

**Practices and Opinions of Farmers on Household Bookkeeping:
A Case Study in Lam Thao District, Phu Tho Province,
Vietnam Socialist Republic**
**แนวทางปฏิบัติและความคิดเห็นของเกษตรกรเกี่ยวกับ
การทำบัญชีครัวเรือน: กรณีศึกษาในเขต Lam Thao,
จังหวัด Phu Tho, สาธารณรัฐสังคมนิยมเวียดนาม**

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ABSTRACT

The study sought to investigate the household bookkeeping practices and opinions on benefits and difficulties of small-scale farmers in Lam Thao district, Phu Tho province, Vietnam. Data were collected from 51 respondents who had participated in the Bookkeeping program. Among of 51 bookkeepers, there were 22 “Income – Expenditure” recorders, 10 “Production and Business” bookkeepers and 19 farmers kept both kinds of forms. The descriptive statistics was used to analyze socio- economic conditions of households and recorders. Analytical tools such as tables, mean, maximum, minimum, standard deviation were used to illustrate the practices of farmers on bookkeeping. The Numerical Rating scale of Likert (Twirath, 1998) illustrated the level of benefits and difficulties derived from bookkeeping. The reasons why 37.3% bookkeepers did not intend to continue recording was because they assert that those recording were not beneficial to them for long term.

บทคัดย่อ

การศึกษานี้ได้จัดทำขึ้นเพื่อศึกษาค้นคว้าเกี่ยวกับแนวทางปฏิบัติ การทำบัญชีครัวเรือนและความคิดเห็นต่างๆ เกี่ยวกับประโยชน์และปัญหาต่าง ๆ ของเกษตรกรรายย่อยในเขต Lam Thao จังหวัด Phu Tho ประเทศเวียดนาม ได้รวบรวมข้อมูลจากผู้เข้าร่วมโครงการทั้งหมด 51 คน ประกอบด้วย ผู้ทำบัญชี “รายได้-ค่าใช้จ่าย” 22 ราย ผู้ทำบัญชี “การผลิตและธุรกิจ” 10 ราย และเกษตรกร 19 ราย ที่ให้ข้อมูล ตามแบบฟอร์มทั้งสองแบบสอบถาม การทดสอบ ใช้สถิติเชิงพรรณนา ในการวิเคราะห์สภาพทางเศรษฐกิจ และสังคมของครัวเรือนและผู้ให้ข้อมูล ใช้เครื่องมือการวิเคราะห์ เช่น ตารางแจกแจงความถี่ ค่าเฉลี่ย ค่าสูงสุด ค่าต่ำสุด

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และส่วนเบี่ยงเบนมาตรฐานเพื่ออธิบายการปฏิบัติของเกษตรกรในเรื่องการทำบัญชี มาตราส่วนประเมินค่าของลิเคิร์ท (Twirath, 1998) ได้แสดงให้เห็นระดับของประโยชน์และความยุ่งยากที่มาจากการทำบัญชี 37 เปอร์เซนต์ของผู้ทำบัญชีไม่ต้องการที่จะทำบัญชีต่อไป เนื่องมาจากพวกเขายืนยันว่าการบันทึกบัญชีเหล่านั้นไม่ได้เป็นประโยชน์กับพวกเขาในระยะยาว

Key Words : Household bookkeeping, Practices, Opinions, Benefits, Difficulties

คำสำคัญ : การทำบัญชีครัวเรือน การปฏิบัติ ความคิดเห็น ประโยชน์ที่ได้รับ ความยุ่งยาก

1. Introduction

1.1 Research Problems

Modern farming is a business and requires business method to help improve efficiency of farm management decision it requires extensive information concerning cost, return, input use, and production. The present financial and physical condition, and future costs, return, and production are important. This information can all be obtained from farm record. Household records fill many purposes.

The primary objective of keeping records is to facilitate the management of the farm. Better management means greater profits. Without records the farmers know the little about effects of his various enterprises on the total profit or loss from his farm. [1] stated that record keeping improves a farmer's decision making significantly, as errors are eradicated and saves the farm's vital scarce resource, mainly over time. In the face of the recent global economic crunch and the rapid pace of the farming industry, it is impossible for producers to manage a farm enterprise the way their parents did 30 years ago [2]. [3] noted that one possible approach to improving small-scale farming

is through the use of farm records. Without farm records, a farmer will not make it very far in today's business environment. This is because a farmer who maintains an adequate set of records can usually handle difficulties better than the one who does not [4].

