

# **GSMA**

## **REQUEST FOR QUOTATIONS**

### **Understanding Women's Purchasing Decisions of Internet-enabled Handsets**

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Antitrust Notice

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# **Terms of Reference – *Understanding the key device features or point-of sale offerings that influence women’s purchasing decision of internet-enabled handsets and how these should be communicated/marketed***

**22<sup>nd</sup> July 2025**

## **Introduction**

The GSMA is a wholly owned subsidiary of the GSM Association, which represents the interests of the worldwide mobile communications industry. The GSMA unites nearly 800 of the world’s mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, Internet companies, and media and entertainment organisations. The GSMA is focused on innovating, incubating and creating new opportunities for its membership, all with the end goal of driving the growth of the mobile communications industry.

The GSMA Mobile for Development Foundation, Inc. (“GSMA”) is a U.S. 501(c)(3) charitable organization that seeks to relieve poverty and improve living conditions throughout the world through identifying opportunities for social, economic and environmental impact and to stimulate the development of scalable, life-enhancing mobile services.

Within Mobile for Development, the Connected Women programme works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial opportunities for the mobile industry and socio-economic benefits for women. For more information, please visit:

[www.gsma.com/connectedwomen](http://www.gsma.com/connectedwomen)

For this project, the successful Respondent will contract with The GSMA Mobile for Development Foundation.

## **Project overview and Objectives**

Mobile phones have the power to transform lives, empower women economically and improve livelihoods by providing access to life-enhancing information, services such as the internet and mobile money, networks and opportunities that many would not be able to access easily otherwise. In particular, access to internet-enabled handsets<sup>1</sup> and related services can have positive impacts on financial inclusion and autonomy, safety, knowledge, business profitability, gender norms and social empowerment of women all of which can positively contribute to improvements in women’s livelihoods and economic resilience.

However, women are much less likely than men to own internet-enabled handsets in low-and middle-income countries (LMICs). When it comes to smartphones, there is a significant gender gap in ownership: in Sub-Saharan Africa, women are 25% less likely than men to own one and in South Asia 40% less likely. In total, there are 945 million adult women in LMICs without a smartphone. Women are also less likely than men to own any type of internet-enabled handsets, such as smart-feature phones and feature phones. Research shows that for those women (and

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<sup>1</sup> Note that the terms “internet-enabled handsets”, “internet-enabled phone” and “internet-enabled device” may be used interchangeably here and in other GSMA reports.

men) in LMICs who are already aware of mobile internet but do not use it (for either personal or livelihood purposes), the top self-reported barrier preventing them from adopting it across survey countries is affordability, particularly of internet-enabled handsets. The second self-reported barrier is a lack of literacy and digital skills.<sup>2</sup>

Affordability of internet-enabled handsets can be improved in a number of ways from reducing the cost of handsets to expanding access to handset financing. Actions like these can improve women's *ability* to pay for an internet-enabled handset. Women may also not be *willing* to pay for the handset, which is influenced by a range of factors other than income, such as they may not perceive the device to be of sufficient quality, they may not believe they have skills or confidence to use an internet-enabled handset, their families may not be supportive of them using the internet, or they may not be aware of the variety of ways the internet could support their lives and livelihoods. Our research and analysis shows that while performance of entry-level internet-enabled handsets is likely to improve, handset manufacturer margins are low, particularly on low-end devices, and component prices are not expected to decrease significantly in the coming years.<sup>3</sup> Approaches to improve the affordability of internet-enabled handsets must therefore consider improving *willingness* to pay, and not only *ability* to pay. This is especially true for women, who typically experience challenges such as lower income and digital skills more acutely than men.

There are various factors that influence willingness to pay for internet-enabled handsets, such as: awareness of mobile internet use cases, handset features beyond internet access, and point-of-sale (POS) offerings. How these things are *communicated* to customers by handset sellers could also impact people's willingness to pay (see Box 1).

**Box 1: Examples of internet-enabled handset features, point of sale offerings and communication of these**

**Internet-enabled handset features** (beyond access to the internet) includes both the type of handset and the specific features a handset might have. For example:

- Types of internet-enabled handset include: smartphone vs. smart-feature phone vs. feature phone, whether the handset is perceived to be 'high-end' vs. 'low-end', new vs. refurbished
- Specific internet-enabled handset features (beyond access to the internet) includes: screen size, battery life, durability, camera quality, button keypad vs touch screen, dual SIM capability, brand of device, colour of device, web-browsing capabilities, 3G/4G/5G capabilities, operating system, processing speed, storage capacity/approach, presence of pre-loaded apps.

**Point of sale (POS) offerings** include: free or discounted services (e.g. data, mobile services, apps, insurance, first repair, accessories, charging, ongoing customer support), trade-in schemes, buy-one-get-one-free promotions.

