

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

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

FO: Please write 'NA' when the answers are not applicable and 'Refuse' when respondent refuses to answer the question. All fields in this survey should be filled.

R2. ROSCA Name: _____

R3. ROSCA ID: _____

R4: Date Day: | _ | _ | Month: | _ | _ | Year: 20 | _ | _ |

R5: Time Start Hour: | _ | _ | Minute: | _ | _ |

R6: RESPONDENT ID: _____

R7. Do you grow maize? 1. ☐ Yes

2. ☐ No >> End survey

R8. RESPONDENT GENDER: 1. ☐ Male 2. ☐ Female

R9. RESPONDENT FIRST NAME: _____

R10. RESPONDENT SURNAME: _____

R11. RESPONDENT'S OTHER NAMES (NICKNAMES):

R12. HOUSEHOLD CONTACT PHONE NUMBER: | _ | _ | _ | - | _ | _ | _ | _ | [FO: Write "-99" if no phone]

R13. ADDITIONAL HOUSEHOLD CONTACT NUMBER: | _ | _ | _ | - | _ | _ | _ | _ | [FO: Write "-99" if none]

R14. WHO IS THE OWNER OF (R12) PHONE?

1. ☐ Self 2. ☐ Spouse 3. ☐ Family member (same household) 4. ☐ Neighbour
5. ☐ Family member (other household) 6. ☐ No phone 7. ☐ Other (specify) _____

R15. VILLAGE _____

R16. If we tried to find your home, how should we go about looking for you? (LANDMARK)

FO notes:

Section HH. Household Information

HH1	What is your age in years?	[] Years
HH2	Are you married?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No, I am widowed 3. <input type="checkbox"/> No, never married
HH3	Highest Formal Education Level reached	0. <input type="checkbox"/> None 1. <input type="checkbox"/> Class 1 2. <input type="checkbox"/> Class 2 3. <input type="checkbox"/> Class 3 4. <input type="checkbox"/> Class 4 5. <input type="checkbox"/> Class 5 6. <input type="checkbox"/> Class 6 7. <input type="checkbox"/> Class 7 8. <input type="checkbox"/> Class 8 9. <input type="checkbox"/> Form 1 10. <input type="checkbox"/> Form 2 11. <input type="checkbox"/> Form 3 12. <input type="checkbox"/> Form 4 13. <input type="checkbox"/> College 14. <input type="checkbox"/> University 15. <input type="checkbox"/> Other: _____
HH4	What is the main material of the roof in your house?	1. <input type="checkbox"/> Thatch 2. <input type="checkbox"/> Iron Sheets 3. <input type="checkbox"/> Other (describe _____)
HH5	What is the main material of the walls in your house?	1. <input type="checkbox"/> Cement 2. <input type="checkbox"/> Brick 3. <input type="checkbox"/> Mud / dung 4. <input type="checkbox"/> Stone 5. <input type="checkbox"/> Wood 6. <input type="checkbox"/> Other (describe _____)
HH6	What is the main material of the floor in your house?	1. <input type="checkbox"/> Mud / dung 2. <input type="checkbox"/> Cement 3. <input type="checkbox"/> Other (describe _____)
HH7	Do you have a bank account?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
HH8	Do you have a mobile money account? (Mpesa account)	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
HH9	Have you ever taken an mshwari loan?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No

HH10	How much land do you own?	<input type="checkbox"/> units <input type="checkbox"/> Don't own land	1. <input type="checkbox"/> Acres 2. <input type="checkbox"/> Hectares 3. <input type="checkbox"/> Other _____
HH11	How much land did you rent in 2015?	<input type="checkbox"/> units <input type="checkbox"/> Don't rent land	1. <input type="checkbox"/> Acres 2. <input type="checkbox"/> Hectares 3. <input type="checkbox"/> Other _____

HH12. I would like to ask about some assets you may own:

Item	Number owned by household
1. Bed	
2. Sofa sets	
3. Tables	
4. Chairs	
5. Jikos	
6. Radio/ cassette player	
7. TVs	
8. Mobile phone	
9. Landline phones	
10. Wall clocks	
11. Watches	
12. Sewing machine	
13. Electric iron	
14. Bicycles	
15. Ox plough	
16. Tractor	

HH13. I would like to ask about some animals you may own:

Animal	Number owned by household
1. Cattle (local)	
2. Cattle (hybrid / grade)	
3. Sheep	
4. Goats	
1. Pigs (do not ask Muslim respondents)	
6. Chickens	
7. Ducks	

