

# Terms of Reference

## Qualitative consumer research services to support the Rwanda Economic Digitalisation (RED) programme

January 2023

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### Context

The [Rwanda Economy Digitalisation \(RED\) programme](#) is a three-year initiative to support a sustained shift to an inclusive, digitalised economy. The programme, which is hosted by the Rwandan Ministry of ICT and Innovation (MinICT) and implemented by Cenfri<sup>1</sup> is driven by a partnership with the Government of Rwanda and supported by the Mastercard Foundation. It builds on work<sup>2</sup> undertaken over the last five years to better use data to advance financial-sector development and economic inclusion in the country. The purpose of the programme is to demonstrate the value of data analysis to support the public policy agenda, with particular reference to payments digitisation as tool to support the broader digitalisation agenda in selected focus sectors.

Though much of the programme is centred on analysing large datasets held by various government entities to extract policy-relevant insights, deriving meaningful insights also calls for a qualitative understanding of the realities, preferences and perceptions of people and merchants on the ground. To this end, the programme also includes qualitative consumer research.

Cenfri wishes to commission a qualitative consumer research provider to conduct primary consumer research in Rwanda. These terms of reference (ToR) outline the scope and objectives for the qualitative research and sets out the roles and responsibilities of the various parties.

### Scope and objectives of the qualitative research

There are two current projects under the RED programme to which this qualitative research will contribute – 1) the development of policy recommendations to improve public bus transport in Kigali and 2) the development of a road map for the phasing-out of Unstructured Supplementary Service Data (USSD) in the country's mobile telecoms sector. The scope and objectives of the qualitative research differ between the two projects and are further outlined below.

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1 Cenfri works with policymakers by leveraging insights from data analysis to improve policymaking, catalyse innovation, and ultimately, improve livelihoods.

2 For more information on the work conducted under the i2i programme, see: <https://cenfri.org/topic/insight2impact/>

## Kigali public bus transport improvement project

### Context

Urbanisation and population growth are increasing the number of people living in Kigali and public transport plays a critical role in enabling the sustainable growth of a city. Traditionally, minibuses, private vehicles and motorcycle (moto) taxis are popular modes of transport in Kigali. A significant proportion of people also walk to their destinations. In an effort to increase the role of public transport, the bus transport system was formalised through a competitive tendering process in 2013, which resulted in contractual arrangements with three bus companies under a government concession: RFTC (operated by Jali Transport), Kigali Bus Services, and Royal Express. The RED team has obtained access to the e-ticket datasets from these three main bus operators in Kigali. The analysis reveals that, while 67% of the population use bus transport at least once a month, only a small fraction use buses on a regular basis. The usage patterns do not show a typical commuter pattern. These findings suggest that there are underlying factors that prevent or disincentivise people from using the buses more regularly. These underlying factors might be, among others, the ticket prices and pricing structure; the bus route scheduling; or capacity constraints of the buses along the key routes.

### Objective of the qualitative research

The potential factors that limit use of bus transport as outlined above relate to supply-side and regulatory issues. However, there may also be demand-side factors related to the realities and preferences of commuters that drive transport channel choice. The objective of the qualitative research is to explore the demand-side reasons for the bus usage patterns we observe in the data analysis. To this end, the qualitative research will focus on the consumer needs for bus transport in Kigali and the drivers and barriers to the use of the formal bus system in Kigali in order to augment and explain the trends observed in the quantitative data analysis conducted by the RED team and to fill evidence gaps. These insights will be a core contribution to the development of policy recommendations for the government of Rwanda on how to improve the efficiency and effectiveness of public transport in Kigali and its uptake among the population of Kigali.

### Anchor research questions for the qualitative research component

- What are the mobility patterns of people living and working in different parts of Kigali?
- Which different modes of transport do individuals use and what are their observed behavioural patterns across different transport modes for different purposes (use cases)?
- For which use cases do individuals use public transport and for which use cases is there clear potential for public transport to be used more extensively?

- Which type of customers exist and how do they differ according to transport usage pattern, transport use cases and other aspects? How do regular vs. non-regular vs. non-users of the public bus system differ?
- What are underlying drivers of the behavioural patterns observed? What determines people's choice of their transport mode? Why do customers behave in a certain way when it comes to their usage of public transport? Sub-questions to explore include:
  - What are the perceptions around the different transport modes?
  - Why do people walk or use motos if they could use the bus?
  - What is the impact of bus fares?
  - Are buses too crowded? What are the waiting times?
  - How many buses must a passenger take to reach their destination (i.e. are routes laid out according to customer needs)?
  - How accessible and conveniently located are the bus stations?
- Is there a different experience between different bus providers?
- What would incentivise citizens to use the public bus system, especially the formal bus system, more regularly?