**Communications of internet-enabled handset features and POS offerings** include: verbal, physical or digital awareness raising at POS (e.g. mobile digital skills trainings communicated or physically shared by agent) or broader awareness raising (e.g. mass marketing campaigns that the customer interacts with)

N.B. These lists are not exhaustive, including in the context of Uganda. We welcome further suggested additions that should be considered for this research.

Of these factors, relatively more is known about which benefits and use cases of mobile internet most influence women's willingness to pay.<sup>4</sup> However, less is known about how different internet-

<sup>2</sup> GSMA. (2025). [Mobile Gender Gap Report 2025](#)

<sup>3</sup> GSMA. (2022). [Making internet-enabled phones more affordable in low- and middle-income countries](#)

<sup>4</sup> For example, GSMA. (2017) [Triggering mobile internet use among men and women in South Asia](#)

enabled handset features (beyond mobile internet) and POS offerings influence the purchasing decision of internet-enabled handsets among women, including those with livelihoods.

Recent GSMA research<sup>5</sup> did investigate how women, and men, value different handset features and found that the features of an internet-enabled handset that male and female respondents<sup>6</sup> most value were related to performance, functionality and longevity of the device (e.g. battery life, durability, fast internet speeds), rather than aesthetics, physical features and brand perception (e.g. appealing colour or design). This research helped to fill an important gap at a high level but there is still a lack of evidence on:

- how women *understand* different internet-enabled handset features and POS offerings;
- how they evaluate, or would evaluate, the trade-off *between* these internet-enabled handset features/POS offerings when assessing how to spend their limited finances on a handset;
- how this varies among different groups of women (including those with livelihoods)
- How to effectively market/communicate the most relevant internet-enabled handset features/POS offerings (including to different groups of women, including those with livelihoods)

The outcome of this research aims to encourage and inform action on the ground in Uganda among MNOs and other handset sellers to better reach women with internet-enabled handsets, including those with livelihoods. It is anticipated that the findings will also inform those working on this topic in similar contexts outside of Uganda.

## Methodology

### Research questions

The objective of this research is to help address the most pressing evidence gaps described above, through answering the following research questions in the context of Uganda:

1. How does women's understanding and perception of existing internet-enabled handset features/ point-of-sale (POS) offerings/ marketing/ communications compare with that intended by providers?
2. What are the key internet-enabled handset features/POS offerings that would most influence women to purchase one?
  - a. What are the trade-offs that women would make (between these features/POS offerings) when purchasing an internet-enabled handset?
3. How could handset sellers best communicate and market these key internet-enabled handset features/POS offerings to women?
4. How does all the above compare to a) men; b) among different groups of women, especially those with different kinds of livelihoods, rural, those in restrictive social norm settings, those with lower education?

### In scope

- Primary research to answer the research questions listed above in Uganda
- Adults (18+) only
- Individuals living in an area with mobile broadband network coverage
- All types of internet-enabled handsets (see definitions in appendix)

<sup>5</sup> GSMA. (2025). [Mobile Gender Gap Report 2025](#) (see Figure 9)

<sup>6</sup> This included those who own an internet-enabled handset and those who do not own an internet-enabled handset but reported they were likely to get one in the next two years.

- The influence of mobile internet use cases/benefits/misconceptions only as they pertain to making device sales

## **Out of scope**

- Inclusion of anyone aged <18
- Those who are living in an area that is not covered by a mobile broadband network
- Analysis of mobile network operator data
- Solutions that handset sellers cannot provide in a commercially sustainable way

## **Audience**

The findings will be used by the GSMA Digital Inclusion team and handset sellers, including in Uganda and other countries, to inform and develop strategies to improve women's willingness to pay for internet-enabled handsets. The findings are also likely to be relevant for those who support or work with handset sellers, including other private sector, governments and the development community.

## **Deliverables**

As a minimum we will require the following deliverables but welcome comments and suggestions:

- Kick off meeting held with GSMA (virtual or in London office)
- Weekly progress reports during delivery, including updates on activities conducted and highlighting of any emerging risks or challenges
- A clearly articulated methodology including sampling approach, showing how this will meet the project objectives and answer the research questions
- Detailed workplan, clearly highlighting dependencies.
- Creation of the research instruments both in English and local languages. English versions to be shared with GSMA in MS Word format for review and sign-off prior to translation
- All necessary ethical approvals, permissions and licences for conducting research in Uganda
- Support GSMA (as required) when they engage with handset seller(s) about this project e.g. sharing findings
- Local transportation of 1 or 2 GSMA staff to observe research
- On-site, high quality simultaneous live translation of all fieldwork protocols that are attended by GSMA staff
- Interim findings presentation to GSMA approximately midway through fieldwork with clearly-structured emerging insights
- Copies of signed (or thumb-printed) research consent forms
- High-quality, high-res photos of consenting participants. Where feasible and appropriate, to include photos of individuals holding/using mobile phones and/or photos that indicate the individual's livelihood (some number)
- Full attributable transcripts (i.e. anonymised verbatim record of all research interactions with research subjects, including non-personally identifying characteristics such as livelihood type, urban/rural location – full list of characteristics to be agreed with GSMA) in English, MS Word.
- 2-3 pages of verbatim quotes from the different interviews. These are to be linked to the research questions outlined above. To include non-personally identifying characteristics for each quote such as livelihood type, urban/rural location etc. - as above.
- At least 10 personas/human stories of women, of which 5 are of women with livelihoods of various types.

