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OHIO STATE UNIVERSITY AGRICULTURAL RESEARCH PROJECT
IN COLOMBIA

Preliminary Report
March, 1966

Agricultural Finance Center
Department of Agricultural Economics and Rural Sociology
The Ohio State University

Under Research Contract A ID/csd-463

between

The United States Agency for International Development

and

The Research Foundation, The Ohio State University
Columbus, Ohio

with the cooperation of

The Caja de Crédito Agrario, Industrial y Minero
Bogotá, Colombia

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ACKNOWLEDGEMENTS

The Agricultural Finance Center of the Ohio State University, through a contract with the United States Agency for International Development is conducting a world-wide research project on "An Analysis of Programs for the Development and Improvement of Agricultural Credit Institution and Services." As a part of this global study, a research project has been conducted in Colombia in cooperation with the Caja de Crédito Agrario, Industrial y Minero.

The contract called for a data - collection period of six months. The Ohio State Credit research group in Colombia are deeply indebted to USAID/RD/Colombia, headed by Mr. Donald D. Dobson, and the Caja Agraria, Department of Economic Research, headed by Dr. Jorge Ramírez Ocampo, for their assistance in completing the collection of data in so short period of time. The job could not have been done without their fine cooperation

Many groups and individuals have been of assistance with the project. The Caja Agraria provided excellent office facilities, complete access to their records and reports, an excellent bilingual secretary (Sta. Elizabeth Chavarro), and through the Department of Sucursales and Agencias, headed by Dr. Gonzalo Buitrago Ramírez, distributed questionnaires to Caja Sucursal and Agencia Directors, Inspectores Avaluadores, and the loan processing study. The Caja Directors in the Agencies of Honda (Sr. Guillermo A. Moure M.), Mariquita (Sr. Antonio Trujillo Gómez), Armero (Sr. Julio M. Araque Bernal), and Fresno (Sr. Ancisar Osorio Aguirre) were a great assistance in the field work. The Ohio State credit group are also indebted to Dr. Eddie F. Daniel, USAID Credit Advisor, for his assistance and technical advice; to Dr. Dale Adams, Land Tenure Center of the University of Wisconsin, for his advice and background data which he has provided; to Dr. José Emilio G. Araujo, IICA - CIRA in Colombia, for providing physical facilities for use by the Ohio State group at the CIRA building on the National University Campus; and to IBM de Colombia for their generous contribution of cards and data processing facilities.

The field interviews were conducted by a group of students and graduates of various Colombian Universities. These included Jorge Tarazona S., Ingeniero Agrónomo, Facultad de Agronomía, Medellín; Luis Jorge Mesa López, Ingeniero Agrónomo, Facultad de Agronomía, Bogotá; Oscar Briceño, Ingeniero Agrónomo, Facultad de Agronomía, Palmira; Teresa Montero, Estudiante de 4 año, Facultad de Ciencias Económicas, Universidad de Antioquia, Medellín; Miguel Diago Ramírez, estudiante de 4 año, Facultad de Agronomía, Ibagué; Pablo Emilio Clavijo Navarro, estudiante de 4 año, Facultad de Agronomía, Ibagué; Hernando Frasser Abello, estudiante de 4 año, Universidad Javeriana, Bogotá, and Jaime Ochoa, estudiante de 4 año, escuela de Administración y Finanzas, Medellín.

The authors are particularly indebted to their counterpart in the Department of Economic Research of the Caja Agraria, Dr. Antonio Franco Arias. Dr. Franco's vast knowledge of the Caja Agraria and Colombian agricultural and economy was of great value to the project. He actively participate in the design of many of the questionnaires and in the collection of data. In the six month contract period, only a small part of the data obtained could have been collected without the assistance of Dr. Franco. We feel that Dr. Franco is the fourth member of the Ohio State Credit team in Colombia.

Richard D. Carter
William G. Hoerger
L. Eduardo Montero

INTRODUCTION

The Ohio State University, through a contract with the United States Agency for International Development (A . I . D .), No. csd-463, is carrying out a world wide research project on "An Analysis of Programs for the Development and Improvement of Agricultural Credit Institutions and Services". This project is designed to develop principles and guidelines useful to A . I . D . and participating countries in the establishment and operation of permanent and effective institutions and systems for providing agricultural credit in developing countries.

The first phase of this research has consisted of an assembly of all available reports, studies and other relevant data and, based upon these data, a comparative study of the evolution, development and operation of agricultural credit in the less developed countries of the world. Published reports of some of this work are on file in the Embassy Library, USAID/RD office and the Caja Agraria Library. The second phase involves intensive study within selected Latin American countries of the processes involved in servicing the agricultural credit needs of farmers. Each of these intensive country studies will contribute to the general research project by providing means for further testing of first phase comparative study findings and for examining facets of the problem requiring some specific and more detailed information than has been available for the comparative study.

The Government of Colombia is interested in the general research project objectives of establishing guidelines to the development and operation of more effective agricultural credit services. It recognizes the need for research directed to (a) the identification of agricultural credit needs of farmers; identification of the potential for the economic utilization of agricultural credit; (b) identification and measurement of the extent to which credit needs are being serviced; (c) identification of the major factors limiting or restricting the servicing of the economic credit needs of farmers and (d) implications of these findings for agricultural credit policies and programs.

In pursuance of the objectives of the general research project the Caja Agraria of Colombia, USAID, and the Ohio State University agreed to cooperate in research directed toward the analysis of programs for the development and improvement of agricultural credit institutions and services.

THE COLOMBIAN PROJECT

The project in Colombia was developed to gather information pertaining to the farmer's credit needs and related data on factors which influence his utilization of credit. The second objective was to study the Caja Agraria, its structure, operations and efficiency. The Caja Agraria is a very large, complex organization and with our limited resources and time, a complete study was impossible. The study was therefore limited to the credit operations of the Caja, particularly at the branch level.

Various methods were used to collect data:

1. Mail questionnaire to Caja Field Inspectors. The purpose of this questionnaire was to determine the Inspectors views towards farmers' credit needs, to determine the Inspectors awareness of his area of operations and the problems he encountered in servicing his clients. The questionnaire was mailed to 67 Caja Inspectors in 6 different Departments in Colombia.
2. Mail questionnaire to Directors of Caja field offices. The purpose of this questionnaire was to determine the Directors views towards farmers credit needs and the problems encountered in servicing these needs. The questionnaire was mailed to 33 Caja Directors located in the same Departments as the above Inspectors.
3. Loan Processing Study. The purpose of this study was to determine the time involved in processing a loan, problems encountered in the loan processing, and to obtain information to be used as a part of the cost-of-operation study. Forms for gathering this information were sent to the same 33 field office included in the Directors and Inspectors survey. *
4. Farm Survey. The farm survey was divided into two parts:
 - a. Preliminary farm survey-conducted to determine systems of tenancy, farm size, production patterns, farm assets, farmers opinions on credit problems, sources of credit and technical service.
 - b. Second farm survey - a sample of the farmers surveyed under the preliminary survey were interviewed a second time to determine the use of credit, farm production and sales, and cost-of-production data.

* The Departments surveyed through these first three questionnaires were selected on the basis of the availability of farm level data collected by Dr. Dale Adams, University of Wisconsin Land Tenure Center.

Two hundred and fifty farmers were interviewed using the preliminary questionnaire and 70 were interviewed using the second questionnaire. The sample area included the four municipios of Honda, Mariquita, Armero and Fresno, located in the northern part of the Department of Tolima.

5. Study of individual loan portfolios. Seventy individual loan portfolios were abstracted in the Caja field offices of Honda, Mariquita, Armero and Fresno. In most cases, these portfolios were of farmers included in the sample interviewed under the farm surveys. Information from the individual loan portfolios provided another check on the time and problems involved in loan processing, purposes for which credit is being used, Caja operations and efficiency, assets and credit history of borrowers.
6. Cost-of-operations study. Data has been obtained on the costs of the various functions, equipment, supplies and over-head which make up the costs of operation at the branch level. The purpose of this information is to determine the costs of extending credit and to determine the influence of such factors as type of loan and size of loan to these costs.
7. General Information. A great deal of background information has been provided by the Caja Agraria pertaining to its operation. These include numbers and volume of loans extended, branch office semi-annual reports on the agricultural situation in their area of operation, biographic sketch of branch Directors and Field Inspectors, cost of production data and information pertaining to operational policies.

A major part of the analysis of the collected data will be done at the Ohio State University in Columbus. Much of the information collected through the individual questionnaires and studies is of little application in itself but becomes significant when correlated with the other studies. Time and available equipment does not permit this job to be done in Colombia.

The remainder of this report is concerned with data extracted from the various questionnaires, surveys and studies. From some of this data, it is possible at this stage to make comments. Other summaries are presented for information purposes only.

SELECTED PRELIMINARY RESULTS

CAJA AGRARIA OPERATIONS

The Caja Agraria performs many services in addition to its credit operations. It performs complete banking services including savings accounts, checking accounts, international financial services; insurances; sales of agricultural commodities; production of agricultural commodities (fertilizer, seeds); industrial and rural development (assistance to small rural industry, rural housing, cooperates in parcelation, etc.); and technical assistance (research, seed improvement, etc.).

Figures are presented in table 1 which show a rough estimate to be made of the extent of Caja Agraria credit operations. Considering the fact that some borrowers may have more than one loan outstanding, the Caja Agraria is contacting approximately 30 percent of the farmers in Colombia. Of the farmers surveyed in Northern Tolima, 49.8 percent were clients of the Caja. This higher figure may be explained in that the sample included a higher proportion of property owners than would be the case from a completely random sample. The Caja Agraria's loan portfolio also includes a high proportion of property owners (Table 2). The Caja Agraria also extends credit to a large number of farmers operating under other systems of tenancy (Table 2).

Table 3 shows the distribution of Caja Agraria's loan portfolio according to purpose of the loan. In 1965, crop production loans made up 46.5 percent of the loan portfolio and 48.4 percent of the loans were extended for livestock production. Industrial and mining loans account for only a small percentage of the portfolio.

The acceptance of savings are an important function of the Caja Agraria (Table 4). In 1965, 56.2 percent of the total savings in Colombia were deposited with the Caja Agraria. It has been traditional for developing nations to develop their industry sector at the expense of the agricultural sector. The Caja Agraria is unique in that it reverses this procedure. A majority of the savings deposited with the Caja Agraria are deposited by individuals living in the large cities of Colombia. The Caja, in turn, invests a large share of these savings in the agriculture sector.

These few figures are presented to demonstrate the breadth of operations of the Caja Agraria. More detailed data pertaining to Caja operations can be found in the annual report of the Caja Agraria.

TABLE 1ESTIMATE OF FARMERS SERVED BY CAJA CREDIT

A rea	No. of farms (National Census)	No. of Caja loans	Estimate of farmers served by Caja credit* %
Colombia	1,209,672**	384,911***	31.8
Honda, Mari- quita, Arme- ro, Fresno	6,092**	2,115***	34.7
O. S. U. Sample	247	123	49.8

* Actual percentage may be somewhat smaller because some borrowers may have more than one outstanding Caja loan.

** 1960 agricultural census

*** Dec. 31, 1964

TABLE 2

AGRICULTURAL LOANS EXTENDED DURING THE YEAR BY
CAJA AGRARIA, BY SYSTEMS OF TENANCY*

System of Tenancy	Number of Agricultural Loans Extended		Value of Loans Extended (pesos)	
	1963-64	1964-65	1963-64	1964-65
Owner	222,525	192,802	949,157,516	908,927,033
Renter	55,451	46,224	215,414,865	226,691,509
Sharecroppers**	15,783	15,249	29,017,675	31,384,495
Colonist on Public Land	29,223	23,951	98,140,826	85,320,020
Farm Private Land***	5,968	5,607	12,336,962	13,372,722
Others	1,773	3,604	10,235,884	No Inf.
	330,814	287,437	1,314,281,508	1,284,507,638

* Includes only loans extended during year indicated, not total loans outstanding. (Informe de Gerencia, Caja de Crédito Agrario, Industrial y Minero)

** Share-Cropper: Farmer and Land owner share in cost of production and share in the harvest.

*** Farm Private Land: Farmer bears all costs of production and pays land owner a share of harvest for use of land and also provides labor for land owner on other parts of the same farm.

TABLE 3PERCENTAGE DISTRIBUTION OF PRINCIPLE CAJA LOANSBY PURPOSE *

Purpose	% of Loan Portfolio	
	<u>1964</u>	<u>1965</u>
Crops (Excluding coffee)	37.0	40.2
Coffee	5.9	6.3
Livestock (Excluding breeder cattle)	22.0	21.4
Breeder Cattle	30.7	27.0
Industry and Mining	4.4	5.1

* Informe de Gerencia, Caja de Crédito Agrario, Industrial y Minero

TABLE 4
SAVINGS ACCOUNTS IN COLOMBIA *
(Oct. 31, 1964)

	<u>Pesos</u>	<u>%</u>
Caja Colombiana de Ahorros	\$ 710,888,683	57.6
Other entities	<u>523,874,000</u>	<u>42.4</u>
Total	\$1,234,762,683	100.00

SAVINGS ACCOUNTS IN COLOMBIA *
(Oct. 31, 1965)

	<u>Pesos</u>	<u>%</u>
Caja Colombiana de Ahorros	\$ 745,315,000	56.2
Other entities	<u>580,770,000</u>	<u>43.8</u>
Total	\$1,326,085,000	100.00

* Informe de Gerencia, Caja de Crédito Agrario, Industrial y Minero.

SOURCES OF AGRICULTURAL CREDIT

Tables 5, 6, 7, 8 and 9 show the sources of credit as indicated by farmers survey in northern Tolima and by Caja Field Inspectors in six Departments of Colombia.

Table 6 shows a summary of source other than Caja Agraria, INCORA was the most frequently mentioned individual source. The commodity banks and commercial banks were mentioned frequently. The surveys did not include information as to the extent of the credit operations of these various institutions; information was obtained only as to their existence in the various areas.

Table 8 shows a summary of the most frequently used sources of credit as indicated by Caja Field Inspectors. The Caja Agraria was the most frequently mentioned with INCORA being the second most frequently mentioned source.

The question ask the Caja Field Inspectors was phrased in such a way that it could easily be interpreted as asking for only institutional sources of credit. Most Caja Field Inspectors answered it with this interpretation. The answers, therefore, did not include individuals as a source of credit.

In Table 9 it can be seen that individuals are an important source of credit. Table 9 include the sources of credit as indicated by farmers surveyed in northern Tolima (municipios of Honda, Mariquita, Armero and Fresno). The Caja Agraria was the most frequently mentioned source of credit with individual being the second most frequently mentioned source. The Caja Agraria serviced the credit needs of a wide range of farms as measured by farm size.

Individuals tended to service the credit needs of the smaller farmers and commercial sources of credit tended to service the needs of operators of the larger farms. Small farmers often do not have sufficient assets to provide a guaranty for commercial credit thus the tendency toward the use of individuals as a source of credit. The Caja Agraria will extend credit to these small farmers but often require a co-signer for the loan and it is often difficult for a small farmer to find a co-signer.

TABLE 5

SOURCES OF CREDIT OTHER THAN CAJA AGRARIA AS INDICATED BY
INSPECTORES AVALUADORES IN SIX DEPARTMENTS IN COLOMBIA

(Data from O. S. U. Survey)

Source	Number of Times Each Source Indicated					
	Antioquia 6 Inspectores	Cordoba 6 Inspectores	Nariño 5 Inspectores	Tolima 16 Inspectores	Santander 7 Inspectores	Valle 7 Inspectores
INCORA	3	3	1	11	3	5
Banco Cafetero	4	0	4	3	0	5
Banco Ganadero	2	0	4	0	0	4
Fondo Ganadero	1	0	1	1	0	2
Fed. Nal. de Cafeteros	1	0	3	1	2	0
Fed. de Algodoneros	0	0	0	5	0	2
Fed. de Arroceros	0	0	0	4	0	0
Fed. de Tabacaleros	0	0	0	1	0	0
Banco de Colombia	0	1	2	6	1	0
Banco de Bogotá	0	1	0	5	2	0
Banco del Comercio	0	1	0	2	0	0
Banco Popular	0	0	1	0	1	0
Otros Bancos	0	0	0	2	2	4
Cooperativas	1	0	0	0	3	0
Compañia	0	0	0	0	0	2
Particulares	0	0	0	0	0	0
Tiendas	0	0	0	0	0	0
Otros	0	1	1	2	0	0
No Source	1	3	1	2	2	0

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TABLE 6

SOURCES OF CREDIT OTHER THAN CAJA AGRARIA AS INDICATED BY INSPECTORS AVALUADORES IN SIX DEPARTMENTS IN COLOMBIA

(Data from O. S. U. Survey)

Source	Number of Times Each Source Indicated total of 47 Inspectors
INCORA	26
Banco Cafetero	16
Banco Ganadero	10
Fondo Ganadero	5
Fed. Nal. de Cafeteros	7
Fed. de Algodoneros	7
Fed. de Arroceros	4
Fed. de Tabacaleros	1
Banco de Colombia	10
Banco de Bogotá	8
Banco del Comercio	3
Banco Popular	2
Otros Bancos	8
Cooperativas	4
Compañía	2
Particulares	0
Tiendas	0
Otros	4
No Source	9

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TABLE 7

MOST FREQUENTLY USED SOURCES OF CREDIT AS INDICATED BY INSPECTORES AVALUADORES IN SIX DEPARTMENTS IN COLOMBIA

(Data from O. S. U. Survey)

Source	Number of Times Each Source Indicated					
	Antioquia 6 Inspectores	Cordoba 6 Inspectores	Nariño 5 Inspectores	Tolima 16 Inspectores	Santander 7 Inspectores	Valle 7 Inspectores
Caja Agraria	5	6	5	15	7	7
INCORA	2	3	0	6	2	2
Banco Cafetero	2	0	0	3	2	3
Banco Ganadero	0	0	0	0	0	4
Fondo Ganadero	0	0	0	1	0	1
Fed. Nal. de Cafeteros	1	0	0	0	0	0
Fed. de Algodoneros	0	0	0	2	0	0
Fed. de Arroceros	0	0	0	0	0	0
Fed. de Tabacaleros	0	0	0	1	0	0
Banco de Colombia	0	1	0	2	0	0
Banco de Bogotá	0	1	0	2	1	0
Banco del Comercio	0	0	0	1	0	0
Banco Popular	0	0	0	0	0	0
Otros Bancos	0	0	0	0	1	3
Cooperativas	1	0	0	0	1	0
Compañía	0	0	0	0	0	0
Particulares	0	0	0	2	0	0
Tiendas	0	0	0	2	0	0
Otros	0	0	0	0	0	2

TABLE 8MOST FREQUENTLY USED SOURCES OF CREDIT AS INDICATED BY INSPECTORES AVALUADORES IN SIX DEPARTMENTS IN COLOMBIA

(Data from O. S. U. Survey)

Source	Number of Times Each Source Indicated total of 47 Inspectors
Caja Agraria	45
INCORA	15
Banco Cafetero	10
Banco Ganadero	4
Fondo Ganadero	2
Fed. Nal. de Cafeteros	1
Fed. de Algodoneros	2
Fed. de Arroceros	0
Fed. de Tabacaleros	1
Banco de Colombia	3
Banco de Bogotá	4
Banco del Comercio	1
Banco Popular	0
Otros Bancos	4
Cooperativas	2
Compañía	0
Particularés	2
Tiendas	3
Otros	2

TABLE 9SOURCES OF CREDIT AS INDICATED BY 247 FARMERS IN FOUR MUNICI-
PIOS IN NORTHERN TOLIMA

(Data from O. S. U. Survey)

Farm Size (Hectares)	Sources of Credit *					
	Caja Agraria	Commodity Banks	Commercial Banks	Commodity Fed.	Individuals	Others including INCORA
1 or less	0	0	0	0	2	1
1.1 - 5	11	0	1	0	14	1
5.1 - 10	20	1	4	0	13	5
10.1 - 25	32	6	3	0	25	6
25.1 - 50	16	4	1	0	12	5
50.1 - 100	20	4	8	1	12	1
100.1 - 500	17	5	16	0	5	2
500.1 - 1000	3	1	8	0	1	0
More than 1000.1	4	2	11	0	0	0

* Total number does not equal 247 because some farmers indicated more than one source of credit.

