

Digitizing Payments in  
Ghana's Cocoa Supply Chain

TOOL FOR COCOA COMPANIES:  
**Farmers Survey  
Questionnaire**



World Cocoa  
Foundation

BETTER THAN CASH  
ALLIANCE

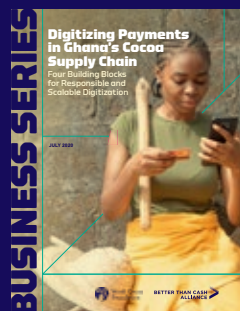
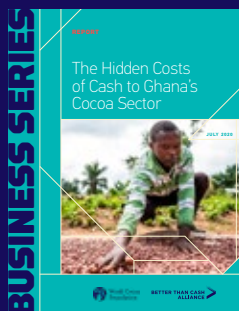


# INTRODUCTION

By adopting digital payments direct from licensed buying companies (LBCs) to farmers, firms can shorten their operational cycles, reduce their interest cost and achieve a higher return on their capital. The safety of staff and purchasing clerks (PCs) will be greatly improved, and farmers will be able to access relevant financial services and credit needed to invest in their farms.

To complement the **Costs of Cash study**, which set out why it is in all stakeholders' interests to digitize payments, the **Digitizing Payments in Ghana's Cocoa Supply Chain: Four Building Blocks for Responsible and Scalable Digitization report** sets out how to digitize payments in a way that is responsible and scalable and to the benefit of all stakeholders. Recognizing how digital payments can make a fundamental difference to farmers, WCF, along with its company members (LBCs, traders, exporters, manufacturers) and the Better Than Cash Alliance, supported and studied various payment digitization projects in Ghana between 2018 and 2020. Based on these various experiences, four key building blocks along with practical tools were designed to help companies put in place scalable and responsible digitization measures in the cocoa sector.

The building blocks and tool presented here have been developed with a view to ensure the future digitization journey takes place responsibly and that new initiatives are scalable.



## Authors

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# FOUR BUILDING BLOCKS

COMPANIES' BUILDING BLOCKS FOR RESPONSIBLE  
AND SCALABLE DIGITIZATION OF PAYMENTS

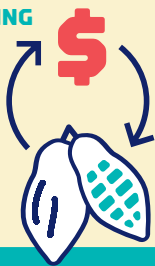
BUILDING  
BLOCK  
1



## Know your smallholder farmers

**TOOL A** – Farmers' survey digital  
finance questionnaire

BUILDING  
BLOCK  
2



## Build the internal & external value proposition

**TOOL B** – RFP template to understand  
existing options to digitize

BUILDING  
BLOCK  
3



## Enable farmers to spend funds and access services digitally

**TOOL C** – Examples of DFS-enabled  
products available to farmers in Ghana

BUILDING  
BLOCK  
4



## Sensitize staff & farmers on digital financial services

**TOOL D** – Modules introducing Digital  
Financial Services to staff and farmers





## Know your smallholder farmers

Responsible digitization starts with understanding the financial lives of farmers, establishing their level of comfort with digital financial services (DFS) and gauging their demand for those services. This information helps to put farmers' financial behavior and expectations at the center of digitization measures. It also serves as an initial sensitization tool, which builds farmers' familiarity with digital payments and helps ensure companies move at the right pace as they implement their digitization measures.

The Alliance and WCF have developed a farmers' survey questionnaire that cocoa companies (LBCs, traders, exporters or other) can use to better understand farmers' digital and financial lives and build familiarity with digital payments. *See next page*





## Farmers Survey Questionnaire

Thank you for agreeing to take part in responding to this questionnaire. You have been selected by [ENTER NAME OF BUYING COMPANY] to complete this survey. This will enable us to know your general knowledge of digital financial services and where you could use your digital money in the future. This is because [ENTER NAME OF BUYING COMPANY] would like to explore making some of the payments for your produce in either mobile money or by bank card transfer. [ENTER NAME OF BUYING COMPANY] wants to collect your opinion on this and also ensure you have what is required to receive digital money if payments are made that way in the future. The interview will take about 15 minutes. All the information obtained will remain confidential.

