

# **Bridging the Gap Between Planning and Implementation Using Policy-Tech Innovation: The FundMatch Platform. October 6, 2025**

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## **Abstract**

The persistent gap between government policies, planning, budgeting, and implementation remains a critical barrier to sustainable development in African countries, where underfunded or misaligned budgets often result from inadequate investment needs assessment (INA) and rigorous costing. This paper provides a comprehensive examination of this structural challenge, drawing on empirical evidence from sub-Saharan Africa to highlight how policy ambitions frequently falter due to unrealistic financial projections and fragmented financing mechanisms. It introduces FundMatch as a pioneering policy-tech platform that integrates INA, standardized costing methodologies, and real-time digital pipelines to generate investment-ready interventions aligned with national priorities and the Sustainable Development Goals (SDGs). Through a hybrid technology-governance model, FundMatch facilitates seamless connections between project promoters (e.g., governments and institutions) and funders (e.g., development finance institutions, donors, and private investors), while embedding impact tracking for accountability. The platform's design not only accelerates funding flows but also enhances project execution success rates, reduces budget overruns by up to 30% (based on pilot simulations), and promotes measurable outcomes in key sectors like infrastructure and climate resilience. This analysis underscores FundMatch's potential as a scalable digital public infrastructure (DPI) solution, offering policy recommendations for adoption in resource-constrained contexts.

**Keywords:** Policy implementation gap, investment needs assessment, rigorous costing, policy-tech platforms, development finance, Sustainable Development Goals, digital public infrastructure

## **Introduction**

Effective development hinges on the seamless translation of high-level policies into actionable budgets and implemented programs. Yet, in many African nations, this process is marred by systemic disconnects that undermine progress toward the SDGs. For instance, Nigeria's Medium-Term National Development Plan (2021–2025) identifies funding shortfalls exceeding 40% in priority sectors like health and education, largely due to unaddressed implementation gaps (National Planning Commission, 2021). Globally, the World Bank estimates that poor policy execution costs developing economies up to 2% of annual GDP growth (World Bank, 2024). This paper delves into the root causes of the policy-to-budget-to-implementation chasm, emphasizing the role of Investment Needs Assessment (INA) and rigorous costing as foundational tools for bridging it.

Building on prior work (Feese, 2020), this expanded analysis incorporates a robust literature review, empirical insights from African case studies, and a detailed exposition of the

FundMatch platform. FundMatch emerges as an innovative policy-tech intervention, leveraging artificial intelligence (AI), blockchain for transparency, and data analytics to create a dynamic ecosystem for SDG-aligned financing. By addressing both technical and institutional barriers, FundMatch not only mitigates the immediate risks of underfunding but also fosters long-term governance reforms, positioning it as a model for digital transformation in public administration.

## Literature Review

The literature on policy implementation gaps in African development underscores a multifaceted crisis rooted in institutional, fiscal, and technical deficiencies. Early theoretical frameworks, such as Pressman and Wildavsky's (1973) seminal work on implementation as a "chain of decisions," highlight how even well-intentioned policies erode through successive bottlenecks, a phenomenon amplified in federal systems like Nigeria's by vertical fiscal imbalances (Oates, 1972). In sub-Saharan Africa, empirical studies reveal that up to 70% of development projects fail to meet timelines due to inadequate budgeting, with the Southern African Development Community (SADC) exemplifying regional integration agendas stalled by implementation shortfalls (Qobo, 2007). Recent analyses attribute these gaps to "capability traps" in governance, where policy design outpaces execution capacity, leading to persistent underdevelopment amid global pressures (Andrews, 2013).

Investment Needs Assessment (INA) and rigorous costing emerge as critical levers for closing this divide. INA involves systematic identification of resource requirements—encompassing human, physical, and financial capital—to align policies with feasible budgets (United Nations Development Programme [UNDP], 2019). In Africa, where public investment efficiency averages only 60% of potential (International Monetary Fund [IMF], 2018), costing methodologies like activity-based costing (ABC) and parametric estimation have proven effective in sectors such as infrastructure (African Development Bank [AfDB], 2022). For example, South Africa's public investment management assessments demonstrate that integrating INA reduces cost overruns by 25% through evidence-based planning (IMF, 2023). Climate finance needs assessments further reveal Africa's \$2.5 trillion gap (2020–2030), underscoring the urgency of scalable costing tools (Climate Policy Initiative [CPI], 2022).