- Bullet outline of final report: to include all content and messaging for the final report in bullet point format.
- First draft report of research findings, including an executive summary in MS Word, reviewed by GSMA
- Final draft of report
- Final debrief PowerPoint presentation to the GSMA, based on the final report, to outline the main findings
- A debrief meeting with GSMA at the end of the project

## Deliverables and timelines

Phase	Key activities	Timeline
<b>Phase 1 - Inception phase</b>	<b>Key activities</b> <ul style="list-style-type: none"> <li>- Define granular timelines for project</li> <li>- Develop research tools</li> <li>- Align with GSMA and handset seller(s) on the research approach and confirm scope</li> <li>- Test and refine research tools</li> <li>- Preparation and submission of applications for all necessary ethical approvals, permissions and licences</li> </ul>	Contract signing + 1-2 months
	<b>Key deliverables</b> <ul style="list-style-type: none"> <li>- Kick off meeting with GSMA and potentially handset seller(s)</li> <li>- Finalised methodology</li> <li>- Research tools</li> <li>- Agreed workplan for remainder of project</li> <li>- All necessary ethical approvals, permissions and licences</li> </ul>	
<b>Phase 2 – Research / fieldwork</b>	<b>Key activities</b> <ul style="list-style-type: none"> <li>- Research to answer research questions</li> </ul>	2-3 months
	<b>Deliverables</b> <ul style="list-style-type: none"> <li>- Interim key findings presentation to GSMA</li> </ul>	
<b>Phase 3 – analysis, validation, and reporting</b>	<b>Key activities</b> <ul style="list-style-type: none"> <li>- Creation and revision of final report for GSMA</li> <li>- Sharing findings with GSMA and handset sellers</li> </ul>	2-3 months
	<b>Deliverables</b> <ul style="list-style-type: none"> <li>- Verbatim quotes</li> <li>- Transcripts</li> <li>- Personas/human stories</li> <li>- Bullet outline</li> <li>- First draft of report</li> <li>- Final draft of report</li> <li>- Photos of participants</li> <li>- Consent forms from participants</li> <li>- Final debrief PowerPoint presentation of key findings</li> </ul>	

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## **Firm and proposal requirements**

### **Required experience**

- *Demonstrable track record of completing similar assignments.*
- *Telecommunications and device experience desirable*
- *Working in Sub-Saharan Africa (ideally Uganda), in countries with cultural and religious sensitivities, and a proven understanding of how to work in these environments*
- *Designing and conducting research with women and underserved populations*
- *Full working proficiency in English, writing to publication quality*
- *Language capabilities to conduct research in relevant local languages in Uganda*
- *Proven ability to identify, assess, and effectively respond to emerging challenges and opportunities, particularly those faced in the field. And in the face of such challenges, the ability to take pragmatic decisions about research design, with a good understanding of the implications for rigour*

The successful bidder is expected to:

- Provide a named key point of contact
- Respond to emails from GSMA within two working days
- Provide weekly progress reports
- Secure all ethical approvals, licenses and permissions required to conduct research in Uganda
- Organise and lead weekly update meetings (same time each week) to report on project progress
- Inform the GSMA about delays in the project in a timely manner.

### **Considerations for the research**

The Bidder should account for and address the following considerations in the proposed research methodology and analysis:

#### **I. Research considerations**

- (a) What steps will you put in place to help ensure that research participants, particularly those who are underserved, are not inadvertently excluded from this research?

#### **II. Local Expertise**

- (a) Can you demonstrate a strong knowledge of the local context in Uganda?
- (b) Who will be your local partners in Uganda (if relevant)?
- (c) What is your experience of successfully managing sub-contractors in the countries to be surveyed (if relevant)?
- (d) How will you ensure appropriate contextualisation and translation of the tools?
- (e) How will you ensure quality in terms of data collection approaches, researcher protocols, transcripts and documentation?

#### **III. Fieldwork and Data**

- a) What types of quality assurance mechanisms will you put in place to ensure data quality, integrity and accuracy?
- b) At which points will you implement quality checks?
- c) How will you pilot/test the data collection tools?

d) How will you manage the oversight of briefing and training the field work research teams?

