

Expression of Interest (EOI) Guidelines

Women's Economic Empowerment and Digital Finance (WEE-DiFine) Research Initiative

Introduction

WEE-DiFine, a BRAC Institute of Governance and Development (BIGD) led initiative made possible through funding from the Bill & Melinda Gates Foundation, is now accepting expressions of interest on a rolling basis for research projects that enhance the understanding of the role of digital financial services (DFS) in the economic empowerment of women by generating evidence on the causal mechanisms between the two.

About BIGD

BRAC Institute of Governance and Development (BIGD), Brac University, is a Bangladesh-based social science research and academic institute dedicated to generating and sharing knowledge through education, research, and public and policy engagement in equitable partnerships with national and global actors.

We conduct rigorous, multi-method social science research, grounded in developing country operations, on a range of social and economic issues to promote practical, time-sensitive innovations for tackling governance and development challenges. Our research spans innovations taking place in government, non-profit, and private sectors for improving lives.

We deeply value knowledge that is solution-driven and rooted in local context so that we can contribute to the Southern-led process of charting our unique pathways to shared prosperity and sustainable development, our vision of knowledge for a better world.

We lead the research on the socioeconomic empowerment programs of BRAC—the global leader among NGOs focusing on poor and marginal people—including their ultra-poor graduation, integrated development, skills development, migration, microfinance, gender justice and diversity, community empowerment, climate change, humanitarian, and urban development programs. Further information can be found [here](#).

WEE-DiFine

Digital technology, the fastest growing innovation in history, has reached about 50 percent of the developing world's population in two decades, fundamentally transforming societies in the

process.¹ Similarly, the use of digital technology in the financial sector and the rapid expansion of DFS help build inclusive economic infrastructure that offers new opportunities to marginalized communities, especially women.

The economic empowerment of women is a crucial development issue, which DFS has the strong potential to advance. DFS can create economic opportunities for women and bridge the economic gender gap by increasing their participation in the financial system through several pathways: generating higher account ownership; facilitating greater opportunities to save or access credit formally; lowering risks associated with improved privacy, confidentiality, and safety; strengthening women's control over their own finances; reducing costs of transaction and time; and diversifying economic activities.

However, WEE is also a complex development issue and it would be ill-advised to assume that DFS will automatically advance WEE. While there are numerous theoretical reasons to believe that access to DFS can increase WEE, DFS may actually adversely affect women if, for example, DFS displace important social networks related to existing financial arrangements. Moreover, given the gender disparity in access to technology, such as mobile phones and identification, DFS could also further exacerbate gender disparities.

Thus, understanding the pathways or causal mechanisms between DFS and WEE, as well as ways to overcome the existing barriers to women's access to DFS, is essential. However, literature on the intersection of DFS and WEE is sparse. To identify and address the gaps in our understanding of causal mechanisms, the WEE-DiFine Initiative seeks to finance rigorous research that contributes to the empirical record in this regard. Ultimately, WEE-DiFine anticipates that this robust evidence will advance practical recommendations for the effective use of DFS to empower women economically.

Topical Focus

Please consult our [WEE-DiFine White Paper](#) to learn about the scope and the priority research questions of WEE-DiFine. Only the proposals that are in a strong alignment with the scope and priorities of WEE-DiFine will be considered for funding.

Importantly, WEE-DiFine will prioritize proposals that address the following three causal mechanisms described in the initiative white paper:

- Systematic discrimination
- Safety
- Breadth of support network

Additionally, WEE-DiFine will prioritize proposals that address the following themes:

- Research on emerging technological innovations, particularly with regard to AI and voice-based interventions.

¹ <https://www.un.org/en/pdfs/DigitalCooperation-report-for%20web.pdf>

- Interventions that focus on improving women's access to DFS.
- Research focused on reducing harms and risks that women face in the DFS landscape, including gender-based violence.
- Studies that focus on high-density groups of women in a given context. In other words, studies should focus on representative samples of women from the general population rather than narrow, specialized subgroups, ensuring findings have broad applicability and can inform wider policy and practice in women's economic empowerment and digital financial services.
- Targeted research that examines interventions that work at the level of the consumer, financial services provider, or regulator.
- Research that focuses on improved business cases with regard to DFS products tailored to women.

