Digital Identification and Finance Initiative in Africa

Frequently Asked Questions

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Application Process

1. **Who is eligible for DigiFI Africa funding?**

   DigiFI Africa offers funding opportunities to **J-PAL affiliates, J-PAL postdocs, DigiFI Africa invited researchers**, **resident African scholars** (those who have completed a PhD and are based in an African academic institution) and **non-resident African Scholars** (those who completed high school in Africa, have a PhD, and are based in an academic institution outside of Africa). **PhD students with J-PAL affiliates or invited researchers advisers** can also apply for funding.

   <u>Please Note</u>: Researchers who have previously received funding from J-PAL and are more than two months late on any reports to any J-PAL Initiative will not be eligible for funding. In such cases, researchers are still able to submit proposals to DigiFI Africa, butthe proposal will not be submitted for review until all reporting requirements on previous J-PAL Initiative awards are up-to-date.

2. **What type of research projects does DigiFI Africa fund?**

   We fund projects which cover a broad range of topics that relate to digital identification or payment systems. For example, projects exploring the effects of linkages of government services with a digital ID, the digitisation of payments in the social welfare/health/education/tax space, mobile money products such as mobile credit or encouragement campaigns for a new digital ID, would fall within our scope. To get a clearer idea of the various themes of interest to DigiFI Africa, please refer to our [framing paper](#) and [blog series](#).

3. **What is DigiFI Africa's geographical focus?**

   The DigiFI Africa initiative spans Africa, with a focus on sub-Saharan Africa. Applicants are encouraged to submit proposals for research conducted in the focus region, in partnership with governments and other local implementing organizations, including the private sector and NGOs.

4. I think I have a great idea, but I'm not sure if it fits or how interesting it would be to DigiFI Africa. Could I have a call with someone from the DigiFI Africa team?

YES! We encourage you to get in touch (digifiafrica@povertyactionlab.org). We are always happy to talk more about your ideas and to think through the process with you.

5. What type of funding opportunities are available at DigiFI Africa?

DigiFI Africa offers three types of funding: Proposal Development grant (up to $10,000), Pilot or monitoring system grant (up to $75,000), Full RCT funding (up to $400,000). For more information on monitoring systems please refer to FAQ 7.

However, most RCT proposals would be required to present first-stage results either from a pilot, admin data analysis or other research to motivate an RCT. African scholars can only apply for full RCT funding if they have completed a pilot funded by J-PAL.

6. How do I choose which grant to apply for?

The different grant types are best suited to the different stages of the project. Therefore, we urge you to consider the stage of the project and apply for the most appropriate grant. Researchers do not need to apply for a proposal development grant before a pilot. Under certain circumstances, researchers can also apply for multiple proposal development and pilot grants for a single project, if required. However, researchers are only allowed to submit 3 proposals in a rolling 12-month cycle. Below is more information on the goals of our different grants to assist in this:

- Policy outreach funding is intended to co-fund conferences, workshops, events, or other policy outreach activities to disseminate evidence from DigiFI-funded evaluations or other randomized evaluation research conducted that addresses the initiative's research priorities. While priority will be given to activities featuring DigiFI-funded randomized evaluations, DigiFI will consider support for activities featuring randomized evaluations that clearly address the research themes identified in DigiFI's RFP overview and demonstrate strong potential for policy impact.

- Proposal development funding is intended to support costs related to PI travel, exploratory field scoping, or other activities to develop/strengthen relationships with governments/implementers or to help understand the policy goals and constraints. The expectation is that the activities undertaken in a proposal development project will help inform a pilot proposal in the future. Lastly, the timeline for proposal development grants is one year, although typically these

projects last less than 6 months. The team looks at various factors including whether the proposal fits within DigiFI Africa's scope, poses a policy-relevant and academically interesting question, and has a potential pathway to an RCT.

- Pilot funding is intended for projects with a clear research question and government/implementer buy-in, but for which the design and implementation require further testing and pilot data. We typically fund pilot projects that look to examine the take-up of a programme and provide first-stage results. These take-up data are essential to planning a larger study. Pilots do not have to be RCTs. Pilots usually last less than a year. However, ultimately the timeline of a pilot project depends on the project design and related outcomes of interest.