Section A. Baseline Input Usage

A1.	How much land did you plant with maize in the 2015 long rains?	[] units [] Did not plant maize in 2015 long rains	1. [] Acres 2. [] Hectares 3. [] Other _____
A2.	Have you ever used chemical fertilizer?	1. [] Yes 2. [] No >> Skip to A5	
A3.	Did you use chemical fertilizer in the 2015 long rains?	1. [] Yes 2. [] No >> Skip to A5	
A4.	If yes, what quantities of each of the following fertilizers did you use?	1. [] kgs DAP 2. [] kgs CAN 3. [] kgs NPK 4. [] kgs Urea 5. [] kgs Other (specify _____)	
A4.A	How much did you spend on fertilizer in the 2015 long rains?	[] Ksh	
A5.	Have you ever used improved / hybrid seeds?	1. [] Yes 2. [] No >> Skip to A8	
A6.	Did you use improved / hybrid seeds in the 2015 long rains?	1. [] Yes 2. [] No >> Skip to A8	
A7.	If yes, how much did you invest in improved / hybrid seeds?	[] Ksh	
A8.	Have you ever used pesticide on your farm?	1. [] Yes 2. [] No >> Skip to A11	
A9.	Did you use pesticide on your farm in the 2015 long rains?	1. [] Yes 2. [] No >> Skip to A11	
A10.	If yes, how much did you invest in pesticide for your farm?	[] Ksh	

A11.	Have you ever used herbicide?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to A14
A12.	Did you use herbicide in the 2015 long rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to A14
A13.	If yes, how much did you invest in herbicide?	[] Ksh
A14.	Have you ever used manure on your farm?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to A17
A15.	Did you use manure on your farm in the 2015 long rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to A17
A16.	How much did you invest in manure for your farm? <i>[FO – if the respondent did not purchase this manure, ask him/ her how much it would cost to buy the same amount of manure.]</i>	[] Ksh - 99 <input type="checkbox"/> Don't know
A17.	Did you use as much of these inputs as you would have liked to? Or would you have liked to more?	1. <input type="checkbox"/> Used enough >> A20 2. <input type="checkbox"/> Would have liked to use more
A18.	Explain	1. <input type="checkbox"/> would use more fertilizer 2. <input type="checkbox"/> would use more improved seeds 3. <input type="checkbox"/> would use more herbicide 4. <input type="checkbox"/> would use more pesticide 5. <input type="checkbox"/> other (specify _____)
A19.	What prevented you from using as much input as you would have liked?	1. <input type="checkbox"/> Too expensive / didn't have money 2. <input type="checkbox"/> Too many demands on income from others 3. <input type="checkbox"/> Too many household needs 4. <input type="checkbox"/> Inputs available are of low quality 5. <input type="checkbox"/> Agrovet too far 6. <input type="checkbox"/> Agrovet ran out of input 7. <input type="checkbox"/> Needed to replant crops due to weather/ animals/ water –logging 8. <input type="checkbox"/> Other (specify _____)
A20.	In total, how much did you spend on inputs in the 2015 long rains?	[] Ksh
A21.	How did you fund purchase of inputs for the 2015 long rains? <i>FO: Check all that apply and get amounts for each</i>	1. <input type="checkbox"/> Savings [] Ksh 2. <input type="checkbox"/> Loans [] Ksh 3. <input type="checkbox"/> Sold asset [] Ksh 4. <input type="checkbox"/> Other [] Ksh (specify _____)
A22.	In total, what is your goal for how much inputs you would like to use in the 2016 long rains?	[] Ksh
A23.	How does this break down between the various inputs?	[] Ksh fertilizer [] Ksh seeds [] Ksh herbicide [] Ksh pesticide
A24.	Have you started saving towards the amount in A22?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to A27
A25.	How are you saving up towards the amount in A22? <i>FO: Check all that apply</i>	1. <input type="checkbox"/> I am saving money 2. <input type="checkbox"/> I am saving maize specifically