### A. General information

1. Name of district
2. Name of community
3. Gender of respondent
  - a. Male
  - b. Female
4. Age of respondent
  - a. 16-30
  - b. 31-45
  - c. 46-60
  - d. >60
5. What is your level of education?
  - a. No formal education
  - b. Primary
  - c. Middle School/ JSS/ JHS
  - d. SSS/SHS/Vocational
  - e. Tertiary
6. Do you have a phone of your own?
  - a. Yes
  - b. No

7. If no, do you have access to a phone?
  - a. Yes
  - b. No
8. Do you have a SIM card registered in your name?
  - a. Yes
  - b. No
9. What is your phone number?
10. What network do you use?
  - a. MTN
  - b. Vodafone
  - c. Airtel-Tigo
  - d. Other

### B. Experience of mobile money

11. Have you ever heard of mobile money?
  - a. Yes
  - b. No

12. From which source(s) of information did you learn of mobile money?
  - a. Radio
  - b. Newspapers
  - c. Posters
  - d. TV
  - e. SMS messages from providers
  - f. Mobile money agents
  - g. Others
13. Do you have any of the following financial tools in your name (bank account, card, mobile money)?
  - a. Yes
  - b. No
14. If yes, which of the following?
  - a. Bank account
  - b. Credit card (debit, credit, e-Zwich)
  - c. Mobile money

15. If no, why?
16. When undertaking a transaction, do you do it yourself or you are assisted by an agent?
  - a. Self
  - b. Assisted by agent
17. Which of the following mobile money services/products have you heard of?
  - a. Savings
  - b. Credit/loans
  - c. Pensions
  - d. Insurance
  - e. Digital pay as you go solar
  - f. Investment (e.g., treasury bills)
  - g. None
18. Which of the following services have you used your mobile money for before?
  - a. Deposit money
  - b. Withdraw money
  - c. Buy airtime top up
  - d. Pay school fees
  - e. Pay utility bills (electricity, solar lantern, water, TV, cable)
  - f. Send money to family or friends
  - g. Receive money from family members or friends
  - h. Loans
  - i. Pensions products
  - j. Insurance
  - k. Digital investment
  - l. Other
  - m. None
19. How do you save your money?
  - a. Bank account
  - b. Village savings and loans
  - c. Mobile money account
  - d. At home
  - e. No savings
20. How likely is it for you to save on your mobile wallet?
  - a. Very likely
  - b. Somewhat likely
  - c. Not likely
  - d. Don't know
- C. Experience with mobile money agents in your community**
21. Do you know of mobile money agents in your community?
  - a. Yes
  - b. No
22. If no, where is the nearest agent?
23. How long does it take you to get to the nearest agent?
  - a. Less than half an hour
  - b. Half an hour to one hour
  - c. One hour
  - d. One to two hours
  - e. More than two hours
24. What is the average wait time to finish a transaction?
  - a. Less than 10 minutes
  - b. 20 minutes
  - c. 30 minutes
  - d. More than 30 minutes
25. Have you ever experienced any of the following?
  - a. Agent did not have enough cash or e-float and could not perform transaction
  - b. Agent was not there
  - c. Agent was rude
  - d. Agent over charged transaction or asked to pay deposit
  - e. It was time consuming.
  - f. Voice, mobile network
26. Do you know what a pension is?
  - a. Yes
  - b. No
27. Have you heard of digital pension where your contributions and benefits are paid via mobile money?
  - a. Yes
  - b. No
- D. Information on income: receiving payments**
28. What is the average land size of your cocoa farm?
29. What is the average yield of your cocoa farm per acre?
30. Which of the following are the main sources of income for your household this year?
  - a. Cocoa Sales
  - b. Livestock/livestock products
  - c. Other agricultural produce
  - d. Trade sales (agricultural/other)
  - e. Employment (permanent/casual)
  - f. Remittances received
  - g. Asset sale
  - h. Other
31. Tick the method(s) of payment you have received for your cocoa beans sold?
  - a. Mobile money
  - b. E-Zwich
  - c. Cash
  - d. Other
32. If you have received payment by mobile money/e-Zwich, did you cash out at once?
  - a. Yes
  - b. No