Importantly, we are no longer open to funding research on smartphone financing or evaluations of smartphone distribution programs.

Geographies of interest

WEE-DiFine is open to proposals from Sub-Saharan Africa, South Asia, and Southeast Asia. A comprehensive list of eligible countries is available in our FAQ document on our Resources page [here](#). However, proposals from the following nine countries will be prioritized:

- India
- Bangladesh
- Pakistan
- Indonesia
- Nigeria
- Kenya
- Tanzania
- Uganda
- Ethiopia

Eligibility

Researchers are eligible to apply for funding through their institutions. WEE-DiFine welcomes submissions from any type of research institution (i.e. for profit, not-for-profit, universities, etc). Graduate students working with a research advisor are also eligible to apply. A single institution is allowed to submit multiple proposals during the same call for proposals. A single researcher can also be included in more than one proposal. If multiple proposals are submitted, the researcher and/or institutions involved should have the capacity to conduct the research according to the proposed timelines.

Institutions can apply as a single institution as well as in partnership with multiple institutions. In case of a partnership, one institution must be identified as the lead institution, which will be

responsible for submitting the proposal. Only the lead institute will have a contract with BIGD and will be responsible for the successful delivery of the project.

Categories of Funding

WEE-DiFine expressions of interest are open to the following categories of work:

- **Large-scale Greenfield Evaluations:** Intended for Greenfield projects explicitly designed on strong theoretical grounding to target key questions in the Initiative's research agenda. WEE-DiFine will consider Greenfield grants up to **USD 500,000**.
- **Extensions to Existing Studies:** Intended to add extensions to existing experimental research designs that would yield results of central relevance to the Initiative's research agenda. This tier of funding will enable researchers to add additional intervention arms or survey rounds, female strata to samples, and/or other extensions to existing study designs. WEE-DiFine will consider extension grants up to **USD 200,000**.
- **Measurement Studies:** This funding category is meant to support measurement studies (including, but not limited to, developing novel measurement techniques or adapting an existing measure to a different cultural context or population) in field surveys. Indicators such as women's economic empowerment are crucial for estimating important outcomes such as female agency and empowerment, intra-household bargaining power, control of household decision-making, etc. Measurement studies do not have to be associated with an RCT - they can be attached to any form of quantitative data collection. WEE-DiFine will consider measurement study grants up to **USD 75,000**.

Full proposals must demonstrate that 1) They have a skilled researcher(s) who are experts at measurement studies on their team (either as a PI or in another key role), and 2) There is clear potential for a publication-quality paper to emerge from the research.

- **Qualitative Studies:** Qualitative studies can be used to disentangle the causal mechanisms of an RCT or shed light on specific sub-themes in the Initiative's white paper. This funding category has two sub-categories.
 1. *Qualitative Studies as Extensions to Existing Studies:* This subcategory is designed to "top-up" existing projects to encourage the inclusion of talented sociologists, anthropologists, and other social scientists who employ qualitative research methods, such as ethnography, in the research team to advance high-quality, mixed-method research. This funding sub-category is motivated by the recognition that rigorously investigated qualitative narratives about how and why interventions impact their subjects are essential but often omitted.
 2. *Qualitative Studies as Formative or Standalone Research:* This subcategory does not need to be attached to an existing project. This subcategory is designed to allow for pre-pilot qualitative research that may inform subsequent experimental evaluations or measurement studies to be conducted by the research team

applying for funding or other teams exploring the pathways between DFS and WEE. This funding sub-category is motivated by the need for high-quality, rigorous qualitative research that can inform the Initiative's research agenda. WEE-DiFine will consider qualitative study grants up to **USD 75,000**.

Full proposals in both categories must demonstrate that 1) They have a skilled qualitative researcher on their team (either as a PI or in another key role) and 2) There is clear potential for a publication-quality paper to emerge from the research.

