

# SEAR ROSCA SURVEY

(FO: write down your Field Officer ID number assigned to you)

**R1. FIELD OFFICER ID:** | \_ | \_ | \_ | \_ |

**R2. ROSCA Name:**

\_\_\_\_\_

**R3. ROSCA SEAR ID:** \_\_\_\_\_

**R4. DATE:** \_\_\_\_\_

**R5. LOCATION:** \_\_\_\_\_

**R6. START TIME:** \_\_\_\_\_

1.	For how long has this ROSCA existed?	<input type="text"/> <input type="text"/> years <input type="text"/> <input type="text"/> months	
2.	What is the duration of each round?	<input type="text"/> <input type="text"/> years <input type="text"/> <input type="text"/> months	
3.	How many members does this ROSCA have?		
4.	How many of the current members were part of this ROSCA's first round?		
5.	How many members are farmers?		
6.	Among these farmers, how many are employed for wage?		
7.	How many farmers grow maize?		
8.	When will/ did the members harvest maize from the 2015 long rains?		
9.	How many members have already sold all their maize from the 2015 long rains harvest?		
10.	How many members store their maize to sell later or for consumption?		
11.	On average, how long does it take to get the maize ready (drying, treating etc) for storing after harvest?	<input type="text"/> units	1. <input type="checkbox"/> Days 2. <input type="checkbox"/> Weeks 3. <input type="checkbox"/> Months 4. <input type="checkbox"/> Other _____
12.	How many members are women?		
13.	How many members are married?		

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14.	What are the economic activities of the ROSCA members?	1. <input type="checkbox"/> Grow maize 2. <input type="checkbox"/> Grow vegetables 3. <input type="checkbox"/> Poultry/ Dairy 4. <input type="checkbox"/> Wage employment 5. <input type="checkbox"/> Business 6. <input type="checkbox"/> Other (describe) _____	
15.	When does this ROSCA usually meet (day and time)?		
16.	What amount does each member contribute at the meeting?		1. <input type="checkbox"/> per meeting  If contributions are not made every meeting:  2. <input type="checkbox"/> per week 3. <input type="checkbox"/> per month 4. <input type="checkbox"/> per year
17.	What do you do with this amount? Explain.		
18.	Does this ROSCA have table banking?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> 20	
19.	What is the minimum periodic contribution of each member for table banking?		1. <input type="checkbox"/> per meeting  If contributions are not made every meeting:  2. <input type="checkbox"/> per week 3. <input type="checkbox"/> per month <input type="checkbox"/> per year
20.	Do all members have the same share?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No	
21.	Does this ROSCA give loans?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> 24	
22.	What is the maximum loan amount?	1. <input type="checkbox"/> Fixed amount _____ 2. <input type="checkbox"/> Loan cannot be more than individual's savings share 3. <input type="checkbox"/> Loan can be more than individual's savings share but some savings is required 4. <input type="checkbox"/> Loan can be more than individual's savings but collateral is required 5. <input type="checkbox"/> No savings or collateral required to grant loans 6. <input type="checkbox"/> Other _____	