		<p>to buy inputs</p> <p>3. <input type="checkbox"/> I am saving other agricultural products specifically to buy inputs</p> <p>4. <input type="checkbox"/> When I need inputs I will sell whatever assets I can sell (animals, land, maize etc)</p> <p>5. <input type="checkbox"/> I have given loans to friends/ relatives which will be repaid when I need inputs >> Skip to A27</p> <p>6. Other (specify _____)</p>
A26.	Where do you store these savings?	<p>1. <input type="checkbox"/> At home</p> <p>2. <input type="checkbox"/> At ROSCA</p> <p>3. <input type="checkbox"/> At the bank</p> <p>4. <input type="checkbox"/> At others' houses</p> <p>5. Other (specify _____)</p>
A27.	Will you take out a loan for some or whole of the amount in A22?	<p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No >> Skip to A29</p>
A28.	Where will you get this loan?	<p>1. <input type="checkbox"/> Bank</p> <p>2. <input type="checkbox"/> This ROSCA</p> <p>3. <input type="checkbox"/> Other ROSCA</p> <p>4. <input type="checkbox"/> Friends/ relatives</p> <p>5. <input type="checkbox"/> Other (specify _____)</p>
A29.	How likely do you think it is that you'll have enough to invest the amount in A22?	<p>1. <input type="checkbox"/> Definitely</p> <p>2. <input type="checkbox"/> Probably</p> <p>3. <input type="checkbox"/> Maybe</p> <p>4. <input type="checkbox"/> Unlikely</p> <p>5. <input type="checkbox"/> No chance</p>
A30.	Do you think it will be a challenge to save up enough for these inputs?	<p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No >> Skip to B1</p>
A31.	What are the main challenges that you might face in saving up for this yourself?	<p>1. <input type="checkbox"/> Other household needs come up</p> <p>2. <input type="checkbox"/> Have to share money with spouse if s/he needs it</p> <p>3. <input type="checkbox"/> Spouse will take money without my permission</p> <p>4. Have to help friends/ relatives during this times of need</p> <p>5. <input type="checkbox"/> I may spend on other things</p> <p>6. <input type="checkbox"/> I may lose my savings, or it may be stolen</p> <p>7. <input type="checkbox"/> School fees</p> <p>8. <input type="checkbox"/> Other (describe _____)</p>

Section B. Hypothetical Yield Increases

B1.	Did you plant maize in the 2014 long rains?	<p>1. <input type="checkbox"/> Yes</p> <p>2. <input type="checkbox"/> No >> Skip to B5</p>
B2.	How much did you harvest in the 2014 long rains?	<p>_____ units</p> <p>1. <input type="checkbox"/> 90 kg bag</p>

		- 99 <input type="checkbox"/> Don't know	2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> other _____
B3.	In what month did you harvest in the 2014 long rains?	1. <input type="checkbox"/> June 2. <input type="checkbox"/> July 3. <input type="checkbox"/> August 4. <input type="checkbox"/> September	
B4.	If you used the amounts listed in A23, how much do you think you could have harvested in the 2014 long rains?	____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> other _____
B5.	Did you plant maize in the 2014 short rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C1	
B6.	How much did you harvest in the 2014 short rains rains?	____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> other _____

Section C. Temporal Price Variation

C1.	Do you ever store maize?	1. <input type="checkbox"/> Yes >> Go to C3 2. <input type="checkbox"/> No
C2.	Why do you not store maize? FO: Read each code and check if it is applicable to the respondent. Go to C22 after this.	1. <input type="checkbox"/> Needs come up 2. <input type="checkbox"/> My spouse take it 3. <input type="checkbox"/> My spouse asks for it 4. <input type="checkbox"/> My relatives/ friends/ neighbors ask for it 5. <input type="checkbox"/> We eat more maize than we would like to 6. <input type="checkbox"/> It spoils due to moisture 7. <input type="checkbox"/> Spoils due to insects, weevils, rats or other pests 8. <input type="checkbox"/> Do not have any space to store it 9. <input type="checkbox"/> Other (describe _____)
C3.	What purpose do you store maize for? [FO – tick all that apply]	1. <input type="checkbox"/> Own consumption 2. <input type="checkbox"/> Sell when prices rise 3. <input type="checkbox"/> Sell in times of others/ own emergency 4. <input type="checkbox"/> Sell my maize when I need to make a trip to the market for other purposes 5. <input type="checkbox"/> Other (describe _____)
C4.	Do you face any challenges in storing maize?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> C6
C5.A	What are these challenges?	
C5. B	Let us identify each of these challenges more specifically. FO: Read each code and check if it is applicable to the respondent.	1. <input type="checkbox"/> Needs come up 2. <input type="checkbox"/> My spouse take it 3. <input type="checkbox"/> My spouse asks for it 4. <input type="checkbox"/> My relatives/ friends/ neighbors ask for it 5. <input type="checkbox"/> We eat more maize than we would

