



## Subproject F2.4 : Targeting efficiency and impact assessment of rural credit and land allocation

### 1st Round Panel Questionnaire – Household Survey – Vietnam 2010

#### 1. Identification

1.1. Date of Interview	<table border="1"><tr><td>Day</td><td>Month</td><td>Year</td></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Day	Month	Year	<input type="text"/>	<input type="text"/>	<input type="text"/>	Code
Day	Month	Year						
<input type="text"/>	<input type="text"/>	<input type="text"/>						
1.2. Commune name	<input type="text"/>							
1.3. Village name	<input type="text"/>							
1.4. Household identification number (Please write this number on all pages)	<table border="1"><tr><td>Village Code</td><td>Inter. Code</td><td>Household ID</td></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Village Code	Inter. Code	Household ID	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Village Code	Inter. Code	Household ID						
<input type="text"/>	<input type="text"/>	<input type="text"/>						
1.5. Name of respondent (Name and ID)	<input type="text"/>							
1.6. (a) Name of the Household head	<input type="text"/>							
(if applicable)								
1.6. (b) Name and code of new Household head	<input type="text"/>							
1.7. Interviewer name and code	<input type="text"/>							
1.8. Supervisor name and code	<input type="text"/>							
1.9. Date checked by supervisor	<input type="text"/> / <input type="text"/> / 2010							
1.10. Signature of the supervisor	<input type="text"/>							

*Comments*

***Code 1 Relation to HH head***

- 1 = Household head
- 2 = Spouse
- 3 = Son or daughter
- 4 = Father or mother
- 5 = Grandparent
- 6 = Grandchild
- 7 = Brother or sister
- 8 = Other relative
- 9 = Other non relative

***Code 2 Marital status***

- 1 = Single
- 2 = Married with spouse permanently present in the household
- 3 = Married with the spouse migrant
- 4 = Widow / widower
- 5 = Divorced / separated

***Code 3 Read/write***

- 1 = Cannot read or write
- 2 = Can read only
- 3 = Can read and write

***Code 4 Languages***

- 1 = Kinh
- 2 = Thai
- 3 = Hmong
- 4 = Kho Mu
- 5 = Sinh Mun
- 6 = English/French
- 7 = Other (specify)\_\_\_\_\_

***Code 5 Education***

- 99 = Never attended school
- 0 = Read in 1st year of Primary school
- 1 -8 Put the number of the highest class passed**
- 9 = Secondary degree
- 10 = Vocational diploma
- 11 = High school certificate
- 12 = High education degree
- 13 = Bachelor degree
- 14 = Master and more

***Code 6 School attendance***

- 1 = Regularly
- 2 = Not Regularly
- 3 = Children attended to school before but not this year
- 4 = Children never attended to school

***Code 7 Non attendance***

- 1 = Cannot afford expenses
- 2 = Children must work
- 3 = Too young
- 4 = Other reason

## 2. Household roster update

If children  
from 6-15

ID	2.1. Name	2.2 Sex  1= Male 2= Female	2.3. Age	2.4. Relation to HH head  (code 1)	2.5. Marital Status  (code 2)	2.6. Can read/ write  (code 3)	2.7. What languages does this member speak?  (code 4)				2.8. Highest class passed  (code 5)	2.9. (i.e. if born between 1995 and 2004)  Is he/she regularly going to school?  (code 6)	2.10. <u>If 2.9.&gt;1</u> Why?  (code 7)	2.11 How many months did this member spend in the HH in the past 12 months?  Months	Ask only in the 2 <sup>nd</sup> visit	
							1st lang.	2nd	3rd	4th					2.12. Was this member always present in the household since last visit?  1= Yes 2= No	2.13. If no, how many nights not present in the HH since last visit?
1																
2																
3																
4																
5																
6																
7																
8																
9																
10																
11																
12																

Household ID:

	2.14. <i>If &gt; 5 years Old</i>  Main occupation in the 12 past months  (code 8) Primary      Secondary		2.15. How many days in the past 12 months this person was sick and therefore unable to work?  Nb of Days	2.16. Does this member have any chronic illness (e.g. chronic fever, heart disease, diabetes, blood pressure, dysentery, etc.)?  1= Yes 2= No	2.17. Does this member have disabilities (e.g. blindness, body member lost, etc.)?  1= Yes 2= No	2.18. Clothing expenses in the past 12 months  '000 dong
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

#### Code 8 Occupation

Self employed in	
agriculture/forestry/aquaculture.....	1
Self employed in non farm enterprise...	2
Student/pupile.....	3
Government employee.....	4
Salaried worker in agriculture.....	5
Salaried worker in non agriculture.....	6
Daily agricultural labor.....	7
Daily non agricultural labor.....	8
Domestic worker.....	9
Military service.....	10
Unemployed	
Looking for a job.....	11
Homework.....	12
Retired.....	13
Disable to work.....	14
Leisure.....	15

**Interviewer: In case one of the HH members is self-employed in agriculture/forestry/aquaculture (code 8 occupation = 1) don't ask 2.19., but fill in =1 by yourself!**

2.19. During the last 12 months has any member of your households managed agricultural or forestry land or participated in agricultural or forestry cultivation, or raised livestock or seafood on land managed or used by your household?