CREDIT NEEDS

One of the basic problems in Colombian agriculture is the lack of loanable funds. This problem is demonstrated in Tables 10, 11 and 12. Table 10 shows the volume of loanable funds requested by the Director of Caja branch offices and the volume of loanable funds assigned to the offices. Each semester, Caja Directors estimate the demand for credit in their area and submit these estimates to the central office of the Caja Agraria. The available loanable funds are then allotted to the field offices. For the whole country in the first semester of 1966, the available loanable funds were only 55 percent of the estimate demand for credit in the Caja field offices.

In the questionnaire mailed to Caja Field Inspectors, the Inspectors were asked to express their views as to the credit needs of farmers, other farm problems, and their own problems in servicing their clients. Table 11 shows a summary of the Inspectors responses. The most frequently mentioned problem was the lack of loanable funds.

Farmers surveyed in Northern Tolima were asked if they had sufficient credit to operate their farms. Of the 50 surveys reviewed to date, 44 farmers responded to the question and of these 44 farmers, 26 said they did not have sufficient credit. (Table 12).

TABLE 10

VOLUME OF LOANABLE FUNDS REQUESTED BY CAJA DIRECTORS AND
VOLUME OF LOANABLE FUNDS ASSIGNED TO DIRECTORS, BY SE -
MESTERS *

Total Country			
Semester	Funds Requested (pesos)	Funds Assigned (pesos)	Assigned Requested %
1o. - 1965	799,328,000	431,500,000	54
2o. - 1965	869,900,000	407,680,000	47
1o. - 1966	1,001,097,000	549,000,000	55
<u>Armero</u>			
1o. - 1965	4,420,000	1,946,000	44
2o. - 1965	2,891,000	1,705,000	58
1o. - 1966	3,700,000	1,914,600	52
<u>Fresno</u>			
1o. - 1965	725,000	440,600	61
2o. - 1965	563,000	345,000	61
1o. - 1966	1,465,000	653,000	44
<u>Honda</u>			
1o. - 1965	999,000	528,000	53
2o. - 1965	1,045,000	485,000	46
1o. - 1966	931,000	480,000	51
<u>Mariquita</u>			
1o. - 1965	471,000	283,000	60
2o. - 1965	392,000	190,000	48
1o. - 1966	493,000	266,000	54

* Ordinary credit only. Does not include development loans.

Data from Dept. de Investigaciones Económicas, Caja de Crédito Agrario, Industrial y Minero

TABLE 11AGRICULTURAL CREDIT NEEDS AND PROBLEMS IN SERVICING THESE
NEEDS AS INDICATED BY 47 CAJA FIELD INSPECTORS

(Data from O. S. U. Survey)

Responses	Number of Responses *
1. Insufficient loanable funds	16
2. Lack of Technical Assistance for Farmers	10
3. Need for Crop Insurance	7
4. Increase funds for credit for livestock and purchase of small farms	17
5. Reconsider the limit which exists in evaluating livestock and land	6
6. Transportation for Inspectors	4
7. Portable typewriters for Inspectors	1
8. Create Agricultural Cooperatives	1
9. Government control of quality of agricultural chemicals	1
10. Change the system of guaranty for small farmers	1
11. Increase the percent of assets of small farmers which can be used in evaluating his credit potential	1
12. Increase loanable funds for rural housing	1
13. Terminate loans less than \$1000 pesos	1
14. No information	4

* Total does not equal 47 because some Inspectors indicated more than one problem.

TABLE 12RESPONSE OF 50 FARMERS IN NORTHERN TOLIMA TO THE QUESTION,"DO YOU HAVE SUFFICIENT CREDIT TO OPERATE YOURFARM"

(Data from O. S. U. Survey)

Response	Number of Responses	%
Yes	18	36
No	26	52
Without information	6	12

NEED FOR TECHNICAL ASSISTANCE

In personal interviews with Caja field office Directors in the survey area in Northern Tolima, the Directors said they had very few problems in the extension of credit (when funds were available) or in credit collections. Several indicated that farmers in their area did not have sufficient technical information to properly utilize credit.

In the questionnaire sent to Caja field inspectors, the Inspectors were asked to indicate the source of technical information in their areas (Tables 13 and 14). Seven of the 47 inspectors surveyed indicate there was no source in their area (Table 14). They also stated that many of the sources indicated provided superficial technical assistance. For example, 15 inspectors indicated the Caja Agraria as a source of technical assistance. They stated that they themselves provided assistance while making field credit inspections. Caja field inspectors generally have no formal agricultural training. In several cases, it was stated that an Extension Service office existed in their area but that the office was in one of the cities in the area and the Extension personnel did not go into the field extensively.

When asked to express their views as to the credit needs and problems in their area, 10 of the 47 inspectors surveyed indicated that the lack of technical assistance to farmers was one of the major problems in their area (Table 11).

In the farm survey conducted in Northern Tolima, the farmers were asked to indicate their source of technical information (Table 5). Forty five of the 221 farmers who answered the question said they did not have a source of technical information. Seventy three indicated they obtained advice from friends and neighbors, a dubious source in most cases. The farmers giving the above two answers tended to be concentrated in the small farm groups.

TABLE 13

SOURCES OF TECHNICAL INFORMATION AS INDICATED BY INSPECTORSAVALUADORES IN SIX DEPARTMENTS IN COLOMBIA

(Data from O. S. U. Survey)

Source	Number of Times Each Source Indicated					
	Antioquia 6 Inspectores	Cordoba 6 Inspectores	Nariño 5 Inspectores	Tolima 16 Inspectores	Santander 7 Inspectores	Valle 7 Inspectores
Caja Agraria	1	2	2	4	1	5
INCORA	2	4	0	7	0	3
Banco Cafetero	1	0	0	0	0	0
Banco Ganadero	0	0	0	0	0	0
Fondo Ganadero	1	0	0	0	0	0
Fed. Nat. de Cafeteros	2	0	1	2	4	4
Fed. de Algodoneros	0	1	0	10	0	6
Fed. de Arroceros	0	0	0	8	0	4
Fed. de Tabacaleros	0	0	0	0	1	0
Ministerio de Ag.	2	3	2	4	1	4
ICA	0	0	0	1	0	0
Cooperativas	0	0	0	0	0	4
Compañia	0	2	1	0	2	6
Particulares	0	0	0	0	0	0
Tiendas	0	0	0	0	0	0
Otros	0	0	0	1	0	0
No source	0	1	2	2	2	0

TABLE 14

SOURCES OF INFORMATION AS INDICATED BY INSPECTORES AVALUADO-
RES IN SIX DEPARTMENTS IN COLOMBIA

(Data from O. S. U. Survey)

Source	Number of Times Each Source Indicated Total of 47 Inspectors
Caja Agraria	15
INCORA	16
Banco Cafetero	1
Banco Ganadero	0
Fondo Ganadero	1
Fed. Nal. de Cafeteros	13
Fed. de Algodoneros	17
Fed. de arroceros	12
Fed. de Tabacaleros	1
Ministerio de Ag.	16
ICA	1
Cooperativas	4
Compañia	11
Particulares	0
Tiendas	0
Otros	1
No Source	7

TABLE 15

SOURCES OF TECHNICAL INFORMATION AS INDICATED BY 221 FARMERS.SURVEYED IN NORTHERN TOLIMA

(Data from O. S. U. Survey)

Size of Farm (Hectares)	Federación de Cafeteros	Federación de Algodoneros	Fed. de Arroceros	INCORA	Caja Agraria	Radio	Newspaper, Magazines	Friends Neighbors	Commercial Sources	Minister of Agriculture	No Sources
1 or less	0	0	0	0	0	0	0	1	0	0	2
1.1 - 5	3	1	0	0	0	2	0	14	1	0	15
5.1 - 10	7	4	0	3	0	10	4	12	1	0	3
10.1 - 25	11	4	0	3	4	9	4	15	0	0	9
25.1 - 50	6	1	2	2	4	5	4	11	2	2	4
50.1 - 100	4	4	1	0	3	2	6	5	4	1	7
100.1 - 500	1	7	1	0	4	2	7	10	5	0	4
500.1 - 1000	0	3	2	0	0	2	2	3	2	0	0
More than 1000	0	3	3	0	0	0	0	1	1	0	1
	32	27	9	8	15	32	27	73	16	3	45

PRODUCTION PATTERNS AND STORAGE PRACTICES

The preliminary farmer survey was administered to 254 individuals in the municipios of Armero, Fresno, Honda and Mariquita in northern Tolima. Eighty-nine of these interview-schedules have been summarized to provide preliminary data.

One of the questions asked the respondent if he thought that he could obtain a better price for his farm products if he were able to store them after harvest. (Cree usted que se podría conseguir un mejor precio para los productos de la finca si se les pudiera almacenar en alguna parte? Si _____ No _____
Por qué? . . .)

It is possible to group the answers into the following categories for purposes of coding:

- 0 - Yes. Price fluctuations could be avoided; prices are low at harvest time and rise later.
- 1 - Yes. But I cannot store because I need the money immediately.
- 2 - Yes. But I cannot store because the rats, insects, etc. destroy too much.
- 3 - Yes. (Other reasons)
- 4 - I don't know.
- 5 - No. My products are not storable. (Milk, fresh fruit, etc.)
- 6 - No. The product has a fixed price or the price remains nearly the same always.
- 7 - No. The immediate need of money does not permit me to store.
- 8 - No. There is no consistency of prices; a rise is uncertain.
- 9 - No answer.

The question was not linked to individual crops, but was simply asked to the respondent as related to his general farm enterprise. In coding the responses, only one answer was selected from each informant.

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If the farmer gave more than one reason for his answer, only the first reason was coded. The responses are therefore self-eliminating; a farmer coded for one answer will not also be coded for another.

In reviewing the responses, it appears that No. 1 and No. 7 are really the same answer. In No. 7 the farmer states that he could not increase his income, but the "No" appears to come from the inability of the farmer to project himself into the condition of being able to store products, or from a lack of accuracy by the interviewer in interpreting the respondent's answer. In either case, the basic problem is the same; the farmer is unable to delay selling his production because he needs the income to repay immediate obligations.

A number of answers indicating this problem would imply a need for changes in farm-financing as much as it implies needs for changes in marketing procedures. Historically, credit was once granted on terms that did not consider the period required for the item (or operation) financed to return an income sufficient to repay -- or amortize -- the cost. In the case of production credit, this period would be until the crop or livestock is ready for marketing.

While it appears that Colombian institutional sources of credit have adopted the concept of extending production credit until the item being financed can be amortized, there would appear to be little promotion of management techniques, i. e., those techniques of maximizing the farm income. If the terms of the credit force the individual to sell his production immediately upon harvest, the credit may be forcing the farmer to accept less than his optimum return and quite possibly is still subjecting the farmer to being a "slave" of credit, instead of allowing him to use credit as a management tool.

Farms were classified into 6 categories according to size. Of the sample of 89 farms: 28 were of 10 hectares or less; 29 were of 10.1 to 50.0 hectares; 14 were of 50.1 to 100.0 hectares; 7 farms were of 100.1 to 500.0 hectares; 3 were of 500.1 to 1000.0 hectares; and, 6 were greater than 1000.0 hectares in size. Two farms were without farm size information.

Of the sample of 89 farms: 25 respondents (28% of total) indicated they could obtain a better price for their products by storing. Twenty of these same respondents operated farms of 50.0 hectares or less, making up 35% of this size-grouping. (Table No. 16)

Of the sample of 89 farms: 19 respondents (21% of total) indicated they were unable to store production due to immediate need of money. Fourteen of these same respondents operated farms of 50.0 hectares or less, equaling 24.5% of this size-grouping.

Table 16
ATTITUDES TOWARD STORAGE

	0-10.0 Has. (28 farms)	10.1-50.0 Has. (29 farms)	50.1-100.0 Has. (14 farms)
ARMERO (42 farms)			
Avoid low prices (0)	6	2	0
Need money - immediately (1 & 7)	4	4	0
Losses to pests (2)	3	1	0
FRESNO (35 farms)			
Avoid low prices (0)	4	8	3
Need money - immediately (1 & 7)	3	2	
Losses to pests (2)	0	0	0
HONDA (8 farms)			
Avoid low prices (0)	0	0	0
Need money - immediately (1 & 7)	0	0	0
Losses to pests (2)	0	0	0
MARIQUITA (4 farms)			
Avoid low prices (0)	0	0	1
Need money - immediately (1 & 7)	1	0	0
Losses to pests (2)	0	0	0
TOTAL (89 farms)			
Avoid low prices (0)	10	10	4
Need money - immediately (1 & 7)	8	6	0
Losses to pests (2)	3	1	0

Table 16 (Continuation)
ATTITUDES TOWARD STORAGE

	100.1-500.0 Has. (7 farms)	500.1-1000.0 Has. (3 farms)	Over 1000.0 Has. (6 farms)	TOTAL (89 farms)
ARMERO (42 farms)				
Avoid low prices (0)	1	0	0	9
Need money - immediately (1 & 7)	2	0	0	10
Losses to pests (2)	0	0	0	4
FRESNO (35 farms)				
Avoid low prices (0)	0	0	0	15
Need money - immediately (1&7)	0	0	0	5
Losses to pests (2)	0	0	0	0
HONDA (8 farms)				
Avoid low prices (0)	0	0	0	0
Need money - immediately (1&7)	1	1	1	3
Losses to pests (2)	0	0	0	0
MARIQUITA (4 farms)				
Avoid low prices (0)	0	0	0	0
Need money - immediately (1&7)	0	0	0	0
Losses to pests (2)	0	0	0	0
TOTAL (89 farms)				
Avoid low prices (0)	0	1	0	25
Need money - immediately (1&7)	3	1	1	19
Losses to pests (2)	0	0	0	4

Of the sample of 89 farms: 4 respondents indicated they were unable to store their products due to excessive losses from rats, insects, etc. All 4 of these respondents operated farms of 50.0 hectares or less, equaling 7% of this size-grouping.

Of the remaining respondents: five (5.6% of total 89) indicated they could obtain better prices if they stored -- listing other reasons; two respondents did not know; three respondents did not produce storable commodities; thirteen (14.6% of total 89) indicated the prices of their products were fixed or stable; nine (10% of total) felt there was no consistency in prices, and; no answer was obtained from 13 farmers.

While the information related to farmers' knowledge of benefits and problems associated with storage was not directly related to specific crops, data were obtained on the actual storage practices for each individual crop. Table No. 17 shows summary data for the 89 farms.

It should be noted that those answers to Line 4 come from the same group corresponding to Line 4. The two lines do not represent different groups of farmers. Nor are Line 5 and Line 4 self-eliminating; they may and often do, represent the same farmers.

Farm size plays an important role in determining the use of on-farm storage and the type of facility utilized. Of the 15 farms storing sesame on the farm, 13 farms were of 50.0 hectares or less and all 8 storing the sesame within the house were within this size category. Of the 27 farms storing coffee on the farm, 18 farms were of 50.0 hectares or less and all of these same 18 stored the coffee in the house. Of the 18 farms storing corn on the farm, 16 farms were of 50.0 hectares or less, and all 13 farms storing corn within the house were within this size category. (Tables No. 18, 19, 20, 21, 22 and 23)

Farm size was found to be related to the types of crops raised. Of the 8 farms raising rice, 7 were larger than 500 hectares. All 4 farms raising peanuts were larger than 100 hectares, as were all 6 farms raising sorghum. None of the farms larger than 500 hectares raised tree-fruits, peanuts, pineapple nor tobacco. Of the 23 farms raising sesame, only 4 were larger than 100 hectares; of the 42 farms raising coffee, only 4 were larger than 100 hectares; of the 24 farms raising sugar cane, only 2 were larger than 100 hectares; of the 35 farms raising corn, only 5 were larger than 100 hectares.

Table 17
PRODUCTION AND STORAGE PRACTICES

SUMMARY:
 (89 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar ^{1/} Cane	(Tree) Fruits	Corn	Pea- nuts	Pine- apple ^{2/}	Plá- tan ^{2/}	Sor- gum	To- bacco	Yuca
1. No. of farms raising this crop.	23	20	8	6	42	24	4	35	4	3	43	6	5	28
2. Average size of planting (hectares)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Total area planted to crop (hectares)	299.7	1929.0	1476.0	68.2	430.2	411.0	31.3 (on 3 farms)	194.3 (on 34 farms)	180.2 (on 2 farms)	44.0	145.0 (on 4 farms)	558.0 (on 5 farms)	88	29.4 (on 27 farms)
4. No. of farms which store this product on farm	15	11	6	1	27	9	0	18	4	2	4	4	3	2
4a. No. of above which store in the house	8	1	0	1	26	7	0	13	0	2	2	0	0	1
5. No. of farms which store this product at market	9	9	3	0	5	1	0	5	1	0	2	1	2	1

^{1/} Sugar cane, upon harvesting, is directly processed into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

^{2/} These crops can be harvested throughout the year in northern Tolima.

