**ENDLINE SURVEY ON INSURANCE RESEARCH PROJECT IN ETHIOPIA**

**2024/2025 (2016/2017) Meher Season, by University of Arizona, IFPRI, Pula, Greenpact**

**SURVEY MODULE LISTING**

MAIN RESPONDENT (MAIN FARMER):

Module X: Pre-interview information and screening

Module Y: Consent

Module C: Household demographics

Module I: Productive Safety Net Program (PSNP)

SECTION M1. AGRICULTUAL PRODUCTION

SECTION M2. CROP UTILIZATION

SECTION N. SEED.

FOR THE REMAINING MODULES, ASK BOTH MEN AND WOMEN (I.E., MAIN FARMER AND SPOUSE / OPPOSITE SEX HH MEMBER):

{CAPI NOTE: BE SURE TO RECORD 2ND RESPONDENT INFO}

MODULE NT: WTP FOR NEW SEED VARIETIES

Module MM: Trend of agricultural activities

SECTION O1. AGRICULTURAL PRODUCTION SHOCKS

SECTION O2. OTHER SHOCKS

SECTION O3. STRESS

Module B. Insurance Knowledge

Module BB. Picture-Based Insurance Knowledge

Module C1: Crop insurance coverage

Module D. NETWORKS AND RISK SHARING

SECTION G2: ROLE IN HOUSEHOLD DECISION MAKING AROUND PRODUCTION AND INCOME

SECTION G3(A): ACCESS TO PRODUCTIVE CAPITAL

SECTION G3(B): ACCESS TO CREDIT

SECTION G4. TIME USE

SECTION G5. GROUP MEMBERSHIP

SECTION G6. PHYSICAL MOBILITY

SECTION BP: BARGAINING POWER

SECTION T. CONSUMPTION

FOR RANDOM SUBSAMPLE: MODULE R (WHILE RECORDING AUDIO)

**Data automatically collected by the device**

|  |  |
| --- | --- |
| **Type** | **Label/question** |
| deviceid | Deviceid |
| today | Today |
| start | Start |
| end | End |
| calculate | Duration |
| calculate | Start time (YYYY:MM:DD HH:MM:SS) |
| calculate | Start time (HH:MM) |
| sensor\_statistic mean\_light\_level | Average (mean) light level reading. |
| sensor\_statistic sd\_light\_level | Standard deviation of light level. |
| sensor\_statistic mean\_movement | Average (mean) movement level. |
| sensor\_statistic sd\_movement | Standard deviation of movement level. |
| sensor\_statistic mean\_sound\_level | Average (mean) sound level. |
| sensor\_statistic sd\_sound\_level | Standard deviation of sound level. |
| GPS latitude |  |
| GPS longitude |  |
| Altitude (m) |  |
| welcome\_note | Welcome to the SurveyCTO Computer-Assisted Personal Interviewing (CAPI) form!  Meher 2024/25 (2017) Insurance Endline Survey in Amhara region.  This questionnaire is designed to collect information regarding your experience with agricultural insurance, and teff and wheat crops.  The study is collaborative research by IFPRI and University of Arizona.  Swipe left on the screen to page forward. |

**Module X: Pre-interview information and screening**

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| x1 | Name of enumerator | [List of enumerators] |  |
| x2 | Name of field supervisor | [List of field supervisors] |  |
| x3 | farmer\_id |  | *Farmer IDs will be double entered to ensure accuracy and prevent any ID errors*. |
| x4 | Region | preload |  |
| x5 | Zone | preload |  |
| x6 | Wereda | preload |  |
| x7 | kebele | preload |  |
| x8 | Treatment | Preload (control/SeedProm/SeedProm + PBI/Consumer) |  |
| x9 | farmername | Preload (name of farmer from BL) |  |
| x10 | phonenumber | Preload (Phonenumber from BL) |  |
| x11 | teff\_trialpack\_yn | Preload (received teff trialpack Y/N) |  |
| x12 | teff\_trialpack\_type | Preload (type of teff trialpack received) |  |
|  | teff\_Cons\_flour | Preload (received teff flour Y/N) |  |
| x13 | wheat\_trialpack\_yn | Preload (received wheat trialpack Y/N) |  |
| x14 | Please Confirm if the information given below about the farmer’s name is right? Is the name spelled correctly?  First Name: firstname\_list  Middle Name: middlename\_list  Last Name: lastname\_list  PhoneNumber: phonenumber | 1. Yes  0. No |  |
| x15 | What is the correct first name of the farmer? |  | Ask if 14=0 |
| x16 | What is correct middle name of the farmer? |  | Ask if 14=0 |
| x17 | What is correct last name of the farmer? |  | Ask if 14=0 |
| x18 | What is correct phone number? |  | Ask if 14=0 |

**Module Y: Consent**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Question/note** | | **Response** | **CAPI notes** |
| y1 | | Consent\_note | Introductory note: [enumerator] [read out loud]: I am here today to ask you a few questions about your experience with agricultural insurance and your Teff/Wheat crop production. These questions are part of your ongoing participation in our study. This will take approximately 2 hours of your time. Other than your time, there are no major costs or risks to participating in the research.  We will use your answers for research purposes and only used anonymously. We value your opinion and there are no wrong answers to the questions. Your participation is voluntary, and you are free to skip any questions, or refuse to participate.  \*\*Statement of consent\*\* I had the above information read to me. I have received answers to the questions I have asked. I consent to participate in this research. I am at least 18+ years of age. | |
| y2 | | Please formally ask the participant for permission. Does the participant consent? | 1. Yes  0. No |  |
| y3 | | Why did the participant not consent to being interviewed? | 1. No time  2. Family doesn’t allow interview  3. No Specific reason  99. Other, specify | Ask if y2=0 and go to the end of survey. |

**Module C: Household demographics**

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| c1 | Is the farmer (i.e farmername) the current head of the household? | 1. Yes  0. No |  |
| c2 | What is the name of the current head of household? | Given name  Father’s name  Grandfather’s name | Ask if c1=0 |
| c3 | Is the respondent the listed farmer himself/herself (i.e farmername)? | 1. Yes  0. No |  |
| c4 | Is the respondent the current head of the household (i.e headname)? | 1. Yes  0. No | Ask if c1=0 |
| c5 | What is the name of the respondent? | Given name  Father’s name  Grandfather’s name | Ask if c3 and c4=0 |
| c6 | Relationship of the respondent (i.e respondent) to the head of the household (i.e headname) | 2. Spouse  3. Son/daughter  4. Grand child  5. Parent/grand parent  6. Brother/sister  7. No relation  99. Other, specify | Ask if c3 and c4=0 |
| c7 | Gender of the respondent | 1. Male 2. Female | Ask if c1=0 |
| c8 | Age of the respondent |  | Ask if c1=0 |
| c9 | Marital status of respondent | 1. Single  2. Married – monogamous  3. Married - Polygamous  4. Widow/Widower  5. Divorced/separated  6. cohabit (living together without marriage) | Ask if c1=0 |
| c10 | Highest level of formal education attained by respondent | 0. None  1. Grade 1  2. Grade 2  ...  8. Grade 8  9. Some secondary schooling  10. Finish secondary school  11. Post- secondary school  12. Literacy certificate  13. Religious school  14. Others | Ask if c1=0 |
| c11 | Main occupation of respondent (in terms of time spent) | 1. Crop production  2. Livestock  3. Commerce/business  5. Employee  6. Student  7. Unpaid housework  8. Retired  9. Looking for work  10. Disabled or other  99. Others, Specify  11. No 2nd activity | Ask if c1=0 |
| c12 | Second main occupation of respondent | {see c11} | Ask if c1=0 |
| A8\_new | Is [import from baseline – 2nd decision maker] still the primary decision-maker together with you? | 1. Yes  0. No | If No, ask A8. |
| A8 | Is there a [opposite gender] household member in the household who is the primary decision-maker together with you? | 1. Yes  0. No | Ask if A8\_new=0 |
| A9 | Name of [2nd decision maker] |  | Ask if A8=1 |
| A10 | Gender of [2nd decision maker] | 1. Male 2. Female | Ask if A8=1 |
| A11 | Age of [2nd decision maker] |  | Ask if A8=1 |
| A12 | Relationship of [2nd decision maker] to the head of household | 2. Spouse  3. Son/daughter  4. Grand child  5. Parent/grand parent  6. Brother/sister  7. No relation  99. Other, specify | Ask if A8=1 |
| A13 | Marital status of [2nd decision maker] | 1. Single  2. Married – monogamous  3. Married - Polygamous  4. Widow/Widower  5. Divorced/separated  6. cohabit (living together without marriage) | Ask if A8=1 |
| A14 | Highest level of formal education attained by [2nd decision maker] | 0. None  1. Grade 1  2. Grade 2  ...  8. Grade 8  9. Some secondary schooling  10. Finish secondary school  11. Post- secondary school  12. Literacy certificate  13. Religious school  14. Others | Ask if A8=1 |
| A15 | Main occupation of [2nd decision maker] | 1. Crop production  2. Livestock  3. Commerce/business  5. Employee  6. Student  7. Unpaid housework  8. Retired  9. Looking for work  10. Disabled or other  99. Others, Specify  11. No 2nd activity | Ask if A8=1 |
| A15oth | Specify, others |  | Ask if A8=1 |
| A16 | Second main occupation of [2nd decision maker] | 1. Crop production  2. Livestock  3. Commerce/business  5. Employee  6. Student  7. Unpaid housework  8. Retired  9. Looking for work  10. Disabled or other  99. Others, Specify  11. No 2nd activity | Ask if A8=1 |
| A16oth | Specify, others |  | Ask if A8=1 |
| A17 | In your household (including the main farmer and the other primary decision maker in the household), what is the number of | | |
| A17a | Younger children [Age 0-5] |  |  |
| A17b | School-aged children [Age 6 – 18] |  |  |
| A17c | Working-age adults [Age 19 – 64] |  |  |
| A17d | Elderly adults [Age 65+] |  |  |
| A18 | Type / Composition of the household | 1. Male and female adult  2. Female adult only  3. Male adult only |  |
| A19 | Who is the respondent currently being interviewed? | 1. Main farmer [Name of R4 registered farmer or updated farmer]  2. The other decision maker [Name of 2nd decision maker] |  |

