



The Uplands Program

Research for Sustainable Land Use and Rural Development in  
Mountainous Regions of Southeast Asia  
*Funded by DFG*

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

### 4<sup>th</sup> Round Questionnaire – Household Survey – Vietnam 2010/11

#### 1. Identification

1.1. Date of Interview:                      **Day**              **Month**              **Year**

				1	1
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1.2. Commune name ..... **Code**

1.3. Village name .....

1.4. Household identification number .....  
(Please write this number on all pages)

1.5. Name of respondent .....  
(Name and ID)

1.6. Name of the Household head .....

1.7. Interviewer name and code .....

1.8. Supervisor name and code .....

1.9. Date checked by supervisor              \_\_\_\_/\_\_\_\_/\_\_\_\_

<b>Code 1:</b>	
1=Own experience 2=Neighbour / friend 3=Government extension service 4=Other extension service (specify)_____	5=Input provider (e.g. trader, shopkeeper, village board) 6=Media (e.g. radio, television) 7=Information on product packaging 8=Other (specify)_____
<b>Code 2:</b>	
<u>If answer to (f)=No, less or none</u> 1= The fertilizers are too expensive, which makes it unprofitable to use more 2= The soil conditions on my plots are good enough 3= The water availability on my plots is not good enough 4= I feel it is too risky to use more fertilizers, because the [crop] prices are too uncertain 5= I feel it is too risky to use more fertilizers, because the [crop] yield is too uncertain 6= I feel it is too risky, because my hh is too poor 7= I can't get enough credit 8= I don't trust the information on how much fertilizers I should apply 9= Other (specify)_____	<u>If answer to (f)=No, more</u> 10= I want to be on the safe side to have a good yield 11= The soil condition on my plots are not good enough 3= The water ability on my plots is not good enough 8= I don't trust the information on how much fertilizers I should apply 9= Other(specify)_____
<b>Code 3:</b>	<b>Code 4:</b>
1= Cannot afford any fertilizers (do not have money to buy) 2= Don't know how to use fertilizers 3= Don't know where to buy fertilizers 4= Don't need (e.g. use organic fertilizers) 5=Not profitable or too expensive (not worth using) 6= Other (specify)_____	1= Don't know whom to ask for a loan 2= Nobody wants to lend to household 3= Don't want to take out a loan because the yield of [crop] is too unpredictable 4= Don't want to take out a loan because the output price of [crop] is too unpredictable 5= Don't want to take out a loan because it is too risky (interest rate too high, lending conditions too difficult) 6= Don't like to borrow in general 7= Other (specify)_____
<b>Code 5:</b>	
1=Better soil quality, more fertilizer 2=Better soil quality, less fertilizer 3=Better water availability, more fertilizer 4=Better water availability, less fertilizer	5=Larger distance to home, less fertilizer 6=Larger plot area, less fertilizer 7=Other (specify)_____
<b>Code R:</b>	
1 = Yes            2=No, less 3=No, none       4= No, more	