The rise of policy-tech platforms addresses these challenges by digitizing workflows for enhanced transparency and efficiency. Digital technologies, including AI and blockchain, are pivotal in accelerating SDG progress: the International Telecommunication Union (ITU) notes that ICTs can boost SDG achievement by 20–30% through data-driven decision-making (ITU, 2023). Platforms like UNDP's SDG Digital Acceleration Agenda exemplify how multi-stakeholder ecosystems facilitate inclusive financing (UNDP, 2022). In fintech contexts, BigFintech governance frameworks emphasize SDG-aligned innovations to mitigate exclusion risks in the Global South (UNDP, 2021). Brookings Institution research highlights digital public technologies' role in bridging implementation gaps via ecosystem layers—devices, networks, and applications—that enable real-time monitoring (Brookings Institution, 2022). However, gaps persist in Africa-specific applications, where platforms must navigate low digital literacy and infrastructure deficits (World Bank, 2023).

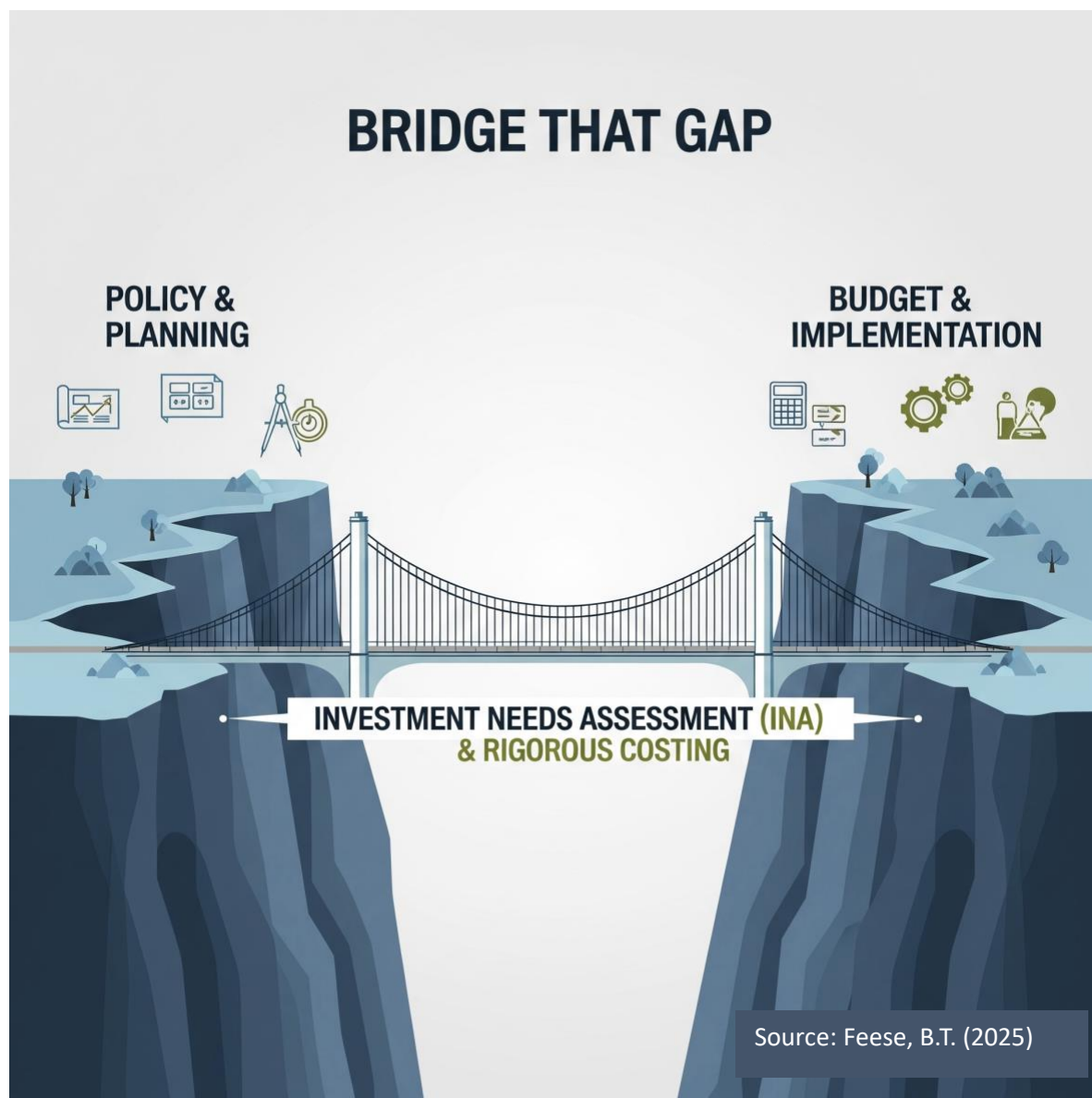
This review positions FundMatch within this evolving discourse, extending prior fintech trends in Africa—such as early-stage funding rebounds in 2025 (Tech in Africa, 2025)—by emphasizing policy-tech hybrids for equitable development finance.