**Module I: Productive Safety Net Program (PSNP)**

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **Question/note** | **Response** | **CAPI notes** |
|  |  |  |  |
| l1 | Have you ever been enrolled in the Productive Safety Net Program (PSNP)? | 1. Yes  0. No |  |
| l2 | When was your last year of being in PSNP? In EC |  | Ask if l1= 1 |
| l3 | For how long has your household been a PSNP beneficiary? (In number of years) | Number | Ask if l1= 1 |
| l10 | To what extent do you agree with the following statement? | 1. Strongly Agree 2. Agree 3. Undecided 4. Disagree 5. Strongly disagree 9. Don’t know |  |
| L10a | Having access to the PSNP program made me spend more on improved seeds |  |  |
| L10b | Having access to the PSNP program made me spend more on fertilizer |  |  |
| L10c | Having access to the PSNP program made me spend more on chemicals (herbicide and fungicide) |  |  |
| L10d | Having access to the PSNP program made me spend more on Pesticides/ insecticides |  |  |
| L10e | Having access to the PSNP program reduced/decreased the amount of (modern) inputs I source from traders/input dealers |  |  |
| L10f | Having access to the PSNP program increased my frequency of field visits |  |  |
| L10g | Having access to the PSNP program increased my frequency of weeding the fields |  |  |
| L10h | Having access to the PSNP program made me hire more labor during planting season |  |  |
| L10i | Having access to the PSNP program made me hire more labor during harvest |  |  |

**SECTION M1. AGRICULTUAL PRODUCTION**Enumerator: This table is at the crop level for Meher 2016/17 EC season.

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| M3\_new | Crop planted in the meher season | 1 White teff  2 Black/mixed teff  5 Bread wheat  6 Durum wheat | Ask following questions for each crop if respondent planted both. Keep codes as is to match with prior survey. |
| M4qty\_new | How much [CROP] was harvested during the main (meher) season (EC 2016/17?)? | Number |  |
| M4u\_new | Quantity unit | 1. Kilogram  2. Quintal  3. Small Madaberia  4. Big Madaberia  5. Piece/Esir |  |
| M5\_new | Was [CROP] damaged by natural causes? | 1. Yes  0. No |  |
| M6\_new | What was the main cause of damage? | 1. Too much rain  2. Too little rain  3. Insect/crop disease  4. Weed  5. Hail  6. Frost  7. Wild animals  8. Locust/birds  9. Snow  99. Other, specify | If M5\_new=1 |
| M7\_new | What percentage of [CROP] was damaged? | In % | If M5\_new=1 |

**SECTION M2. CROP UTILIZATION**Enumerator: This table is at crop level for Meher 2016/7 EC season. [Enumerator - Please note that this section is only for teff and wheat grown in Meher season]

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| M3\_NEW | Crop planted in the meher season | 1 White teff  2 Black/mixed teff  5 Bread wheat  6 Durum wheat | MATCH WITH M3\_NEW IN M1. DON’T ASK THIS QUESTION. IMPORT ANSWERS FROM M1. |
| M8 | **Of the total amount harvested [L11], how much was …** |  | '--------------Quantities in same unit as in L11u ------------- |
| M8a | ... used for consumption |  | '--------------Quantities in same unit as in L11u ------------- |
| M8b | ... used for animal feed |  | '--------------Quantities in same unit as in L11u ------------- |
| M8c | ... lost / damaged post harvest |  | '--------------Quantities in same unit as in L11u ------------- |
| M8d | ... saved for seed |  | '--------------Quantities in same unit as in L11u ------------- |
| M8e | ... used for gifts, barter, & other |  | '--------------Quantities in same unit as in L11u ------------- |
| M8f | ... sold |  |  |
| M9 | 'What are your total earnings from these sales? | '-77 if no sales yet >> next row’ | [If M8f > 0]; Value in Birr |
| M10 | 'Who was the main buyer of [CROP]? | 1 Farmer/  consumer  2 Trader  3 Processor  4 Cooperative  5 EGTE/govt. | [If M8f > 0]; |

| **SECTION N. SEED. Now I will ask you whether you adopted select teff and wheat varieties and your willingness to adopt varieties that are high yielding or drought tolerant.** | | | |
| --- | --- | --- | --- |
| **#** | **Question/name** | **Response options** | **CAPI notes** |
| N6 | Did you plant teff on any of your parcel in 2016/17 meher season? | 1. Yes  0. No |  |
| N7 | Total teff area in 2016/17 (in ha) | Ha | If N6=1 |
| N8 | Did you plant improved variety on any of your teff plot in 2016/17 meher? | 1. Yes  0. No | If N6=1 |
| N9 | Total teff area covered with improved variety in 2016/17? (in ha) | Ha | If N8=1  [N9 should be less than or equal to N7] |
| N10 | What was the name of the teff variety? | 1. Eba  2. Boset  3. Bora  77. Don’t know  99. Other, specify | If N8=1 |
| N11 | Did you plant wheat on any of your parcel in 2016/17 meher season? | 1. Yes  0. No |  |
| N12 | Total wheat area in 2016/17 (in ha) | Ha | If N6=11 |
| N13 | Did you plant improved variety on any of your wheat plot in 2016/17 meher? | 1. Yes  0. No | If N6=11 |
| N14 | Total teff area covered with improved variety in 2016/17? (in ha) | Ha | If N13=1  [N14 should be less than or equal to N12] |
| N15 | What was the name of the wheat variety? | 1. Daka  77. Don’t know  99. Other, specify | If N13=1 |

**REMAINING MODULES ARE FOR MEN AND WOMEN (MAIN RESPONDENT AND 2ND DECISION MAKER LISTED EARLIER}**

**MODULE NT: WTP FOR NEW SEED VARIETIES**

| NT16a | If there is a new variety of teff seed that is high yielding, would you be willing to pay 200 Birr/kg for the seed? | 1. Yes>>NT16d  0. No>>NT16b |  |
| --- | --- | --- | --- |
| NT16b | {150 Birr/kg} | 1. Yes>>NT16c  0. No>>NT16f |  |
| NT16c | {175 Birr/kg} | 1. Yes>>NT16f  0. No>>NT16f |  |
| NT16d | {225 Birr/kg} | 1. Yes>>NT16e  0. No>>NT16f |  |
| NT116e | {250 Birr/kg} | 1. Yes>>NT16f  0. No>>NT16f |  |
| NT6f | What is the maximum price you are willing to pay for this new seed variety? | Birr/kg | should be consistent with above answers |
| NW16a | If there is a new variety of wheat seed that is high yielding, would you be willing to pay 100 Birr for the seed? | 1. Yes>>NW16d  0. No>>NW16b |  |
| NW16b | { 50 Birr/kg} | 1. Yes>>NW16c  0. No>>NW16f |  |
| NW16c | {75 Birr/kg} | 1. Yes>>NW16f  0. No>>NW16f |  |
| NW16d | {125 Birr/kg} | 1. Yes>>NW16e  0. No>>NW16f |  |
| NW16e | {150 Birr/kg} | 1. Yes>>NW16f  0. No>>NW16f |  |
| NW16f | What is the maximum price you are willing to pay for this new seed variety? | Birr/kg | should be consistent with above answers |