Household id: \_\_\_\_\_

Interviewer id \_\_\_\_\_

## 2. Agricultural Production

### 2.1. Input use

Now we would like to ask you about the amounts of inputs used and the expenses spent on inputs for crop production in 2010.		Rice				Maize (*1*)	
		Summer crop		Spring crop		Summer crop	
2.1 What was the total <b>cultivated</b> area with [crop] in [season]? (approximately)	Square meters						
2.2.a <b>Remind</b> respondent about the variety used for [crop] from Q.6.3.and Q 6.6 in last round of survey.	Code V	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	2 <sup>nd</sup>
2.2.b <b>Remind</b> respondent about what percentage of their total rice/maize area was grown with the [1 <sup>st</sup> / 2 <sup>nd</sup> ] variety used.	%						
2.3. In case of rice, does the HH grow paddy or upland rice?	1=Paddy 2=Upland 3 =Both	↓					
2.4. Which amount of [variety] seed did you use?	kg						
2.5. What was the percentage of seed [variety] amount bought using credit from any source?	%						
2.6.a. Did you pay the seller the direct price? If yes, what was the direct price?	‘000VND/kg						
2.6.b Did you pay the seller the credit price? ? If yes, what was the credit price?	‘000VND/kg						
2.7. Do you know which quantities of <b>NPK</b> are recommended for this [variety]? (For 2.7 to 2.22, ask about paddy rice only if HH grows both)	1=Yes 2=No >> 2.11			*2*	*2*		
2.8. From which source did you get this information?	Code 1						
2.9. Did you apply <b>NPK</b> to this [variety] according to these recommendations?	Code R (1=Yes >>2.11)						
2.10. If NO, why not?	Code 2						
2.11. Do you know which quantities of <b>Urea</b> are recommended for this [variety]?	1=Yes 2=No >> 2.15			*2*	*2*		
2.12. From which source did you get this information?	Code 1						
2.13. Did you apply <b>Urea</b> to this [variety] according to these recommendations?	Code R (1=Yes >>2.15.						
2.14. If NO, why not?	Code 2						
2.15. Do you know which quantities of <b>Kali</b> are recommended for this [variety]?	1=Yes 2=No >> 2.19.			*2*	*2*		
2.16. From which source did you get this information?	Code 1						
2.17. Did you apply <b>Kali</b> to this [variety] according to these recommendations?	Code R (1=Yes >>2.19)						
2.18. If NO, why not?	Code 2						

\*1\* If two varieties are mixed, separate for 2.1. to 2.22 and ask separately.

\*2\* If variety mentioned before and 2.7. / 2.11./2.15. /2.19 are ‘Yes=1’ skip this question and the next question, and if they are ‘No=2’ skip to next fertilizer type.

Household id: \_\_\_\_\_

Interviewer id

		Rice		Maize	
		Summer crop	Spring crop	(Summer crop)	
2.19. Do you know which quantities of <b>Superlan</b> are recommended for this [variety]?	1=Yes 2=No >> 2.1 for next variety.		*2*		
2.20. From which source did you get this information?	Code 1				
2.21. Did you apply <b>Superlan</b> to this [variety] according to these recommendations?	Code R (1=Yes >>2.1)				
2.22. If NO, why not?	Code 2				

## Fertilizer application

1* (Give another brief introduction of varieties and seasons for crops). 2* For mixed varieties: do not write them separately but use mixed code and specify.		Rice		Maize	
		Summer crop	Spring crop	(Summer crop)	
		1 <sup>st</sup> variety	2 <sup>nd</sup> variety	1 <sup>st</sup> variety	2 <sup>nd</sup> variety
2.23.	Repeat variety code V				
2.24.	Repeat crop share (%)				
2.25. Did you apply NPK, Urea, Kali and/or Superlan to [variety]?	1=Yes >> 2.28. 2=No				
2.26. Why didn't you use any mineral fertilizer on [variety]?	Code 3 (if not 1 >> 2.39)				
2.27. <i>If the answer to 2.25. =1 'can't afford':</i> Why doesn't your household take a loan to finance fertilizer for [variety]?	Code 4 >> 2.39				
2.28. Did you differ mineral fertilizer application, relative to the cropping area for [variety]?	1=Yes 2=No >> 2.30 3= Not applicable (1 plot only) >>2.30				
2.29. If YES, according to which criteria did you discriminate?	Code 5				
2.30. <i>If more than 1 variety used:</i> Do you purposefully apply different quantities of mineral fertilizers to the 1 <sup>st</sup> and 2 <sup>nd</sup> varieties relative to the cropping area?*	1=Yes 2=No				
*Note: If "No" to 2.30, fill in left column only for 2.30 to 2.38. for total area of this respective [crop], even if the share of the two varieties is less than 100% in the total [crop] area.					
2.31. How much NPK did you use in total for [variety/total crop if 2.28 "No"]?	kg				
2.32. How much Urea did you use in total for [variety/total crop if 2.28 "No"]?	kg				
2.33. How much Kali did you use in total for [variety/total crop if 2.28 "No"]?	kg				
2.34. How much Superlan did you use in total for [variety/total crop if 2.28 "No"]?	kg				

