Questionnaire for Farmers
Scale-up AgroNets in Kenya

The goal of this questionnaire is to investigate:

- experience with Greenhouse, Net Houses, etc
- key information to make the net product attractive: what would make it interesting, in terms of cost, features, package (only net or other), other related services, etc.
- where do they get inputs and services
- how do they usually fund investments (credit, grant programmes, other support, savings, chamas, etc)

Sampling (to be confirmed by AtoZ-TGDL)

- 11 counties targeted
- 20 farmers per county. Among them
  - 5 Greenhouse users
  - 2 AgroNets users (if possible AtoZ clients)
  - 5 having obtained agricultural loans (though MFIs, banks, Chamas, etc.)

Introduction

Name, date and place of participants to the interview.
Mention if interviewed is member of a group both project group and any other group)

Provide an introduction to the project and explain the goal of the interview, as to gather critical information:

- on agricultural stakeholders and their connections,
- on agriculture and horticulture sectors,
- on main programmes and initiatives in the two sectors (including promotion of greenhouses)
- and on preferences of farmers and other stakeholders,

in order to scale up the use of AgroNETs in Kenya

Methodology

The questionnaire is written in English, and with a rather standardized vocabulary. Please, adapt questions and option for answer to an understandable vocabulary for the person being interviewed. Provide explanation on unclear questions, and ask for support from TGDL (Jeremiah / Joseph) or Microfinanza Srl (Marco) if some issues prove difficult to be explained

Questions follow a logical order. Sub-questions depend of the answer on the first questions (example yes/no question, and then “if yes” and “if no” sub-questions), and often your are supposed to fill in only one of the sub-questions. Please, check it before asking the question to the interviewee

Generally speaking, do not prompt the potential answers when asking for opinion or explanation. However, try to fit the answer with one of the proposed solutions, and use the “other – explain” when something actually different is mentioned

When appropriate, use the cell on the right for comments or integrations to the questionnaire, like the “other – explain” option.

When introducing the issue on the AgroZ net house Technology, please keep some pictures with you and show them to the interviewee, when this is necessary to facilitate the discussion

The questionnaire has some five sections: section 1, 2 and 5 apply to all farmers that have been interviewed. Section 3 should be asked only to those farmers having experience with GreenHouses, and section 4 applies only to those farmers having experience with net houses. PLEASE, KEEP IN MIND TO FILL IN ALSO SECTION 5, after having skipped section 3 or 4 (or both) according to the experience of the farmer

- Context, experience and market
  - All farmers
  - introducing the farmer: his plot, activity and access to market
- Financial strategies and investments
  - All farmers
  - checking if the farmer is ready to invest, and what is the preferred for of financing
- Greenhouse use
  - Only for greenhouse users
  - Checking the performance and appreciation of the greenhouse, and attitude to further investment
- AtoZ former clients – AgroNet users
  - Only for former clients of AtoZ having an net
  - Checking the performance and appreciation of the nethouse, and attitude to further investment
- Financial habits and preferences
  - All farmers
  - A final section, investigating the experiences with savings and loans

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Interviewee's Name	Mobile. N

Introduction

Information on the farmer and the household

	Question	Answer	
A	Gender	○ Male ○ Female	
B	Age	○ 15-25 ○ 25-35 ○ 35-45	○ 45-55 ○ More than 55 years old
C	County		
D	Subcounty		
E	N. Of people in the household (head and dependants together)		
F	N. Of people providing regular income to the household	○ 1 ○ 2 ○ More than 2	
G	Sources of income (other than agriculture)	○ Salary ○ Business activity ○ Commerce ○ Other – explain	
H	What is the main source of income	○ Agriculture ○ Other source Same importance	

Section 1 – CONTEXT, EXPERIENCE and MARKET

- All farmers shall answer to this section
- Introducing the farmer: his plot, activity and access to market

Plot

N.	Question	Answer	
1.1	How's the plot location?	○ Rural – isolated: far from a market and a major city ○ Rural, with easy access to a market ○ Peri-Urban – major city ○ Peri-Urban – Nairobi	
1.2	How's access to the market?	○ Local market, ○ Urban market ○ Rely on middlemen of agricultural products ○ Access to supermarkets ○ Access to export/exporters ○ Link to individual via internet or other means ○ Other – explain	.....
1.3	How's access to water?	○ Very good: regular irrigation with pumps or drip irrigation system ○ Good: regular access to water (irrigation or river) with no water saving systems ○ Fair: irregular access to water sources (irrigation, pumps or other sources) ○ Bad: the farmer relies only on rainfall	
1.3.1	• If you pay for water, what are the charges	○ ..... KSH per month for ..... .litres	