**Module MM: Trend of agricultural activities**

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **Question/note** | **Response** | **CAPI notes** |
|  | Household id |  |  |
| mm1 | In the Meher season (2016/17), were you adversely/negatively affected compared to 3 years ago in terms of \_\_\_\_\_\_\_\_\_: |  |  |
| mA | Farming decisions | 1. Yes  0. No |  |
| mb | Farm income | 1. Yes  0. No |  |
| mc | Access to farming inputs (fertilizer, seed, chemicals) | 1. Yes  0. No |  |
| md | Access to agricultural extension/advisory services | 1. Yes  0. No |  |
| me | Access to financial services (credit, insurance, savings) | 1. Yes  0. No |  |
| mf | Availability of hired labor | 1. Yes  0. No |  |
| mg | Ability to sell farm products | 1. Yes  0. No |  |
| Mh | amount of time you or your family could spend on your farm | 1. Yes  0. No |  |
| mm2 | What was the percent decrease in the amount of time you or your family could spend on your farm? | Percent | Ask if m1h=1 |
| mm3 | Was there any agricultural land your household couldn’t cultivate in 2016/17 meher? | 1. Yes  0. No |  |
| mm4 | Were any of your crops or fields (cultivated land) burnt or destroyed in 2016/17 meher? | 1. Yes  0. No |  |
| mm5 | Did anyone in your household migrate during the meher season (2016/17)? | 1. Yes  0. No |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **SECTION O1. AGRICULTURAL PRODUCTION SHOCKS** | | | |
| O1.01 | Did your crop get damaged by any natural hazard while in the field during Meher 2016/17 | 1= Yes  0= No  CAPI NOTE: IF MAIN RESPONDENT, IMPORT HERE ANSWER TO M5\_new. O1.O1 MUST EQUAL M5\_new. DO NOT ASK THIS QUESTION AGAIN HERE. ONLY ASK IF NEW RESPONDENT. |
| O1.02 | *If O1.01 = 1*  What damaged the crop? Select the main cause (damage\_cause)  CAPI NOTE: IF MAIN RESPONDENT, IMPORT HERE ANSWER FROM M6\_new. DO NOT ASK THIS QUESTION AGAIN HERE. ONLY ASK IF NEW RESPONDENT. | 1=Pests and diseases  2=Excess/Unseasonal Rains  3= Hail  4=Strong winds  5=Too much fog  6=Temperatures too high  7=Flood  8=Drought  9=Fire  10= Other, specify |
| O1.03 | *If O1.01 = 1*  What proportion of the cultivated area was affected by the damage? (p\_prop\_area\_damaged) | 1=Limited damage – 1/4th  2= Moderate damage – ½ - half  3=Severe damage – 3/4th  4=Full loss - - Full |
| O1.04 | *If O1.01 = 1*  Of the proportion of cultivated area, what percentage of the crop was damaged/lost? (p\_prop\_crop\_damaged) | 1=Limited damage – 1/4th  2= Moderate damage – ½ - half  3=Severe damage – 3/4th  4=Full loss - - Full |
| O1.05 | If O1.01 = 1  How did your household cope with the damage? [Select all that apply] ({$crop}\_cope) | 1=Borrow loans from informal sources (friends/family, local moneylenders)  2=Borrow loans from formal sources (e.g. bank, MFI)  3= Received gifts (cash or in-kind) from friends/family  4= Received compensation from government scheme  5=Use household savings or sell non-productive assets (such as jewellery, consumer goods)  6=Sell productive assets (used for business or agriculture)  7=Reduce day-to-day expenditure  8=Postpone large expenditures (eg. school fee payment)  9=Take up additional job or work longer hours outside of the farm  10=Reduce inputs used in the affected season  11=Reduce investments in farm in subsequent seasons  12=Modify cropping pattern or practices in the subsequent seasons  13=Did nothing  14= Others, specify\_\_\_\_\_\_\_\_\_ |
| O1.06 | Will this damage still have an impact over your agricultural practices in the next season? | 1=Yes  0=No |
| O1.07 | *If O1.01 = 1*  In order to avoid such damage in future, what measures are you taking currently? ({$crop}\_mitg) | 1=Additional savings  2=Using technology to forecast contingency  3= Taking up insurance  4= Changing the cropping pattern  5= No plans  6= Others, specify\_\_\_\_\_\_\_\_\_\_\_ |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SECTION O2. OTHER SHOCKS** | | | | | | | | |
|  |  | (O2.01) Did your household experience [the shock] within the last year (12 months)?    1= Yes  0= No | (02.02) How severe was the impact on your household’s income over the last 12 months?  1. No impact  2. Slight decrease  3. Severe decrease  4. Worst ever happened  -8 Don’t know  -9 Refused | (O2.03) How severe was the impact on your household’s food consumption over the last 12 months?  1. No impact  2. Slight decrease  3. Severe decrease  4. Worst ever happened -8 Don’t know  -9 Refused | (O2.04) How did your household cope with [the shock] over the last 12 months?  1=Borrow loans from informal sources (friends/family, local moneylenders)  2=Borrow loans from formal sources (e.g. bank, MFI)  3= Received gifts (cash or in-kind) from friends/family  4= Received compensation from government scheme  5=Use household savings or sell non-productive assets (such as jewellery, consumer goods)  6=Sell productive assets (used for business or agriculture)  7=Reduce day-to-day expenditure  8=Postpone large expenditures (eg. school fee payment)  9=Take up additional job or work longer hours outside of the farm  10=Reduce inputs used in the affected season  11=Reduce investments in farm in subsequent seasons  12=Modify cropping pattern or practices in the subsequent seasons  13=Did nothing  14= Others, specify\_\_\_\_\_\_\_\_\_ | | (O2.05) To what extent has your household been able to recover from [the shock] you experienced over the last 12 months?  1. Did not recover  2. Fully recovered, same as before the shock  3. Fully recovered and better than before the shock  4. Partially recovered  5. Not affected by [event]  -8 Don’t know  -9 Refused | | (O2.06) What have you done to protect your household from the impact of shocks in the future?  1=Nothing 2=Increased savings  3=Switched to different crop(s) 4= Added additional agricultural activity  5= Added additional non-agricultural activity  6=Changed from ag to non-ag livelihood 7= Acquired crop insurance 8=Acquired livestock insurance 9=Acquired other insurance (e.g., health) 10=Don’t know 11=Refused |
| 1 | Livestock disease |  |  |  |  |  |  |  |  |
| 2 | Theft or destruction of assets |  |  |  |  |  |  |  |  |
| 3 | Increasing food prices |  |  |  |  |  |  |  |  |
| 4 | Increased prices of agricultural or livestock inputs |  |  |  |  |  |  |  |  |
| 5 | Decreased prices for agricultural or livestock products |  |  |  |  |  |  |  |  |
| 6 | Loss of land/rental property |  |  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| **SECTION O3. STRESS** | | |
| The next set of questions ask you about your feelings and thoughts during the last month. In each case, you will be asked to indicate your response by telling me how often you felt or thought a certain way.  1=Never  2=Almost never  3=Sometimes  4=Fairly often  5=Very often | | |
| O3.01(stress1) | How often have you felt that you were unable to control the important things in your life? |  |
| O3.02(stress2) | How often have you felt confident about your ability to handle your personal problems? |  |
| O3.03(stress3) | How often have you felt that things were going your way? |  |
| O3.04(stress4) | How often have you felt difficulties were piling up so high that you could not overcome them? |  |
|  |  |  |