			Rice		Maize
			Summer crop	Spring crop	(Summer crop)
2.35. NPK  Note: If no NPK used, skip to 2.36	2.35.1. Percentage of total NPK amount bought using credit from any source, incl. in-kind loans and upfront provision by traders for the [crop] in [season]?	%			
	2.35.2. Did you pay the seller the direct price? If yes, what was the direct price that you paid the seller?	‘000 VND / kg			
	2.35.3. Did you pay the seller the credit price? If yes, what was the credit price that you paid the seller?	‘000 VND / kg			
2.36. Urea  Note: If no urea used, skip to 2.37.	2.36.1. Percentage of total Urea amount bought using credit from any source, incl. in-kind loans and upfront provision by traders for the [crop] in [season]?	%			
	2.36.2. Did you pay the seller the direct price? If yes, what was the direct price that you paid the seller?	‘000 VND / kg			
	2.36.3. Did you pay the seller the credit price? If yes, what was the credit price that you paid the seller?	‘000 VND / kg			
2.37. Kali Note:  Note: If no Kali used, skip to 2.38.	2.37.1. Percentage of total Kali amount bought using credit from any source, incl. in-kind loans and upfront provision by traders for the [crop] in [season]??	%			
	2.37.2. Did you pay the seller the direct price? If yes, what was the direct price that you paid the seller?	‘000 VND / kg			
	2.37.3. Did you pay the seller the credit price? If yes, what was the credit price that you paid the seller?	‘000 VND / kg			
2.38. Superlan  Note: If no Superlan is used, skip to 2.39	2.37.1. Percentage of total Superlan amount bought using credit from any source incl. in-kind loans and upfront provision by traders for the [crop] in [season]?	%			
	2.37.2. Did you pay the seller the direct price? If yes, what was the direct price that you paid the seller?	‘000 VND / kg			
	2.37.3. Did you pay the seller the credit price? If yes, what was the credit price that you paid the seller?	‘000 VND / kg			
2.39. <i>If more than 1 variety used:</i> Did you differentiate your pesticide application depending on the variety used?*		1= Yes 2= No 3= Pesticides not used			
*Note: If “No” to 2.39, fill in left column only for 2.40 for total area of the [crop], even if the crop share for the two varieties is less than 100% .					
2.40. How much did you pay in total for pesticides for [variety/total crop if 2.39 “No”]??		‘000 VND	+		
2.41. Percentage of pesticide expenses bought using credit from many source incl. in-kind loans and upfront provision by traders?		%	↓		
2.42. What was the total cost for hired labour for the total crop?		‘000 VND			
2.43. What was the total cost for hired machinery / transport for the total crop?		‘000 VND			

**Code 1 for 2.2.2: Usage of remaining rice (question h in 4.4.2.)**

1= Used for in-kind payments

2= Used for social ceremonies outside the household, such as in the community

3= Used to make processed rice products (rice wine) for sale or for gifts (not household consumption)

4 = Storage loss

5 = Storage for future consumption

6 = Not applicable (no remaining rice)

7=Other (specify) \_\_\_\_\_

## 2.2. Rice harvest and marketing

2.2.1. How much rice did you buy in total in [year] for your household and animal feed, **excluding** processing, resale and gifts to persons who live outside your household?

