



Center for Effective Global Action

## Digital Credit Observatory

### *Request for Proposals: Spring 2017 Pilot Grants*

**Release Date:** Wednesday, February 8, 2017

**Deadline:** Friday, March 10, 2017 at 11:59 pm Pacific Time

With support from the [Bill & Melinda Gates Foundation](#), the [Center for Effective Global Action \(CEGA\)](#) has launched a “Digital Credit Observatory (DCO)” with the goal of generating a new body of evidence on the impacts of digital credit products and the effectiveness of related consumer protection measures in low-income countries (see [CGAP’s blog](#) for the key attributes of digital credit).

We invite CEGA affiliates and their PhD advisees to apply for small pilot grants to support **early-stage research projects** addressing one or more of the following questions:

1. What are the short- and long-run impacts (both positive and negative) of digital credit on consumers in emerging markets?
2. How can digital credit products best reach consumers who are left out of the formal credit market?
3. How can digital credit algorithms, regulations, and other consumer protection measures such as improved loan and consent terms, reminders and other behaviorally informed messages, be designed to minimize default, over-indebtedness, leakage, fraud, and other risks to consumers (and providers)?

We expect to fund **pilot projects of up to \$20K each** through this RFP.

**Eligibility:** Faculty within the CEGA affiliate network, as well as their advisees (PhD students and Postdoctoral Scholars), are eligible to apply. Projects should be in an exploratory stage of research. Please direct questions about eligibility or “fit” to Natasha Beale, DCO Program Manager, at [nbeale@berkeley.edu](mailto:nbeale@berkeley.edu).

**Use of funds:** Funding may be used to support international travel, partnership development, preliminary field data collection, database work, and the development of full-scale proposals. Research may be carried out in any low-income country in Sub-Saharan Africa, South Asia, Southeast Asia and/or Latin America, as long as a need for the research is clearly identified.

**Timing:** All travel must be completed by October 1, 2017. 100-word progress updates will be due to CEGA each month in addition to a final report due within 30 days of completion of the pilot.

**Selection Criteria:** Successful proposals will be relevant, rigorous, novel, and have a vision for scaling up beyond the life of the pilot. Proposals will be blindly reviewed and funding decisions made by a committee of CEGA faculty, staff, and a representative from the Gates Foundation.

**TO APPLY: please read through the information below and prepare a 3-page narrative and budget using the template provided.**  
**Submit your application [here](#) by 11:59 pm PT on Friday, March 10, 2017.**



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### *Proposal Template: Spring 2017 Pilot Grants*

#### **INSTRUCTIONS**

To apply, please read through the RFP and review criteria listed below. Once you're ready, fill in all required fields in [this Submittable form](#) and upload a 3-page proposal narrative (with budget) by **11:59 PM US Pacific Time on Friday March 10, 2017**. Any questions about eligibility or the application process should be directed to Natasha Beale, DCO Program Manager, at [nbeale@berkeley.edu](mailto:nbeale@berkeley.edu).

#### **REVIEW CRITERIA**

Proposals will be reviewed and scored by a panel of reviewers—including CEGA faculty/staff and a representative from the Gates Foundation—according to the following criteria:

- **Relevance:** The proposal takes a realistic approach to addressing one or more of the priority research questions listed in the RFP. The research team must demonstrate the commitment of at least one on-the-ground partner.
- **Rigor:** Should the pilot be successful, the proposed research design is appropriate and sufficiently rigorous to answer the chosen question(s).
- **Capacity:** The team possesses the capacity and skill necessary to carry out the work. Potential hurdles, and reasonable solutions to these hurdles, have been adequately identified.
- **Novelty:** The proposed project builds on what is already understood about the digital credit and consumer protection landscape. Priority will be given to projects that test promising products in new settings, utilize new types of data, or use existing data in new ways.
- **Vision for Scale:** The pilot project takes a long view and clearly illustrates how the award will advance a larger research effort (and/or a successful path to scale). Funded proposals will present a vision for how pilot research will develop in terms of adoption and impact.



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## PROJECT NARRATIVE

Your 3-page narrative should respond to the following questions:

1. What is the development challenge your project seeks to address? (Please reference one or more of the priority research questions listed in the RFP)
2. What is your proposed piloting approach? What activities do you expect to carry out during the course of the six months? What data, tools, and methods do you expect to use to answer your research question(s)?
3. Describe the role and level of engagement of your in-country partner(s).
4. How does your pilot build on what is currently known/understood about the digital credit and consumer protection landscape?
5. Describe your short-and long-run vision for the project. How will results from the six-month pilot inform future research and/or the scale-up of the intervention?
6. How might your project ultimately help inform public and/or private sector decision-making?
7. How will you measure the success of your pilot? What does success look like?
8. What risks do you anticipate during the course of the pilot, and how will you mitigate them?
9. In a simple table, include a six-month timeline that includes key project activities.
10. Briefly describe the strengths and relevant experience of your research team.

## BUDGET

Using the categories in the table below, please estimate the total costs (including indirect costs of 20%) that your pilot will incur up to a total of \$20,000.

Category	Detail	Estimated Cost
Principal Investigator time		
Graduate student time		
International travel		
Data collection expenses (surveyor salaries + allowances, ground transport)		
Equipment + supplies		
Miscellaneous (describe)		
Indirect costs (20%)		
<b>TOTAL</b>		