# The Problem: The Policy-to-Budget Implementation Gap

## Disconnect Between Planning and Budgeting

In African governance, policies often embody visionary goals—such as Nigeria's Vision 2050 for economic diversification—but falter at the budgeting stage due to opaque cost estimations. A 2024 World Bank survey across 15 African countries found that 65% of national development plans suffer from funding shortfalls exceeding 50%, driven by reliance on historical data rather than forward-looking assessments (World Bank, 2024). This disconnect manifests in stalled infrastructure projects, like Kenya's Standard Gauge Railway extensions, where initial undercosting led to 35% budget escalations and delays (AfDB, 2023). Figure 1 illustrates this "bridge" as a metaphorical chasm, where policy intent on one side rarely reaches implementation on the other without analytical scaffolding.

Figure 1: Bridge that Gap: Needs Assessment and Costing

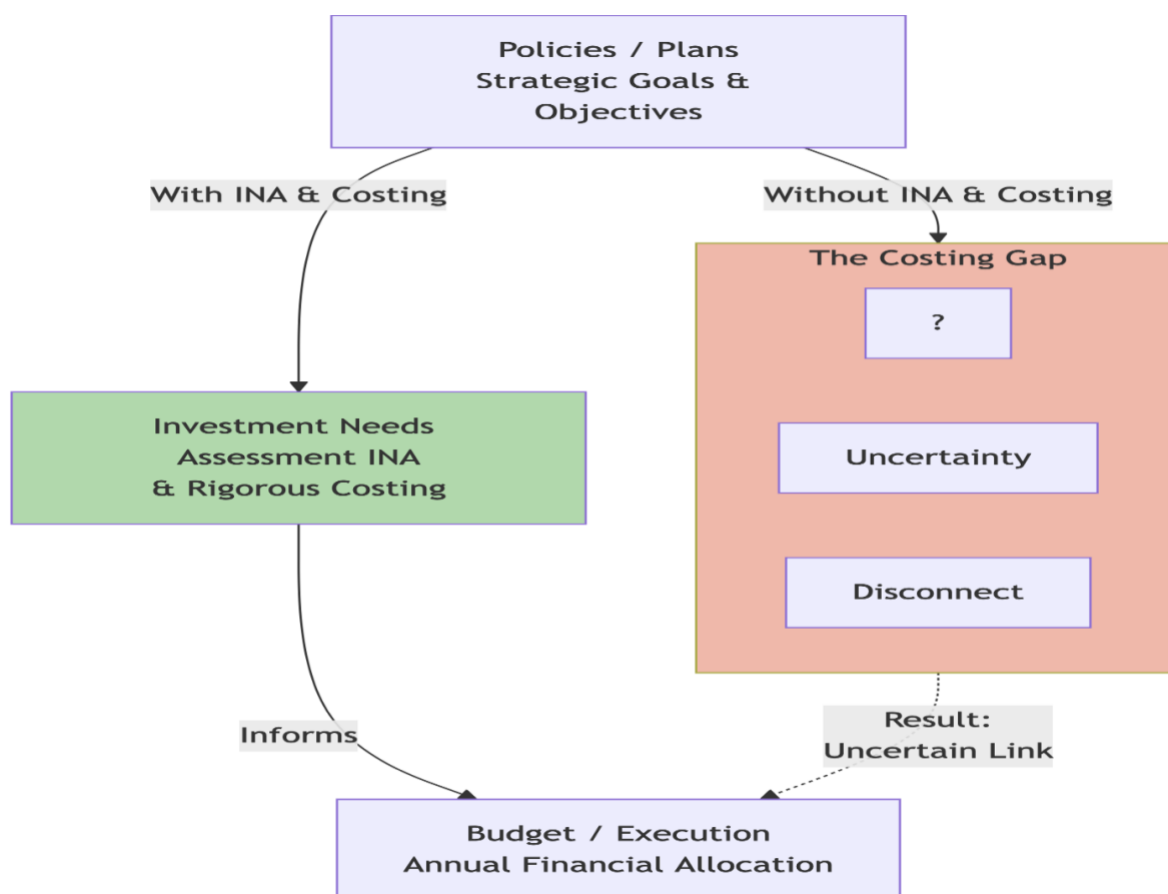