2010: unhusked \_\_\_\_\_ kg \_\_\_\_\_ '000 VND

2010: husked \_\_\_\_\_ kg \_\_\_\_\_ '000 VND

2009: unhusked \_\_\_\_\_ kg \_\_\_\_\_ '000 VND

2009: husked \_\_\_\_\_ kg \_\_\_\_\_ '000 VND

### 2.2.2. Rice use and marketing in 2010 and 2009

Note: If household refers to husked rice, <b>always convert to unhusked</b> rice for quantity questions and price questions. <i>1kg husked rice = 1.43 kg unhusked rice</i> <i>1 VND husked rice = 0.7 VND unhusked rice</i>		2010				2009			
		Summer crop		Spring crop		Summer crop		Spring crop	
		1 <sup>st</sup> variety	2 <sup>nd</sup> variety	1 <sup>st</sup> variety	2 <sup>nd</sup> variety	1 <sup>st</sup> variety	2 <sup>nd</sup> variety	1 <sup>st</sup> variety	2 <sup>nd</sup> variety
a. What was the total cultivated area with [crop] in [season]?(approximately)	Square meters								
b. Repeat variety	code V								
c. When did you begin to harvest rice in [season]?	month/week	M:	W:	M:	W:	M:	W:	M:	W:
d. When you began to harvest rice in [season], what was the total quantity of unhusked rice left over, including purchases?	Kg (If 0 >>f)								
e. Of this amount, what was the unhusked amount leftover from your own harvest?	Kg								
f. What was the quantity of unhusked rice in the new harvest for [variety]?	kg	↓	↑	↑	↑	↑	↑	↑	↑
g. What was the selling unhusked price of [variety] when you began to harvest?	'000 VND/kg								
h. What was the unhusked quantity of [variety] sold in this season?	Kg If 0 >> j								
i. What was the average selling unhusked price of [variety] sold in this season?	'000 VND/kg								
j. What was the total quantity of home produced unhusked rice <b>used</b> within your household before the next season's harvest?	kg	↓							
k. What did you do with the remaining home produced rice that your household has not sold or consumed within the household in this season?	Code 1 6= no remaining								
<b>Ask only if no home produced rice left over into next season</b>	# days								
l. How many days after the harvest was the rice from you're home production finished (from harvest of this season + stocks)									
m. What was the quantity of unhusked rice resold in this season in total, from someone else's harvest?	Kg If "0" >> next season								
n. What was the average buying price for unhusked rice that you bought for resale?	'000 VND/kg								
o. What was the average selling price for unhusked rice that you resold from someone else's harvest?	'000 VND/kg								

<b>Code 1:</b> 1 = living room 2 = under the house protected 3 = under the house unprotected 4 = permanent shed 5 = temporary shed at the field 6 = other (specify) _____	<b>Code 2:</b> 0= at harvest time 1= at storage 21= at 1 <sup>st</sup> sale 22= at 2 <sup>nd</sup> sale 23= at 3 <sup>rd</sup> sale 24= at 4 <sup>th</sup> sale 25= at 5 <sup>th</sup> sale 3= for human consumption 4= for animal feed	<b>Code 3:</b> 1= fresh cob 2 = dried cob	<b>Code 4:</b> 1= stored for human consumption 2= stored for animal feed 3= gave as gifts 4 = used for in-kind payments 5 = used to make processed products (wine) 6 = storage loss 7 = theft 8 = other (specify) _____
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**NOTE: If household didn't harvest, store and / or sell the maize *in the form of dry seed*, use the below table to convert the quantities and prices for new calculations (do not repeat the same calculation here)!**

**Conversion factors:**

**A. fresh cob into dry seed:** for Quantity: 0,2 for Price: 5,0

**B. dry cob into dry seed:** for Quantity: 0,6 for Price: 1,67

Y E A R	ID	1. Regarding which conversion time?	2. Regarding which variety?	3. Form of maize	4. Quantity of maize in original form	5. Conversion factor for quantity	6. Quantity in dry seed after conversion	7. Price of maize in original form	8. Conversion factor for price	9. Price for dry seed after conversion
		Code 2	Code V	Code 3	kg		kg	'000 VND		'000 VND
2010	1									
	2									
	3									
	4									
	5									
	6									
	7									
	8									
2009	9									
	10									
	11									
	12									
	13									
	14									
	15									
	16									