Household records are very useful management tool as farming is becoming an increasing complex business which requires careful planning, organization and control. In fact, Vietnamese farmers rarely manage their farming and other off-farm activities through recording data. Many people do not write down how much money come in and how much money goes out of their families. This is because they do not know how to do it and do not recognize that can help their on-farm and business management. They make decisions based on experience or customary practice. In addition, the households lack of a proper bookkeeping evidence often lead to misunderstand, mistrust and accusation between members.

Lam Thao is one of the district of Phu Tho province, a midland area with high poor rural household rate. People's livelihood lean on mainly on-farm and recently working in industrial zones.

Nowadays, the economic is improving and following market orientation. Farmers in Lam Thao had been approached by Book-keeping project since 2010 for 51 households in three communes (Kinh Ke, Cao Xa, Son Duong) and one town (Lam Thao) with five Bookkeeping groups [5]. However, the practices of farmers on bookkeeping had reported with some constraints, such as: (1) recorders tended to omit form “production and business management”; (2) the average duration of recording was not very long; (3) farmers had not recorded all events of income, expenses or production and business; (4) the implementation of recording was for knowing income and expense, farmers had not reached for further benefits, such as financial management or gaining more profits from on-farm and off-farm activities, etc.; (5) the discussion and sharing experience on bookkeeping and its application among bookkeepers were limited; and (6) lacking of meetings between Bookkeeping staffs, Farmer Union with recorders and among recorders.

The study was conducted to find out some socio-economic conditions of recorders related to practices on bookkeeping. In addition, practices of farmers on bookkeeping, benefits and constraints of the program were assessed. The study was considered to be of value to those who were working with farmers in evaluating household records (Oxfam America in Vietnam, Hanoi University of Agriculture). It is hoped that this study would also be useful to those farm managers who keep records and promote on-farm and off-farm management practice

among the farmers who do not keep records. This study was considered to be of value for those who were working with farmers in training them how to record and analyze data.

1.2 Objectives

- To examine the socio-economic characteristics of recorders in Lam Thao district;
- To study bookkeeping practices of farmers;
- To examine the benefits (implications) derived from bookkeeping; and
- To assess the constraints of bookkeepers on bookkeeping practices in the area.

1.3 Related Studies

There have been many studies related to benefits of bookkeeping. Muhammad *et al.*, (2004) noted that farm record keeping is a key practice used by very successful farmers and vice versa. Essentially, accurate written farm records are very helpful. [6] stated that a farmer who has a well-kept farm record is in a more favorable position to borrow needed funds than one who has no farm records. This is confirmed by [7] that more than half (57%) of a total of 160 farmers interviewed in were obtaining credit due to the fact that they were keeping farm records. It can be said here that their farm records helped them in obtaining the farm loans. However, the 43% who were not obtaining farm credit were those who did not keep farm records. According to Johl and Kapur (2001), when farmers keep records, they continuously give the needed information for state and national farm policies such as land and

price policies.

Obviously, farmers are faced with constraints which cause their inability to keep farm records. According to [8] the lack of keeping farm records is more pronounced due to the high levels of illiteracy and low numeracy levels in most low resource African farming communities. Another constraint faced by farmers is that, most of them engage in several enterprises and mixed farming systems, and thus farm record keeping requires much of their time. They are therefore faced with time constraints which hinder them from keeping farm records. The two researchers further stated that the subsistence nature of farming does not produce any incentive for keeping the farm records. Farmers therefore cannot engage separately trained accountants for helping them in farm accounting. [9] commented that the small farmers know that because of the small size of their farm holdings they will not be able to effect economies of scale hence do not show interest in farm record keeping. [8] further mentioned that sufficient numbers of trained specialists in farm management are not available who could help farmers maintain records of their business.

2. Conceptual Frame work

The farm households in Lam Thao district have four main activities for their livelihood, including: crop cultivation; livestock; aquatics; off-farm activities (employee, hired labor, Mountains of data

and events cover these activities. People might not remember all the information, thus they do not know how much they spend and earn for each income- generating activity. Bookkeeping is designed with two forms: Form 1: Income and Expenditure, form 2: Production and Business (form 2 is for individual plant or livestock) in order to help farmer practice recording and manage information. The record period were 18 months during 2010 to 2013. After recording, recorders calculate and analyze data to know household income, expenditure, loss, profit, saving, investment. While practicing, farmers' opinions on profits and problems of bookkeeping also emerge. The recommendations from farmers will be useful to improve effective bookkeeping for the households to manage well their farm activities (Figure 1).

