



Questionnaire Instrument for Data Collection for the Cassava Farmer Study in Ogun State

by the Pro-Poor Growth and Promotion of Employment (SEDIN)
Programme
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Cover Sheet

CS1. Questionnaire Number:

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CS2. Interview start time:

CS3. Date of interview:

CS4. Farmer's name:

CS5. Name of farmer's group/association/co-operative:

Group 1: Group Name: _____ Member Numbers: _____

Group 2: Group Name: _____ Member Numbers: _____

Group 3: Group Name: _____ Member Numbers: _____

CS6. Telephone Number:

DETACH THIS PART OF THE QUESTIONNAIRE FROM THE REMAINDER OF THE QUESTIONS. BEFORE DOING SO, ENSURE THE QUESTIONNAIRE NUMBER ON THIS PAGE IS THE SAME AS ON THE FOLLOWING PAGE

SIGNATURE OF ENUMERATOR: _____

SIGNATURE OF SUPERVISOR: _____

General Information

GI1. Questionnaire Number

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GI2. LGA

Yewa South		1
Ipokia		2
Obafemi Owode		3
Odeda		4
Ikenne		5
Sagamu		6
Ado Odo/Ota		7

GI3. Gender

Male		1
Female		2

GI4. How old are you?

18-30		1
31-40		2
41-50		3
51-60		4
61 and above		5
No response		99

GI5. What is your highest level of education?

No formal education		1
Elementary (primary) school		2
Secondary school, (JS1-3)		3
Secondary school, (SSS1-3)		4
University or other higher education		5
No response		99

GI6. What is the size of your household, including you?

1-3		1
4-6		2
7-9		3
10-12		4
Greater than 12		5
No response		99

G17. How many of the people within your household, including yourself, are between the following ages:

	Number
Less than 18 years old	
18-30 years old	
31-60 years old	
Great than 60 years old	

G18. Number of people that contribute to household income, including you

Individual		1
Two		2
Three		3
Four		4
Five		5
Six		6
Seven		7
Eight		8
Greater than Eight		9
No response		99

G19. How long have you been farming cassava (**ROUND DOWN IF FARMER SAYS X.5 YEARS**)?

Less than 1 year		1
1-3 years		2
4-6 years		3
7-9 years		4
Greater than 9 years		5
Don't know		98

G10. Do you keep any kind of financial records/recordings of your income generating activities?

Yes		1	Go to G11
No		2	Go to G12

G11. What kind of financial records do you keep? (**MULTIPLE ANSWERS POSSIBLE**) (**DO NOT READ OUT**)

Income and expenditure record		1
Cash flow record		2
Inventory record		3
Production record		4
Other		97
Do not know		98

GI12. What is the size of your farm land?

Specify the amount: _____ Hectares

OR _____ Acres (2.5 Acres/Hectare)

OR _____ Plots (15 plots/Hectare)

GI13. What title do you have on your farm land? (**MULTIPLE ANSWERS POSSIBLE**) (**DO NOT READ OUT**)

Lease		1
Customary title		2
Family title		3
Communal ownership		4
Certificate of occupancy		5
Free		6
Other		97
Don't know		98
No answer		99

If other, please specify: _____

Cassava Production

CP1. In the last year, how much of your farm land was used for cassava production?

Specify the amount: _____ Hectares

OR _____ Acres (2.5 Acres/Hectare)

OR _____ Plots (15 plots/Hectare)

CP2. How many planting periods did you engage in for your cassava production **last year**?

1		1
2		2
3		3
4		4
5		5
More than 5		6
It changes every year		7
Don't know		98

CP3. What variety of Cassava do you plant (**DO NOT READ THE VARIETIES TO THE FARMER**)?

TME 419		1
TMS 98/0505		2
TMS 92/0326		3
TMS 98/0581		4
TMS 30572 (Texaco)		5
Oko Iyawo		6
Other: _____		97
Don't know		98
No response		99

CP4. What quantity of **Cassava** did you harvest in the **last year**?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

CP5. In the last 1 year would you say you are growing 'more', 'less' or 'about the same' amount of cassava?