Table 18
PRODUCTION AND STORAGE PRACTICES

SUMMARY OF FARMS: 0-10.0 Has.
 (28 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane <u>1/</u>	(Tree) Fruits	Com	Pea- nuts	Pine- apple <u>2/</u>	Pláta- no <u>2/</u>	Sor- ghum	To- bacco	Yuca <u>2/</u>
1. No. of farms raising this crop	9	4	0	1	10	2	1	16	0	1	13	0	1	11
2. Average size of planting (hectares)	2.2	5.6	-	0.5	1.8	1.2	0.3	1.4	-	2.0	1.0	-	1.8	0.8 (on 10 farms)
3. Total area planted to ^{this} crops (hectares)	19.7	22.5	-	0.5	18.1	2.3	0.3	22.3	-	2.0	13.3	-	1.8	7.7 (on 10 farms)
4. No. of farms which store this product on farm	6	1	-	0	7	0	0	12	-	0	1	-	1	0
4. a. No. of above which store in the house	5	1	-	0	7	0	0	10	-	0	1	-	0	0
5. No. of farms which store this product at market	3	1	-	0	2	0	0	3	-	0	0	-	0	0

1/ Sugar cane, upon harvesting, is directly processed into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

2/ These crops can be harvested throughout the year in northern Tolima.

Table 19
PRODUCTION AND STORAGE PRACTICES

SUMMARY OF FARMS 10.1-50.0 Has.
 (29 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane ^{1/}	(Tree) Fruit	Corn	Pea- nuts	Pine- apple ^{2/}	Pláta- no ^{2/}	Sor- ghum	To- bacco	Yuca ^{2/}
1. No. of farms raising this crop	8	5	0	1	18	14	1	10	0	1	16	0	4	11
2. Average size of planting (hectares)	4.3	4.4	-	6.0	7.0	4.0	6.0	3.4	-	2.0	3.1	-	1.8	1.1
3. Total area planted to ^{this} crop (hectares)	34.5	22.0	-	6.0	125.6	56.2	6.0	33.5	-	2.0	49.4	-	7.0	11.7
4. No. of farms which store this product on farm	7	3	-	0	11	4	0	4	-	1	2	-	2	1
4a. No. of above which store in the house	3	0	-	0	11	3	0	3	-	1	1	-	0	1
5. No. of farms which store this product at market	4	3	-	0	2	0	0	1	-	0	0	-	2	0

^{1/} Sugar cane, upon harvesting, is directly processed into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

^{2/} These crops can be harvested throughout the year in northern Tolima.

Table 20
PRODUCTION AND STORAGE PRACTICES

SUMMARY OF FARMS: 50.1-100.0 Has.
 (14 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane 1/	(Tree) Fruits	Corn	Pea- nuts	Pine- apple 2/	Plá- tano 2/	Sor- ghum	Tobacco	Yuca 2/
1. No. of farms raising this crop	2	2	0	3	10	6	1	4	0	1	9	0	0	4
2. Average size of planting (hectares)	2.2	2.2	-	3.9	13.6	6.9	25.0	1.4	-	40.0	1.1	-	-	1.2
3. Total area planted to this crops (hectares)	4.5	4.5	-	11.7	135.5	41.5	25.0	5.5	-	40.0	10.1	-	-	5.0
4. No. of farms which store this product on farm	0	0	-	1	7	4	0	1	-	1	1	-	-	1
4.a. No. of above which store in the house	0	0	-	1	6	3	0	0	-	1	0	-	-	0
5. No. of farms which store this product at market	1	1	-	0	1	1	0	1	-	0	1	-	-	1

1/ Sugar cane, upon harvesting, is directly processed into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

2/ These crops can be harvested throughout the year in northern Tolima.

Table 21
PRODUCTION AND STORAGE PRACTICES

SUMMARY OF FARMS : 100.1-500.0 Has.
 (7 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane 1/	(Tree) Fruits	Corn	Pea- nuts	Pine- apple 2/	Plá- tano 2/	Sor- gum	Tdacco	Yuca 2/
1. No. of farms raising this crop	2	3	1	0	3	1	0	2	4	0	2	3	0	1
2. Average size of planting (hectares)	63.0	165.0	20.0	-	17.0	11.0	-	10.0	90.0 (on 2 farms)	-	3.0	82.5 (on 2 farms)	-	1.0
3. Total area planted to crops (hectares)	126.0	495.0	20.0	-	51.0	11.0	-	20.0	180.0 (on 2 farms)	-	6.0	165.0 (on 2 farms)	-	1.0
4. No. of farms which store this product on farm	1	3	1	-	2	1	-	0	4	-	0	3	-	0
4. a. No. of above which store in the house	0	0	0	-	2	1	-	0	0	-	0	0	-	0
5. No. of farms which store this crop at market	0	1	0	-	0	0	-	0	1	-	0	1	-	0

1/ Sugar cane, upon harvesting, is processed directly into crude sugar known as panela. It is panela which is the product that is stored. In norther Tolima, sugar cane is harvested throughout the year.

2/ These crops can be harvested throughout the year in northern Tolima.

Table 22
PRODUCTION AND STORAGE PRACTICES

SUMMARY OF FARMS: 500.1-1000.0 Hbs.
 (3 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane ^{1/}	(Tree) Fruits	Corn	Pea- nuts	Pine- apple ^{2/}	Pla- tano ^{2/}	Sor- gum	Tobacco	Yuca ^{2/}
1. No. of farms raising this crop	1	2	2	0	0	0	0	1	0	0	0	1	0	0
2. Average size of planting (hectares)	15.0	95.0	79.0	-	-	-	-	Without information	-	-	-	25.0	-	-
3. Total area planted to this crop (hectares)	15.0	190.0	158.0	-	-	-	-	Without information	-	-	-	25.0	-	-
4. No. of farms which store this product on farm	1	2	2	-	-	-	-	0	-	-	-	0	-	-
4. a. No. of above which store in the house														
5. No. of farms which store this product at market	1	2	2	-	-	-	-	0	-	-	-	0	-	-

^{1/} Sugar cane, upon harvesting, is processed directly into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

^{2/} These crops can be harvested throughout the year in northern Tolima.

Table 23
PRODUCTION AND STORAGE PRACTICES

SUMMARY OF FARMS LARGER THAN
 1000.0 Has.
 (6 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane ^{1/}	(Tree) Fruits	Corn	Pea- nuts	Pine- apple, ^{2/}	Pla- tano ^{2/}	Sor- ghum	Tobacco	Yuca ^{2/}
1. No. of farms raising this crop	1	4	5	1	1	1	0	2	0	0	2	2	0	1
2. Average size of planting (hectares)	100.0	298.8	259.6	50.0	100.0	300.0	-	56.5	-	-	33.0	184.0	-	4.0
3. Total area planted to crop (hectares)	100.0	1195.0	1298.0	50.0	100.0	300.0	-	113.0	-	-	66.0	368.0	-	4.0
4. No. of farms which store this product on farm	0	2	3	0	0	0	-	1	-	-	0	1	-	0
4. a. No. of above which store in the house	0	0	0	0	0	0	-	0	-	-	0	0	-	0
5. No. of farms which store this product at market	0	1	1	0	0	0	-	0	-	-	0	0	-	0

^{1/} Sugar cane, upon harvesting, is processed directly into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

^{2/} These crops can be harvested throughout the year in northern Tolima.

The smaller farms of the various categories are generally located in the hilly regions such as parts of the municipio of Armero and the Municipio of Fresno. Larger farms are more likely to be found in the flat valley regions of Armero, Mariquita and Honda. Irrigation, where available, is found in the valley regions.

The size of plantings, or "hectareage" listed in the tables, is for the 1965 crop year. Not all of these crops are raised simultaneously, as there are two agricultural semesters within the period of one calendar year. In northern Tolima, it is common to raise cotton during the first semester and plant the same ground to sesame, peanuts or sorghum for the second semester. The figures in the tables represent the largest planting of a particular crop on each farm regardless of semester. Thus at any one time, there may be fewer hectares under actual cultivation in northern Tolima than the sums of those figures presented in the tables.

On the other hand, some crops may be "double-cropped", i. e., repeated the second semester. Small farms in dry areas may inter-plant corn and sesame in the same field and replant to this combination each semester. When water is available, rice may be double-cropped. However after 3 or 4 crops of rice, the land is generally fallowed or pastured for several years. Interplanting of various combinations of coffee, cacao, plátano and yuca is also common among the small hill farms, found especially in the Municipio of Fresno.

Since size of planting of different crops varies greatly between the size classifications of the farms, a more accurate idea of the comparative amounts of those products stored may be obtained through use of the number of hectares under storage. (Table No. 24)

What price structures have caused these storage/marketing patterns? A commodity organization, the Instituto Nacional de Abastecimiento --INA-- has responsibility for price support operations, affecting rice, wheat, corn, and beans. ^{2/}INA also establishes official ceilings for food products but has not always been able to enforce them. While INA does purchase products at the producer level, there are many other private mills and cooperatives which may purchase the same commodities from the farmers at higher prices than the INA support price.

^{2/} Public Law 480 and Colombia's Economic Development, Dale W Adams et al. Prepared for the Economic Research Service and the Foreign Agricultural Service of the U. S. Department of Agriculture under contract with Michigan State University, in cooperation with the Universidad Nacional de Colombia and the Universidad de los Andes, Medellín, Colombia: 1964.

Table 24

SUMMARY OF PRODUCTION AND STORAGE PRACTICES INCLUDING PROPORTION OF CROPS STORED

(89 farms)

	Sesame	Cotton	Rice	Cacao	Coffee	Sugar Cane 1/	(Tree) Fruits	Corn	Pea-nuts	Pine-apple 2/	Plá-tano 2/	Sor-gum	To-bacco	Yuca 2/
1. No. of farms raising this crop	23	20	8	6	42	24	4	35	4	3	43	6	5	28
2. Total area planted to crop (hectares)	299.7	1929.0	1476.0	68.2	430.2	411.0	31.3 (on 3 farms)	194.3 (on 34 farms)	180.0 (on 2 farms)	44.0	145.0 (on 42 farms)	558.0 (on 5 farms)	8.8	29.4 (on 27 farms)
3. Hectares of crop subject to ^{a/} on-farm storage	121.3 (40.5%)	1301.4 (67.5%)	956.8 (64.8%)	3.9 (5.7%)	218.8 (50.9%)	54.6 (13.3%)	0 (0.0%)	88.3 (45.4%)	180.0 (100.0%)	42.0 (95.4%)	8.3 (5.7%)	349.0 (62.5%)	5.4 (61.4%)	2.3 (7.8%)
4. Hectares of crop subject to ^{a/} at-market storage	45.4 (15.1%)	674.8 (35.0%)	417.6 (28.3%)	0 (0.0%)	31.2 (7.2%)	6.9 (1.7%)	0 (0.0%)	9.0 (4.6%)	90.0 (50.0%)	0 (0.0%)	1.1 (0.8%)	82.5 (14.8%)	3.6 (40.9%)	1.2 (4.1%)

1/ Sugar cane, upon harvesting, is processed directly into crude sugar known as panela. It is panela which is the product that is stored. In northern Tolima, sugar cane is harvested throughout the year.

2/ These crops can be harvested throughout the year in northern Tolima.

^{a/} These figures are calculated through a technique of statistical averages. Within each size classification of farms, the number of farms storing the product was multiplied by the average size of planting.

Minimum support prices for cotton and sesame are established by the Government, based partially upon the recommendations of the Instituto de Fomento Algodonero. These minimum prices are binding upon the various entities which buy these oil crops, but the buyers may pay a higher price than the minimum.

During the first 8 months of 1965, in Tolima, sesame prices held fairly steady while rice prices fluctuated as widely as 70%. This may account partially for the fact that, in our sample, the proportion of rice under storage was 50% greater than the proportion of sesame under storage.

If price changes result, not so much from seasonal variations in supply, as from longer-run economic trends which may be unrecognized by the farmer, theoretically there would appear to be little motivation for the farmer to finance the storage of these products. He can use the income from immediate sales for investment in other enterprises.

Coffee prices are regulated by the Federación Nacional de Cafeteros and are based on a combination of quality, form and size of the bean. Quality of the coffee beans is, in part, dependent upon the time spent by the farmer in processing. The basic steps in the harvesting of coffee include collection, depulping, fermentations, washing and drying; these processes are carried out at the farm level.

After a preliminary drying period (which varies with the weather and type of equipment used) the coffee may be sold as "water-dried coffee". With more extensive drying and uniform color of the beans, the coffee may be sold as "common coffee" at a price approximately double that for "water-dried coffee". Still more time spent in drying and hand-sorting to obtain uniform size and shape of the beans will bring a higher price.

However, while a farmer might profitably spend additional time in the processing of his coffee beans, currently-due debts may force him to sell hurriedly the crop at a lower price to meet his immediate obligations.

This opens the subject of alternative opportunities to the farmer. While the O. S. U. research effort did not formally survey the area of alternative opportunities/income, observation in the area did not reveal large-scale existence of such opportunities, especially off-farm. Various sources have felt that the one type of activity in which Colombian agriculture has an advantage is that activity which is labor-intensive. (At the same time, in coffee production, some of the benefits to quality from labor-intensive techniques are off-set by modern consumption practices such as the growing use in instant coffee. Thus Colombia loses some of its advantage over the less labor-intensive production of other countries.)^{4/}

^{3/} See for example. "Operation Colombia or the Alliance for Progress" by Ernest Feder. USOM/Bogota. 1962.

^{4/} Manual del Cafetero Colombiano. Federación Nacional de Cafeteros de Colombia. Bogotá, 1958.

What these various factors indicate is that, in those enterprises with controlled prices, maintained over time, the addition of the utility of time (through storage) by the farmer may not result in any additional income to him. Thus there is little motive for the farmer-- or the institution financing him-- to bear the added cost of supplying this utility.

Storage and delayed sale of the product by the farmer may aid a convenience utility to the intermediate processing institutions (in terms of reducing their own needs for storage and processing facilities) but if none of this value is returned to the farmer, there is little likelihood nor reason for him to altruistically "bail out" the intermediary.

Where the farmer can add another value or utility as "form-utility" (by further processing of his product) which returns sufficient additional income to repay profitably his investment of equipment and labor, as well as the opportunity costs (the additional income he could have received from selling the product immediately and re-investing the proceeds) then it would be economically advantageous to the farmer to carry out these storage and processing activities. An example may be the additional drying and sorting of coffee beans--but at this point we cannot definitely show whether the addition of this form-utility is profitable to the farmer. (A possible hint is that of the 19 farmers stating they were unable to store products due to immediate need of money, 12 did raise coffee.)

What is important is that credit institutions must be convinced that it is good business for them and for their clients--the farmers-- if terms of financing allow completion of all farm-management practices that allow the farmer to maximize his income. From the point of view of the lending institution, this advantage must be balanced against the disadvantage of extending credit over longer terms. An institution in the position of Caja Agraria, which is handicapped by great shortages of capital, must revolve or turn over its loanable funds as quickly as possible to:

1) serve the greatest possible number of farmers, and 2) to increase its rate of capital growth.

The extent of this capital shortage may be illustrated by the fact that for the second semester of 1965, the Agency Directors of the Caja Agraria requested Ps. \$ 869, 900, 000 for agricultural credit and the Caja's main office was able to assign only Ps. \$ 407, 680, 000, or 47% of the funds requested. The institution must balance the results from granting short-term against long-term credit and decide which results in overall benefit to the greatest number of farmers and/or the institution.

Returning to Table No. 24 for a consideration of some other crops: Sugar cane is processed into panela throughout much of the year. There are sufficient fluctuations in volume to cause price variation, which could encourage delay of sales. Except in very humid areas, panela can be stored with little loss and with simple, inexpensive techniques.

Pineapple, plátano and yuca are essentially harvested throughout the year. For these, as well as tree fruits, existing consumption habits and processing facilities do not show any possibilities for storage.

Corn may show the most promise for increasing farm income through storage and delayed sale. Within the first 8 months of 1965, prices for corn varied as much as 50% in Tolima. There is not a large amount of corn raised on a commercial basis by the larger farms of northern Tolima.

Purchasers of tobacco buy only the cured tobacco. Thus producers of this crop must have some type of facility for storing the crop during this stage.

WORK PATTERNS OF FARMERS

In the preliminary Farmer Survey, informants were questioned about their patterns of actual work off the farm as well as their attitude toward employment outside of agriculture.

As the preliminary survey was administered to any informant that could be located on the sample farm, the answers occasionally reflect the off-farm work of some individual other than the farm operator. This might be a member of the farm operator's family or an employee. The majority of informants were owner/operators.

Replies indicating work off the farm were considered only if the work took place outside of the agricultural activities of the total farm operation. If the informant rented land for farming in a municipio neighboring to his home-farm, his work on the rented land would be considered as part of his overall farm operation or exploitation. On the other hand, time spent in operating a small store within the house was considered as work outside of agricultural activities, even though the house might be located on the farm.

The first question asked the informant, "Do you work off the farm?". Table 25 shows the response grouped by farm size for the 236 informants who answered the question. It may be noted that, as farm size increases, the percentage of informants working off the farm declines.

Additional information has been summarized for the same group of 89 informants considered in this Report under the preceding section on "Production Patterns and Storage Practices". (Four of these 89 have been omitted from this section leaving a total of 85.) For this group, additional information is presented about location of work, reasons for off-farm work, average time and income of off-farm work, as well as attitudes toward employment outside of agriculture. (Tables 26, 27)

The question related to attitudes toward non-agricultural employment asked, "If you could obtain employment outside of agriculture, would you accept it?" The answers were classified according to the following code:

- 0 - No. There is no need.
- 1 - No. I don't wish to change. I like agriculture; like being independent.

TABLE 25WORK PATTERN OF 236 FARMERS SURVEYED IN NORTHERNTOLIMA

(Data from O. S. U. Survey)

Size of Farm (Hectares)	Full Time Farmers	Work Part Time off the farm
1 or less	3	3
1.1 - 5	21	19
5.1 - 10	22	12
10.1 - 25	40	16
25.1 - 50	25	7
50.1 - 100	26	6
100.1 - 500	22	3
500.1 - 1000	4	1
More than 1000.1	5	1

Table 26

(Data from O. S. U. Survey)

MUNICIPIO	I. Informants who work off the exploitation						II. Informants who do not work off the exploitation	
	1a. Total number	1b. No. who work as laborers on other farms	1c. No. who must work off the exploitation to support the family	1d. Average time working off the exploitation (Days/Year)	1e. Average cash income of off-exploitation work (Pesos/Year)	1f. No. who would accept employment outside of agriculture	2a. Total Number	2b. No. who would accept employment outside of agriculture
Armero (40 farms)	13	9	5 (for 8 informants)	118 (for 7 informants)	\$1834 (for 7 informants)	8	27	2
Fresno (35 farms)	7	1	5 (for 6 informants)	222 (for 6 informants)	\$14,438a/ (for 4 informants)	3	28	11
Honda (6 farms)	0	0	0	0	0	0	6	4
Mariquita (4 farms)	1	0	b/	125	\$750	1	3	1
TOTAL (85 farms)	21	10	10 (for 14 informants)	163 (for 14 informants)	\$4632 (for 12 informants)	12	64	18

a/ One of these informants earns \$42,000 yearly, off-farm

b/ No answer for informant

Table 27

(Data from O. S. U Survey)

FARM SIZE	I. Informants who work off the exploitation						II. Informants who do not work off the exploitation	
	1a. Total Number	1b. No. who work as laborers on other farms	1c. No. who must work off the exploitation to support the family	1d. Average time working off the exploitation (Days/Year)	1e. Average cash income of off-exploitation work (Pesos/year)	1f. No. who would accept employment outside of agriculture	2a. Total Number	2b. No. who would accept employment outside of agriculture
0-10.0 Has. (27 farms)	12	8	7 (for 8 informants)	157 (for 10 informants)	\$628 (for 7 informants)	8	15	3
10.1-50.0 Has. (29 farms)	4	2	1 (for 2 informants)	143 (for 3 informants)	\$5612 a/ (for 3 informants)	2	25	10
50.1-100.0 Has (14 farms)	3	0	2	275 (for 2 informants)	\$24,000 b/ (for 2 informants)	1	11	3
100.1-500.0 Has. (7 farms)	0	-	-	-	-	-	7	1
500.1-1000.0 Has. (3 farms)	1	0	0 <u>c/</u>	- <u>c/</u>	- <u>c/</u>	1	2	0
Over 1000.0 Has. (5 farms)	1	0	0 <u>c/</u>	- <u>c/</u>	- <u>c/</u>	0	4	1

a/ One of these informants earns Ps \$ 15,000 yearly.

b/ One of these informants earns the entire amount from a store in Fresno .

c/ No answer from informant.