- Monitoring systems funding. We define monitoring systems as tools that leverage data to create clear presentations that facilitate decision making. These could take the form of a project that creates data dashboards, links datasets, or helps clean existing admin data to make it easier to aggregate and present. The most common form of a monitoring system is a data dashboard to assess the progress and effectiveness of a program rollout. With data presented in easily understandable ways, monitoring systems enable quick decision making to adapt programs to changing contexts to better meet the needs of their implementers and beneficiaries. Data from a monitoring system can then inform the design of an RCT, while also building credibility and trust with the government partner.

- Full RCT funding is intended for projects at a mature level of development. Not only must the research question and intervention be clear, but applicants must also demonstrate clear first stage results (either through a pilot or administrative data), commitment from implementing partners, a method of randomization, well-defined instruments, and sample size estimates.

7. What do you mean by "monitoring systems"?

Government officials often need to make decisions in quick time frames. In these cases, we encourage research teams to work with the partner government to develop monitoring systems to support governments' data needs and facilitate decision making.

The goals of the monitoring systems would vary depending on the type of monitoring system implemented. A monitoring system could take the form of a project that creates data dashboards, links datasets, or helps clean existing admin data to make it easier to aggregate and present. The most common form of a monitoring system is a high frequency monitoring system to assess the progress and effectiveness of a program rollout. The goals of such a monitoring system include assessing the efficacy of the status quo and/or changes implemented and systematically collecting ongoing dynamic client

feedback, potentially using A/B tests to evaluate particular features of these systems. This may involve outbound call systems to assess whether beneficiaries receive benefits, how much time this took, whether beneficiaries faced any technical challenges, whether anyone requested a bribe, and so on. Such data could be complemented by spot checks on the administration of the scheme. Such process information can then be aggregated into dashboards for public sector administrators to use in monitoring progress on the ground. Data from these monitoring systems can then inform the design of the RCTs, while also building credibility and trust with the partner government.

8. What can DigiFI Africa do in terms of staff support for our research in the initial stages of project development?

We, as staff, can assist with the following:

- Connections to policymakers and/or researchers in priority countries. If a researcher is interested in our scope and wants to develop a project, we can assist with building government partnerships. Similarly, if a government, private sector company or NGO is interested in reforms on digital ID and payments, we can assist in identifying research areas and matchmaking with relevant researchers.
- Clarification on the Initiative's research priorities and scope.
- Clarification on researchers' eligibility for funding.
- Advice on the fit of a proposal with the initiative's scope.
- Advice on the type of funding to apply for.
- Information on the RFP
- Dissemination of results including sharing of results with memos, events and conference presentations.

9. How do I apply for DigiFI Africa funding?

DigiFI Africa uses an [online portal](#) for proposal submissions, proposal reviews, invoice submissions, and grantee reporting. All proposal applications to DigiFI Africa are **reviewed on a rolling basis**.

Please note the following before beginning your application:
- Our portal works best in the latest version of Google Chrome.
- If you already have an account but do not remember the password, please

contact fc_help@povertyactionlab.org for help retrieving or resetting your password.

- If you do not have a J-PAL portal account and need one created, please complete this form and specify that you want an applicant account. Account creation normally takes no more than two business days; you will be asked to verify your email address and set a password. For further information and troubleshooting, please get in touch with fc_help@povertyactionlab.org. Your J-PAL portal account credentials will allow you to apply to or review for any J-PAL initiative. Please verify your eligibility by thoroughly reading the RFP overview. Ineligible applicants will be notified during LOI reviews and will not be invited to submit proposals.

To apply to DigiFI Africa's rolling RFP, you will first need to log in via our online portal. Please navigate to the portal and follow the instructions to complete your login. Once you are logged into the portal, please click here to access DigiFI's letter of interest (LOI) form.

The DigiFI Africa team will notify you via the portal once we have reviewed your LOI and you are clear to begin your proposal. In the interim, to facilitate your proposal development, please refer to the proposal guides on our Request for Proposals webpage that outline all the information you will be asked to provide when submitting a full proposal. You are welcome to begin drafting your proposal materials using these templates. **However, please do not complete or submit this to DigiFI Africa for consideration until your LOI has been accepted**. All submissions will be made through the online platform.

10. **Can I submit the same proposal to more than one J-PAL or IPA initiative at the same time?**

Please do not submit the same proposal to more than one J-PAL or IPA initiative at the same time. If you do so, please let all initiatives know where you have submitted the proposal so that they can coordinate. If you are uncertain about which initiative to apply to, please contact digifiafrica@povertyacionlab.org.