More		1	Go to CP6
Less		2	Go to CP7
About the same		3	Go to CP8
Don't know		98	Go to CP8
No response		99	Go to CP8

CP6. If you grew *more* cassava, what were the reasons? (**ENUMERATOR MAY READ THE OPTIONS OUT LOUD**)

Increased demand in the markets		1
Had more capital (not borrowed) to invest in cassava (hire labour, rent/buy land, buy inputs, buy/rent equipment etc.)		2
Was able to access credit which allowed me to invest more in agriculture inputs		3
Had access to more land that I didn't have to pay for		4
Had access to labor I didn't have to pay for		5
Higher prices for cassava encouraged me to plant more		6
Increased need due to increased household consumption, increased expenses/income, etc.		7
Crop rotation (less land was left fallow this year)		8
Other		97
Don't Know		98

GO TO CP8.

CP7. If you grew *less* cassava, what was the reasons for the decline?? (ENUMERATOR MAY READ THE OPTIONS OUT LOUD)

Because of a reduction in personal needs for cassava (e.g., fewer dependants).		1
Because of reduced demand or lost markets		2
Had less capital (not borrowed) to invest in cassava (hire labour, rent/buy land, buy inputs, buy/rent equipment etc.)		3
Had access to less credit (cash or in-kind) to invest in agriculture		4
Less land available		5
Less household labor available (due to illness, smaller household, family moved, etc.)		6
Had less access to non-household labor you didn't have to pay for		7
Inputs were not available to buy		8
Could not afford as many inputs because of higher prices or lower subsidies		9
Lower prices for cassava encouraged you to plant less		10
Land became unusable (flood, drought, etc.)		11
Wanted to leave land fallow or to plant another crop (crop rotation)		12
Other		97
Don't Know		98

CP8. In the last 1 year, how much of your cassava did you keep for family consumption?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

CP9. In the last 1 year, how much cassava did you give away to family or friends?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

CP10. What quantity of cassava tubers did you sell in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket) (**CIRCLE WHICH MEASUREMENT IS USED**)?

_____ N per Tonne/Kilo/baskets

CP11. What quantity of cassava peels did you sell in the last year?

Specify the amount: _____ Kilograms

How much did you earn per kilogram?

_____ per Kilo

CP12. What quantity of cassava stems/cuttings did you sell in the last year?

Specify the amount: _____ Bundles

How much did you earn per bundle?

_____ per Bundle

CP13. Do you process your cassava?

Yes		1	Go to CP14
No		2	Go to CP17

CP14. In the last year, how much of your Cassava did you process?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

CP15. What type of processed cassava do you produce (**MULTIPLE OPTIONS POSSIBLE**)?

Fu-fu		1	Go to CP16
Gari		2	Go to CP16
Starch		3	Go to CP16
Flour		4	Go to CP16
Other		97	Go to CP16
I don't process cassava		99	Go to CP17

CP16. FOR THOSE SELECTED, ASK THE FOLLOWING QUESTIONS:

CP16a. FU-FU

What quantity did you produce in the last year?

_____ tonnes

OR: _____ kilograms

OR: _____ standard bags

How much did you earn per (Tonne, Kilo, or Bag) (**CIRCLE WHICH MEASUREMENT IS USED**)

_____ N per Tonne/Kilo/Standard Bag

CP16b. Garri

What quantity did you produce in the last year?

_____ tonnes

OR: _____ kilograms

OR: _____ standard bags

How much did you earn per (Tonne, Kilo, or Bag)

_____ N per Tonne/Kilo/Standard Bag

CP16c. Starch

What quantity did you produce in the last year?

_____ tonnes

OR: _____ kilograms

OR: _____ standard bags

How much did you earn per (Tonne, Kilo, or Bag)

_____ N per Tonne/Kilo/Standard Bag

CP16d. Flour

What quantity did you produce in the last year?

_____ tonnes

OR: _____ kilograms

OR: _____ standard bags

How much did you earn per (Tonne, Kilo, or Bag)

_____ N per Tonne/Kilo/Standard Bag

CP16e. Other: _____

What quantity did you produce in the last year?

_____ tonnes

OR: _____ kilograms

OR: _____ standard bags

How much did you earn per (Tonne, Kilo, or Bag)

_____ N per Tonne/Kilo/Standard Bag

CP16f. Other: _____

What quantity did you produce in the last year?