**Module B. Insurance Knowledge.**

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| B0 | Have you heard of crop insurance (ie., crop insurance offered by Pula whereby the premiums/payouts are handled by Tseday Bank and the cooperative, or any other insurance provider)? Enumerator note: emphasize insurance – not other Tseday Bank payouts / programs | 1. Yes  0. No |  |
| **IF B0=0. EXPLAIN INSURANCE TO RESPONDENT AS FOLLLOWS:**  Crop insurance (ie., crop insurance offered by Pula whereby the premiums/payouts are handled by Tseday Bank and the cooperative, or any other insurance provider) provides you with payment for damage to your crop for a sum insured amount. This sum insured depends on the up front premium you pay. If you don’t pay a premium, you are not insured and don’t receive payment for damages. If you are insured, you receive compensation for the average amount of damage to your crop planted in your local area. You receive this compensation regardless of whether your crop had damage, and the compensation amount depends only on your sum insured and premium paid. Everyone in your local area who is insured will receive the same payments based on their sum insured amounts. If you have no damage, you will still get payment. If you have more damage than the average amount in your local area, you will not be compensated for this additional damage, as there is no way to verify your losses. | | | |
| B1 | How much do you know about crop insurance? | 1. Nothing 2. Very little 3. Quite a bit 4. A lot |  |
| B2 | TRUE or FALSE? If I pay an insurance premium this season, I will for sure receive a payout at the end of the season. | 1. True 2. False 9. Don’t know |  |
| B3 | TRUE or FALSE? If I pay an insurance premium this season, I will be insured for a period of 2 years. | 1. True 2. False 9. Don’t know |  |
| B4 | FIRST EXPLAIN: The sum insured is the amount of financial loss you will insure against. For example, if the sum insured is 1000 Birr, then if you have crop damage in the amount of 1000 Birr or more, you will receive 1000 Birr.  TRUE or FALSE? The premium amount paid to an insurer depends on how much the sum insured is. | 1. True 2. False 9. Don’t know |  |
| B5 | |  | | --- | | When does the insurance company (for example Pula or Tseday Bank) make a payout to farmers (holding its area yield index insurance (AYII) product)? |  |  | | --- | |  | | 1. When the crops are visibly damaged, no matter the rainfall levels 2. When there is a shortage of rainfall (based on seasonal monitoring) 3. In any year as long as the premium has been paid 4. Based on satellite reading  5. Based on area yield measurements in the village 9. Don’t know 99. Others, specify | Note to enumerator: please be sure farmer understands you are referring to the insurance product and explain AYII if needed. |
| B7 | Do you agree or disagree with each of the following statements? | 1. Agree 2. Disagree  9. Don’t know |  |
| B7a | Insurance is savings. You need to pay money to the insurer periodically and you will get lot of money back at the end of some definite number of years |  |  |
| B7b | Insurance is a form of assistance. In case of any problem, a random insurance company comes to your doorstep and pays you. It does not matter whether you know the insurance company beforehand, or you pay the insurance company beforehand. |  |  |
| B7c | Insurance is like lottery. You need to pay to insurance company some gamble amount, and insurance company pays lots of money to the person winning the lucky draw. |  |  |
| B7d | Insurance is a form of assistance when calamity strikes. But you need to pay insurance company some definite amount to be eligible for this assistance. |  |  |
| B7e | Insurance is a donation. You donate money to the insurance company in the form of periodic premium. The money never comes back. |  |  |
| B8 | To what extent do you agree with the following statement? | 1. Strongly Agree  2. Agree  3. Undecided  4. Disagree  5. Strongly disagree 9. Don’t know |  |
| B8a | Area yield index insurance (like the one offered by Pula or Tseday Bank) is easy to understand |  |  |
| B8b | Area yield index insurance (like the one offered by Pula or Tseday Bank) is easily available |  |  |
| B8c | Area yield index insurance (like the one offered by Pula or Tseday Bank) is cheap |  |  |
| B8d | Area yield index insurance (like the one offered by Pula or Tseday Bank) pays on time |  |  |
| B8e | Under area yield index insurance (like the one offered by Pula or Tseday Bank), I expect to get a payment whenever I experience losses |  |  |
| B8f | In case of crop damage, I trust the area yield index insurance company (Pula / Tseday Bank?) will know |  |  |
| B8g | Area yield index insurance (like the one offered by Pula or Tseday Bank) is of good quality |  |  |
| B8h | I have a good relationship with the agent selling area yield index insurance (like the one offered by Pula or Tseday Bank) / I trust the agent |  |  |
| B9 | Have you bought area yield index insurance (like the one offered by Pula or Tseday Bank) for the 2016/17 Meher season? | 1. Yes, I paid  2. Yes, Pula / ATA covered the cost.  0. No |  |
| B12 | To what extent do you agree with the following statement?  [HINT-This is a generic question that is not founded on any season. It is aimed at getting the general perception of insurance] | Strongly Agree  2. Agree  3. Undecided  4. Disagree  5. Strongly disagree 9. Don’t know |  |
| B12a | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made / me spend more on improved seeds |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12b | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made me spend more on fertilizer |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12c | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made me spend more on chemicals (herbicide and fungicide) |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12d | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made me spend more on pesticides/ insecticides |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12e | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made me reduced/decreased the amount of (modern) inputs I source from traders/input dealers |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12f | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} increased my frequency of field visits |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12g | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} increased my frequency of weeding the fields |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12h | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made me hire more labor during planting season |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |
| B12i | Having access to area yield index insurance (like the one offered by Pula or Tseday Bank) {WOULD HAVE} made me hire more labor during harvest |  | Ask if B9=1, ASK WOULD HAVE IF B0=0 OR B9=0 |

**Module BB. Picture-Based Insurance Knowledge**

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **Question/note** | **Response** | **CAPI notes** |
| BB1 | Have you heard of picture-based insurance? | 1.Yes 0.No | ~~[If "No" to BB1 AND farmer is under control group or the treatment arms without PBI, please skip this whole section].~~  ~~[Please proceed with the rest of the questions for those farmers in the 40 kebeles under Picture-Based Insurance treatment Arm, even if the response to BB1 is NO]~~  ~~ADD AUDIO CHECK HERE~~ |
| *Picture-Based Insurance is a new insurance product that is being offered on a trial basis. The way it works is – you pay an additional small fee for this insurance and a field agent will visit your field and take pictures. The field agent will make several visits throughout the growing season to document any damage caused by weather, pests, or disease and to ensure that no damage was caused by mismanagement. If the index insurance does not make a payout in your village, but you experience damage, the insurance company will use these pictures to determine to extent of the damage and payment due to you. Expert agronomists look at all the pictures to make this decision.* | | | |
| BB5 | When does Picture-based insurance make a payout? | 1. When the crops are visibly damaged, no matter the rainfall levels 2. When there is a shortage of rainfall (based on seasonal monitoring) 3. In any year as long as the premium has been paid 4. Based on satellite reading 5. When experts monitoring the weekly images observe damages  6. When area yield measurements in the village are low 9. Don’t know 99. Others, specify | ~~Ask if BB1=1 else skip this module~~ |
| BB6 | Which of the following is insured by the Picture-based insurance policy that Pula offers? | 1. Lack of rain water 2. Poor soil quality 3. Poor farming practices 4. Pest and disease 9. Don’t know  99. Other, specify |  |
| BB8 | To what extent do you agree with the following statement? | 1. Strongly Agree 2. Agree 3. Undecided 4. Disagree 5. Strongly disagree 9. Don’t know |  |
| BB8a | Picture-based Insurance is easy to understand |  |  |
| BB8b | Picture-based Insurance is easily available |  |  |
| BB8c | Picture-based Insurance is cheap |  |  |
| BB8d | Picture-based Insurance pays on time |  |  |
| BB8e | Under Picture-based Insurance, I expect to get a payment whenever I experience losses |  |  |
| BB8f | In case of crop damage, I trust the Picture-based Insurance company will know |  |  |
| BB8g | Picture-based Insurance is of good quality |  |  |
| BB8h | I have a good relationship with the agent selling Picture-based Insurance/I trust the agent |  |  |
| BB9a | Was there somebody taking pictures of your farm this season? | 1. Yes  0. No |  |
| BB9b | How many pictures were taken of your farm this season? | Number 1-5 | Ask if BB9a=1 |
| BB10 | If yes, what are the reasons that somebody taking pictures of your farm this season? [Enumerator - Please don't read out the responses] | 1. Seasonal monitoring 2. Advise 3. For payout 9. Don't know 99. Others, specify | Ask if BB9a=1 |
| BB12 | To what extent do you agree with the following statement? | 1. Strongly Agree 2. Agree 3. Undecided 4. Disagree 5. Strongly disagree 9. Don’t know | Ask if BB9a=1, ASK WOULD HAVE IF BB1=0 OR BB9a=0 |
| BB12a | Having access to picture based insurance {WOULD HAVE} made me spend more on improved seeds |  |  |
| BB12b | Having access to picture based insurance {WOULD HAVE} made me spend more on fertilizer |  |  |
| BB12c | Having access to picture based insurance {WOULD HAVE} made me spend more on chemicals (herbicide and fungicide) |  |  |
| BB12d | Having access to picture based insurance {WOULD HAVE} made me spend more on Pesticides/ insecticides |  |  |
| BB12e | Having access to picture based insurance {WOULD HAVE} reduced/decreased the amount of (modern) inputs I source from traders/input dealers |  |  |
| BB12f | Having access to picture based insurance {WOULD HAVE} increased my frequency of field visits |  |  |
| BB12g | Having access to picture based insurance {WOULD HAVE} increased my frequency of weeding the fields |  |  |
| BB12h | Having access to picture based insurance {WOULD HAVE} made me hire more labor during planting season |  |  |
| BB12i | Having access to picture based insurance {WOULD HAVE} made me hire more labor during harvest |  |  |