3. Research Methodology and Instrument

- Research Design: This study was a case study, employs quantitative in design. The study was intended to be descriptive on socio-characteristics of households and recorders, their practices and opinions.

- Selection of Study Site: Lam Thao, a rural district of Phu Tho province, located in the Northeastern region of Vietnam. Lam Thao is situated 100 km away from Hanoi capital city. The district with hilly and plains alternating is considered of rice production of 13 districts and cities of the province. The district shares border with Viet Tri city of Phu Tho province in the East, Red River in

the West and North, Phu Ninh district and Phu Tho township of Phu Tho province in the North.

- Sampling Design: To investigate bookkeepers in Lam Thao district, sample size was select from all of 51 farmers from whole five recording groups in four communes and one town.

- Unit of Analysis: The study was aimed at household level. The recorders were used as representatives of their households. This was included socio-economic situations, bookkeeping practices, opinions on benefits and difficulties and needs of training and supports.

- Tools for Data Collection: Standard questionnaires were used to collect the primary data from 51 households of 5 bookkeeping groups in 3 communes and 1 town. The standardized questionnaire consists of open-ended and close-ended questions in 4 main parts:

1) Part 1: Questions on socio-economic information were closed-ended and open-ended concerning: sex, age, education level, occupation, income, expense, cost production, land, assets, etc.

2) Part 2: Questions on practices of bookkeeping were closed-ended and open-ended concerning: discussion with family members, duration of recording, frequency of recording, editing, making summary, confidence level on accuracy of recording and calculating, etc);

3) Part 3: Questions on benefits and difficulties of bookkeeping were closed-ended

and open-ended.

4) Part 4: Questions on practices of bookkeeping were closed-ended and open-ended concerning: opinions of farmers on needs of assistances and supports.

Regarding to the opinions of bookkeepers on benefits and constraints of bookkeeping, the data from the questions concerning this had the Numerical Rating Scale of Likert (Twirath, 1998) applied which classified the data obtain into 3 levels determined by using the midpoint method. This divided the data according to the shown as follows:

The opinions of Bookkeepers on benefits and difficulties of recording:

1) Mean score between 2.35 – 3.00: accepted as high level

2) Mean score between 1.68 – 2.34: accepted as low level;

3) Mean score between 1.00 – 1.67: accepted as none level.

- Data Processing and Analysis: Descriptive statistical was used to analyze socio- economic conditions of households and recorders. Analytical tools such as tables, mean, average, maximum, minimum, standard deviation were used to illustrate the results of this analysis.

4. Research Results

4.1 Socio-economic Characteristics of Households and Recorders

4.1.1 Socio-economic Characteristics of Households

The ratio of households of which members worked in supplementary jobs were quite high. There were 33 supplementary households (64.7%) and 18 on-farm households (35.3%) involve in the Book-keeping program (Table 1). This is because in Lam Thao, there are not many completed on-farm household. Both of young and middle age people prefer working in the industrial zones. In Vietnam, a household is recognized as an independent unit, it decides on the household's agricultural production and business activities as well as the household's daily expenditure and cost agricultural production. Household size significantly influences household's needs, income, expenses, labor force, etc. The household size mean in the study area was 3.76 people, ranged from 2 to 6 persons per household. The female member ranged from 1 to 3 women per household, and average female member was 1.71.

The average income of mixed households (VND 88.7 mil.) in Lam Thao was double on-farm households (VND 44.7 mil.). The numbers of income sources between two kinds of household was slightly different. For on-farm household, 44% families earn money from 2-3 sources, 50% from 4-5 sources, and 5.6% from 8 sources. For mixed household, there were 45.5 households got income from 2-3 sources, 39.4% from 4-5 sources, 9.1% from 6-7 sources and 6.1 from 8 sources (Table 2). The sources of income were: planting, livestock, aquacultures, wage, and salary, etc. For

on-farm income, rice, chicken and fisheries were main money-in of 51 households. For off-farm income, wage played important role of income generating.