1.4	How big is the plot	..... Acres	

Farming

N.	Question	Answer	
1.5	What do you grow in your plot?	Crop	Acres (if available)
		○ ..... ○ ..... ○ ..... ○ ..... ○ ..... ○ ..... ○ ..... *Add if necessary (use back of the sheet)*	○ ..... ○ ..... ○ ..... ○ ..... ○ ..... ○ ..... ○ .....
1.6	Do you rotate crops?	○ No ○ Yes – provide details	.....
1.7	How many harvests can you make each year?	○ 1 ○ 2 ○ 3 ○ More than 3	
1.8	What's the estimated income per crop, per harvest, per season	Crop (mention crop and kg harvested)	Income (in KSH) after selling harvest
		○ ..... / ..... Kg ○ ..... / ..... Kg ○ ..... / ..... Kg ○ ..... / ..... Kg ○ ..... / ..... Kg ○ ..... / ..... Kg ○ ..... / ..... Kg *Add if necessary*	○ ..... ○ ..... ○ ..... ○ ..... ○ ..... ○ ..... ○ .....
1.9	Explain your pest management method	○ Own production ○ Purchased on the market ○ Provided by the buyer/middleman ○ Biological pest control ○ Integrated Pest Management ○ Other – explain	.....
1.9.1	• Do you know what Integrated Pest Management is?	○ Yes ○ No	
1.10	Do you make soil testing	○ Yes ○ No	
1.10.1	• If yes, what soil testing	○ Only PH and EC ○ Complete	

Equipment and services

N.	Question	Answer	
1.11	What are your main equipments?	○ Greenhouse ○ AgroZ net house ○ Tractor/ other mechanical machines ○ Good storage facility ○ Other – explain	.....
1.12	Where do you get agricultural extension services?	○ Government ○ Association ○ Cooperatives ○ Peers and friends ○ Family ○ Other – explain	.....

1.13	Where do you get labour force	○ Association ○ Cooperatives ○ Peers and friends ○ Family ○ Casual labourers ○ Other – explain	.....
1.14	How much do you spend, on average, every year the following inputs	○ Pesticides: .....KSH per year ○ Seeds/seedlings .....KSH per year ○ Fertilizers .....KSH per year ○ Labour (contracted or casual) .....KSH per year ○ Machines (maintenance or rent: .....KSH per year ○ Services (testing and other) .....KSH per year ○ Other: .....KSH per year Describe	

Market

N.	Question	Answer		
1.15	Preferred delivery channel (where do you sell your crops)? *Select the relevant option(s) and explain the conditions*			
1.15.1	• In the village	○ How long to need to get there? ○ How many days per week? ○ Average price per crop *Use the appropriate unit to measure the price of the crop (ex. Kg, box, crate, etc.)*	.... Crop	 Price (KSH/kg) ....
1.15.2	• To middlemen of agricultural products	○ All harvest or part of it? ○ How many times per year? ○ Do you have a contract ○ Do you negotiate price before campaign or at harvest? ○ Average price per crop *Use the appropriate unit to measure the price of the crop (ex. Kg, box, crate, etc.)*	.... Crop	 Price (KSH/kg) ....
1.15.3	• To supermarkets	○ How did you get introduced to the supermarket? ○ Number of days of credit you give to the supermarket ○ Average price per crop *Use the appropriate unit to measure the price of the crop (ex. Kg, box, crate, etc.)*	.... Crop	 Price (KSH/kg) ....
1.15.4	• To individuals	○ How do you get in touch with them? ○ All products or some of them? ○ Average price per crop *Use the appropriate unit to measure the price of the crop (ex. Kg, box, crate, etc.)*	.... Crop	 Price (KSH/kg) ....