## **USSD phase-out project**

### **Context**

USSD is currently broadly used in Rwanda, including for making mobile money transactions. More than 90% of all digital financial transactions are done using USSD. The Government of Rwanda has started to consider phasing out the use of USSD within Rwanda, which would mean that mobile money payments can only be made via apps. It is broadly understood that USSD-based transactions are insecure and at risk of technology obsolescence, both of which can undermine the current progress in cashless payment adoption. However, phasing out of USSD is not without risks. The biggest risk is that phasing out USSD will exclude a significant proportion of the population from making and receiving digital payments and accessing other USSD-based services from their mobile phones. For some, this will be because they do not have access to smartphones. For others, there may be behavioural barriers that make them reluctant to switch away from USSD and a phase-out of USSD may even push them back to cash transactions. While supply-side data can say what proportion of the population has smartphones, demand-side research is needed to understand the underlying behavioural drivers.

### **Objective of the qualitative research**

Behavioural change among users plays a critical role in enabling a responsible, inclusive and seamless transition process away from USSD. The qualitative research will focus on what it will take to achieve this behavioural change by building an understanding of individuals' context and decision parameters.

## Anchor research questions for the qualitative research component

- What is the profile of current USSD users, and how does that differ from people who use apps for making payment transactions?
- What are the reasons that consumers use USSD (even if they may have access to apps already), how did they first come to use it and what makes it intuitive or easy for them to use?
- What are the barriers to app versus USSD use?
- What irritates users about making USSD payments?
- Why do users use apps rather than USSD and how did they first come to use them?
- Why are users switching from a feature phone with only USSD capability to a smartphone?
- How to nudge behavioural change amongst users to shift away from USSD towards apps? I.e., which interfaces and design elements need to be mimicked by alternative technologies?

## Assignment details

**Location of work:** Rwanda

**Medium of work:** In person

**Target audience:** The interim and final findings from the qualitative research will be integrated into the quantitative research process and findings; as such, the RED team will be the primary audience for this project's outputs. However, the government partners will also be an important audience for the insights rendered, and the RED team will share the emerging insights as relevant in their engagements with policymakers.

**Language requirements:** Consultants will be required to be able to engage with target participants in participants' language of choice (i.e., either Kinyarwanda, English or French) and to liaise with the Cenfri and RED project teams in English. The transcribed results of the qualitative research should be submitted in English.

**Timeline:** We anticipate that the research will be conducted over a period of two months, ideally starting during the first week of February 2023. All research and deliverables should be completed within 10 weeks from the signing of the contract.

**Methodology:** The project will entail qualitative consumer research covering in depth interviews (IDIs) and/or focus group discussions (FGDs). It could also incorporate other methodologies such as quick dip-stick surveys to gauge sentiment and behaviour on specific topics and we invite the service provider to propose the most effective methodology to meet the research objectives.

**Sampling:** To address the questions above, the qualitative research would need to cover different geographical locations and different target market segments.

- **Public transport study:** Kigali is the geographical focus, and the target market segments are users and non-users of public transport from both formal and informal areas in Kigali. The provider should suggest specific geographic nodes in Kigali to focus on to form an adequate picture of transport dynamics in Kigali.
- **USSD phase-out study:** Kigali would be the primary geographical focus. However, a rural district close to Kigali should be included to allow for reflection on different geographical areas and socio-economic perspectives. No one should be left behind should USSD be phased out, so it will be important to ensure that vulnerable or marginalised population segments are understood from a behavioural perspective.

The exact methodology, sample and recruitment criteria will be determined based on the budget parameters and in consultation with the selected qualitative research service provider.

## Roles

**Qualitative research provider.** The qualitative research provider's role and responsibilities will be:

- Design all necessary qualitative research instruments in consultation with Cenfri and the RED teams – it is important to note that consultants will need to involve the Cenfri team and RED teams (for strategic direction, input and feedback) in the creation of the qualitative research tools
- Conduct the fieldwork, including training of fieldworkers, and share all related materials with Cenfri.
- Analyse and synthesise the qualitative research findings to render insights on the key research questions and present the analysis during working sessions with the Cenfri and RED teams.