Through observing, the author recognized that recorders in households which earned more income tended to be more interested in recording, while the recorders whose families have less income than expense were disappointed when they saw these data.

The mean of cost production for both on-farm and off-farm activities were VND 18.4 mil, of which the mean of cost production for on-farm activities in mixed households (23.3 million) was lower than in on-farm households (15.6 million). Farm households in general, while cost of producing rice was highest (6.7 million), cost of raising cows was one of lowest (0.08 million).

4.1.2 Socio-economic Characteristics of Recorders

1. Gender

Majority of women in the families were responsible for recording, calculating and editing. Survey shows that there were 70.6% female bookkeepers (36 women), while there were 29.4% male bookkeepers (15 men). Through observing, the researcher noted that female recorders could improve their roles in families by recording and making decisions.

2. Age

The average age of recorders in Lam Thao was 45.16 years; 86.3% recorders were in the middle age (from 36- 59 years).

The younger age of recorders, the more active in participatory in the program. The young bookkeepers were willing to attend trainings and they also did not feel hesitate to try new or change their habit.

3. Education

The data suggests that the education condition of recorders were quite high: secondary school was highest (49%) followed by high school (43.1%). There were not illiterate recorders or any farmers have finished study at primary school. Through interviewing, researchers recognized that higher education, better in recording, such as recognition on roles of recording, knowing differences between form 1 and form 2, accuracy level on recording and calculating.

4. Occupation

The bookkeepers' careers were 92.2% farmers (47 persons), while 3.9% employees worked in off-farm activities like constructors, workers, etc. and 3.9% as well worked in government sectors. Because the purpose of the Bookkeeping Program is to approach to farmers, so the Program has selected the Lam Thao is quite right way.

5. Relationships with household heads

There were 68.6% bookkeepers were household heads, while 27.5% were their spouse and 3.9% were their children. This meant that every family member could keep records.

4.2 Practices of Farmers on Bookkeeping

1) Types of Bookkeeping forms practiced: The survey data in table 3 shows

that 22 respondents kept form 1, 10 farmers practiced form 2 and 19 person recorded both forms. This meant that there were total 41 farmers practiced form 1 and 29 farmers kept form 2. The numbers of farmers preferred to record on "income-expense" was higher than those who took "production and business management" form. Farmers recognized that keeping only form 1 was enough to manage money-in and money-out. Some recorders responded that form 1 and form 2 had some repeatability, such as fertilizer expense for rice planting repeated in both forms. There were not many farmers aware the noteworthy and different role between two kinds of bookkeeping notebooks. The role of form 1 is to know and to manage flows of money - in and money-out for family. The form 2 was designed to analyze effectiveness of individual crop, livestock or business activities for decision making. The reason is that almost households in Lam Thao were small-scale. The main income generating activities of both on-farm and mixed households were related to on-farm which is simple and also small size. Hence, the recorders did not feel very highly enthusiastic in their recording.

2) Bookkeeping used for family discussion

There were 80.4 % of recorders had discussed with their family members before and after fulfilling data in the forms, editing, calculating, analyzing (table 3). Through discussing, people had chance to explain their opinions, share their experiences, etc. This is a positive impact of the program to contribute to gender equity in

Vietnam. However, the discussion had limitation within family members. In socio-economic and cultural context of Vietnamese, farmers are still weak at information management skills. It would be better if we could organize open environments or meetings to encourage farmers talk and share their experiences.

3) Duration of recording

In the duration of time from 2010 to 2013, the average time for recording was not very long (18 months) (table 4). Some of them just kept 5 months with un-continuous practice while some remain until 2013 in longest period of time (36 months). The farmers gave up recording because they do not see any improvement through recording. The expenses were still spent and the incomes were still low. Farmers thought that Bookkeeping should help them increase income or other economic conditions. Nevertheless, the objectives of the program is to strengthen capacity of economic management for farmers through recording, calculating and communicating.

4) Getting used to recording

Almost all farmers spent short time to practice recording and calculating well (one day or several days), but it took 11 days to take recoding become new habit.

5) Duration of each time recording

The mean of one time recording was approximated half an hour. Some farmers stated that instead of recording they could earn some things. To attend a training, they had to postpone their daily works. The understanding of farmers in Lam Thao

about importance of knowledge learning is still not consider highly because almost all farmers had many efforts to earn money for their basic needs.