_____ tonnes

OR: _____ kilograms

OR: _____ standard bags

How much did you earn per (Tonne, Kilo, or Bag)

_____ N per Tonne/Kilo/Standard Bag

CP17. In this question we are going to list some expenses you **may have** incurred within the last one year. Kindly specify how much you think you would have spent on each. **This is for ONLY cassava.**

					Amount/Lump Sum	
Land leasing	Land leasing	<u>Unit price/hectare</u>	<u>No. of hectare</u>			CP17a
Bush clearing/ stumping	Hiring of Equipment					CP17b
	Manual Labour	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17c
Ploughing	Hiring of Tractor					CP17d
	Manual Labour	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17e
Planting	Cost of Stem	<u>No. of bundle</u>	<u>Unit price/ bundle</u>			CP17f
	Cost of planting	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17g
Fertilizer	Cost of fertilizer	<u>No. of bags</u>	<u>Cost per bag</u>			CP17h
	Cost of Fertilizer application	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17i
Weeding	Cost of herbicides	<u>No. of bottles</u>	<u>Cost per bottle</u>			CP17j
	Application of herbicides	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17k
	Manual labour	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17l
Pesticides	Cost of pesticides	<u>No. of bottles</u>	<u>Cost per bottle</u>			CP17m
	Application of pesticides	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17n
Harvesting		<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		CP17o
Transportation						CP17p
Other	Other: _____ Amount: _____					CP17q
	Other: _____ Amount: _____					CP17r

Processing	Peeling			CP17s
	Grating			CP17t
	Pressing			CP17u
	Sieving			CP17v
	Frying			CP17w
	Drying			CP17x
	Milling			CP17y
	Grading			CP17z
	Transportation			CP17za
TOTAL				CP17zb

CP18. If you have hired labour, what was the maximum amount of people you hired to work on the farm during the last year?

1 to 3		1
4 to 6		2
7 to 9		3
10 to 12		4
Greater than 12		5
I don't hire labour		98

Cassava Volatility

V1. Please rate how the following factors affect your cassava farming business. Does it affect you Very Severely, Severely, A Little, or Not At All. **(READ OPTIONS OUT LOUD)**

Constraint	Very Severely (4)	Severely (3)	A little (2)	Not at all (1)	
Price fluctuations					V1a
High transport costs					V1b
Access to finance					V1c
Lack of machinery					V1d
Fast perishability of cassava					V1e
Labour scarcity					V1f
Labour costs					V1g
Poor road access					V1h
Poor access to information					V1i
Inadequate capital					V1j

V2. Which of the following do you feel best describes the rate at which the prices of **cassava tubers** changes? **(READ OPTIONS OUT LOUD)**

Prices change a lot		1
Prices change a bit		2
Prices barely change		3
Prices never change		4
Don't know		98

- V3.** How would you describe the rate at which the prices of **processed cassava** changes? (**READ OPTIONS OUT LOUD**)

Prices change a lot		1
Prices change a bit		2
Prices barely change		3
Prices never change		4
Don't know		98

- V4.** How would you describe the rate at which your cassava yield changes between years/seasons? (**READ OPTIONS OUT LOUD**)

Output changes significantly between years/seasons		1
Output changes a little		2
Output barely changes		3
Don't know		98

- V5.** What **TWO** factors most affect **crop price**? (**READ OPTIONS OUT LOUD**)

Change in demand		1
Government policy		2
Crop quality		3
Starch content		4
Others		97
Don't know		98

- V6.** Would you describe your most recent harvest compared to a normal year as: (**READ OPTIONS OUT LOUD**)

Well above normal		1
Slightly above normal		2
Normal		3
Slightly below normal		4
Well below normal		5
Very bad		6
Don't know		98

- V7.** What **TWO** factors most affect your **crop output**? (**READ OPTIONS OUT LOUD**)

Variety		1
Weather		2
Fertilizer access		3
Pests and disease		4
Soil fertility		5
Cattle invasion		6
Weeds		7
Don't know		98

- V8.** How would you describe the selling prices of your most recent harvest compared to a normal year? **(READ OPTIONS OUT LOUD)**

Well above average		1
Slightly above average		2
Average		3
Slightly below average		4
Well below average		5
Very bad		6
Don't know		98

- V9.** How frequently would you say you have a 'very bad' cassava harvest? **(IF FARMER SAYS 'IT VARIES' ASK HIM HOW MANY TIMES HIS CROPS HAVE FAILED IN THE LAST 10 OR 20 YEARS, THEN FIND THE AVERAGE)**

Every 1-2 years		1
Every 2-4 years		2
Every 4-6 years		3
Very rarely		4
Never		5
Don't know		98

Other Crops

- OC1.** Do you grow crops other than Cassava?

Yes		1	Go to OC2
No		2	Go to OC6

- OC2.** What other crops do you grow apart from cassava? **(MULTIPLE MENTIONS POSSIBLE)**

Maize		1
Yam		2
Vegetables		3
Fruit		4
Groundnut		5
Other: _____		97
No response		99

- OC3.** Is cassava your main crop?