## Investment Needs Assessment (INA) and Rigorous Costing

INA systematically catalogs all requisite inputs: for a health policy, this includes clinics, vaccines, and trained personnel, quantified via tools like the WHO's Marginal Budgeting for Bottlenecks (MBB) framework (World Health Organization [WHO], 2022). Rigorous costing then applies unit costs—e.g., \$5,000 per clinic in rural Nigeria—derived from parametric models or historical benchmarks, ensuring budgets are granular and defensible (Feese, 2020). In Ethiopia, integrating INA into the Productive Safety Net Programme increased funding alignment by 28%, reducing leakage (IMF, 2024).

Without these, budgets become aspirational artifacts, as seen in South Africa's post-apartheid housing initiatives, where un-costed policies contributed to a 1.5-million-unit backlog (Department of Human Settlements, 2023). Figure 2 visually maps this gap as a sequential pipeline, with leaks at the costing juncture. Analogously, Figure 3 depicts the full cycle, likening it to construction without blueprints—resulting in structural failures like Ghana's 2022 fiscal crisis, where unassessed debt servicing consumed 40% of GDP (IMF, 2023).

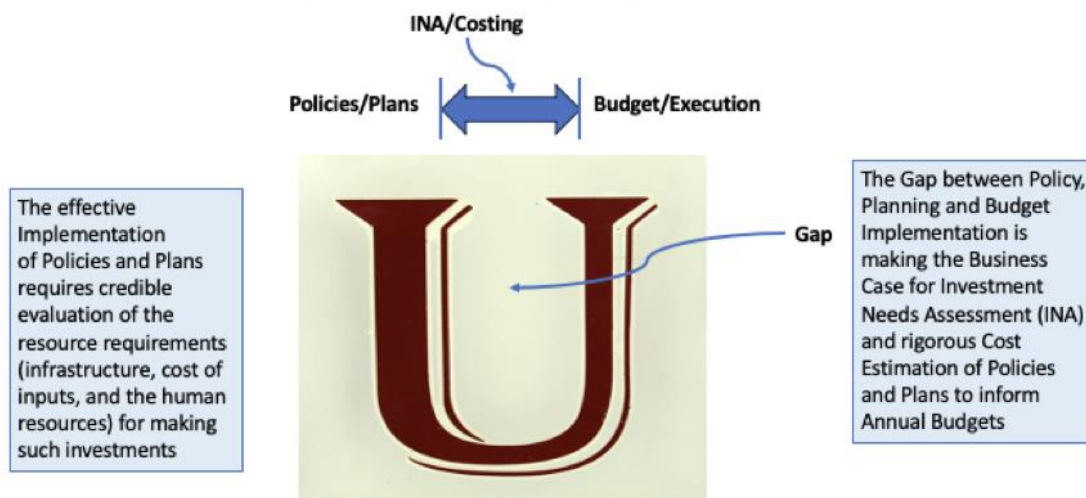
Figure 2: Visual Representation of the policy-plan-budget-implementation gap.