11. Is there a limit to the number of times I can apply for funding from DigiFI Africa?

Yes; there is a limit to the number of times you can apply for funding from DigiFI Africa (as a PI or Co-PI) within a 12-month period. J-PAL affiliates, J-PAL postdocs, invited researchers, African scholars and eligible PhD students are limited to submitting three proposals, inclusive of all proposal types, per 12-month period.

12. How are pre-proposals and full proposals evaluated?

<u>Pilots and RCTs:</u>

Pre-proposals are reviewed by our co-chairs to ensure that ideas submitted are within our scope before a full proposal is requested.

Full proposals undergo a three-level review process to assess the quality and appropriateness of all submitted proposals.

1. The first level of review is carried out by the DigiFI Africa staff.

2. The second level is carried out by a panel of peer researchers in the J-PAL network.

3. The final level of review is carried out by the DigiFI Africa Board Members.

Reviewers keep the following criteria in mind when it comes to assessing proposals: Logistical viability, technical merit and innovation, appropriateness, and Policy Relevance/"pathways to impact".

The DigiFI Africa board is responsible for making the final funding decision.

<u>Proposal Development Grants:</u>

Pre-proposals are reviewed by our co-chairs to ensure that ideas submitted are within our scope before a full proposal is requested.

Full proposals undergo a two-level review process to assess the quality and appropriateness of all submitted proposals.

1. The first level of review is carried out by the DigiFI Africa staff.
2. The second level is carried out by DigiFI Africa's co-chairs.

Reviewers keep the following criteria in mind when it comes to assessing proposals: fit within DigiFI Africa's scope, poses a policy-relevant and academically interesting question, potential pathway to an RCT.

The DigiFI Africa co-chairs are responsible for making the final funding decision.

13. How long will it take to get a funding outcome?

Once we have received your full proposal, we aim to provide a response within 4-6 weeks.

Grant Management

1. What do I do if I want to make a change to a DigiFI Africa funded project?

Any changes to an approved project proposal including (but not limited to), research design (such as treatment arm amendments and additions) and survey design, must be motivated and sent to the initiative team to review and approve before these changes are implemented, even if these changes are funded through a non-DigiFI Africa source. If you receive additional funding, even if it does not change the original design, please inform DigiFI Africa staff. Any major design change will need approval from DigiFI Africa co-chairs or Board.

2. What do I do if I am going to be late with a deliverable report?

Please contact the team at digifiafrica@povertyactionlab.org to inform them on the status of the deliverable. You might be required to submit a No Cost Extension. Researchers who are more than two months late on any reports to any J-PAL Initiative will not be eligible for funding from any J-PAL initiative.

3. I don't think I will complete my project within the awarded timeline. What should I do?

If you do not foresee the project completed within the award timeline then please, inform the DigiFI Africa team as soon as possible and then complete the No Cost extension form and send it off to digifiafrica@povertyactionlab.org for approval.

4. Where can I find the narrative/financial/preliminary/costing report documents?

The reporting documents for DigiFI Africa can be found here (create link in Webpage to reporting templates).

5. If I might overspend on a line item or the total budget, what do I do?

You need to complete the Cost Extension form in case of overspend on the total budget or the No Cost extension form in case the total budget remains the same but there will over/underspend by >10% on any line item. You will be required to motivate the change,

include your amended budget and send these to digifiafrica@povertyactionlab.org for review and approval.

6. What happens after I submit a deliverable report?

Once your narrative deliverable has been received, it will be reviewed for quality and technical accuracy by the initiative team and then sent on to the DigiFI Africa co-chairs to review and approve.

Once your financial deliverable has been received, it will be reviewed by the operations team for technical accuracy, spending pattern, and expenditure details before being sent to the Director for approval.

Mentor satisfaction emails (sent by your agreed mentor) will be reviewed by the initiative team to ascertain project progress and or if any engagement is required.

7. What happens if my deliverable is not approved?

If the deliverable submitted does not meet the technical and quality standards required by the DigiFI Africa Co-chairs, the initiative team will reach out to you with questions and comments. This iteration will continue until the desired quality of the deliverable is achieved.

8. Do I need IRB approval?

DigiFI Africa requires both a local IRB as well as an international IRB if the PIs are not based at an academic institution in the country where the project is taking place. Please find a list of local IRBs in a range of African countries here.

9. How long will it take to get my contract signed?

A contract can take 12-16 weeks to be completed and signed. This period of time is dependent on the number of iterations between and processing times at the two partnering institutions, along with the need to complete a due diligence check before contracting. If UCT has already conducted business with an institution in the recent past, these due diligence checks may not be required.

Project Budgets

1. **What costs are not allowed when creating a budget?**

   Unallowable costs include those labelled as "incidental", "miscellaneous", or "contingency." Any costs for rent should be explained in the budget narrative. Project Implementation Costs, such as the cash provided as social assistance cash grants to beneficiaires, are also not allowed to be charged on the budget. Implementation costs are expected to be borne by the project partners and cannot be covered by DigiFI Africa.

2. **Can funding be used to cover the implementation of the project?**

   In general, we do not fund anything related to the regular operations of the program. For example, if the study is on cash grants to female entrepreneurs, we would not fund the cash grants, or if the study was of a teacher training program, we would not fund the training component. Rather, we focus on funding costs related to the evaluation of the program such as data collection, training for surveyors, travel costs for researchers, wages for data collectors and research assistants, etc.

   The above notwithstanding, we may be able to fund certain activities that fall within implementation if those activities are only taking place for the sake of the evaluation and are a key component of the evaluation. For example, in a project assessing different forms of training, the cost of adapting training materials specifically for the evaluation may be funded.

3. **How much overhead am I allowed to include in my budget**

   Overhead are only applicable to projects being funded through approved institutions, with the following guidelines:

   - Universities in high-income countries (generally defined as the US, UK, Canada, Western Europe, Japan, Korea, Singapore, Australia and New Zealand, Israel, and wealthy Middle Eastern countries) can charge up to 10% in indirect costs, applied to total direct costs.

   - Non-university non-profits from any location and universities from mid- or low-income countries may charge up to 15% in indirect costs, applied to total direct costs.

- Please include all non-research team personnel, such as HR, Finance and Senior management of research implementing organisations in this overhead.

4. **In which currency should my budget be in?**

All budgets need to be submitted in US dollars. The project team needs to ensure that the accurate exchange rate is applied in the project country and exchange rate volatility is considered for each line item.

5. **Does the total budget maximum include or exclude overheads that must be paid to my institution?**

The full budget including all overheads must not exceed $10,000 for proposal development grants, $75,000 for pilots and monitoring systems, and $400,000 for full RCTs.

6. **How detailed must my budget be?**

The more details you include in your budget, the better. It is important to break down the costs to a granular level. For example, instead of simply listing "Survey costs", you should break down the costs into sub-categories such as enumerator remuneration, enumerator travel, participant incentive etc. This will save time in the review process as it will remove the need for the initiative team to seek budget clarifications from your team when reviewing your proposal.

7. **What should I include in the budget narrative?**

Please make sure you include a detailed breakdown for each cost/line item in the budget narrative before submitting a proposal. This should include:

- the unit cost of each item
- the number required of each item and
- justification for the cost.

8. **How I should report expenses and get reimbursed for DigiFI Africa's trips (PDG)**

Expenses for this type of grant including travel expenses are normally paid at the end of the project as reimbursement and expenses are reported on the [Expense report template](#) and invoiced to DigiFI Africa on the [invoice template](#).

9. I am paying some of the expenses with cash for individuals who do not have receipts, how do I report these?

We would advise you to keep a spreadsheet tracking your expenditure and receipts in local currency with a tab for dollar conversion. You can indicate no receipt where none exists, but these will only be allowed for small amounts.

10. Can I budget for PI salaries?

Funding cannot be used to cover salaries of PIs based in high income countries which are generally defined as OECD member countries.

- We can cover PI time for pilots and RCTs for those based in low- and middle-income countries (LMIC), including for resident African scholars. Please be reasonable in how much PI time is included in the budget.

11. Can I add the cost of IRB approval to my budget?

Yes, you can add this cost to your budget.

12. Can funding be used to pay an administrative fee to the implementing partner(s)?

If the implementing partner is not the Institution that receives the Award(ITRA), it cannot receive a blanket administrative fee. However, if there are specific costs that the team can prove are only being incurred because of participation in the evaluation, those can be claimed for.

13. Can I use the funding to provide an incentive or compensation to participants of my project?

Funds can be used to pay a small incentive or token of appreciation to survey participants.

14. Can funding be used to cover capacity building costs for PIs (e.g. graduate studies or other courses)?

No, the funding can only be used for costs directly related to evaluating the project under consideration.