6) Frequency of recording

The average times of practices bookkeeping was 21.67 times per month. That meant farmers could record data almost daily. However, this statistics presented for only counting frequency of fulfilling data in the forms. The importance should be pay attention is that the effectiveness of recording, how fulfilling data can help farmer manage their farm, and how farmers can make right decision through data analysis.

7) Amount of items recorded

Form 1 had 9 items for fulfilling data and form 2 had 10 items. There were average 7.41 items of form 1 and 9.24 items of form 2 had been practiced. Recorders had not fulfilled all columns of two forms. They might omit some columns that they did not know how to write or assessed that it was not important for them, such as labor force. Labor was usually skipped because farmers tended to pay less attention on family labors. In addition, they did not know how to estimate number of labor in half day or small work, such as pasturing a cow.

8) Numbers of activities recorded

The data showed that respondents recorded 77.45% income-expense activities and 81.56% production and business activities because farmers forget to record or they combine total activities that have summary of money-in and money – out after period of time (several days, one week). Another reason

is farmers tended to ignore small money that they collect or spent, such as 50 thousand from selling eggs, receiving interest, etc. The reasons above cause constraints for farmers to analyze effectiveness of specific activity and also can cause forgetful behavior for recorders and other family members.

4.3 Benefits Gaining from Bookkeeping of Recorders

The benefits that farmers in Lam Thao gained were at high level including: (1) benefits on knowing income, (2) knowing expense, (3) managing income and expense more effectively, (4) changing saving habit; (5) communicating more with family members, and (6) trust more among family members are.

On the other hand, farmers did not gain benefit of “knowing investment”. The 8 remaining kinds of benefit were at low level, following as: (1) knowing profit/loss; (2) managing investment more effectively; (3) saving more money; (4) gaining more profit on on-farm; (5) gaining more profit on off farm; and (6) gaining more profit on off farm; (7) and more communication among group members (Table 5).

4.4 Constraints of Bookkeeping

There were 10 difficulties were assessed at serious problems including: (1) Do not know how to make effective decision on production & business; (2) Do not have people to ask or advice recording; (3) Lack of trainings how to analyze data; (4) Lack of monitoring of project staffs; (5) Lack of monitoring of Farmer Union; (6) Lack of monitoring of group header; (7) Lack

of evaluating; (8) Lack of other supports; (9) Lack of communicating among group members; (10) Two forms are similar.

In contrast, there are 8 indicators were recognized at not obstacle while recording, including: (1) Do not know how to make effective decision on income-expense; (2) No training on farm records for farmers; (3) Having training but farmers could not attend; (4) Attending the training but do not know how to record; and (5) Do not understand some contents of the books; (6) Do not have record keepers; (7) Inadequate form for filling the data; (8) Do not have notebook to continue recording.

The 4 difficulties left were at the low constraint, such as: (1) Do not know how to make effective decision on income-expense; (2) Forgetful behaviors of recorders/HH members; (3) Time consuming; (4) Do not have notebook to continue recording (Table 6).

5. Conclusion and Suggestions

5.1 Conclusion and Suggestions on Improving Bookkeeping Practices

- The staffs of the program, including staff of Oxfam America- Vietnam, Hanoi University of Agriculture (HUA), Farmer Union (FU) and trainers of Lam Thao have to explain clearly in trainings to help farmers are fully aware of different roles between two bookkeeping forms. Further more in order to make recording become habit, the bookkeeping group headers play key role to remind their members frequently. The time for recording everyday is after lunch or

dinner would be more suitable because all family members reunite after one day work. They would feel willing to talk when relaxing.

- The staffs of the program also have to clarify the objective of bookkeeping is to strengthen skills for recorders instead of other supports or subsidizes, including in-cash and in-kind. Whenever farmers understand about the meaning of training course, they can reach the suitable expectation.

- The program staffs need to cooperate with organizations in communities to hold some meetings in order to encourage farmers talk, share and discuss about their experiences of recording, making effective decisions for their livelihood.

- The staffs, farmer trainers or group headers play essential roles in rising awareness of farmers for: (1) frequency recording to prevent forgetting data; and (2) preventing the making light of completion and specific recording of recorders.

- The trainers, including HUA lecturers and farmer trainers have to design simple and effective lessons for training. Parallel, the trainers have to explain some complicated points in the forms.