		like to 6. <input type="checkbox"/> It spoils due to moisture 7. <input type="checkbox"/> Spoils due to insects, weevils, rats or other pests 8. <input type="checkbox"/> Do not have any space to store it 9. <input type="checkbox"/> Other (describe _____)	
C6.	What is the maximum amount of maize that you can store at your homestead?	_____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> Other _____
C7.	Where do you store your maize?	1. <input type="checkbox"/> Maize Gallery outside my own house 2. <input type="checkbox"/> Maize gallery outside neighbor or friend's house 3. <input type="checkbox"/> Raised platform inside the house 4. <input type="checkbox"/> On a table inside the house 5. <input type="checkbox"/> Rent space/ at a cooperative 6. <input type="checkbox"/> Other (describe _____)	
C8.	After a normal long rains harvest, how much maize do you have stored at your home?	_____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> Other _____
C9.	Do you use pesticide to store maize?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> C15	
C10.	What is the minimum amount of pesticide that you can buy at the shop?	_____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> g 2. <input type="checkbox"/> kg 3. <input type="checkbox"/> Other _____
C11.	How much does this cost?	[_____] Ksh - 99 <input type="checkbox"/> Don't know	
C12.	How much maize will this cover?	_____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro –goro 4. <input type="checkbox"/> Other _____
C13.	How much does it cost to get enough pesticide to treat <answer to C8> of maize?	[_____] KSh - 99 <input type="checkbox"/> Don't know	
C14.	How much pesticide do you typically buy?	_____ units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> g 2. <input type="checkbox"/> kg 3. <input type="checkbox"/> Other _____
C15.	Do you use dung / ash to treat your maize before storing?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> C17	
C16.	How much does it cost to get enough dung/ash to treat <answer to C8> of maize? [FO – if the respondent did not purchase this dung/ ash,	[_____] Ksh	

	<i>ask him/ her how much it would cost to buy the same amount of manure.]</i>	- 99 <input type="checkbox"/> Don't know	
C17.	Do you do anything else to keep your maize from spoiling when you store it?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> C19	
C18.	Explain		
C19.	Over the past 5 years, in how many seasons have you stored maize? <i>[FO – 1 year has two seasons – the long rains and the short rains].</i>	<input type="text"/> seasons	
C20.	In how many of those seasons did some of the maize get spoiled or eaten by rats or pests?	<input type="text"/> seasons	
C21.	For every 10 goro-goros of maize that you store, what number got lost to spoilage or to pests/rats?	<input type="text"/> goro-goros	
C22.	Do you ever sell maize?	1. <input type="checkbox"/> Yes >> Skip to C24 2. <input type="checkbox"/> No	
C23.	Why not? <i>FO: After this, go to C38</i>		
C24.	Does it ever happen that you end up selling less than you had originally planned?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C27	
C25.	Did you sell less than you had originally planned to sell after the 2014 long rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C27	
C26.	Why did you sell less than what you had originally planned? <i>FO: Do not read codes</i>	1. <input type="checkbox"/> Ended up consuming more than I had anticipated 2. <input type="checkbox"/> My spouse claimed some of the maize I had planned to sell 3. <input type="checkbox"/> I had to give some of the maize to friends/neighbors 4. <input type="checkbox"/> Some of the maize got spoilt / eaten by pests 5. <input type="checkbox"/> Some of the maize was stolen 6. <input type="checkbox"/> Others (Specify _____)	
C27.	Did you sell any maize after the 2014 long rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C38	
C28.	How much of the 2014 long rains maize harvest did you sell?	<input type="text"/> units - 99 <input type="checkbox"/> Don't know	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> other _____
C29.	Did you sell it all immediately after harvest or did you set some aside to sell later?	1. <input type="checkbox"/> Sold it all immediately >> Skip to C30, then continue with C35. 2. <input type="checkbox"/> Sold some immediately and set some aside 3. <input type="checkbox"/> Set it all aside >> Skip to C31	
C30.	Why did you sell some immediately?	1. <input type="checkbox"/> Needed money right away 2. <input type="checkbox"/> No space to store 3. <input type="checkbox"/> I could not afford the pesticides 4. <input type="checkbox"/> The price change isn't enough to justify setting maize aside 5. <input type="checkbox"/> Cannot afford transportation to the market	

