



About Us

The Retail Finance Distribution (ReFinD) Research Initiative is focused on deepening digital financial inclusion, and how to improve women's access to financial services in low- and middle-income countries (LMICs). It is led by the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana, with funding from the Bill & Melinda Gates Foundation, and was launched on June 7, 2022.

Our Aim

To deepen digital financial inclusion among the vulnerable and excluded: women, poor households, SMEs, and other retail businesses.

Our Objectives

- To effectively expand the reach of agent networks through public policy and commercial solutions that can plausibly be scaled, and
- To advance public knowledge about the structural constraints limiting agent networks globally.

Our Approach

The initiative engages researchers from the Global North and the Global South through funded pilot and large-scale research projects, especially those that explore financial incentives and subsidies, the role of agent networks in promoting women's access to digital financial services, relevant regulations and other institutional arrangements that impact agent density.

The first call for proposals was issued on June 7, 2022, to coincide with the launch of ReFinD.

Request for Proposals

We welcome proposals for sub-awards from both local and international research institutions interested in digital finance inclusion with studies focusing on low and middle-income countries.

Sub-award Categories

Proposal development - The maximum award amount for this grant type is \$ 5,000. Intended to facilitate exploratory research, Proposal Development funds will be used to support costs related to developing a proposal for a pilot or full-scale randomized evaluation during a subsequent call for proposals.

Pilot - (\$40,000 - \$ 60,000). A pilot proposal should be at earlier stages of project development. Pilot proposals must clearly articulate what exactly the pilot will enable researchers to learn. Pilot studies should assess the feasibility of a full study by testing research protocols, determining sample size and detectable effects, and assessing implementation processes.

Natural experiment - (\$40,000 - \$ 60,000). Significant consideration should be given to how exposure to a certain phenomenon replicates randomization and how such exposure would impact outcomes.

Extension of existing research projects

- (\$100,000-\$ 125,000). Existing research projects may seek additional funding to scale up or augment aspects of the intervention and/or study. The status of the project and justification for additional funding should be made clear in the proposal.

Greenfield projects - (\$250,000 - \$ 450,000). Research projects may exploit rich supply-side data to advance other rigorous research designs. Research projects will require a strong partnership commitment with implementing organizations, a fully developed method of randomization, clear outcome measures, power calculations, and a scale-up plan.

Collaborate with us on ReFinD

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Calls for proposals and related details
can be found at
<https://refind-isser.ug.edu.gh/>

Contact Us

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ReFinD Brochure