- Mobilizing farmer trainers to facilitate with bookkeepers to clarify difficulties while recording and analyzing data. The trainers have importance roles when the staffs of higher levels cannot stay longer in the communities or when the program withdraws. To encourage farmer trainers, the donor should support them for their contributions, such as small wage or gasoline expenses.

5.2 Conclusion and Suggestions on Improving Benefits of bookkeeping

Regarding farmer's assessment, the benefits reached at high level related to knowing their daily money-in, money- out. Since they know exactly how much they earned and how much went in one duration time (month, year), farmers could manage cash flow more effectively. Some farmers tried to reduce snacks or late dinners if it was not necessary in order to put in compensating over expense of previous or future time. In addition, good bookkeepers also persuaded their family to change saving habit. Instead of saved one time at the end of crops, many families change to save small money- in after they sell any kind of things for urgent issues.

In the context of life style, culture, and recognition of rural family in Vietnam, men normally dominate in decision- making, women take care of housework and response to unimportant decisions. Hence, one of the other program's essential impact is to create a common environment for women in families to facilitate and speak out. Through bookkeeping, a wife can discuss and communicate with her husband or children how to write, calculate, make account balance and how to make good decisions to generate income. Data recorded also became proves to reduce suspects among members.

The positive impacts mentioned above are providing basic economic skills for farmers and improve women's right. Regarding further expectation, other benefits are still low in Lam Thao district. Almost all farmers - recorders do not know

well their profits or losses of each of their planting or livestock raising, etc. They also still had not yet gained more profit derived generating income activities. The main reason was that peasants have not known well how to analyze data. The source of this constraint is that recorders were weak at business management skills. Recording was just for knowing. Majority of bookkeepers could not tell clearly comparison of effectiveness between growing rice with growing vegetables or pasturing cow with fisheries raising, etc.

One weakness also found out that recorders in Lam Thao did not facilitate much with other recorders in their communities. It is not mean that they were not willing to share or they felt fear. This is because of there is not many topics on how to improve their livelihood. Keeping record of income and expense for long time make them get bored. To improve the benefits, some suggestions were emphasized:

- For the group of benefits gaining highly (knowing income, expense; changing saving habit; communicating with family members and trusted more among family), the program staffs have to increase higher proportion of participants gaining the benefit among of participants households.

- For the group of benefits gaining low and none (Knowing profit and loss; saving more money; gaining more profits from on-farm and off-farm; communicating more with group members and managing investment more effectively): It is necessary to provide other trainings on planting, raising awareness, making business; training on

analyzing data and making effective decisions on on-farm and off-farm. In addition, organizing more meeting (informal meeting) to create environment for participants facilitating.

5.3 Conclusion and Suggestions on Reducing the Constraints of Bookkeeping

The successful contribution of Bookkeeping program was to provide training courses for most participants and teach them how to record. There were 51 persons involved since 2010. All of participants received two kinds of notebooks. The data in table 2 also found that there were not much obstacles related to trainers' and trainees' capacities, difficulties of forms or notebooks availableness. But lacking of monitoring from project staffs, Famer Union, group headers were the most urgent needs for farmers. With some complicated recording of individual crops, farmers did not know how to record and some were not sure whether they record clearly to make decisions. Farmers also need meetings or discussion to share their own wonders or to learn from other good recorders. This is root of slowly improvement of making effective decision on production and business. Farmers would get motivation for recording if they earned more incomes or reduced expenses. Many farmers did not recognize different roles of two kinds of Bookkeeping forms. In fact there are some coincidences so that recorders usually omitted "production and business" record. The other reason that makes people kept one form is that they did not have much activities of

income generating to fill in the forms. Some suggestions to reduce the constraints following as:

- Monitoring: The participants claimed for monitoring from Bookkeeping staffs, Organization of community level (Famer Union), and group headers. The needs of recording data were not urgent, however farmers need more facilitation from the staffs or who else can help them solve difficulties while analyzing information and making decision for their income generating activities. The attitude of Vietnamese farmers would change to positive if they received cares from governmental organizations. The Oxfam America and HUA can extend their staffs through using farmer trainers, such as group headers or staff of commune, district levels. Increasing frequencies of monitoring from 1 to 2 times per year is necessary. Through the meeting between project holder and participants, farmers can come up with their questions that they have not yet find out solutions.