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23.	What is the interest rate on these loans?		1. <input type="checkbox"/> monthly 2. <input type="checkbox"/> yearly 3. <input type="checkbox"/> Other _____
24.	What amount is given to the member who hosts the meeting?		
25.	Does the member who hosts the meeting receive a gift in addition to the amount specified in question 19? If yes, what is the value of this gift?		
26.	Does the ROSCA provide welfare insurance?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> 33	
27.	What is the insurance payout?		
28.	How often do members make contributions to the welfare insurance?	1. <input type="checkbox"/> Monthly 2. <input type="checkbox"/> Twice a month 3. <input type="checkbox"/> Weekly 4. <input type="checkbox"/> Bi-weekly 5. <input type="checkbox"/> Daily 6. <input type="checkbox"/> Member decides 7. <input type="checkbox"/> In case of emergency 8. <input type="checkbox"/> Other (describe) _____	
29.	How much does each member contribute for insurance?		1. <input type="checkbox"/> per meeting  If contributions are not made every meeting:  2. <input type="checkbox"/> per week 3. <input type="checkbox"/> per month 4. <input type="checkbox"/> per year 5. <input type="checkbox"/> During emergency
30.	Is interest charged on the insurance amount?	3. <input type="checkbox"/> Yes 4. <input type="checkbox"/> No	
31.	What is the interest rate?		1. <input type="checkbox"/> monthly 2. <input type="checkbox"/> yearly
32.	When can you use this welfare insurance? (tick all that apply)	1. <input type="checkbox"/> Own sickness 2. <input type="checkbox"/> Sickness in the household 3. <input type="checkbox"/> Funerals 4. <input type="checkbox"/> Business Problems 5. <input type="checkbox"/> Other Emergencies (describe) _____ 6. <input type="checkbox"/> Other (describe) _____	
33.	Do the members of this ROSCA undertake any activities together?	1. <input type="checkbox"/> Decide what crops to plant together 2. <input type="checkbox"/> Harvest agricultural output together 3. <input type="checkbox"/> Store agricultural output together 4. <input type="checkbox"/> Sell agricultural output together 5. <input type="checkbox"/> Do business together	

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		6. <input type="checkbox"/> Provide financial assistance to each other outside of ROSCA setting 7. <input type="checkbox"/> Discuss farming practices together 8. <input type="checkbox"/> No activities together 9. <input type="checkbox"/> Other (describe) _____
34.	Does this ROSCA specify what members will purchase with the ROSCA funds prior to receiving these funds?	3. <input type="checkbox"/> Yes 4. <input type="checkbox"/> No >> 37
35.	Is it optional or do all members have to receive the goods instead of cash?	1. <input type="checkbox"/> Mandatory 2. <input type="checkbox"/> Optional
36.	How do members get these goods?	1. <input type="checkbox"/> Member selects item and group buys it/ follows up with home visit 2. <input type="checkbox"/> Member buys item but group does not check
37.	Why was this ROSCA created? (tick all that apply)	1. <input type="checkbox"/> Easier to save 2. <input type="checkbox"/> Access to loans 3. <input type="checkbox"/> Welfare insurance 4. <input type="checkbox"/> Protect savings from demand of household 5. <input type="checkbox"/> Protect savings from personal consumption 6. <input type="checkbox"/> Protect savings from spouse 7. <input type="checkbox"/> Fear of theft if saved at home 8. <input type="checkbox"/> To benefit from government concessions for registered ROSCAs 9. <input type="checkbox"/> No specific goal 10. <input type="checkbox"/> Other (describe) _____

FO Notes (if any):

## MEETING REPORT

(FO: write down your Field Officer ID number assigned to you)

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\_\_\_\_\_

**R3. ROSCA SEAR ID:** \_\_\_\_\_

**R4. DATE:** \_\_\_\_\_

**R5. LOCATION:** \_\_\_\_\_

**R6. START TIME:** \_\_\_\_\_

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**R7. END TIME:** \_\_\_\_\_

*FO – please answer the following questions based on the meeting you attend.*

1. What prevents members from finding enough money for inputs when they need them?
  
  
  
  
  
2. Why is it hard to save for agricultural investment?

*[CONTINUE ONLY FOR GSRA]*

3. ROSCA's estimate of price of 1 goro-goro of maize immediately after harvest, and a few months later.
  
  
  
  
4. What prevents the ROSCA members from storing maize?
  
  
  
  
  
5. Are there members who store maize individually? If so, how do they store their maize?
  
  
  
  
  
6. What do they like about the idea?
  
  
  
  
  
7. What are the benefits and challenges of storing individually?
  
  
  
  
  
8. What are the benefits and challenges of storing together?

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9. Will they adopt the idea?
10. Does the ROSCA have an idea about how they will implement the idea? Example, will they organise themselves into groups to complete tasks like cleaning, drying etc. Or, they may have an idea about whose house they will store the maize in, etc.