- 2 - No. I am unable because of lack of education.
- 3 - No. Age and/or bad health would not permit.
- 4 - Yes. I could earn more; improve standard of living. The farm does not give sufficient returns.
- 5 - Yes. I don't like agriculture; am tired of farming.
- 6 - Yes. Better atmosphere in the cities; more peaceful or safe.
- 7 - Yes. Age or bad health does not permit me to farm.
- 8 - I don't know.
- 9 - No information.

Those respondents whose answers are coded as 4 through 7 are entered in the tables as willing to accept employment outside of agriculture. It is evident in Table 26, that, of those informants who presently work part-time off the farm, a much higher percentage would accept employment outside of agriculture (12 out of 21, or 57%) than of those informants who do not work off the farm (18 out of 64, or 28%)

Of the 12 informants who presently work off the farm and would be willing to accept non-agricultural employment: 6 indicated they could earn more outside of agriculture and 6 indicated they did not like farming. Of the 9 informants who presently work off the farm, but would not be willing to accept non-agricultural employment; 2 felt there was "no need to change"; 2 liked agriculture; 4 informants felt they were unable to change due to lack of education; and one informant stated ill health would not permit him to accept other employment.

Of the 18 informants who do not work off the farm, but would accept employment outside of agriculture; 10 indicated they could earn more outside of agriculture; 7 informants indicated they did not like farming; and 1 informant said that age no longer allowed him to farm.

Of the 46 informants who do not work off the farm and would not accept non-agricultural employment; 7 felt there was "no need"; 13 indicated they liked agriculture; 16 informants felt they were unable to

change due to lack of education; and 7 informants stated that ill health or old age did not permit them to change. Thus of the 55 informants who would not accept employment outside of agriculture, the reason listed most often (20 informants) was lack of education.

Other points which may be noted from Table 27: As farm size increases, the amount of off-farm income rises also (However, note that as farm size increases, the percentage of those informants working off the farm decreases.) This would be consistent with the theory that, within the limits of his knowledge and abilities, the farmer will attempt to gain maximum income from alternative opportunities. As farm size increases, the income from off-farm activities must be increased to attract the farmer into spending part of his time in non-farm work. (This of course implies that farm income increases with farm size.)

Another point of interest is the type of off-farm work as related to the size of the farm. On farms of 10 hectares or less, 8 of the 12 informants working off their farm exploitations, worked as laborers on other farms. On farms larger than 50 hectares, none of the 5 informants working off-farm did so as laborers on other farms. Of these 5 informants: two were owners or part-owners of stores in towns; one was administrator of a transportation company; one spent part of his time buying and selling livestock, and; the fifth, the wife of a farm owner, did domestic duties in town.

REMARKS

Two basic problems were observed in the course of this study. Data from various sources clearly demonstrated the need for additional loanable funds. The Caja Agraria is attempting to alleviate this situation through such means as international loans. The Caja Agraria recently obtained a World Bank loan for \$16,700,000 dollars to be used for credit to livestock producers. At the present time, Caja agricultural stores carry large inventories of supplies. The Caja is in the process of computerizing their inventory system and it has been estimated that it will be possible to cut inventories in half when this system is put into operation, thus releasing approximately 50,000,000 pesos for other purposes.

The Caja Agraria distributes its present "pool" of loanable funds in such a way as to service the credit needs of as many farmers as possible. Because the amount of loanable funds is not adequate to meet the demand for credit, policies have been established to equitably distribute the funds. The limit placed on the availability of funds serves various purposes. Credit may be made available for the production of new crops thus stimulating diversification and production of specific products. At the same time, credit may be limited for the production of crops which are not in great demand or whose price is low. Credit may also be limited for the production of certain crops during certain times of the year. Records are maintained by the Caja as to the best crops to grow in the various areas of Colombia during certain parts of the year. For example, because of rainfall patterns, sesame does not do well in the Honda area during the first semester of the year. The Caja, therefore, will not extend credit for the production of sesame in the Honda area during the first semester. Through this process, the Caja performs indirect technical assistance by discouraging farmers from growing unproductive crops, and at the same time prevents repayment problems which may result if such loans were extended.

The other basic problem which was observed during the course of this study is the lack of technical knowledge on the part of farmers. In personal interviews with Directors of Caja field offices, the Directors generally stated that they had very few procedural problems in extending credit to farmers but that the farmers lacked adequate technical information to properly utilize credit. At first glance, the data presented would indicate that technical assistance is available to Colombian farms. However, in both the farm survey and the survey of Caja field inspectors, it was indicated that many farmers do not have a dependable source of



technical information and that some of the sources they do have, provide only superficial assistance. It has been the authors observation that a considerable amount of technical information is available in Colombia but that the problem lies in the dissemination of this information to farmers.

It would appear that there is a physical presence of credit institution in most areas of Colombia. However, with the exception of Caja Agraria, INCORA, and the Commodity Banks, the amount of credit extended to farmers by these institutions is very limited. As indicated in the farm survey, individuals still serve as a major source of credit to farmers.

There would appear to be attractive opportunities for farmers to increase their income from certain commodities through storage techniques. This means a need for intermediate credits to finance such facilities and even greater need for longer-term production credit to permit delayed commodity sales.

Longer term credit implies one of two alternatives:

- 1) If capital level is not increased, longer term credit will be extended to some borrowers at the expense of limiting the existing credit source to others; or,
- 2) Outside funds must be provided to increase level of capital to replace the money outstanding for longer periods of time and prevent reduction in number of borrowers that the institution is able to serve.

The problems of the small Colombian farmers are illustrated by the numbers who work off their own farms, and the numbers who feel they cannot obtain employment outside of agriculture due to lack of education.

Three alternatives readily appear in solving the income/standard of living problems of the small farmers.

- 1) Leave farming for other activity. The roles which could be fulfilled by a credit institution might include: financing of education, and financing the sale of the farm, thus providing the small farm owner with the full price for which he sells the farm where the buyer is unable to pay the full price immediately.



2) Intensification of production on existing farm size. This would imply a need for intermediate development credit and a large amount of technical assistance. Programs of development, extensive technical assistance and supervision involve a higher cost than commercial lending operations can support. Such programs should be carried out by commercial institutions, the program costs should be reimbursed so as not to impair the institution's capital.

3) Expansion of size of farm operation. This would demand long-term, low-cost credit finance land purchase. Existing commercial credit institutions in Colombia cannot presently supply this type of credit.

Only a part of the data collected has been presented in this preliminary report. In the final report, material will also be presented on costs of production, expansion of the material on the use of credit, costs of Caja credit operations, efficiency of operations, time involved in loan processing and problems encountered, field personnel evaluation and training needs, and the implications of these factors in the operations of credit institutions and the extension of credit to agricultural producers.

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APPENDIX

The following data was extracted from the various questionnaires administered under the Ohio State University Credit Study. The data is presented for information purposes only. Time has not permitted its ⁱⁿ conclusion in the body of the preliminary report.

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TABLE A
DISTRIBUTION BY SIZE AND SYSTEM OF TENANCY
OF 245 FARMS SURVEYED IN NORTHERN TOLIMA

(Data from O. S. U. Survey)

Size of Farms (Hect.)	Owner	Renter	In Company and/or Share Cropper	Owner and Renter	Owner and other systems*	Other systems**
Less than 1	1	1	0	0	0	4
1.1 - 5	23	2	4	1	8	2
5.1 --10	26	2	2	2	2	2
10.1 - 25	50	1	3	1	1	1
25.1 - 50	25	1	1	2	3	0
50.1 - 100	24	3	1	4	2	0
100.1 - 500	19	1	2	3	4	0
500.1 - 1000	2	0	0	0	2	1
more than 1000.1	4	0	1	1	0	0

* Owner and uses unoccupied land
 Owner and in company with others
 Owner and works for other farmers for a share of crops
 Owner and uses land of others paying a share of crops
 Owner, renter and in company with others

** Uses unoccupied land
 Renter and in company with others

TABLE B

INFORMATION RELATED TO THE UTILIZATION OF CREDIT

FORMULARIO No. OSU 54, Page 3

(Summary of Borrowers Replies from 50 Farm Interviews)

1. Cuánto tiempo tuvo que esperar para recibir su último préstamo después de solicitado?

	Número de respuestas -
1) El mismo día de la solicitud	4
2) 1 día	10
3) 2 días	4
4) 3 - 5 días	2
5) 6 - 10 días	7
6) 11 - 15 días	3
7) 16 - 20 días	2
8) 21 - 30 días	5
9) 31 - 60 días	0
10) Más de 60 días	2
11) No aplicable	1
12) Sin información	10

2 y

2a. Ha visitado su finca algún empleado de la institución donde usted tiene su actual préstamo y cuántas veces en el último año?

	Número de respuestas -
1) No visitado	9
2) Sí, pero no en el último año.	6
3) Sí, una vez en el último año.	6
4) Sí, 2 - 4 veces en el último año	5
5) Sí, 5 - 10 veces en el último año	0



	<u>Número de respuestas -</u>
6) Sí, mensualmente	0
7) Sí, semanalmente	2
8) Sí, más veces que semanalmente	3
9) Sí, pero el informante no recuerda cuántas veces	0
10) Sí, pero sin información sobre cuántas veces	8
11) Sin información	11

2b. Por qué visitó su finca?

	<u>Número de respuestas -</u>
1) Para obtener información adicional antes de hacer el préstamo	3
2) Para verificar el empleo de los fondos del préstamo	15
3) Otras razones: Asistencia técnica con los cultivos o ganado	3
4) Otras razones: Para ayudar en el cálculo de los gastos y necesidades de crédito	1
5) No. 1 y No. 2	4
6) No. 1 y No. 4	1
7) No. 2 y No. 3	1
8) Para verificar las pérdidas para prorrogar el plazo	3
9) Sin información	18

3. En la actualidad tiene suficiente crédito para manejar su finca?

	<u>Número de respuestas -</u>
1) Sí	18
2) No	26
3) No se	1
4) Sin información	5

Appendix 4

4. Qué limita el valor del crédito que usted puede obtener?

Número de respuestas

1) No hay dinero disponible para prestar	7
2) No existe Institución para prestar	1
3) No le conviene prestar más al interés actual	1
4) Falta de garantía suficiente	10
5) No puede encontrar un fiador	0
6) Otras razones: Poca producción y entonces pocos ingresos	3
7) Otras razones: No le gusta endeudarse	8
8) Otras razones: No presta para el propósito	2
9) Otras razones: Falta tierra para trabajar	1
10) Otras razones	6
11) Tiene crédito suficiente	4
12) Sin información	7

5. En los tres años anteriores (1963, 64, 65) solicitó usted un préstamo pero no lo recibió?

Número de respuestas

1) No	29
2) Sí, la institución no disponía de dinero para prestar	6
3) Sí, falta de garantía suficiente	5
4) Sí, la institución no convino con el propósito e préstamo	1
5) Sí, falta de garantía porque sirve como fiador	2
7) Sí, pero no hay razones	4
8) Sin información	1



TABLE C

FINES PRINCIPALES PARA LOS CUALES SOLICITAN DINERO LOS
AGRICULTORES, INDICADOS POR 49 INSPECTORES AVALUADORES ENCUESTADOS

Fines Principales	Número de veces indicadas
1. Sustento familiar	15
2. Agricultura	49
3. Ganadería	47
4. Compra de maquinaria	28
5. Compra de terrenos	26
6. Vivienda Rural	5
7. Pequeñas industrias	15

COMBINACIONES DE FINES INDICADOS POR LOS INSPECTORES AVALUADORES

Combinaciones de Fines	Número de veces indicadas
1 y 2	1
1, 2 y 3	3
1, 2, 3 y 4	1
1, 2, 3 y 6	1
1, 2, 3, 4 y 6	1
1, 2, 3, 4 y 7	2
1, 2, 3, 4, 5 y 7	6
2	1
2 y 3	6
2, 3 y 4	5
2, 3 y 5	7
2, 3 y 7	1
2, 3, 4 y 5	7
2, 3, 4 y 7	1
2, 3, 5 y 7	1
2, 3, 4, 5 y 6	1
2, 3, 4, 5 y 7	2
2, 3, 4, 5, 6 y 7	2

TABLE D

LIMITACIONES A LA CANTIDAD DE CREDITO QUE UN PEQUEÑO AGRICULTOR
PUEDE OBTENER, INDICADAS POR 48 INSPECTORES AVALUADORES ENCUESTADOS

Limitaciones	Número de veces indicadas
1. Escasez de fondo para crédito	25
2. Falta de prenda u otra garantía	35
3. No puede reembolsar el préstamo con sus ingresos	19
4. No dispone de un fiador	24
5. El capital es demasiado pequeño	37

COMBINACIONES DE LAS LIMITACIONES INDICADAS POR
LOS INSPECTORES AVALUADORES

Combinaciones de Limitaciones	Número de veces indicadas
1	6
1, 2 y 5	6
1, 2, 3 y 5	3
1, 2, 4 y 5	2
1, 2, 3, 4 y 5	8
2	3
2 y 4	1
2 y 5	4
2, 3 y 5	1
2, 4 y 5	3
2, 3, 4 y 5	4
3, 4 y 5	3
4	1
4 y 5	2
5	1

TABLE E

**COSTS AND RETURNS FOR VARIOUS CROPS AS INDICATED BY FARMERS INTER-
VIEWED IN NORTHERN TOLIMA**

Crop	Indicated Cash Cost 1 Hect. (pesos)	Indicated Total Income/Hect. (pesos)	Return Over Cash Cost (pesos)	% Return on Cash Investment
Coffee	975.00	1650.00	675.00	69.2
	248.60	768.40	519.80	208.0
	215.00	472.50	257.50	120.0
	536.66	1072.00	535.34	99.0
	238.99	1085.66	846.67	354.0
	370.12	1012.50	642.38	173.5
	452.00	462.00	10.00	2.1
	614.00	1095.00	481.00	78.0
Sugar Cane	141.60	450.00	308.40	216.0
	2044.11	2446.20	402.09	19.6
	799.20	912.00	112.80	14.0
	1198.75	1620.00	421.25	35.1
Cotton	4159.00	6956.30	2797.30	67.0
	3193.59	7916.65	4723.06	118.0
	5116.37	6032.30	915.93	18.0
	1649.98	4650.00	3000.02	181.0
	2786.17	3333.22	574.05	20.6
Peanuts	2382.31	4160.00	1776.79	74.5
Milo	1547.99	1912.50	364.51	23.5
	1556.65	2405.50	848.85	54.5
	1613.33	2348.95	735.62	45.5
Rice	3569.50	7806.88	4237.38	118.0
	910.25	2500.00	1589.75	173.0
	1263.00	241.20	-1021.28	-80.8
	5282.50	2250.00	-3032.50	-57.0
Sesame	672.92	3811.40	3138.48	466.0
	729.98	2310.00	1580.02	216.0
	925.44	2482.00	1556.56	169.0
	1461.65	2492.00	1030.35	70.0
	705.50	2030.00	1324.50	186.0
552.50	2250.00	1697.50	307.0	
Corn	750.00	3007.00	2257.00	300.0
	693.75	1020.00	326.25	47.0

TABLE FPERCENT OF COST OF PRODUCTION RECEIVED IN CREDIT AS INDICATEDBY 70 FARMERS IN NORTHERN TOLIMA

% of Costs of Production Received in Credit	Number of loans in each Percentage Group*				
	Caja Agraria	Commodity Banks	Commercial Banks	Individuals	Others
1 - 10	0	0	0	0	0
10.1 - 20	4	1	3	1	0
20.1 - 30	1	3	1	6	0
30.1 - 40	4	0	1	3	0
40.1 - 50	9	1	2	2	0
50.1 - 60	9	0	2	2	1
60.1 - 70	6	0	1	0	1
70.1 - 80	6	1	0	2	3
80.1 - 90	2	2	0	0	0
90.1 - 100	0	0	0	0	0
100	23	2	5	12	12
Total: 133 loans	64	10	15	27	12

* Does not equal 70 because some farmers received more than one loan. Six farmers indicated no credit utilized. Loans received for various purposes.