1.16	What's your main marketing strategy?	○ No strategy ○ Just go to the market ○ Word of mouth ○ Internet ○ Radio, TV, newspaper, other advertising ○ Link and contracts with dealers, buyers, brokers, etc. ○ Other – explain	.....
1.17	Which are the key middlemen of agricultural and horticultural products? *Please name 3, and provide a contact if possible*	Name ○ ..... ○ ..... ○	Contact ○ ..... ○ ..... ○ .....
1.17.1	• What is their influence on the local market	○ High influence: they can set prices and most of choices by farmers ○ Medium influence: they can influence some prices, and they can influence agricultural practice (like small investments) ○ Medium/low influence: they can play a role in market choices of farmers (type of products, pesticides, etc.), or they demotivate farmers ○ Low influence: they accept others' choice, do not influence them	
1.18	Are you giving credit to the middlemen	○ Yes ○ No	
1.18.1	• If yes, how many days	○ ..... Days	
1.18.2	• Have you ever lost your money because a middleman disappeared?	○ Yes ○ No	
1.19	Would you be interested to bring your products directly to the consumers	○ Yes ○ No	
1.19.1	• If yes, how	○ Through a shop ○ Building a cooperative ○ Via internet	
1.20	If you produce more, do you think that you could sell more?	○ Yes, there's huge demand in the country compared to production ○ Yes, but would sell more only if I produce more during the off season ○ It depends, I would sell more only if I include new delivery channels ○ It depends, I would sell more only if I change product I produce ○ No, to get more income I should diversify my activity (business, livestock, etc.)	
2.9.1	• Which crops can be well sold if production increases?	○ ..... ○ ..... ○	*Mention up to 3 crops in order of importance*
1.20.1	• What delivery channel would help you sell more?	○ Reaching Nairobi ○ Reaching individuals with internet ○ Reaching big buyers like supermarkets or exporters ○ Having direct access to a shop ○ Other – explain	.....

Section 2 - FINANCIAL STRATEGIES AND INVESTMENTS

- All farmers will answer to this section
- checking if the farmer is ready to invest, and what is the preferred for of financing

N.	Question	Answer	
2.1	In order to get more income, what would be your first option?	○ Opening a business (shop, saloon, other activity) ○ Get a job as public officer (teacher, etc.) ○ Get a job in a firm ○ Increase agricultural production ○ Start (or increase) livestock breeding ○ Other - explain	.....
2.2	What's the first investment that you would like to make in agriculture?	○ A tractor ○ An irrigation system ○ A GH, or a net, or a similar device ○ A storage facility ○ Improved seeds, pesticides, etc. ○ Livestock (incl. Poultry) ○ Other – explain	.....
2.3	Do you have a plan or project for your farm?	○ Yes ○ No	
2.3.1	• If yes, which project??	○ Yes, invest in mechanisation (incl. Irrigation) ○ Yes, invest in seeds and/or change crops ○ Yes, invest in marketing ○ Yes, buy more land ○ Other – explain	.....
2.3.2	• What's the first option for getting the necessary money?	○ Save money for some time ○ Collect money in the Chama ○ Look for a sponsor ○ Make a collective investment with fellow farmers ○ Borrow money from a bank/financial institutions ○ Other – explain	.....
2.3.3	• Please, explain your choice		
2.4	Do you know what a net house is?	○ Yes ○ No	
2.4.1	• How did you hear about it? *don't prompt*	○ Word of mouth ○ I saw on a field ○ Demo plots ○ Presentation and a farmers' day ○ Radio advertising ○ TV shows or similar ○ Internet ○ From agro-dealers ○ Other – explain	.....
2.4.2	• Is the net house an interesting product? *don't prompt*	○ I don't know what a net house is ○ Not at all ○ No, it's too expensive ○ Yes, but only if subsidized ○ Yes, but only if other services are included ○ Yes, but I don't have the resources ○ Yes, I would invest my money on it	

2.5	If you would opt for a GH or net house, what kind of products is more interesting?	○ 1 - Only the net ○ 2 - The net and the structure ○ 3 - The net, the structure, extension services and dripping irrigation ○ None of the above – No interest in the investment	
2.5.1	• How much would you be prepared to pay for each option?	○ Option 1 - .....KSH –*minimum and maximum amount* ○ Option 2 - .....KSH ○ Option 3 - .....KSH	
2.5.2	• When you think about other services, what would you prefer? *Don't prompt*	○ Improved seeds/seedling, ○ Improved pesticides ○ Improved fertilizers ○ Organic products (fertilizers, pesticides, etc) ○ Technical assistance for the first harvest ○ Drip irrigation ○ None of the above ○ Other – explain	....
2.6	Would you prefer to find the money or need a loan??	○ I prefer save of find the necessary money from my resources ○ I would opt for a load	
2.6.1	• If prefer save of use own money	○ I can afford the investment with my own resources ○ I can find resources from sponsors ○ I can find money from friends, etc ○ I don't like borrowing money ○ It's too risky to borrow money ○ The return of the investment takes too much time for a loan ○ A formal loan is too paperwork, it's too complicated ○ Other – explain	....
2.6.2	• If you would opt for a loan, where?	○ From a bank/MFI ○ Through a Chama/group/other ○ From the supplier ○ From a dealer I trust ○ Other – explain	....
2.6.3	• If yes, how much upfront would you be ready to put	○ Less than 10% ○ 10-25% ○ 25-50% ○ More than 50%	
2.6.4	• How many months would you need to pay back	○ Less than 6 ○ 6-12 ○ 12-18 ○ More than 18	
2.6.5	• How long should a grace period be?	○ 1 month ○ 2-3 months ○ Till the first harvest ○ More than 6 months	

Section 3 - FARMER WITH EXPERIENCE IN GREENHOUSE

- Only farmers having a greenhouse should answer these questions
- Checking the performance and appreciation of the greenhouse, and attitude to further investment

Introduction

N.	Question	Answer	
3.1	When did you start with greenhouse?	○	*Mention the year, even though the answer is "one year ago" or similar*
3.2	Where did you get it	○ My personal initiative ○ Through a public programme ○ Through my trusted buyer ○ Other – explain	.....
3.3	Did you include other investments	○ No ○ Improved seeds ○ Drip irrigation ○ Pump irrigation ○ Improved pesticides ○ Other – explain	.....
3.4	What was the cost	○ ..... KSH	(breakdown where appropriate) ....
3.4.1	• How did you cover the cost?	○ With my own money ○ With a loan ○ It was subsidized by a grant ○ I got it for free ○ Other - explain	.....
3.4.2	• Please give some detail on how you financed the GH		

Performance

N.	Question	Answer	
3.5	How long have you been using the GH?	○ Less than 6 months ○ Less than 1 year ○ 1-3 years ○ More than 3 years	
3.6	How big is your GH? *If options don't match, choose the closest*	○ 8mx15m, ○ 8mx20m, ○ 8mx30m	○ Up to 1 acre ○ More than 1 acre
3.7	Are you satisfied?	○ Yes ○ No	
3.7.1	• Explain the good aspects	○ More harvest ○ Better quality ○ Lower costs ○ Other – explain	*Up to 2 answers available* .....
3.7.2	• Explain the bad aspects	○ Higher costs ○ Difficult humidity and heath management ○ Too much maintenance and repairs ○ Works only with adapted seedlings ○ No assistance ○ Bad harvest ○ Difficult pest control ○ Other – explain	*Up to 2 answers available* .....

3.8	Did you need to repair it?	○ Yes ○ No	
3.8.1	• If yes ▪ What repairs? ▪ What price?	Repair ○ ..... ○ ..... ○ ..... ○ ..... ○	Cost ○ ..... KSH ○ ..... KSH ○ ..... KSH ○ ..... KSH ○ ..... KSH
3.9	Did the quantity of your harvest change?	○ Less harvest ○ Same harvest ○ Bigger harvest	
3.10	Did the length of harvest period change?	○ Shorter harvest period ○ Same harvest period ○ Longer harvest period	
3.11	Did your expense in pest control change?	○ Increase ○ Same ○ Decrease	
3.12	Which crops grow better in a GH?	○ ..... ○ ..... ○	

Perspective

N.	Question	Answer	
3.13	Would you buy another GH?	○ Yes ○ No	
3.13.1	• If yes	○ For another crop ○ To enlarge the existing one ○ Other – explain	.....
3.13.2	• If no	○ One is enough ○ It's a bad investment ○ Other – explain	.....
3.13.3	• If yes, would you buy the same GH, or a different one?	○ The same greenhouse ○ A smaller GH (up to 5x10) ○ A bigger GH ○ A different material for the structure ○ A different type of coverage (different plastic, mix of net and plastic, etc.) ○ Other explain	.....
3.14	Would you like to renovate your GH?	○ Yes ○ No	
3.14.1	• If yes	○ To get again a performing GH ○ To have a tunnel (mix plastic and net) ○ To have a net house ○ Other – explain	.....
3.15	Would you buy a net house instead of a GH?	○ Yes ○ No	
3.15.2	• If Yes	○ Explain	....
3.15.2	• If no	○ Explain	....

Section 4 - Agro Z CLIENTS or NET HOUSE USERS

- Only farmers having and AgroZ net house, or other net house, should answer to these questions
- Checking the performance and appreciation of the net house, and attitude to further investment

Approach

N.	Question	Answer	
4.1	How long have you been client of AgroZ?	○ Less than 6 months ○ 6-12 months ○ 1-3 years ○ More than 3 years	
4.2	How did you get to know of AgroZ?	○ Friend ○ Advertising ○ Subsidized programme ○ AgroZ staff ○ Other – explain	.....
4.2.1	• Which products did you buy?	○ ..... ○ ..... ○ ..... ○	○ ..... ○ ..... ○ ..... ○ .....
4.2.3	• Which products do you know?	○ ..... ○ ..... ○ ..... ○	○ ..... ○ ..... ○ ..... ○ .....