Yes..... 1  
No..... 2

2.20. During the past 12 months, has any member of your households worked on any annual crop land belonging to the household, such as long-term use land, contract land from state enterprise (state farm, forestry enterprise, company, camp) or auction land?

Yes.....1  
No.....2

2.21. What is total land area of all of the plots of land you own?

(Excluding land rented/borrowed from other households or rented/let out to other household during the past 12 months)

M<sup>2</sup>

### 3. Housing indicators

Serial #	Questions	Response	Response Code
3.1	Is this dwelling owned by a member of your household?	<input type="text"/>	Yes..... 1 No ..... 2 >> go to 3.4
3.2	If you sold this dwelling – including the land plot – today, how much would you receive for it?	<input type="text"/>	‘000 VND
3.3	Estimate please, the amount of money you could receive as rent if you let this dwelling – including the land plot – to another person.  >>skip to 3.9.	<input type="text"/>	A. ‘000 VND
		<input type="text"/>	B. Time unit Day ..... 1 Week ..... 2 Fortnight ..... 3 Month ..... 4 Quarter ..... 5 Half Year ..... 6 Year ..... 7
3.4	Do you rent this dwelling for goods, services or cash?	<input type="text"/>	Yes..... 1 No ..... 2 >> go to 3.9
3.5	How much does your household pay in cash to rent this dwelling?  Interviewer: If does not pay in cash write zero “0”.	<input type="text"/>	A. ‘000 VND
		<input type="text"/>	B. Time unit Day ..... 1 Week ..... 2 Fortnight ..... 3 Month ..... 4 Quarter ..... 5 Half Year ..... 6 Year ..... 7

Serial #	Questions	Response		Response Code
3.6	Does your household pay any of the rent by goods or services?	<input type="text"/>		Yes..... 1 No ..... 2 >> go to 3.8
3.7	What is the approximate value of the goods and services paid by your household?  Interviewer: If does not pay in kind write zero “0”.	<input type="text"/>	A. ‘000 VND	If does not pay in kind write zero “0”.
		<input type="text"/>	B. Time unit	Day ..... 1 Week ..... 2 Fortnight ..... 3 Month ..... 4 Quarter ..... 5 Half Year ..... 6 Year ..... 7
3.8	Does your rent include any of the following?			
	A. Furniture	<input type="text"/>		Yes..... 1 No ..... 2
	B. Electricity	<input type="text"/>		Yes..... 1 No ..... 2
	C. Water	<input type="text"/>		Yes..... 1 No ..... 2
3.9	How much did your household pay in the past 12 months for the following services?  <b>Interviewer: If the household did not pay anything, write zero “0”.</b>			
	A. Electricity	<input type="text"/>	‘000 VND	If the household did not pay anything, write zero “0”.
	B. Water	<input type="text"/>	‘000 VND	If the household did not pay anything, write zero “0”.
	C. Telephone	<input type="text"/>	’000 VND	If the household did not pay anything, write zero “0”.

3.10. What kind of lock does the main entrance have?

(Gather this information through observation only)

- No lock.....1  
 Wood or metal bar to close from inside only.....2  
 Key lock.....3  
 Security key lock/metal frame with padlock.....4

3.11. (A) How many rooms does the dwelling have?

( Include detached rooms in same compound if same household  
 Exclude bathrooms, toilets, kitchen and basement)

Number

(B) How many rooms does the dwelling have?

( Exclude also rooms used primarily for business)

Number

3.12. What is the size of these rooms in squared meter?

Main living room

Other room-1

Other room-2

m<sup>2</sup>

Other room-3

3.13. What type the main house are you living?

- Makeshift or other.....1  
 Semi-permanent house.....2  
 Strong house with a shared kitchen or bathroom/toilet.....3  
 Strong house with a private kitchen or bathroom/toilet.....4  
 Villa.....5

3.14. What type of roofing material is used in the house?

- Straw leaves.....1  
 Wood, bamboo.....2  
 Canvas, tar paper.....3  
 Panels (wood).....4  
 Galvanised iron.....5  
 Tile.....6  
 Big Tile.....7  
 Concrete.....8

3.15. What type of exterior walls does the house have?

- Leaves, branches.....1  
 Bamboo.....2  
 Wood.....3  
 Galvanized iron.....4  
 Earth.....5  
 Brick, stone.....6  
 Concrete.....7



3.16. What type of flooring does the main room have?

- Earth.....1  
 Bamboo.....2  
 Wood.....3  
 Concrete.....4  
 Brick.....5  
 Concrete with additional covering.....6

3.17. What type of cooking fuel source is primarily used?

- Leaves/ grass/ rice husks/ stubble/ straw /  
thatch/ stems.....1
- Wood.....2
- Coal/ charcoal.....3
- Kerosene.....4
- Biogas.....5
- Bottled gas.....6
- Electricity.....7
- Other.....8

3.18. What is the main source of lighting for your main living rooms?

- Cannot afford lighting at night.....1
- Candles/ battery lamb/ Resin torches.....2
- Gas, oil, kerosene lamp.....3
- Electricity (public, shared connection).....4
- Electricity (public, owned connection).....5
- Generator.....6

3.19. What is your primary source of drinking water?

- River, lake, spring, pond.....1
- Rain water.....2
- Public well – open.....3
- Public well – sealed with pump.....4
- Public tap.....5
- Well in residence yard – open.....6
- Well in residence yard – sealed with pump....7
- Inside tap.....8
- Outside tap.....9
- Purchased water (in tank or bottle).....10

