



## Frequently Asked Questions (FAQ)

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

## Application Requirements, Eligibility & Materials:

**Q:** What is the relationship between WEE-DiFine and WEE-Connect?

**A:** WEE-DiFine and WEE-Connect are separate, but sister initiatives of the BRAC Institute of Governance and Development. While both initiatives explore impacts on women's economic empowerment, WEE-Connect focuses on digital connectivity interventions and WEE-DiFine on digital financial services. Both initiatives are generously supported by the Bill & Melinda Gates Foundation.

**Q:** Should I submit my proposal to WEE-DiFine or to WEE-Connect?

**A:** Currently we are only accepting submissions to WEE-DiFine through our new rolling Expression of Interest (EOI) process. We do not have plans to accept submissions to WEE-Connect moving forward. Before submitting your EOI to WEE-DiFine, please carefully review the EOI guidelines and the initiative white paper.

**Q:** Who can apply for funding?

**A:** We advise that researchers apply for funding through an institution. We accept proposals from higher education institutes and research institutes, which may be registered as either non-profit or for-profit organizations.

**Q:** Can for-profit organizations apply for the grant?

**A:** For-profit institutions are eligible to apply provided they can comply with the requirements implied by our grant agreement. For example, when pursuing engagement with for-profits, if the application is successful, BIGD will include specific binding obligations on the for-profit subaward to ensure that the charitable project objectives and Global Access requirements will be fulfilled. Specifically, the subaward agreement will address ownership of the subaward results and how those results will be made available (e.g., under what license terms, within what timeframe, etc.). Therefore, we encourage you to apply for the grant.

**Q:** Can graduate students apply?

**A:** Yes. Graduate students working with a research advisor are eligible to apply and are required to include a letter of support from the advisor. The letter should indicate the advisor's willingness to remain involved in a supervisory role throughout the lifetime of the project.

**Q:** What can and cannot be funded with WEE-DiFine grant money?

**A:** WEE-DiFine funds are for research purposes. We fund the implementation of programs only under exceptional circumstances. Specifically, we do not support intervention costs that fall under the day-to-day purview of the implementer. Any proposed intervention expenses must be no greater than 10% of the total project budget and must be thoroughly justified in the budget narrative. These requests will be considered on a case-by-case basis. Relatedly, we only finance principal investigator (PI) salaries under exceptional and thoroughly justified circumstances. Specifically, we will consider PI salaries in the event that the PI's host institution does not cover time spent in the pursuit of research activities. Although we do not fund policy-related activities or the dissemination of research findings, WEE-DiFine plans to disseminate the results of each project through its own platforms and networks. For more information, please review our budgetary guidelines.

**Q:** Do we need to have a partner for large-scale greenfield studies?

**A:** While it is not mandatory that a proposal include an implementation partner, it is very unlikely that a successful proposal with a feasible research question will not have one.

**Q:** Is it required to have at least one co-PI who is from the country of the proposed study?

**A:** While it is not required to have a co-PI from the country of the proposed study, this is highly encouraged and strongly preferred. Moreover, WEE-DiFine reviewers will seek to understand how this individual will be guaranteed an equitable, meaningful, and robust leadership role on the research team. Irrespective of the composition of the research team, there needs to be some partnership or connection to the country of study to ensure that the research can be accomplished and the proper licenses and approvals can be obtained.

**Q:** Is co-funding required for the large-scale greenfield evaluations?

**A:** No.

**Q:** Will research references count toward the page limit?

**A:** No.

**Q:** Is there a prescribed duration or maximum timeline for any given study?

**A:** Projects, including data collection and reporting, should be completed by July 31, 2027. Subsequent publication of results in peer-reviewed journals, as encouraged by the initiative, may extend beyond this date if necessary.

**Q:** What kinds of institutions should provide letters of support?

**A:** Implementing partners.

**Q:** To whom should the letters of support or reference be addressed?

**A:** BRAC Institute of Governance and Development (BIGD), Brac University, 65, Bir Uttam AK Khandakar Road (Old Brac University Campus), Mohakhali, Dhaka 1212, Bangladesh.

**Q:** Will proposals written in a language other than English be accepted?

**A:** Unfortunately, proposals will only be accepted in English.

**Q:** Which countries are included in the geographies of interest?

**A:** Proposals from the following nine countries will be prioritized: India, Bangladesh, Pakistan, Indonesia, Nigeria, Kenya, Tanzania, Uganda, and Ethiopia. However, we are open to submissions from all of the following regions/countries: Sub-saharan Africa (Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Central African Republic, Chad, Congo, Côte d'Ivoire, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mozambique, Namibia, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, Somalia, South Africa, United Republic of Tanzania, Togo, Uganda, Zaire, Zambia, Zimbabwe). South Asia (Bangladesh, Bhutan, India, Pakistan, Nepal, and Sri Lanka; Afghanistan, the Maldives). Southeast Asia (Brunei, Myanmar, Cambodia, Timor-Leste, Indonesia, Laos, Malaysia, the Philippines, Singapore, Thailand, and Vietnam.)

**Q:** Will the WEE-DiFine Initiative fund natural experiments?

**A:** Yes, if it is included as part of an extension to existing studies.

**Q:** Is it possible to amend any component of the application once it has been submitted?

**A:** Unfortunately, we cannot accept any amendments to your application after the deadline.

**Q:** Are you looking specifically for an RCT or would another robust design (e.g., RDD or others) work as long as we could answer your questions on treatment arms, sampling, etc.?