#### **IV. Transparency of fieldwork process and third parties/ Collaboration with GSMA**

- (a) Can you / how would you support GSMA's participation in field researcher briefings?
- (b) GSMA may like to visit fieldwork. Would you provide transport and simultaneous translation for these visits?
- (c) Can you comply with the request for transcripts to be date stamped and include locations, gender, urban/rural, age group, livelihood type, non-phone owner, basic phone owner, feature phone owner, smart-feature phone owner or smartphone owner for each respondent?
- (d) Can you ensure the feedback from piloting the data collection tools are taken into account, and results are checked for any anomalies, to update the tools as needed (involving GSMA should there be any substantial changes required)?

#### **V. Organisational / Other**

- (a) What would be your proposed work plan?
- (b) How would you ensure that the timelines are respected?
- (c) What would be the team structure in place to undertake this project? Who would be involved?
- (d) Are there any issues with the GSMA taking full, unencumbered ownership of all deliverables?
- (e) Are you able to present the deliverables in the format specified and to timelines?

#### **Proposals should include a separate technical and financial proposal:**

##### Technical proposal

1. A short (1 page) statement of suitability, highlighting recent relevant experience.
2. A short (2-4 page) discussion of the proposed approach
3. Any proposed changes to the ToR.
4. Gantt chart outlining major project stages and timelines
5. CVs, location of team members, and proposed role for the project
6. Full breakdown of any required ethical and administrative permissions for conducting research in Uganda
7. An outline of all potential risks and proposed mitigations

##### Financial proposal

1. Level of effort (person-day) by activity.
2. Fee rates (per day in USD) by activity
3. Total project cost (USD), without VAT<sup>7</sup>.
4. The Respondent's Total Price is inclusive of all costs, insurances, fees, costs, expenses, liabilities, obligations, risks, and all financial requirements for the performance of Services and provision of Deliverables.
5. Any charge not stated in this Proposal, which extends above to the Total Price, is not permitted.

Due to GSMA compliance requirements, exact project budgets cannot be provided at this stage. You are, however, expected to provide a few implementation/budget options that can help us assess value for money and we can align our project scope to the relevant budget after a supplier has been selected.

Total estimated working days required: *105-160*

#### **Proposal assessment and selection Process**

The proposal will be scored on the following set of criteria:

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<sup>7</sup> GSMA Foundation Inc is a US registered 501(c)(3) charity and is exempt from VAT.

Criteria	Importance	Weighting
Cost	Proposal's value for money	20%
Quality	Quality of the research approach outlined in the proposal, including degree to which it addresses the outlined research questions and proposal elements	35%
Bidder's capacity to manage the project on time and on budget	Demonstrated ability to manage the project on time and on budget	20%
Relevant experience	Bidder's experience in successfully conducting similar projects	25%

## Request for quotes timelines

- Confirmation of interest and any clarification questions must be sent to [connectedwomen@gsma.com](mailto:connectedwomen@gsma.com) by 31<sup>st</sup> July 2025\*. Responses to all submitted questions will be shared the following week to all applicants.
- Proposals are to be submitted no later than 14<sup>th</sup> August 2025\* to [connectedwomen@gsma.com](mailto:connectedwomen@gsma.com).
- Shortlisted suppliers will be contacted for an interview via MS Teams on one of the following days: 26<sup>th</sup>, 27<sup>th</sup> or 28<sup>th</sup> August 2025\*.
- Suppliers will be notified of the final selection by 11<sup>th</sup> September 2025\*.

\*Applicants will be informed via email if there are any changes to these listed dates.

## Appendix

### Definitions

**Internet-enabled handset:** A mobile phone that can connect to the internet via mobile broadband network, either 3G, 4G or 5G. Note that the terms “internet-enabled handsets”, “internet-enabled phone” and “internet-enabled device” may be used interchangeably.

**Smartphone:** A mobile phone with a touchscreen display, an advanced operating system (Android or iOS) and the ability to download apps from an online app store, such as Google Play or the App Store.

**Smart-feature phone:** A mobile phone with a small screen and basic keypad with several letters per button that is internet-enabled. A smart feature phone may have a touch screen, some pre-installed apps and the ability to download apps from an online app store, such as KaiOS store.

**Feature phone:** A mobile phone with a small screen and basic keypad with several letters per button that is internet-enabled. A feature phone may have some pre-installed apps but does not have the ability to download apps from an online app store, such as Google Play or the App Store.

**Handset seller:** An organisation that sells mobile phones directly to customers, either through physical stores, online platforms, or informal sales channels.

**Point of sale:** The context within which a customer completes purchase of an internet-enabled handset (e.g. time, location, with access to certain information).



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