		multiple times 6. <input type="checkbox"/> Had to sell to a creditor as part of the repayment terms 7. <input type="checkbox"/> Other
C31. A	When set aside the maize to store, did you plan to sell it when a need arises or to sell at a specific time?	1. <input type="checkbox"/> When need arises >> Skip to C35 2. <input type="checkbox"/> At a specific time
C31.B	When you set aside the maize to store, when did you plan to sell the maize?	[] month [] year
C32.	Did you hold the maize until your target date, or did you end up selling it earlier, or did you never sell it, or did you sell it later than planned?	1. <input type="checkbox"/> Sold when planned >> Skip to C35 2. <input type="checkbox"/> Sold before planned 3. <input type="checkbox"/> Never sold >> Skip to C34 4. <input type="checkbox"/> Sold later >> Skip to C34
C33.	Why did you sell it earlier than planned? <i>FO: After this, go to C35</i>	1. <input type="checkbox"/> Needs came up 2. <input type="checkbox"/> My spouse needed help and I gave him/her maize 3. <input type="checkbox"/> My spouse took the maize without my permission 4. <input type="checkbox"/> My relatives / friends / neighbors needed help and I gave them maize 5. <input type="checkbox"/> The price went up faster than I thought 6. <input type="checkbox"/> Other (Specify _____)
C34.	Why did you sell it later than planned/ not sell it?	1. <input type="checkbox"/> Prices did not rise as much as I expected 2. <input type="checkbox"/> To meet any unexpected emergency that might come up 3. <input type="checkbox"/> A new expected need was anticipated and I wanted to use the maize for it 4. <input type="checkbox"/> No buyers 5. <input type="checkbox"/> Other (Specify _____)
C35.	How many separate times did you sell maize?	[] times
C36.	For each time, I'd like to ask the date, quantity and price you sold at. I'd also like to ask why you sold the maize and to whom. <i>Buyer codes;</i> 1. Sell myself to consumers at the market 2. Sell myself to consumers outside market 3. Sell to a vendor 4. Sell to a wholesaler 5. <i>My child's school</i> <i>Reason Codes:</i> 1. Planned to sell at this time 2. Unexpected needs came up 3. Feared that it would go bad soon 4. Price went up more than expected 5. Spouse or other family members were making claims on it 6. Neighbors or friends were making claims on it 7. It was taking up too much space in my house 8. Sell to my child's school in lieu of school fees 9. Others (Specify)	<i>Time 1:</i> Date Quantity _____ goro-goros Price Buyer Reason: <i>Time 2:</i> Date Quantity _____ goro-goros Price Buyer Reason: <i>Time 3:</i> Date Quantity _____ goro-goros Price Buyer Reason:

C37.	How do you decide on the price?	1. <input type="checkbox"/> Ask other farmers selling near me and charge the same. 2. <input type="checkbox"/> Ask other farmers selling near me and charge +/- (1-10 KSh) 3. <input type="checkbox"/> Wait for the best offer on market day. 4. <input type="checkbox"/> Wholesaler/ vendor decides 5. <input type="checkbox"/> Other (Specify _____)	
C38.	Did you harvest maize in the 2014 long rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C40	
C39.	In which month did you run out of all your maize from the 2014 long rains harvest?	1. <input type="checkbox"/> June 2014 2. <input type="checkbox"/> July 2014 3. <input type="checkbox"/> August 2014 4. <input type="checkbox"/> September 2014 5. <input type="checkbox"/> October 2014 6. <input type="checkbox"/> November 2014 7. <input type="checkbox"/> December 2014 8. <input type="checkbox"/> January 2015 9. <input type="checkbox"/> February 2015 10. <input type="checkbox"/> March 2015 11. <input type="checkbox"/> April 2015 12. <input type="checkbox"/> May 2015 13. <input type="checkbox"/> June 2015 14. <input type="checkbox"/> July 2015 15. <input type="checkbox"/> August 2015 16. <input type="checkbox"/> I still have maize from the 2014 long rains harvest.	
C40.	Did you harvest maize in the 2014 short rains?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C42	
C41.	In which month did you run out of all your maize from the 2014 short rains harvest?	1. <input type="checkbox"/> June 2014 2. <input type="checkbox"/> July 2014 3. <input type="checkbox"/> August 2014 4. <input type="checkbox"/> September 2014 5. <input type="checkbox"/> October 2014 6. <input type="checkbox"/> November 2014 7. <input type="checkbox"/> December 2014 8. <input type="checkbox"/> January 2015 9. <input type="checkbox"/> February 2015 10. <input type="checkbox"/> March 2015 11. <input type="checkbox"/> April 2015 12. <input type="checkbox"/> May 2015 13. <input type="checkbox"/> June 2015 14. <input type="checkbox"/> July 2015 15. <input type="checkbox"/> August 2015 16. <input type="checkbox"/> I still have maize from the 2014 short rains harvest.	
C42.	You told me that you harvested <answer to B1> of maize and sold <answer to C28> of maize. That leaves <B2-C28> of maize. How much of this did you consume yourself, and how much did you give away to other	<input type="checkbox"/> consumed in household	1. <input type="checkbox"/> 90 kg bag 2. <input type="checkbox"/> Kgs 3. <input type="checkbox"/> Goro-goro 4. <input type="checkbox"/> Other _____