3.20. What type of toilet facility do you have?

- No toilet (Bush, field).....1
- Toilet directly over the water.....2
- Simple toilet .....3
- Double vault compost latrine.....4
- Suilabh.....5
- Flush toilet with septic tank/sewage pipes .....6

3.21. Where do you usually cook your meals?

- Outside.....1
- In one of the rooms in the house.....2
- In a separate kitchen.....3

3.22. Do you have any of the following utilities for your household?

a.Piped water

b.Electricity

c.Telephone

d.Mobile (cell phone)

- Yes, own connection.....1
- Yes, shared connection.....2
- No.....3



**Code 1: Type of shock***A) Natural shocks*

- 1: Drought
- 2: Flood
- 3: Landslide
- 4: Fire outbreak

*A) Natural shocks*

- 1: Drought
- 2: Flood
- 3: Landslide
- 4: Fire outbreak

*B) Production shocks*

- 5: Yield loss due to pests/diseases
- 6: Crop loss during storage
- 7: Animal death

*C) Market shocks**Agricultural:*

- 8: Substantial increase in input prices
- 9: Substantial decline in output prices
- 10: Inability to sell agricultural products
- 11: Lack in working capital (credit)

*Non-agricultural:*

- 12: Decrease in demand
- 13: Decrease in sales price
- 14: Increase of production costs
- 15: Lack in working capital (credit)
- 16: Total business failure

*D) Political shocks*

- 17: Land redistribution by government
- 18: Forced migration/resettlement
- 19: Forced financial contributions/taxation

*E) Criminal shocks*

- 20: Destruction or theft of tools or inputs
- 21: Theft of valuables (e.g. jewellery, motorbike)
- 22: Theft/destruction of crops
- 23: Theft of animals

*F) Idiosyncratic shocks*

- 24: Illness of working HH member
- 25: Death of working HH member
- 26: Illness of dependent HH member
- 27: Death of dependent HH member
- 28: Loss of job
- 29: Divorce
- 30: Payment of fine/legal dispute

**31: Other**\_\_\_\_\_**Code 2: How widespread**

- 1: Affected only my HH
- 2: Affected some HH in the village
- 3: Affected all HH in the village
- 4: Affected many HH in the district

**Code 3: Coping activity**

- 1: Did nothing
- 2: Used own monetary savings
- 3: Sold livestock
- 4: Sold household equipment
- 5: Sold farm equipment
- 6: Borrowed from friends/relatives at low interest rate
- 7: Borrowed from other informal sources at high interest rate

## 8: Borrowed from bank

- 9: Sought off-farm employment (without temporary migration)
- 10: Sought off-farm employment (with temporary migration of one HH member)
- 11: Sought off-farm employment (with temporary migration of several HH members)
- 12: Received government aid
- 13: Received remittances
- 14: Change in agricultural practice (e.g. input use, change in pursued activities, changes in marketing strategy) (specify):

\_\_\_\_\_

15: Other (specify)\_\_\_\_\_

**Code 4: Time to recover**

- 1: Less than 1 year
- 2: Approximately 1 year
- 3: More than 1 year, but now recovered
- 4: Not yet recovered

**Code 5: Positive event**

- 1: Wedding
- 2: Received major funds/assets (specify):

\_\_\_\_\_

3: Other (specify) \_\_\_\_\_

## 4. Control for shocks

4.1. Which shocks have affected your household during the past 5 years, i.e., from 2005 to 2009?

*Interviewer: **Explain to the respondent first** that a shock is an event that led to a serious reduction in your asset holdings, and/or caused your household income to fall substantially, and/or led to a significant reduction in consumption.*

					4.1.5. What did you do to deal with the consequences of the shock?			If 4.1.5 = code 9-11 (off-farm employment)		If 4.1.7 = 1 (Yes)	
Event ID	4.1.1 Type of shock (Code 1)  <i>Multiple answers possible<sup>1</sup></i>	4.1.2 When did the shock occur? (month / year in the past 5 years) <sup>2</sup>	4.1.3 How wide-spread was the shock?  (Code 3)	4.1.4 Estimate the amount of loss to your household ('000 VND)  <i>Note: Not considering the effect of the coping activities covered in 4.1.5!</i>	4.1.5.1 Most important coping activity  (Code 2)	4.1.5.2 2 <sup>nd</sup> most important coping activity  (Code 2)	4.1.5.3 3 <sup>rd</sup> most important coping activity  (Code 2)	4.1.6.   1 = agricultural 2 = non-agricultural 3 = both	4.1.7 Did the shock lead to a reduction of your household's level of consumption? (1 = yes, 2 = no)	4.1.8 Did the shock lead to a reduction of your household's level of <b>food</b> consumption? (1 = yes, 2 = no)	4.1.9 How long did it take your household to economically recover from the shock?  (Code 4)
1		/									
2		/									
3		/									
4		/									
5		/									
6		/									
7		/									

4.2 Which major positive events have affected your households' asset base and/or income during the past 5 years, i.e., from 2005 to 2009?

