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CGAP SMALLHOLDER HOUSEHOLDS DATA: INFO TO INSIGHTS

Jamie Anderson
31 January 2019



What is CGAP?

An independent global think tank focused on financial inclusion housed in the World Bank

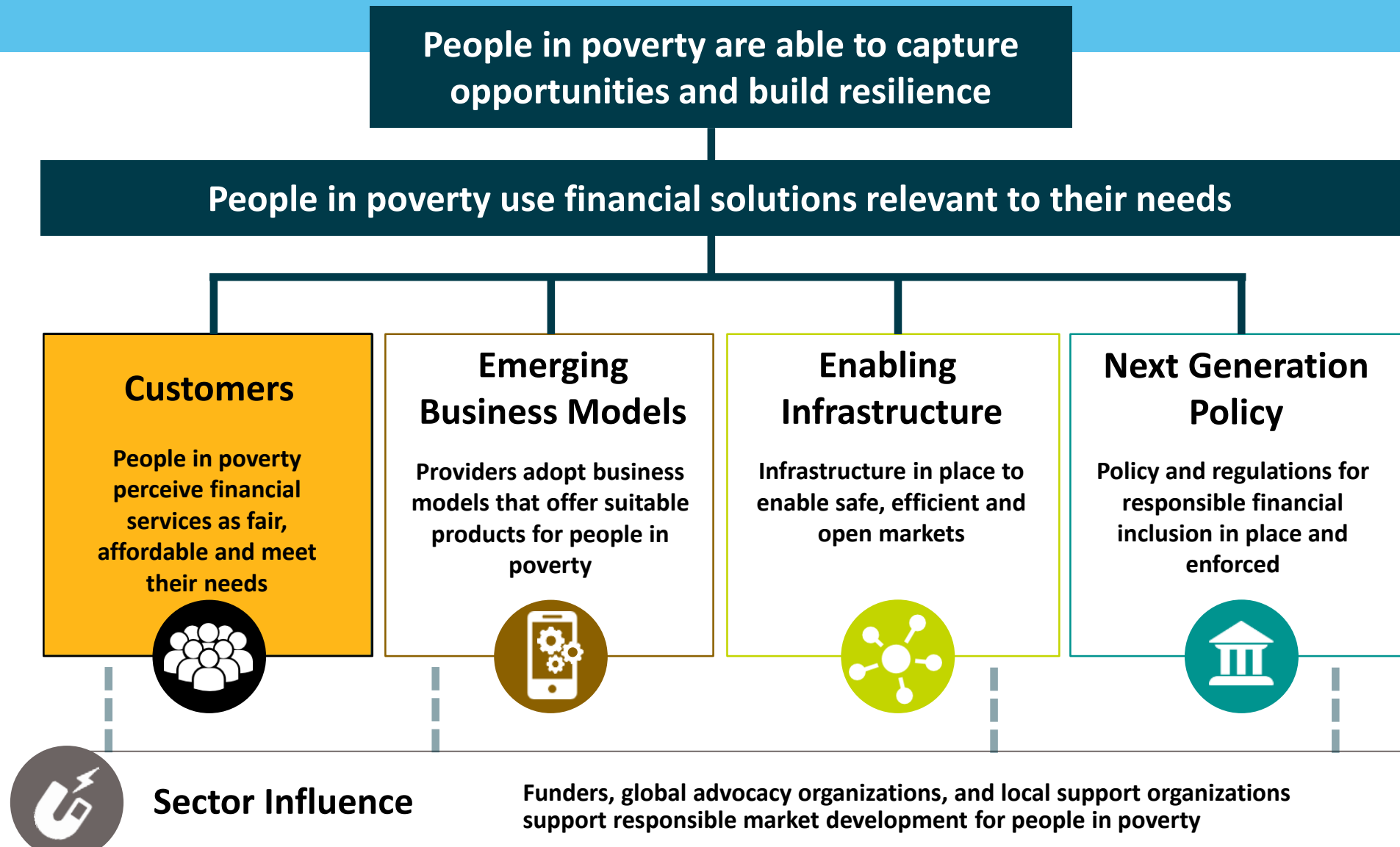
CGAP is a global think tank of development partners working to advance financial access for people living in poverty

CGAP's vision is a world where everyone has access to and can use the financial services they need to improve their lives.

CGAP is housed in the World Bank but has an **independent, separate governance** structure



CGAP's Theory of Change





CGAP SMALLHOLDER
HOUSEHOLDS DATA:

RESOURCES

04

CGAP Customer Insights on Smallholder Families



CUSTOMER INSIGHTS ON SMALLHOLDER FAMILIES

- Introduction
- Demand for Financial Services**
- Innovative Products and Services
- Other Resources

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There are an estimated 500 million smallholder families — representing 2 billion people — around the world. Many are financially excluded. CGAP's research reveals that smallholders have a stronger, more diverse demand for financial services than most providers realize — especially for savings and insurance. This makes them potential clients for providers, including providers who may not consider smallholders a target segment. Our research also questions common assumptions about what smallholders are looking for in financial services, showing how we can use more comprehensive data to deepen our understanding of smallholders' financial lives. We find that the products most valued by smallholders are flexible, familiar and tangible. To deliver these products more effectively, financial service providers would benefit from partnering with agribusinesses, mobile network operators and other actors that have extensive networks in the remote areas where smallholders often live.

Learn About the Financial Needs of Smallholder Families



Photo Credit: Wim Opmeer, CGAP

SUMMARY SLIDEDECK

Financial Innovation for Smallholder Families

This slide deck provides an overview of lessons from CGAP's partnerships with providers.



Photo by Allison Shelley for CGAP

PHOTO ESSAYS

Who Are Smallholder Families

Meet a few of the smallholders CGAP has engaged over the years and learn about their financial lives.



Photo by Allison Shelley for CGAP

DATA PORTAL

Interactive Dashboards

Easy access to more than 300,000 data points on smallholder families' financial lives, drawn from nationally representative household surveys across six countries.

In-Depth Survey Resources

Survey data sets, user guides, and analyses are available on the data hub and below.



BANGLADESH

[Summary of findings](#)
[In-depth analysis](#)
[Data and user guide](#)



COTE D'IVOIRE

[Summary of findings \(English & French\)](#)
[In-depth analysis](#)
[Data and user guide](#)



MOZAMBIQUE

[Summary of findings \(English & Portuguese\)](#)
[In-depth analysis](#)
[Data and user guide](#)



NIGERIA

[Summary of findings](#)
[In-depth analysis](#)
[Data and user guide](#)



TANZANIA

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[In-depth analysis](#)
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UGANDA


[Summary of findings](#)
[In-depth analysis](#)
[Data and user guide](#)

[CGAP Customer Insights on Smallholder Families](#)

[Deck: “Insights from the CGAP National Survey of Smallholder Households in Cote d’Ivoire”](https://www.cgap.org/research/slide-deck/insights-household-survey-cote-divoire)

Insights from the Household Survey x +

← → ↺ 🏠 🔒 <https://www.cgap.org/research/slide-deck/insights-household-survey-cote-divoire>

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RESEARCH & ANALYSIS SLIDE DECK

Insights from the Household Survey in Côte d'Ivoire


January 2018

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English French

Understanding the Demand for Financial, Agricultural, and Digital Solutions from Smallholder Households:
Insights from the Household Survey in Côte d'Ivoire

 **CGAP**

JANUARY 2018

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Presentation Mode

CGAP Customer Insights on Smallholder Families




Photo by Ayeshia Yelland

CUSTOMER INSIGHTS ON SMALLHOLDER FAMILIES

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Learn About the Financial Needs of Smallholder Families



Photo Credit: Wim Opmeer, CGAP

SUMMARY SLIDEDECK

[Financial Innovation for Smallholder Families](#)

This slidedeck provides an overview of lessons from CGAP's partnerships with providers.



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PHOTO ESSAYS

[Who Are Smallholder Families](#)

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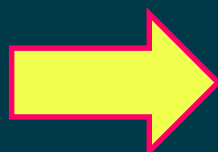
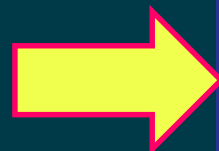


Photo by Allison Shelley for CGAP

DATA PORTAL

[Interactive Dashboards](#)

Easy access to more than 300,000 data points on smallholder families' financial lives, drawn from nationally representative household surveys across six countries.



CGAP Smallholder Families Data Hub

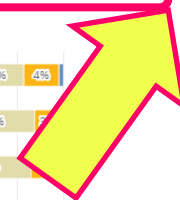
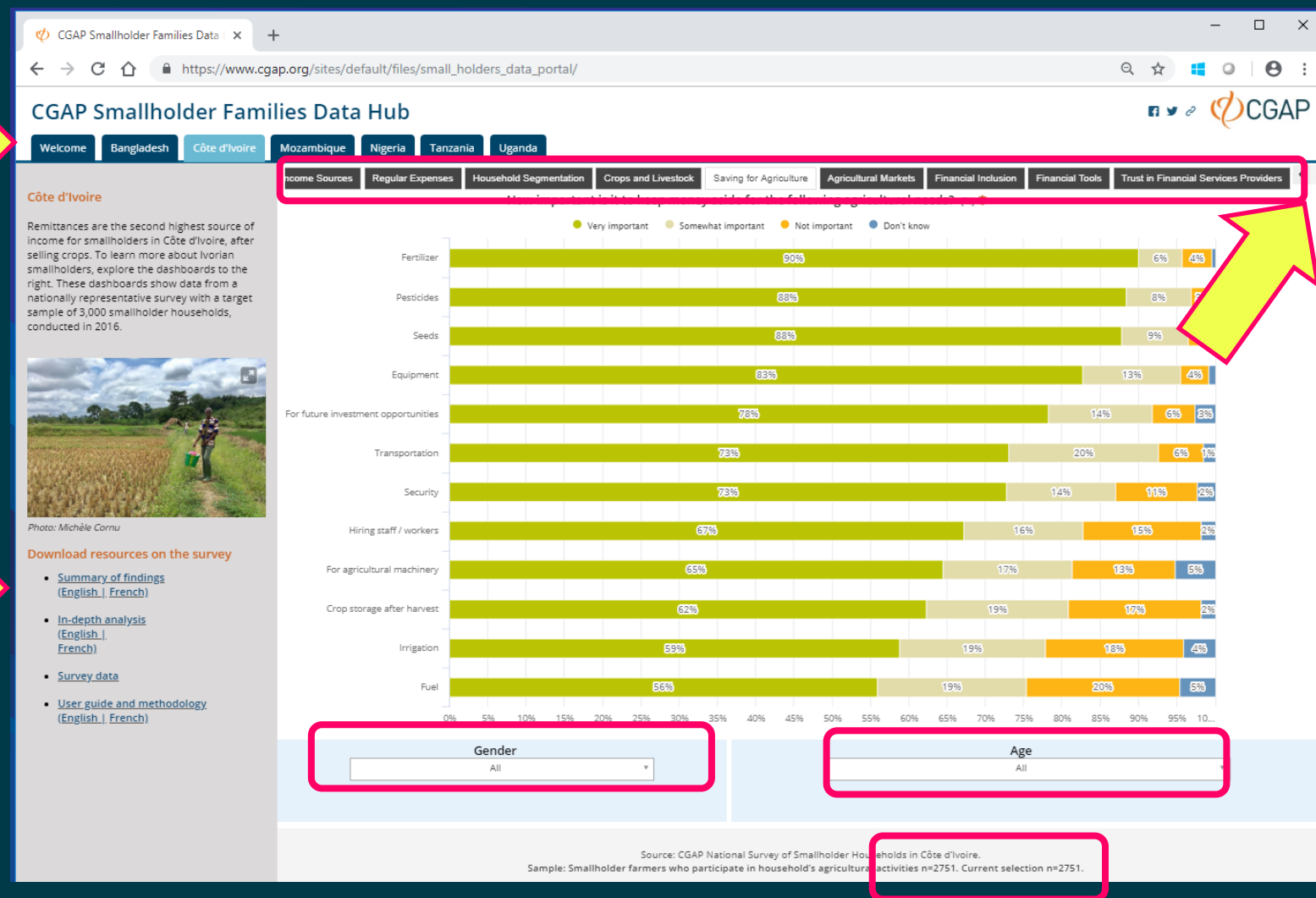




Photo by Michèle Cornu

CGAP NATIONAL SURVEYS OF SMALLHOLDER FAMILIES:

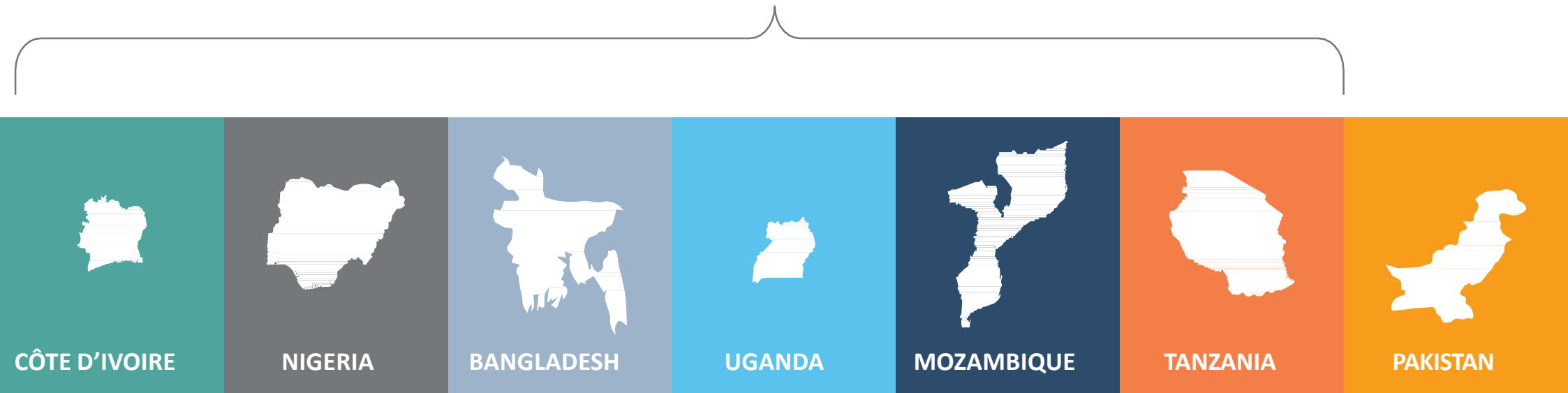
METHODOLOGY

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CGAP Data on Smallholder Households

National surveys and financial diaries

Six countries have data from
National Surveys of Smallholder Households



Mozambique, Tanzania, and Pakistan
have data from Financial Diaries

National Survey of Smallholder Households

Methodology in Côte d'Ivoire

Sample Design

The smallholder household survey in Côte d'Ivoire is a nationally-representative survey with a target sample size of 3,000 smallholder households.

Sampling Frame

Working closely with the Côte d'Ivoire National Institute of Statistics (Institut National de la Statistique de Côte d'Ivoire), InterMedia conducted a household listing operation in randomly selected 212 enumeration areas (EAs) based on the 2014 population census. The listing operation was implemented by Ipsos Côte d'Ivoire, InterMedia's local field partner.

Questionnaire Implementation

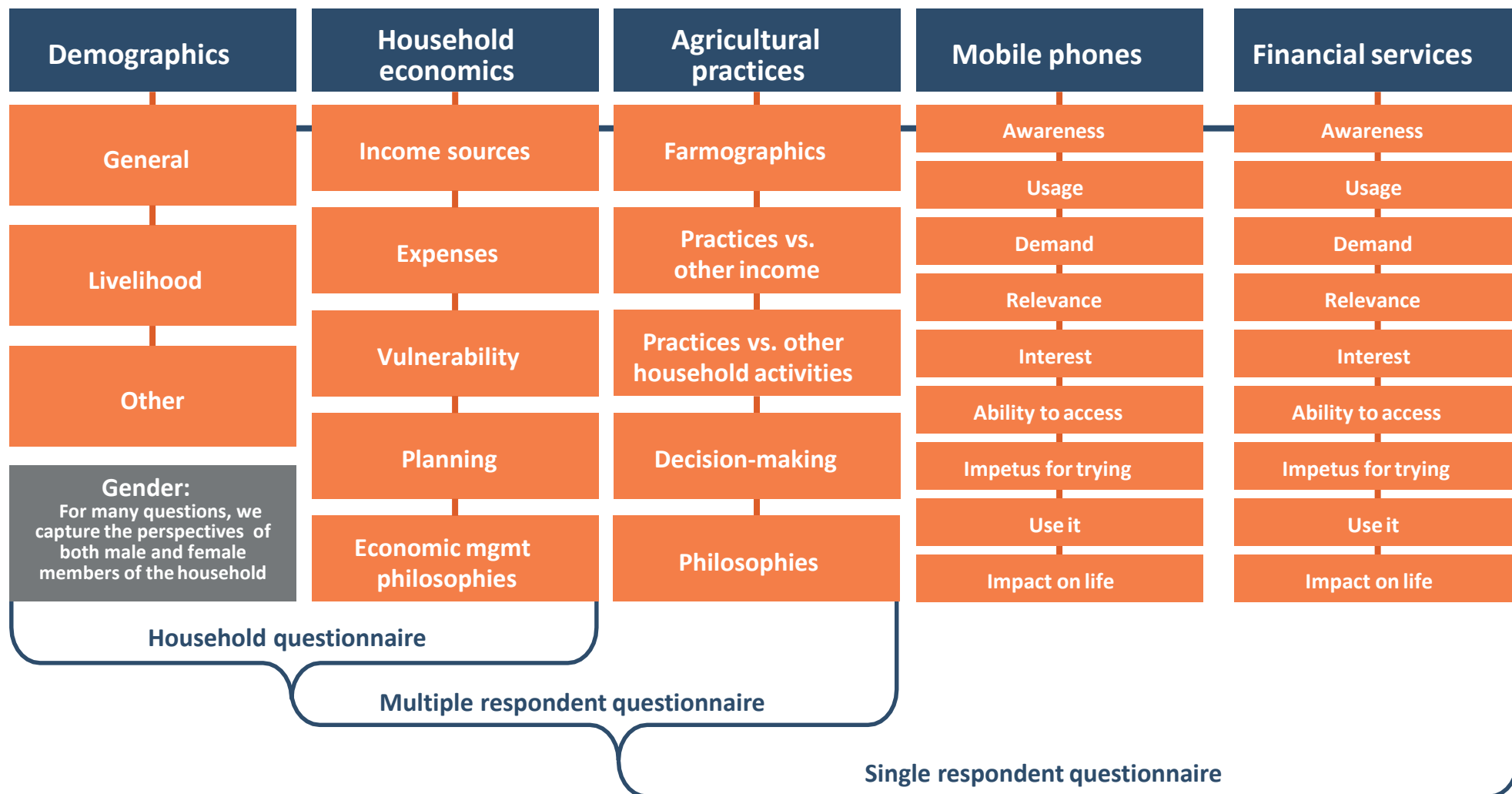
To capture the complexity of smallholder households, the questionnaire consisted of three parts, with certain questions asked of all relevant individuals in the household, not just one household member.

Data Collection

The questionnaire was translated into French and then pretested and validated to ensure the integrity of the questions and that they were in line with social and cultural customs. Data collection took place from 15 April to 13 May 2016, using computer-assisted data collection tools that regularly yielded data for analysis and quality control to provide timely feedback to field staff. The survey was implemented by Ipsos Côte d'Ivoire, InterMedia's local field partner.

National Survey of Smallholder Households

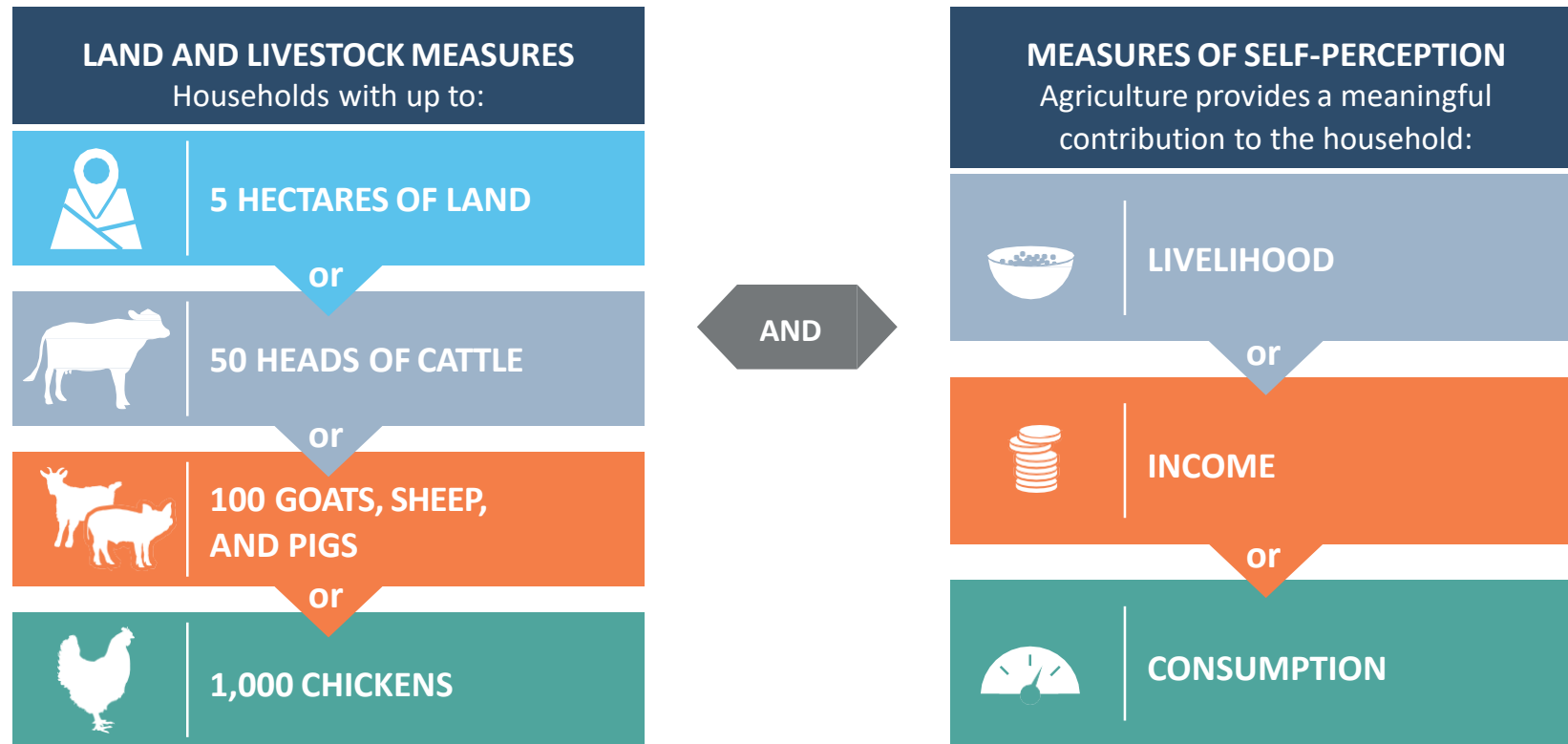
Three questionnaires capture household information and perspectives



National Survey of Smallholder Households

Identification of relevant smallholder households to sample

Listing criteria for the national surveys of smallholder households



CGAP conducted national surveys of smallholder households in Uganda, Mozambique, Tanzania, Côte d'Ivoire, Nigeria, and Bangladesh. Care was taken to use an approach in the listing exercise that would encompass the wide variety of smallholder families across all six countries.



Photo by Michèle Cornu

CGAP NATIONAL SURVEY OF SMALLHOLDER FAMILIES IN CÔTE D'IVOIRE:

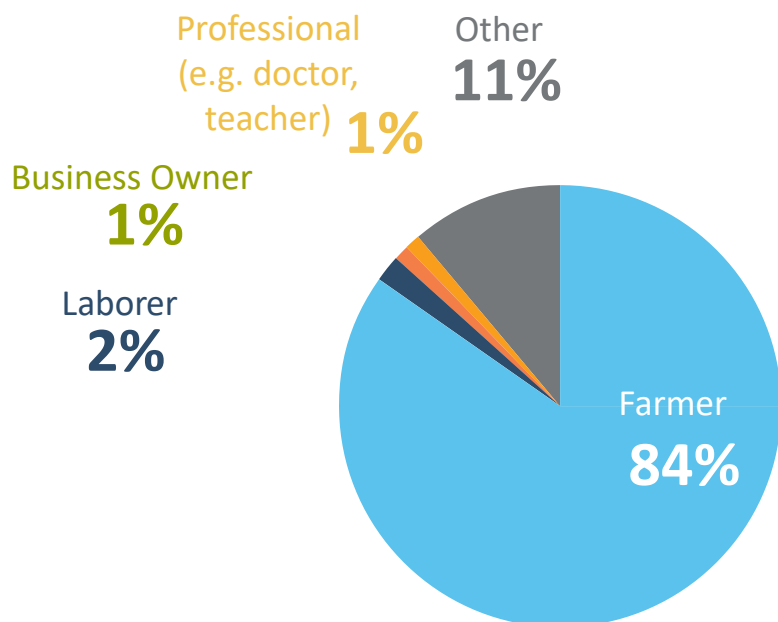
INCOME AND EXPENSES

15

Smallholder households in Côte d'Ivoire are heavily dependent on income from growing and selling crops.

What is your primary job?

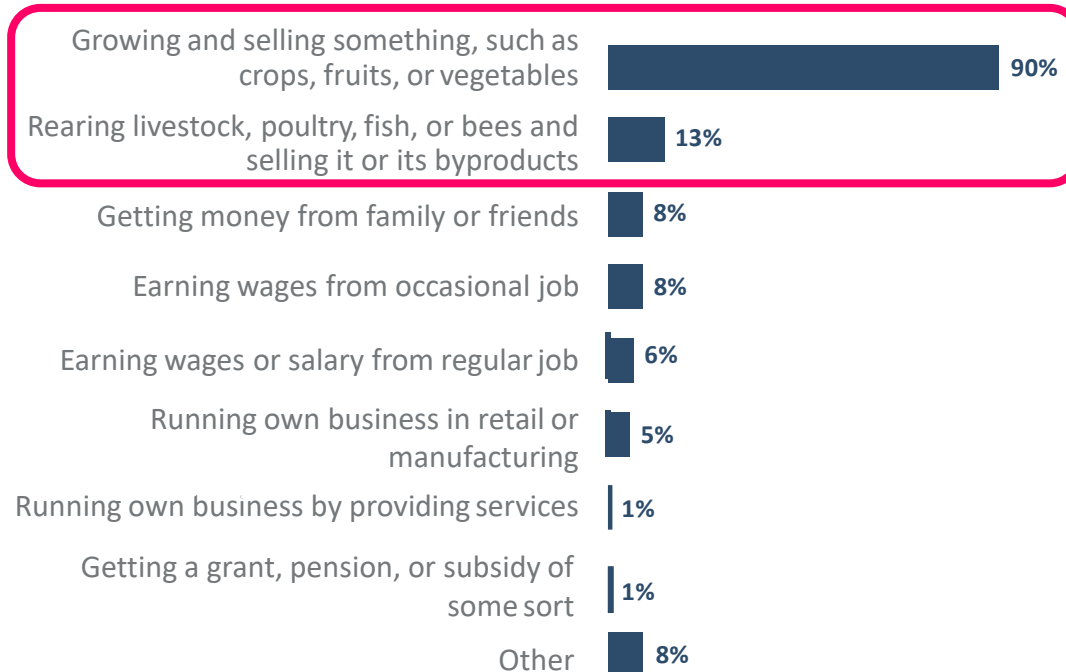
Sample: Smallholder farmers, n=5,706.



For more than eight in ten smallholders, farming is their primary job (i.e., where they spend the most of their time). Less than 10% undertake other activities to supplement their incomes. Few receive remittances from family and friends.

Do you generate income from any of the following sources?

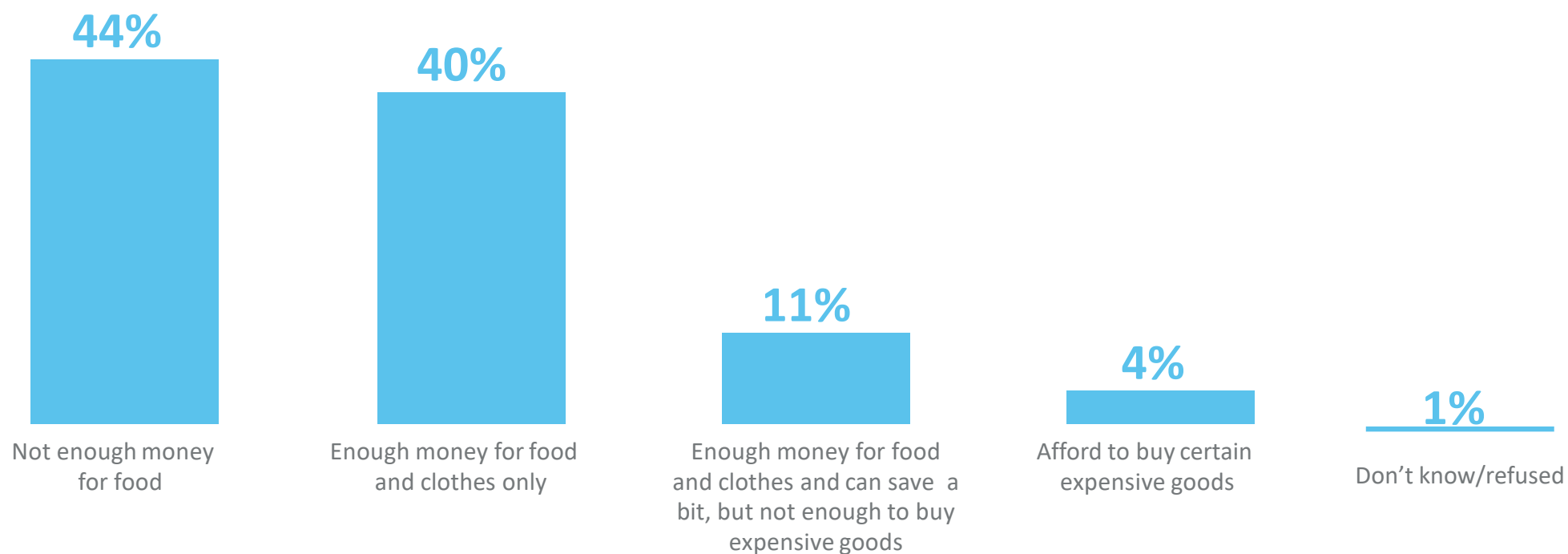
Sample: Smallholder farmers, n= 5,706. Multiple responses allowed.



Almost half do not typically have enough money for food.

Household's current financial situation (self-assessed)

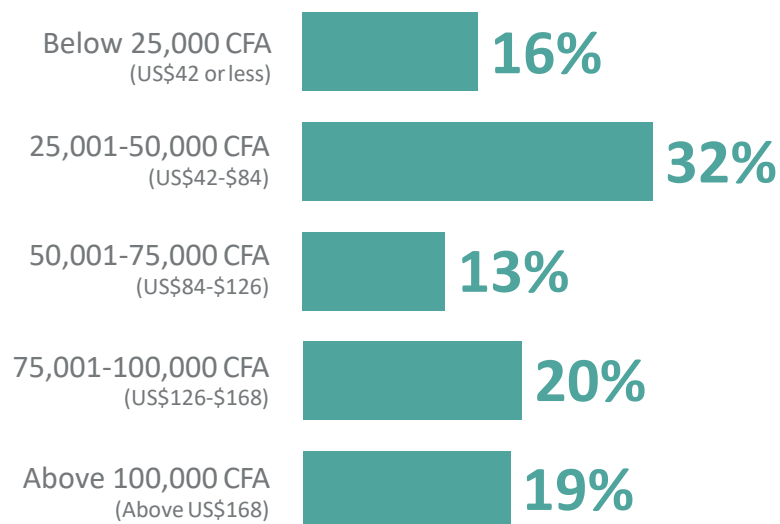
Sample: Smallholder households, n=3,019.



The income needs of smallholder households vary.

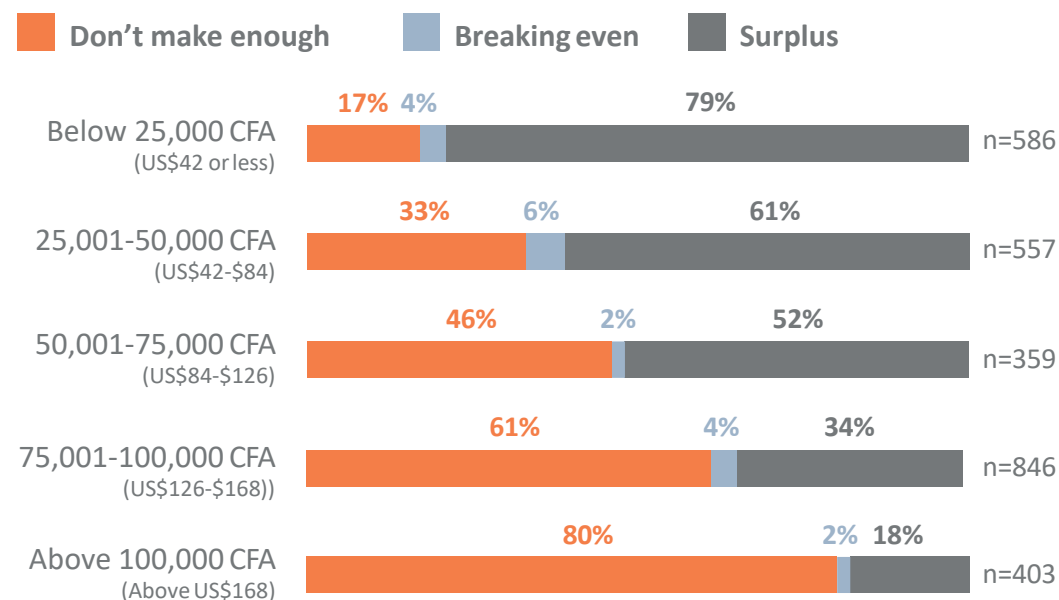
What is the minimum amount your household needs to survive per month (for personal expenses)?

Sample: Smallholder households who gave a minimum amount for households' survival n=2,864. Quintile.



What is the minimum amount your household needs to survive per month (for personal expenses) and is your income sufficient?

Sample: Smallholder households who gave amount of survival and income in each category.



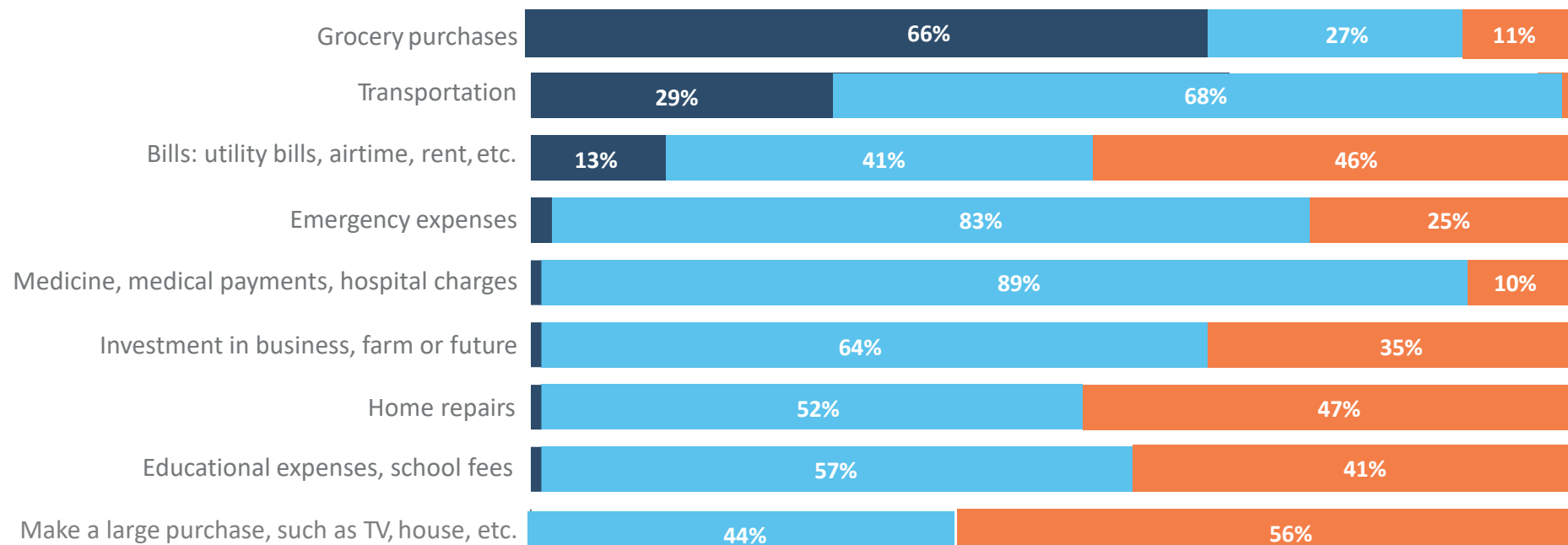
While lower-income smallholder households in Côte d'Ivoire are vulnerable, they report more budgeting within their means and a lower incidence of falling short.

Their expenses reflect a conventional spending framework: Smaller expenses are incurred more regularly than larger ones.

How often do you make each of the following expenses?

Sample: Smallholder households, n=5,706. Ranking by once a week.

■ At least once a week ■ Less often ■ Never

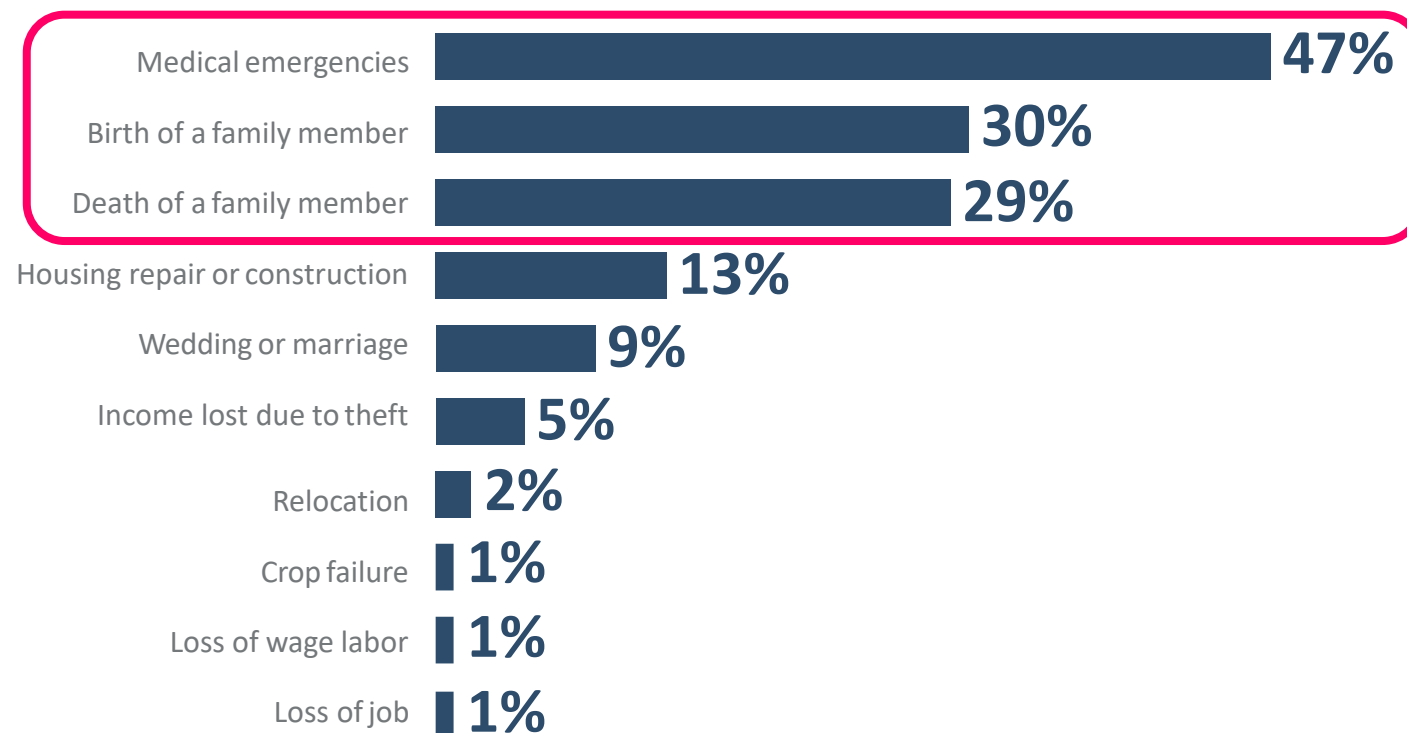


Grocery expenses are the most frequent expense for smallholders. Women are more likely to spend on a weekly basis for groceries, while men have a greater tendency to pay for transportation and bills.

Medical emergencies hit smallholder households hard.

In the past 12 months, have you experienced any of these events?

Sample: Smallholder farmers, n=2,949. Multiple responses allowed.





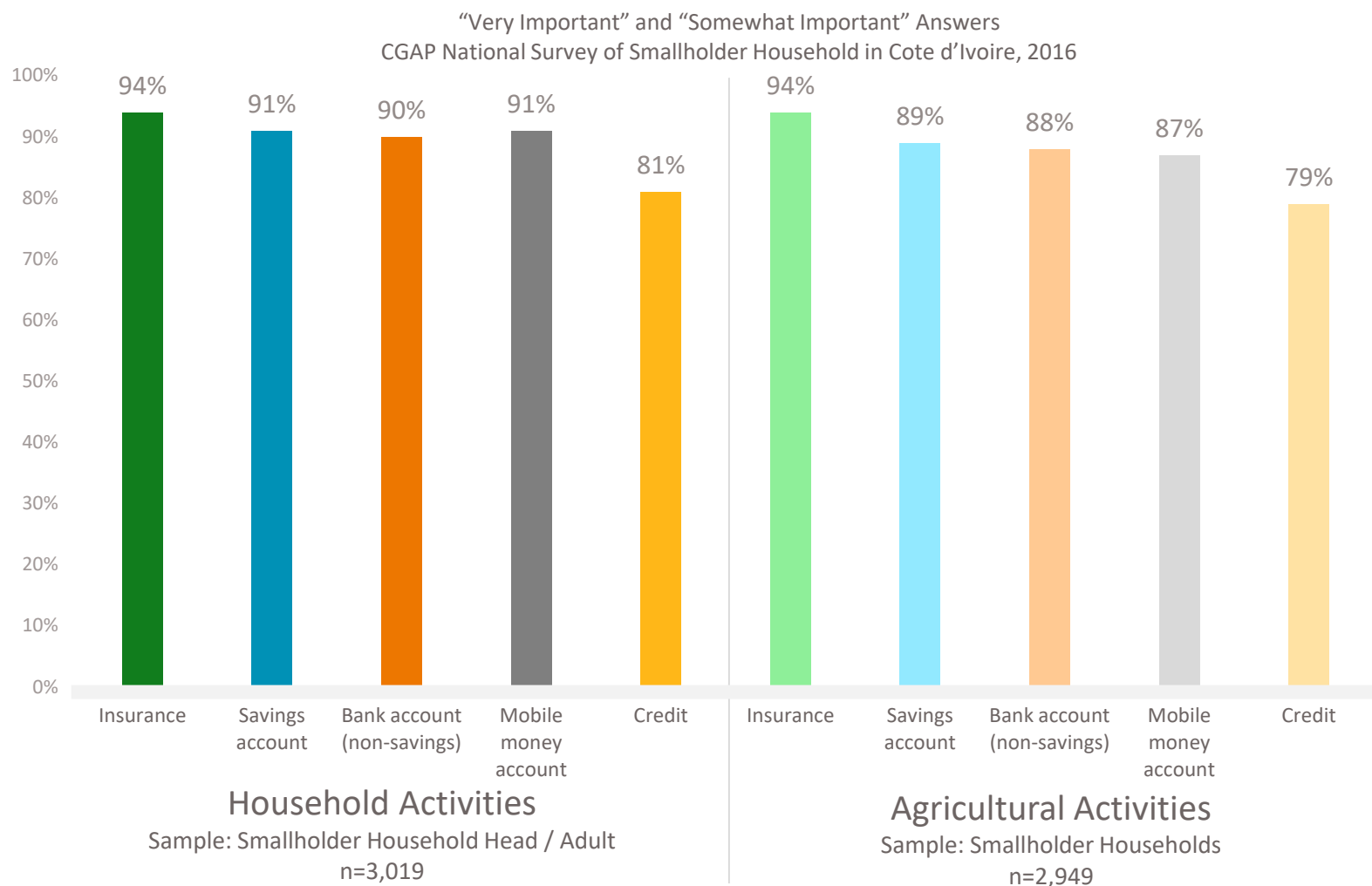
CGAP NATIONAL SURVEY OF SMALLHOLDER FAMILIES IN CÔTE D'IVOIRE:

FINANCIAL SOLUTIONS

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Smallholders clearly value a wide range of financial services.

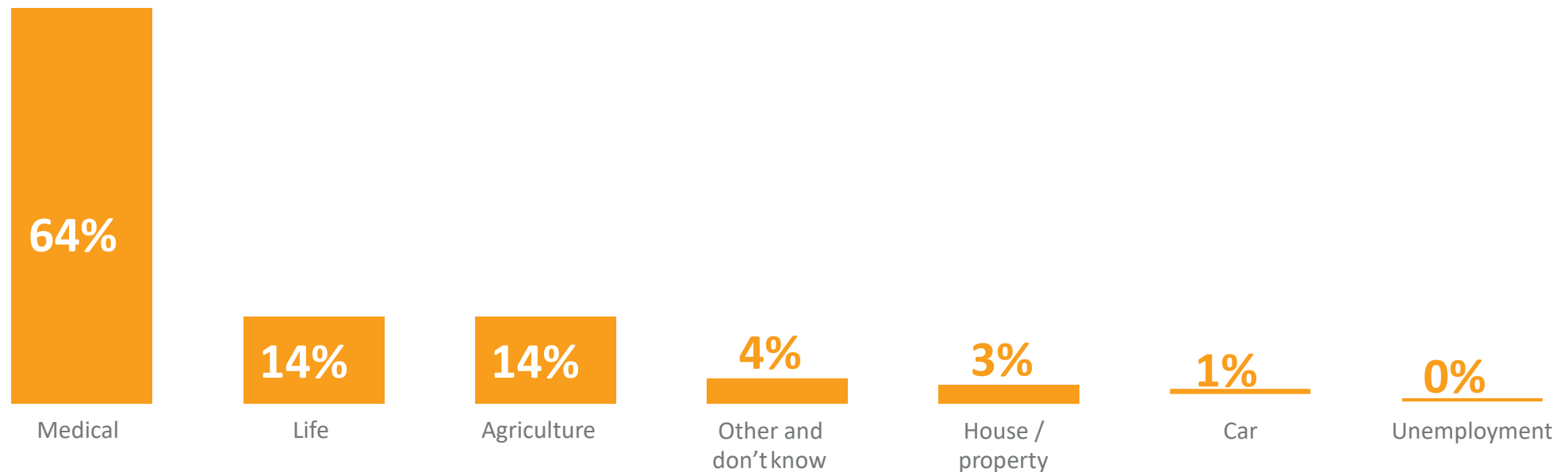
How important is it to your household and agricultural activities to have the following financial services?



Only 3% of smallholders have insurance, though the majority believe their household needs it.

Which of the following types of insurance do you feel your household needs the most?

Smallholder farmers, n=2,949.

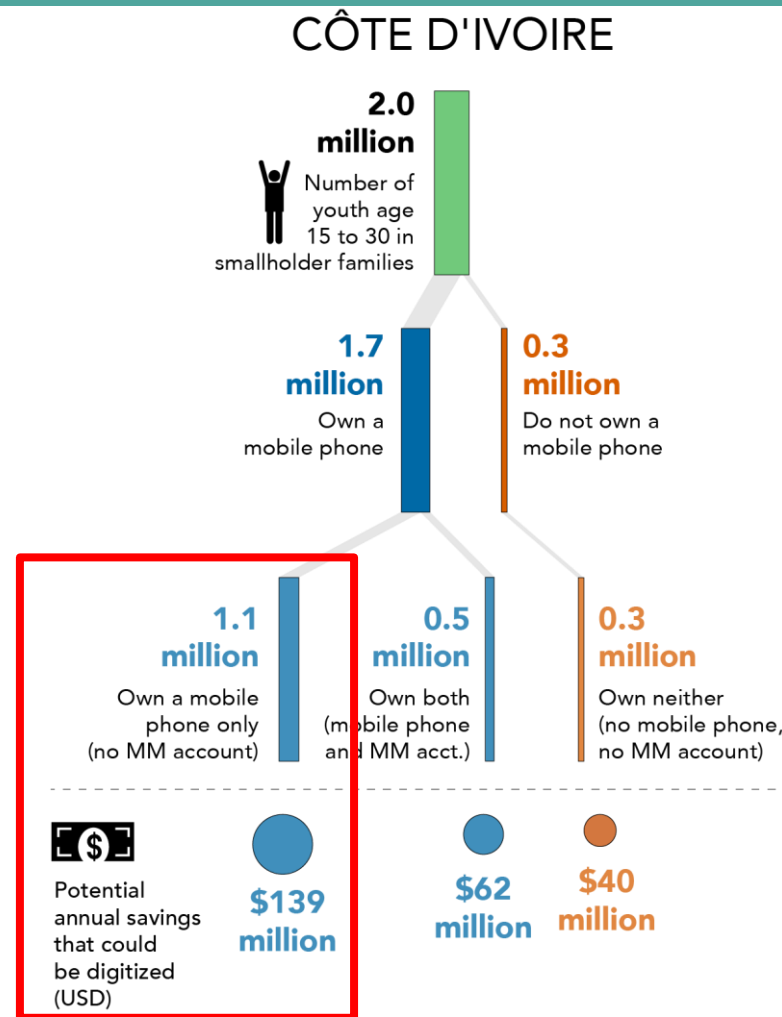


Almost half of smallholder farmers in Cote d'Ivoire had experienced a medical emergency in the 12 months prior to the survey.

Youth in smallholder households save a lot, and millions of dollars could be digitized.

Youth 15 to 30 years old in smallholder households in Côte d'Ivoire could be sending an estimated **US\$139 million in savings every year** through digital channels.

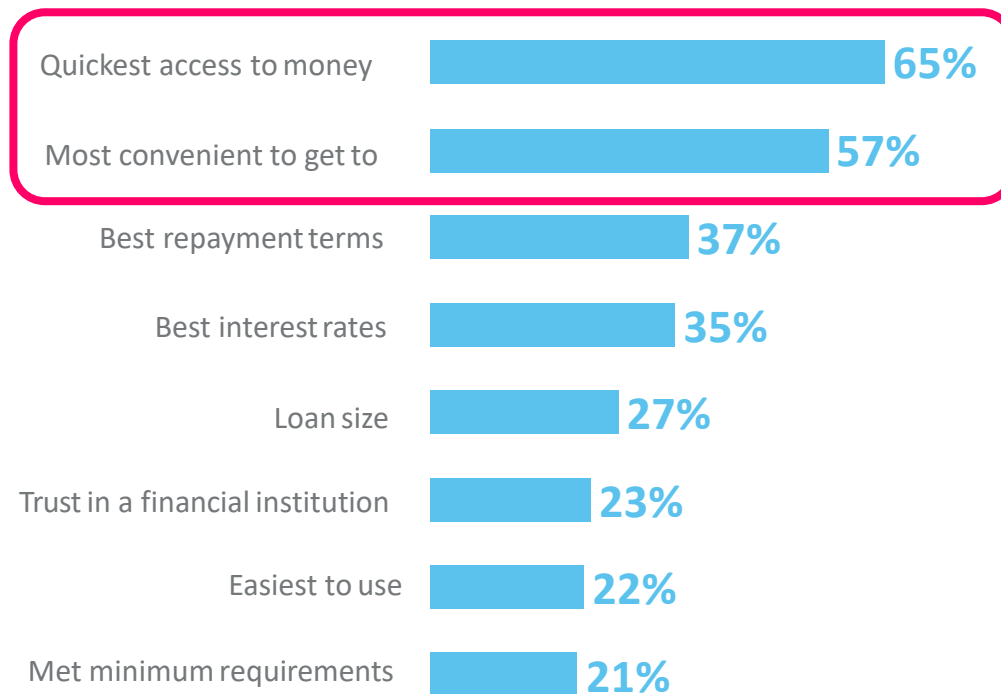
“High-Saving Youth in Smallholder Households: An Untapped Market”
[Paper](#)



Quick access and convenience are considered most important when borrowing money.

What factors would you consider when you want to borrow money?

Sample: Smallholder farmers, n=2,949. Multiple responses allowed.



Smallholder farmers consider the terms, cost, and size of the loan markedly less important than access and convenience.



Photo by Michèle Cornu

CGAP NATIONAL SURVEY OF SMALLHOLDER FAMILIES IN CÔTE D'IVOIRE:

SEGMENTATION OF SMALLHOLDER HOUSEHOLDS

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Segmentation Approach: Livelihoods

Three segments of smallholder households from agriculture livelihood profiles

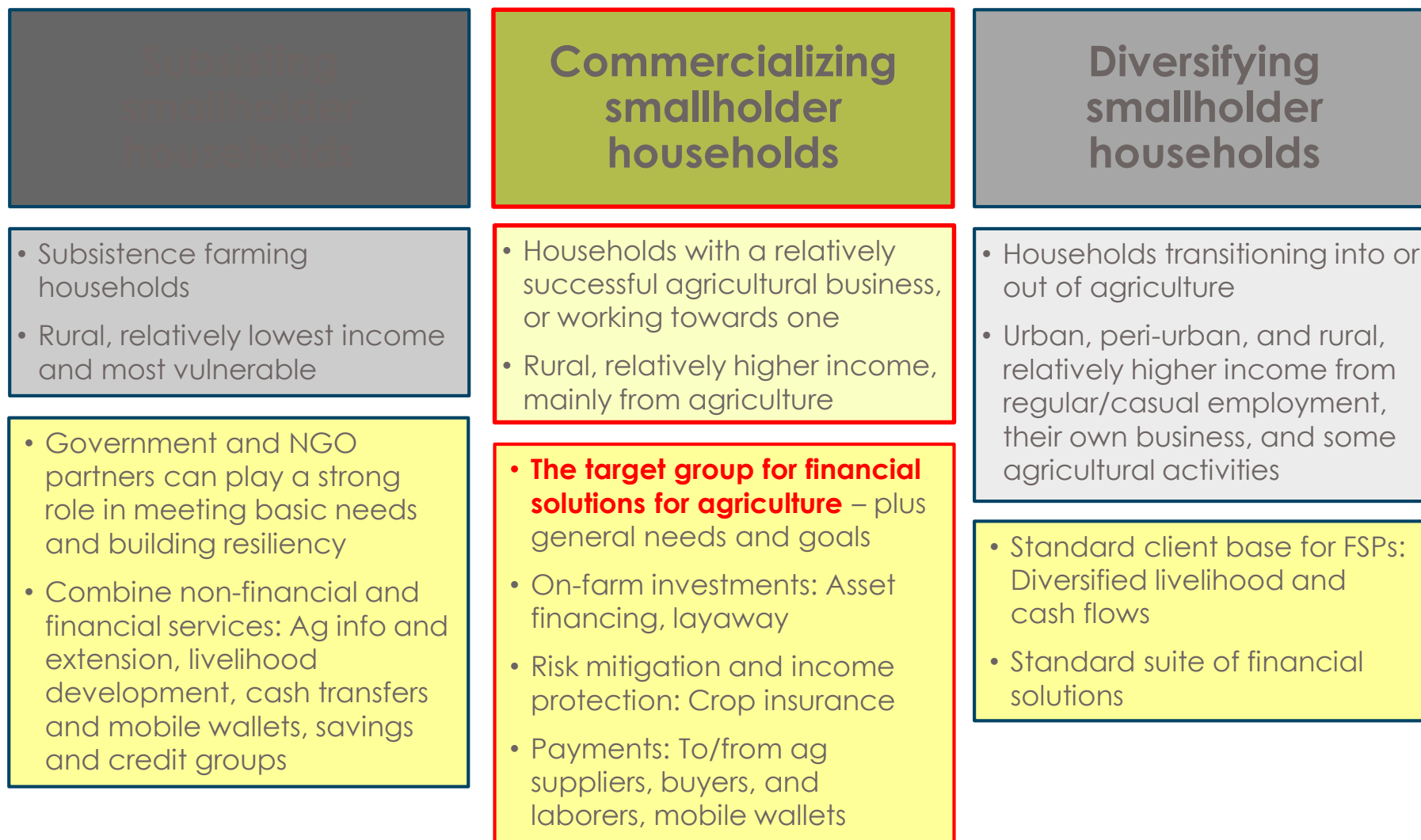
In this segmentation, **key variables** were related to agriculture:

- Crop and livestock sales
- Amount of agricultural land
- Smallholder livelihood profile
 - Perception of their agricultural activities as a business
 - Types of agricultural labor used
 - Buyers of agricultural outputs
 - Use of contracts to sell crops or livestock
 - Main reported source of income

These generate **3 distinct segments** of smallholder households.

Segmentation Approach: Livelihoods

Three segments of smallholder households considering crops, land size, and livelihood profile



Segmentation Approach: Livelihoods

Three segments of smallholder households considering crops, land size, and livelihood profile

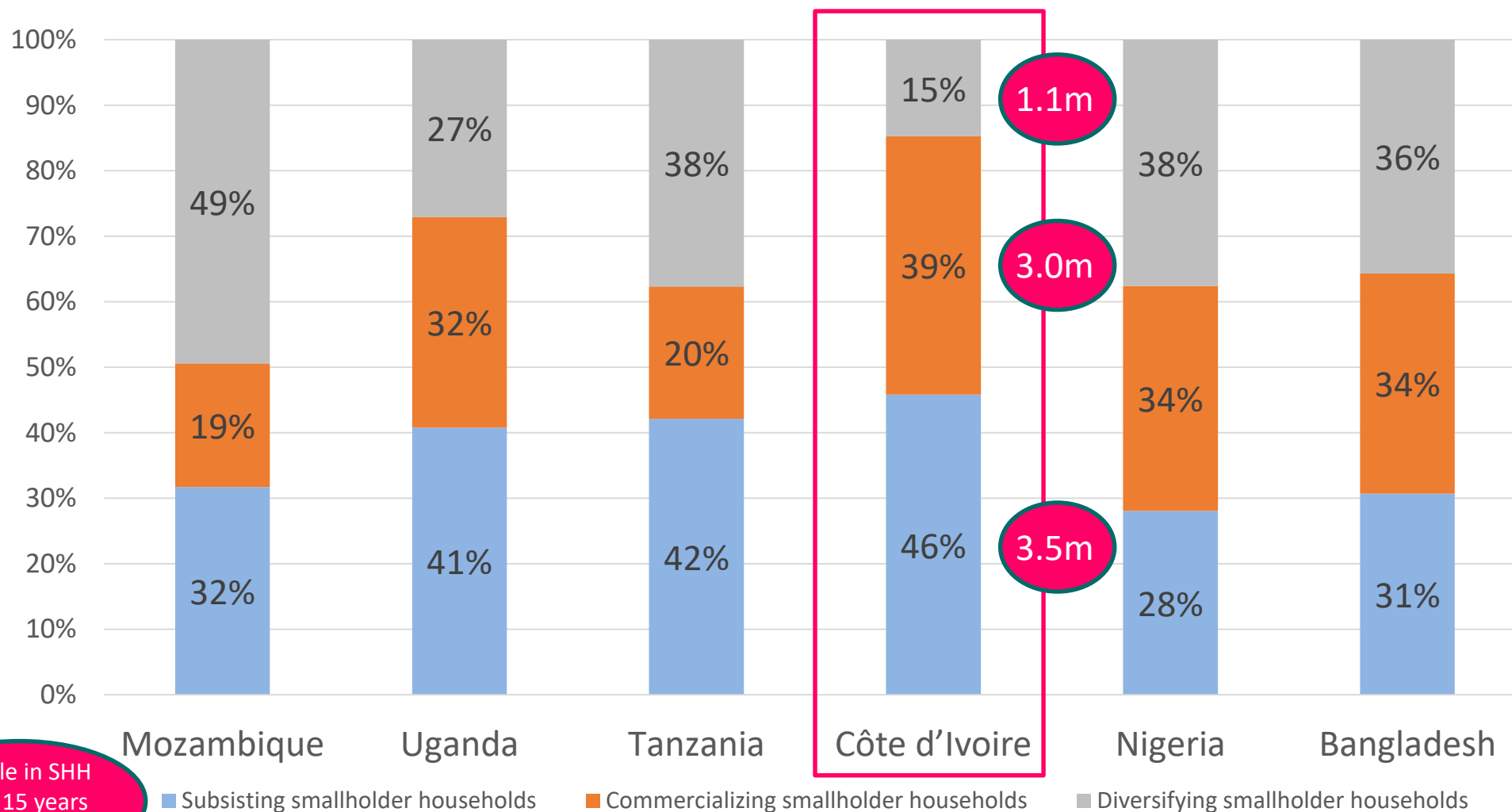




Photo by Corinne Riquet / CGAP

CGAP NATIONAL SURVEY OF SMALLHOLDER FAMILIES IN CÔTE D'IVOIRE:

KEY TAKEAWAYS

30

Key takeaways

Three implications related to the diversity of smallholder households

Smallholder households are diverse

- Identify the specific profile(s) to serve, understand their needs and aspirations, and offer what they value

Smallholder households seek a diverse combination of financial and non-financial services

- Keep the importance of credit in perspective – it can be important, but other financial services may be valued more

This diversity increases the importance of partnerships

- No organization working alone can effectively meet all the needs of smallholder households, even at their best

THANK YOU!

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Citi Foundation