**Cenfri team.** The Cenfri team will be responsible for the following key actions:

- Review and provide input into the design of the qualitative research instruments and the sampling
- Coordinate working sessions with the qualitative research provider and the RED team
- Provide any background information that is considered to be pertinent to the qualitative research
- Provide feedback and sign-off on all the service provider's outputs and deliverables
- Develop the final qualitative research synthesis slide deck with inputs from the service provider (see list of deliverables below)

## Request for proposals

Interested individual consultants, firms and/or consortiums are invited to propose a methodology and approach that achieves the project objectives outlined in these Terms of Reference.

### Deliverables:

- **Fieldwork debrief and interim working sessions:** The qualitative research provider will be required to share interim findings with the Cenfri and RED teams during working sessions throughout the duration of this project. The qualitative research provider will need to prepare MS PowerPoint presentations to facilitate the discussions.
  - The first working session will take the form of a half-day debrief with the field team at the end of the fieldwork on key findings and themes emerging from the field for each of the two research topics.
  - The second round of working sessions (one per research topic) will be scheduled for the research provider to share the synthesised insights from the research with the Cenfri and RED teams. As basis for each working session, the provider will produce a PPT slide deck that outlines the findings and conclusions for the particular research topic, and that contains ample direct quotes and mini-case studies of individual users.
- **Transcripts:** Transcripts of each of the in-depth interviews (IDIs) and/or focus group discussions (FGDs) conducted must be shared with Cenfri. Where it is not possible to generate transcripts, interview summaries to a similar level of detail as transcripts, with detailed direct respondent quotes, will be required.
- **Research tools:** Development of the following research tools (in consultation with Cenfri), signed off to the satisfaction of the Cenfri and RED teams:
  - Sampling methodology for the chosen qualitative research instruments
  - Discussion guides for the chosen qualitative research instruments
  - Overview of the achieved sample, broken down by relevant demographics
- **Synthesis slide deck:** As final output, the qualitative research provider will work with the Cenfri team to produce an MS PowerPoint slide deck capturing the synthesised findings for each research topic (USSD and urban transport, respectively), and will co-present this findings deck to relevant government stakeholders. Cenfri will lead on compiling this slide deck, based on the working session PPTs received from the qualitative research provider, but the qualitative research provider will be required to review and proactively input details to this deck as requested by Cenfri. This will include adding illustrative examples, direct quotes and respondent case studies from the research.

As part of the proposed methodology, consultants need to outline how they foresee collaboration with the Cenfri team to discuss and agree on the key insights that will be shared in the final workshop presentation.

**Budget:** The maximum budget for this research is approximately USD 47,500. Consultants are requested to propose the methodology, location and sample size possible within this budget envelope, and are expected to provide a detailed breakdown – by activity and deliverable – of their proposed budget.

**Proposal requirements:** Proposals should be succinct and include:

- A brief description of the consultant’s understanding of the objective of the assignment (as outlined in these terms of reference) and the consultant’s role in fulfilling this objective
- A detailed description of the consultant’s proposed approach to undertaking the work and the deliverables
- An indication of the number of in-depth interviews (IDIs) and/or focus group discussions (FGDs) or alternative methodologies that will be conducted
- A short description of how the consultant will identify and recruit appropriate participants, including how the consultant will ensure that the sample of participants is regionally representative (where relevant)
- A description of how the results of the research will be synthesised and communicated to the Cenfri and RED teams through the deliverables specified above
- A profile of the team lead and other key team members that will undertake the work, demonstrating their qualitative expertise and experience and including an explanation of their specific roles and responsibilities in relation to the assignment, as well as the language proficiencies of the proposed team
- A discussion on the key risks and how these will be mitigated – especially with respect to travel restrictions, intermittent lockdowns, required government approvals or similar restrictions
- A detailed timeline, including the submission of key deliverables
- A detailed budget, inclusive of all applicable taxes and direct expenses

Proposals should be submitted to Vera Neugebauer via email by close of business on 20 January 2023. Consultant selection and contracting is expected to be completed by 27 January 2023.

## Contact

Please direct any questions or comments regarding this ToR to Vera Neugebauer ([vera@cenfri.org](mailto:vera@cenfri.org)) before **18 January 2023 at 16h00 SAST**.