

2006 Baseline SURVEY

(for farmers who have not participated in last year's pilot)

	NAME & DESCRIPTION	CODE
ADD/RDP		
Association		
Group Action Committee (GAC)		
Village		
Club		
Respondent		
GPS coordinates	North :	East :

	WORK DONE			BY WHOM
	Date	Month	Year	Name
Interview				
Supervision				
Control				
Data entry				

TIME STARTED	TIME ENDED

Questionnaire Identification Number	
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A. HOUSEHOLD ROSTER

						ONLY FOR PEOPLE 6 YEARS OF AGE OR MORE				ONLY FOR 6-25 YEARS OLD		
A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11	A12	
<p>Please list the names of people normally living in this household (this includes both family members and non-family members, e.g. residing servants).</p> <p>Start with the household head, the spouse, and their children. Then list the most immediate family subsequently.</p> <p>COPY THE NAMES OF ALL THE HOUSEHOLD MEMBERS BEFORE ASKING QUESTION A2 TO A12 BEFORE ASKING FOR EACH INDIVIDUAL SEPARATELY</p>	<p>What is the relationship of [...] to the household head?</p>	<p>What is the gender of [...]?</p> <p>1. Male 2. Female</p>	<p>What is the age of [...]?</p> <p>PUT '0' FOR INFANTS < 1 YEAR</p>	<p>Has (...) been seriously ill or unable to work for more than a week since September 2005 due to bad health?</p> <p>1. yes 2. no</p>	<p>What is [...]’s most important economic activity?</p> <p>DON’T PROMT</p>	<p>What is (...)’s job title?</p> <p>1. owner 2. manager 3. worker 4. family helper 5. other, please specify</p> <p>ASK ONLY IF ANSWER TO QUESTION A5= 9,10,11, 12</p>	<p>What is the highest level of schooling completed by (...)?</p>	<p>Is (...) able to read newspaper and write a letter?</p> <p>1. yes 2. no</p>	<p>Is (...) currently enrolled in school?</p> <p>1. yes 2. no >> NEXT PERSON</p>	<p>Since September 2005 how many days on average did (...) attend school in a normal week?</p>	<p>Since September 2005 how many hours has (...) normally spent on farm and off-farm work in a normal week?</p>	
	Name	Relation code	Sex	Years		Activity code		Education code	Read Write		Days in school/week	Hours of work/week
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												

BA. HOUSEHOLD CHARACTERISTICS

INTERVIEWER: PLEASE RECORD THE FOLLOWING INFORMATION ABOUT THE HOUSE OF THE CLUB MEMBER

B1 Has he/she been living in this village all his/her life?

1=yes >> B2 2=no

B1b How long has the Club Member lived in this village?

years

B2 How long has the Club Member lived in this house?

years

B3 What is the main construction material of the outside walls of your house?

- 1. Brick/stone
- 2. Burnt bricks
- 3. Mud and bricks
- 4. Corrugated Iron
- 5. Wood
- 6. Wood and mud
- 7. Mud
- 8. Other (_____)

B4 What is the main flooring material of your house?

- 1. Earth
- 2. Wood/Planks
- 3. Polished Wood/Vinyl/Tiles
- 4. Cement

B5 What is the main construction material of the roof of your house?

- 1. Straw/thatch
- 2. Sheet metal
- 3. Tile/Slate
- 4. Other (_____)

B6 How many rooms does this house have?

B7 Does the household own or rent this house?

- 1. Own
- 2. Rent
- 3. Borrow
- 4. Squatter

B8 Where does the household get most of the drinking water?

- 1. Piped Water in Residence
- 2. Public tap
- 3. Private well
- 4. Public well
- 5. River/Stream
- 6. Pond/Lake
- 7. Rain-water harvesting
- 8. Borehole Well
- 9. Other (_____)

B9 What is the main source of lighting for your house?

- 1. Electricity
- 2. Solar power
- 3. Gas/oil/kerosene
- 4. Firewood
- 5. Candles
- 6. None
- 7. Other (_____)

AGRICULTURAL CONTACTS Can you give me the names of 2 other farmers **that are not club members** with whom you discuss agriculture on a regular basis?

B25 Name	B26 Address (VILLAGE, SCHOOL)	B27 Is this person 1. male 2. female	B28 What is your relationship to this person? 1. Friend 2. Relative 3. None	B29 Has this person used Chalimbana 2000? 1= yes 2= no 3=don't know	B30 When have you last talked about agriculture with this person? 1= in the last week 2= in the last month 3= in the last year 4= never

IF PERSON LISTS SPOUSE AS ONE OF HIS CONTACTS, THEN ASK THIRD PERSON.

NEIGHBORS Now I would like to ask you some questions about your neighbors. What are the names of your neighbors who live directly on the left and on the right of your house (i.e. in a different compound)?

B31 Name	B32 Is this person 1. male 2. female	B33 What is your relationship to this person? 1. Friend 2. Relative 3. None	B34 Has this person used Chalimbana 2000? 1= yes 2= no 3=don't know	B35 When have you last talked about agriculture with this neighbor 1= in the last week 3= in the last year 2= in the last month 4= never

E. CROP SALES AND MARKETING

(INTERVIEWER: FIRST ASK ABOUT GROUNDNUT AND MAIZE AND AFTER ASK ABOUT OTHER CROPS).

C R O P C O D E	E1. INTERVIEWER: THE RESPONDENT HAS TO ANSWER QUESTIONS a,b,c, d AND e FOR THE SALES IN WHICH HE/SHE OBTAINED THE MAXIMUM PRICE, THE MINIMUM PRICE AND THE AVERAGE PRICE										E2 If you are selling to trader or vendor, how many different traders or vendors did you deal with last season?	
	a. What quantity was sold in total? IF '0' > SECTION F.					d. Who did you sell it to? (ALLOW FOR 2 ANSWERS)						
	b. What price did you receive for it?					e. Where did you sell it at?						
c. When did you get this price?												
1. beginning of marketing season					1. On farm					4. At trader's store	7. At relative/friend	
2. middle of marketing season					2. At village market					5. At mill	8. Auction	
3. end of marketing season					3. At distant market					6. At coop/ assoc	9. Other, specify	
SALE WITH MAXIMUM PRICE						SALE WITH MINIMUM PRICE						NUMBER
a. KGs SOLD	b. PRICE PER KG	c. TIME OF PRICE CODE	d. BUYER CODES		e. WHERE	a. KGs SOLD	b. PRICE PER KG	c. TIME OF PRICE CODE	d. BUYER CODES		e. WHERE	

F. PERCEPTIONS FOR THE FOLLOWING QUESTIONS WRITE THE FIRST YEAR OF THE SEASON

F1 In the last 5 years, what year had the most rain during the season?	YEAR				
F2 In the last 5 years, what year had the least rain during the season?	YEAR				
F3 For the last 5 years, in which years did you/your household have the most production of groundnut? How much land was cultivated? UNIT: 1=Acres 2=Hectares	UNIT		AREA		YEAR
F4 For the last 5 years, in which years did you/your household have the least production of groundnut? How much land was cultivated? UNIT: 1=Acres 2=Hectares	UNIT		AREA		YEAR

2006 Baseline Survey

L O A N S I D	G4 Please list all the loans that have been active at any point since September 2005 and whom you borrowed from. DO NOT WRITE ABOUT LOANS DENIED 1. friend/relative 2. local money lender 3. credit cooperative society 4. OIBM/MRFC 5. Other commercial bank 6. Gov't bank 7. NGO 8. landlord/employer 9. local grocery store 10. pawn broker 12. Other, please specify		G5 What were the main reasons for borrowing from (...)? 1. agricultural inputs 2. agricultural investments, incl. well and irrigation 3. buy livestock 4. trading / business 5. improve dwelling 6. education 7. health 8. ceremonies 9. no income 10. food consumption 11. emergency 12. other (specify) DO NOT PROMT, ALLOW FOR UP TO 3 ANSWERS PER LOAN			G6 How much did your household borrow from (...)?	G7 When did your household borrow from (...)? RESPONDENT SHOULD INDICATE WHEN FUNDS WERE RELEASED	G8 Was the loan from (...) individual or group? 1.individual 2.group 3.other specify	G9 What collateral (guarantee) did your household provide, if any? 1. land 2. house 3. crops 4.guarant or 5. livestock 6.fund-savings 7. other, specify	G10 When does/did your household have to make the final payment of the loan from (...)? IF LOAN IS DUE IN THE FUTURE >> G12.	G11 How much of your loan principal is still outstanding (excluding interest payment)? NOTE ZERO '0' IF NOTHING	G12 What happens if your household can't repay? 1.postpone payment 2. I can't borrow again from lender 3.loose collateral 4.I can't borrow from this or other lenders 5. interest rate increases 6. group cannot borrow again 7. fine 8. bad reputation in village 9. exclusion from group 10.other, specify	G13 What was/is the interest rate on your household's loan from (...)? IF 'DK' >>G14. UNIT CODES 1. week 2. month 3. bi-annual 4. annual 5. other, specify 6. none >> G15.	G14 How much does your household have to /did you repay in total to (...)?	G15 Has any of your household's debt (...) ever been forgiven? 1.yes 2. no	
	Loan name	Source	1st	2 nd	3 rd	MK.	Month	Year		Month	Year	MK.	%	unit	MK.	
1																
2																
3																
4																
5																
G16 Suppose a bank is willing to lend you (more) money at the current commercial bank prime lending rates. Do you want to borrow (more)? SAY "MORE" JUST IF THE RESPONDENT IS ALREADY BORROWING FROM BANK												1. yes 2. no				
G17 Suppose a moneylender is willing to lend you (more) money at the current interest rates. Do you want to borrow (more)? SAY "MORE" JUST IF THE RESPONDENT IS ALREADY BORROWING FROM MONEYLENDER												1. yes 2. no				
											BANK		MONEYLENDER			
G18 What is the minimum loan size you think is worthwhile borrowing from (...)?										MK						
G19 What is the maximum loan size you could comfortably manage from (...), including repayment and interest?										MK						
G20 What is your preferred source of credit? USE CODE FROM G4																

G21 Suppose you were unexpectedly given MK 10000. What would you do now with this money? THE SUM MUST EQUAL TO 10,000. DO NOT PROMT.					
a) Invest in agricultural or business activities (buy seeds, fertilizer,...)		c) Pay off debts		e) Give the money away to family and friends	
b) Buy goods and services (eg. Food or other items)		d) Save the money		f) Other (specify) _____	

H. SAVINGS AND INSURANCE

H1 In how many ROSCA does your household participate? IF NONE >> H3.	H2 For one with the largest pot, please answer the following questions: POT = CONTRIBUTION x MEMBER a. How often are contributions made? b. What is the contribution per member? c. How many members participate? FREQ. CODES 1. weekly 4. quarterly 2. fortnight 5. bi-annual 3. monthly 6. annually	S A V I N G S I D	H3 Does your household keep any of the following kinds of savings? 1 = Yes 2 = No >> H7			H6 What are the most important reasons that you save? 1. protect against bad harvest or drought 2. access to credit 3. school fees 4. buy agricultural inputs / investments 5. provide for old age 6. repair dwelling 7. emergency events 8. secure consumption 9. marriage 10. no insurance 11. to leave inheritance 12. other, specify	H7 Why do you not save (more)? 1. no need 2. group decision 3. no funds 4. don't trust financial institutions 5. low interest rates/ high bank fees 6. other, specify DON'T PROMPT		
			H4 What is the money value of this saving now? (MK)	H5 What was the money value of this saving in September 2005?	H3			H4	H5
Number	a	FREQUENCY	1	Deposits with any bank					
	b	CONTRIBUTION	2	Cash at home			1st	2nd	3rd
			3	Non-livestock assets (seeds, bike, etc...)					
	c	MEMBERS	4	CLUB or other group (revolving fund)					
			5	Other (specify)					

I. LIVESTOCK

	ANIMAL	11. Has your household owned any (...) since September 2005? 1. Yes 2. No >> NEXT ITEM	12 How many (...) did your household own in September 2005?	13 If you had sold all your (...) then , how much money would you have gotten?	14 How many (...) do your household own now?	15 If you sold all your (...) today , how much money would you get?
			NUMBER OWNED 2005	PAST VALUE (MK)	NUMBER OWNED NOW	CURRENT VALUE (MK.)
1	Donkeys					
2	Cows					
3	Oxen/Bullocks					
4	Goats					
5	Sheep					
6	Pigs					
7	Poultry/ Chicken					

J. NETWORKS AND SOURCES OF INFORMATION

J1	How many times have you/your household been in contact with the NASFAM agent / agricultural officer since September 2005?		NUMBER OF TIMES	
J2	What extension services would you like to see more of? DO NOT PROMPT. YES = 1 NO = 2	a. weather	c. insurance products	g. crop production techniques
		b. sources of credit	d. seed varieties	h. crop sales prices
J3	What are your 2 most important sources of information about (...)?			
	INFORMATION SOURCE CODES (DON'T PROMPT)		Info codes	Info codes
	1.Club Members	10. government department	a. weather	1. d. different varieties of seeds
	2.NASFAM / NGO	(agricultural officer, livestock officer, etc)		2.
	3.Friend/relative	11.agricultural bank/ financial institution	b. sources of credit	1. g. crop production techniques
	4.Neighboring farmer	12.insurance company		2.
	5.Progressive farmer	13.newspaper/magazine/ radio/TV	c. insurance products	1. h. crop sales prices
	6.Trader / Middleman / Market	14.Research institute		2.
	7. Input supplier	15.other		
	8.Cooperative/association	16.none		
J4	How often do you/your household receive official weather forecasts, e.g. from TV, radio or newspaper?		1.daily	3.at least once a month
			2.at least once a week	4.a few times per year
				5.never >>J7.
J5	Have you heard of "El Niño" and the seasonal rainfall predictions of the Met service?		1. yes	2. no >> J6c
				3. I don't know
J6a	Do you think that "El Niño" can affect the rains in your village?	1. yes	2. no >>J6c	J6b. If yes, how?
		3. I don't know		1. more rain
				2. less rain
				3. I don't know
				4. other
				()
J6c	What would you like to do if a reliable forecast said "Good rains are more likely next season"? DO NOT PROMT	1. select right crop variety	3. grow more cash crops	5. work harder on the field
		2. grow more food crops	4. diversify income	6. other, specify:
J6d	Would you be able to do that? 1. yes >>J6f 2. no	J6e. If NO, why not?		
J6f	What would you like to do if a reliable forecast said "Bad rains are more likely next season"? DO NOT PROMT	1. select right crop variety	3. grow more cash crops	5. work harder on the field
		2. grow more food crops	4. diversify income	6. other, specify:
J6g	Would you be able to do that? 1. yes >>J7 2. no	J6h. If NO, why not?		
J7	Do other farmers consider you a progressive farmer?		1. yes	2. no
				3. I don't know
J8	How far away do you think the rainfall gauge is from your house? KM	WRITE DK IF RESPONDENT DOES NOT KNOW WHERE RAINFALL GAUGE IS		
J9	Do you think the rains recorded by the rainfall gauge and the ones your plot received are (...)?	1.the same	2.similar	3.different
				4.very different
				5. DK
J10	Do you know [...]? What is it?		OIBM	MRFC
	1.Farmer knows that OIBM / MRFC are microfinance organizations / Insurance Company is a risk sharing company			Insurance Company
	2.Farmer recognizes the name [...] but does not know what it does			
	3.Farmer does not recognize name [...]			

I'll now ask several questions about your level of trust in different people and groups. **INTERVIEWER SHOULD USE RULER ON THE PLASTIFIED SHEET DIVIDED INTO SEGMENTS MARKED WITH FACES TO HELP EXPLAIN THIS.** A **sad face** would mean you do not trust the person or group at all. A **smiley face** would mean you trust them completely. Let's go through an example. *I trust my mother very much. On the scale, I would rate my trust in her as smiley face, because I always trust her. [INTERVIEWER SHOULD POINT TO SMILY FACE POSITION ON THE PLASTIFIED SHEET].*

INTERVIEWER SHOULD WRITE RESPONSE AS NUMBER FROM 0 TO 10. SAD FACE = 0, SMILY FACE = 10.

J11 On this scale, how trustworthy do you think the following are: IF NOT KNOWN, WRITE DK															
a. NASFAM		b. OIBM		c. MRFC		d. Insurance Companies		e. Rainfall Measurement		f. MP		g. TA		h. VH	
J12 Do you think the VH has a positive attitude towards development? 1. Yes 2. No 3. Don't Know															

K. INTER-HOUSEHOLD TRANSFERS OF GOODS, SERVICES AND MONEY (REMITTANCES)

Now I would like to ask you some questions with regards to any transfer of money or goods to or from people living outside this household (including children).

T R A N S F E R I D	K1 Please list the names of all the people <i>outside</i> your household, whom you have received money, services and/or goods from since September 2005 Please also list the names of all the people <i>outside</i> your household, whom you gave money, services or goods to since September 2005. MAKE SURE YOU LIST ALL THE NAMES FIRST BEFORE K2-K6. ASK IF NAME IF FROM NASFAM CLUB, IF SO WRITE ID FROM CLUB MEMBER ROSTER	K2 Where does (...) live? 1. same village 2. same district 3. different district 4. different country	K3 How much did you receive in total since September 2005? ESTIMATE IF IN KIND	K4 What was the reason for these transfers? 1. sudden shortfall of income 2. general assistance 3. family event 4. repayment of earlier help 5. they expect my help in the future 6. other, please specify	K5 How much did you give in total since September 2005? ESTIMATE IF IN KIND	K6 What was the reason for these transfers? 1. sudden shortfall of income 2. general assistance 3. family event 4. repayment of earlier help 5. we expect their help in the future 6. other, please specify				
	1. yes 2. No <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20%;"></td> <td style="width:10%; text-align: center;">ROSTER ID</td> <td style="width:10%; text-align: center;">GOT FROM</td> <td style="width:10%; text-align: center;">GAVE OUT TO</td> </tr> <tr> <td style="text-align: center;">NAME</td> <td></td> <td></td> <td></td> </tr> </table>		ROSTER ID	GOT FROM	GAVE OUT TO	NAME				MONEY VALUE (MK.)
	ROSTER ID	GOT FROM	GAVE OUT TO							
NAME										
1.										
2.										
3.										
4.										
5.										
6.										

CALCULATE TOTAL AMOUNTS

ASK IF THE ESTIMATE SOUND RIGHT, IF SO MARK 'OK'. IF NOT WRITE RESPONDENT'S ESTIMATE.

Total received:

Correct Estimate

Total given:

Correct Estimate

L. SOURCES OF INCOME

Now, I would like to ask you some questions on other income sources of your household.

S O U R C E	L1. Since September 2005, has anyone in your household earned any income paid as cash or in kind from (...)? ASK RESPONDENT TO TRANSFER IN-KIND INCOME TO MONETARY VALUES	YES = 1 NO = 2	L2. How much income was earned by the HOUSEHOLD in (...) from September 2005 to September 2006? How long did it take to earn it? (TRANSFER IN-KIND PAYMENTS TO MONETARY TERMS.) UNITS: 1. Days 2. Weeks 3. Months 4. Year			
			ANNUAL MK	PERIOD UNIT	NUMBER	CASH =1 IN-KIND=2
1.	Wages from agricultural labour (not on own farm)					
2.	Wages from non-agricultural sector, e.g. formal sector, informal sector, salary					
3.	Wages (possibly in-kind) from public works programs, e.g. road construction, food for work, etc					
4.	Migration income / Remittances					
5.	Benefits from government schemes, such as social assistance, child benefits, assistance from development or welfare programs					
6.	Pensions					
7.	Other income sources, not previously mentioned (e.g. gambling)					

M. KNOWLEDGE ABOUT PRODUCTS AND WILLINGNESS TO PAY

M1. Starting from the thick black line, can you show me how far 60mm is? USE THE PLASTIFIED SHEET, RECORD THE LETTER ON THE SHEET THAT THE RESPONDENT POINTS TO					
M2. Imagine you have bought insurance against drought. If it rains less than 70mm by the end of November, you will receive a payout of 20MK for every mm of deficient rainfall (that is, each mm of rainfall below 70mm).					
a. It rains 100 mm. Will you get an insurance payout?	1. yes 2. no		b. It rains 60mm. Will you get an insurance payout?	1. yes 2. no >> N3	c) How much would you receive as payout? MK
M3. Suppose that the insurance policy described above is available. The policy pays 20 MK for every mm below 70mm up to a maximum of 1,400 MK if no rain is recorded. How much would you be willing to pay now for such a product? IF RESPONDENT IS HESITANT, PROBE WITH QUESTIONS OF THE FORM: "Would you purchase it if its cost was X MK?" IF THE RESPONDENT SAYS YES, INCREASE X. OTHERWISE, LOWER X AND ASK AGAIN UNTIL HE IS INDIFFERENT.					
M4. Would you be interested in purchasing such product? 1. Yes 2. No					
M5. Suppose you could take out a one-season loan to purchase 30 Kg of Chalimbana 2000 seeds. The amount of the loan would be 5000 MK which is the current cost of the seeds, and would be repaid at harvest time. How much would you be willing to repay for such credit at harvest time? IF RESPONDENT IS HESITANT, PROBE WITH QUESTIONS OF THE FORM: "Would you be willing to repay X MK?" IF THE RESPONDENT SAYS YES, INCREASE X. OTHERWISE, LOWER X AND ASK AGAIN UNTIL HE IS INDIFFERENT. FINAL ANSWER CANNOT BE LOWER THAN 5000 MK					
M6. Would you be interested now in taking out such a loan? 1. Yes 2. No					

N. PERSONALITY AND ATTITUDES

N1	In general would you say your health is:	1.Excellent 2.Very good	3.Good 4.Fair	5.Poor	N2	Are you able to ...?	1.Yes without problem 2.Yes, but with difficulty	3.Not at all	a. Till with a hoe	b. Move a table
During the past month, how much of the time have you had any of the following problems with your work or other regular activities:										
							As a result of physical health		As a result of any emotional problems	
N3	Accomplished less than you would like		1.All of the time 2.Most of the time		3.Some of the time 4.A little of the time					
N4	Were limited in the kind of work or social activities		5.None of the time							
N5 Please answer the below questions according to your own feelings, rather than how you think "most people" would answer. Please be as honest and accurate as you can throughout, there is no right or wrong answer. Also, please try not to let your response to one statement influence your responses to other statements. Think about each statement on its own.								1= I agree a lot 2= I agree a little 3= I neither agree nor disagree 4= I disagree a little 5= I disagree a lot		
a) In uncertain times, I usually expect the best		b) Overall, I expect more good things to happen to me than bad			c) I'm always optimistic about the future.					
N6 Generally speaking, would you say that most people can be trusted or that you should be careful in dealing with people?							1= "most people can be trusted" 2= "should be careful" 3= "depends"			
N7 Do you think most people would try to take advantage of you if they got a chance, or would they try to be fair?							1= "would take advantage" 2= "would try to be fair" 3= "depends"			
N8 Would you say that most of the time people try to be helpful, or that they are mostly just looking out for themselves?							1= "try to be helpful" 3= "depends" 2= "just look out for themselves"			
N9 The following questions ask you about your feelings and thoughts during the last month. In each case, please indicate how often you felt or thought a certain way.							0 = never 2= sometimes 4 = very often 1= almost never 3 = fairly often			
a) In the last month, how often have you felt that you were unable to control the important things in your life?				b) In the last month, how often have you felt confident about your ability to handle your personal problems?						
c) In the last month, how often have you felt that things were going how you wanted?				d) In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?						
N10 I will now read a number of personality traits that may or may not apply to you. For each statement, please indicate the extent to which you agree or disagree. You should rate the extent to which the pair of traits applies to you, even if one characteristic applies more strongly than the other. I SEE MYSELF AS SOMEONE WHO...							1 = Disagree strongly 4= Neither agree nor disagree 2 = Disagree moderately 5 = Agree a little 3= Disagree a little 6= Agree moderately 7= Agree strongly			
a) Is extroverted, enthusiastic		b) Is sympathetic, warm		c) Is calm, emotionally stable		d) Is dependable, self-disciplined		e) Is open to new experiences, complex		
f) Is anxious, easily upset		g) Is conventional, uncreative		h) Is disorganized, careless		i) Is reserved, quiet		j) Is critical		

O. RISK RESPONSE

O1 In general, which months do you most have [...]	a. CASH AVAILABLE	b. CASH NEED	O2 How many days per month did you/your household ever cut the size or number of your or your children's meals due to lack of food in 2005?	O4 What was the main reason for the (1st, 2nd, 3rd ...) dramatic drop in income?		O5 In what year did the drop occur?	O6 Did anyone else suffer from this reduction in income?	O7 What was the value of the loss of income ?	O8 What did your household do to manage the reduction in income? (DON'T PROMPT, ALLOW UP TO 3 RANKED ANSWERS)					
	RANK	RANK	NUMBER	1. natural disaster 2. illness 3. death of household member 4. change in crop prices 5. damage/loss of seeds 6. job loss 7. unsuccessful investment 8. other, specify			1. almost everyone in the village 2. many households in the village 3. few households in the village 4. only this household		1. sold livestock and or other assets 2. spent savings 3. reduce consumption 4. reduce investments 5. postpone payment of loans and major expenditures 6. sale of firewood/ chop 7. use irrigation to cultivate 8. took children out of school 9. sent children to work 10. sent children to foster families 11. got assistance from relatives outside village 12. got assistance from friends outside village 13. got assistance from relatives inside village 14. got assistance from friends inside village 15. got assistance from gov't and/or NGO 16. hired as agricultural laborer 17. borrowed money from bank 18. borrowed money from auctioneer 19. borrowed money from relatives 20. borrowed money from friends 21. borrowed money from a money lender 22. migration of some household members 23. Other, specify (_____)					
January				RANK	Code of drop	YEAR		MK	1 ST	2 ND	3 RD			
February				1										
March				2										
April				3										
May				4										
June				5										
July				6										
August														
September														
October														
November														
December														
O3 Over the past 5 years, did you experience a dramatic reduction in your income level? 1.yes 2.no>> 019a														
O9a If there is a major drought this coming season, will your household face a food shortage? 1.yes 2.no														
O9b Can (...) cause a drought? 1. Yes 2. No 3. Don't Know ASK FOR EACH IN TURN							a. Global Warming		b. Deforestation		c. Divine power			
O10 How will you cope if there is a major drought? DON'T PROMPT, ALLOW UP TO 3 RANKED ANSWERS (CODE USING LIST IN O18)						1ST:		2 ND :		3RD:				
O11 Who would you expect to help your household if you experience a food shortage? DON'T PROMPT, ALLOW UP TO 2 ANSWERS. YES = 1 , NO = 2				Government		Family		Neighbors		NGOs		International donors		Other, specify: (_____)

2006 Baseline Survey

O12a Who do you think should take responsibility if you experience a food shortage? DON'T PROMPT, ALLOW UP TO 2 ANSWERS. YES=1, NO=2		Government		Family		Neighbors		NGOs		International donors		Other, specify: (_____)
O12b. What kind of support would you prefer from international donors, like the World Food Programme, to help you cope with drought 1. Food aid after the drought 2. Cash after the drought 3. Support for credit or insurance before the drought 4. Other? (_____)												
O13 Imagine that you bought a lottery ticket and you have just won. The prize is 1000 MK. You can get the 1000 MK now for sure. However, if you are willing to wait for 30 days, you can get more. What do you prefer:												
a	1.MK 1000 prize today 2.MK 1250 prize 30 days from now>>O15			b	1. MK 1000 prize today 2. MK 1500 prize 30 days from now >> O15			c	1. MK 1000 prize today 2. MK 1750 prize 30 days from now >> O15			
O14 If the answer in a, b, c is (1), then: How much would the prize have to be for you to choose to wait 30 days												
											MK	
O15 You will now play a game. You have to draw a ball out of a bag without looking and you win if you chose the right color. Which of the two bags would you like to choose from? Bag 1: In Bag 1 there are 2 RED balls and 3 YELLOW balls. You win if you pick a RED ball. Bag 2: In Bag 2 there are 5 balls- some are RED and some are YELLOW. You decide what color ball wins. You win if you pick a ball of the color you chose. (SHOW BAGS TO RESPONDENT WHILE EXPLAINING THE GAME)												
O16 Suppose you are the only income earner in the family and you have guaranteed your current level of production for life with the land you currently use. You have the opportunity to use a new variety at no cost. What do you prefer:												
a	1. Your current level of production for life >> c 2. Grow a new variety that with 50% would double your production or 50% will cut it by one third >> b			b	1. Your current level of production for life 2. Grow a new variety that with 50% would double your production or 50% will cut it in half >> 017			c	1. Your average level of production for life 2. Grow a new variety that with 50% would double your production or 50% will cut it by 20%			
O17 People can behave differently in different situations On the face scale from where sad face means "I always try to avoid taking risk" and smiley face means "I am fully prepared to take risks". How would you rate your willingness to take risks... INTERVIEWERS MUST USE PLASTIFIED SHEET TO EXPLAIN FACE SCALE BUT SHOULD WRITE RESPONSE AS NUMBER FROM 0 TO 10. SAD FACE = 0, SMILEY FACE = 10.												
a. In general:		b. With your health:			c. In trying new crops varieties:							
O18 You are going to play a game, I am going to flip a coin. Imagine that you would get the money shown under the GREEN area if it lands on heads or the money shown under WHITE area if it lands on tails. The amount you would win depends on the bet you choose. Which bet would you choose? SHOW PICTURE TO RESPONDENT WITH MK.					a. 50 / 50 b. 40 / 120 c. 30 / 160		d. 20 / 190 e. 10 / 210 f. 0 / 220					

END OF QUESTIONNAIRE THANK YOU