## 2.3 Maize harvest, storage and marketing

### 2.3.1. How did you store and market your maize in 2010 and 2009?

Note: If household refers to fresh cob or dry cob, always convert to dry seed on the extra page	Unit	2010				2009			
		Summer season				Summer season			
		1 <sup>st</sup> variety		2 <sup>nd</sup> variety		1 <sup>st</sup> variety		2 <sup>nd</sup> variety	
a. Repeat variety ( <i>For mixed varieties: do not write them separately but use mixed code and specify</i> )	Code V								
b. When did you begin to harvest maize in [season, year]?	Month/week	M	W	M	W	M	W	M	W
c. When did you stop to harvest maize in [season, year]?	Month/week	M	W	M	W	M	W	M	W
d. What was the total quantity of dry seed [variety] harvested?	kg								
e. What was the price of dry seed of [variety] at the beginning of the harvest?	‘000 VND								
f. What was the total amount of dry seed from this season that was used for human consumption within your household?	kg								
g. What was the total amount of dry seed from this season that was used for animal feed within your household?	kg								
h. In which place did you store maize?	Code 1								
i. How many times did you sell the maize crop of the main season?	# of sales times								
j. What was the date of the 1 <sup>st</sup> sale?	month/week	M:		W:		M:		W:	
k. What was the variety of maize sold at the 1 <sup>st</sup> sale?	Code V								
l. What was the quantity of dry seed [variety] sold at the 1 <sup>st</sup> sale?	kg								
m. What was the price of for dry seed [variety] sold at the 1 <sup>st</sup> sale?	‘000 VND/kg								
n. What was the date of the 2 <sup>nd</sup> sale?	month/week	M:		W:		M:		W:	
o. What was the variety of maize sold at the 1 <sup>st</sup> sale?	Code V								
p. What was the quantity of dry seed [variety] sold at the 2 <sup>nd</sup> sale?	Kg								
q. What was the price of dry seed [variety] sold at the 2 <sup>nd</sup> sale?	‘000 VND/kg								
r. Date of 3 <sup>rd</sup> sale	month/week	M:		W:		M:		W:	
s. What was the variety of maize sold at the 3 <sup>rd</sup> sale?	Code V								
t. What was the quantity of dry seed [variety] sold at the 3 <sup>rd</sup> sale?	Kg								
u. What was the price of dry seed [variety] sold at the 3 <sup>rd</sup> sale?	‘000 VND/kg								
v. Date of the 4 <sup>th</sup> sale	month/week	M:		W:		M:		W:	
w. What was the variety of maize sold at the 4 <sup>th</sup> sale?	Code V								
x. What was the quantity of dry seed [variety] sold at the 4 <sup>th</sup> sale?	Kg								
y. What was the price of dry seed [variety] sold at the 4 <sup>th</sup> sale?	‘000 VND/kg								
z. Date of the 5 <sup>th</sup> sale	month/week	M:		W:		M:		W:	
aa. What was the variety of maize sold at the 5 <sup>th</sup> sale?	Code V								
bb. What was the quantity of dry seed [variety] sold at the 5 <sup>th</sup> sale?	Kg								
cc. What was the price of dry seed [variety] sold at the 5 <sup>th</sup> sale?	‘000 VND/kg								
dd. If quantities add up to less than quantity harvested: What did you do with the remaining maize?	Code 4								

Note: If more than 5 sales, extend the table on your own to record additional sales.

### 2.3.2. If household sold maize in 2010 or 2009: Decision making for maize sales

Note: Refer to Q 2.3.1		a. Why did you sell maize at that time? (multiple answers possible, in order of importance)	b. To whom did your HH sell?	c. Why did you decide to sell to this particular sales partner?	d. How many other people could your HH have sold to at that time?
		Code 1	Code 2	Code 3	#
2010	1 <sup>st</sup> sale	→	→		
	2 <sup>nd</sup> sale				
	3 <sup>rd</sup> sale				
	4 <sup>th</sup> sale				
	5 <sup>th</sup> sale				
2009	1 <sup>st</sup> sale				
	2 <sup>nd</sup> sale				
	3 <sup>rd</sup> sale				
	4 <sup>th</sup> sale				
	5 <sup>th</sup> sale				

#### **Code 1: Decision rule maize sale**

- 1=Price of maize is high
- 2=Maize has to be sold, otherwise quality loss
- 3=Need cash to buy food
- 4=Need cash to pay debt for inputs
- 5=Need cash for consumption (other than food, and input debt)
- 6=Neighbors sell at that time, too
- 7=Arrangement for sale made at village level (e.g. by village head, farmers union, etc.)
- 8=I didn't know when the next opportunity would come
- 9=Trader(s) were available at that time
- 10=Other (specify)\_\_\_\_\_