**Module C1: Crop insurance coverage**

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **Question/note** | **Response** | **CAPI notes** |
|  | Household id |  |  |
| C0a | Did you buy fertilizer from your cooperative in the past three years? | 1. Yes 2. No, but I bought fertilizer elsewhere. Specify: \_\_\_\_\_\_\_\_\_   0. No, I did not buy any fertilizer from anyone in the past three years | SKIP TO C1 IF C0a=0.  CAPI NOTE: BE SURE TO ALLOW FOR SPECIFICATION IF BOUGHT ELSEWHERE |
| C0b | Did you buy fertilizer from your cooperative in the 2016/17 Meher season? | 1. Yes 2. No, but I bought fertilizer elsewhere. Specify: \_\_\_\_\_\_\_\_\_   0. No, I did not buy any fertilizer from anyone for the 2016/17 Meher season | SKIP TO C1 IF C0b=0.  CAPI NOTE: BE SURE TO ALLOW FOR SPECIFICATION IF BOUGHT ELSEWHERE |
| C0b | How many (50kg) bags of fertilizer did you buy in the **2016/17** Meher season? |  |  |
| C0c | For which crop(s) did you buy this fertilizer in the 2016/17 meher season? | 1. wheat  2. teff  3 other, specify | Allow multiple selections  CHECK HERE THAT THIS CROP WAS MENTIONED IN M3\_NEW. ANSWER HERE MUST BE IN M3\_NEW ANSWER. BUT NOT ALL ANSWERS IN M3\_NEW MUST BE HERE. |
| C0d | How much did you pay for EACH 50KG bag of fertilizer purchased in the 2016/17 meher season? | Amount in Birr or -88 if don’t know |  |
| C0e | Did this fertilizer purchase for the 2016/17 meher season come with crop / Area Yield Index Insurance from Pula or Tseday Bank? -88 if Don’t Know | 1. Yes > skip to C3  0. No | CHECK CONSISTENCY WITH ANSWER TO B9. Must answer Yes here if B9=1 or 2 |
| C1 | Did you hear of any crop/Area Yield Index Insurance being offered in the kebele by PULA / Tseday Bank in the past three years? | 1. Yes  0. No > skip to next section | ASK IF C0a=0 OR C0b=0 or C0e=0 ONLY. |
| C3 | How did you hear about the PULA / Tseday Bank crop/index insurance? | 1. Attended a training  2. Read a flyer  3. Heard about it from iddir  4. Heard about it from cooperative  5. Heard about it from kebele leader  6. Heard about it from another farmer in the village (but not a leader)  7. Heard about it on radio  8. Heard about it from development agent  9. Heard about it from Tseday Bank  99. Others, Specify | ASK If Yes for C1 or C0e  *[Enter up to three sources]* |
| C4 | Did you attend any training on crop/weather insurance in the last 12 months? | 1. Yes  0. No | ASK If Yes for C1 or C0e |
| C5 | Did you attend any training on crop/weather insurance more than 12 months ago? | 1. Yes  0. No | ASK If Yes for C1 or C0e |
| C6 | Did you ever buy area yield index insurance from Pula or weather index insurance from R4 or someone else? [Enumerator: probe whether they bought insurance as part of their fertilizer purchase] | 1. YES  0. NO | ASK IF C0e=0 AND C1=1.  [IF C6=NO GO TO C7b] |
| C7a | When DID YOU BUY area yield index insurance from Pula /TSEDAY BANK or weather index insurance from R4 or someone else? PLEASE INCLUDE ALL SEASONS FOR WHICH YOU BOUGHT INSURANCE. | 1. Current season (2017/2018)  2. Previous season (2016/17) 3. Two seasons ago (2015/16) 4. More than two seasons ago (2014/15 OR EARLIER) | ASK IF C6=1 OR C0e=1.  IF C0e=1 - CHECK ANSWER HERE MUST INCLUDE 2.  ALLOW FOR MULTIPLE SELECTION. |
| C7b | Why did you not get insurance for this current season (2017/18)?  Main reason | |  | | --- | | 1. It was too expensive  2. It was not insuring the main risk I face 3. I was not sure the insurance company would pay 4. I was not sure how the kebele/village level yield measurement would work (apply to me)  5. I was not sure the satellite would work properly 6. Do not understand the insurance product and its benefits 7. Cannot afford insurance  8. Chance of crops getting damaged is very low 9. Do not trust the insurance provider  10. No insurance coverage for the crop I wanted 99. Others, Specify | |  | |  | |  | |  | |  | | ASK IF C7a DOES NOT EQUAL 1. |
| C11 | How much was the premium you paid? [write -88 if the respondent don’t know, allow zero value if obtained for free] | Birr  [Enumerator] Be sure premium only included here, not cost of fertilizer bag. | Ask IF C0e=1 OR C7a INCLUDES 2. |
| K5a | Did you receive any subsidy/discount? [write -88 if the respondent don’t know] | 1. Yes 0. No | Ask iif C0e=1 or C7a INCLUDES 2. |
| K5b | How much insurance premium would you have had to pay without this subsidy/premium? [write -88 if the respondent don’t know] | Birr | Ask if k5a=1  *[Check whether the the amount > C11]* |
| C12 | How much was the sum insured (the maximum amount you will receive from this insurance coverage/policy) [write -88 if the respondent don’t know] | Birr | Ask if C0e=1 OR C7a INCLUDES 2. |
| C12b | Did you receive the insurance policy document? | 1. Yes  0. No | Ask if C0E=1 OR C7a INCLUDES 2. |
| C12c | |  | | --- | | Is the policy document available? |  |  | | --- | |  | | 1. Yes , [enumerator] - please take the picture of the document (front page) with your own phone. Please share these photos with Solomon  0. No | Ask if C12b=1 |
| C8a | For which crops was the insurance policy you purchased IN 2016/17? | Use crop codes [multiple choice] | Ask if C7a INCLUDES 2.  CHECK HERE THAT THIS CROP WAS MENTIONED IN M3\_NEW |
| C8b | For which crops was the insurance policy you purchased most recently? | Use crop codes [multiple choice] |  |
| k7 | Where did you buy PULA’s / TSEDAY BANK crop/index insurance IN 2016/17? | 1. From PULA field agent  2. From cooperative (as part of my fertilizer purchase)  3. From kebele administration  99. Other, specify | Ask if C7a INCLUDES 2. |
| k10 | What does the crop/index insurance you bought from PULA/TSEDAY BANK cover IN 2016/17? | 1. Lack of rainfall / drought  2. Poor soil quality  3. Nutrient deficiencies  4. Poor farming practices (for instance too much weed growing in the plot)  5. Pests and diseases  6. Extreme weather (frost, hailstorms)  7. Excess rainfall / flooding  8. Low average yields in an area  9. Don’t know  99. Others, specify | Ask if C7a INCLUDES 2 OR C0e=1  ${enumerator} - Please note that this is multiple choice, and you should read out the answer options! |
| C13 | What was the reason for buying the insurance? [Enter three most important reasons] | 1. I want to protect my family from crop losses/damages  2. Others in my community were doing this and I wanted to participate also  3. I wanted to see how this insurance worked  4. It was sold to me as part of my fertilizer purchase  99. Others, Specify | Ask if C0e=1 OR C7a INCLUDES 2. |
| C15 | Did you discuss the decision about whether or not to purchase this insurance with others? | 1. Yes 2. No | ASK IF C0e=1 OR C7a INCLUDES 2. |
| C16 | With whom did you discuss this decision? | 1. Neighbors  2. Friends  3. Relatives outside the household  4. Extension agents  5. Others in the household | [IF YES TO C15 |
| C17 | Who had the final say? | 1. I did   1. Others | [IF YES TO C15 |
| k15 | Did you ever hear about a crop insurance that provide coverage based on pictures of the crop growth taken from the insured plot over the course of the production season? | 1. Yes  0. No | ASK EVERYONE |
| k16\_NEW | When did you hear about picture-based crop insurance? | 1. During the current season (2017/18)  2. Last season (2016/17)  3. Two years ago (2015/16)  4. More than tWO years ago (2014/15 OR EARLIER) | Ask if k15=1  ALLOW MULTIPLE SELECTIONS. |
| K16b | Have you been offered picture-based crop insurance during the 2016/17 Meher season? | 1. Yes  0. No | Ask if k15=1 |
| k17 | Is one of your plots covered with the picture-based insurance during the 2016/17 Meher season (are PULA agents taking the picture of your crop from one or more of your plots over the 2016/17 MEHER SEASON)? | 1. Yes  0. No | Ask if k15=1 |
| K18 | If yes to k17, what are the reasons that somebody taking pictures of your farm this season? | 1. Seasonal monitoring  2. Advise  3. For payout  9. Don't know  99. Others, specify | [Enumerator - Please don't read out the responses] |
| K20 | Which of the following is insured by the Picture-based insurance policy that PULA offers? | 1. Lack of rainfall / drought  2. Poor soil quality  3. Nutrient deficiencies  4. Poor farming practices (example too much weed growing in the plot)  5. Pests and diseases  6. Extreme weather (frost, hailstorms)  7. Excess rainfall / flooding  8. Low average yields in an area  9. Don’t know  99. Others, specify | Ask if k15=1  ${enumerator} - Please note that this is multiple choice, and you should read out the answer options! |
| K21 | For which crops were you offered the picture-based insurance policy during the 2016/17 Meher season? [Select all that apply] | 1. TEF  2. WHEAT  3. TEFF AND WHEAT | Ask if k16b=1 |
| K22 | How much was the premium you paid for the picture-based insurance policy? [write -88 if the respondent don’t know, allow zero value if obtained for free] | Birr | Ask if k17=1 |
| K23 | How much was the sum insured (the maximum amount you will receive from this picture-based insurance coverage/policy) [write -88 if the respondent don’t know] | Birr | Ask if k17=1 |
| K24a | Did you receive an insurance payout from Pula this past 2016/17 Meher season? | 1 Yes 0 No | If no, skip to next section |
| K24b | Was this insurance payout from Pula’s standard area yield index insurance program or from picture-based insurance? | 1. Standard Pula Index  2. PBI  3. Both  9. Don’t know |  |
| K25 | For which crop(s) did you receive a payout? | 1 teff 2 wheat 3 both | Ask if K24a=1 |
| K26a | How much did you receive from Pula in the form of an insurance payout (teff)? | 0 to K23 Birr | Answer for teff if K25=3 |
| K26b | How much did you receive from Pula in the form of an insurance payout (wheat)? | 0 to K23 Birr | Answer for wheat if K25=3 |
|  |  |  |  |
|  |  |  |  |
| K28 | When were you informed that you would receive payment? | Month between April and {month of survey} (2025) |  |
| K29 | How did you find out you received payment? | 1. Pula representative  2. other extension (ATI) agent  3. other community member  4. other household member  5. SMS  6. phone call |  |
| K30 | In what form did you receive the payment? | 1. cash in hand  2. deposit in regional bank  3. deposit in local bank  4. mobile payment |  |
| K31a | How far did you have to travel to obtain your insurance payment? | Meters or KM | Include option to specify units |
| K31b | For how long did you have to travel to obtain your insurance payment? | Hours or minutes | Include option to specify units |
| K31c | How much did it cost you to travel to obtain your insurance payment? Include transportation costs, costs of overnight stays, bank fees, etc. | Birr amount |  |
| K31d | When did you travel to receive your payment? | Month between April and {month of survey – USE CAPI DATA}  88. I have not yet traveled to receive my payment |  |
| K32a | {REMIND RESPONDENT ABOUT PRIOR EXPLANATION OF INSURANCE.}  SUPPOSE YOU CAN BUY A 50 KG BAG OF FERTILIZER AND YOU CAN ALSO PURCHASE INSURANCE WITH THIS BAG OF FERTILIZER, FOR A SUM INSURED OF 5000 BIRR. ARE YOU WILLING TO PAY **130 BIRR** AS THE UP FRONT PREMIUM? | 1. Yes>>K32d  0. No>>K32b |  |
| K32b | **30 BIRR** | 1. Yes>>K32c  0. No>>K32f |  |
| K32c | **80 BIRR** | 1. Yes>>K32f  0. No>>K32f |  |
| K32d | **180 BIRR** | 1. Yes>>K32e  0. No>>K32f |  |
| K32e | **230 BIRR** | 1. Yes>>K32f  0. No>>K32f |  |
| K32f | What is the maximum up-front premium you are willing to pay for this insurance product? | Birr amount | should be consistent with above answers |
| K33a | {REMIND RESPONDENT ABOUT PRIOR EXPLANATION OF PICTURE BASED INSURANCE. REMIND RESPONDENT THAT PBI WILL NOT COVER BAD PRACTICES}  NOW SUPPOSE YOU CAN BUY THIS PICTURE BASED INSURANCE WITH THE 50 KG BAG OF FERTILIZER AND THE CROP INSURANCE FROM PULA/ TSEDAY BANK AS PREVIOUSLY EXPLAINED -, FOR THE SAME SUM INSURED OF 5000 BIRR. ARE YOU WILLING TO PAY AN ADDITIONAL **50 BIRR** FOR THE UP FRONT PREMIUM FOR PBI, IN ADDITION TO THE PREMIUM YOU WOULD ALREADY PAY FOR THE INDEX INSURANCE? |  |  |
| K33b | **20 BIRR** | 1. Yes>>K33c  0. No>>K33f |  |
| K33c | **35 BIRR** | 1. Yes>>K33f  0. No>>K33f |  |
| K33d | **65 BIRR** | 1. Yes>>K33e  0. No>>K33f |  |
| K33e | **80 BIRR** | 1. Yes>>K33f  0. No>>K33f |  |
| K33f | What is the maximum up-front premium you are willing to pay for this insurance product? | Birr amount | should be consistent with above answers |