**33. If no, how often did you cash out?**

- a. More than once a week
- b. Once every week
- c. Twice a month
- d. Once a month
- e. Other

**34. On a scale of 1-5, with 5 being most receptive and 1 being the least, how receptive will you be to receive digital payment again?**

**35. Do you receive income for produce apart from cocoa?**

- a. Yes
- b. No

**36. If yes, what are they?**

**37. How often do you get paid for service rendered/sales of agro produce apart from cocoa?**

- a. Daily
- b. Weekly
- c. Monthly
- d. Yearly
- e. According to the harvest
- f. Other

#### **E. Information on expenses: making payments**

**38. Which of the following accounts for your top 4 areas of expenditure?**

- a. Seeds and seedlings
- b. Herbicides/pesticides
- c. Fertilizer
- d. Veterinary/medicine
- e. Payment for workers (e.g., land preparation, pruning, spraying services, harvesting etc.)
- f. Land purchase/rental

**g. Electronic equipment (TV/radio)**

**h. Food and beverages**

**i. Clothes**

**j. Airtime**

**k. Educational related expenditure (school fees, learning materials, school uniforms etc.)**

**l. Health expenses (pharmacy, hospital bills)**

**m. Building materials**

**39. Who do you normally purchase your cocoa farming inputs from?**

- a. Government agency (Ministry of Food and Agriculture)
- b. Wholesalers
- c. Retailers
- d. Middlemen
- e. Other (please specify)

**40. For each of the following products/services, provide up to 2 shops and location where they are patronized.**

- a. Fertilizer
- b. Pesticides and herbicides
- c. Seedling and seeds
- d. Other farm inputs (wellington boots, cutlass, protective equipment, etc.)
- e. Food and beverages
- f. Building materials
- g. Health and medical supplies
- h. Educational related expenses (School fees, books, uniforms etc.)

**41. For each of the product/services patronized/purchased below, indicate how it was paid for.**

- a. Fertilizer
- b. Pesticides and herbicides

**c. Seedling and seeds**

**d. Other farm inputs (wellington boots, cutlass, PPEs etc.)**

**e. Food and beverages**

**f. Building materials**

**g. Health and medical supplies**

**h. Educational related expenses (books, uniforms etc.)**

**42. On a scale of 1-5, with 5 being most challenging and 1 being the least, rate how challenging payment digitally was as compared to cash.**

#### **F. Conclusion on mobile money**

**43. In your own experience, what are the benefits of using mobile money?**

- a. Easy to use
- b. Secured
- c. Low cost
- d. Convenient
- e. Easy to register
- f. More customer friendly than banking
- g. Faster

**44. In your own experience, what are the disadvantages of mobile money?**

- a. Fraud
- b. Liquidity challenges
- c. Few agents
- d. Transaction fees
- e. Few shops accepting mobile money
- f. Network availability
- g. None





*Women from Ivory Coast working in the countryside for cocoa production.*



## **Better Than Cash Alliance**

The Better Than Cash Alliance is a global partnership of governments, companies, and international organizations that accelerates the transition from cash to digital payments in order to advance the Sustainable Development Goals. Based at the United Nations Capital Development Fund (UNCDF), the Alliance has 75 members, works closely with other global organizations, and is an implementing partner for the G20 Global Partnership for Financial Inclusion.

## **World Cocoa Foundation**

The World Cocoa Foundation, a member of the Better Than Cash Alliance, is a non-profit international membership organization whose vision is a sustainable and thriving cocoa sector – where farmers prosper, cocoa-growing communities are empowered, human rights are respected, and the environment is conserved.

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