- **Pilot Studies:** These proposals are intended to stimulate early pilot fieldwork to explore promising opportunities for future large-scale projects. This tier of funding can also be used to support data acquisition and analysis of natural experiments where projects are consistent with the research agenda. WEE-DiFine will consider pilot grants up to **USD 75,000**.

Full proposals must demonstrate that 1) They have a skilled researcher(s) who are experts at RCTs on their team (either as a PI or in another key role) and 2) There is clear potential for a large-scale study to emerge from the research.

Preferred Criteria

WEE-DiFine prefers that submissions meet the following criteria:

1. At least one principal investigator on the team is from the country of focus in a meaningful and robust capacity. Additionally, WEE-DiFine prefers gender diversity on research teams.
2. The proposed intervention has the potential to be scaled up (by governments, firms, non-government organizations, etc.)

Expression of Interest Process

Step One

New studies must submit an expression of interest (EOI) [here](#), including a 6-page study description and draft budget using the WEE-DiFine templates, available [here](#).

After receipt of an EOI, our team will revert back to the submitter within 10 business days with one of the following responses:

- Full proposal requested, no comments
- Full proposal requested, with comments
- Full proposal *not* requested, with comments

Proposals will be reviewed by our advisory board at quarterly intervals throughout the 2026 calendar year. In order to be considered during a given review period, a full proposal must be received **8 weeks in advance** of the advisory board vote, which will be conducted in February, May, August, and November of 2026.

- February 2026 consideration deadline = December 15, 2025 at 11:59 pm Bangladesh Standard time (BST)
- May 2026 consideration deadline = March 15, 2026 at 11:59 pm BST
- August 2026 consideration deadline = June 15, 2026 at 11:59 pm BST
- November 2026 consideration deadline = September 15, 2026 at 11:59 pm BST

Advisory board decisions will be communicated within one week of the board vote.

Step Two

Teams that meet one of the following criteria may skip step 1 and proceed directly to step 2:

- Your proposal has been formally incubated by the WEE-DiFine team.
- You submitted a full proposal to WEE-Connect, and were requested to instead submit to WEE-DiFine.
- You previously submitted the same proposal to WEE-DiFine, received feedback from the WEE-DiFine team, and are now resubmitting the same, albeit revised, proposal.
 - If you are unsure whether you should submit an EOI or full proposal, please reach out directly to the WEE-DiFine team at wee_difine@bracu.ac.bd.

Please submit your full proposal to wee_difine@bracu.ac.bd with the subject line “WEE-DiFine Proposal Submission” by the aforementioned deadlines.

Complete WEE-DiFine proposals will include the following documentation:

1. **Proposal Document:** The following items should be saved as a single PDF file in the given order.
 - a. **Proposal Cover Sheet:** This reference document must be completed in its entirety.
 - b. **Cover letter:** *If the proposal was submitted to a previous WEE-DiFine RFP, please include a cover letter containing the title of the previous version of the proposal, the category of funding applied for, and details of how the recent version of the proposal differs from the previous version.*
 - c. **Technical Proposal:** Please reference the WEE-DiFine technical proposal guidelines.

- i. The technical proposal must address all of the items discussed in the guidelines;
 - ii. This document should be no more than twelve pages, written in Calibri font, size 11, and may be single-spaced;
 - d. **Up to five-page CVs:** CVs are required for all Principal Investigators.
 - e. **Letter(s) of Support:** Please obtain letter(s) of support from the following - proposals that do not include relevant letters of support will not be considered for funding:
 - i. Letters from each implementing partner indicating the details of their commitment to the partner on the research. These letters should demonstrate that the implementing partner has a clear understanding of the implications of this collaboration, especially with regard to any randomization of the intervention.
 - ii. A letter/document stating the host institution's approval of the proposal materials.
 - iii. Graduate students applying are required to include a letter of support from a research advisor eligible for this call. The letter should indicate the advisor's willingness to remain involved in a supervisory role throughout the lifetime of the project.
 - f. **Budget Narrative:** This document should explain and justify the major costs within the budget. For example, please explain the particular staffing structure proposed and include a justification of the number of international trips planned. If field costs are detailed in the budget template (number of field staff, roles, rates, etc.), they do not need further explanation in the budget narrative. The budget narrative should **not exceed one page**, written in Calibri font, Size 11, and may be single-spaced.
2. **Budget:** Applicants must submit a project budget breakdown using the template provided and informed by the corresponding budget guidelines [here](#). The WEE-DiFine budget template must be completed in its entirety and saved as a single Excel File.