	people?	[] gave away	1. [] 90 kg bag 2. [] Kgs 3. [] Goro-goro 4. [] Other _____
C43.	Did you receive any maize from another farmer or household as a gift or a loan?	1. [] Yes 2. [] No >> Skip to C47	
C44.	How much maize did you receive as a gift in total?	_____ units - 99 [] Don't know	1. [] 90 kg bag 2. [] Kgs 3. [] Goro-goro 4. [] Other _____
C45.	If yes, how many times?	[] times	
C46.	I have some questions about each of these times that you receives a gift or a loan.	<p><i>Time 1:</i></p> <p>a. <i>Date</i> _____</p> <p>b. <i>Quantity</i> /_____/ goro-goros</p> <p><i>Time 2:</i></p> <p>a. <i>Date</i> _____</p> <p>b. <i>Quantity</i> /_____/ goro-goros</p> <p><i>Time 3:</i></p> <p>a. <i>Date</i> _____</p> <p>b. <i>Quantity</i> /_____/ goro-goros</p>	
C47.	What do you think the price of a goro-goro of maize will be in:	[] /= Aug 2015 [] /= Sep 2015 [] /= Oct 2015 [] /= Nov 2015 [] /= Dec 2015 [] /= Jan 2016 [] /= Feb 2016 [] /= Mar 2016 [] /= Apr 2016 [] /= May 2016 [] /= June 2016 [] /= July 2016	
C48.	Do you buy maize?	1. [] Yes 2. [] No >> C52	
C49.	Typically, how much do you buy in each month?	_____ Aug 2015 _____ Sep 2015 _____ Oct 2015 _____ Nov 2015	1. [] 90 kg bag 2. [] Kgs 3. [] Goro-goro 4. [] Other _____

		<div>_____ Dec 2015</div> <div>_____ Jan 2016</div> <div>_____ Feb 2016</div> <div>_____ Mar 2016</div> <div>_____ Apr 2016</div> <div>_____ May 2016</div> <div>_____ June 2016</div> <div>_____ July 2016</div>	
C50.	Do you ever buy maize even when you have some in stock immediately after the harvest?	<div>0. <input type="checkbox"/> No >> skip to c52</div> <div>1. <input type="checkbox"/> Yes</div> <div>2. <input type="checkbox"/> Sometimes</div>	
C51.	Why?	<div>1. <input type="checkbox"/> It is cheaper right after harvest, so makes sense to buy and store</div> <div>2. <input type="checkbox"/> Other _____</div>	
C52.	Do you change your maize consumption when you run out of maize?	<div>2. <input type="checkbox"/> Yes</div> <div>3. <input type="checkbox"/> No >> Skip to C54</div>	
C53.	If yes, how?	<div>1. <input type="checkbox"/> Reduce number of meals</div> <div>2. <input type="checkbox"/> Reduce portion size</div> <div>3. <input type="checkbox"/> Substitute away from maize</div> <div>4. <input type="checkbox"/> Borrow maize from others</div> <div>5. <input type="checkbox"/> Sell assets/ borrowed money to buy maize</div> <div>6. <input type="checkbox"/> Other _____</div>	
C54.	How much maize did your household consume in each month?	<div>_____ Aug 2014</div> <div>_____ Sep 2014</div> <div>_____ Oct 2014</div> <div>_____ Nov 2014</div> <div>_____ Dec 2014</div> <div>_____ Jan 2015</div> <div>_____ Feb 2015</div> <div>_____ Mar 2015</div> <div>_____ Apr 2015</div> <div>_____ May 2015</div> <div>_____ June 2014</div> <div>_____ July 2015</div>	<div>1. <input type="checkbox"/> 90 kg bag</div> <div>2. <input type="checkbox"/> Kgs</div> <div>3. <input type="checkbox"/> Goro-goro</div> <div>4. <input type="checkbox"/> Other _____</div>
C55.	Do you reduce consumption or skip meals when you run out of maize?	<div>1. <input type="checkbox"/> Yes</div> <div>2. <input type="checkbox"/> No</div>	
C56.	Do you ever feel that you consume “too much” maize when you have bags in the house?	<div>1. <input type="checkbox"/> Yes</div> <div>2. <input type="checkbox"/> No >> Skip to C59</div>	
C57.	Explain	<div>1. <input type="checkbox"/> I eat more than I need to</div> <div>2. <input type="checkbox"/> My family eats more than they need to</div> <div>3. <input type="checkbox"/> We invite guests over for meals more often</div> <div>4. <input type="checkbox"/> We are expected to invite friends/ relatives more frequently</div> <div>5. <input type="checkbox"/> We give maize to family/ friends</div> <div>6. <input type="checkbox"/> I exchange my maize at the market to buy other food or cloth.</div>	

