

## ACCESS TO CREDIT OF FARM HOUSEHOLDS IN HAI DUONG PROVINCE, VIETNAM

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Using data from the household survey in Hai Duong province, this paper aims to examine the current access to credit of farm households, factors affecting to credit accessibility from the formal sector and then draw some policy implications. It is found that, credit supply of the formal sector did not meet the credit need of famers. In the farmer's side, dependency ratio, area of crop land, area of fish pond, and number of pigs were main factors influencing the credit accessibility of farmers. Besides that age, educational level of household head and area of fish pond were key determinants of the loan amount approved by the banks.

**Keywords:** *Vietnam rural credit, Access to credit.*