Event ID	4.2.1 Type of event (Code 5)	4.2.2 When did the event occur? (month / year in the past 5 years)	4.2.3 Value of the asset/amount of money received by the household ('000 VND)	4.2.4 <i>If applicable, e.g., in case of wedding:</i> Amount paid by the household ('000 VND)
1		/		
2		/		
3		/		
4		/		
5		/		

<sup>1</sup> Multiple answers are only possible if related to one single shock event

<sup>2</sup> **Time:** for **home consumed crops** take harvest time, for **cash crops** take time when most of the produce is sold

## 5. Credit

### 5.1. Loan application and complete rejections

#### 5.1.1. Formal loans (include cash as well as in-kind loans, e.g., fertilizer, seeds)

(Interviewer, please notice that we understand application by a request the household himself made from a formal lender/person providing the loan, or through an intermediary, but the lender knows about the real beneficiary)

5.1.1.1. Have you or any member of the households applied for a loan from a formal organization (VBSP, VBARD, village board, mass organization, NGO) **since 2008?** (i.e. **application done under your name**)

☐

1 = Yes >> 5.1.1.3  
2 = No

5.1.1.2. **If no**, what are the main reasons? (multiple answer are possible)

☐

>> 5.1.2

1 = No need

2 = Do not have enough information on how to get such loan

☐

3 = The procedure is too complicated

4 = Those banks are too far

5 = I felt that the investment might be seen risky or not profitable from the view point of the lender

6 = Loan might be risky or not profitable from the view point of the household

7 = I felt that I would be rejected because of our characteristics

8 = We don't have a Red Book

9 = No guarantor

10 = Other reasons \_\_\_\_\_

5.1.1.3. How many times has your household asked or applied for loans from the VBARD/VBSP, mass organization or other formal institutions **since 2008?**

5.1.1.4. How many of those applications have been completely rejected **since 2008?**

(Please list them below)

Rejected loan ID	5.1.1.5. Type of lender Code 1	5.1.1.6. Year applied Year	5.1.1.7. Amount demanded '000 dong	5.1.1.8. According to you, what was (were) the reason(s) for rejection? code REJECT
1				
2				
3				
4				
5				

Enumerator: please write into brackets the code of the formal lender (i.e. the one who would provide the loan) if known.

#### Code 1: Type of lender

1 = VBARD

2 = VBSP

3 = Farmer union

4 = Woman union

5 = Veteran union

6 = Youth union

7 = Eldery union

8 = Fatherland front union

9 = Village board

10 = Extension service

11 = NGO (specify name)

12 = Government company

13 = Private company

14 = Other (specify)

#### Code REJECT

1 = No Red Book

2 = Not enough other collateral

3 = Intended investment is not profitable in the eye of lender

4 = Did not repay prior loan (default of payment)

5 = My outstanding debt is too high in the eye of the lender

6 = No guarantor (group or person)

7 = Lender did not want to invest in our household because of our personal characteristics

8 = Our household doesn't belong to the population targeted by this lender

9 = Do not know why

10 = Other \_\_\_\_\_

### 5.1.2. Informal loans (include cash as well as in-kind loans, e.g., fertilizer, seeds)

5.1.2.1. Have you applied (or asked) for a loan over 1 million dong from informal lenders **since 2008**?

☐

1 = Yes >> 5.1.2.3  
2 = No

(for example, Relative, Neighbour/Friend, Private moneylender, shopkeeper, Ho Hui or other person non listed here, Please include the applications done for this household, but under a different name)

5.1.2.2. **If no**, what are the main reasons ? (multiple answers are possible)

☐

>> 5.2

1 = No need

2 = Don't know anyone to borrow from

3 = Those lenders are too far

4 = Loan might be risky or not profitable from the view point of the household (i.e. high interest rate, too high collateral, short repayment period, etc.)

5 = I felt that my investment plans may not be seen profitable from the viewpoint of the lender

6 = I felt that I would be rejected because of our characteristics

7 = No guarantor

8 = Other reasons. \_\_\_\_\_.

5.1.2.3. How many times has your household asked for loans (over than 1 million VND) from informal lenders **since 2008**?

5.1.2.4. How many of those applications were rejected **since 2008**?

(Please list them below)

Loan reject ed ID	5.1.2.5. Type of lender			5.1.2.6. Year applied	5.1.2.7. Amount demanded	5.1.2.8. According to you, what was (were) the reason(s) for rejection?
	a. Relation with the borrower/ type of lender code 1	b. Occupation: code 2	c. Lives in: code 3	Year	'000 dong	code REJECT
1						
2						
3						
4						
5						

#### Code 1: Relation to the borrower

- 1 = First degree relative
- 2 = Other relative
- 3 = Close friend
- 4 = Other acquaintance/ neighbour
- 5 = Informal credit group >> c.
- 6 = Main employer of a member of the HH
- 7 = Landlord of a land managed by household
- 8 = None of above

#### Code 2: Occupation

- 1 = Shopkeepers
- 2 = Trader
- 3 = Moneylender
- 4 = Other private/ self-employed person
- 5 = Government employee

#### Code 3: Lives in

- 1 = In village
- 2 = Elsewhere in Yen Chau
- 3 = Elsewhere in Vietnam
- 4 = Abroad

#### Code REJECT

- 1 = No land use certificate
- 2 = Not enough other collateral
- 3 = No profitable investment in the eye of lender
- 4 = Did not repay prior loan (default of payment)
- 5 = My outstanding debt is too high in the eye of the lender
- 6 = No guarantor
- 7 = Lender did not want to invest in our household because of personal characteristics
- 8 = Do not know why
- 9 = Other \_\_\_\_\_