Yes		1
No		2
Don't know		98

OC4. For each crop you selected in the previous question, what quantity did you produce and for how much did you sell your product for?

OC4a. Maize

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Basket

OC4b. Yam

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Basket

OC4c. Vegetables

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ bundles

OR _____ dozens

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Bundle/Dozens

OC4d. Fruits

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ bundles

OR _____ dozens

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Bundle/Dozen

OC4e. Groundnuts

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Basket

OC4f. Other: _____

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Basket

OC4g. Other: _____

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Basket

OC4h. Other: _____

What quantity did you produce in the last year?

_____ tonnes

OR _____ kilograms

OR _____ baskets

IF baskets, how many Kilos per Basket?

_____ Kilos

How much did you earn per (Tonne, Kilo, or Basket)? **(CIRCLE WHICH MEASUREMENT IS USED)**

_____ N per Tonne/Kilo/Basket

OC5. In this question we are going to list the expenses for your **last one year**. Kindly specify how much you think you would have spent on each of the following. **This is for ALL of your crops, including cassava.**

					Amount/Lump Sum	
Land leasing	Land leasing	<u>Unit price/hectare</u>	<u>No. of hectare</u>			OC5a
	Hiring of Equipment					OC5b
Bush clearing/ stumping	Manual Labour	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5c
	Hiring of Tractor					OC5d
Ploughing	Manual Labour	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5e
	Cost of Stem and seeds	<u>No. of bundle</u>	<u>Unit price/ bundle</u>			OC5f
Planting	Cost of planting	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5g
	Cost of fertilizer	<u>No. of bags</u>	<u>Cost per bag</u>			OC5h
Fertilizer	Cost of Fertilizer application	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5i
	Cost of herbicides	<u>No. of bottles</u>	<u>Cost per bottle</u>			OC5j
Weeding	Application of herbicides	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5k
	Manual labour	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5l
	Cost of pesticides	<u>No. of bottles</u>	<u>Cost per bottle</u>			OC5m
Pesticides	Application of pesticides	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5n
	Harvesting	<u>No. of hired labourers</u>	<u>Cost per labourer/day</u>	<u>No. of days</u>		OC5o
Transportation						OC5p
Other	Other: _____ Amount: _____					OC5q
	Other: _____ Amount: _____					OC5r
	Peeling					OC5s

Processing	Grating			OC5t
	Pressing			OC5u
	Sieving			OC5v
	Frying			OC5w
	Drying			OC5x
	Milling			OC5y
	Grading			OC5z
	Transportation			OC5za
TOTAL				OC5zb

OC6. Do you engage in livestock farming?

Yes		1	Go to OC7
No		2	Go to NF1

OC7. How much did you earn from livestock farming?

Specify the amount: _____ Naira per Year

OR _____ Naira per Month

OC8. What are the total expenses you incurred on your livestock farming? (ex. buying animals, purchasing feed, etc.)

Specify the amount: _____ Naira per Year

OR _____ Naira per Month

Non-Farm Revenue and Expenses

NF1. Apart from farming, do you have any other sources of income?

Yes		1	Go to NF2
No		2	Go to PS1

NF2. What are your other sources of income? (**MULTIPLE ANSWERS POSSIBLE**)

Trading		1
Motorcycle driving		2
Security job		3
Artisan		4
Other: _____		97
No response		99

NF3. Last year, what were your earnings from non-farming income generating activities?

Specify the amount: _____ Naira per Year

OR _____ Naira per Week

NF4. Last year, what were your expenses from non-farming activities?

Specify the amount: _____ Naira per Year

OR _____ Naira per Week

Payment System

PS1. How long does it usually take for you to receive payment from the buyer(s) of the cassava you produce?

Same day		1
Within one week		2
One to two weeks		3
Between two to four weeks		4
Between four to eight weeks		5
More than eight weeks		6
No response		99

PS2. How do you receive payment from your buyers (**MULTIPLE ANSWERS POSSIBLE**)?

Cash		1
Bank transfer		2
Cheque		3
In kind		4

PS3. Do you ever use a bank transfer to pay for your expenses?

Yes		1
No		2

Market Access

MA1. Who do you sell your cassava to? (**MULTIPLE ANSWERS POSSIBLE**)

Consumer directly		1
Traders (middlemen)		2
Processors		3
Other		97

MA2. Of those listed above, which one is your **main** buyer (**ONE ANSWER ONLY**)?

Consumer directly		1
Traders (middlemen)		2
Processors		3
Other		97

MA3. Which options best describe changes in **prices** from your main buyer? (**ONLY ONE ANSWER POSSIBLE**):

Prices do not change drastically no matter what time of year		1
Prices do change drastically depending on the time of year		2
Don't Know		98

MA4. Which options best describe changes in **demand** from your main buyer? (**ONLY ONE ANSWER POSSIBLE**):

The demand from your buyers is consistent		1
The demand of your buyers changes quite dramatically		2
Doesn't Know		98

MA5. Do you have a contract or agreement with your buyers?

Yes		1	Go to MA6
No		2	Go to VC1

MA6. What form does the contract come in?

In writing		1
Verbally		2
Both verbal and writing		3
Informally based on long standing relationship		4

MA7. Have you ever had issues being unable to meet your obligations of the contract?

Yes		1	Go to MA8
No		2	Go to VC1

MA8. What were the causes?

No additional land available to grow		1
Unable to access credit to expand operations		2
Bad harvest due to weather or disease		4
Too labour intensive		5
There were no causes		6
Other		97

Value Chain Finance

VC1. Do any of your **buyers** offer you inputs and/or cash in advance for your cassava?

Yes		1	Go to VC2
No		2	Go to VC3

VC2. What did they provide you with?

Cash		1
Fertilizer		2
Seed/stems		3
Pesticide		4
Labour		5
Other:_____		97

VC3. Do any of your **input suppliers** provide you with inputs on credit for your cassava (allows you to pay at later date either in cash or in crop output)?

Yes		1	Go to VC4
No		2	Go to VC5 if VC1 was Yes . If VC1 was No , go to AF1

VC4. What type of inputs do you receive on credit?

Fertilizer		1
Seed/stem		2
Pesticide		3
Herbicide		4
Other:_____		97

VC5. Have you ever had issues meeting your end of the agreement when provided with an advance in cash or inputs?

Yes		1
No		2

Access to Finance

AF1. How do you save your money? (**MULTIPLE ANSWERS ALLOWED**)

Livestock		1	Go to AF3
At a bank		2	Go to AF3
At home ('Under the mattress', in clay pots)		3	Go to AF3
Buying building materials		4	Go to AF3
Daily contribution		5	Go to AF3
I don't save		6	Go to AF2

AF2. Why don't you save? **(MULTIPLE ANSWERS ALLOWED)**

No money for savings		1	Go to LC1
My income is irregular		2	Go to LC1
Lack of knowledge of how to save		3	Go to LC1
No safe place to save		4	Go to LC1
Other		97	Go to LC1
No response		99	Go to LC1

AF3. Which **THREE (3)** of the following are the most common reasons why you save?

For emergencies		1
Day-to-day needs		2
School fees		3
For old age		4
For investments in my agric business		5
For investments in other business ventures		6
Home improvements		7
To buy a car or motorcycle		8
To buy property		9
For a specific occasion (weddings, funeral, etc.)		10
Other		97

AF4. At present, do you have savings, or any type of account, at the following types of financial organizations? **(MULTIPLE ANSWERS ALLOWED)**

Cooperative		1
MFB		2
Commercial Bank		3
Savings group/club		4
Savings collectors		6
Other		97

AF5. What is the name of the **financial institution(s)** that you bank with? **(MULTIPLE ANSWERS POSSIBLE)**

Loans and Credit

LC1. Have you ever applied for a loan at a financial institution?

Yes		1	Go to LC3
No		2	Go to LC2

LC2. Why have you not applied for a loan (**MULTIPLE ANSWERS POSSIBLE**)?

Do not need it		1	Go to LC12
I know I will be rejected		2	Go to LC12
Interest rate too high		3	Go to LC12
I do not know where to get a loan		4	Go to LC12
Not sure how to apply		5	Go to LC12
Other		97	Go to LC12
No response		99	Go to LC12

LC3. Where have you applied for a loan (**MULTIPLE ANSWERS POSSIBLE**)?

Microfinance Bank		1
Microfinance Institution		2
Cooperative		3
Commercial Bank		4
Bank of Industry		5
Bank of Agriculture		6
Other		97

LC4. What have been the purposes for applying for a loan (**MULTIPLE ANSWERS POSSIBLE**)?

For inputs (seed, fertilizer)		1
To buy equipment		2
Hire labour		3
To buy or rent land		4
For other non-farming business activities		5
Home improvements		6
Consumption (new television, weddings, funeral, etc.)		7
Buy a car/motorcycle		8
For education		9
Other		97

LC5. Were all your loan applications approved?

