

## CALL FOR PROPOSALS RESEARCH FELLOWSHIPS

As part of its research strategy, the Microinsurance Innovation Facility has teamed up with the European Development Research Network (EUDN) to stimulate further research on microinsurance as one instrument in poverty reduction. To achieve this goal, the Facility and the EUDN issue series of research grants.

**We now invite applications for the 3<sup>rd</sup> round of small research grants (USD 10,000 maximum) by academics and other researchers for studies that will contribute knowledge on issues relevant for microinsurance in developing countries.** Ten grants will be awarded on a competitive basis.

Potential applicants are invited to consult the Microinsurance Innovation Facility's [Research Strategy](#) and see the Facility research website to view the questions that have been identified as specifically useful to be addressed via the research grant. The study design and appropriateness in responding to the Facility's research agenda are the most important selection criteria. Applicants are also invited to consult the [literature review](#) offering background research information and visit the [Microfinance Gateway](#) for more practical information on microinsurance. An overview of projects selected for the 1<sup>st</sup> and 2<sup>nd</sup> rounds of research grants is available at the Facility [research grants website](#).

We prefer proposals that focus on specific issues and apply a rigorous economic or social research methodology. Please note that in the case of empirical research, it is possible to use existing data collected by the applicant and reanalyze it from a specific microinsurance angle. Source, quality and appropriateness of the data should be clearly defined. While any researcher can apply, the Facility is committed to ensure that a significant number of research grants will be allocated to researchers based in developing countries. The Facility also welcomes research projects that are developed jointly with practitioners and that will have immediate implications to improve practice, especially with those microinsurance providers that have received "[Innovation grants](#)" from the Facility.

The 3<sup>rd</sup> round of research grants focuses on the following issues, which reflect some of the key knowledge gaps in the microinsurance space. While projects addressing questions in those areas will be considered first, we still welcome proposals on other topics stated in the Facility's research strategy. The 3<sup>rd</sup> round focus themes are as follows:

1. Value from existing microinsurance products for low-income clients
2. Impact of health microinsurance on health-seeking behaviours, access, utilization and quality of health care
3. Understanding factors behind low take up and renewals in conjunction with effectiveness of various sales, marketing, loyalty building and branding approaches
4. Public-Private Partnerships in health and agriculture microinsurance
5. Efficiency and profitability of comprehensive health microinsurance products
6. Efficiency of various distribution channels and methods
7. Incentive systems for agents and other front-line staff promoting and selling insurance
8. Affordable pricing and the role of subsidies

Proposals should strictly follow the guidelines below and should be sent to [microinsurance@fundp.ac.be](mailto:microinsurance@fundp.ac.be) (Tatiana Goetghebuer) by **September 30, 2010 at 12pm (noon) Central European Time**. Please also fill in the cover page in Excel and send it to us with your application. The applications can be submitted in English, French or Spanish. Late applications will not be considered. All applicants will be notified about the final selection by November 26, 2010.

In collaboration with the Facility, EUDN will coordinate the selection and the monitoring of successful proposals. Projects are expected to start soon after the approval and should generally

be completed within one-year period. Expected deliverables are: a concise research paper and a 4-page briefing note providing a summary of findings and recommendations, making the research accessible to practitioners and policy makers. The researchers will also grant the Facility the right to publish deliverables on its website. Researchers will be encouraged to publish their research in peer-reviewed journals and other academic publications.

## GUIDELINES CONTENT OF THE PROPOSALS

Make sure that all of the following sections appear in your application in a concise presentation. **If any sections are missing or incomplete, your proposal will not be evaluated.**

- (1) **Cover page** (download the word file, fill it in and save this document separately under "CONTACT PERSON's NAME.doc")
- (2) **A short abstract** (100 to 150 words)
- (3) **Aims and objectives** (1.5 pages double spaced)
  - a. Rationale of the study and its place in the context of microinsurance literature and poverty in developing countries.
  - b. Main research questions and core research objectives.
  - c. Explain the study's relevance in relation to the call for proposals.
- (4) **Methods** (5 pages maximum double spaced)
  - a. Description of the specific hypotheses, the theoretical context and the empirical approach used to test them.
  - b. Data needs and a discussion of how the available data can address the issue
  - c. Discussion of data analysis techniques and how they will ensure that the research question will be answered.
  - d. What empirical problems do you foresee?
- (5) **The study team** (1 page team overview + 1 page CV for each team member - education, relevant experience, relevant research and relevant publications)
  - a. Principal investigator: brief bio and explanation as to why he/she is well suited to lead this research.
  - b. Other key research staff and their roles, and a brief description of their relevant experience.
  - c. List of the past, current or pending projects in related areas involving team members: title of the project, list of team members involved, and name of the funding institution(s).
- (6) **A budget** (1 page maximum), stating and justifying the spending of the total amount applied for. Budgets should not exceed USD 10,000.

## GUIDELINES SELECTION CRITERIA

Each application will be reviewed by two persons from the EUDN Scientific Committee and evaluated using a scoring mechanism. The weights given to each item reflect their importance for selection:

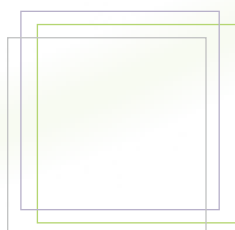
| Item  | Maximum Score |
|---|---------------|
| • Abstract, main research question and core research objectives, the extent to which the main research question responds to the Facility research agenda and will contribute to improved policies and practice. | 15            |
| • General development of research objectives, theoretical and empirical framework   | 10            |
| • Data needs and how available data can address the issue   | 10            |
| • Data analysis techniques, modeling and testing  | 10            |
| • The study team  | 15            |
| Total   | 60            |

Besides this score, assessors will provide an overall judgment on whether the project should be funded, to be used alongside this score. Some projects may be funded with conditions attached to them.

Housed at the International Labour Office's Social Finance Programme, the Microinsurance Innovation Facility - [www.ilo.org/microinsurance](http://www.ilo.org/microinsurance) - seeks to increase the availability of quality insurance for the developing world's low-income families. The objective is to help them guard against risk and overcome poverty. The Facility was launched in 2008 with the support of a grant from the Bill & Melinda Gates Foundation.

The European Development Research Network (EUDN) - [www.eudnet.net](http://www.eudnet.net) links members of different development research institutions, particularly in the field of development economics, from Europe with the rest of the World. The EUDN is partner of the Global Development Network [www.gdnet.org](http://www.gdnet.org).

For more information on the Facility's Research Grants, please contact EUDN at: [microinsurance@fundp.ac.be](mailto:microinsurance@fundp.ac.be).



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