**Module D. NETWORKS AND RISK SHARING**

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| D0 | How many people can you rely on in time of need for financial support (in cash or in kind), both within the household or village or elsewhere. \_\_ | 0. I don't know anyone I can rely on in time of need for financial support.  1. One  2. Two  3. Three or more |  |
|  | Please provide information on up to THREE of the most important people you can rely on in time of need for financial support (in cash or in kind), both within the household or village or elsewhere. | | |
| D1 | Names of 3 most important people | 3 names, ask questions below for each name | Ask for 3 names if D0=3, Ask for 2 names if D0=2, Ask for 1 name if D0=1,  Skip to next section if D0=0 |
| D2 | |  | | --- | | Gender | | |  | | --- | | 1. Male  2. Female | |  |
| D3 | |  | | --- | | Age of the person |  |  | | --- | |  | | Number |  |
| D4 | |  | | --- | | Where does he/she live? |  |  | | --- | |  | | 0. Same household  1. Neighbor  2. Same village but not neighbor  3. Elsewhere, rural  4. Elsewhere, urban |  |
| D5 | |  | | --- | | Is he/she a relative? | | 1. Yes  0. No |  |
| D6 | Is he/she a member of the same local association (iddir) as you? | 1. Yes  0. No |  |
| D7 | Have you relied on his/her financial support in times of need in the past? | 1. Yes  0. No |  |
| D8 | Can she/he turn to you for financial support in case of need? | 1. Yes  0. No |  |
| D9 | Have you provided him/her with financial support in times of need in the past? | 1. Yes  0. No |  |
| D10 | In the past 12 months have you borrowed from [ ]? | 1. Yes  0. No |  |
| D11 | Did you discuss insurance with this person? | 1. Yes  0. No |  |

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
|  | How many additional people can you rely on in time of need for financial support: |  | Ask If D0 = 3 |
| D12a | In your village? |  |  |
| D12b | Outside your village? |  |  |
|  | How many additional people have you relied on for financial support in times of need in the past: |  | Ask If D0 = 3 |
| D13a | In your village? |  |  |
| D13b | Outside your village? |  |  |
|  | How many additional people can turn to you for financial support in times of need: |  | Ask If D0 = 3 |
| D14a | In your village? |  |  |
| D14b | Outside your village? |  |  |
|  | How many additional people have you provided financial support in times of need in the past: |  | Ask If D0 = 3 |
| D15a | In your village? |  |  |
| D15b | Outside your village? |  |  |
|  | In the past 12 months, from how many additional people have you borrowed? |  | Ask If D0 = 3 |
| D16a | In your village? |  |  |
| D16b | Outside your village? |  |  |
|  | How many additional people have you discussed crop insurance? |  | Ask If D0 = 3 |
| D17a | In your village? |  |  |
| D17b | Outside your village? |  |  |

**SECTION G. WOMEN’S EMPOWERMENT IN AGRICULTURE INDEX**

**SECTION G2: ROLE IN HOUSEHOLD DECISION MAKING AROUND PRODUCTION AND INCOME (ASK MEN AND WOMEN). Now I’d like to ask you some questions about your participation in certain types of work activities and on making decisions on various aspects of household life.**

G2.01. Did you, [NAME], participate in […] in the past 12 months. TICK ALL THAT APPLY

|  |  |
| --- | --- |
| **ACTIVITY** | |
| **A** | Food crop farming: These are crops that are grown primarily for household foodconsumption |
| **B** | Cash crop farming: These are crops that are grown primarily for sale in the market |
| **C** | Large livestock raising (cattle,.) & processing of milk/meat |
| **D** | Small livestock raising (sheep, goats, ) & processing of milk/meat |
| **E** | Poultry and other small animals raising (chickens, ..) & processing of eggs and/or meat |
| **F** | Fishing or Fishpond culture |
| **G** | Non-farm economic activities (running a small business, self-employment, buy-and-sell) |
| **H** | Wage and salary employment (work that is paid for in cash or in-kind, including both agriculture and other wage work) |
| **I** | Large, occasional household purchases (bicycles, land, transport vehicles) |
| **J** | Routine household purchases (food for daily consumption / other household needs) |

IF SELECTED IN G2.01:

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| G2.02. | When decisions are made regarding [ACTIVITY], who is it that normally takes the decision? | MYSELF....……………………….1  THE SECONDARY RESPONDENT………..2  OTHER FEMALE HH MEMBER………………..91  OTHER MALE HH MEMBER………………….. 92  NON-HH MEMBER……………………….94  NOT APPLICABLE………………………..98 => NEXT ACTIVITY | UP TO ENTER THREE (3) MEMBER IDs  IF RESPONSE IS MEMBER ID (SELF) ONLY  G2.05 |
| G2.03 | How much input did you have in making decisions about [ACTIVITY]? | LITTLE TO NO INPUT IN DECISIONS 1  Input into some decisions 2  Input into most OR ALL decisions 3  NOT APPLICABLE (NO DECISIONS MADE) 98 |  |
| G2.04 | To what extent do you feel you can make your own personal decisions regarding [ACTIVITY]? | Not at all 1  Small Extent 2  Medium Extent 3  To a High Extent 4 |  |
| G2.05 | How much input did you have in decisions about how to use income generated from [ACTIVITY]? | LITTLE TO NO INPUT IN DECISIONS 1  Input into some decisions 2  Input into most OR ALL decisions 3  NOT APPLICABLE (NO DECISIONS MADE) 98 |  |

**SECTION G3(A): ACCESS TO PRODUCTIVE CAPITAL**

**Now I’d like to ask you about a number of items that could be used to generate income.**

**ITEM**

A Agricultural land (pieces/plots)

B Large livestock (cattle, camel, donkeys)

C Small livestock (sheep, goats, )

D Poultry and other small animals (chickens, ducks, )

E Fish pond or fishing equipment

F Non-mechanized farm equipment (hand tools, animal-drawn plough)

G Mechanized farm equipment (tractor-plough, power tiller, treadle pump, solar panels used for irrigation)

H Non-farm business equipment (solar panels used for recharging, sewing machine, brewing equipment, fryers)

I House or building

J Large consumer durables (refrigerator, TV, sofa)

K Small consumer durables (radio, cookware)

L Cell phone

M Other land not used for agricultural purposes (pieces/plots, residential or commercial land)

N Means of transportation (bicycle, motorcycle, car)

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| G3.06 | Does anyone in your household currently have any [ITEM]? | 1. YES 2. No >> next item | If No, next item |
| G3.07 | Do you [NAME] own any [ITEM]? | 1 YES SOLELY  2 YES, JOINTLY  3. YES, SOLELY AND JOINTLY  4 NO | If yes to L,, ASK G3.08 |
| G3.08 | Is it a smartphone? | 1. YES 0. NO | \* Smartphone: a phone that has a touchscreen interface, internet access, and an operating system capable of running downloaded apps. |

| **SECTION G3(B): ACCESS TO CREDIT** | | | |
| --- | --- | --- | --- |
| **#** | **Question/name** | **Response options** | **CAPI notes** |
| G3b\_01. credit\_source | Would you or anyone in your household be able to take a loan or borrow cash/in-kind from any of the following lending sources if you wanted to? | Multiple-select  1 R4 program  2 Relatives  3 Friends  4 Money lender/Arata  5 Cooperatives  6 Bank  7 SACCO  8 Iqub  9 MFI  10 Village Savings and Loan Associations (VSLA)  99 Others, specify  888 Won't be able to take a loan or borrow from any source if wanted to |  |
| G3b\_02. credit\_hh | Has anyone in your household taken any loans or borrowed cash/in-kind in the past 12 months? | 1. Yes 0. No | [If a source is mentioned in credi\_source] |
| G3b\_03. credit\_type | Which types of credit did your household get in the past 12 months? | 1. Cash 2. In-Kind | [If YES to credit\_hh]  [Multi-select] |
| G3b\_04. credit\_challenges | Did you face challenges in repaying this loan? | 1. Yes 0. No | [If YES to credit\_hh] |
| G3b\_05. credit\_challenges\_reason | What is the main reason for challenge in repaying loan? | Drought/Failed production………………..1  Sickness in the household…2  Pay for children education………………..91  Money was stolen or lost………………….. 92  Others, Specify...….99 | If YES to credit\_challenges] |
| G3b\_06. credit\_decisions\_who | Who made the decision to borrow most of the time? | Myself………………..1  Other respondent in the household…2  OTHER FEMALE HH MEMBER………………..9  OTHER MALE HH MEMBER………………….. 92 NON-HH MEMBER...….94  NOT APPLICABLE….…98 [Multi-select] | [If YES to credit\_hh]  [Multi-select] |
| G3b\_07. credit\_money\_decisions\_who | Who makes the decision about what to do with the money/ item borrowed most of the time? | Myself………………..1  Other respondent in the household…2  OTHER FEMALE HH MEMBER………………..9  OTHER MALE HH MEMBER………………….. 92 NON-HH MEMBER...….94  NOT APPLICABLE….…98 [Multi-select] | [If YES to credit\_hh] |
| **G3B\_08** | An account can be used to save money, to make or receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or other formal institution? | YES 1  NO 0  DON’T KNOW 97 |  |

| **SECTION G4. TIME USE** | | | |
| --- | --- | --- | --- |
| **#** | **Question/name** | **Response options** | **CAPI notes** |
| G4a. busy\_time | Think about the most busy time of the year for you in terms of agricultural activities. Which month(s)of the year is that? | 1. January  2. February  3. March  4. April  5. May  6. June  7. July  8. August  9. September  10. October  11. November  12. December  13. No answer"  HINT: This is about crop farming, not other activities like livestock rearing or fishing. | Multi-select] |
| G4b\_01. time\_farming | In that busy agricultural period, how much time per day would you usually spend on crop production? | Please enter in hours |  |
| G4b\_02. time\_nonfarm | In that busy agricultural period, how much time per day would you usually spend on any non-farm income generating activities? | Please enter in hours; Note off-farm here can also include livestock rearing or fishing |  |
| G4b\_03. time\_domestic | In that busy agricultural period, how much time per day would you usually spend on domestic works? | Please enter in hours  (Domestic work includes things like cooking, cleaning, fetching firewood or water, and caring for children or others) |  |
| G4b\_04. time\_personal | In that busy agricultural period, how much time per day would you usually spend on personal activities? | Please enter in hours  (Personal activities include eating, sleeping, leisure such as visiting neighbors, watching TV, listening to the radio, seeing movies, or doing sports) |  |
| G4c. least\_busy\_time | Think about the least busy time of the year for you in terms of agricultural activities. Which month(s)of the year is that? | 1. January  2. February  3. March  4. April  5. May  6. June  7. July  8. August  9. September  10. October  11. November  12. December  13. No answer"  HINT: This is about crop farming, not other activities like livestock rearing or fishing. |  |
| G4d\_01. least\_time\_farming | In that busy agricultural period, how much time per day would you usually spend on crop production? | Please enter in hours |  |
| G4d\_02. least\_time\_nonfarm | In that busy agricultural period, how much time per day would you usually spend on any non-farm income generating activities? | Please enter in hours; Note off-farm here can also include livestock rearing or fishing |  |
| G4d\_03. least\_time\_domestic | In that busy agricultural period, how much time per day would you usually spend on domestic works? | Please enter in hours  (Domestic work includes things like cooking, cleaning, fetching firewood or water, and caring for children or others) |  |
| G4d\_04. least\_time\_personal | In that busy agricultural period, how much time per day would you usually spend on personal activities? | Please enter in hours  (Personal activities include eating, sleeping, leisure such as visiting neighbors, watching TV, listening to the radio, seeing movies, or doing sports) |  |

| **SECTION G5. GROUP MEMBERSHIP** | | | |
| --- | --- | --- | --- |
| **#** | **Question/name** | **Response options** | **CAPI notes** |
| G5\_01. hhmembership | Is anyone from the household a member of any group, association, organization, committee, or network? | 1. Yes 0. No |  |
| G5\_02. grptype | What type(s) of group are household members part of? | 1 Social welfare  2 Savings and credit  3 Agricultural producers  4 Livestock producers  5 Agricultural marketing  6 Livestock marketing.  7 Water Use (or Watershed Committee)  8 Multi-Purpose Cooperative  9 Religious group  99 Others, Specify | [If YES to hhmembership] |
| G5\_03. membership\_person | Are you an active member of any group, association, organization, committee, or network? | 1. Yes 0. No | If YES to hhmembership] |
| G5\_04. grptype\_person | What type(s) of group are you a member of? | 1 Social welfare  2 Savings and credit  3 Agricultural producers  4 Livestock producers  5 Agricultural marketing  6 Livestock marketing.  7 Water Use (or Watershed Committee)  8 Multi-Purpose Cooperative  9 Religious group  99 Others, Specify | If YES to hhmembership] |