<b><i>Code 1 Lender</i></b>	<b><i>Code 2 Relation to borrower</i></b>	<b><i>Code 3 Occupation</i></b>	<b><i>Code 4 Living place of lender</i></b>
1 = VBARD	1 = First degree relative	1 = Shopkeepers	1 = In village
2 = VBSP	2 = Other relative	2 = Trader	2 = Elsewhere in Yen Chau
3 = Farmer Union	3 = Close friend	3 = Moneylender	3 = Elsewhere in Vietnam
4 = Woman Union	4 = Other acquaintance/ neighbour	4 = Other private/self-employed person	4 = Abroad
5 = Veteran Union	5 = Informal credit group	5 = Government employee	
6 = Youth Union	6 = Main employer of a member of the HH		
7 = Eldery Union	7 = Landlord of a land managed by HH		
8 = Fatherland front union	8 = None of above		
9 = Village board			
10 = Extension service			
11 = NGO (specify)_____			
12 = Government company			
13 = Private company			
14 = Informal lender			
15 = Other (specify)_____			
<b><i>Code 5 Intermediary</i></b>	<b><i>Code 6 Kind of payment</i></b>	<b><i>Code 7 Collateral</i></b>	<b><i>Code 8 Guarantor</i></b>
1 = First degree relative	1 = Nothing	1 = No collateral	1 = No guarantor
2 = Other relative	2 = Cash	2 = Red Book	2 = Group of borrower
3 = Friend/Neighbour	3 = Labour	3 = House	3 = Relative
4 = Farmer Union	4 = Other in-kind	4 = Government wages	4 = Friend/Neighbour
5 = Woman Union		5 = Work animal	5 = Village representative
6 = Veteran Union		6 = Production	6 = Farmer Union
7 = Youth Union		7 = Valuable good	7 = Woman Union
8 = Eldery Union		8 = Other (specify)	8 = Veteran Union
9 = Fatherland front union			9 = Youth Union
10 = Village head			10 = Eldery Union
11 = Extension office			11 = Fatherland front union
12 = Other (specify)_____			12 = Other (specify)_____

## 5.2. New credit obtained

Interviewer, be sure to ask this question for every member over 15 years old.

5.2.1. **Since 2008**, did someone in your household obtain any other cash/in-kind loan of amount greater or **equal to 2 million VND** (exc. in-kind input loans) from an institution/person? *1 = Yes, 2 = No*  *If Yes, how many credits of this type?*

5.2.2. **Since 2008**, did someone in your household obtain an in-kind input loan **greater or equal to 2 million VND** (seeds, fertilizer)?

*1 = Yes, 2 = No*  *If Yes, how many credits of this type?*

5.2.3. During the **past 6 month** did someone in your household obtain any medium cash/in-kind loan of an amount **over 200,000 and up to 2 million VND** from an institution/person?

*1 = Yes, 2 = No*  *If Yes, how many credits of this type?*

5.2.4. During the **last 2 months** did someone in your household obtain a small cash/in kind loan **between 10,000 and 200,000 VND** from an institution/person including shopkeepers?

*1 = Yes, 2 = No*  *If Yes, how many credits of this type?*

L O A N  I D	5.2.5. Borrower ID code (refer to HH roster)	5.2.6. Lender	5.2.7. <b>If 14:</b> Informal lender				5.2.8. Did you access the loan through an inter- mediary ? <sup>3</sup>	5.2.9. If no,			5.2.10. Was it the first time you borrowed from this lender?	5.2.11. When did you receive this credit?			5.2.12. How much did you borrow ? <sup>4</sup>	5.2.13. Is this loan in cash or in-kind?	5.2.14. What was the collateral?	5.2.15. Who was guarantor ?
	ID code	code 1	code 2	code 3	code 4	Did you ask this lender to borrow a loan from VBARD/ VBSP?  1a = Yes, VBARD 1b = Yes, VBSP 2 = No	1 = Yes 2 = No	code 5	code 6	code 7	code 8	code 9	code 10	code 11	code 12	code 13	code 14	code 15
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		

<sup>3</sup> The lender knows about the real borrower.

<sup>4</sup> Interviewer, write here the value of the principal only, i.e. in case of in-kind loan, the price the household would have had to pay directly in cash (without differ payment).

***Code 9 Loan Use***

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- 1 = Agricultural equipment
- 2 = Agricultural input
- 3 = Livestock
- 4= Transportation equipment (boat, bicycle)
- 5 = Land
- 6 = Non farm activity
- 7= Food purchase
- 8 = Consumption durable (clothes, TV)
- 9 = Health care expenses
- 10 = Education expenses
- 11 = Positive social event (marriage, etc.)
- 12 = Negative social event (funerals)
- 13 = Repayment of other debt
- 14 = Lend to someone else
- 15 = Other (specify)\_\_\_\_\_

***Code 10 Repayment frequency***

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- 1 = No payment of interest
- 2 = Daily
- 3 = Weekly
- 4 = Fortnightly
- 5 = Monthly
- 6 = Every 3-6 months
- 7 = Once a year
- 8 = At the end of borrowing period
- 9 = Whenever we have money

