waste space repeating the prompt—jump right into your response.

Tip



# Full Proposals

- The **Full Proposal Form** collects detailed information about your proposal
- Proposals are reviewed by a group of academic researchers and practitioners.
- Projects are assessed against **five** evaluation criteria: **Academic contribution, Policy relevance, Technical design, Project Viability, and Value for Money.**
- **Submission Deadline:** June 15, 2025



**Double-check required uploads:** If you're working with an implementing org or co-researchers, give them a heads-up early so they can prep letters or docs

Tip





Questions?



CPRI Newsletter

# Stay in touch!

Reach out to [consumerprotection@poverty-action.org](mailto:consumerprotection@poverty-action.org) with any questions

   @poverty\_action |   Innovations for Poverty Action

[poverty-action.org](https://poverty-action.org)

# EOI: Overview

<b>Applicant Information</b>	Name and email of the lead PI, who's on your team and the expertise they bring
<b>Implementing Organization</b>	Who's running the project and detail how you're working together.
<b>Project Description</b>	Project title/topic, project type, and country(ies)
<b>Project Summary</b>	Problem being addressed, CPRI's priorities, planned intervention and research design



# Full Proposal: Overview

<b>General Information</b>	Submitter details, study title, abstract, timeline and team information
<b>Funding Request</b>	Small vs. Large project, total budget, and other funding sources
<b>Partners</b>	Collaboration with any IPA Country Office or Implementing Organization
<b>Research Narrative</b>	Context, problem, research question, policy relevance, intervention, theory of change, and design



# Full Proposal: Overview

<b>Cost and Validity</b>	Cost-effectiveness plan and threats to validity
<b>Implementation and Timeline</b>	Activity roadmap, data collection plan, and team roles
<b>Dissemination, Scale-up and Risks</b>	Plans to share results, potential for scale, and project risks
<b>Milestones</b>	Key project checkpoints



# Full Proposal: Overview

Budget Narrative	Detailed budget, cost items, and assumptions
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