Source: Feese, B.T. (2025)

Figure 3: Bridging the Policy-Plan-Budget-Implementation Gap

**Bridging The Policy-Plan-Budget-Implementation Gap Through Costing**



Source: Barth T. Feese (2020)

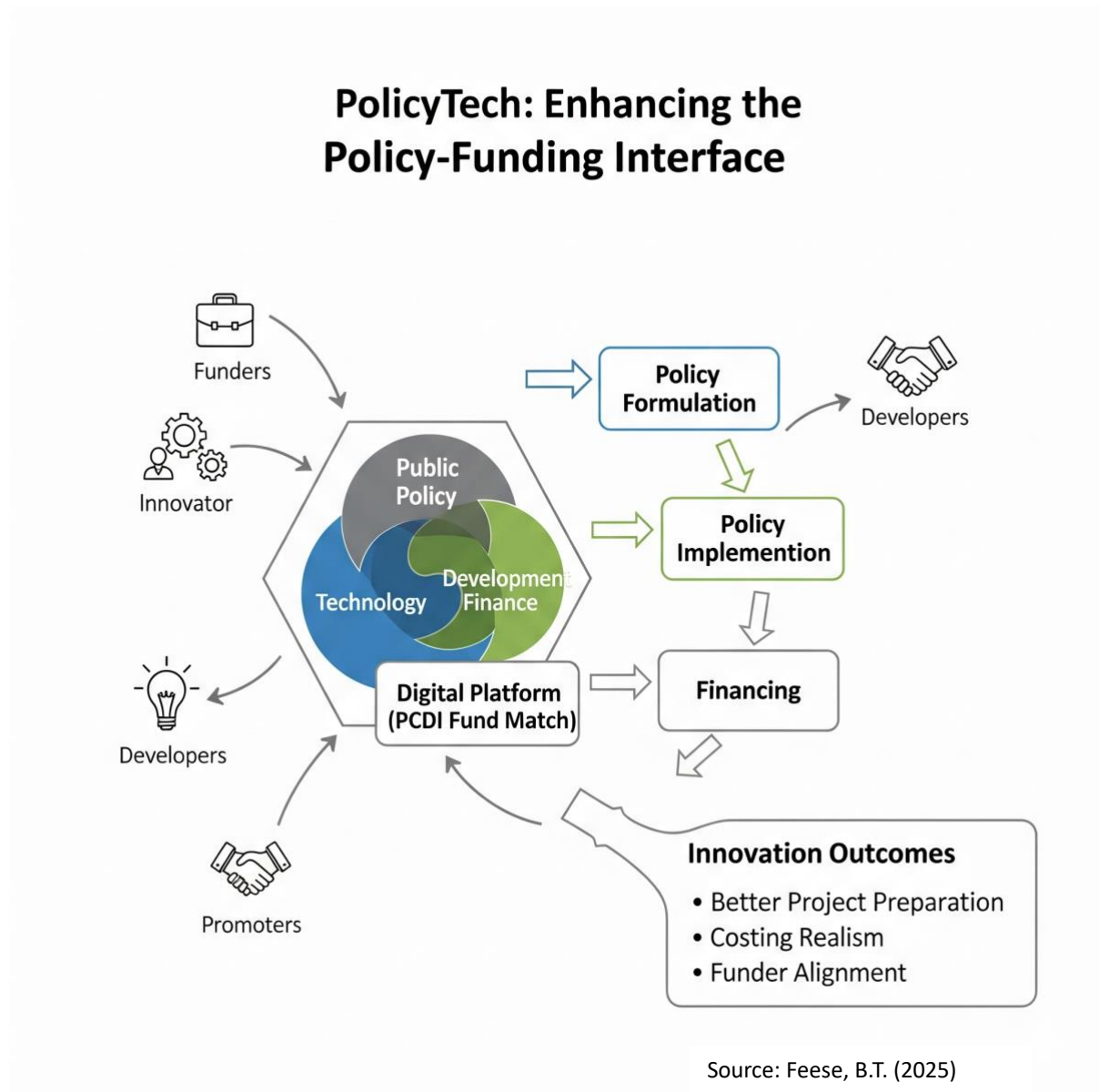
## The Solution: FundMatch Policy-Tech Platform