TABLE G

PURPOSES OF LOANS EXTENDED BY VARIOUS INSTITUTIONS TO 70 FARMERS
SURVEYED IN NORTHERN TOLIMA*

Purposes of Loans	Source of Loans				
	Caja Agraria	Commodity Banks	Commercial Banks	Individuals	Others
General Crop Production	30	5	13	2	19
To Pay Labor	19	0	1	8	1
To Pay Other Debts	0	1	0	7	0
Construction	6	1	0	5	3
Family Living Costs	0	0	1	13	0
Livestock Production	10	5	4	1	2
Repairs and Supplies	1	0	0	2	0
Land Purchase	4	1	0	2	0
Fertilizer and Insecticides	3	0	1	0	0
Machinery Purchase	5	3	1	2	0
Farm Improvement	2	1	0	0	0
Non-Agricultural	0	0	0	5	0

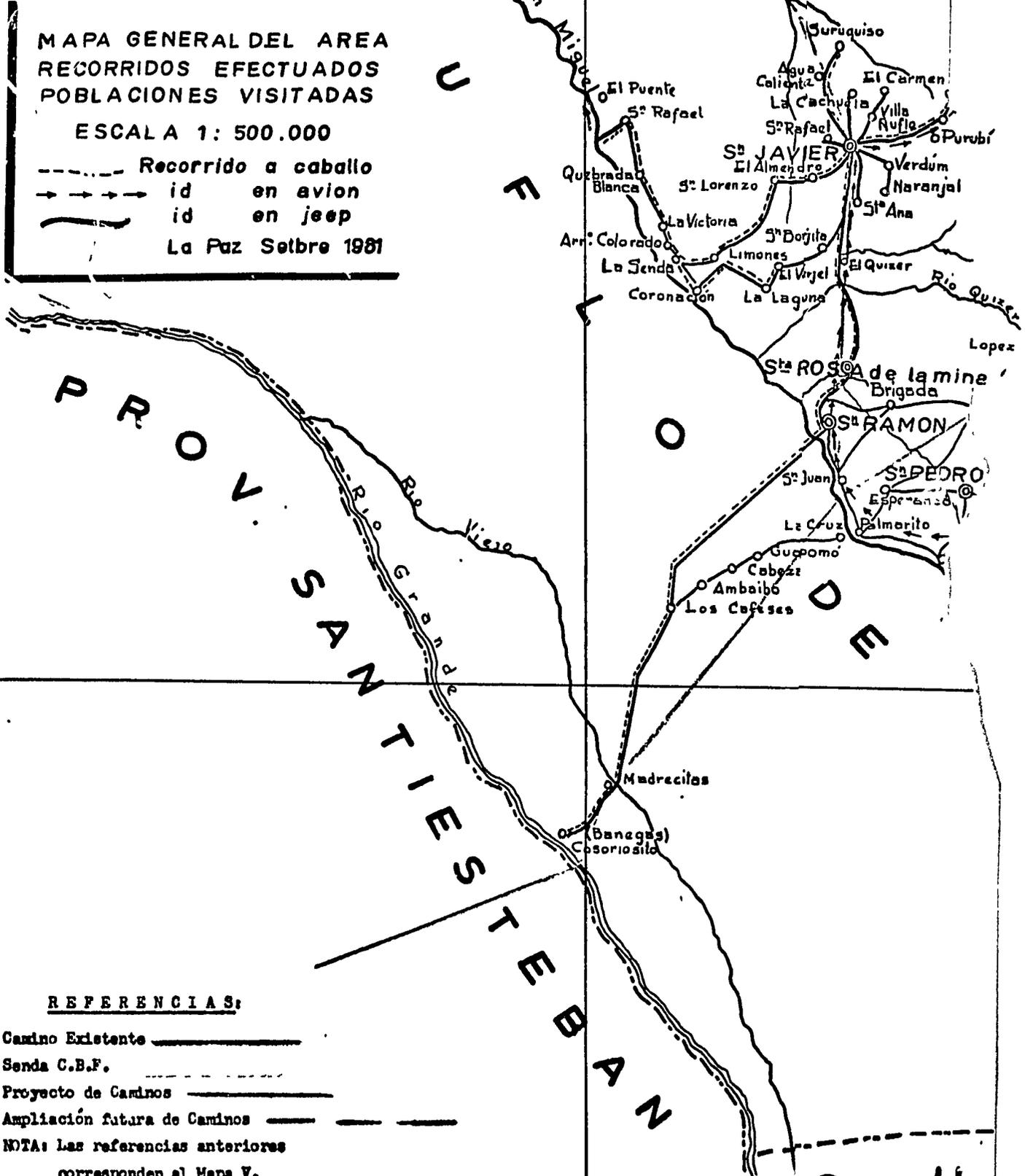
I

MAPA GENERAL DEL AREA
RECORRIDOS EFECTUADOS
POBLACIONES VISITADAS

ESCALA 1: 500.000

- - - - - Recorrido a caballo
- - - - - id en avion
- - - - - id en jeep

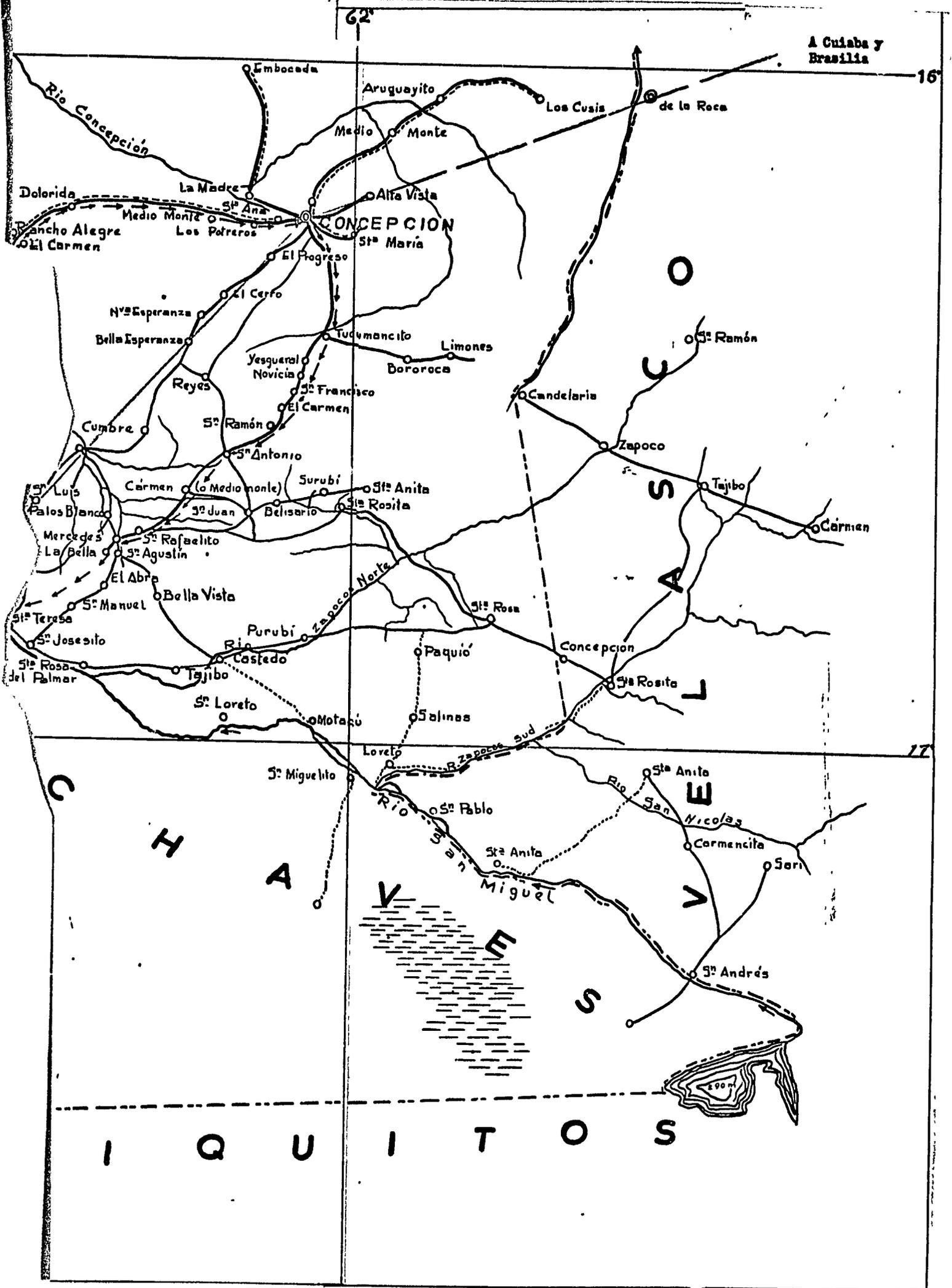
La Paz Setbre 1981



REFERENCIAS:

- Camino Existente —————
- Senda C.B.F. - - - - -
- Proyecto de Caminos —————
- Ampliación futura de Caminos - - - - -

NOTA: Las referencias anteriores
corresponden al Mapa V.



1 2 3 4 5 6 7 8 9 10

Caja Agraria (Colombia)
Branch Office Operations

\$ = Pesos	Caja Agency 1/			
	Armero	Mariquita	Honda	Fresno
Total Income	\$ 1,000,508	\$ 112,642	\$ 263,548	\$ 254,337
Total Expense	\$ 565,066	\$ 178,209	\$ 369,572	\$ 272,790
Profit or Loss	\$ 435,442	\$- 65,567	\$- 106,024	\$- -18,453
Total No. of Employees	17	7	14	11
Total Value of Business	\$10,761,146	\$1,891,438	\$4,419,870	\$3,362,074
Retail Sales	\$ 976,092	\$ 264,959	\$ 604,543	\$ 284,577
Saving Accounts (December 31, 1965)				
Number	8,719	5,473	9,232	4,618
Amount	\$ 1,874,338	\$1,040,957	\$2,324,908	\$ 738,935
Average Size	\$ 215	\$ 190	\$ 252	\$ 160
Checking Accounts (December 31, 1965)				
Number	422	98	206	142
Amount	\$ 1,382,848	\$ 73,343	\$ 102,806	\$ 182,383
Average Size	\$ 3,277	\$ 748	\$ 499	\$ 1,284
New Loans (July, 1964-July, 1965)				
Number	536	213	106	1,088
Amount	\$ 6,960,985	\$ 476,426	\$1,030,666	\$ 524,530
Average Size	\$ 12,987	\$ 2,237	\$ 9,723	\$ 1,493
Estimated % of Total Business in Credit <u>2/</u>	75.1%	33.2%	37.7%	71.0%
Estimated Expense Attributed To Credit Operations <u>3/</u>	\$ 284,201	\$ 48,714	\$ 111,092	\$ 148,648
Average Cost/New Loan Serviced	\$ 530	\$ 229	\$ 1,048	\$ 137
Average Cost/Peso Loaned	4.1%	10.2%	10.8%	9.2%
Volume of Business/Employee	\$ 633,008	\$ 270,020	\$ 315,705	\$ 305,643
Commission on Retail Sales	\$ 48,625	\$ 14,276	\$ 30,162	\$ 12,797
% Commission on Retail Sales	5.0%	5.7%	5.0%	4.5%

1/ All data for 1965 unless otherwise indicated.

2/ Estimate of use of facilities by credit section based upon volume of business, 1st Semester, 1965.

3/ Estimate based in part on an allocation using percent indicated under 2/ above.

CODE TO INTERVIEW SCHEDULE OSU/53

Preliminary Farmer Survey

Deck No. 1

Total = 253

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
1,2	53	Interview Schedule OSU/53
3		<u>Interviewer</u>
	0	Teresa Montero
	1	Hernando Frasser
	2	Jorge Tarazona
	3	Miguel Diago
	4	Pablo Clavijo
	5	L. Jorge Mesa
	6	Jaime Ochoa
	7	Oscar Briceño
	8	Jorge Ospina
4,5,6	0-9	<u>Interview Number</u>
7,8		<u>State</u>
	02	Antioquia (A)
	10	Córdoba (C)
	17	Nariño (N)
	21	Tolima (T)
	20	Santander (S)
	22	Valle (V)
	99	No information
9,10		<u>Town (Caja Agraria Agency)</u>
	105-03	+ Armero (T)
	01	Espinal (T)
	37-07	+ Fresno (T)
	02	Guamo (T)
	18-08	+ Honda (T)
	09	Ibaqué (T)
	90-10	+ Mariquita (T)
	11	Ortegā (T)
	04	Prado (T)
	05	Purificación (T)
	06	San Luis (T)
	30	Barbosa (A)
	50	Barichara (S)
	51	Bucaramanga (S)
	17	Cali (V)
	18	Candelaria (V)
	40	Cereté (C)
	21	Cerrito (V)

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
9,10	41	Cienaga de Oro (C)
	12	Contadero (N)
	13	Cumbal (N)
	52	Curití (S)
	20	Florida (V)
	14	Guaiterillo (N)
	42	Lorica (C)
	31	Medellin (A)
	53	Mogotes (S)
	45	Monteria (C)
	19	Palmira (V)
	15	Pasto (N)
	43	San Carlos (C)
	54	San Gil (S)
	44	San Pelayo (C)
	55	San Vicente (S)
	56	Socorro (S)
	32	Támesis (A)
	16	Túquerres (N)
	33	Urrao (A)
57	Zapatoca (S)	
	99	No information
	3R	No answer
11		<u>Data collected about subject</u>
	150-0	Preliminary Schedule (OSU/53)
	49-1	Preliminary Schedule (OSU/53 and Cost of production schedule (OSU/54)
	17-2	Preliminary schedule (OSU/53), Cost of production schedule (OSU/54), and loan portfolio examination.
	34-3	Preliminary schedule (OSU/53), and loan portfolio examination
	4	Loan portfolio examination
	3R	
12	1	<u>IBM Deck Number</u>
13		1. <u>Distance from the farm to the nearest urban center</u>
	5-0	Not applicable, there are different farms
	107-1	1--5 kilometers
	83-2	6-15 kilometers
	16-3	16-25 kilometers
	7-4	26-45 kilometers
	1-5	46-60 kilometers
	6	61-100 kilometers
	7	100 or more
	29-9	No information
	5-R	

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
14		2. <u>a.b. Informant</u>
	201-0	Producer
	12-1	Wife
	12-2	Son
	7-3	Administrator
	1-4	Brother
	6-5	Other relative
	6-6	Employee
	1-7	Different informants
	2-9	No information
	5-R	
15		3. <u>Administrator(s)</u>
	208-0	No administrator
	21-1	1 administrator 1-6
	6-2	2 administrators 2-7
	4-3	3 administrators 2-8
	1-4	4 or more administrators
	3-9	No information
	5-R	
16		3. <u>b. Relation of the administrator to producer</u>
	212-0	Not applicable, no administrator
	29-1	Employee
	2-2	Son
	6-3	Brother
	2-4	Partner
	1-5	Other relative
	2-9	No information
	5-R	
17		<u>The producer is:</u>
	215-0	A person
	22-1	A firm 2-5
	8-2	An association; a family partnership
	1-9	No information
	5-R	
18		4. <u>b. Does the producer live on the farm?</u>
	2-0	Not applicable
	150-1	Lives on the farm
	99-2	Lives in a nearby town
	1-3	Lives in the same state
	14-4	Lives in other state
	2-9	No information
	5-R	

IBM ColumnPositionCode

19

5. The producer's occupation and his main source of income.

152-0	Crop-farming
19-1	Cattle raising
26-2	Agriculture and cattle raising
11-3	Laborer
1-4	Transportation
9-5	Commerce
7-6	Non-agricultural work (Different from 4 and 5)
14-7	Combination 0 and 5
5-8	Combination 1 and 5
4-9	No information
5-R	

20

6. a. Number of years the producer has dedicated to agriculture.

8-0	Less than 5 years
12-1	5-9 years
14-2	10-14 years
45-3	15-24 years
48-4	25-34 years
72-5	35-49 years
36-6	50 or more
2-8	I do not know
11-9	No information
5-R	

21

6. b. Number of years the producer has operated this farm.

0-9	The same as above
71-0	(If the answer is 'all my life', code as the age of the producer reduced by 12 years. The age is found in question 7a.)
53-1	
33-2	
45-3	
20-4	
12-5	
	4-6
	1-8
	9-9
	5-R

22

7. a. Sex of the producer

224-0	Male
16-1	Female
7-8	Not applicable
1-9	Without information
5-R	(If there is no answer, the name of the producer can be found on the first page.)

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
23		<u>7. a. Actual age of producer</u>
	2-0	Less than 25
	18-1	25-34
	51-2	35-44
	71-3	45-54
	58-4	55-64
	36-5	65 or more
	2-8	Not applicable
	10-9	No information
	5-R	
24		<u>7. a. Education of producer</u>
	40-0	0
	28-1	1 year
	39-2	2 years
	21-3	3 years
	40-4	4-5 years
	15-5	High school education (not completed)
	11-6	Holds a high school diploma
	3-7	University education (not completed)
	7-8	Holds a university degree
	14-9	No information
	5-R	
25		<u>7. a. Time the producer spend. on the exploitation</u>
	6-0	None
	19-1	Less than 5 days per month
	14-2	5-9 days per month
	4-3	10-14 days per month
	10-4	15-19 days per month
	11-5	20-24 days per month
	166-6	25 or more days per month
	1-8	Not applicable
	17-9	No information
	5-R	
26		<u>7. b. Time the wife spends on the exploitation</u>
	17-0	None (But there is a wife)
	4-1	Less than 5 days per month
	2-2	5-9 days per month
	2-3	10-14 days per month
	1-4	15-19 days per month
	0-5	20-24 days per month
	103-6	25 or more days per month
	80-8	Not applicable (There is no wife)
	39-9	No information
	5-R	

IBM ColumnPositionCode

27

7. c. Number of relatives of the producer working on the exploitation.

120-0		0
50-1		1
24-2		2
19-3		3
10-4		4
5-5		5
7-6		6-10
0-7	3-8	More than 10
10-9		No information
5-R		

28

7. c. Total man-weeks per year worked by relatives of the producer.

10-0		None (But there are relatives)
12-1		1-25
46-2		26-50
19-3		51-100
21-4		101-200
6-5		201-400
1-6		401-800
0-7		801 or more
119-8		Not applicable (There are no relatives)
14-9		No information
5-R		

NOTE: One month equals 4 weeks;
One year equals 50 weeks.

29

7. d. Partner(s): Number

202-0		0
23-1		1
10-2		2
1-3		3
2-4	1-6	4
0-8		More than 6
9-9		No information
5-R		

30

Do the partners work in the exploitation?

203-0		Not applicable (There are no partners)
12-1		Yes
7-2		No
10-3		Sometimes
16-9		No information
5-R		

IBM ColumnPositionCode

31

Other than the children, what is the main source of labor?

30-0	Not applicable
112-1	Day workers
9-2	Contracts
0-3	Other relatives
4-4	Persons associated with the business
25-5	Only permanent employees
9-6	Combination 1 and 2
34-7	Combination 1 and 4
2-8	Other combinations
23-9	No information
5-R	

32

Number of sharecroppers in the exploitation

175-0	No sharecroppers
35-1	1 sharecropper
17-2	2 sharecroppers
7-3	2-4 sharecroppers
2-4	4-10 sharecroppers
2-5	10 or more
10-9	No information
5-R	

33

7. f. g. Number of relatives, guardians, and permanent employees.

147-0	0
34-1	1
28-2	2-3
18-3	4-5
6-4	6-9
1-5	10-14
1-6	15-20
5-7	More than 20
8-9	No information
5-R	

34

Total man-weeks per year worked by relatives, guardians and permanent employees.