- Evaluating: Organizing an evaluation per year is very important to show respondents statistics about members, good keepers, improvements of program.

- Continuing providing farmers other trainings, such as data analysis, making decision, training on on-farm and off-farm activities.

- Explaining the different roles between form 1 and form 2 to help farmers choose the suitable form for recording.

- Approach right farmers who have the needs of recording. There are no

distinction between on-farm and off-farm households or between the small scale economic households and the bigger sizes. The recorders should not record for any programs, just for strengthen their skills.

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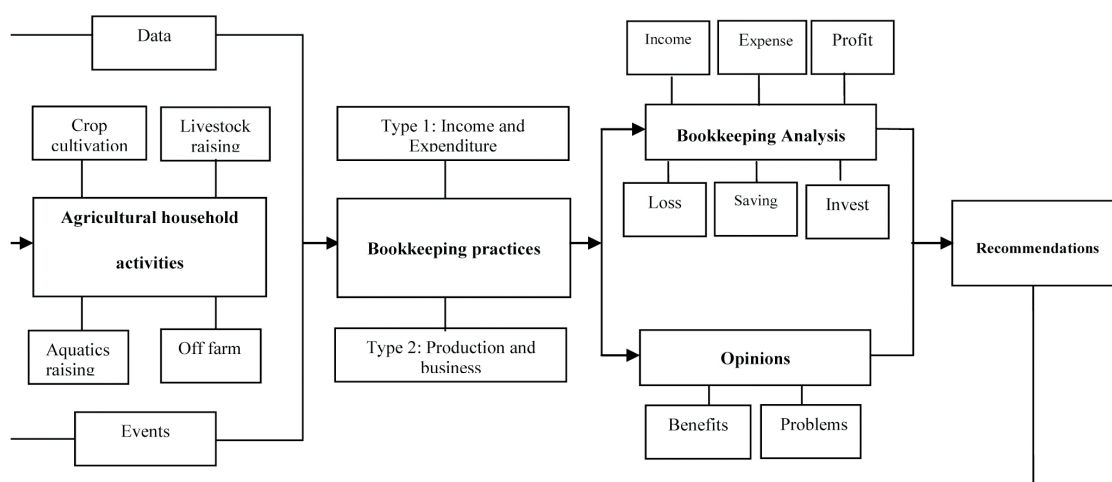


Figure 1 Conceptual Framework of the study

Table 1 Members and female members of Bookkeeping households in 2012

Items	No. (N = 51)	%
1. Type of household		
On-farm	18	35.3
Mixed	33	64.7
2. Household members (persons)		
2-3	17	33.3
4-6	34	66.7
Mean = 3.7; Max = 6; Min = 2		
3. Female members (persons)		
1	21	41.2
2	24	47.1
3	6	11.8
Mean = 1.71; Max = 3; Min = 1		

Table 2 Income status of bookkeeping households in 2012

Items	No.	%
1. Amount of income (Mil. VND)		
1) All households		
Less than 50	24	47.1
50 to 100	14	27.5
100 to 200	11	21.6
More than 200	3.9	3.9
Mean = 75.7; Max = 364; Min = 14		
2) On-farm households	18	100
Less than 50	12	66.7
50 to 100	3	16.7
100 to 200	3	16.7
Mean = 44.7; Max = 117; Min = 14		
3) Mixed households (Mil. VND)	33	100
Less than 50	12	36.4
50 to 100	11	33.3
100 to 200	8	24.2
More than 200	2	6.1
Mean = 88.7; Max = 364; Min = 28		
2. Numbers of income sources of households	51	100.0
1) All households		
2-3 sources	25	45.1
4-5 sources	22	43.1
6-7 sources	3	5.9
8 sources	3	5.9
2) On-farm households	18	100
2-3 sources	8	44.4
4-5 sources	9	50.0
6-7 sources	0	0.0
8 sources	1	5.6
3) Mixed households	33	100
2-3 sources	15	45.5
4-5 sources	13	39.4
6-7 sources	3	9.1
8 sources	2	6.1

Table 3 Types of Bookkeeping and use for family discussion

Items	No.	%
1. Type of Bookkeeping practiced	51	100
- Income and Expense (form 1)	22	43.1
- Production and business (form 2)	10	19.6
- Both form 1 and 2	19	37.3
2. Use for family discussion	51	100
- Yes	41	80.4
- No	10	19.6