AgroZ NET experience

N.	Question	Answer	
4.3	When did you start with AgroZ NET?	○	*Mention the year, even though the answer is "one year ago" or similar*
4.4	How big is your AgroZ NET?	○ 8mx15m, ○ 8mx20m, ○ 8mx30m	
4.5	Where did you get it	○ My personal initiative ○ Through a public programme ○ Through my trusted buyer ○ Other – explain	.....
4.6	Did you include other investments	○ No ○ Improved seeds ○ Drip irrigation ○ Improved pesticides ○ Other – explain	.....
4.7	What was the cost	○ ..... KSH	(breakdown where appropriate) ....
4.7.1	• How did you cover the cost?	○ With my own money ○ With a loan ○ It was subsidized by a grant ○ I got it for free ○ Other - explain	.....
4.7.2	• Please give some detail on how you financed the investment		

Performance

N.	Question	Answer	
4.8	How long have you been using the net?	○ Less than 6 months ○ Less than 1 year ○ 1-3 years ○ More than 3 years	
4.9	How did you get the structure?	○ AgroZ ○ Other provider ○ Previous GH ○ Other – explain	.....
4.10	Are you satisfied?	○ Yes ○ No	
4.11..1	• Please, mention the good aspects	○ More harvest ○ Better quality ○ Lower costs ○ Other – explain	*Up to 2 answers available* .....
4.11.2	• Please, mention the bad aspects	○ Higher costs ○ Too much maintenance and repairs ○ No assistance ○ Bad harvest ○ Difficult pest control ○ Other – explain	*Up to 2 answers available* .....
4.12	Did you need to repair it?	○ Yes ○ No	
4.12.1	• If yes ▪ What repairs? ▪ What price?	Repair ○ ..... ○ ..... ○ ..... ○	Cost ○ ..... KSH ○ ..... KSH ○ ..... KSH ○ ..... KSH
4.13	Did the quantity of your harvest change?	○ Less harvest ○ Same harvest ○ Bigger harvest	
4.14	Did the length of harvest period change?	○ Shorter harvest period ○ Same harvest period ○ Longer harvest period	
4.15	Did your expense in pest control change?	○ Increase ○ Same ○ Decrease	
4.16	Which crops grow better under a nethouse?	○ ..... ○ ..... ○	

Perspective

N.	Question	Answer	
4.17	Would you buy another AgroZ net house?	○ Yes ○ No	
4.17.1	• If yes	○ For another crop ○ To enlarge the existing one ○ Other – explain	.....
4.17.2	• If no	○ One is enough ○ It's a bad investment ○ Other – explain	.....
4.17.3	• If yes, would you be interested in any of these modification?	○ A smaller Net House (up to 5x10) ○ A bigger Net House ○ A different material for the structure ○ Other explain	.....

4.17.4	• If yes, would you pay an extra amount for extra services?	○ No ○ Yes, Installation and use, up to the first harvest ○ Yes, Training on pest control, including provision of pesticides ○ Yes, Irrigation system (pump or drip) ○ Yes, Free repairs for 12 months ○ Yes, Crop management training ○ Other – explain	.....
4.18	Are there support services that are unavoidable to run a Net House?	○ Yes ○ No	
4.18.1	• If yes, which services?	○ Installation and use, up to the first harvest ○ Training on pest control, including provision of pesticides ○ Irrigation system (pump or drip) ○ Seedlings and planting material ○ Free repairs for 12 months ○ Crop management training ○ Other – explain	*One answer only* .....