3-0	1-25
32-1	26-50
19-2	51-100
25-3	101-200
6-4	201-400
4-5	401-800
0-6	801-1600
5-7	1601 or more
144-8	Not applicable (No relatives, guardians, or permanent employees)
10-9	No information
5-R	

IBM Column

Position

Code

35

15-0
41-1
62-2
66-3
42-4
7-5
0-6
5-7
10-9
5-R

7. a-g. Total man-weeks worked by all the employees
1-25
26-50
51-100
101-200
201-400
401-800
801-1600
1600 or more
No information

36,37

187-0-9	1-50-59	0-9
6-10-19	1-60-69	3-97
2-20-29	0-70-79	1-98
0-30-39	1-80-89	46-99
0-40-49	0-90-96	5-R

8. a. Day laborers paid in land preparation.
Under 96
97-200
More than 200
No information

38,39

171	0-9	1	50-59	0-9
3	10-19	0	60-69	4-97
2	20-29	2	70-79	4-98
2	30-39	2	80-89	54-99
3	40-49	0	90-96	5-R

8. a. Total man-weeks per year paid in land preparation.
Under 96
97-400
More than 400
No information

40,41

156	0-9	1	50-59	0-9
7	10-19	1	60-69	12-97
4	20-29	0	70-79	4-98
2	30-39	2	80-89	55-99
3	40-49	1	90-96	5-R

8. b. Day laborers paid cultivating the crops.
Under 96
97-200
More than 200
No information

42,43

123	0-9	1	50-59	0-9
9	10-19	1	60-69	14-97
6	20-29	0	70-79	6-98
5	30-39	2	80-89	76-99
3	40-49	2	90-96	5-R

8. b. Total man-weeks per year paid cultivating the crops
Under 96
97-400
More than 400
No information

44,45

142	0-9	2	50-59	0-9
23	10-19	0	60-69	7-97
5	20-29	0	70-79	11-98
4	30-39	2	80-89	52-99
0	40-49	0	90-96	5-R

8. c. Day laborers paid in harvesting the crops.
Under 96
97-200
More than 200
No information

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
46,47		8. <u>c. Total man-weeks per year paid harvesting the crops.</u>
101 - 9/9	1 - 50/59	0-9
14 - 10/19	2 - 60/69	14-97
8 - 20/29	0 - 70/79	12-98
8 - 30/39	1 - 80/89	71-99
13 - 40/49	3 - 90/96	5-R
		Under 96
		97-400
		More than 400
		No information
48,49		8. <u>d. Day laborers paid operating and maintaining the machinery.</u>
202 - 9/9	0 - 50/59	0-9
0 - 10/19	0 - 60/69	1-98
0 - 20/29	0 - 70/79	45-99
0 - 30/39	0 - 80/89	5-R
0 - 40/49	0 - 90/96	
		Under 97
		98 or more
		No information
50,51		8. <u>d. Total man-weeks per year paid operating and maintaining machinery.</u>
196 - 0/9	0 - 50/59	0-9
2 - 10/19	0 - 60/69	3-97
0 - 20/29	0 - 70/79	0-98
0 - 30/39	0 - 80/89	47-99
0 - 40/49	0 - 90/96	5-R
		Under 96
		97-500
		More than 500
		No information
52,53		8. <u>e. Day laborers paid maintaining pastures.</u>
187 - 0/9	0 - 50/59	0-9
3 - 10/19	3 - 60/69	0-9 1-97
3 - 20/29	1 - 70/79	2-98
1 - 30/39	0 - 80/89	47-99
40/49	0 - 90/96	5-R
		Under 97
		98 or more
		No information
54,55		8. <u>e. Total man-weeks per year paid maintaining pastures.</u>
172 - 0/9	6 - 50/59	0-9
1 - 10/19	1 - 60/69	5-97
1 - 20/29	0 - 70/79	1-98
3 - 30/39	0 - 80/89	56-99
2 - 40/49	0 - 90/96	5-R
		Under 96
		97-500
		More than 500
		No information
56,57		8. <u>f. Day laborers paid herding the cattle.</u>
204 - 0/9	0 - 50/59	0-9
0 - 10/19	0 - 60/69	1-98
0 - 20/29	0 - 70/79	43-99
0 - 30/39	0 - 80/89	5-R
0 - 40/49	0 - 90/96	
		Under 97
		98 or more
		No information
58,59		8. <u>f. Total man-weeks per year paid herding the cattle.</u>
194 - 0/9	3 - 50/59	0-9
0 - 10/19	0 - 60/69	4-97
1 - 20/29	0 - 70/79	0-98
1 - 30/39	0 - 80/89	45-99
0 - 40/49	0 - 90/96	5-R
		Under 96
		97-500
		More than 500
		No information

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
60		<u>Does the producer himself own all the land?</u>
	164-0	Yes, he owns all the land
	3-1	No, he shares-in
	7-2	No, he is a sharecropper
	28-3	No, he rents
	12-4	He owns land but he shares-in also
	1-5	He shares-in other farms
	6-6	He is a sharecropper in other farms
	20-7	Operates land given-out for use un-probated estate
	0-8	He is a renter on other farms
	7-9	No information
	5-R	
61		<u>Relation of the landlord to the producer (Landlord No.1)</u>
	165-0	Not applicable, the producer owns the land
	7-1	The producer is the father, brother or the son of the owner
	8-2	The producer is otherwise related to the owner
	51-3	The producer is a renter; no family relation to the landlord
	4-4	The producer is a share-cropper; no family relation to the landlord
	10-9	No information
	5-R	
62		<u>Relation of the landlord to the producer (Landlord No.2)</u>
	166-0	Not applicable, the producer owns the land
	3-1	The producer is the father, brother, or the son of the owner
	1-2	The producer is otherwise related to the owner
	13-3	The producer is a renter, no family relation to the landlord
	2-4	The producer is a sharecropper, no family relation to the landlord
	42-9	No information
	5-R	
63		<u>Does the producer himself operate all his land?</u>
	138-0	Yes, he exploits all his land
	88-1	No, he exploits only a part of his land
	15-2	
	1-3	
	6-9	
	5-R	

IBM ColumnPositionCode

64

If the producer himself does not operate all his land, what is the relation of each cultivator to the producer? (First cultivator)

139-0 Not applicable
 1-1 Brother
 17-2 Partner
 7-3 Son
 3-4 Relative
 40-5 Sharecropper
 14-6 Renter
 2-7
 5-9 5-R

65

If the producer himself does not operate all his land, what is the relation of each cultivator to the producer? (Second cultivator)

170-0 Not applicable
 0-1 Brother
 6-2 Partner
 3-3 Son
 2-4 Relative
 22-5 Sharecropper
 5-6 Renter
 1-7
 39-9
 5-R

66

If the producer rents-in land or pastures, the contracts are: (first contract)

188-0 Not applicable
 14-1 Verbal contracts
 5-2 Written contract (no information about terms)
 1-3 Written contract (6 months)
 7-4 Written contract (12 months)
 5-5 Written contract (more than 1 year)
 28-9 No information
 5-R

67

If the producer rents-in land or pastures, the contracts are: (second contract)

196-0 Not applicable
 4-1 Verbal contracts
 3-2 Written contract (no term information)
 0-3 Written contract (6 months)
 2-4 Written contract (12 months)
 2-5 Written contract (more than 1 year)
 41-9 No information
 5-R

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
68		<u>The contract is paid this way</u>
	187-0	Not applicable
	32-1	Fixed amount in cash
	3-2	Paying a percentage of the gross production
	10-5	No information
	1-7	
	15-9	
	5-R	
69		<u>Does the producer belong to a legal partnership or company?</u>
	83-0	Yes
	158-1	No
	7-9	No information
	5-R	
70		<u>Is it a crop partnership or livestock partnership?</u>
	159-0	Not applicable
	53-1	Crop partnership
	24-2	Livestock partnership
	5-3	Crop and livestock partnership
	7-9	No information
	5-R	
71		<u>The producer receives from his sharecroppers:</u>
	178-0	Not applicable
	57-1	Half of the production
	3-2	Daily work
	0-3	Other services
	9-9	No information
	5-R	
72		<u>The producer gives to his sharecroppers:</u>
	178-0	Not applicable
	5-1	Seeds
	5-2	Mills and other machines
	0-3	Daily wages
	3-4	Help in cash
	24-5	Other services
	33-9	No information
	5-R	
73		<u>Does the producer share-out animals?</u>
	232-0	Not applicable
	6-1	Yes, share future increase
	0-2	Sharing expenses 50-50
	0-3	Sharing some of the expenses
	1-4	The producer owns half the value of the animals
	9-9	No information
	5-R	

IBM ColumnPositionCode

74

Does the producer share-in
animals?

204-0

Not applicable

6-1

Yes, share future increase

19-2

The producer pays all the expenses

2-3

The producer pays some expenses

5-4

The producer owns half the value
of the animals

12-9

No information

5-R

CODE TO INTERVIEW SCHEDULE OSU/53

PRELIMINARY FARMER SURVEY

DECK NO. 2
Total = 253

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
1,11		<u>The same as deck No. 1</u>
12		<u>Deck Number</u>
	. 2	
13		<u>14. Number of different farms or parcels operated in the second semester of 1965.</u>
	228-0	0
	4-1	1
	1-2	2
	2-3	3
	0-4	4
	0-5	5
	0-6	6
	0-7	7
	0-8	8 or more
	15-9	No information
	3-R	
14,15,16,17		<u>14. Hectares operated in the second semester of 1965.</u>
36-0/4	26-50/74	0-9
33-5/9	9-75/99	0-9998
64-10/24	15-100/249	10-9999
29-25/49	15-250/499	3-R
	18	
		9,998 hectares or more
		No information
		5- 500/999
		7- 1000/4999
		1- 5000/9997
		<u>14. Difference between hectares operated in the first semester and hectares operated in the second semester (In percentages.)</u>
	2-25-0	No change
	2-1	Increase of 10% or less
	5-2	11-25% increase
	1-3	26-50% increase
	6-4	Increase greater than 50%
	0-5	Decrease of 10% or less
	0-6	11-25% decrease
	1-7	26-50% decrease
	1-8	Decrease greater than 50%
	9-9	No information
	3-R	
19,20,21,22		<u>14. Hectares owned (property)</u>
58-0/4	19-100/249	0-9
26-5/9	10-250/499	0-9998
61-10/24	7-500/999	11-9999
20-25/49	5-1000/4999	3-R
12-50/74	1-5000/9997	
14-75/99		
		9,998 hectares or more
		No information

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>	
23,24,25,26			<u>14. Hectares rented</u>
219- 0/4	3- 50/74	0-9	p- 500/999
4- 5/9	2- 75/99	0-9998	9,998 hectares or more
3- 10/24	4- 100/249	10-9999	No information
3- 25/49	2- 250/499	3-R	0- 5000/9997
27,28,29,30			<u>14. Hectares shared-in</u>
232- 0/4	1- 50/74	0-9	0- 500/999
0- 5/9	0- 75/99	0-9998	9,998 hectares or more
3- 10/24	1- 100/249	11-9999	No information
2- 25/49	0- 250/499	3-R	0-5000/9997
31,32,33,34			<u>14. Hectares under other tenure systems</u>
224- 0/4	0- 50/74	0-9	1- 500/999
5- 5/9	0- 75/99	0-9998	9,998 hectares or more
5- 10/24	2- 100/249	10-9999	No information
3- 25/49	0- 250/499	3-R	0- 5000/9997
35,36,37,38			<u>14. Total hectares operated in unowned land (land other than property).</u>
199- 0/4	3- 50/74	0-9	1- 500/999
9- 5/9	1- 75/99	0-9998	9,998 hectares or more
10- 10/24	7- 100/249	11-9999	No information
7- 25/49	2- 250/499	3-R	0- 5000/9997
39,40,41,42			<u>14. Hectares operated by the producer</u>
57- 0/4	24- 50/74	0-9	5- 500/999
32- 5/9	8- 75/99	9998	9,998 hectares or more
55- 10/24	13- 100/249	9999	No information
27- 25/49	13- 250/499		5- 1000/4999
43,44,45,46			1- 5000/9997
235- 0/4	0- 50/74	0-9	<u>14. Hectares operated by partner.</u>
0- 5/9	1- 75/99	0-9998	0- 500/999
0- 10/24	3- 100/249	10-9999	9,998 hectares or more
1- 25/49	0- 250/499	3-R	No information
47,48,49,50			0- 1000/4999
211- 0/4	2- 50/74	0-9	0- 5000/9997
7- 5/9	1- 75/99	0-9998	9,998 hectares or more
10- 10/24	5- 100/249	9-9999	No information
4- 25/49	0- 250/499	3-R	0- 5000/9997
51,52,53,54			<u>14. Hectares operated by sharecropper.</u>
234- 0/4	0- 50/74	0-9	0- 500/999
0- 5/9	0- 75/99	0-9998	9,998 hectares or more
2- 10/24	3- 100/249	9-9999	No information
0- 25/49	0- 250/499	3-R	1- 1000/4999
55			0- 5000/9997
			<u>16d. First temporary crop: have</u>
	83-0	No temporary crops	
	22-1	Rice	
	20-2	Cotton	
	26-3	Sesame	
	3-4	Sorghum	
	33-5	Corn	
	1-6	Tobacco	
	3-7	Beans	
	48-8	Yuca	
	11-9	No information	
	3-R		

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
	56,57,58	<u>16d. Temporary crop (Column 55): Hectares planted in the second semester.</u>
141- 0/9	6- 100/149	0-9 (Up to 99.7) <u>Note:</u> the third figure column is for a tenth of an hectare.)
46- 10/24	6- 150/249	6-99.8 99.8 hectares or more
19- 25/49	3- 250/499	14-99.9 No information
4- 50/74	1- 500/749	3-R
3- 75/99	1- 750/997	
	59,60,61	<u>16d. Temporary crop (Column 55): Hectares planted in the first semester.</u>
144- 0/9	5- 100/149	0-9 (Up to 99.7) <u>Note:</u> the third figure column is for a tenth of an hectare.)
41- 10/24	4- 150/249	7-99.8 99.8 hectares or more
16- 25/49	1- 250/499	14-99.9 No information
7- 50/74	6- 500/749	3-R
2- 75/99	3- 750/997	
	62	<u>16d. Temporary crop (Column 55): Did you use fertilizers?</u>
	33-0	Yes
	99-1	No
	80-8	Not applicable, no transitory crops
	37-9	No information
	3-R	
	63	<u>16d. Temporary Crop Column 55): Crop sales.</u>
	27-0	No sales, consumption
	29-1	Local federation and for cooperative (Cia. Col. de Tobacco)
	38-2	Public market
	27-3	Local individual
	3-4	Local retail stores
	0-5	Local grain stores
	1-6	Sales on the farm
	4-7	Sales in a town, outside of the four farms in the sample
	80-8	Not applicable, no transitory crops
	41-9	No information
	3-R	
	64	<u>16d. Second temporary crop: name</u>
	143-0	No transitory crop
	7-1	Rice
	9-2	Cotton
	21-3	Sesame
	4-4	Sorghum
	31-5	Corn
	3-6	Peanut
	2-7	Beans
	19-8	Yuca
	11-9	No information
	3-R	

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
	65,66,67	<u>16d. Second Temporary crop: hectares planted, 2nd semester.</u>
174- 0/9	4-100/149	4-0-9 (Up to 99.7) Note: The third column means a tenth of a hectare.
26- 10/24	4-150/249	3-99.8 99.8 hectares or more
13- 25/49	5-250/499	12-99.9 No information
3- 50/74	2-500/749	3-4
1- 75/99	3-750/997	
	68,69,70	<u>16d. Second Temporary crop: hectares planted, 1st semester.</u>
191- 0/9	3-100/149	0-9 (Up to 99.7) Note: The third column means a tenth of a hectare.
25- 10/24	1-150/249	3-99.8 99.8 hectares or more
7- 25/49	3-250/499	12-99.9 No information
4- 50/74	0-500/749	3-4
1- 75/99	0-750/997	
	71	<u>16d. Second Temporary crop: Did you use fertilizers:</u>
	24-0	Yes
	58-1	No
	140-8	Not applicable, no second transitory crop
	28-9	No information
	3-4	
	72	<u>16d. Second Temporary crop: crop sales.</u>
	17-0	No sales, consumption
	15-1	Local federation
	25-2	Public market
	19-3	Local individual
	1-4	Local retail stores
	1-5	Local grain stores
	1-6	Sales on the farm
	2-7	Sales on a big city, outside the four towns in the sample
	141-8	Not applicable, no second transitory crop
	28-9	No information
	3-4	

CODE TO INTERVIEW SCHEDULE OSU/53

PRELIMINARY FARMER SURVEY

DECK NO. 3

Total = 253

<u>IBM COLUMN</u>	<u>POSITION</u>	<u>CODE</u>
1, 11	<u>The same as deck No. 1</u>	
12	<u>Deck number</u>	
	3	
13	<u>16a.: Third temporary crop: name</u>	
	194-0	Farmer doesn't raise temporary crops
	2-1	Rice
	1-2	Cotton
	4-3	Sesame
	3-4	Sorghum
	14-5	Corn
	3-6	Tobacco or peanut
	2-7	Beans
	17-8	Yuca
	10-9	No information
	<i>3-R</i>	
14, 15, 16	<u>16a. Third temporary crop: hectares planted, second semester of 1965.</u>	
<i>225-0/24</i>	<i>2-150/249</i>	0-9 (Up to 99.7) <u>Note:</u> The third column means a tenth of a hectare.
<i>6-25/49</i>	<i>2-250/499</i>	2-99.8 99.8 hectares or more
<i>0-50/74</i>	<i>1-500/749</i>	10-99.9 No information
<i>0-75/99</i>	<i>0-750/997</i>	<i>3-R</i>
<i>2-100/149</i>		
17, 18, 19	<u>16a. Third temporary crop: hectares planted, 1st semester of 1965.</u>	
<i>231-0/24</i>	<i>1-150/249</i>	0-9 (Up to 99.7) <u>Note:</u> The third column means a tenth of a hectare.
<i>2-25/49</i>	<i>0-250/499</i>	2-99.8 99.8 hectares or more
<i>1-50/74</i>	<i>2-500/749</i>	10-99.9 No information
<i>0-75/99</i>	<i>1-750/997</i>	<i>3-R</i>
<i>2-100/149</i>		
20	<u>16a. Third temporary crop: Did you use fertilizers?</u>	
	9-0	Yes
	31-1	No
	193-8	Not applicable, no third temporary crop.
	17-9	No information
	<i>3-R</i>	
21	<u>16a. Third temporary crop: crop sales.</u>	
	9-0	No sales, consumption
	9-1	Local federation and cooperative
	12-2	Public market
	5-3	Local individual
	1-4	Local retail stores
	0-5	Local grain stores
	0-6	Sales on the farm
	0-7	Sales in a big city, outside the 4 towns in the sample.
	193-8	Not applicable, no third temporary crop.
	<i>21-9</i>	
	<i>3-R</i>	

