



## Replication Window 4: Financial Services for the Poor Call for expressions of interest

**Issue date: 28 June 2016**

**Application submission deadline: 12 August 2016**

### 1. Introduction

The [International Initiative for Impact Evaluation \(3ie\)](#), with funding from the [Bill & Melinda Gates Foundation](#), is issuing a call for expressions of interest (EOI) from researchers interested in conducting replication studies under 3ie's Replication Window 4: Financial Services for the Poor (RW4 FSP).

3ie's replication window grant programme is designed to support the generation, verification and transparency of high-quality impact evaluation evidence on important topics in international development.

This call is for rigorous replication of impact evaluations of financial services for the poor, including mobile money, cash transfers, bank deposits, and other financial instruments that have a goal of financial inclusion. 3ie is inviting EOIs to replicate seven studies listed in Section 3. There is no limit to the number of studies for which researchers may submit an EOI.

Expressions of interest will be screened. Only successful teams will be asked to submit a full proposal. 3ie intends to award one replication grant for each study listed.

The call for EOIs includes three main sections. The first section covers the background of 3ie's replication programme. The second section describes the scope of work in the RW4 FSP and 3ie's replication study process. Finally, the third section covers the logistics of applying, including eligibility criteria, budget restrictions, selection timeline, selection criteria, review process, instructions for applicants, and submission guidelines.

### 2. Background

Over the last four decades, financial services for the poor have become a priority in low- and middle-income countries. This has led to the development of multiple financial instruments, including microlending, microsavings, microinsurance, alternative collateralisation, prize-linked savings accounts and others, with different sets of risk profiles and targeted at economically poor populations in developing countries. Although financial services for the economically poor

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have seen significant uptake, questions remain if impacts vary based on population targeted, product design and delivery, risk management practices of the service provider, country of operation, associated skills transfer and other aspects of the programme design.

3ie's replication programme was established as a global public good to help improve the quality and reliability of impact evaluation evidence used for policy and programming decision-making. The programme is designed to highlight the benefits of internal replication of impact evaluations and to provide incentives to replicate important impact evaluations of development sector programmes. By internal replication, 3ie means the re-analysis of the findings of an original study using the study's own primary data.

### 3. Scope of this replication window

The aim of this call is to invite researchers to express interest in conducting internal replication studies of impact evaluations of mobile money, cash transfers, bank deposits and other financial service interventions targeted at underserved populations without access to formal banking services in low- and middle-income countries.

3ie is looking to award seven contracts to replicate each of the following studies:

- 1) Aker, J, Boumniel, R, McClelland, A, and Tierney, N, 2016. *Payment mechanism and anti-poverty programs: evidence from a mobile money cash transfer experiment in Niger*. Economic Development and Cultural Change. Forthcoming.
- 2) Baird, S, McIntosh, C and Ozler, B, 2011. *Cash or condition? Evidence from a cash transfer experiment*. The Quarterly Journal of Economics. 126 (4), pp. 1709-1753.
- 3) Brune, L, Gine, X, Goldberg, J, and Yang, D, 2016. *Facilitating savings for agriculture: field experimental evidence from Malawi*. Economic Development and Cultural Change. 64 (2), pp. 187-220.
- 4) Haushofer, J and Shapiro, J, 2016. *The short-term impact of unconditional cash transfers to the poor: evidence from Kenya*. Quarterly Journal of Economics. Forthcoming.
- 5) Hidrobo, M, Peterman, A, Hoddinott, J, Margolies, A, Moreira, V, 2014. *Cash, food, or vouchers? Evidence from a randomized experiment in northern Ecuador*. Journal of Development Economics. 107 pp. 144-156.
- 6) Jack, W and Suri, T, 2014. *Risk sharing and transactions costs: evidence from Kenya's mobile money revolution*. American Economic Review. 104 (1) pp. 183-223.
- 7) Muralidharan, K, Niehaus, P, and Sukhtankar, S, 2016. *Building state capacity: evidence from biometric smartcards in India*. American Economic Review. Forthcoming.

