

# Value Chain Financing Smallholder

## Sentinel Survey: Round 1 Report

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27 September 2013

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Eastlea, Harare

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## Table of Contents

1	Introduction	3
2	Impact Monitoring In the Value Chain Financing Project	4
3	Sentinel Survey Approach	4
3.1	Rational For the Sentinel Approach	4
3.2	Sentinel Sites	5
3.2.1	Eastern Region	5
3.2.2	Western Region	5
3.3	Household Selection	6
4	Findings	7
4.1	Participants' Demographic Data	7
4.2	Labour and Employment	7
4.3	Household Assets	8
4.4	Household Livelihood Activities and Incomes	8
4.5	Agricultural Production	9
4.5.1	Area Under Production	9
4.5.2	Production Rates	10
4.6	Livestock Production	10
4.7	Other Agricultural Services	11
4.8	Farmers' Relationship With Borrowing Intermediary	11
5	Conclusions and recommendations.	13

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# 1 Introduction

Value Chain Financing, is critical for the revitalization of agriculture in countries in transition. The Zimbabwean agriculture sector declined drastically soon after the start of the Fast Track Land Reform Program in 2000. This saw a wholesale appropriation of commercial farms and greater reliance was put on smallholder farmers especially in rural areas to fill in the production gap. However, for smallholder farmers to participate effectively they need financial support. SNV's Value Chain Financing project through the Zimbabwe Agriculture Development Trust (ZADT) is one of the outcomes of this realization. Smallholder farming productivity is extremely low and farmers are not able to access both input and output markets due to collapsed value chains (VC) in the rural areas. This has led to low total agricultural production, low rural households income and food insecurity. Due to hyperinflation and subsequent dollarization of the economy, the financial capital of actors in the value chain has been wiped out and access to capital is low whilst the cost of capital to VC actors is high. These VC actors used to play an important role in both input and output marketing. The most important VC actors are agricultural wholesalers/distributors, agrodealers, input manufacturers, traders & transporters, contracting companies and processors. Due to the changed institutional landscape new actors have come up who have to fulfil these roles. Many of these actors have limited experience dealing with smallholders or are SMEs themselves with limited business management capacities. Financial institutions like Banks, Building Societies and MFIs are facing liquidity problems and therefore the lending periods are short and interest rates are high. Furthermore they are extremely risk averse; require collateral which rural actors often don't possess.

The ZADT was set up in October 2010 by SNV and HIVOS to improve access to capital for value chain actors dealing with smallholder farming households. It was believed that this will result in growth and improved efficiency of the value chain leading to increased agricultural production and marketing yielding higher incomes and food security for smallholder farmers. In early 2012, ZADT launched a credit facility, the Create Fund, to provide loans to support and develop sustainable agricultural development in Zimbabwe.

SNV has been implementing the Value Chain Financing project in order to build the capacity of value chain actors to access catalyst funding and engage each other in a mutually beneficial way. It's the project's theory of change that improving access to capital to value chain actors dealing with smallholder farming households will result in growth and improved efficiency of the value chain leading to increased agricultural production and marketing yielding higher incomes and food security for smallholder farmers.

## 2 Impact Monitoring In the Value Chain Financing Project

Every development initiative has some effects on the intended and unintended beneficiaries. The effect can either be positive or negative. It is of paramount importance to monitor the effects of our development initiative. The fact that unintended effects may come up makes impact monitoring more compelling and compulsory. SNV being a recipient of the capacity building grant of the Value Chain financing project wishes to track changes at the smallholder farmer level as or final beneficiaries.

The VCF project M&E strategy is largely informed by its Logframe (or Planning Monitoring and Evaluation Matrix) and governance structure as described above. The overall goal is to reduce poverty through promotion of business growth, job creation and access to finance. The outcome relates to improving access to finance for intermediaries in the agriculture value chains and in turn cascading to smallholder farmers. In the agriculture value chains, impact is conceivably out of one major or immediate outcome which is increased income due to either farmers producing more or better prices for their produce. The theory of change is based on the understanding that intermediaries will borrow funds from the ZADT allowing them to engage smallholder farmers in a meaningful relationship around production, output buying, processing, input distribution and other services

## 3 Sentinel Survey Approach

### 3.1 Rational For the Sentinel Approach

To track changes in smallholder farmer's livelihoods overtime, SNV decided to use a longitudinal study approach that involves sentinel sites being repeatedly surveyed to track changes in livelihood essentials like income, production levels etc. A sentinel survey is one in which a representative sample/cohort is surveyed repeatedly in a systematic way in order to track changes and developments within that cohort that can be generalized the larger population. The primary goal of the ZADT Sentinel Sites is to both better understand and monitor impacts at the smallholder farmer level associated with Value Chain

Financing and to provide decision makers with relevant information and adaptation tools so they can respond smartly to value chain financing effects on smallholder farming. Observations and monitoring data will be the foundation of detecting livelihood changes and impacts.

While observations and monitoring provide a critical foundation for the Sentinel Site Program, the tangible benefit of the data and information is their relevance towards informing management action.

A sentinel site is a community from which in-depth data is gathered and the resulting analysis is used to inform programs and policies affecting a larger geographic area. The concentration of resources in defined geographical areas produces a rich source of information that would be cost-prohibitive if implemented on a national scale. ZADT targets are fugitive in that there will continue to be applications for funding and monitoring all companies' beneficiaries will be very expensive, however establishing sentinel sites will guarantee a flow of information on impacts of the fund on smallholder farming in Zimbabwe.

### 3.2 Sentinel Sites

An initial 15 sentinel sites were chosen from a possible 89 sites. A site in this case is synonymous with a borrowing intermediary's farmer community. Thus a borrower like Romsdale Pvt Ltd could be selected as a Sentinel Site and therefore the farmers they are doing business with become sentinel site participants. The sentinel sites were selected on the basis of a four point criteria i.e.:

- The borrowing intermediary has or will have a long working relationship with the same small holder farmers (for at least 3 years).
- The borrowing intermediary has a direct relationship with smallholder farmers e.g. through direct purchase of farmer's produce
- The smallholder farmer's relationship with the borrowing intermediary forms a significant part of the smallholder farmer's livelihood strategy
- The sentinel site is a fair representative of the value chain and ecological region of Zimbabwe

Using this criteria 15 sites was selected. Zimbabwe had been dividing into two regions: the Western (Mashonaland, Manicaland) and the Eastern Region (Matebeleland, Midlands and Masvingo). Eight sites were established in each of the regions. The following tables list the Intermediaries that have been selected for sentinel siting.

#### 3.2.1 Eastern Region

Company/ Borrowing Intermediary	Business Concept	Link with SHF	District
Mupangwa	Producer group that borrowed for infrastructure/irrigation development	Producing Bananas	Mutasa
Jotham Zvidzai Chidavaenzi	tillage services and transport	Offering tillage services and transport to smallholder farmers	Marondera/Hwedza
Montcase	Horticulture retailing	Buy various horticulture products from smallholder farmers	Murehwa Mutoko
Leo Marketing	Horticulture (Garlic)	Contracts farmers in garlic production	Makoni
Lenord Madzivire	Horticulture	Buy potatoes	Nyanga
Packers International	Poultry	Buys poultry and poultry products from SHF	Goromonzi
Northern Farming	Grain broking	Contracts farmers in maize production	Mazowe/Chiweshe
Rosgate	Wholesaler	Sell Agro-inputs to agrodealers	Chinhoyi (Rafingora)

#### 3.2.2 Western Region

Company	Business Concept	Link with SHF	District
Global Import	Processing canned food in Esigodini,	Contract Farming - Farmers	Unzilingwane

<b>Company</b>	<b>Business Concept</b>	<b>Link with SHF</b>	<b>District</b>
and export	Mat South	selling produce to company and company providing seed, transport and extension	
Kashelmar	Dairy	Contract small scale dairy farmers	Bulawayo
Marcedale Devondale t/a Heads & Hooves Butchery	Buying cattle from SMF every month from all Districts in Mat North and South.	They have farmers they work with monthly who sell their own beasts and through whom others sell their beasts in various Districts	Binga
Aman O'Brie	Grain buying (commodity broking)	Grain buying	Insiza
Caswell	Buying cattle through village middle man	Buys livestock	Mwenezi, Bikita, Zvishavane, Mberengwa
Forster Irrigation	Sell irrigation equipment	SHF buy this equipment,	Bulawayo
Raylands	Stocks Agrodealrs with inputs	SHF buys inputs from dealers closer to their farms	Bulawayo

### 3.3 Household Selection

It was realized pretty early that despite sampling sites at the borrowing intermediary stage, it would not be feasible to collect data from all smallholder farmers associated with that company. Therefore there was need for a second level of sampling. It was decided to sample 35 Households at each site. This was done through the following steps.

1. Download the complete list of households from the ZADT online database for each selected site
2. Count the number of households on the list
3. Divide the number of households by 35 (sample size) to obtain the sampling interval
4. Choose any household on the top 35 households on the list to be you counting starting point
5. Start selecting the households from the start point using the sampling interval
6. Select 35 households and put them on a separate list

This procedure will not be repeated in subsequent surveys as the households will remain the same over the next 3 years.

### 3.4 Data Collection

Data collection was conducted between 2 and 13 September 2013. For enumerators were hired and trained on data collection and interviewing. The enumerators then visited each household that had been selected to participate in the survey and interviewed the household head or his representative.

### 3.5 Data Analysis

. The analysis was largely descriptive.

For the household questionnaires, a data-entry template was designed using SPSS. Survey data analysed using SPSS 15.0. Post coding of some of the qualitative responses was done. Data was entered into the data structures. Data sets were then cleaned after which analysis was done. Three levels of analysis were conducted using SPSS. These are:

1. Exploratory
2. Descriptive
3. Cross tabulations and multi-table analysis

Tabulations and illustrations were prepared and used in compiling the report.

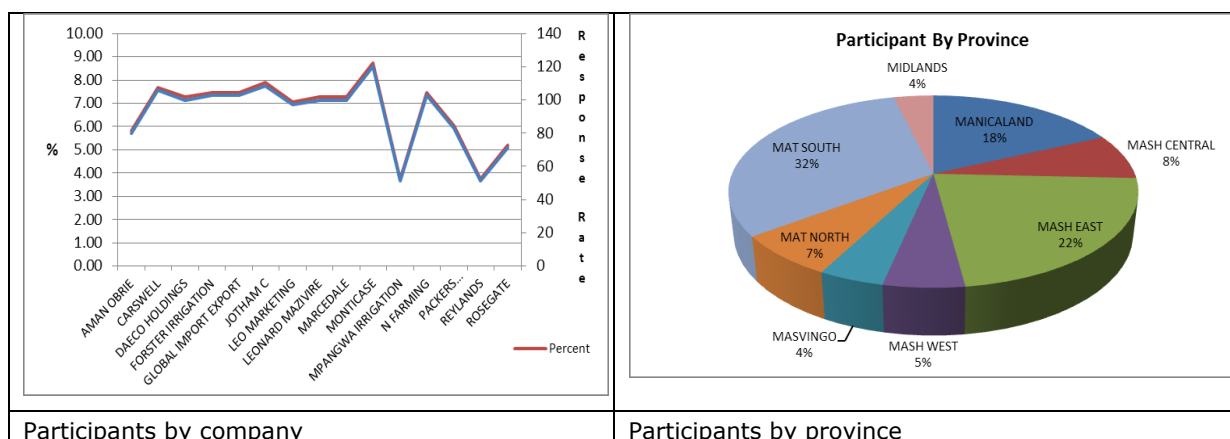
## 4 Findings

### 4.1 Introduction

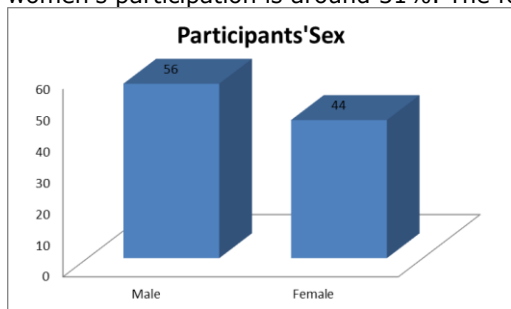
This chapter details the key findings of the survey. The presentation of the results takes on a comparative analysis format where the 2013 Sentinel Survey results are where applicable compared to the project baseline survey which was conducted between March 2011 and August 2012. The author is aware of the fundamental difference in method used between the two surveys but juxtapositioning the two studies help in contextualizing the findings of the present study.

### 4.2 Participants' Demographic Data

A total of 483 farmers participated in the survey out of the projected 525. This dropout rate was attributed to inaccessibility of some of the households and not finding an interviewable candidate at the homestead. The following graph shows the respondent disaggregated by affiliation to borrowing intermediary and province.



The majority of households 56% had a male member holding the relationship (whether formal or informal contract) with the borrowing intermediary. It is however important to note that the female representation in agricultural activities is significantly higher than in the general population where women's participation is around 31%. The following graph illustrates the finding.



Most of the smallholder farmers are adults of ages between 18 and 86 years. The average age was 50.4 years with a mode of 43. The average household size was 5.5 people.

### 4.3 Labour and Employment

The survey established that while the household size was 5.5 persons only 2.7 were involved in agricultural activities with a range of 1-12 persons and a standard deviation of 1.9. Households supplemented labour through employing non family members. 17.4 percent of the households employed permanent employees while 35.6% employed temporal/seasonal employees. Households on average employed 2.06 persons permanently and 4.6 persons seasonally. The following table illustrate the findings.

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Number of permanent employees	84	1	8	2.06	1.434
Number of temporal employees	172	1	25	4.59	3.840

Only 21.3% of the households were involved in paid agricultural work outside of their household plots.

#### 4.4 Household Assets

The accumulation of household assets especially livestock assets is a proxy indicator for increased incomes for many smallholder farmers. 73.9% of households reportedly owned cattle and 13.3% bought cattle in the past 12 months. Households owned on average 13.5 cattle. Sixty-five percent of households owned goats and 4.3% had bought goats in the last 12 months. 14.1% households owned on average 6 sheep. 0.6% had bought sheep in the last 12 months. Eighty-eight percent of farmers owned on average 56 poultry. 7.5% had bought poultry in the last 12 months. 5.2% of farmers owned on average 12 pigs. 0.8% had bought pigs in the past 12 months. Almost all (96.9%) of the interviewed farmers had bought a productive asset in the last 12 months. The following table illustrate the details.

	N	Min	Max	Mean	Std. Deviation
Total cattle kept or owned	357	0	300	13.49	26.653
Cattle bought in the past 12 months	64	1	65	5.33	10.641
Total goats kept or owned	314	1	150	8.89	11.961
Goats bought in the past 12 months	21	1	450	23.71	97.696
Total sheep kept or owned	68	1	20	6.01	4.307
Sheep bought in the past 12 months	3	1	5	3.67	2.309
Total poultry kept or owned	424	1	14,400	56.34	699.348
Poultry bought in the past 12 months	36	2	650	71.17	135.995
Total pigs kept or owned	25	1	12	3.72	3.373
Pigs bought in the past 12 months	4	1	2	1.25	.500
Did you buy any productive assets in the last 12 months?	468	1	2	1.66	.476
Value of productive assets bought (US\$)		\$5.00	\$29,000.00	\$763.5987	\$2,581.5
Value of non-productive assets bought (US\$)		\$5.00	\$10,000.00	\$495.4645	\$1,115.08697

#### 4.5 Household Livelihood Activities and Incomes

The survey sought to understand the changes in the household livelihood options. It appears like there has been a general positive change in incomes from most agro-based livelihood activities and a negative change in some informal activities. However, it is too early to point out causal relationships. Subsequent surveys may provide more details through trend analysis. The following table shows that 2013 Sentinel Survey results against the baseline result.

Livelihood Activity	% of HH involved	Minimum Income	Maximum income	Mean Income	Std. Deviation
2013 Field crop production	50.5	0	45000	3080.2	4249.261
<b>Baseline</b>		\$30.00	\$30 000.00	\$2138.08	
2013 Livestock	31.3	30	48000	9210.1	10476.28
<b>Baseline</b>					
2013 Gardening	28.2	20	20000	819.2	2014.819
<b>Baseline</b>		\$10.00	\$30 000.00	\$3750.70	



2013 Formal Employment	5.8	50	31200	3529.6	5867.65
<b>Baseline</b>		\$624.00	\$10 000.00	\$3666.80	
2013 Informal Employment	3.3	60	4000	868.8	1187.147
<b>Baseline</b>		\$360.00	\$7 200.00	\$2160.29	
2013 Fishing	0.2	1300	1300	1300.0	.
<b>Baseline</b>		\$120.00	\$100 000.00	\$25258.00	
2013 Formal Mining	0.0				
<b>Baseline</b>		\$780.00	\$780.00	\$780.00	
2013 Informal Mining	0.2	500	500	500.0	.
<b>Baseline</b>			Not disclosed		
2013 Petty Trade	16.4	100	108000	13446.5	20527.34
<b>Baseline</b>		\$600.00	\$3 600.00	\$1 733.33	
2013 Small Business	4.3	20	107814	11826.4	26101.81
<b>Baseline</b>		\$20.00	\$160 000.00	\$18 575.00	
2013 Other e.g. Remittances	3.5	100	10000	1353.5	2387.779
		\$350.00	\$24 000.00	\$6 882.50	
Household annual income	99.4	25	112506	7718.0	13288.43

The 2013 Sentinel Survey showed that 24.6% of households were living below \$2 a day this is significantly lower than the baseline figure of Forty-six percent (46.1%)

## 4.6 Agricultural Production

The Value Chain Financing project is envisaged to stimulate agricultural production and productivity at the smallholder level. The survey studied area under production, household harvest and yield and a compared them to the baseline to see if there are any changes.

### 4.6.1 Area under Production

The survey has shown that there is a general decrease in the area under production as compared to the baseline. This decrease can be attributed to the difference in methodology. The base line looked at both contracted and non-contracted crops whereas the Sentinel approach just focused on production where there is a contractual relationship. Thus very little can be made of the difference until subsequent Sentinel Survey Rounds confirm any changes.

	Minimum	Maximum	Mean	Std. Deviation
Baseline Maize (hectares)	0.2	70	2.8	6.2
2013	0.4	7	2.2*	1.4
Baseline Onions (hectares)	0.08	3	1.1	1.2
2013	0.04	0.4	0.2*	0.1
Baseline Beans (hectares)	0.2	5	0.8	0.9
2013	0.02	1	0.4*	0.3
Baseline Peas (hectares)				
2013	0.05	0.2	0.1*	0.1
Baseline Chillies (hectares)	0.05	0.2	0.1	0.1
2013	0.04	0.3	0.1	0.1
Baseline Garlic (hectares)	0.01	220	40.5	58.9
2013	0.001	0.5	0.1*	0.1
Baseline Groundnuts (hectares)	0.2	2	0.6	0.5

2013	0.2	0.4	0.3*	0.1
Baseline Tomatoes (hectares)	0.08	6	1.2	1.5
2013	0.08	0.4	0.2*	0.1
Baseline Potatoes (hectares)	1	11	5.7	5.0
2013	0.1	4	0.6*	0.7
Baseline Bananas (hectares)	0.25	1.5	0.7	0.4
2013	0.3	2.5	0.9*	0.6
Baseline Cucumber (hectares)	0.08	0.4	0.2	0.1
2013	0.02	0.33	0.2*	0.1
Baseline Carrots (hectares)	0.008	0.5	0.2	0.2
2013	0.1	0.4	0.3*	0.1
Baseline Butternuts (hectares)	0.1	5	1.3	2.4
2013	0.02	500	55.7*	166.6
Baseline Soybeans (hectares)	0.2	200	9.6	28.0
2013	0.25	2	1.1*	0.6

Despite area under production being inconclusive an analysis of yields shows that households participating in the VCF project have a generally higher yield in most crops than the baseline figure which contained both contracted and non-contracted crops. However, we caution that subsequent sentinel surveys will prove an increase or otherwise. The following table shows baseline yields and achievements in the 1<sup>st</sup> round of sentinel surveys against the baseline.

#### 4.6.2 Production Rates

Crop	Yield	Crop	Yield
Maize Baseline	247.2 kg/ha	Peas Baseline	No data
2013	2963.1kg/ha*	2013	2157.6 kg/ha*
Onions Ba	13930.6 kg/ha	Garlic	1.1 kg/ha
2013	2532.1kg/ha*	2013	890.9kg/ha*
Beans	628.8 kg/ha	Groundnuts	1448.5 kg/ha
2013	1616.9kg/ha*	2013	1250.0kg/ha*
Chillies	2030.3 kg/ha	Cowpeas	419.8 kg/ha
2013	819.0 kg/ha*	2013	-
Potatoes	9313.0 kg/ha	Tomatoes	25843.2 kg/ha
2013	19050.2 kg/ha*	2013	9861.1 kg/ha*
Cabbage	87238.1 heads/ha	Banana	37923.6 kg/ha
2013		2013	14977.2 kg/ha*
Sesame	657.3 kg/ha	Cucumber	6315.1 kg/ha
2013		2013	6573.5 kg/ha*
Soybeans	2563.3 kg/ha	Carrots	2063.1 kg/ha
2013	1185.0 kg/ha*	2013	1570.2 kg/ha*

#### 4.7 Livestock Production

A number of companies in the livestock value chains borrowed money from the ZADT. The study noted that these companies although they buy livestock from smallholder farmers, they usually buy from middlemen who have found a niche in going into rural areas and bulking livestock and they take them to abattoirs that are mainly located in urban areas. This explains the large sale figures in the report

especially in cattle trading. A cattle trader delivered on average 98 cattle to the abattoirs with a range of between 1 and 480 and a standard deviation of 120. The average income from cattle trading is \$11,266.30 this is significantly higher than the baseline figure of \$5500.00.

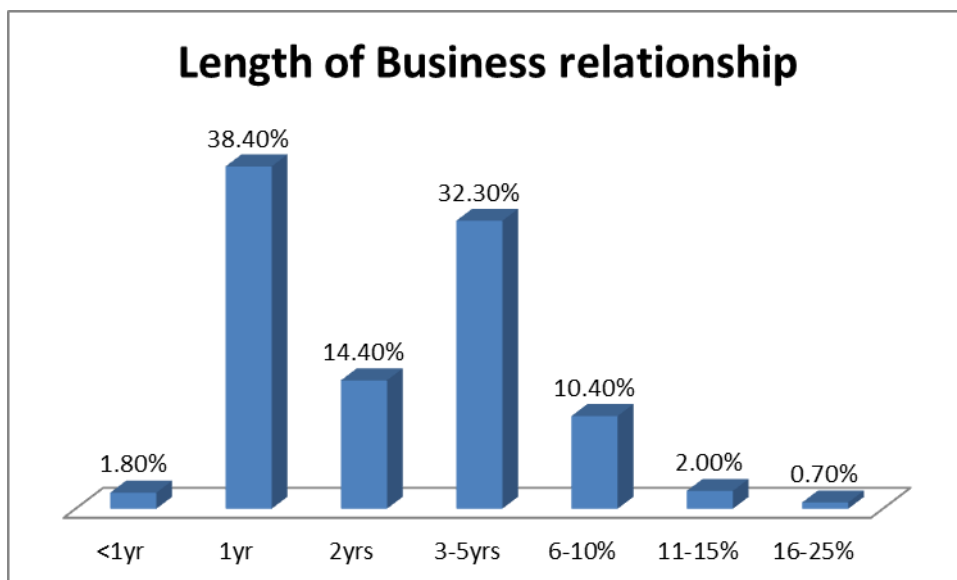
The study also collected data on poultry production. Parkers International borrowed money from ZADT and is buying eggs from farmers. On average each farmer rears 40.6 hens (ranging between 29 and 76). On average the farmers are delivered 295 crates of eggs making an average of \$1 090.80 down from the baseline figure of \$2007.50. The major reason is that the borrowing intermediary is not buying all the farmers' eggs due to capacity constraints and eggs sold to other buyers were not considered in this survey.

#### 4.8 Other Agricultural Services

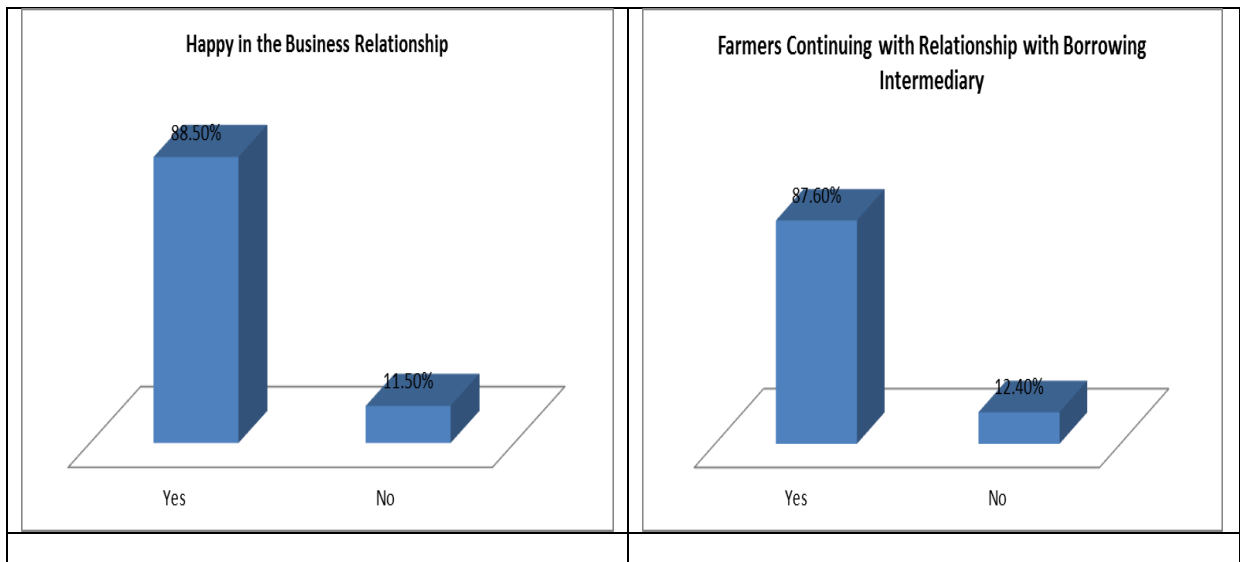
Some borrowing intermediaries are involved in providing agricultural services such as tillage services and transport services. J Chidavaenzi borrowed from ZADT to repair his tractors so that he can provide tillage services to farmers in the Chihota area. A number of farmers interviewed said their crop had improved due to the tillage service provided. On average farmers paid 211.76 for ploughing services at \$90/ha and \$89.09 for disking services at \$70/ha.

#### 4.9 Farmers' Relationship with Borrowing Intermediary

Farmers have a fairly long relationship with the borrowing intermediaries. On average farmers has been dealing with the borrowing intermediary for 3 years with a range between less than a year to 25 years.



The survey found that the majority of farmers (88.5%) are happy in the relationship with borrowing intermediaries and would like to continue in that relationship.



However, it is important to note that some (0.9%) who are happy do not wish to continue in the relationship. The reason for not wishing to continue in the relationship include: poor prices, inconsistency in supplying inputs and buying produce.

## 5 Conclusions and recommendations.

The study has demonstrated that the value chain financing project has mixed results in the first year. It has stimulated growth in some value chains while in some there are no positive changes. It appears like there has been a general positive change in incomes from most agro-based livelihood activities and a negative change in some informal activities. However, it is too early to point out causal relationships. Subsequent surveys may provide more details through trend analysis and it is too early to make definite conclusions on the effects of the project on value chains. The results are only suggestive. It is important to wait for the second round of the sentinel surveys to make definite statements about impacts. This is in light of the difference in methodologies used between the baseline survey and the first round Sentinel survey.

It is encouraging to note that the project is making strides in empowering women in the agriculture value chains this is in light of the relatively high number of women participating as decision makers in the project. The project should continue deliberately target women beneficiaries through supporting value chains that are female dominated.

The project seems to be making a difference in beneficiaries' lives. The study notes that almost all (96.9%) of the interviewed farmers had bought a productive asset in the last 12 months. This can be interpreted as a sign that farmers are receiving increased incomes which they are investing in productive assets. Asset accumulation is also important for household resilience against shocks and stresses.

The study revealed an encouraging trend in crop yields although there has been a general decrease in area planted. It may be farmers are not yet confident that companies will absorb large quantities of produce. This is supported by the fact that a number of farmers complained that borrowing intermediaries are not buying large quantities of produce as they expected. This is also one of the main issues that the VCF project is trying to address. There may be need for more in-depth studies to find out why companies are still not buying large volumes as expected despite the capital injection from the loans.

More middlemen are benefiting from the livestock value chains as compared to farmers. While it is not desirable to eliminate the middlemen, the project should try to find ways of increasing the benefit to the farmer perhaps through directly targeting the middlemen as an important player in the value chain.

In light of the findings and conclusion the study makes the following key recommendations:

1. The fund administrators should target companies in value chains that have the capacity to increase incomes at the farmers level that is Livestock, field crops and fisheries
2. Explore ways of increasing benefits to livestock farmers against the large rewards currently being reaped by middlemen
3. The project should continue deliberately target women beneficiaries through supporting value chains that are female dominated.
4. The project should continue to monitor impacts at the smallholder level through the sentinel sites approach

## 6 ANNEXES

### ANNEX 1 The Sentinel Site Survey Questionnaire

ZADT Sentinel Site Questionnaire											
HH Code (Eight digit code: Province, District, Ward and Household number This number will be used for this HH throughout the project.											
<b>Section A: Site and Location</b> ( <i>write the response in the space provided</i> )											
Company Name											
A1 Enumerator's name						A2 Date					
A3 Province			A4 District		A5 Ward Number			A6 Village			
<b>Section B: Demographics of the Contract Holder</b> ( <i>write the response in the space provided</i> )											
B1. Name											
B2. Sex						1=Male		2= Female			
B3. Year of Birth (e.g. 1980)											
B4. Number of people in the HH at time of survey											
B5. How many household members are involved in agricultural activities?											
B6 How many people outside your household did you employ during the season						Permanent		Temporal		Total	
B7. Were you involved in paid agricultural work during the season (e.g. middleman, piece work)						1=Yes		2=No			
<b>Section C: Household Income</b>											
(Indicate the collective income for the household from the various activities for the last 12 months)											
Livelihood Activity		Annual Income		Livelihood Activity		Annual Income		Livelihood Activity		Annual Income	
1 = Field Crop Production				5 = Informal employment				9 = Petty Trade			
2=Livestock				6 = Fishing				10 = Small business			
3 = Gardening				7 = Formal Mining				11 = Other (Specify)			
4 = Formal employment				8 = Informal mining							
Total Annual Income (US\$)											
<b>Section D: Assets</b> ( <i>How many of each of the following assets does the household own or keep</i> )											
Livestock											
Asset		Total		How many did you buy in the past 12 months			How many did you sell in the past 12 months				
1=Cattle											
2=Goats/Sheep											
3=Sheep											
4=Poultry											
Household Assets											
5=Value of productive asserts e.g. hoes, carts, wheelbarrows, vehicles				6=Value of household non-product asserts e.g. radio, cell phones, sofas etc.							

## Section E: Production and Marketing

### E1 Crop Production and Marketing (Fill-in if HH is supplying crops, if not skip to E2)

Which crops are you growing under contract	Area Planted (ha)	Total Harvest (kg)	Quantities delivered for the contract in the past 12 months (kg)	Income from sales (US\$)	Quantities for household consumption (kg)	Surplus Quantities for sale to other buyers

### E2 Livestock Production and Marketing (Fill in if HH is supplying livestock, if not skip to E3)

Livestock Type	Number of animals owned	Quantities delivered for the contract in the last 12 Months	Total Income from sales

### E3 Agricultural Services (Fill-in if HH is receiving agricultural services)

Type of Service are you getting from company e.g. Transport, tillage, harvesting, abattoir services, Artificial Insemination, storage, pest control, marketing	Number of times service was given in the past 12 months	Amount paid for the service	Impact of service to household agricultural production

## Section F: Contractual Issues

F1. How long have you been working with the company (In years)	
F2. Are you happy with the business relationship with company?	1=Yes 2=No
F3. Do you see yourself continuing with the relationship in the next year/season?	1=Yes 2=No
F4. If No why?	
F5. What major changes have happened in your life due to the relationship you have with the company?	

END