L O A N  I D	5.2.16. Was the loan the same amount as you asked for?	5.2.17. <b>If no,</b> how much did you ask?	5.2.18. How did you use this credit?		5.2.19. Before obtaining the credit did you ask anybody else for this loan?		5.2.20. When do you have to repay the loan?			5.2.21. What is the interest rate for this loan? <i>(If doesn't know, write 'kb')</i>		5.2.22. How frequently do you have to repay?		5.2.23. What is the total amount you have to repay to the lender?	5.2.24. Have you started to repay?	5.2.25. Have you finished the repayment?	5.2.26. How much have you already repaid?	5.2.27. Have you lost your collateral?
	1= Yes >>18 2= No	'000 dong	First Major Use	Second Major Use	1=Yes 2=No	If yes, how many persons/ bank did you ask for this loan?	dd	mm	yy	%	1= per year 2= per month 3= per day	a. Interest	b. Principal	'000 dong	1=Yes 2=No >>12	1=Yes 2=No	`000 dong	1=Yes 2=No
			code	code								code10	code 10					
			9	%	9	%												
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		



### 5.3. Potential credit access

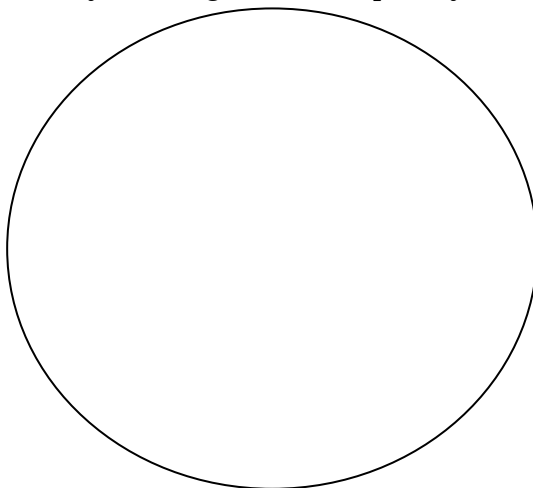
What do you think is the maximum amount you could borrow <u>at this time</u> from the following institutions/persons, <u>considering your current situation</u> ?  (if does not know, write 'kb')	5.3.1. Currently, how much does your household owe to....  <b>'000 dong</b>	5.3.2. In case of an emergency (food shortage, sickness), how much could your household borrow now from...  <b>'000 dong</b>	5.3.3. For income generating investment purposes, how much could your household borrow now from...  <b>'000 dong</b>	5.3.4. For social events/obligations (wedding, funeral), how much could your household borrow now from...  <b>'000 dong</b>	5.3.5. In total, what would be the maximum amount your household could now borrow from...  <b>'000 dong</b>
1. ...VBARD					
2. ...VBSP					
3. ...Farmer Union					
4. ...Women Union					
5. ...Veteran Union					
6. ...Youth Union					
7. ...Elderly Union					
8. ...Fatherland front Union					
9. ...Village Board					
10. ...Extension service					
11. ...NGO/International organisation (if applicable)					
12. ...Government company					
13. ...Private company					
14. ...Informal credit group (Ho Hui) (in sum)					
15. ...Money lender (in sum)					
16. ...Shopkeeper/trader (in sum)					
17. ...Relatives (in sum)					
18. ...Friends/Neighbour (in sum)					

## 6. Source of cash income in last 12 month

**Interviewer:** If possible use the exact way of calculation as explained during the training, otherwise use the “circle-method” below.

Source of cash income		6.1. In the past 12 month did your HH have any cash income from [source]?  (1=Yes 2=No)	6.2. Gross revenue  ‘000 VND	6.3. Total variable input costs  ‘000 VND	6.4. Gross margin = (6.2.-6.3.)  ‘000 VND	6.5. Percentage of [source] in total income  %
1	Rice					
2	Maize					
3	Cassava					
4	Vegetables					
5	Other crops (Cotton, sugar cane, etc.): _____					
6	Fruit					
7	Livestock					
8	Fisheries					
9	Forest products (wood, medicinal plants, etc.)					
10	Agricultural trade					
11	Agricultural wage					
11	Non agricultural wage					
13	Non agricultural business					
14	Remittances					
15	Government aid					
16	Retirement payment					

**Interviewer, if needed, you can use the following tool to help the farmer to evaluate the share of different sources of income:**



## 6.6. Endowment with livestock

		6.6.1. Number currently owned	6.6.2 Total resale value at the current market price '000 dong
1	Buffalo		
2	Pig		
3	Goat		
4	Cattle		
5	Horse		
6	Dog		
7	Adult chicken		
8	Other adult poultry		

## 7. Food consumption

7.1. a. Did any special event occur the last two days (for example, family event, guest invited, holiday festivity)

Yes.....1\*

No.....2

*\*If the answer is 'Yes' the next question should refer to the last two days BEFORE the special event.*

b. How many meals were served to the household members during the last two days (or in the two days preceding the special event)?

