Terms of Reference

Quantitative Endline Data Collection for the GSMA Innovation Fund for Impactful AI

About GSMA

The GSMA is a global organisation unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry and society thrive. Representing mobile operators and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Solutions and Events.

The GSMA Mobile for Development Foundation, Inc. ("GSMA") is a U.S. 501(c)(3) charitable organisation. The Mobile for Development team (M4D) operates at the intersection of the mobile ecosystem and the development sector. Our aim is to stimulate digital innovation and deliver both sustainable business and large-scale socio-economic impact. Our research and insights platform, in-market expertise and community of partners push forward digital innovations and implementations that empower underserved populations. To date, we have impacted the lives of over 220 million people.

Background

The GSMA Innovation Fund for Impactful AI, supported by the UK Foreign, Commonwealth and Development Office (FCDO), supports small and growing enterprises using artificial intelligence (AI) and mobile technologies to address development challenges in low- and middle-income countries (LMICs). The fund supports AI-driven innovations that can improve access to essential services, strengthen livelihoods, promote digital and financial inclusion, and deliver positive socio-economic and environmental outcomes, particularly for underserved and vulnerable populations.

As part of the fund's monitoring, evaluation and learning (MEL) activities, GSMA will undertake endline assessments of supported projects to understand how AI-enabled solutions are being adopted and used, and the extent to which they are contributing to intended outcomes for end users.

These assessments will explore changes experienced by end users, including improvements in access to services, efficiency, productivity, decision-making and livelihood opportunities, depending on the nature of each solution. For four GSMA-supported start-ups in Kenya, Morocco, Nepal, and Ghana, GSMA will conduct telephone-based quantitative data collection with end users.

The four grantees covered by this assignment are outlined below.

Grantee	Country	Solution and intended end-user impact pathway	Target Interviews
Cherehani Labs	Kenya	Solar-powered veterinary laboratories supported by an AI-driven diagnostics platform that helps veterinary professionals interpret test results and recommend interventions. The solution aims to improve access to timely, affordable livestock healthcare; reduce livestock morbidity and mortality; and strengthen smallholder farmers' productivity and livelihoods.	250
ToumAI	Morocco	AI-powered voice interfaces using local dialects, including Maghrebi Arabic and Berber languages, designed to work on affordable smartphones and in low-connectivity environments. The solution aims to reduce language, literacy and connectivity barriers to accessing digital and financial services.	500
Wiseyak	Nepal	A multilingual conversational AI solution supporting English, Nepali and Maithili, including voice-based interactions. The solution aims to improve access to and use of essential services, including financial, insurance, and other digital services, particularly among underserved and low-literacy populations.	500
Kola Market	Ghana	An AI-powered, mobile-first platform accessible through WhatsApp, SMS, and voice, providing micro, small, and medium enterprises (MSMEs) with sales insights, inventory optimisation, and tailored financing solutions. The solution aims to strengthen business decision-making, operational efficiency and income opportunities.	300

The specific respondent populations, eligibility criteria, survey instruments and sampling strategies will be defined by GSMA for each grantee. The interview targets above are indicative and will be confirmed following assessment of the available sampling frames and feasibility of reaching eligible respondents.

Scope of work

GSMA will lead the overall endline assessments, including research design, methodology, sampling strategy, development of the data collection instruments, review of grantee-supplied documents, final data cleaning and analysis, and preparation of the endline assessment reports.

The selected supplier will implement telephone-based quantitative data collection across the four countries and deliver quality-assured, clean, anonymised datasets to GSMA. The supplier will work closely with GSMA to sense-check the survey instruments, assess sampling feasibility, and run an enumerator pilot before beginning full fieldwork.

Please note this scope of work is part of a larger analysis led by GSMA that includes other datapoints. The supplier is not expected to review the study design for the larger analysis.