#### **Code 2: Type sales partner**

- 1= Trader/collector from the village
- 2=Trader/collector coming to the village
- 3=Trader/collector in another village
- 4=Other (specify)\_\_\_\_\_

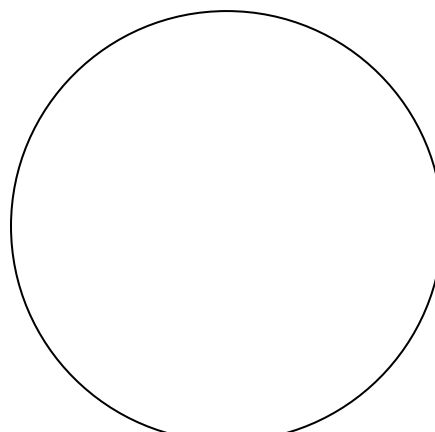
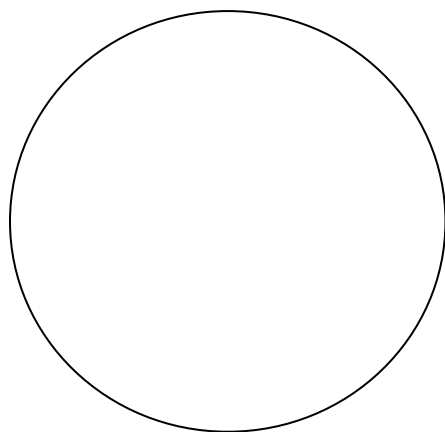
#### **Code3: Choice of sales partner**

- 1=Offers highest price
- 2 = Trader was the only available person at that time
- 3=Don't know anybody else
- 4=Have to sell to the same shopkeeper I receive input loans from
- 5=Have to sell to the same shopkeeper I receive consumption loans from
- 6=Well established relationship
- 7=Other (specify)\_\_\_\_\_

## 2.4. Sources of income in 2010

		2.4.1. Did your household earn cash or in-kind income from [source] in 2010?  1=Yes 2=No >> next [source]	2.4.2. What was the total revenue not including any costs incurred from this [source] in your household?  Note: If farmer knows net income only, then put net income here and put a line through costs.  '000 VND		2.4.3. What was the total input cost, such as seed, fertilizer, pesticides, and hired machinery and labor for the amount sold?  >> next [source]	2.4.4. (If 2.4.1. – 2.4.3. have a “kb”): In percent, what share of your HH’s total income in 2010, i.e. gross revenue minus production costs, including cash income from rice and maize did your HH gain from [source]?  %
			cash	in-kind	'000 VND	
1	Cassava					
2	Vegetables and roots					
3	Fruits					
4	Other crops (specify)_____					
5	Livestock	Note: Fill out table on next page if HH earns income from livestock.				
6	Fisheries					
7	Forest products, such as wood and medicinal plants					
8	Agricultural trade such as resale of agricultural products, seed & fertilizer trade					
9	Agricultural wage					
10	Non agricultural wage					
11	Non agricultural business, such as shops and selling processed foods					
12	Remittances/ gifts					
13	Government aid					
14	Retirement payment					

*Interviewer, if needed, draw pie charts to help the farmer estimate the share of different income sources*  
**Total cash income 2010:** **Income from livestock 2010**



Household id \_\_\_\_\_

Interviewer id \_\_\_\_\_

***If household earned cash income from livestock in 2010:***

**Note: Fill out 2.4.9. and 2.4.10. after asking for each animal source, if there are any kb's for any animal source of income.**