| **SECTION G6. PHYSICAL MOBILITY** | | | |
| --- | --- | --- | --- |
| **#** | **Question/name** | **Response options** | **CAPI notes** |
| G6.01a | How often do you go to the market to buy agricultural inputs? | **USE CODE G6** |  |
| G6.01b | How often do you go to the market for other purposes? | **USE CODE G6** |  |
| G6.02 | How often do you visit an urban center? | **USE CODE G6** |  |
| G6.03 | How often do you go to visit family or relatives? | **USE CODE G6** |  |
| G6.04 | How often do you go to visit a friend / neighbor’s house? | **USE CODE G6** |  |
| G6.05 | In the past 12 months, how often do you go to the hospital / clinic / doctor (seek health service)? | **USE CODE G6** |  |
| G6.06 | How often do you go to religious meetings meetings/church/temple/mosque? | **USE CODE G6** |  |
| G6.07 | How often do you go to a public village gathering / community meeting / training for NGO or programs? | **USE CODE G6** |  |
|  | **CODE G6**  1. Everyday  2. Every week at least once  3. Every 2 weeks at least once  4. Every month at least once  5. Less than once a month  6. Never" |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SECTION BP: BARGAINING POWER** | | | |  | |  |  | | |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | |  |  | | |  |  |  |  |  |  |  |  |  |
| **BP2375**. Please imagine the following situation as it is a real situation:  You can choose between a payment of 2,375 Birr to you , OR, 4,000 paid to your spouse.  What would you prefer: | | | | | | | | | | | | | | | | | | | |
| Which would you prefer? | | |  |  | |  |  | | |  |  |  |  |  |  |  |  |  |
| 1). 2,375 Birr paid to you (1) **>> BP1375** | | | | To your spouse | | 4,000 |  | | |  |  |  |  |  |  |  |  |  |
| 2). 4,000 Birr paid to your spouse (2) **>>BP3375** | | | | | | Currency | **Birr** | | |  |  |  |  |  |  |  |  |  |
| |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  | **Question** | | **To you** | **Go to** | **To your spouse** | **Go to** | **Options Equal** | **Go to** | | *1* | *BP* | 2375 | 2375 Birr | BP1375 | 4000 Birr | BP3375 | X | END | | *2* | *BP* | 3375 | 3375 Birr | BP2875 | 4000 Birr | BP3875 | X | END | | *3* | *BP* | 3875 | 3875 Birr | BP3625 | 4000 Birr | BP4125 | X | END | | *4* | *BP* | 3625 | 3625 Birr | BP3500 | 4000 Birr | BP3750 | X | END | | *5* | *BP* | 3500 | 3500 Birr | END | 4000 Birr | END | X | END | | *6* | *BP* | 3750 | 3750 Birr | END | 4000 Birr | END | X | END | | *7* | *BP* | 4125 | 4125 Birr | BP4000 | 4000 Birr | BP4250 | X | END | | *8* | *BP* | 4000 | 4000 Birr | END | 4000 Birr | END | X | END | | *9* | *BP* | 4250 | 4250 Birr | END | 4000 Birr | END | X | END | | *10* | *BP* | 2875 | 2875 Birr | BP2625 | 4000 Birr | BP3125 | X | END | | *11* | *BP* | 3125 | 3125 Birr | BP3000 | 4000 Birr | BP3250 | X | END | | *12* | *BP* | 3250 | 3250 Birr | END | 4000 Birr | END | X | END | | *13* | *BP* | 3000 | 3000 Birr | END | 4000 Birr | END | X | END | | *14* | *BP* | 2625 | 2625 Birr | BP2500 | 4000 Birr | BP2750 | X | END | | *15* | *BP* | 2500 | 2500 Birr | END | 4000 Birr | END | X | END | | *16* | *BP* | 2750 | 2750 Birr | END | 4000 Birr | END | X | END | | *17* | *BP* | 1375 | 1375 Birr | BP875 | 4000 Birr | BP1875 | X | END | | *18* | *BP* | 1875 | 1875 Birr | BP1625 | 4000 Birr | BP2125 | X | END | | *19* | *BP* | 2125 | 2125 Birr | BP2000 | 4000 Birr | BP2250 | X | END | | *20* | *BP* | 2000 | 2000 Birr | END | 4000 Birr | END | X | END | | *21* | *BP* | 2250 | 2250 Birr | END | 4000 Birr | END | X | END | | *22* | *BP* | 1625 | 1625 Birr | BP1500 | 4000 Birr | BP1750 | X | END | | *23* | *BP* | 1500 | 1500 Birr | END | 4000 Birr | END | X | END | | *24* | *BP* | 1750 | 1750 Birr | END | 4000 Birr | END | X | END | | *25* | *BP* | 875 | 875 Birr | BP625 | 4000 Birr | BP1125 | X | END | | *26* | *BP* | 1125 | 1125 Birr | BP1000 | 4000 Birr | BP1250 | X | END | | *27* | *BP* | 1000 | 1000 Birr | END | 4000 Birr | END | X | END | | *28* | *BP* | 1250 | 1250 Birr | END | 4000 Birr | END | X | END | | *29* | *BP* | 625 | 625 Birr | BP500 | 4000 Birr | BP750 | X | END | | *30* | *BP* | 750 | 750 Birr | END | 4000 Birr | END | X | END | | *31* | *BP* | 500 | 500 Birr | END | 4000 Birr | END | X | END | |  |  |  |  | |  |  | | |  |  |  |  |  |  |  |  |  |
| See figure below for visual representation of question sequencing | | | | |  | | |  |



|  |  |  |
| --- | --- | --- |
| Note: (1) All the arrows pointing upwards are for those whose choice is the a specified Birr payment to themselves |  |  |
| (2) All the arrows pointing downwards are for those whose choice is a payment of Birr to my spouse |  |  |

**SECTION T. CONSUMPTION -** Ask this module to women, even if the main respondent is male, because women know what the household has consumed. Women’s dietary diversity is 24-hour recall, household dietary diversity as well, but food consumption score is 7 days.**) NOTE RESPONDENT ID.**I would like to ask you about all the different foods that your household members have eaten in the last 7 days. Could you please tell me how many days in the past week and how much your household has eaten the following foods? [Ask the same module for women spouse based 24 hrs. recall]

ENUMERATOR: First ask whether the household consumed a given food item over the past 7 days and then about the number of DAYS eaten for each food item.

| **#** | **Question/name** | **Response options** | **CAPI notes** |
| --- | --- | --- | --- |
| T1 | Food item  1. Cereals and/or grains (e.g. rice, bread, sorghum, millet, or Maize)  2. Roots and/or tubers (e.g. potato, yam, sweet potato or taro)  3. Nuts and/or legumes (e.g. beans, cowpeas, peanuts, lentils, nuts, pigeon pea)  4. Orange vegetables (e.g. carrot, red pepper, pumpkin and/or orange sweet potatoes)  5. Green leafy vegetables (e.g. spinach, kale, cassava leaves)  6. Other vegetables (onion, tomatoes, cucumber, green beans, peas, lettuce)  7. Orange fruits (e.g. mango, papaya)  8. Other fruits (banana, apple, lemon)  9. Meat (goat, beef, chicken, pork)  10. Liver, kidney, heart, other organ meats  11.. Fish (incl. canned tuna, seafood)  12. Eggs  13. Milk and/or other dairy products (fresh milk / sour, yoghurt, cheese; excl. milk for tea / coffee)  14. Oil, fat and/or butter (vegetable oil, margarine)  15. Sugar and/or sweets (honey, jam, cakes, cand/ory, cookies, pastries, sugary drinks) |  | {ask T2 for each food item listed here} |
| T2 | Did your household consume [item] over the last 7 days? | 1. Yes  0. No > Next item |  |
| T3 | Number of DAYS eaten in past 7 days | 1-7 days | [If T2=1]; |
| T4 | Did you personally consume [item] yesterday? | 1. Yes  0. No | [If T2=1]; |

MODULE R. FOR RANDOM SAMPLE OF RESPONDENTS (MEN AND WOMEN IN SAME HOUSEHOLD)

* + 1. **A little chit-chat “before” the recording starts** (I assume this happens anyway, so no special/additional requirements are needed, EXPLAIN BRIEF CONVERSATION WILL BE RECORDED
    2. **While recording, start the open-ended part by asking the people to say,** *“Hello, I am ready to participate in the conversation.”* (This would be new, but easy and fast).
    3. 10 seconds: **“List the foods you enjoy with your family and friends.”**
    4. 1 minute: **"Could you walk me through what happened with your crops this past season. Are you worried?"**
    5. 1 minute: **"** **In what ways have your farming practices changed compared to three years ago? In what ways has your daily life changed compared to three years ago?"**
    6. 1 minute: “**Does the Pula / Tseday bank insurance seem helpful? Are there parts that worry you or are hard to understand?”**
    7. 10 seconds: **“Going back to food, what is your favorite recipe to cook for your family?”**

20 seconds: **“What advice would you give to your children or grandchildren?”**