



## Contact Us

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For questions about the program or application process, please contact Tess Johnson at [tjohnson@accion.org](mailto:tjohnson@accion.org).

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## Important Dates

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### Proposal Deadline:

July 26, 2018 (11:59pm EDT)

### Fellows Selected:

August 27, 2018

### Fellows Announced:

September 10, 2018

The Center for Financial Inclusion at Accion is now accepting proposals for research that will advance financial inclusion around the world. The purpose of the CFI Fellows Program is to encourage independent researchers and analysts to systematically examine some of the most pressing questions facing the financial inclusion sector. Each fellow will conduct research, analysis, and writing on a topic of high importance for financial inclusion, and the resulting work will be published and disseminated by CFI.

## Research Topics

CFI will consider research proposals that address one of the following topics:

### How do financial institutions use mass APIs, open APIs, custom APIs and bespoke partnerships to partner effectively with fintechs to reach the underserved?

Financial institutions of all sizes are finding that partnerships with fintechs can help them reach underserved customer segments. These partnerships frequently involve the use of APIs to create the necessary connections and data sharing between fintech and financial institution. It may be especially challenging for smaller financial institutions to benefit from such connections. How do recent efforts to create more accessible APIs function? Which models are working well? Research should include a comparison between mass APIs, API marketplaces, open APIs, bespoke APIs, and custom partnerships, recognizing that there are opportunities and challenges associated with each.

### How do electronic invoicing (e-invoicing) and other electronic filing mandates enable financial services providers to make better decisions about MSME lending? Have more MSMEs become financially included as a result of these efforts?

E-invoicing is increasingly mandated by governments across Latin America, and in selected other countries as a tax compliance initiative ([KPMG, 2017](#)). This practice may have spillover effects for financial inclusion. Through the collection and analysis of rich transaction data from micro, small and medium enterprises (MSMEs) that electronic invoicing provides, lenders are finding new ways of assessing this customer segment. This research will identify which providers are leveraging this data to improve their lending operations for MSMEs and through what means.

## How can employers in developing countries support the financial health of their employees?

Financial health is an increasingly important concept in the financial inclusion ecosystem, but one often overlooked set of actors is employers. Employers have an important stake in the financial health of their employees, as financial problems can create stress, absenteeism and other problems. This fellowship will explore the research on financial stress and employment to better articulate why employers in emerging markets should care about financial health, the interest of employers in active involvement, examples of good practice and/or tools or resources that employers need to get involved.

## What is the landscape of financial products and services designed to meet previously underserved consumers' (physical) health needs?

This fellowship will review the current status of health finance initiatives in the developing world or in a region or set of countries. It will identify and analyze the key challenges that existing programs encounter, with reference to the most successful models.

### Fellowship Benefits

- Fellows are listed on the CFI website ([here](#)), with photo and bio
- Access to CFI or Accion staff, as agreed, for consultation, research and interviews
- Use of CFI office space on an occasional basis as needed to support the work
- Support from the communications team at CFI, who will prepare finished papers for publication and disseminate the final products through their multiple channels of promotion and marketing, including at least one live event, blogging opportunities, and other promotions such as webinars, interviews, etc.
- Support from CFI to help move findings toward action by relevant stakeholders
- Compensation appropriate for scope of assignment and fellows' level of seniority
- Compensation for limited travel expenses to conduct or present research

### Obligations of Fellows

- Complete high-quality research and paper by an agreed end date
- Respect confidentiality of internal information acquired during the fellowship
- Use own computer and communications
- Check in regularly with CFI staff regarding progress and content of work
- Submit prospectus of paper within one month of contract signing
- Submit near-final version of paper for review by CFI and selected external reviewers one month prior to final submission
- Present findings in at least two events organized by CFI (for example: one initial webinar and one in-person report launch event)
- Accompanying products will include at least two blog posts, one near the start of the research and one near or upon completion, and other products (e.g. infographics, briefs, etc. as agreed in advance).
- Post status as CFI fellow on your own website (if applicable) with links

## Selection Process

Researchers wishing to submit a proposal are invited to send it in Word and PDF form by **July 26, 2018** by 11:59 EDT directly to Tess Johnson at [tjohnson@accion.org](mailto:tjohnson@accion.org). Fellows will be notified of their selection on **August 27, 2018**, which will be publicly announced on **September 10, 2018**.

### Proposals should include

- A cover letter (1 page) with brief overview of proposed research and concise statement of applicant's qualifications and previous experience
- A research proposal (4-5 pages) with
  - A discussion of the specific research question selected and its relevance to financial inclusion
  - Hypotheses
  - Methodological approach
  - Detailed plan for research
  - Timeline with a specific end date for final report submission (between 3 and 9 months following contract signing, depending on research plan)
  - A description of proposed outputs, that must include, but are not limited to
    - A research report
    - Executive summary
    - 2 blog posts
    - Other ideas include infographics, videos, photos, seminars, etc.
  - A detailed budget that includes
    - Travel costs where relevant associated with research
    - Reasonable compensation for days researching and writing
    - One trip to Washington DC or another US-based city to present research at the end of the project

Fellows will be selected by an internal review committee on the basis of three equally weighted criteria as expressed in their proposals. Criteria for selection will include:

- Approach to the topic and framing of central research question
- Quality and feasibility of research plan
- Prior related experience and record of producing influential analytic work

**This program is made possible by generous support from**