Specifically, the supplier will:

- Provide written feedback on the GSMA-developed survey instruments, including question clarity, sequencing, cultural appropriateness, translation feasibility and estimated interview length.
- Programme the agreed instruments into a Computer-Assisted Telephone Interviewing (CATI) platform and translate and culturally adapt them into relevant local languages, as agreed with GSMA.
- Pilot or pre-test the instruments in each country with a small number of eligible respondents and refine the programmed tools in consultation with GSMA before full launch.
- Review grantee-provided contact lists to assess their completeness, quality and suitability for telephone data collection, identifying any risks to achieving the proposed sample sizes.
- Draw the agreed samples from grantee-provided contact lists, following the sampling frames, selection approaches and eligibility criteria established by GSMA.
- Complete approximately 1,550 valid telephone interviews across the four grantees, according to the indicative sample sizes outlined above.
- Conduct CATI interviews using appropriately trained and supervised enumerators, with relevant language capabilities and experience interviewing low-income, rural and other underserved populations.
- Apply gender-sensitive and inclusive interviewing practices, ensuring that women, low-income respondents and other relevant population groups are adequately represented in line with the sampling plans.
- Implement rigorous quality-control procedures throughout fieldwork, including supervisor call monitoring, appropriate audio audits where consent and applicable law permit, checks for interview completeness and consistency, and tracking of response rates, refusals and unsuccessful contact attempts.
- Obtain informed consent from all participants and uphold respondent confidentiality, research ethics and data protection in accordance with GSMA requirements and applicable national legislation.
- Provide regular progress updates to GSMA, including completed interviews against targets, sample characteristics, response rates, emerging fieldwork challenges and proposed mitigation measures.
- Undertake initial data cleaning and quality assurance, including the identification and resolution of duplicates, inconsistencies, invalid interviews and missing or incorrectly coded responses.

- Deliver clean, anonymised and appropriately labelled datasets in English, together with accompanying codebooks and fieldwork documentation.

The supplier should ensure that the approach is adapted to the context of each grantee. Consideration should be given to respondent literacy, language preferences, accessibility requirements, the availability and quality of contact information, and the potential sensitivity of questions relating to business activities, financial services or livelihoods.

The supplier's engagement will conclude with the handover of the agreed datasets and final fieldwork documentation. Subsequent analytical work and endline reporting will be undertaken by GSMA.

Outputs and deliverables

The selected supplier will be expected to deliver the following:

1. Inception note and fieldwork plan, including the sampling implementation approach for each grantee, the translated and programmed survey instruments, enumerator training arrangements, fieldwork schedule, quality-assurance procedures and risk mitigation measures.
2. Pilot/pre-test summary for each country, documenting the number of pilot interviews undertaken, questionnaire performance, average interview duration, any translation or comprehension issues, and recommended refinements to the survey instruments.
3. Interim fieldwork progress reports during data collection, including completion rates by grantee and country, achieved sample characteristics, contact and response rates, refusals, quality-control findings, emerging challenges and corrective actions taken.
4. Clean, anonymised and labelled datasets for each grantee, delivered in an agreed format (e.g. SPSS, Stata or CSV), with accompanying codebooks or data dictionaries. All datasets, variable labels, response categories and documentation must be provided in English.
5. Final fieldwork and methodology report, documenting the implementation of the four surveys, achieved sample sizes and respondent characteristics, response and cooperation rates, quality-assurance procedures, deviations from the agreed sampling plans, and any limitations affecting data quality or representativeness.

The supplier should maintain appropriate documentation throughout the assignment to ensure the transparency, consistency and reproducibility of fieldwork procedures.

Indicative timeline

The supplier's active engagement will run from onboarding and inception through to the handover of datasets and final fieldwork documentation. Subsequent analysis and reporting will be undertaken by GSMA.

The exact timing of the assignment will be confirmed during contracting, considering the implementation and endline assessment schedules of the four grantees. Fieldwork may be staggered across countries depending on the availability of eligible respondents and readiness of the survey instruments.