		7. <input type="checkbox"/> Other _____
C58.	Out of 100 goro-goros of maize you have, how much do you think you “over-consume” – i.e. spend in the way you listed above when you didn’t really need to?	[_____] goro-goros
C59.	Do you invite friends and relatives to your house for meals?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C62
C60.	When you have bags of maize in the house, do you invite friends and relatives to your house more frequently, less frequently or the same as always?	1. <input type="checkbox"/> More frequently 2. <input type="checkbox"/> Less frequently 3. <input type="checkbox"/> Same as when I don’t have bags of maize at home >> Skip to C62
C61.	Can you explain why you invite friends/ relatives <answer to C60 – more/ less frequently> when you have bags of maize at home?	
C62.	Do you exchange maize for alcohol at the brewery?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C64
C63.	Do you feel that you consume more alcohol when you have bags of maize in the house?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
C64.	Does your spouse exchange maize for alcohol at the brewery?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to C66
C65.	Do you feel that your spouse consumes more alcohol when you have bags of maize in the house?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
C66.	Do you ever feel that others such as friends and neighbors make more demands on your maize when you have bags in the house?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Section D
C67.	Explain	

Section D: Other savings-related questions

D1.	Have you given any money to friends or relatives as a gift or loan in the past 3 months?	1. <input type="checkbox"/> Yes >> D1a 2. <input type="checkbox"/> No >> D2
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D1a. If yes, I would like to ask about all the gifts and loans you have given in the past 3 months. Please include the cash value of any in-kind gifts.

# gift / loan [FO –write whether gift or loan AND if respondent remembers what the gift is, please write it down]	Amount
--	--------

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

D2.	Have you received any money from friends or relatives people as a gift or loan in the past 3 months?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
D3.	In a normal month, how much do you give to other people in gifts and loans?	[] /-
D4.	In a normal month, how much do you get from other people in gifts and loans?	[] /-
D5.	How much do you agree with the following statement: "I usually give more money to other people than they give me."	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neutral 4. <input type="checkbox"/> Somewhat disagree 5. <input type="checkbox"/> Strongly disagree
D6.	How much do you agree with the following statement: "It is hard for me to save money since friends and relatives often ask me for money."	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neutral 4. <input type="checkbox"/> Somewhat disagree 5. <input type="checkbox"/> Strongly disagree
D7.	Do you save as much as you would like, or would you like to save more?	1. <input type="checkbox"/> Save enough 2. <input type="checkbox"/> Would like to save more
D8.	Do you ever make savings plans to reach a particular goal?	1. <input type="checkbox"/> Yes

		2. <input type="checkbox"/> No >> Skip to D10
D9.	When you make savings plans, do you tend to reach your goal?	1. <input type="checkbox"/> Always 2. <input type="checkbox"/> Most of the time 3. <input type="checkbox"/> Sometimes 4. <input type="checkbox"/> Never
D10..	Do you and your spouse develop a savings plan together or do you make a savings plan on your own?	1. <input type="checkbox"/> With my spouse 2. <input type="checkbox"/> On my own
D11.	Do you ever have trouble reaching savings goals because you end up spending the money on other things before you reach your goal?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No >> Skip to D13
D12	If yes, what types of items did you spend money on?	1. <input type="checkbox"/> School fees 2. <input type="checkbox"/> Sickness or other emergencies 3. <input type="checkbox"/> Households needs 4. <input type="checkbox"/> Food 5. <input type="checkbox"/> Personal items 6. <input type="checkbox"/> Other (describe _____)
D13.	How much do you agree with the following statement: "It is hard for me to save money since I often break my savings goals to spend on items for myself?	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neutral 4. <input type="checkbox"/> Somewhat disagree 5. <input type="checkbox"/> Strongly disagree
D14	How much do you agree with the following statement: "It is hard for me to save money since I often break my savings goals for predictable household needs like school fees or ROSCA payments?	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neutral 4. <input type="checkbox"/> Somewhat disagree 5. <input type="checkbox"/> Strongly disagree
D15.	How much do you agree with the following statement: "It is hard for me to save money since I often break my savings goals for unpredictable household needs like emergencies or health problems?	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neutral 4. <input type="checkbox"/> Somewhat disagree 5. <input type="checkbox"/> Strongly disagree
D16.	Do you ever spend money on items that you later regret?	1. <input type="checkbox"/> Yes 2. <input type="checkbox"/> No
D17.	Can you give me examples of the things that have prevented you from following your savings plans in the past?	1. <input type="checkbox"/> There is very little money left to save after meeting all the needs 2. <input type="checkbox"/> I use my savings to meet household needs 3. <input type="checkbox"/> I use my savings in times of emergencies 4. <input type="checkbox"/> I forget to set money