Section 5 - FINANCIAL HABITS AND PREFERENCES

- All farmers
- A final section, investigating the experiences with savings and loans

Financial habits and experience

N.	Question	Answer	
5.1	Where do you keep your money money? *Put into order of importance (1 to 3)*	○ Keep at home ○ Buy livestock ○ Put in a bank account ○ Put into a Chama/SACCO ○ M-pesa / M-Shwari ○ No savings at all ○ Other – explain	N.1 – N.2 – N.3 -
5.2	Can you estimate how much you save in a week or a month?	○ In a week: .....KSH ○ In a month: .....KSH ○ I can't estimate it	
5.2.1	Can you estimate how much you save at harvest time?	○ .....KSH ○ I can't estimate it	
5.3	Are you member of any group?	○ Yes ○ No	
5.3.1 A	• Yes, a Chama	○ How does it work? Please check: ▪ Frequency ▪ Existence of a leader ▪ Membership conditions	○ ..... ○ ..... ○ .....
B		○ How much do you save regularly?	○ .....KSH weekly/monthly
C		○ How often can you get your money?	○ Once a year ○ Twice a year ○ Every three months ○ More often than every three months
D		○ What's the maximum amount that you can get	○ .....KSH
E		○ Did you ever lose your money	○ Yes, once ○ Yes, more than once ○ No
5.3.2. A	• Yes, a SACCO	○ Can you get the money you need?	○ No, usually I need more ○ No, usually I need more often ○ Yes
B		○ How often can you get your money?	○ Once a year ○ Twice a year ○ Every three months ○ More often than every three months ○ Any time I ask for it
C		○ What's the maximum amount that you can get	○ .....KSH
D		○ Did you ever lose your money	○ Yes, once ○ Yes, more than once ○ No
5.3.3 A	• Yes, a farmers group	○ What are the main services provided?	○ ..... ○ ..... ○ ..... ○ ..... ○ .....
B		○ Do you collect money, have an emergency fund, or give loans?	○ Yes ○ No

5.3.3 A	• Yes, a Church group	○ What are the main services provided? *No need of too many datails*	○ ..... ○ ..... ○ ..... ○ .....
B		Do you collect money, have an emergency fund, or give loans?	○ Yes ○ No
5.3.4 A	• Yes, other – explain	○ Functioning	○ ..... ○ ..... ○ .....
B		○ Membership	○ .....
C		○ Financial services	○ ..... ○ ..... ○ .....
5.4	Have you ever applied for a loan?	○ Yes ○ No	○
5.4.1	• If Yes	○ Obtained ○ Refused	▪ name of Financial institution, ... ▪ type of expense (what for) ..... ▪ duration, ... ▪ amount, etc.) ..... ▪ Explain reasons (guarantee, conditions, etc) .....
5.4.2	• If no	○ Never needed ○ I don't trust banks ○ I am scared from banks ○ I don't know how banks work ○ Financial institutions are too far from my workplace ○ Loan conditions are not appropriate for agricultural activity ○ Other – explain	.....
5.4.3	• If you obtained a loan, how did you manage to reimburse?	○ Well reimbursed ○ Problems with reimbursements (sometimes) ○ Problems with reimbursements (often) ○ I did not manage to reimburse (at least for one of the loans that I received)	
5.5	Did you even get a financing from a dealer, buyer etc	○ Yes ○ No	
5.5.1	• If Yes	○ My input supplier sells input and get paid at the harvest ○ An input supplier/agro dealer/ broker supported me for the crop campaign ○ My buyer provides me seeds and pesticides (contact farming) ○ My buyer provides advance payment to finance crop campaign (contract farming) ○ Other, explain	.....
5.5.2	• If no	○ Please comment	....

Preferences

N.	Question	Answer	
5.6	What would you appreciate as incentive for a net house loan? *Don't prompt*	○ Lower interest rate ○ Longer reimbursement period ○ Associated technical assistance ○ I would never buy a net unless subsidized ○ Other - explain	(compared to standard agricultural loans) .....
5.7	Would you be interested in a financing programme for an AgroZ NET house?	○ Possibility to pay in instalments to supplier of the AgroZ net house ○ Get the AgroZ net house and reimburse to a financial institution ○ Get the AgroZ net house and reimburse to a third actor (NGO, government, etc.) ○ Other - explain	.....
5.8	Would you be ready to pay an interest rate?	○ Yes ○ No	
5.8.1	• If Yes	○ Less than 10% yearly ○ 10-15% ○ 15-20% ○ More than 20%	
5.9	Would you be ready, and able, to provide any collateral?	○ Yes ○ No	
5.9.1	• If Yes *Don't prompt*	○ Some of my assets (tractor, etc.) ○ A moral guarantee from a third person ○ A financial guarantee from a third person ○ Blocked savings: keep an amount blocked in the bank during the repayment period ○ Other, explain	.....
5.9.2	• If no, why	○	.....
5.10	What reimbursement is appropriate, on your opinion, for an AgroZ net house loan?	○ Less than 3 months ○ 3-6 months ○ 6-12 months ○ 12-18 months ○ More than 18 months	