Researchers interested in conducting a replication must select a study that is included in this candidate list. 3ie will only award one contract for each of the listed impact evaluations.

Replication study reports, once finalised and accepted into, the [Replication Paper Series](#), will be made publically available through the [3ie website](#).

## 4. Replication studies: key milestones and timelines

### 4.1 Data acquisition and replication plan

The selected research team will have three months to obtain data from the authors of the original study when the data and necessary log files are not already publically available. Replication researchers are responsible for contacting the original authors and obtaining the data.

If the team is unable to obtain the data and necessary files by the three-month deadline, they will have an opportunity to replicate another study from a separate pre-selected list of impact evaluation studies identified by the funder. Once 3ie and the researcher agree on the alternate study, the researcher will submit a proposal to replicate the replacement study.

The researchers also need to submit replication plans. The plans pre-specify the measurement and estimation analysis and/or the theory of change analysis that the researchers will conduct in their replication studies. The replication plans are subject to internal and external review and are also sent to original authors for their comments. The plans must be approved prior to the release of the first tranche of the contract. The plans will be posted on the [replication status page](#) on 3ie's website.

### 4.2 Push-button replication

The first step in a 3ie-funded replication study is to produce a push-button replication (PBR). The PBR is a replication of an original study using the original data and code received from the original authors with minimal adjustment. The researchers will be required to write and submit a report of their PBR.

### 4.3 Pure replication

The researchers will have a three-month period to conduct a pure replication of the chosen study along with the PBR report. A pure replication is the use of the original data and code to replicate the results of the original study. The researcher will be required to write a report and share it with the original authors along with their programming code. Researchers may be asked to discuss the findings of the pure replication with the original authors, if requested by the original authors. The researchers will be expected to make revisions to the report based on comments from internal 3ie and external reviewers.

### 4.4 Replication study report

Researchers will submit a draft final report, which would also be reviewed internally and externally. Within six weeks of receiving, 3ie will provide the researchers with comments from reviewers internal and external to 3ie. Researchers will have six weeks to respond to those comments and incorporate them into their final report.

The contract period for these replication studies is one year. This period is in addition to the time allocated to obtain data.

The replication researchers will be required to follow the [3ie replication contracts notification and communication policy](#).

## 5. Eligibility

- Only legally registered institutions or individuals may apply. Any researcher resident in the United States of America must have a valid work authorisation.
- For-profit institutions are eligible to apply, but they will have to comply with 3ie [direct](#) and [indirect cost](#) guidelines.
- Applicants should be able to sign the contract with 3ie on terms and conditions stated in the 3ie's [individual](#) or [institutional](#) contracts.

## 6. Budget and contract

There will be a funding limit of US\$40,000 for replication studies included in RW4 FSP. All proposed budgets will be judged on cost reasonableness. All proposed budgets must comply with 3ie direct and indirect cost guidelines. 3ie may ask applicants to provide additional documentation to justify the cost proposal.

3ie makes payments based on review and approval of deliverables as agreed to in the deliverable and disbursement schedule. The final payment is made based on a reconciliation of the expense reports with the original budget and constitutes the lesser of the actual costs and the ceiling price of the contract.

The four tranche payments will be disbursed based on approval of the indicated deliverables:

Deliverables	Tranche payment (%)
Data and code are obtained from the original authors, Final replication plan	20
Push-button replication report Complete pure replication report Submission of complete pure replication to original authors	30
Draft final report	30
Final report	20

*Note that deliverables may be submitted in advance of the contract deadlines.*

## 7. Timeline

Activity	Key dates
EOI posted	28 June 2016
Deadline for submitting questions on EOI	7 July 2016
Response to questions posted on 3ie website	12 July 2016
Deadline for submission of EOIs	2 August 2016
Announcement of awards for submission of full proposals	On or around 2 September 2016
Deadline for submission of full proposals	18 October 2016
Award of replication contracts	On or around 28 October 2016
Post-award workshop	12 December 2016

## 8. Selection criteria

Criteria for EOI	Per cent (%)
Qualification of the principal investigator	50
Demonstrated experience of impact evaluation methodology	25
Demonstrated understanding of the literature on the topic of financial services for the poor	25

Criteria for full proposal	Per cent (%)
Qualifications of applicant	20
Understanding of the original study and relevance of proposed replication questions	30
Proposed replication plan	50

Further information on scoring may be found on the RW4 FSP [review form](#).