		aside to save 5. [] There is no safe place to set aside my savings 6. [] My spouse takes the money 7. [] My spouse asks for the money 8. [] The money gets stolen 9. [] Other _____
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D18. I have some questions about some items you may be purchasing.

ITEM	1. Do you ever purchase [ITEM] and then later look back and think that you should have bought less of the item or that you should have used the money for something else? <i>1 – Yes 2 – No → NEXT LINE 3 – I don't buy this item → NEXT LINE</i>	2. About how much do you spend on this item per month? <i>It is ok to approximate.</i>
a. Coffee/Tea		/=
b. Snacks (chapatti, mandazi, bread etc.)		/=
c. Sodas/Juice		/=
d. Meat		/=
e. Beer/Alcohol (taken inside of home only)		/=
f. Cigarettes/Tobacco		/=
g. Restaurants/Bars		/=
h. Jewelry / Cosmetics		/=
i. Airtime		/=
j. Barber/Saloons		/=
k. Entertainment		/=
l. Men's Clothes/ shoes		/=
m. Women's Clothes/ shoes		/=
n. Children's Clothes/ shoes		/=
o. Funeral expenditures		/=
p. Household utensils		/=
q. Furniture		/=

Section E. Interest in program [for GROUP treatment only]

E1.	Do you think you will set aside some maize to	1. [] Yes >> continue 2. [] No >> Section F
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	store with the group?	
E2.	We are thinking of a future project in which we give people bags so that they can store the maize at their own home, or with their ROSCA. If after receiving the bags, you had a choice between storing your maize in these bags at the ROSCA, or in these bags at home, would you rather save it in the group or in your own home? Note that the storage bags would be the same type and capacity.	1. <input type="checkbox"/> Group 2. <input type="checkbox"/> On my own>> E5
E3.	Why would you prefer the group? FO – go to E6 after this	1. <input type="checkbox"/> If the maize is just in my house, I may be tempted to use it 2. <input type="checkbox"/> If the maize is just at my house, other people in my family may see it and ask for it 3. <input type="checkbox"/> If the maize is just at my house, other people outside my family may see it and ask for it 4. <input type="checkbox"/> If the maize is just at my house, my spouse may see it and ask for it 5. <input type="checkbox"/> the cost of pesticides and the other costs are cheaper if divided up in a group 6. <input type="checkbox"/> Other
E4.	Why would you prefer on your own?	1. <input type="checkbox"/> I am worried that somebody may sell or give away the maize if I'm not watching it 2. <input type="checkbox"/> I am worried that somebody else may not watch the maize very carefully 3. <input type="checkbox"/> I want access to the maize in case I need it immediately 4. <input type="checkbox"/> Other
E5.	Compared to saving on your own, how much do you agree with the following: "If I save in the group, I will give less maize away to other people."	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neither agree nor disagree 4. <input type="checkbox"/> Somewhat disagree 5. <input type="checkbox"/> Strongly disagree
E6.	Compared to saving on your own, how much do you agree with the following: "If I save in the group, I will spend less of my maize on my own consumption"	1. <input type="checkbox"/> Strongly agree 2. <input type="checkbox"/> Somewhat agree 3. <input type="checkbox"/> Neither agree nor disagree 4. <input type="checkbox"/> Somewhat disagree

		5. [] Strongly disagree
E7.	Compared to saving on your own, how much do you agree with the following: "If I save in the group, I will reduce my consumption of maize."	1. [] Strongly agree 2. [] Somewhat agree 3. [] Neither agree nor disagree 4. [] Somewhat disagree 5. [] Strongly disagree

Section F. Other ROSCAS you belong to

	Name of ROSCA	# of participants	How often do you make contrib.-utions? 1-monthly 2-twice monthly 3- weekly 4-bi-weekly 5-daily 6- other (describe)	How much is the contri-bution?	SEAR ID of this Rosca	SEAR treatment 1-GSRA 2-ISRA 3-Control
1				/=		
2				/=		
3				/=		
4				/=		
5				/=		

E: Time End Hour: Minute: