Mozambique - CGAP Financial Diaries with Smallholder Households 2014-2015

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Sampling

Sampling Procedure

The methodology and sample size of the Smallholder Diaries was designed to generate a rich pool of detailed information and insights on a targeted population. The Smallholder Diaries are not intended to be statistically representative of smallholder families in participating countries.

Total number of households in sample: 93 (Mozambique); 86 (Tanzania); 94 (Pakistan). The sample came was drawn from 3 villages in Mozambique, 2 villages in Tanzania, and 2 villages in Pakistan. Villages were selected based on their involvement in agriculture, and convenience in reaching them.

The research teams used a screening process to help identify a range of families with 5 acres of land or less, diverse income sources, access to agricultural inputs, wealth levels, and crops to participate in the research. In Mozambique, these eligible households were identified using a participatory rural appraisal wealth-ranking technique. Working with committees of village representatives, the research teams conducted wealth-ranking exercises to assess the relative wealth of households in village hamlets or subareas.

Response Rate

The sample initially included 286 households in all three countries, and the study ended with 273 households in total – an attrition rate similar to what has been observed in the past in similar Financial Diaries exercises. Households left the study due to moving from the study villages, seasonal migration, and occasionally by the prompting of the research team due to concerns about the household's willingness to be forthcoming about important sources of income.

Questionnaires

Overview

Interviewers visited each household and conducted three initial questionnaires. They 1) collected a household roster and demographic information about household members; 2) captured a register of physical assets and income sources for each household member and 3) registered the unique financial instruments used by each household member. This baseline information was then used to generate a custom cash flows questionnaire for each household, built to collect income, expenditure, and financial transactions for each individual. This customized cash flows questionnaire was then used for the collection of cash flows data. During regular visits about every two weeks, interviewers captured a complete set of daily, individual transactions from the preceding two-week period. Households were asked only about transactions using financial instruments and income sources that they actually have, rather than going through a generic list of questions. However, the cash flows questionnaire was continuously updated as new members joined the household, members acquired new financial instruments or income sources, or as the interviewers became aware of previously undisclosed ones.

Data Collection

Data Collection Dates

Start	End	Cycle
2014-06	2015-06	N/A

Data Collection Mode

Face-to-face [f2f]

DATA COLLECTION NOTES

Field enumerators went through a training process. Interviews were conducted about every two weeks and lasted for about an hour each time. Interviews were conducted in the local languages in each village, but recorded in the database as follows: Portuguese for the Mozambique data.

All data, including the initial questionnaires, were collected between April 2014 and June 2015. Data collection on household cash flows started in June 2014 and ended in June 2015. The timeframes for observations are not exactly the same for every sample and household. In some areas and with some households, the Smallholder Diaries started slightly earlier than others.

Data Collectors

Name	Abbreviation	Affiliation
Bankable Frontier Associates	BFA	

SUPERVISION

Each county research team was organized as follows: A Country Project Manager from BFA directly supervised a Research Manager from the in-country teams. The Research Manager in turn supervised a data analyst and three to five field interviewers.

CGAP retained the services of Bankable Frontier Associates (BFA) to manage the Smallholder Diaries. For in-country data collection, BFA worked with International Capital Corporation in Mozambique, Digital Divide Data in Tanzania, and RCons in Pakistan. The core team included a Project Manager from BFA to manage the overall study; a Country Project Manager from BFA for each specific country. The in-country data collection teams consisted of a Research Manager, Data Analyst, and field interviewers. The main responsibility of the research manager was to manage the Field Researchers and the Data Analyst in order to ensure high data quality throughout the course of the Smallholder Diaries project.

The data analyst's primary role was to manage the Smallholder Diaries database, including set-up and quality control through the data collection process. This included:
• Testing the database on tablet computers
• Helping to train field researchers on how to input data on the tablets
• Checking and verifying data throughout the project
• Downloading data from the database and analyzing it, either in Excel, Stata, or another program
• Supporting field researchers when they have questions about data entry
• Providing feedback and solving problems to enable the work of the researchers

The primary responsibilities of the field interviewers (three to five per country) was to interview households about their spending, income, and financial behaviors approximately every two weeks over the course of 12 months. Beyond simply conducting the interview, the researchers needed to manage relationships with these households, whom they saw on a regular basis. The interviewers were responsible for entering data into tablet computers and verifying that data is accurate. Specific duties included:
• Attending three trainings on the Financial Diaries methodology
• Helping to recruit smallholder families to participate in the year-long study.
• Carrying out three initial questionnaires with the selected households
• Visiting the households approximately every 14 days to carry out a 45-75 min survey about the cash flows of the household
• Inputting data into the database through the tablet computer.
• Syncing data to be stored to the database server daily.
• Carefully checking and verifying data and work with the data analyst and making corrections.

• Encouraging households to continue to participate in the research for the duration of the project.

• Discretely administering monetary gifts that will be given to the households.

• Treating the households with respect and empathy, while not intervening in ways that would change their financial behaviors.

• Participating in regular team calls to share experiences and update on findings.

Data Processing

Data Editing

All data editing was done manually.

Other Processing

The data was collected through face to face interviews, using a computer tablet preloaded with the data collection software and all previously recorded data. The tablets were synchronized each day so that all collected data was uploaded to the server and the tablet would receive the latest version of the database.

Data Appraisal

No content available

File Description

Variable List

CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Content	Cash Flows
Cases	21163
Variable(s)	15
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V13	household_code	Household code	discrete	character	
V14	id_member	Member ID	contin	numeric	
V15	interview_datetime	Interview date and time	discrete	character	
V16	cashflow_date	Cash flow date	discrete	character	
V17	account_name	Account name	discrete	character	
V18	root_category	Root category	discrete	character	
V19	cf_category	Cash flow category	discrete	character	
V20	cf_type	Cash flow type	discrete	character	
V21	cf_direction	Cash flow direction	discrete	character	
V22	cf_bsheet_direction	Balance sheet direction	discrete	character	
V23	agrprodtype	Agricultural production type	discrete	character	
V24	value	Transaction value	contin	numeric	
V25	cashflow_mode	Cash flow mode	discrete	character	
V26	unitsgoodservice	Units of good or service if in kind	discrete	character	
V27	valueifinkind	Transaction value if in kind	discrete	character	

CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Content	Member Data
Cases	508
Variable(s)	12
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V28	id_member	Member ID	contin	numeric	
V29	household_code	Household code	discrete	character	
V30	M1age	Member age	contin	numeric	
V31	M1gender	Member gender	discrete	numeric	
V32	M1maritalstatus	Marital status	discrete	numeric	
V33	M1enrolled	Currently enrolled in school	discrete	numeric	
V34	M1level	Level of school where currently enrolled	discrete	numeric	
V35	M1highesteduc	Highest educational attainment	discrete	numeric	
V36	M1language	Native language	discrete	numeric	
V37	M1read	Can read	discrete	numeric	
V38	M1write	Can write	discrete	numeric	
V39	M1speak	Can speak Portuguese	discrete	numeric	

CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Content	Crop Tracker Data
Cases	8127
Variable(s)	7
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V47	household_code	Household Code	discrete	character	
V48	interview_date	Interview Date	discrete	character	
V49	id	Crop name	discrete	character	
V50	crop	Crop type	discrete	numeric	
V51	trans	Type of transaction	discrete	numeric	
V52	quantity	Quantity	contin	numeric	
V53	value	Value	contin	numeric	

Household code (household_code)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 9

Valid cases: 21163
Invalid: 0

Member ID (id_member)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Continuous
Format: numeric
Width: 3
Decimals: 0
Range: 3-508

Valid cases: 20220
Invalid: 943
Minimum: 3
Maximum: 508

Interview date and time (interview_datetime)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 16

Valid cases: 21163
Invalid: 0

Cash flow date (cashflow_date)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 10

Valid cases: 21163
Invalid: 0

Account name (account_name)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 9

Valid cases: 6821
Invalid: 0

Root category (root_category)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 20

Valid cases: 21163
Invalid: 0

Cash flow category (cf_category)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 69

Valid cases: 21163
Invalid: 0

Cash flow type (cf_type)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 45

Valid cases: 21163
Invalid: 0

Cash flow direction (cf_direction)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 3

Valid cases: 20283
Invalid: 0

Balance sheet direction (cf_bsheet_direction)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 8

Valid cases: 2578
Invalid: 0

Agricultural production type (agrprodtype)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 69

Valid cases: 612
Invalid: 0

Transaction value (value)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Continuous
Format: numeric
Width: 5
Decimals: 0
Range: -600-63900

Valid cases: 21163
Invalid: 0
Minimum: -600
Maximum: 63900

Cash flow mode (cashflow_mode)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 46

Valid cases: 21163
Invalid: 0

Units of good or service if in kind (unitsgoodservice)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 119

Valid cases: 419

Transaction value if in kind (valueifinkind)
File: CGAP Smallholder Diaries_Data Set MZO Cash Flows_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 5

Valid cases: 441
Invalid: 0

Member ID (id_member)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Continuous
Format: numeric
Width: 3
Decimals: 0
Range: 1-508

Valid cases: 508
Invalid: 0
Minimum: 1
Maximum: 508

Household code (household_code)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: character
Width: 9

Valid cases: 508
Invalid: 0

Member age (M1age)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 0-73

Valid cases: 508
Invalid: 0
Minimum: 0
Maximum: 73

Member gender (M1gender)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 508
Invalid: 0

Marital status (M1maritalstatus)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Marital status (M1maritalstatus)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 236
Invalid: 272

Currently enrolled in school (M1enrolled)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 508
Invalid: 0

Level of school where currently enrolled (M1level)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 2-7

Valid cases: 133
Invalid: 375

Highest educational attainment (M1highesteduc)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 0-17

Valid cases: 496
Invalid: 12

Native language (M1language)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Native language (M1language)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-6

Valid cases: 506
Invalid: 2

Can read (M1read)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 505
Invalid: 3

Can write (M1write)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 505
Invalid: 3

Can speak Portuguese (M1speak)
File: CGAP Smallholder Diaries_Data Set MZO Member Data_18 Feb 16

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-1

Valid cases: 505
Invalid: 3

Household Code (household_code)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview	
Type: Discrete	Valid cases: 8127
Format: character	Invalid: 0
Width: 9	

Interview Date (interview_date)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview	
Type: Discrete	Valid cases: 8127
Format: character	Minimum: NaN
Width: 10	Maximum: NaN

Crop name (id)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview	
Type: Discrete	Valid cases: 8127
Format: character	Invalid: 0
Width: 25	

Crop type (crop)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview	
Type: Discrete	Valid cases: 8127
Format: numeric	Invalid: 0
Width: 2	Minimum: 1
Decimals: 0	Maximum: 12
Range: 1-12	

Type of transaction (trans)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview	
Type: Discrete	Valid cases: 8127
Format: numeric	Invalid: 0
Width: 1	Minimum: 1
Decimals: 0	Maximum: 6
Range: 1-6	

Quantity (quantity)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview

Type: Continuous
Format: numeric
Width: 4
Decimals: 0
Range: 0.25-750

Valid cases: 8127
Invalid: 0
Minimum: 0.3
Maximum: 750

Value (value)
File: CGAP Smallholder Diaries_Data Set MOZ Crop Tracker_02 Jun 17

Overview

Type: Continuous
Format: numeric
Width: 5
Decimals: 0
Range: 2.5-12000

Valid cases: 8127
Invalid: 0
Minimum: 2.5
Maximum: 12000

Related Materials

Technical documents

Smallholder Financial Diaries Datasets User Guide (English)

Title	Smallholder Financial Diaries Datasets User Guide (English)
Author(s)	CCAP
Date	2016-02-01
Language	English
Filename	cgap_smallholder_diaries_user_guide_to_the_data_sets_19_feb_16.pdf

Smallholder Financial Diaries Datasets User Guide (Portuguese)

Title	Smallholder Financial Diaries Datasets User Guide (Portuguese)
Author(s)	CCAP
Date	2016-02-01
Language	Portuguese
Filename	CGAP Smallholder Diaries_User Guide to the Data Sets_POR_19 Feb 16.pdf

Crop Tracker Data User Guide

Title	Crop Tracker Data User Guide
Language	English
Filename	CGAP Smallholder Diaries_CropTracker_User Guide_27 Jul 17.pdf

Other materials

Understanding Demand, Driving Innovation Smallholder Households and Financial Services (English)

Title	Understanding Demand, Driving Innovation Smallholder Households and Financial Services (English)
Author(s)	Carlos E. Cuevas and Jamie Anderson
Date	2016-02-01
Language	English
Filename	cgap_smallholder_diaries_working_paper_smallholder_households_and_financial_services_feb_16.pdf

Understanding Demand, Driving Innovation Smallholder Households and Financial Services (Portuguese)

Title	Understanding Demand, Driving Innovation Smallholder Households and Financial Services (Portuguese)
Author(s)	Carlos E. Cuevas and Jamie Anderson
Date	2016-02-01
Language	Portuguese
Filename	CGAP Smallholder Diaries_Working Paper_Smallholder Households and Financial Services_POR_Feb 16.pdf