Table 4 Practices on Bookkeeping of Farmers in Lam Thao district

Practices	Unit	N	Min	Max	Mean
- Duration of recording	Month	51	5	36	18.27
- Duration of one time recording	Minute/time	51	2	30	8.76
- Times of recording	Time/month	51	4	35	21.67
- Times of making summary	Time/year	51	2	52	16.12
- Getting use to BK practices	Day	51	1	60	11.06
- Editing the recording	Time /month	51	0	30	2.25
- Items of form 1 (9 items)	Item	41	2	9	7.41
- Items of form 2 (10 items)	Item	29	4	10	9.24
- Income-expense activities recorded	%	51	20	100	77.45
- Production, business activities recorded	%	32	10	100	81.56

Table 5 Opinions of recorders toward benefits of bookkeeping

Benefits	On-farm households		Mixed households		Total		
	Mean	SD	Mean	SD	Mean	SD	Meaning
1. Knowing income	2.39	.916	2.85	.508	2.69	.707	High
2. Knowing expenses	2.39	.850	2.52	.755	2.47	.784	High
3. Knowing investment yearly	1.39	.698	1.61	.788	1.53	.758	None
4. Knowing profit/loss	1.56	.922	2.33	.957	2.06	1.00	Low
5. Managing expense more effectively	2.33	.686	2.52	.619	2.45	.642	High
6. Managing investment more effectively	2.00	.840	2.09	.678	2.06	.732	Low
7. Changing saving habit	1.89	.471	2.58	.758	2.37	.720	High
8. Saving more money	1.78	.647	2.27	.839	2.10	.806	Low
9. Gaining more profit on on-farm	1.67	.594	1.76	.792	1.73	.723	Low
10. Gaining more profit on off- farm	1.83	.924	1.64	.699	1.71	.782	Low
11. More communication in family	2.50	.786	2.45	.754	2.47	.758	High
12. More communication in group	1.72	.669	1.76	.751	1.75	.717	Low
13. More trusted among family members	2.39	.698	2.33	.777	2.35	.744	High

Table 6 Opinions of recorders toward difficulties of bookkeeping

Difficulties	On-farm households		Mixed households		Total		
	Mean	SD	Mean	SD	Mean	SD	Meaning
1. Do not know how to make effective decision on income-expense	2.22	.732	1.39	.496	1.69	.707	Low
2. Do not know how to make effective decision on production & business	2.72	.669	2.36	.699	2.49	.703	High
3. Time consuming	1.83	.857	1.91	.631	1.88	.711	Low
4.No training on farm records	1.00	.000	1.03	.174	1.02	.140	None
5. Having training but farmers could not attend	1.00	.000	1.06	.242	1.04	.196	None
6. Attending the training but do not know how to record	1.00	.000	1.03	.174	1.02	.140	None
7. Don't understand some contents of forms	1.00	.000	1.15	.442	1.10	.361	None
8. Don't have people to ask or advice recording	2.61	.608	2.36	.699	2.45	.673	High
9. Forgetful behaviors of records/HHmembers	2.22	.732	1.39	.496	1.69	.707	Low
10. Do not have record keepers	1.00	.000	1.03	.174	1.02	.140	None
11. Inadequate form for filling the data	1.00	.000	1.06	.348	1.04	.280	None
12. Lack of trainings how to record data	1.00	.000	1.00	.000	1.00	.000	None
13. Lack of trainings how to analyze data	2.78	.548	2.39	.609	2.53	.612	High
14. Lack of monitoring of project staffs	2.72	.575	2.39	.659	2.51	.644	High
15. Lack of monitoring of FU	2.56	.705	2.52	.755	2.53	.731	High
16. Lack of monitoring of group header	2.67	.686	2.45	.754	2.53	.731	High
17. Lack of evaluating	2.61	.608	2.42	.663	2.49	.644	High
18. Lack of communicating among group members	2.61	.608	2.55	.666	2.57	.640	High
19. Do not have notebook to continue recording	2.06	.639	1.94	.609	1.98	.616	Low
20. Lack of other supports	2.56	.616	2.55	.617	2.55	.610	High
21. Two forms are similar	2.72	.575	2.42	.663	2.53	.644	High