## 9. Review process

EOIs will be reviewed by 3ie staff. Applicants will be notified within three to four weeks from the deadline for the submission of EOIs about the status of their application. Successful applicants will be invited to submit full proposals.

Full proposals will be reviewed and scored by internal and external reviewers. Proposals judged to sufficiently meet the requirements by three reviewers will be sent to the selection panel, consisting of a subset of the internal and external reviewers.

The panel will meet and make the final determination based on the selection criteria, cost reasonableness, and contribution to the body of studies being funded under this window.

It is 3ie's intent, although not a guarantee, to award the contract conditional on the applicant receiving adequate scores on all criteria. 3ie reserves the right to not award any contract in case no applicant meets the requirements.

## 10. Instructions for applicants

### 10.1 EOI stage

The main intent of the EOI process is to assess the applicant's understanding of the original study and her or his ability to conduct high-quality replication research.

The EOI application must include the following information:

1. Cover page certifying that the applicant is willing and able to sign either the RW4 FSP [individual consulting contract](#) or the RW4 FSP [institutional consulting contract](#).
2. Curriculum vitae (CV, not to exceed five pages each) of all principal investigators (PIs)
3. A statement of interest (not to exceed three pages) highlighting the following:
  - a. Understanding of internal replication research.
  - b. Demonstrated understanding of financial services for the poor.

The EOI may include co-PIs or research assistants, as needed, along with their short bios.

Other team members may strengthen an EOI by providing additional information about the team. This information combined must not exceed two pages.

Applicants may apply for multiple candidate studies when submitting their EOI. However, once their qualifications are approved, each principal investigator will be invited to submit only one full proposal. In the cover page of their EOI, applicants should list all studies for which they are willing to submit full proposals. They should also rank the preference of studies, should they be accepted for multiple proposals. If no preference is provided, 3ie will attempt to contact the researchers to obtain their replication study preferences.

## 10.2 Full proposal

Instructions to applicants invited to submit full proposals will be provided at the time of notification. Applicants will have 45 days from the date of invitation to submit a proposal.

The full proposal must include the following:

- *A technical proposal* not to exceed 15 pages submitted as a single Microsoft Word or Pdf file with font size no smaller than 11 point. It should include,
  - CV of the principal investigator (not to exceed five pages)
  - CVs of additional researchers or consultants (not to exceed five pages each);
  - Replication plan (not to exceed five pages). This plan should indicate a thorough understanding of the original paper, including the methodology used and conclusions drawn. In addition, it should provide an explanation of the importance of conducting a replication of the chosen study.
- *A budget* submitted as a Microsoft Excel file in the 3ie budget template. The proposed budget, including the daily rates of the PIs, must follow 3ie's [direct cost policies](#). In cases where the principal investigator desires to pay others involved in the study, she or he may include those costs as expenses in the budget and then provide the receipts for these expenses as part of the time and expense reports. No indirect costs or fringe rates are permitted under independent contract agreements with individuals.
- *A budget narrative* submitted as a Microsoft Word or pdf file. At this time, the working language of 3ie is English and we are only able to accept proposals in English.

## 11. EOI submission guidelines

Please submit all files in a single email message (not to exceed 10MB) to [replication@3ieimpact.org](mailto:replication@3ieimpact.org) mentioning 'RW4: FSP' in the subject line no later than **23:59 GMT, 2 August 2016**.

Please direct any questions related to this call for EOIs to [replication@3ieimpact.org](mailto:replication@3ieimpact.org) mentioning 'RW4 FSP' in the subject line by **23:59 GMT, 7 July 2016**. By 12 July 2016, a single document with all questions and answers will be made publicly available on the [RW4: FSP webpage](#)

**This EOI does not constitute a guarantee of an award. 3ie reserves the right not to make any award.**