# meals

7.2. Where there any special events in the last seven days? (for example, family event, celebration, etc.)

Yes.....1\*

No.....2

*\*If the answer is "Yes", the "last seven days" the questions 9.3 - 9.5 should refer to the last seven days BEFORE the occurrence of the special event,*

7.3. During the last seven days, for how many meals were the following foods served in a main meal eaten by the household?

a. Fresh fish

b. Poultry

c. Beef, buffalo

d. Pork

# meals served

- 7.4. During the last seven days (or the last seven days before the special event), for how many days did a main meal consist of rice and vegetables only? (*i.e. without any animal protein*)  # days
- 7.5. During the last seven days (or the last seven days before the special event), for how many days was in a main meal rice replaced by cassava, or sweet potatoes?  # days
- 7.6. In the last 30 days, how many times did you buy rice?
- 7.7. During the last 30 days, was there some days where your household did not have enough to eat? If yes, how many days?  # days  
 No = 0,  
 Yes, write # of days
- 7.8 a. What is the amount of rice that you have currently in the house for your own consumption?  Kg of unhusked rice
- b. For how many days will your stock of rice last?  # days

**Now I will ask question about the food eaten in your household in the past 12 months**

- 7.9. In the past 12 months did you and your household members feel that your food would run out before you had money to buy more/ or before the harvest?  
 Yes.....1   
 No.....2
- 7.10. In the past 12 months how often did you have to borrow food from relatives or neighbours to make a meal?  
 Never..... 1  
 Rarely (1 to 6 times a year).....2   
 Sometimes (7 to 12 times)..... 3  
 Often (a few times almost every month)..... 4  
 Mostly (this happened a lot)..... 5
- 7.11. a. Did you or another adult in your household skip meals during the past 12 months because you did not have enough money to buy food?   
 Yes.....1  
 No.....2 >> 8
- b. How often did that occur during the past 12 months?  
 More than 180 days..... 1  
 Less than 180 but more than 30 days..... 2   
 Less than 30 days but more than 10 days..... 3  
 Less than 10 days last years..... 4

### ***Code 1 type of organization***

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#### **Mass organisation**

- 1 = Farmer Union
- 2 = Women Union
- 3 = Youth Union
- 4 = Veteran Union
- 5 = Fatherland Front
- 6 = Eldery Union

#### **NGO providing services**

- 7 = NGO providing extension service
- 8 = NGO providing microfinance services
- 9 = Other NGO (family planning, health care, school education, and services for any other social sector)
- 10 = VBSP Credit group
- 11 = Other formal Credit group
- 12 = Other informal credit/finance group
- 13 = Environmental group

#### **Agriculture/trade organization**

- 14 = Extension club
- 15 = Cooperative
- 16 = Labour / worker union
- 17 = Professional association
- 18 = Trade union
- 19 = Hobby club

#### **Political organization**

- 20 = Communist Party
- 21 = People's committee/village board
- 22 = Ethnic committee

#### **Other local groups/organization**

- 23 = Religious group
- 24 = Cultural association
- 25 = Parent group
- 26 = School committee
- 27 = Health committee
- 28 = Sport group
- 29 = Other (specify) .....

### ***Code 2 degree of participation***

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- 1 = Leader
- 2 = Very active (other responsibility than leader)
- 3 = Active
- 4 = Give help from time to time
- 5 = Not active

## 8. Social and political capital

### 8.1. Membership in association, group or organization

We want to ask now questions about the associations in which you or members of your household participate and has membership, including communist party, mass organisation or any other kind of organisation.

(interviewer, ask the question for each member over 15, to be sure to enter in the table below all the organisation the household participates in. If a member has membership in several organizations, then enter his ID several time in the first column and fill a line for each organization he participates in)

[illegible]



8.2. How many people do you or any member of your household know personally and who work in the following organisations? (please record only two way relationships)

	Type of organisation	Level (i.e. administrative unit where the household is currently living)	8.2.1. How many do you know?	8.2.2. How many are relatives of the household head or the spouse?	8.2.3. How many are close friends of household member?
1	Communist party	Commune			
2	People's committee	Commune			
3	Women Union	Commune			
4	Fatherlands front union	Commune			
5	Communist party	District			
6	People's committee	District			
7	Women Union	District			
8	Fatherlands front union	District			
9	Communist party	Province			
10	People's committee	Province			
11	Women Union	Province			
12	Fatherlands front union	Province			

8.3. In case of shock/problem such as the ones listed below, is it easy or not to resort to different persons of your network (listed below) ?

1 = easy

2 = not easy

	(a) Nature of problem	(b) First degree relatives	(c) Other relatives	(d) Friends/ Neighbour	(e) Village head	(f) Mass organisation.
1	Borrow money for education					
2	Borrow money for health expenses					
3	Borrow money for any positive event					
4	Borrow money for any negative event					
5	Borrow a water buffalo / cow					
6	Ask for labour					

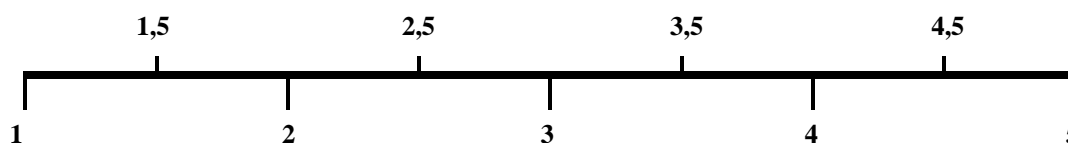


## 9. Access to services and safety nets

9.1. How would you qualify your access to the services listed below on a scale from 1 to 5 ?

(1= very poor access, 5= very good access)

a. Education/schools	<input type="text"/>	g. Drinking water distribution	<input type="text"/>
b. Health services/clinic	<input type="text"/>	h. Water distribution for irrigation	<input type="text"/>
c. Housing assistance	<input type="text"/>	i. Agricultural extension	<input type="text"/>
d. Job training/employment	<input type="text"/>	j. Sanitation service	<input type="text"/>
e. Credit/finance	<input type="text"/>	k. Justice/ conflict resolution	<input type="text"/>
f. Transportation	<input type="text"/>	l. Security/ police services	<input type="text"/>