Contractual Requirements

Please note that due to the requirements of a few Initiative-level outputs, some aspects of WEE-DiFine timelines are not flexible. Please review the following contractual stipulations prior to submitting your proposal to ensure that your team can comply with the terms of our WEE-DiFine awards.

3. Field work for all funded projects will be contractually required to launch within six months of the contract signature. Teams that are not able to launch planned fieldwork within this window risk cancellation of their award.
4. BIGD will require a signed contract with any implementing partner as an early deliverable. Please have clear, transparent, and detailed conversations with any implementing partner early - particularly about the implications of any randomization - to ensure that all parties are on the same page.
5. Subawardees who are more than two months late submitting any deliverable will no longer be eligible to apply for BIGD funding.
6. Projects must conclude by July 31, 2027, at the latest.

Proposal Review Process

The proposal review process has been designed to ensure that all funded studies are methodologically sound and capable of identifying the causal impact of an intervention that can be isolated from other confounding factors. Full proposals are shortlisted for funding following a three-stage review process.

First, WEE-DiFine staff verify proposals for completeness and eligibility and perform an initial quality assessment. Eligible proposals then undergo a peer-review evaluation by the BIGD research network. Following the peer-review evaluation, select proposals are shortlisted for decision-making by an Advisory Board. The Advisory Board, composed of a group of academic experts as well as the BIGD leadership team, will decide on the final selection of proposals. As noted above, the Advisory Board will meet select proposals for funding on a quarterly basis. Please see below the timeline for notification of final decisions, contract negotiation, and contract finalization. The Advisory Board may impose additional conditions and request further information and/or amendments to the proposal whenever needed.

BIGD strictly adheres to rules of impartiality during its evaluation process and provisions are in place to ensure that decision-making happens fairly and transparently.

Awards

As noted above, applicants will be informed of the outcome of their application within one week of Advisory Board decisions. Successful applicants will be contacted with the details of the funding and contractual agreements. BIGD strongly encourages applicants to give detailed and accurate information in the technical proposal form and budget. Incorrect or unclear information in submissions and negotiations with institutions can lead to contracting delays.

Grant Deliverables

Please note that deliverables will vary on the basis of the project type and duration. The following schedule details major deliverables only and is subject to change on a case-by-case basis.

Output	Description
Acceptance of Contract	Fully executed contract is delivered to both parties
Signed Contract with Implementing Partner	Any project that is collaborating with an implementing partner must include a signed contract with the partner, clearly stipulating the terms and timeline of the intervention as an early deliverable.
IRB Approval	For any research involving human participants and/or data relating to identifiable human subjects, researchers are required to complete a research ethics review and provide proof of the approval and/or exemption from the Institutional Review Board (IRB) that conducted the review. In cases where countries also have a national research ethics body, such approval must also be obtained and submitted to the Initiative.
Interim Reports	Interim technical and financial reports
Administrative Data Delivered	Raw and de-identified data submitted and/or made publicly available, along with executable code
Final Technical Report and Final Financial Report	<p>A final financial report</p> <p>The Final Report will be aimed at presenting your research project in detail, with a high degree of clarity and credibility, to policy and academic audiences and providing an account of the extent and ways the project achieved impact.</p> <p>In order to make all research findings accessible, all research works derived from WEE-DiFine funding must be made available freely to the public.</p> <p>The Initiative should be mentioned as the funding source in any</p>

	public-facing documents or materials derived from the project.
Draft Working Paper and Study Instruments	A draft of the working paper and all study instruments used for the study
Policy Brief	A policy brief detailing the findings in the draft working paper
Blog Post	Annual blog posts to be shared on WEE-DiFine's website