		2.4.5. Did your household earn cash income from [source] in 2010?  1=Yes 2=No >> next [source]	2.4.6. What was the total revenue from this [source] in 2010?  Note: If farmer knows net income only, then put net income here and put a line through the costs.  ‘000 VND	2.4.7. What was the total cash income from selling related products/services, such as manure, draught power, eggs or milk?  ‘000 VND	2.4.8. What was the total input cost for the amount of [source] sold, including estimates of feed value and veterinary costs?  >> next [source]  ‘000 VND	In percent, what share of your total income <b>from livestock</b> , i.e. gross revenue – production costs, <b>in the year 2010</b> did your household gain from this [animal source]?	
						2.4.9. ...from selling animals?  %	2.4.10. ...from selling related products/services, such as manure and draught power?  %
1	Mong Cai pigs		→	→			
2	Ban pigs						
3	Crossbred pigs						
4	Exotic pigs						
5	Local cattle						
6	Buffalo						
7	Laisind cattle						
8	Goats						
9	Chicken						
10	Other animals, except for fish Specify _____						

Household id \_\_\_\_\_

Interviewer id \_\_\_\_\_

**Codes for agricultural extension service**

<b><u>Code 1: Other institution</u></b>	
11= NGO 12= Private enterprise 13= Government enterprise 14= International research organisation 15= Other institution (specify) _____ 16= No	
<b><u>Code 2: Other crop</u></b>	
21=Tea 22=Coffee 23=Sugarcane 24=Rubber 25=Banana 26=Vegetables (specify)_____ 27=Other (specify)_____	
<b><u>Code 3: Livestock</u></b>	
31 Mong Cai pig 32 Ban pig 33 Crossbred pig (specify)_____ 34 Exotic pig (specify)_____ 35 Local cattle 36 Laisind cattle 37 Chicken 38 Buffaloes 39 Horse 310 Goat 311 other (specify)_____	
<b>Code 4: Fruit production</b>	
41=Mango 42=Litchi 43=Longan 44=Plum 45=Other (specify)_____	

Household id \_\_\_\_\_

Interviewer id \_\_\_\_\_

## 2.5. Agricultural extension service

2.5.1. Did your household attend meetings or receive visits by any institution providing agricultural extension service in the past 2 years, since beginning of 2009?

Yes..... 1

No..... 2 >> 3

2.5.2. On which of the following issues did you receive training/support from any institution in the past 2 years?  1=Yes 2= No >> next row	2.5.3. Did you attend any meetings / received visits from Government extension service on [issue]?  1=Yes 2=No >> 2.5.5.	2.5.4. What was the total number of days of meetings /visits on [issue] from the government extension service in the past 2 years?  Number of days	2.5.5. Did you attend any meetings / received visits on [issue] from any other institution providing extension? Which institution?  Code 1 (6=No) If 6>>2.5.7	2.5.6. What was the total number of days of meetings/ visits in the past 2 years on [issue] by the other institution(s)?  Number of days	2.5.7. Was the visit about management, such as the use of input, preparation?  1=Yes 2=No	2.5.8. Was the visit about technology, such as new variety or equipment (a tangible good)?  1=Yes 2=No
1. Rice	→					
2. Maize						
3. Cassava						
4. Other crop (Code 2)						
41.						
42.						
5. Livestock (each animal in different rows with code 3)						
51.						
52.						
53.						
54.						
55.						
6. Fruit production (each fruit in different rows, code 4)						
61.						
62.						
7. Aquaculture production						
8. Soil conservation						
9. Intergrated Pest Management (with pesticides)						
10. Intergrated Pest Management (without pesticides)						
11. Other (specify) _____						
2.5.9 Was more than one agricultural product or soil conservation or intergrated pest management discussed on the same visiting day?					1 = Yes >>2.10 2 = No >> 3	
				One visiting day	Another visiting day	Another visiting day
2.5.10. Which crops or topics were discussed on the same visiting day? Note: Put topics (use the letters above) separated by a comma in each visiting day.						

Household id \_\_\_\_\_

Interviewer id \_\_\_\_\_

<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 who is a friend	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	6 = Farmer	
7 = Eldery Union	7 = Landlord of a land managed by HH	7 = other (specify) _____	
8 = Fatherland front union	8 = None of above (no personal relationship)		
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)_____

Household id\_\_\_\_\_

Interviewer id \_\_\_\_\_

### 3. New credit obtained

Interviewer, be sure to ask this question for every member over 15 years old. **Read aloud HH members from HH roster** to help memory of respondent.

