Reference: Qualitative

Terms of Reference

Qualitative Endline Data Collection for the GSMA Innovation Fund for Impactful AI (Ghana)

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. This assignment focuses on providing implementation support for in-country qualitative fieldwork through individual in-person interviews with users and relevant stakeholders of Kola Market, a GSMA-supported start-up in Ghana.

The grantee covered by this assignment is outlined below.

Grantee	Country	Solution and intended end-user impact pathway	Target Interviews
Kola Market	Ghana	Kola Market provides an AI-powered, mobile-first platform that supports micro, small and medium enterprises (MSMEs) with sales insights, inventory optimisation and tailored financing solutions. Accessible through WhatsApp, SMS and voice, the platform aims to help small businesses make better-informed decisions about stock management, product selection and sales, improve operational efficiency and strengthen income-generating opportunities.	12

The specific respondent populations, eligibility criteria, interview 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 qualitative data collection instruments, review of grantee-supplied documents, final data cleaning and analysis, and preparation of the endline assessment reports.

The selected consultant should be Ghana-based and will be responsible for qualitative fieldwork for Kola Market, conducting in-person interviews, transcribing and translating interviews, and handing over high-quality fieldwork materials to GSMA. The consultant is also expected to sense-check the data collection tools and provide feedback before fieldwork.

Kola Market provides AI-enabled business support services to MSMEs, including small retailers and traders, through accessible mobile channels. Its intended benefits are realised through improvements in business decision-making, inventory management, sales performance and access to financing. Qualitative fieldwork should therefore engage business owners and operators using Kola Market's solution to explore how access to and use of AI-driven insights and services translate into changes in business practices, performance and livelihoods.

Specifically, the supplier will:

- Review background materials provided by GSMA and Kola Market, and sense-check and provide written feedback on the GSMA-developed interview guides, including clarity, cultural appropriateness, sequencing and feasibility.
- Translate and adapt the interview guides into the relevant local languages.
- Plan fieldwork logistics and recruit respondents with support from Kola Market, applying participant criteria agreed with GSMA and ensuring the inclusion of relevant underserved populations.

- Conduct 12 in-person qualitative interviews with respondents selected according to the sampling approach agreed with GSMA. These should primarily include MSME owners and operators using Kola Market's platform, with consideration of differences in business size, gender, levels of platform usage and types of services accessed.
- Explore how businesses use Kola Market's AI-powered services, including sales insights, inventory recommendations and financing features, and how these influence business decision-making and day-to-day operations.
- Explore perceived changes in business performance, including stock management, sales, operational efficiency, profitability and income-generating opportunities, as well as the extent to which these changes can be linked to the use of Kola Market's solution.
- Examine barriers and enablers to adoption and meaningful use of the platform, including digital literacy, trust in AI-generated recommendations, accessibility of mobile channels and affordability.
- Conduct interviews in a gender-sensitive and inclusive manner, ensuring participants can share their experiences openly and confidentially, with attention to women-owned businesses, low-income entrepreneurs and other underserved groups.
- Audio-record interviews with informed consent, produce verbatim transcripts in the original language and translate them accurately into English.
- Obtain informed consent and uphold participant confidentiality, research ethics and data protection in line with GSMA requirements and applicable national legislation, including appropriate handling of potentially sensitive business and financial information.
- Provide regular fieldwork progress updates to GSMA, highlighting completed interviews, emerging recruitment challenges and any deviations from the agreed sampling approach.

The supplier should explain how the proposed fieldwork will be organised, including any additional local personnel needed to complete the interviews.

The consultant's engagement concludes with the handover of fieldwork materials and a short fieldwork summary, followed by a debrief with GSMA. Subsequent analysis 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 recruitment arrangements, participant sampling criteria, translated interview guides, fieldwork locations, schedule and quality-assurance procedures.
2. Completed qualitative fieldwork, comprising 12 in-person interviews for Kola Market, according to the agreed respondent mix.
3. Audio recordings of all interviews, collected with informed consent.
4. Verbatim transcripts in the original language and accurate English translations, clearly organised and labelled.
5. Field notes capturing interview context, relevant observations and emerging issues.

6. A short fieldwork summary, documenting the fieldwork process, respondent participation, recruitment challenges, any methodological limitations and a debrief session with GSMA.

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 fieldwork schedule and locations will be agreed during contracting, considering Kola Market's implementation and endline assessment schedules.

Activity	**Indicative timing**
Contracting, onboarding and inception meeting with GSMA and Kola Market	December 2026
Sense-check and feedback on GSMA interview guides; translation and adaptation	January 2027
Respondent recruitment and scheduling (with grantee support)	February 2027
In-person qualitative fieldwork • 12 Kola Market Labs interviews	March-April 2027
Transcription and English translation	Throughout fieldwork
Handover of recordings, transcripts, field notes and fieldwork summaries; debrief with GSMA	May 2027

Experience and capabilities

The selected supplier should demonstrate:

- Based in Ghana, with the right to work and conduct fieldwork locally.
- Demonstrated qualitative fieldwork experience, particularly individual in-depth interviews with small business owners, entrepreneurs and end users of digital services in Ghana.
- Experience conducting research in MSME development, digital financial services, financial inclusion, digital technologies or related sectors. Previous experience researching small business performance, mobile-enabled business services or AI-enabled solutions would be particularly advantageous.
- Strong local-language facilitation and verbatim transcription and translation capacity, including English and other relevant Ghanaian languages.
- Experience engaging low-income entrepreneurs, women-owned businesses and other underserved respondents, with strong gender-sensitive facilitation skills.
- Sound research ethics and data-protection practices, including informed consent, confidentiality and secure handling and transfer of personal and commercially sensitive data.
- Ability to manage recruitment and in-person fieldwork across relevant locations in Ghana and deliver high-quality transcripts and translations to agreed deadlines.

Proposal requirements

Interested suppliers should submit separate technical and financial proposals.

Technical proposal:

- A short statement of suitability, highlighting recent relevant experience and in-country capacity.
- A short discussion of the proposed approach to qualitative interviews for Kola Market, including participant recruitment, fieldwork logistics, transcription and translation arrangements, quality control and risk mitigation measures.
- Detailed CVs of the lead consultant and any additional team members involved in the assignment.
- Any proposed changes to the Terms of Reference, including recommendations relating to the proposed fieldwork arrangements.

Financial proposal:

- A short discussion of the proposed approach to qualitative interviews for Kola Market, including participant recruitment, fieldwork logistics, transcription and translation arrangements, quality control and risk mitigation measures.
- Detailed CVs of the lead consultant and any additional team members involved in the assignment.
- Any proposed changes to the Terms of Reference, including recommendations relating to the proposed fieldwork arrangements.

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.

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 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 experience conducting in-country qualitative interviews, including managing fieldwork logistics, respondent recruitment and delivery within agreed timelines and budgets.	30%
Relevant experience	Experience successfully conducting similar qualitative research, particularly in healthcare, digital inclusion or research with underserved populations.	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)

The deadline for proposals is Monday 9th November at 23:59 GMT.