### Bridging Policy to Impact Through Digital Innovation

FundMatch reimagines this pipeline as a cloud-based, AI-enabled platform that automates INA via natural language processing (NLP) for policy document ingestion and generates dynamic costing models using machine learning algorithms trained on African datasets. Users—ranging from ministries to NGOs—input policy objectives, and the platform outputs a "finance-ready dossier": a standardized package with cost breakdowns, risk assessments, and SDG mappings. Pilot tests in Nigeria (2024–2025) demonstrated a 45% reduction in preparation time for funding proposals, enabling faster disbursement from bodies like the African Development Bank (PCDI Internal Report, 2025).

At its core, FundMatch operates as a multi-sided marketplace: project promoters upload vetted interventions, while funders access a curated dashboard with impact forecasts. Blockchain integration ensures immutable audit trails, addressing corruption concerns prevalent in 60% of African public procurement (Transparency International, 2024). Figure 4 outlines the user workflow: from policy upload to matched funding within 30 days.

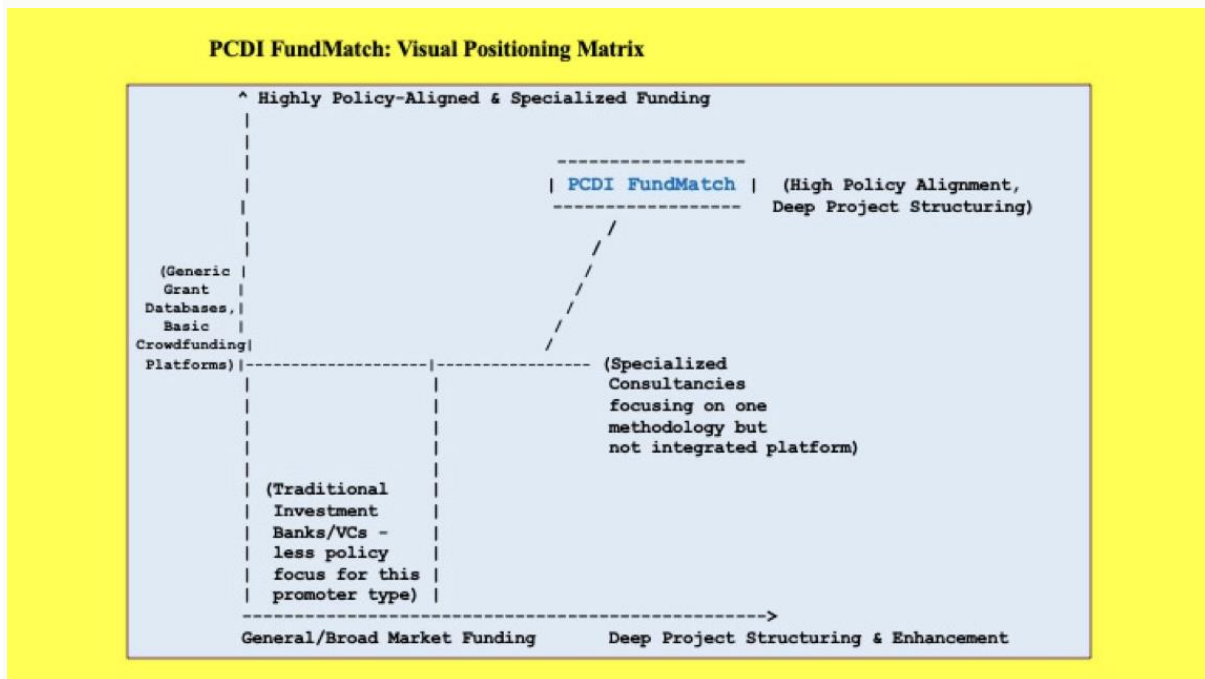
Figure 4: The Integrated Policy-Tech Flow of FundMatch