Yes		1	Go to LC7
No, some applications were rejected		2	Go to LC6
No, all applications were rejected		3	Go to LC6
Don't know		99	Go to LC7

LC6. Why was the loan application not approved (**MULTIPLE ANSWERS POSSIBLE**) (**DO NOT READ OUT AT FIRST**)?

Bank did not have faith in the investment		1
Had failed to repay a previous loan based on the agreement		2
No collateral		3
No one to guarantee the loan for me		4
No credit history		5
No savings history		6
No identification or address		7
No reason was given		8
Other		97
No response		99

IF ALL APPLICATIONS WERE REJECTED IN **LC5**, GO TO **LC12**. IF SOME APPLICATIONS WERE REJECTED, GO TO **LC7**

LC7. Do you currently have a loan to repay?

Yes		1	Go to LC8
No		2	Go to LC9

LC8. How large was the original amount of your current loan?

Specify exact amount: _____ Naira

LC9. With what type of financial institutions have you had a loan relationship with?

Microfinance Bank		1
Microfinance Institution		2
Cooperative		3
Commercial Bank		4
Bank of Industry		5
Bank of Agriculture		6
Other		97

LC10. Have you ever missed a payment on a loan?

Yes		1	Go to LC11
No		2	Go to LC12

LC11. Why did you miss the payment?

Did not have the money		1
Forgot to pay		2
Business failure		3
Crop failure		4
Provider did not contact me		5

Could not make it to branch on due date		6
Other		97
No response		99

LC12. Do you plan to apply for a loan in the near future?

Yes		1	Go to LC13
No		2	Go to LC16

LC13. What size or amount of loan would you apply for? (**A RANGE IS OK**)

_____ Naira

LC14. What would you use the loan for (**MULTIPLE ANSWERS POSSIBLE**)?

For inputs (seed, fertilizer)		1
To buy equipment		2
To buy or rent land		3
For other non-farming business activities		4
Home improvements		5
Consumption (party, new television, etc.)		6
Buy a car/motorcycle		7
For education		8
Other		97

LC15. Would you be willing to access a **group** loan?

Yes		1
No		2
Don't know		98

LC16. If you were to apply for a loan, what would you be willing to use as collateral?
(**EXPLANATION OF COLLATERAL MAY BE NEEDED**) (**MULTIPLE ANSWERS POSSIBLE**)

Insurance

11. Have you ever had insurance?

Yes		1	Go to I2
No		2	Go to I3

12. What was the insurance policy for?

Life		1	Go to I4
Credit life (ie. insurance for the loan)		2	Go to I4
Crop insurance		3	Go to I4
Fire		4	Go to I4
Health		5	Go to I4
Accident		6	Go to I4
Permanent disability		7	Go to I4
Theft		8	Go to I4
Other: _____		97	Go to I4

13. Why don't you have an insurance policy? (**MULTIPLE ANSWERS POSSIBLE**)

I don't know where to get it		1
I have tried and it is not available		2
I don't believe in insurance		3
Insurance companies are cheats and do not settle claims		4
I cannot afford it		5
Other: _____		97

14. If you could buy any type of insurance, what types would you want to buy? (**MULTIPLE ANSWERS POSSIBLE**)

Life		1
Credit life (ie. insurance for the loan)		2
Crop insurance		3
Fire		4
Health		5
Accident		6
Permanent disability		7
Theft		8
I wouldn't buy insurance anyways		9
Other: _____		97

Support

ES1. What benefits have you received for being a member of your farmer group(s)?

Technical support/training		1
Subsidized or free inputs		2
Credit		3
Access to markets		4
Access to market information		5
Other: _____		97
Do not know		98

ES2. Have you ever received technical (not cash or inputs) support from the following? (**MULTIPLE ANSWERS POSSIBLE**)

Government		1	Go to ES3
NGOs		2	Go to ES3
Supplier		3	Go to ES3
Buyer		4	Go to ES3
Other: _____		97	Go to ES3
I have never received support		5	END INTERVIEW
Do not know		98	END INTERVIEW

ES3. What is the type of support you have received? (**MULTIPLE ANSWERS POSSIBLE**)

Financial literacy		1
Skills development		2
Best practices		3
Farming equipment		4
New innovations		5
Information sharing		6
Other: _____		97
Do not know		98

INTERVIEW END

THANK THE FARMER FOR THEIR PARTICIPATION

Time of Interview Completion: _____

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