Activity	Indicative timing
Contracting, onboarding and inception meeting with GSMA and grantees	December 2026
Review of survey instruments and sampling frames; CATI programming and translation	January 2027
Pilot/pre-test of instruments in each country; refinement with GSMA	February 2027
Quantitative telephone data collection across the four countries (approximately 1,550 interviews)	March-April 2027
Ongoing quality control and interim progress reporting	Throughout fieldwork
Handover of clean, anonymised datasets and final fieldwork/methodology report	May 2027

Experience and capabilities

The selected supplier should demonstrate:

- Proven capability to deliver multi-country quantitative telephone surveys, with established operations or experienced, vetted fieldwork partners in Kenya, Morocco, Nepal and Ghana.
- Demonstrated experience surveying low-income, rural and underserved populations in LMICs, including women, smallholder farmers, small business owners and populations facing literacy or digital-access barriers.
- Robust CATI infrastructure, including secure data collection systems, enumerator supervision and quality-assurance procedures.
- Strong local-language interviewing, translation and cultural adaptation capabilities across the relevant languages in each country.
- Experience implementing sampling strategies using client-provided contact lists, including managing low response rates, incomplete contact information and other fieldwork challenges.
- Sound research ethics and data-protection practices, including informed consent, confidential handling of personally identifiable information, anonymisation and secure data transfer.
- Experience managing multi-country research assignments and coordinating local fieldwork partners to deliver outputs on time and within budget.
- Previous experience conducting research relating to digital services, AI-enabled solutions, financial inclusion, agriculture, livelihoods or socio-economic impact assessments would be an advantage.

Proposal requirements

Interested suppliers should submit separate technical and financial proposals.

Technical proposal:

- A short (1–2 page) statement of suitability, outlining the supplier's relevant experience, in-country capacity and examples of recent comparable assignments.

- A short (1–2 page) discussion of the proposed methodology and approach, explaining how CATI surveys will be implemented across the four countries, including enumerator recruitment and supervision, translation, piloting, quality assurance and risk mitigation.
- Details of the proposed delivery arrangements in each country, including any local partners or subcontractors and their respective responsibilities.
- Any proposed changes to the Terms of Reference, including identified risks to achieving the proposed sample sizes and recommendations for addressing them.

Financial proposal:

- Level of effort by activity.
- Fee rates (per day in GBP).
- Total project cost (GBP), excluding VAT.
- A disaggregated budget for each grantee/country, showing the estimated total cost and cost per completed interview.
- A breakdown of relevant costs, including project management, survey programming, translation, piloting, enumerator training, fieldwork, quality assurance, data processing and reporting.
- The total fee must be inclusive of all costs, insurances, fees, expenses, liabilities, obligations, risks and financial requirements associated with performing the services and providing the deliverables.
- Any charge not stated in the financial proposal that exceeds the total fee will not be permitted.

Due to GSMA compliance requirements, exact project budgets cannot be provided at this stage. Suppliers are encouraged to present alternative implementation or budget options where appropriate, highlighting opportunities to improve value for money without compromising data quality.

The disaggregated financial proposal should enable GSMA to assess the costs associated with each grantee separately and consider potential adjustments to the scope or sample sizes if required.

Proposal assessment and selection process

The proposals will be assessed against the following criteria:

Criteria	Importance	Weighting
Cost	Proposal's value for money, including cost-effectiveness across the four countries and transparency of the proposed budget.	20%
Quality	Quality of the proposed methodology and approach, including how effectively the proposal addresses sampling feasibility, fieldwork risks, data quality, respondent inclusion and quality assurance.	35%
Bidder's capacity to manage the project on time and on budget	Demonstrated capacity to coordinate multi-country data collection, including the selection and management of experienced fieldwork partners, adequate staffing and effective project management arrangements.	30%

Relevant experience	Demonstrated experience successfully conducting similar quantitative surveys and research with underserved populations in LMICs.	15%
Total		100%

Shortlisted applicants will be invited to discuss their experience and proposed approach in an interview. The selected supplier will be contracted to undertake the assignment between December 2026 and May 2027, with the scope, deliverables and working arrangements agreed during contracting.

Proposals, clarifications or questions can be sent to**:**

- Chelsea McKevitt – Senior Monitoring, Evaluation and Learning Manager (cmckevitt@gsma.com)
- Daisy Macaskie – Operations Manager (dmacaskie@gsma.com)

Deadline for proposals is Sunday 15th November at 23:59 GMT. Please send clarification questions by Thursday 5th November. Responses to clarification questions will be shared Friday 6th November. If you would like to be included on this mailing list, please confirm your interest before this date.