9.2. Was your household classified as poor by the village in...? (based on certificate of the commune [MOLISA])

Yes.....	1	<input type="text"/>	...2009?
No.....	2	<input type="text"/>	...2008?
Do not know.....	3	<input type="text"/>	

9.3. Was your household involved in classifying poor households of the commune in...?  
(based on certificate of the commune [MOLISA])

Yes.....	1	<input type="text"/>	...2009?
No.....	2	<input type="text"/>	...2008?
Not applicable.....	3	<input type="text"/>	...2007?
		<input type="text"/>	...2006?
		<input type="text"/>	...2005?
		<input type="text"/>	...2004?
		<input type="text"/>	...2003?
		<input type="text"/>	...2002?

9.4. Did your household benefit from the project/policy...of the year...?

		2009	2008
a. Access to loan with low interest rate	Yes.....1		
b. Free health care/insurance	No.....2		
	Unaware of it.....3		
c. Education tuition exemption and reduction/ free textbooks			
d. Receiving support of accommodation or in house repairs/construction			
e. Provision of clean and clear water			
f. Monetary assistance			
g. Others (specify)			

9.5. Was your household involved in classifying beneficiaries of the program/policy... of the year...?

Yes.....1
No.....2
Unaware of it.....3
Not applicable.....4

	2009	2008	2007	2006	2005	2004	2003	2002
a. Access to loan with low interest rate for the poor								
d. Receiving support of accommodation or in house repairs/construction								
f. Monetary assistance								
g. Other (specify)_____								

9.6. Compared with 2005, has your household member's life been improved?

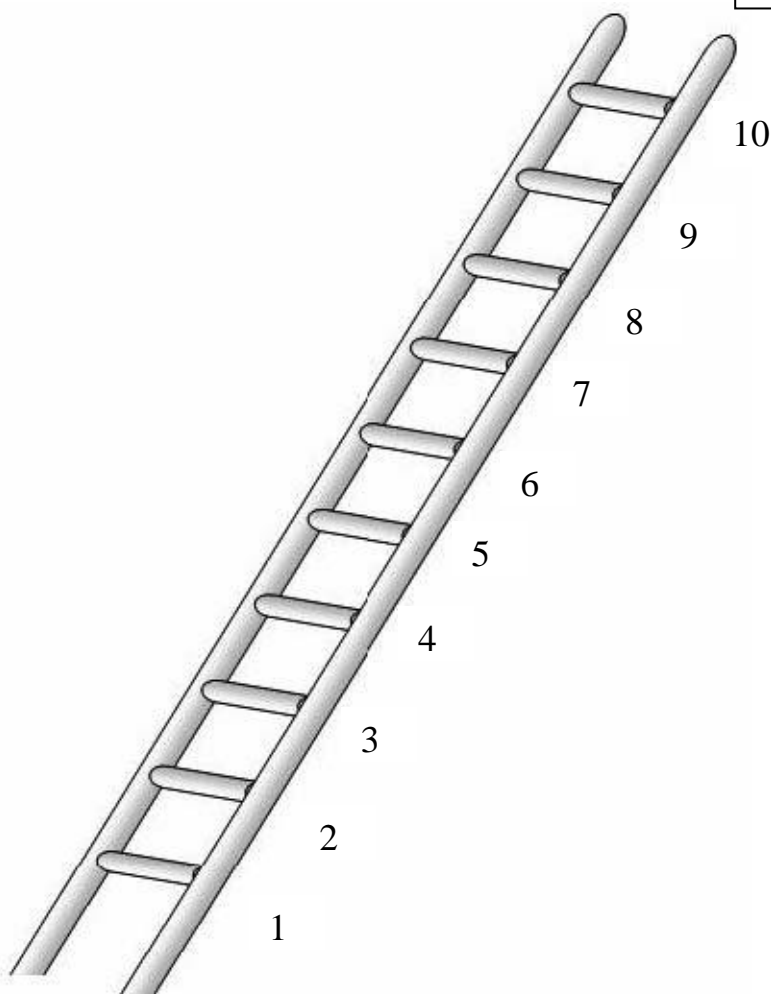
Yes..... 1  
 Unchanged..... 2  
 Worse.....3

## 9.7. Estimates of objective and subjective poverty

*Interviewer: please show to the respondent the picture of a 10 step ladder.*

9.7.1. Here is a picture of a 10-step ladder (see below). Imagine that at the bottom, on the first step, stand the poorest people, and on the highest step, the tenth, stand the rich in Yen Chau district. On which step of this ladder is your household located?

9.7.2. Where on this ladder would you locate a household (husband, wife, 2 children or other dependants) who has an income equal to 1000 thousand VND per month (12 million VND per year)?



Thank the respondent for his time,  
Give the present allocated to the household,  
And make an appointment for the next interview: i.e. in the next 14 days:

Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Time \_\_\_\_:\_\_\_\_