**Focus Group Discussion – Guide Protocol**

***Can you tell us about any current communal management in your area?***

***Can you please think back over 10 years and tell us how these communal arrangements have changed over time?***

***Can you tell us about any major events that have caused these changes in communal management?***

***How have dynamic environmental changes such as drought affected communal management in your area over time? For instance, has the extreme drought of 2011 reinforced or weakened a specific collective action within your communities? Can you please tell us more?***

***Can you tell us specifically about your experiences with insurance schemes [if they have any]?***

***First, tell us what motivated you to join these insurance schemes.***

***How were your livelihoods affected by these schemes? Are there any new individual activities that emerged (or no longer exist) after these schemes?***

***Are there any specific community arrangements that changed as a result of these insurance schemes? For instance, has community forage or community rules strengthened or weakened because of these schemes? Talk to us about any processes or mechanisms within insurance schemes that have affected collective-oriented responses within your communities.***

***What are the main challenges this community faces in any aspects of your lives (please list top three)?***

***Finally, is there anything further you would like to discuss that we did not ask you regarding collective action, environmental changes (e.g. droughts) and insurance schemes?***