<u>IBM COLUMN</u>	<u>POSITION</u>	<u>CODE</u>
22	16b.	<u>First permanent crop: name</u>
	60-0	No permanent crops
	95-1	Coffee
	22-2	Sugar cane
	50-3	Plantain or banana
	2-4	Pineapple
	8-5	Fruit trees
	4-6	Cacao
	9-9	No information
	3-R	
23, 24, 25	16b.	<u>First permanent crop: hectares planted</u>
150-0/24	9-150/249	0-9 (Up to 99-7) <u>Note:</u> The third column means a
30-25/49	4-250/499	tenth of a hectare.
28-50/74	2-500/749	1-99.8 99.8 hectares or more
5-75/99	0-750/997	13-99.9 No information
8-100/149	3-R	
26	16b.	<u>First permanent crop: interplanted with another crop.</u>
	28-0	Yes
	146-1	No
	60-8	Not applicable, no permanent crop
	16-9	No information
	3-R	
27	16b.	<u>First permanent crop: Did you use fertilizer?</u>
	14-0	Yes
	130-1	No
	6-8	Not applicable, no permanent crop
	26-9	No information
	3-R	
28	16b.	<u>First permanent crop: crop sales.</u>
	20-0	No sales, consumption
	29-1	Local federation and cooperative
	58-2	Public market
	43-3	Local individual
	0-4	Local retail stores
	3-5	Local grain stores
	3-6	Sales on the farm
	1-7	Sales in a big city, outside the 4 towns within the sample
	60-8	Not applicable: no permanent crop
	33-9	No information
	3-R	
29	16b.	<u>Second permanent crop: name</u>
	121-0	No second permanent crop
	17-1	Coffee
	55-2	Sugar cane
	25-3	Plantain
	9-4	Pineapple
	9-5	Fruit trees
	3-6	Cacao
	1-7	Others:
		Arracacha
	10-9	No information
	3-R	

<u>IBM COLUMN</u>	<u>POSITION</u>	<u>CODE</u>
30, 31, 32	16b.	<u>Second permanent crop: hectares planted.</u>
173-0/24	4-150/249	0-9 (Up to 99.7) <u>Note:</u> The third column means a tenth of a hectare.
26-25/49	5-250/499	99.8 hectares or more
11-50/74	1-500/749	1-99.8
6-75/99	0-750/997	13-99.9
10-100/149	33	3-R No information
	16b.	<u>Second permanent crop: interplanted with another crop.</u>
	25-0	Yes
	91-1	No
	121-8	Not applicable, no second permanent crop
	13-9	No information
	3-R	
34	16b.	<u>Second permanent crop: Did you use fertilizer?</u>
	4-0	Yes
	106-1	No
	120-8	Not applicable, no permanent crop
	20-9	No information
	3-R	
35	16b.	<u>Second permanent crop: Crop sales.</u>
	16-0	No sales, consumption
	0-1	Local federation or cooperative
	09-2	Public market
	15-3	Local individual
	0-4	Local retail stores
	1-5	Local grain stores
	4-6	Sales on the farm
	1-7	Sales in a big city, outside the 4 towns within the sample
	121-8	Not applicable, no permanent crop
	23-9	No information
	3-R	
36	16b.	<u>Third permanent crop: name</u>
	169-0	No third permanent crop
	4-1	Coffee
	6-2	Sugar cane
	35-3	Plantain
	5-4	Pineapple
	12-5	Fruit trees
	8-6	Cocoa
	10-9 1-7	No information
	3-R	
37, 38, 39	16b.	<u>Third permanent crop: hectares planted.</u>
214-0/24	1-150/249	0-9 (Up to 99.7) <u>Note:</u> The third column means a tenth of a hectare.
15-25/49	1-250/499	99.8 hectares or more
3-50/74	0-500/749	0-99.8
1-75/99	0-750/997	12-99.9
3-100/149	40	3-R No information
	16b.	<u>Third permanent crop: interplanted with another crop.</u>
	23-0	Yes
	50-1	No
	167-8	Not applicable, no permanent crop
	10-9	No information
	3-R	

<u>IBM COLUMN</u>	<u>POSITION</u>	<u>CODE</u>
41	16b. <u>Third permanent crop: Did you use fertilizer?</u>	
	3-0 Yes	
	65-1 No	
	169-8 Not applicable, no permanent crop	
	13-9 No information	
	3-R	
42	16b. <u>Third permanent crop: Crop sales.</u>	
	17-0 No sales	
	1-1 Local federation	
	31-2 Public market	
	7-3 Local individual	
	0-4 Local retail stores	
	0-5 Local grain stores	
	3-6 Sales on the farm	
	0-7 Sales on a big city, outside the 4 towns	
	169-8 Not applicable, no permanent crops	
	22-9 No information	
	3-R	
43, 44, 45	16c,d,e. <u>Natural and improved pastures: hectares</u>	
119-0/24	0-9 (Up to 99.7) <u>Note:</u> The third column indicates a	
30-25/49	tenth of a hectare	
10-50/74	26-99.8 99.8 hectares or more	
6-75/99	12-99.9 No information	
6-100/149	3-R	
15-150/249		
13-250/499		
5-500/749		
8-750/997		
46	16c,d,e. <u>Natural and improved pastures: Did you use fertilizer?</u>	
	8-0 Yes	
	119-1 No	
	88-8 Not applicable, no pastures	
	35-9 No information	
	3-R	
47, 48, 49	16f,g. <u>Fallow ground, brush and forests: hectares</u>	
111-0/24	0-9 (Up to 99.7) <u>Note:</u> The third column indicates a	
22-25/49	tenth of a hectare.	
18-50/74	7-99.8 99.8 hectares or more	
9-75/99	12-99.9 No information	
14-100/149	3-R	
20-150/249		
23-250/499		
10-500/749		
4-750/997		
50	17a,b,c,d. <u>Cattle: Did you use concentrates in 1965?</u>	
	8-0 Yes	
	107-1 No	
	117-8 Not applicable, no cattle	
	25-9 No information	
	3-R	
51, 52, 53, 54.	17a,b,c,d. <u>Cattle: Number of owned here and in other farms</u>	
176-0/4	0-9 (Up to 9997)	8-75/99
14-5/9	0-9998 9998 or more cattle	9-100/499
11-10/24	10-9999 No information	2-500/999
11-25/49	3-R	6-1000/4999
3-50/74		0-5000/9997
55, 56	17a,b,c,d. <u>Cattle: Number of heads shared-in here and in other farms</u>	
224-0/10	0-9 (Up to 97)	
5-11/20	5-98 98 or more received	
1-21/30	11-99 No information	
6-31/40	3-R	
2-41/50		
1-51/60		
0-61/70		
1-71/80		
0-81/90		
0-91/97		

<u>IBM COLUMN</u>	<u>POSITION</u>	<u>CODE</u>
	57, 58	17a,b,c,d. <u>Bovines and cows: Number of heads shared-out.</u>
234-0/10	0-51/60	0-9 (Up to 97)
0-11/20	0-61/70	0-98 98 or more given
0-21/30	0-71/80	11-99 No information
0-31/40	0-81/90	3-R
0-41/50	0-91/99	17e,f. <u>Heifers: Did you use concentrates in 1965?</u>
		1-0 Yes
		47-1 No
		183-8 Not applicable, no heifers
		19-9 No information
		3-R
	60, 61, 62	17e,f. <u>Heifers: Number of head owned here and in other places.</u>
221-0/24	1-150/249	0-9 (Up to 997)
9-25/49	3-250/499	0-998 998 or more heifers
2-50/74	0-500/749	11-999 No information
0-75/99	0-750/997	3-R
3-100/149		17e,f. <u>Heifers: Number of head shared-in here and in other places.</u>
	63, 64	0-9 (Up to 97)
235-0/10	0-51/60	0-98 98 or more heifers received
2-11/20	1-61/70	11-99 No information
1-21/30	0-71/80	3-R
0-31/40	0-81/90	17e,f. <u>Heifers: Number of heads shared-out.</u>
0-41/50	0-91/97	0-9 (Up to 97)
	65, 66	0-98 98 or more heifers given
239-0/10	0-51/60	11-99 No information
0-11/20	0-61/70	3-R
0-21/30	0-71/80	17g. <u>Bulls: Did you use concentrates?</u>
0-31/40	0-81/90	3-0 Yes
0-41/50	0-91/97	45-1 No
	67	184-8 Not applicable, no bulls
		18-9 No information
		3-R
	68, 69	17g. <u>Bulls: Number of head owned.</u>
231-0/10	1-51/60	0-9 (Up to 97)
3-11/20	1-61/70	1-98 98 or more bulls
0-21/30	1-71/80	10-99 No information
1-31/40	1-81/90	3-R
0-41/50	0-91/97	17h,i,j,k,l. <u>Oxen, horses and mules: Did you use concentrates?</u>
	70	1-0 Yes
		117-1 No
		102-8 Not applicable, no oxens, horses, or mules
		30-9 No information
		3-R
	71, 72	17h,i,j,k,l. <u>Oxens, horses and mules: Number of head</u>
226-0/10	0-51/60	0-9 (Up to 97)
6-11/20	0-61/70	0-98 98 or more animals
2-21/30	0-71/80	10-99 No information
0-31/40	2-81/90	3-R
4-41/50	0-91/97	17m,n,o. <u>Swine: Did you use concentrates?</u>
		1-0 Yes
		37-1 No
		195-8 Not applicable, no swine
		17-9 No information
		3-R

<u>IBM COLUMN</u>	<u>POSITION</u>	<u>CODE</u>
	17m,n,o. <u>Swine: Number of head</u>	
	0-9 (Up to 97)	
	0-98 98 or more head	
	11-99 No information	
	3-R	
	17p,q. <u>Sheep and goats: Did you use concentrates?</u>	
	0-0 Yes	
	9-1 No	
	231-8 Not applicable, no sheeps, or caprines	
	10-9 No information	
	3-R	
	17p,q. <u>Sheep and goats: Number of heads</u>	
	0-9 (Up to 97)	
	0-98 98 or more animals	
	10-99 No information	
	3-R	
	17r. <u>Poultry: Did you use concentrates?</u>	
	4-0 Yes	
	83-1 No	
	132-8 Not applicable, no birds	
	31-9 No information	
	3-R	
	17r. <u>Poultry: Number</u>	
	132-0 No birds	
	44-1 10 or less	
	41-2 11-25	
	15-3 26-100	
	4-4 101-580	
	0-5 501-1000	
	0-6 1001-2500	
	1-7 2501-5000	
	1-8 More than 5000	
	12-9 No information	
	3-R	
239-0/10	74, 75	
0-11/20	0-51/60	
0-21/30	0-61/70	
0-31/40	0-71/80	
0-41/50	0-81/90	
	96-91/97	
236-0/10	77, 78	
3-11/20	0-51/60	
0-21/30	0-61/70	
1-31/40	0-71/80	
0-41/50	0-81/90	
	0-91/97	
	80	

CODE TO INTERVIEW SCHEDULE OSU/53

PRELIMINARY FARMER SURVEY

DECK NO. 4

Total = 253

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
1,11		<u>The same as deck No. 1</u>
12	4	<u>Deck Number</u>
13		<u>18. Problems in marketing farm products.</u>
	83-0	Yes
	151-1	No
	17-9	No information
	2-4	
14		<u>19. Transportation used for marketing farm products.</u>
	80-0	Beast (mule, horse, etc.) to the road and then truck or bus.
	22-1	Beast only
	109-2	Truck, automobile or bus only
	0-3	Jeep
	9-4	On shoulders (man's back) to the road and then by truck
	0-5	Train
	2-6	Trucks, etc., and train
	2-7, 2-8	Aerial cable and others
	25-9	No information
	2-4	
15		<u>20. a., b. Can you buy equipment and parts in the area?</u>
	93-0	Yes, in the local town
	34-1	Yes, from Caja Agraria, federations, cooperatives
	40-2	Yes, from stores, individuals
	22-3	No (no additional information)
	16-4	No (Doesn't use machinery)
	17-5	No, the informant does not know where
	11-6	No, in Bogotá or other big cities
	18-9	No information
	2-4	
16		<u>21. e. Do you use a jeep?</u>
	212-0	Do not use
	21-1	Own one
	1-2	Own more than one
	0-3	Rent
	16-9	No information
	2-4	
17		<u>21. b., c. Do you use pick-up truck(s)?</u>
	106-0	Do not use
	19-1	Own pick-up, do not use truck
	5-2	Own pick-up, rent truck
	6-3	Own truck, do not use pick-up
	75-4	Rent truck, do not use pick-up

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
17		<u>21. b., c. Do you use pick-up truck(s)?</u>
	14-5	Own pick-up and truck
	5-6	Rent pick-up truck and truck
	14-7	Rent pick-up, do not use truck
	7-9	No information
	2-R	
18		<u>21. d., e. Do you use a tractor and tractor equipment?</u>
	188-0	Do not use
	30-1	Own tractor and equipment
	2-2	Own 2-5 tractors and equipment
	6-3	Own 6 or more tractors and equipment
	1-4	Own a tractor, no equipment information
	16-5	Rent tractor and equipment
	8-9	No information
	2-R	
19		<u>21. f., g., h. Do you use electric lighting and water supply line?</u>
	205-0	Don't use any
	7-1	Rent electric lighting, do not use others
	14-2	Own farm generator, do not use others
	4-3	Rent water supply line, do not use others
	10-4	Rent water supply line and lighting, do not use others
	0-5	Rent water supply, but owns electric generator; do not use lighting
	1-6	Own farm generator, rent electric lighting and water supply line.
	10-9	No information
	2-R	
20		<u>21. i., j., k. Do you use a hand water pump, windmill pump, or engine-driven pump?</u>
	199-0	Do not use any
	23-1	Own hand water pump, do not use others
	0-2	Own windmill(s), pump(s), do not use others
	16-3	Own engine(s)-driven pump(s)
	0-4	Rent engine(s)-driven pump(s), do not use others
	3-5	Own hand water pump(s) and engine-driven pump(s)
	2-6	Own windmill(s) and engine-driven pumps
	8-9	No information
	2-R	
21		<u>21. l., ll. Do you use irrigation?</u>
	223-0	Do not use
	1-1	Use sprinkling irrigation, do not use canals
	0-2	Rent sprinkling irrigation, do not use canals
	0-3	Own sprinkling irrigation and irrigation canals
	12-4	Own irrigation canals, do not use sprinkling irrigation
	6-5	Own and rent irrigation canals, do not use sprinkling irrigation
	0-9	No information
	2-R	

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
22		<u>21. m., n., ñ. Do you use a sugar cane-crusher?</u>
	162-0	Do not use
	24-1	Use a manual sugar mill; do not use others
	3-2	Rent manual sugar mill; do not use others
	34-3	Own mechanical sugar mill; do not use others
	15-4	Rent mechanical sugar mill; do not use others
	0-5	Own engine-powered sugar mill; do not use others
	3-6	Rent engine-powered sugar mill engine; do not use others
	10-9	use others
	2-R	
23		<u>21. o., p., q., r., s. Grain mills, coffee driers, coffee depulpers.</u>
	137-0	Do not use
	0-1	Own grain mill; do not use others
	0-2	Rent grain mill; do not use others
	9-3	Own coffee drier; do not use others
	46-4	Own coffee depulper; do not use others
	51-5	Own coffee drier and coffee depulper; do not use mill
	1-6	Own mill(s) and drier; do not use depulper
	7-9	No information
	2-R	
24		<u>21. t., u., v., w., x., y., z. Buildings</u>
	161-0	Do not use any
	12-1	Own a warehouse
	5-2	Own a barn (stable)
	9-3	Own a poultry house
	18-4	Own two or more of the above buildings
	29-5	Other constructions
	8-9	No information
25		<u>22. a., b., c. On the farm, what products do you store?</u>
	45-0	Do not store products, sell immediately
	71-1	Coffee
	11-2	Brown sugar, sugar cane
	5-3	Plantain, pineapple, fruits
	20-4	Cotton
	22-5	Corn, sorghum
	15-6	Rice, sesame
	5-7	Livestock products: eggs, milk, etc.
	8-8	Not applicable; there are no products
	49-9	No information
	2-R	
26		<u>22. a', b', c'. On the farm, where do you store the products?</u>
	62-0	Do not store products, sell immediately
	121-1	Room in the house
	8-2	Sugar mill roof
	22-3	Warehouse
	1-4	Silo(s)
	4-5	Tobacco drying shed
	3-7	Other

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
26		<u>22. a', b', c'. On the farm, where do you store the products?</u>
	6-8	Not applicable; no products
	24-9	No information
	2-R	
27		<u>23. a', b', c'. At the market, where do you store the products?</u>
	158-0	Sell directly to the buyers.
	23-1	Warehouses, no information where
	3-2	Federation
	7-3	House in town
	5-4	Cooperative
	1-5	Grain mills
	7-7	Others
	5-8	Not applicable, there are no products
	42-9	No information
	2-R	
28		<u>24. a., b. Do you think that a better price for the farm products could be obtained if the products were stored some place? Why?</u>
	59-0	Yes. To avoid price fluctuations; or in harvesting season the prices are low, later the prices increase
	21-1	Yes. But can not store because the money is needed immediately and other sources of income are not available.
	6-2	Yes. But can not store because rats, etc., eat everything.
	14-3	Yes. Other reason(s).
	18-4	Do not know
	17-5	No. This product can not be stored.
	39-6	No. Fixed price, or almost the same price all the time.
	25-7	No. Necessity of money does not permit it.
	24-8	No. Price instability; price increase is not certain.
	28-9	No information
	2-R	
29		<u>25. What limits the amount of land the producer operates right now?</u>
	116-0	(a) Lack of capital
	0-1	(b) Lack of machinery
	9-2	(c) Lack of credit
	3-3	(d) High production costs
	3-4	(e) Lack of labor
	11-5	(f) Very little property
	38-6	Combination of 0 and 2
	53-7	Other reasons and other combinations
	4-8	Does not know
	12-9	No information
	2-R	

IBM ColumnPositionCode

30

26. a., b., c. What crops or livestock would the producer get? (First)

41-0 Coffee
 13-1 Sugar cane
 6-2 Plantain
 4-3 Fruits
 4-4 Cacao
 22-5 Agriculture
 85-6 Livestock
 33-7 None of the above
 16-8 Does not know or do not want more land
 27-9 No information
 2-R

31

26. a', b', c'. Why would you get the above?