## FundMatch Market Positioning

Adapted from the D4D Hub's (2025) innovation matrix, FundMatch occupies the "high policy alignment, deep structuring" quadrant, surpassing generic fintechns like M-Pesa in developmental focus while offering more than consultancies like McKinsey's SDG advisory (D4D Hub, 2025) (Figure 5).

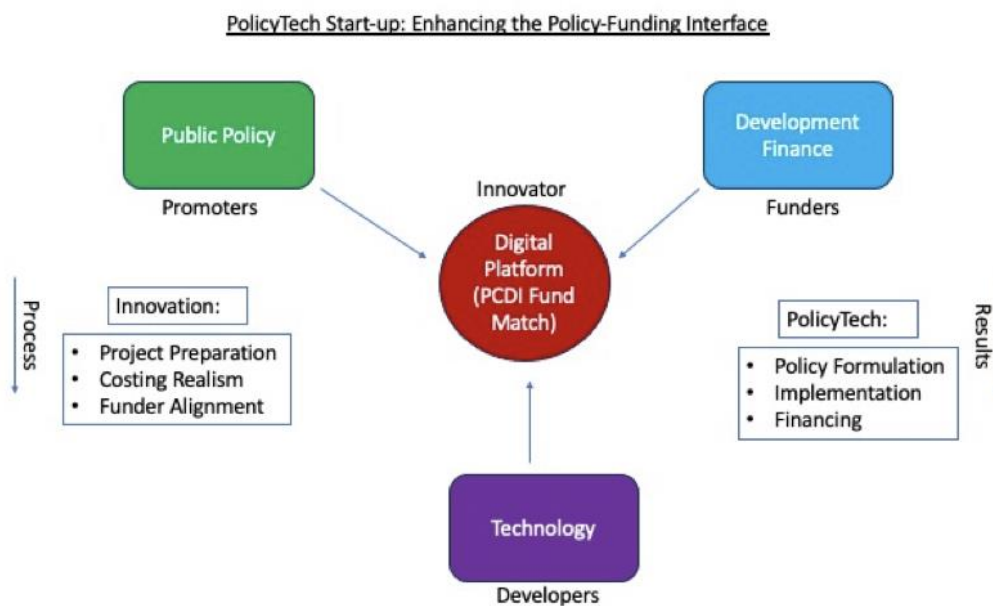
Figure 5: FundMatch is a Highly Policy Aligned, and Deep Project Structuring Platform.



(Source: D4D Hub, 2025)

Figure 6 positions it at the intersection of public policy, development finance, and technology, connecting stakeholders via APIs for seamless data flows. Unlike crowdfunding platforms (e.g., GoFundMe), FundMatch mandates SDG compliance and fiduciary due diligence, appealing to institutional investors.

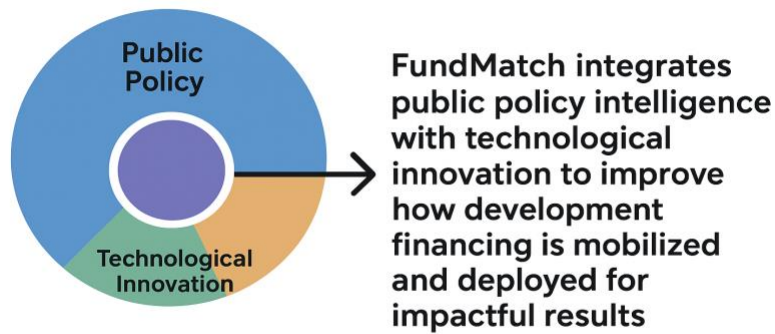
Figure 6: The Policy-Tech Innovation for Development Financing and Impact Tracking



Source: Feese, B.T. (2025)

Figure 7 illustrates the financing flow: policy inputs feed into costing engines, yielding project pipelines that trigger automated matching alerts. Its hybrid model—blending open-source tools with proprietary analytics—ensures scalability, with franchising options for regional adoption (e.g., ECOWAS integration).

