

Scope of Work – Baseline study for GSMA Innovation Fund Grantee – MSME Financing, Ghana

November 2025

Context

The GSMA Innovation Fund accelerates mobile tech solutions addressing key global challenges for vulnerable communities in low- and middle-income countries. In 2025, the Innovation Fund will announce its' latest cohort of grantees – start-ups leveraging artificial intelligence for socio-economic impact. Ahead of their 15-18 month grant-funded projects, the cohort will participate in impact assessments designed to provide insight into their end users.

The GSMA Innovation Fund is seeking a supplier to conduct a baseline impact assessment for a grantee in Ghana supporting MSMEs with financial inclusion. Working in collaboration with the grantee and the GSMA team, the supplier will develop and implement an impact assessment of the company's end users.

Suppliers are requested to submit their preferred methodology with the following recommendations:

- Considerations should be made for collecting both quantitative and qualitative data, leveraging a sample size <1,000 users.
- Prioritize localisation of content and delivery of any survey tools.
- All end users will have access to a phone which can be leveraged for data collection.
- End users are MSME owners across Ghana and will have varying levels of engagement and time spent using the product.
- This is considered a baseline impact assessment. However, while GSMA will conduct an endline impact assessment at end of the grant project, we are not necessarily seeking to interview the same users and measure change over time in this process. A baseline at this stage provides valuable market research and assists with human-centered design and product refinement.
- Collaboration with both the grantee and GSMA is essential for this project. Both parties will contribute to the design of any tools used to engage with the grantee's end users.

Objectives

The study seeks to answer these key learning questions:

- What are the demographics of end users, including their role in the business, income level and proximity to the poverty line? How does this differ across genders and geography?
- What are the digital literacy levels of end users in terms of chatbot prompting? How does this differ across genders and geographies?
- Do users have trust in AI information delivered via chatbot? How does this differ across genders and geographies?
- Is there a relationship between trust in AI, chatbot literacy, and income levels?
- What are the opportunities for increasing trust and improving effective prompting among these users?

The below activities and deadlines should be taken into consideration:

Phase	Key activities	Timeline
1 - Inception phase	<p>Key activities: A kick-off meeting with GSMA key stakeholders and the grantee, with follow up meetings as needed.</p> <p>Deliverables: An inception report of no more than 10 pages, including a revised and finalised timeline and methodology.</p>	Contract signing + 2 weeks
2 – Survey tool development	<p>Key activities: Develop all tools needed for implementation and provide a feedback mechanism for GSMA and the grantee to input feedback. After approval, the grantee will share contact details of end users.</p> <p>Deliverable: All tools delivered in Microsoft Excel or Word, in English and translating into any local languages, as needed, and incorporating feedback.</p>	Contract signing + 5 weeks
3 – Data collection	<p>Key activities: Conduct data collection and keep GSMA and grantee updated with progress and early insights.</p> <p>Deliverable: Raw data, submitted in excel, in English, and transcripts of any FGDs, KIIs, etc, submitted in English.</p>	Contract signing + 10 weeks
4 – Final Report	<p>Key activities: Draft final findings in a report of no more than 20 pages and share with GSMA for feedback.</p> <p>Deliverable: A final report in English, incorporating comments and feedback from GSMA, in Microsoft Word. No more than 20 pages (excluding any annex)</p>	Contract signing + 13 weeks

Firm and proposal requirements

Required experience

Essential:

- Demonstrable track record of completing similar assignments.
- Expertise working in innovation and the MSME finance sector, ideally with a focus on AI and emerging technology.
- Experience conducting impact assessments in Ghana.
- Full working proficiency in English.

The successful supplier is expected to:

1. Provide all deliverables in English.
2. Provide a named key point of contact who will work closely with the GSMA team.
3. Respond to emails from GSMA within two working days.
4. Organize regular status calls/meeting to report on project progress throughout the assessment.
5. Inform GSMA about delays and complications in a timely manner.

Proposals should include a separate technical and financial proposal:

Technical proposal

1. A short (2 page) statement of suitability, highlighting recent relevant experience and a proposed methodology for data collection.
2. Details of relevant project experience.
3. Examples of previous work.
4. CVs and location of team member(s).

Financial proposal

5. Level of effort (person-day) by activity.
6. Fee rates (per day in GBP).
7. Total project cost (GBP), inclusive of all applicable taxes

Proposal assessment and selection Process

Selection will be made on a quality-cost based assessment based on a 70:30 weighting for the technical and financial respectively.

The technical component will be scored on the following set of criteria:

- Track record of completing similar assignments.
- Previous experience.

The financial will be assessed by value for money.

- Clarification questions can be sent to cmckevitt@gsma.com ; uvikram@gsma.com ; and mjones@gsma.com
- Proposals are to be submitted no later than 30 November 2025 to cmckevitt@gsma.com ; uvikram@gsma.com ; and mjones@gsma.com
- Shortlisted consultants will be contacted for an interview by 03 December 2025.
- Consultants will be notified of the final selection by the 08 December 2025.



GSMA HEAD OFFICE

1 Angel Lane,
EC4R 3AB,
London,
United Kingdom
www.gsma.com