31-0 The producer has experience with this enterprise; he is familiar with it; he knows how to administer, etc.
 24-1 Very easy to administer
 16-2 He enjoys it
 94-3 Good business, good profits, good results, etc.
 1-4 Modest costs, low investment
 26-5 Land most suitable for this
 6-6 For house consumption
 1-7 Already own the equipment
 18-8 Does not know or does not want more land
 34-9 No information

32

26. a., b., c. What crops or livestock would he get? (Second)

14-0 Coffee
 26-1 Sugar cane
 5-2 Plantain (bananas)
 19-3 Cotton
 15-4 Rice
 17-5 Sesame
 22-6 Livestock
 16-7 None of the above items
 17-8 Does not know or does not want more land
 100-9 No information (or no second)
 2-R

33

26. a', b', c'. Why would you get the above? (Second)

25-0 The producer has experience; he is familiar with it; he knows how to administer, etc.
 5-1 Very easy to administer
 11-2 He enjoys it
 68-3 Good business, good profits, good results, etc.
 3-4 Modest costs, low investment
 20-5 Land most suitable
 4-6 For home consumption
 0-7 Already own the equipment
 18-8 Do not know or do not want more land
 97-9 No information
 2-R

IBM ColumnPositionCode

34

26. a., b., c. What crops or livestock would he get? (Third)

4-0 Coffee
 6-1 Rice
 2-2 Cotton
 5-3 Sugar cane
 10-4 Sesame
 26-5 Corn
 11-6 Livestock
 10-7 None of the above items
 18-8 Do not know or do not want more land
 159-9 No information (or no third)

2-R

35

26. a', b', c'. Why would you get the above? (Third)

11-0 The producer has experience; he is familiar with it; he knows how to administer, etc.
 1-1 Very easy to administer
 3-2 He enjoys it
 38-3 Good business, good profits, good results, etc.
 4-4 Modest costs, low investment
 14-5 Land most suitable
 3-6 For home consumption
 0-7 Already own the equipment
 18-8 Does not know or does not want more land
 159-9 No information (or no third)

2-R

36

27., 28. Are people selling farms in the area, or do people rent land?

61-0 27-No, and 28-No
 48-1 27-Yes, and 28-Yes
 101-2 27-Yes, but 28-No
 10-3 27-No, but 28-Yes
 2-4 27 and 28: do not know
 13-5 27-Yes, but 28-do not know
 2-6 27-No, but 28-do not know
 2-7 27-do not know, but 28-Yes
 1-8 27-do not know, but 28-No
 11-9 No information

2-R

37

29. a., h. For what type of agricultural-land were commercial value figure collected?

27-0 (a) For rice
 27-1 (b) For cotton
 48-2 (c) For sugar cane
 7-3 (d) For sesame
 23-4 (e) For pastures
 1-5 (f) For orchard
 19-6 (g) For coffee and plantain
 0-7 (h) For potatoes and cereals
 8-8 For other type of land; or land not for sale
 91-9 No information

2-R

IBM ColumnPositionCode

38

29. a., h. Commercial value of the above item, in pesos per hectare.

12-0 Less than \$500
 24-1 \$500 -- \$999
 47-2 1000 -- 1999
 43-3 2000 -- 3999
 20-4 4000 -- 5999
 6-5 6000 -- 7999
 11-6 8000 -- 9999
 14-7 \$10,000 and more
 9-8 Not for sale
 65-9 No information

2-R

39

29. a., h. For what type of agricultural-land were commercial value figure collected? (Second)

2-0 (a) For rice (with irrigation)
 15-1 (b) For cotton
 3-2 (c) For sugar cane
 20-3 (d) For sesame
 31-4 (e) For pastures
 2-5 (f) For orchard
 31-6 (g) For coffee and plantain
 0-7 (h) For potatoes and cereals
 1-8 For other type of land; or not for sale
 146-9 No information (or no second)

2-R

40

29. a., h. Commercial value of the above item, in pesos per hectare.

7-0 Less than \$500
 14-1 \$500 -- \$999
 34-2 1000 -- 1999
 24-3 2000 -- 3999
 19-4 4000 -- 5999
 4-5 6000 -- 7999
 5-6 8000 -- 9999
 7-7 \$10,000 or more
 9-8 Not for sale
 128-9 No information, do not know, no second

41

29. a., h. For what type of agricultural-land were commercial rent figure collected?

23-0 (a) For rice (with irrigation)
 21-1 (b) For cotton
 13-2 (c) For sugar cane
 3-3 (d) For sesame
 27-4 (e) For pastures
 0-5 (f) For orchard
 2-6 (g) For coffee and plantain
 0-7 (h) For potatoes and cereals
 4-8 For other type of land
 153-9 No information, do not know

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
42		<u>29. a., h. Commercial rent of the above items.</u>
	13-0	\$15/head/month, or less
	10-1	More than \$15/head/month
	2-2	15% gross production, or less
	19-3	More than 15% gross production
	21-4	\$500/hect./semester or harvest, or less
	1-5	More than \$500/hect./semester/or harvest
	16-6	\$500/hect./year, or less
	7-7	More than \$500/ hect./year
	31-8	Do not rent; only shares, etc.
	131-9	No information, or do not know
	2-R	
43		<u>29. a., h. For what type of agricultural land were commercial rent figure collected?</u>
	1-0	(a) For rice (with irrigation)
	10-1	(b) For cotton
	3-2	(c) For sugar cane
	14-3	(d) For pastures
	19-4	(e) For sesame
	2-5	(f) For orchard
	9-6	(g) For coffee and plantain
	0-7	(h) For potatoes and cereals
	2-8	For other type of land
	191-9	No information (or no second)
	2-R	
44		<u>29. a., h. Commercial rent of the above item.</u>
	8-0	\$15/head/month, or less
	6-1	More than \$15/head/month
	0-2	15% gross production
	8-3	More than 15% gross production
	16-4	\$500/hect./semester or harvest, or less
	0-5	More than \$500/hect./semester or harvest
	10-6	\$500/hect./año, or less
	7-7	More than \$500/hect./year
	24-8	Do not rent, only shares, etc.
	172-9	No information (No second), does not know
	2-R	
45		<u>30. Has the producer used credit?</u>
	187-0	Yes
	41-1	No
	4-2	Yes, a long time ago
	4-8	Does not know
	15-9	No information
	2-R	
46, 47, 48, 49, 50		<u>31. a.-i. First institutional source of credit.</u>
46		<u>31. a.-i. Name of the Institution</u>
	116-0	Caja Agraria
	8-1	INCORA
	15-2	Banco Cafetero

IBM ColumnPositionCode

46

31. a.-i. Name of the Institution
 12-3 Commercial banks (Banco Bogota, Banco Colombia,
 Banco Comerio, etc.)
 1-4 Instituto de Crédito Territorial
 1-5 1-7 The firm to which the farm belongs to
 97 9 Has not used institutional credit, or has not
 used credit at all.
 No information

47

2-R

31. a.-i. Largest amount borrowed from
 the above institutional source of credit.
 (Colombian Pesos)
 7-0 Less than \$500
 5-1 \$500 -- \$999
 61-2 1000 -- 4999
 19-3 5000 -- 9999
 14-4 10,000 -- 19,999
 23-5 20,000 -- 49,999
 6-6 50,000 -- 99,999
 7-7 100,000 -- 199,999
 3-8 200,000 or more
 106-9 No information, or has never used institutional
 2-R credit.

48

31. a.-i. Longest term obtained from the
 above institution.
 12-0 Less than 6 months
 47-1 6 to 11 months
 41-2 1 year
 6-3 2 years
 14-4 3 years
 3-5 4 years
 15-6 5 years
 4-7 More than 5 years
 109-9 No information, or has not used institutional
 2-R credit.

49

31. a.-i. Types of securities requested
 by the above source.
 69-0 Real-estate mortgage
 21-1 Agricultural security: crop
 3-2 Agricultural security: livestock
 17-3 Personal responsibility (signature)
 2-4 Machinery and equipment as security
 0-5 Both: mortgage and personal responsibility
 0-6 Both: security and personal responsibility
 2-7 Two or more of the above securities
 6-8 Co-signer
 134-9 No information
 2-R

50

31. a.-i. Average rate of interest charged
 by the above source.
 24-0 0.1-2% per month
 0-1 More than 2% per month

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
50		<u>31. a.-1. Average rate of interest changed by the above source.</u>
	4-2	4-6% per year
	6-3	7% per year
	33-4	8% per year
	10-5	9% per year
	7-6	10-11.9% per year
	9-7	12-14.9% per year
	2-8	15% or more per year
	146-9	No information
51, 52, 53, 54, 55	2-R	
		<u>31. a.-1. Second institutional source of credit.</u>
51		<u>31. a.-1. Name of the institution</u>
	6-0	Caja Agraria
	0-1	INCORA
	10-2	Banco Cafetero
	26-3	Banco Comerciales (Bogota, Colombia, Comercio, etc.)
	0-4	Institute de Credito Territorial
	0-5	The firm to which the farm belongs to
	208-9	Has not used institutional credit, or has not used credit at all.
	2-R	No information, no second.
52		<u>31. a.-1. Largest amount borrowed from the above institutional source of credit.</u>
	0-0	Less than \$500
	0-1	\$500 -- \$999
	5-2	1000 -- 4999
	10-3	5000 -- 9999
	5-4	10,000 -- 19,999
	6-5	20,000 -- 49,999
	3-6	50,000 -- 99,999
	5-7	100,000 -- 199,999
	2-8	200,000 or more
	205-9	No information, or has never used institutional credit.
	2-R	
53		<u>31. a.-1. Longest term obtained from the above institution.</u>
	7-0	Less than 6 months
	17-1	6-11 months
	5-2	1 year
	1-3	2 years
	3-4	3 years
	1-5	4 years
	3-6	5 years
	8	Does not know
	214-9	No information, or has never used institutional credit
	2-R	

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
54		<u>31. a.-i. Type of securities requested by the above source.</u>
	10-0	Real estate mortgage
	3-1	Agricultural security: crops
	1-2	Agricultural security: livestock
	13-3	Personal responsibility (signature)
	1-4	Machinery and equipment as security
	0-5	Mortgage and personal responsibility
	0-6	Security and personal responsibility
	0-7	Two or more of the above securities
	3-8	Co-signer
	220-9	No information, do not know
	2-R	
55		<u>31. a.-i. Average rate of interest charged by the above source.</u>
	7-0	0.1-2% per month
	1-1	More than 2% per month
	1-2	4-6% per year
	1-3	7% per year
	5-4	8% per year
	0-5	9% per year
	6-6	10-11.9% per year
	10-7	12-14.9% per year
	1-8	15% or more per year
	219-9	No information
	2-R	
56,57,58,59,60		<u>31. a.-i. Third institutional source of credit.</u>
56		<u>31. a.-i. Name of the institution.</u>
	4-0	Caja Agraria
	0-1	INCORA
	1-2	Banco Cafetero
	5-3	Bancos Comerciales (Bogota, Colombia, Comercio, etc.)
	0-4	Institutes de Credito Territorial
	1-5	The firm to which the farm belongs to
1-7	238-9	Has not used institutional credit, or has not used credit at all.
1-8	2-R	No information, no third.
57		<u>31. a.-i. Largest amount borrowed from the same source.</u>
	0-0	Less than \$500
	0-1	\$500 -- \$999
	1-2	1000 -- 4999
	1-3	5000 -- 9999
	0-4	10,000 -- 19,999
	2-5	20,000 -- 49,999
	3-6	50,000 -- 99,999
	3-7	100,000 -- 199,999
	0-8	200,000 or more
	241-9	No information, or has never used institutional credit.
	2-R	

IBM Column

Position

Code

58

31. a.-i. Longest term obtained from the above institution.

3-0 Less than 6 months
 3-1 6-11 months
 1-2 1 year
 1-3 2 years
 2-4 3 years
 0-5 4 years
 0-6 5 years
 241-9 No information, or has never used institutional
 2-R credit.

59

31. a.-i. Type of security requested by the above source of credit.

4-0 Real estate mortgage
 1-1 Agricultural security: harvest
 0-2 Agricultural security: livestock
 3-3 Personal responsibility (signature)
 0-4 Machinery and equipment as security
 0-5 Mortgage and personal responsibility
 0-6 Security and personal responsibility
 0-7 Two or more of the above securities
 0-8 Co-signer
 243-9 No information, does not know
 2-R

60

31. a.-i. Average rate of interest charged by the above source.

1-0 0.1-2% monthly
 0-1 More than 2% monthly
 0-2 4-6% per year
 0-3 7% per year
 1-4 8% per year
 0-5 9% per year
 1-6 10-11.9% per year
 4-7 12-14.9% per year
 0-8 15% or more per year
 244-9 No information
 2-R

61,62,63,64

31. a.-i. Private sources of credit.

61

Largest amount borrowed from private sources of credit.

5-0 Less than \$100
 18-1 \$100 -- \$499
 16-2 500 -- 999
 22-3 1000 -- 2499
 14-4 2500 -- 4999
 4-5 5000 -- 9999
 5-6 10,000 -- 19,999
 3-7 20,000 or more
 142-9 Has not used private credit
 2-R No information

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
62		<u>31. a.-i. Longest term obtained from the private sources of credit.</u>
	19-0	No term
	5-1	Less than 1 month
	6-2	1-2 months
	11-3	3-5 months
	16-4	6-8 months
	0-5	9-11 months
	10-6	1 year
	2-7	13 months - 2 years
	2-8	More than 2 years
	180-9	No information
	2-R	
63		<u>31. a.-i. Type of security requested by the private sources of credit.</u>
	7-0	Real estate mortgage
	3-1	Agricultural security: harvest
	0-2	Agricultural security: livestock
	34-3	Personal responsibility (signature)
	0-4	Machinery and equipment as security
	2-5	Mortgage and personal responsibility
	1-6	Security and personal responsibility
	0-7	Two or more of the above securities
	15-8	No security required
	191-9	No information, does not know
	2-R	
64		<u>31. a.-i. Average rate of interest charged by private sources of credit.</u>
	25-0	No interest
	14-1	0.1-2% monthly
	13-2	2-4.9% monthly
	4-3	5% or more monthly
	2-4	4-6.9% per year
	2-5	7-10% per year
	0-6	11-15% per year
	0-7	More than 15% per year
	0-8	Do not remember
	191-9	No information
	2-R	
65		<u>32. b. Has Caja Agraria granted credit to you?</u>
	87-0	No
	55-1	Yes, in Armero
	32-2	Yes, in Fresno
	7-3	Yes, in Honda
	39-4	Yes, in Mariquita
	0-5	Yes, in two or more of the above agencies
	9-6	Yes, in other agency
	22-9	No information, do not know
	2-R	
66		<u>33. a. Do you work off the farm? Where?</u>
	175-0	No
	7-1	Yes, shop or store in the house
	40-2	Yes, daily worker in other farms

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
66		<u>33. a. Do you work off the farm? Where?</u>
	6-3	Yes, in the stores in town
	2-4	Yes, in transportation
	1-5	Yes, housekeeping
	1-6	Yes, home laundry
	2-7	Yes, business
	6-8	Yes, others
	11-9	No information
	2-R	
67		<u>33. b. Why?</u>
	143-0	No off-work; no other reason
	2-1	No off-work; does not need to do so
	21-2	No off-work; does not have time, has to attend the crops, etc.
	8-3	No off-work; age does not permit; poor health
	7-4	Does off-work; no other reason
	34-5	Does off-work; help to support the family; for food
	4-6	Does off-work; to support parents
	9-7	Does off-work; sometimes there is no work on the farm
	3-8	Does off-work; other reasons
	20-9	No information
	2-R	
68		<u>33. c. Average time off-the farm.</u>
	10-0	1-2 days/week
	10-1	3-4 days/week
	3-2	5 days/week
	6-3	6 days/week
	10-4	Everyday
	5-5	1-3 months/year
	3-6	4-6 months/year
	10-7	Each time he has the opportunity
	174-8	Not applicable; does not work off the farm
	20-9	No information
	2-R	
69		<u>33 d. How often do you work off the farm?</u>
	17-0	Each week
	3-1	Each 15-20 days
	14-2	Always, all the year, permanently
	14-3	When there is nothing to do in the farm
	1-4	One week per month
	3-5	Less than a week per month
	174-8	Not applicable; does not work off the farm
	20-9	No information
	2-R	
70		<u>33 e. What payment do you receive?</u>
	4-0	None
	3-1	In-kind, for consumption
	7-2	\$1-\$12/day, and the meals
	0-3	\$13 or more/day, and the meals
	8-4	\$1-\$12/day, no meals
	5-5	\$13 or more/day, no meals

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
70		<u>33. e. What payment do you receive?</u>
	12-6	\$50-\$100/week
	13-7	More than \$100 per week
	174-8	Not applicable, no off work
	25-9	No information
	2- <i>R</i>	
71		<u>34. a. b. Would you accept other employment? Why?</u>
	14-0	No; there is no need
	52-1	No; does not want to change; likes agriculture; prefers to be independent
	35-2	No; is not trained; did not study
	30-3	No; age does not permit; poor health
	74-4	Yes; to make more money; to have a better living; farm does not produce enough
	21-5	Yes; does not like agriculture; wants to retire from agriculture
	4-6	Yes; a better atmosphere in the cities; more peaceful
	7-7	Yes; age and poor health does not permit to attend the farm
	3-8	Does not know
	11-9	No information
	2- <i>R</i>	
72		<u>35. a., b. If you have savings, are they deposited in a bank account?</u>
	80-0	Can not save money; would deposit in a bank account
	41-1	Can not save money; would not deposit in a bank account
	57-2	Can save money; would deposit in a bank account
	29-3	Can save money; would not deposit in a bank account
	37-4	Can not save money; no additional information
	7-9	
	2- <i>R</i>	
73		<u>35. c. Why would you deposit your savings in a bank account?</u>
	28-0	(No) Invested in machinery or farm improvements
	10-1	(No) Invested in livestock, animals
	4-2	(No) To have in cash for any other business
	18-3	(No) Other reasons
	9-4	(Yes) Necessary for applying for credit
	56-5	(Yes) Safety; cannot be stolen; well protected
	33-6	(Yes) Reserve for future needs; for the family future
	25-7	(Yes) To do business more easily
	13-8	(Yes) Other reasons
	55-9	No information
	2- <i>R</i>	
74		<u>36. What is the best use that can be made of savings?</u>
	74-0	Livestock
	38-1	Land
	29-2	To buy more cattle and more land

<u>IBM Column</u>	<u>Position</u>	<u>Code</u>
74		<u>36. What is the best use that can be made of savings?</u>
	27-3	Increase agricultural operations
	18-4	Farm improvements
	7-5	To buy a farm or pay off the farm
	9-6	To buy a house in a town
	2-7	Deposited in an account for future loans
	26-8	Other
	21-9	No information
	2-4	-
75		<u>37. a.-f. Where do you get information about new agricultural practices?</u>
	67-0	Do not get information
	47-1	(a) From friends, neighbors or relatives
	3-2	(b) From farm supply merchants
	0-3	(c) In the public market
	9-4	(d) In newspapers and magazines
	9-5	(e) From the radio
	42-6	(f) In federation extension agencies, experiment stations, etc.
	3-7	(f) Caja Agraria extension agencies
	61-8	More than one of the above items
	10-9	No information
	2-4	-
76		<u>2. b. Relation of the informant to the producer.</u>
	189-0	The same (is the producer)
	32-1	Wife, husband, or child
	3-2	Partner
	13-3	Manager
	6-4	Employee, guard
	1-5	Landlord
	2-6	Sharecropper
	0-7	Neighbor
	1-8	Brother
	3-9	No information
	2-4	-