**A:** We consider rigorous impact evaluation (IE) designs including but not limited to the following: experimental designs (randomized controlled trials), natural experiments, and quasi-experimental designs, such as difference-in-difference, regression discontinuity, synthetic control, etc.

**Q:** Will WEE-DiFine funding cover research costs for a multi-country study in which some of the countries are outside of the WEE-DiFine geographic focus areas?

**A:** You can apply for funding that covers research costs in the focus countries. However, you would need to secure additional funding for the portion not in our geographic focus areas.

### **Application Timeline:**

**Q:** When is the application deadline?

**A:** WEE-DiFine will consider proposals on a rolling basis in 2026 through a two-step Expression of Interest (EOI) process. Teams are requested to first submit an EOI. If invited to submit a full proposal, teams must submit their proposal at least 8 weeks before the next quarterly advisory board review. The quarterly deadlines are listed below:

- February 2026 Review → Submit by December 15, 2025
- May 2026 Review → Submit by March 15, 2026
- August 2026 Review → Submit by June 15, 2026
- November 2026 Review → Submit by September 15, 2026

**Q:** Who can skip step 1 of the EOI process and directly submit a full proposal?

**A:** You may proceed directly to submitting a full proposal if:

- Your proposal was incubated by the WEE-DiFine team
- You were redirected from WEE-Connect
- You are resubmitting a revised proposal previously submitted to WEE-DiFine

**Q:** When will funding decisions be made?

**A:** We intend to notify researchers about an EOI within 10 business days of receipt. We will reply with one of the following:

- Full proposal requested (no comments)
- Full proposal requested (with comments)
- Full proposal not requested (with comments)

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

**Q:** How many large-scale greenfield studies will the WEE-DiFine Initiative fund?

**A:** The number of studies we seek to finance is contingent upon the relevance and quality of the proposals we receive. When assessing greenfield proposals, we look for strong proof of concept, ideally in the form of a completed pilot study.

**Q:** What is the estimated time between award notification and implementation?

**A:** Factoring in the approval process, the project should ideally start within three months of countersignature of the award. Please note that field work for all funded projects will be contractually required to launch within 6 months of contract signature. Teams that are not able to launch planned fieldwork within this window risk cancellation of their award.

### **Budget Instructions:**

**Q:** What level of detail is expected in the budget template?

**A:** Please provide detailed information for each project cost using the columns to show how each cost has been calculated. Researchers should ensure that they provide a justification for each cost along with a separate one-page budget narrative. BIGD performs a thorough review of all project costs. Budgets may be subject to negotiation.

**Q:** How could we show third-party work in the budget template?

**A:** If researchers plan to use a third party to carry out work on the project, they need to indicate which costs this refers to and the name of the supplier. If researchers have not decided which subcontractor to use, they should write: supplier TBC. Researchers should explain why they have chosen a particular supplier.

**Q:** If we hire a consultant to help us with work on the ground, how should we include it in the budget template?

**A:** Researchers can include the consultant costs under "Other Project Staff" as a line item with a proper explanation of tasks and activities.

### **Contracts, Grants, & Compliance:**

**Q:** How are grant payments made?

**A:** All WEE-DiFine awards are fixed fee. The subagreement will state the process of payment and number of installments. Each installment of payment will be disbursed upon receipt of invoices and approval of associated deliverables stipulated in the subagreement. Subawardees are required to provide a completed W-8BEN-E or W-9 form alongside an invoice.

**Q:** What are the reporting requirements?

**A:** Reporting requirements will be contingent upon the type of award and the timeline of the project. However, awards will require at minimum twice-annual technical and financial reports,

documentation of IRB approval, annual blog posts, a draft working paper, a policy brief, and if relevant to the study, a signed contract with the implementation partner. All WEE-DiFine awards will also require that projects adhere to BMGF Global Access Requirements including dataset creation and executable code open source.

**Q:** What are the audit requirements for recipients of grants?

**A:** BIGD has the right to review all records of the project being funded.

**Q:** What happens if we run into a challenge and do not meet our goals?

**A:** Researchers are encouraged to utilize the designated section in the proposal to highlight any expected challenges along with a summary of how said challenges will be managed. Funded teams are encouraged to communicate challenges experienced to the WEE-DiFine team early and regularly so that solutions can be identified efficiently. Challenges can also be explained in progress reports.

**Q:** Can a subagreement be suspended or terminated?

**A:** Subagreements can be terminated by either party. Subagreements will list all terms that each party must abide by as well as the cases that could lead to award termination. Specifically, field work for WEE-DiFine funded projects will be contractually required to launch within 6 months of contract signature. Teams that are not able to launch planned fieldwork within this window risk cancellation of their award.

**Q:** Is IRB approval necessary for submitting a proposal for WEE-DiFine? Who is responsible for clearing the IRB process?

**A:** Researchers need to obtain IRB approval from a university and/or a national research permit from the local country where the study will take place before they can conduct any studies on human subjects. If researchers have already received an IRB approval for the study, they should provide the contact information of the IRB from which they received approval. If researchers have not received an IRB approval at the time of submission, they can write “applied/will apply”. However, all researchers must produce this documentation before the study begins. All researchers and their partners are expected to take care of IRB approval and provide the necessary documentation in support of IRB clearance.