3.1. Since **March, 2010**, did someone in your household obtain any **cash/in-kind loan of amount greater or equal to 2 million VND, exc. in-kind input loans**?

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

3.2. Since **March, 2010**, did someone in your household obtain any **in-kind input loan greater or equal to 2 million VND (seeds, fertilizer)**?

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

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

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

3.4. During the **last 2 months** did someone in your household obtain any cash/in kind loan **between 10,000 and 200,000 VND**?

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

Can you think of any other large loans taken out recently? (If yes, see if the loan fits into one of the above categories).

L O A N  I D	3.5 Borrow er ID code (refer to HH roster)	3.6 Lender	3.7 If 14: Informal lender				3.8 Did you access the loan through an inter- mediary ?* <sup>1</sup>	3.9 If yes,			3.10 Was it the first time you borrowed from this lender?	3.11. When did you receive this credit?			3.12. How much did you borrow ?* <sup>2</sup>	3.13. Is this loan in cash or in-kind?	3.14. What was the collateral?	3.15. Who was guarantor?
			a. Relation 5>>c.	b. Main occupation	c. Lives in	d. Did you ask this lender to borrow a loan from VBARD/ VBSP?		a. Who was the inter- mediary?	b. How do (did) you pay him? If 1 >> 2.10.	c. How much do you have to pay in total to the inter- mediary?								
	ID code	code 1	code 2	code 3	code 4	11 = Yes, VBARD 12 = Yes, VBSP 2 = No	1=Yes 2=No	code 5	code 6	'000 dong	1= Yes 2= No	dd	mm	yy	'000 dong	1= in cash 2= in-kind	code 7	code 8
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		

\*<sup>1</sup> The lender knows about the real borrower.

\*<sup>2</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 the extra payment).

Household id \_\_\_\_\_

Interviewer id \_\_\_\_\_



***Code 9 Loan Use***

- 
- 1 = Agricultural equipment
  - 2 = Agricultural input (seeds, fertilizer, animal feed)
  - 3 = Livestock (buy animal)
  - 4 = Transportation equipment (boat, bicycle, furniture, etc.) for private use
  - 5 = Land
  - 6 = Non farm activity (such as maize resale)
  - 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***

- 
- 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 (such as harvest season)
  - 9 = Whenever we have money
  - 10 = other (specify)\_\_\_\_\_

Household id\_\_\_\_\_

Interviewer id \_\_\_\_\_

L O A N  I D	3.16. Was the loan the same amount as you asked for?	3.17. If no, how much did you ask?	3.18. How much of this loan did you use for your first/second major use?		3.19. Before taking out the loan, did you ask anybody else for this loan?		3.20. If yes, how many persons/ bank did you ask for this loan?			3.21. When do you have to repay the loan in the agreement? **			3.22. What is the interest rate for this loan in the agreement? (If doesn't know, write 'kb')		3.23. How frequently do you have to repay in the agreement?		3.24. What is the total amount you have to repay to the lender in to the agreement ?***	3.25. Have you started to repay?	3.26. Have you finished the repayment?	3.27. How much have you actually already repaid?	3.28. Have you lost your collateral?
	1= Yes >>2.18. 2= No	`000 dong	code 9	%	code 9	%	1=Yes 2=No	dd	mm	yy	%	1= per year 2= per month 3= per day	a. Interest  code10	b. Principal  code 10	`000 dong	1=Yes 2=No >>3.28	1=Yes 2=No	`000 dong	1=Yes 2=No 3=Not applicable		
1																					
2																					
3																					
4																					
5																					
6																					
7																					
8																					

\*In case the household can repay the loan whenever there is money but has repaid already, write down the actual date of repayment

\*\* You do not have to calculate this if you are using information already provided in the survey. If 2.21 and 2.23 are both “kb” then ask another HH member. If the interest rate is 0% then still write in the total that will be repaid.

Household id \_\_\_\_\_

Interviewer id \_\_\_\_\_