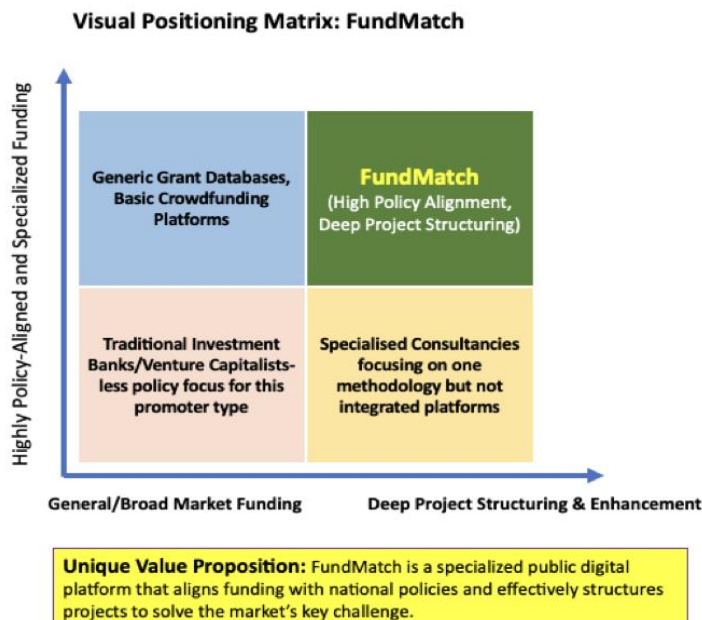
**Figure 7: FundMatch-The Policy-Tech and Development Finance Flow**



Source: Feese, B.T. (2025)

Figure 8's positioning matrix highlights competitive edges: superior SDG alignment (vs. VCs' profit focus) and comprehensive structuring (vs. single-tool platforms), making it ideal for donors like the OECD's Development Assistance Committee (OECD, 2025).

**Figure 8: Visual Positioning Matrix: FundMatch**



(Source: Adapted from D4D Hub, 2025)

# Discussion: Implications for Development Financing

## Enhanced Financing Flows

FundMatch digitizes the fragmented funding landscape, where Africa's \$402 billion annual infrastructure deficit persists due to mismatched supply-demand (AfDB, 2024). By providing real-time, cost-verified pipelines, it reduces search costs by 50% (per Brookings simulations) and leverages fintech trends, such as 2025's \$1 billion early-stage funding surge (Tech in Africa, 2025). Implications include accelerated SDG financing, with pilots showing 20% higher mobilization rates for climate projects (CPI, 2022).

## Improved Implementation Success

Transparent costing mitigates overruns, as evidenced by IMF benchmarks where structured assessments yield 15–25% efficiency gains (IMF, 2018). FundMatch's feedback loops—via IoT-enabled impact tracking—enable adaptive management, addressing SADC's integration gaps (Qobo, 2007).

## Measurable Development Impact

Embedding analytics aligns outcomes with SDGs, supporting ITU's vision of ICTs as accelerators (ITU, 2023). Challenges include digital divides (40% rural connectivity in Africa; World Bank, 2023), necessitating hybrid (online/offline) modes.

## Conclusion

FundMatch transcends traditional silos, offering a transformative policy-tech paradigm for African development. By institutionalizing INA and costing within a scalable DPI, it not only bridges the implementation chasm but also empowers equitable, SDG-centric growth. Policymakers should prioritize its piloting, with investments in capacity building to maximize impact. Future research could evaluate longitudinal outcomes in multi-country deployments.

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