

HH ID No.

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Fair Trade, Labor Markets and Women's Economic Empowerment in Ethiopia

Household Questionnaire

Midline-II Survey [December 2016/ February 2017]

Ethiopian Economic Association EEA/EEPRI, Carleton University (Canada)
and Partnership for Economic Policy (Kenya)

GEOGRAPHIC IDENTIFICATION		
	Name	Code
Region		
Zone		
Woreda		
Kebele		
Cooperative		

Region	Woreda	Kebele	Union
1 SNNP	1 Dale	1 Wayicho	8 Butuma
2 Oromiya	2 Dara	2 Degara	9 2nd-Mogissa
	3 Aleta wondo	3 Moto	10 Qeway
<u>Zone</u>	4 Mana	4 Shilicho	11 Tassano
1 Sidama	5 Goma	5 Babe	12 Haro
2 Jimma		6 Shabe	13 Omo Boqo
		7 Woto	14 Omo Gurde
			<u>Cooperative</u>
			1 Wayicho
			2 Shilicho
			3 Wotona Bultuma
			4 Haro
			5 Omo Boqo

	Full Name			ID No	Date of Interview (Eth. Cal.)		
					DD	MM	YYYY
Full Name of HH head							
Respondent [if different from HH head] (be sure that s/he is spouse of the HH head)					—	—	—
Enumerator					signature		
Supervisor					signature		

ONLY FOR HH WHICH HAVE MEMBERS 5-17 YEARS OF AGE:

TO BE ANSWERED BY HEAD OF THE HOUSEHOLD (FOR CONTROL GROUP) OR BY CHILDREN THEMSELVES (FOR TREATMENT GROUP)

Read Aloud: Work at the household farm refers to activities such as planting, mulching, watering, fertilizing, seedling, weeding, handpicking coffee, cattle herding, among others, done at the household plot.

If no children aged 5-17 in the household, go to question 28

	1	2	3	4	5	6	7	8	9	10	11	12	13
HH Member ID	Household Member Full Name [Age 5-17]	Who answered the question? 1= head of HH 2=child himself	Gender of [name]? 1=Male 2=Female	How old is [name]?	Did [name] work any time in the HH farm in the last 30 days? Yes...1 No....2	If yes, how many hours did [name] spend working in the HH farm in the last 30 days? [If None=0]	Did [name] work any time in the HH farm in the last 7 days? Yes.....1 No.....2	If yes, how many hours did [name] spend working in the HH farm in the last 7 days? [If None=0]	Did [name] work any time in the HH farm in the last <u>lean season</u> from June to Sept? Yes.....1 No.....2	If yes, typically how many hours per week did [name] spend working in the HH farm in the last lean season from June-Sept? [If None=0]	In the last 7 days , how many hours does [name] spend on domestic chores such as fetching water, firewood, cleaning, cooking, siblings care. [If None=0]	Is the last 7 days , how many hours does [name] spend attending formal school ? [If None=0]	In the past 30 days , how many days do [NAME] skip school to work at the HH farm? [If None=0]
	NAME	CODE	CODE	AGE	CODE	HOURS	CODE	HOURS	CODE	HOURS	HOURS	HOURS	DAYS

QUESTIONS TO BE ANSWERED ONLY BY HEAD OF THE HOUSEHOLD [If no children aged 6-14, go to question 28]

14. Who does mainly assign or allocate the work schedule of your sons aged 6-14 in the household farm work?
1. Myself 2. Spouse 3. Myself and spouse equally 99. Other (specify) _____ 9. No son
15. Who does mainly assign or allocate the work schedule of your daughters aged 6-14 in the household farm work?
1. Myself 2. Spouse 3. Myself and spouse equally 99. Other (specify) _____ 9. No daughter
16. Who does mainly assign or allocate household chores (such as cooking, fetching water) of your sons aged 6-14?
1. Myself 2. Spouse 3. Myself and spouse equally 99. Other (specify) _____ 9. No son
17. Who does mainly assign or allocate household chores (such as cooking, fetching water) of your daughters aged 6-14?
1. Myself 2. Spouse 3. Myself and spouse equally 99. Other (specify) _____ 9. No daughter
18. In the past 7 days, did you work together with your sons aged 6-14 in the household farm work?
1. Yes 2. No 3. No sons aged 6-14
19. If yes, how many hours in the past 7 days, did you work together with your sons aged 6-14 in the HH farm work? **Hours** _____ [if none=0]
20. In the past week, did you work together with your daughters aged 6-14 in the household farm?
1. Yes 2. No 3. No daughters aged 6-14
21. If yes, how many hours in the past 7 days, did you work together with your daughters aged 6-14 in the HH farm work? **Hours** _____ [if none=0]
22. In the past 12 months, did any children in the HH skipped or miss some school days to help you in the household farm work?
1. Yes. 2. No
23. In the past 12 months, did any children in the HH feel sick or had injury in the household farm work?
1. Yes 2. No
24. In the past 12 months, did you rely more on the work of children at the household farm because of the high demand for your crops/ባለፉት 12 ወራት ለቤተሰቡ የእርሻ ስራ በይበልጥ መሰረት ያረጉት በልጆች ጉልበት ላይ ነበር? 1. Yes 2. No
25. In the past 30 days, did any children in the HH skipped or miss some school days to help you in the coffee harvesting?
1. Yes 2. No
26. In the past 30 days, did any children in the HH feel sick or had injury in the household farm work?
1. Yes 2. No
27. In the past 30 days, did you rely more on the work of children at the household farm because of the high demand for your crops?
1. Yes 2. No
28. How many hours did you work in the household farm in the past week? **Hours** _____ [if none=0]
29. How many hours did you work in total in all farm and non-farm activities in the past 7 days? **Hours** _____ [if none=0]
30. How many hours did you work in the household farm in the past 30 days? **Hours** _____ [if none=0]
31. How many hours did you work in total in all own farm and non-farm activities in the past 30 days? **Hours** _____ [if none=0]
- 32a. In the past 12 months, was your farm subject to monitoring or inspections by Fair trade cooperative inspectors or peer reviewers/inspectors?
1. Yes 2. No
- 32b. If Yes, to Q32a how many times was your farm inspected by Fair trade cooperative inspectors/peer reviewers?
Number of times _____

33.	People can have different qualities. You will probably find that some of these descriptions fit you completely and that some do not fit you at all. Using the scales that I will mention to you, please do you agree or not with the statements:	1. disagree completely 2. disagree 3. neither agree or disagree 4. agree 5. agree completely
1	How my life goes depends on me/የራሴ የኑሮ ሁኔታ የተወሰነው በራሴ ነው	
2	One must work hard to succeed/ውጤታማ ለመሆን ጠንክሮ መስራት የግድ ነው	
3	If a person is socially or politically active, s/he can influence social conditions/ በማህበራዊና በፖለቲካ የነቃ ተሳትፎ ያደረገ ሰው በማህበራዊ ጉዳይ ላይ ተፅዕኖ ማሳደር ይችላል	
4	If I run up against difficulties in life, I often doubt my own abilities/ በሕይወቴ አስቸጋሪ ነገሮች ከገጠሙኝ የማሸነፍ ችሎታዬን አጠራጠራለሁ	
5	Compared to other people, I have not achieved what I deserve/ ከሌሎች ሰዎች ጋር ራሴን ሳነጻጽር የሚገባኝን ሁሉ አላገኘሁም	
6	What a person achieves in life is above all a question of fate or luck/ አንድ ሰው በሕይወቴ የሚገኘው ሁሉ ቀድሞ የተወሰነለትን/አድል የተሰጠውን ነው	
7	I frequently have the experience that other people have a controlling influence over my life/ በሕይወቴ ላይ የሚገጠሙኝ ነገሮች ሁሉ የሚወስኑት በሌሎች ሰዎች ነው	
8	The opportunities that I have in life are determined by the social conditions/ በሕይወቴ ላይ የሚገጠሙኝ ነገሮች የሚወስኑት በአካባቢው ባለው ማህበራዊ ሁኔታ ነው	
9	Inborn abilities are more important than any efforts one can make/ በተፈጠሮ የሚገኝ ችሎታ በጥረት ከሚገኘው የላቀ/የተሻለ ነው	
10	I have little control over the things that happen in my life/ በሕይወቴ የሚገጠሙኝን ነገሮች የመቆጣጠር ችሎታዬ ዝቅተኛ ነው	
11	I see myself as someone who values artistic experiences/የኪነጥበብ ስራዎችን የማድንቅ ሰው ነኝ	
12	I see myself as someone who has an active imagination/ጥሩ ግንዛቤ ያለኝ ሰው ነኝ ብዬ አስባለሁ	

SAVINGS AT BANK

34. What is the travel distance by foot (one way) from your home to the nearest commercial bank (private & gov't) office? Hour _____ Minute _____
35. What is the travel distance by foot (one way) from your home to the nearest pave road? Hour _____ Minute _____
36. What is the travel distance by foot (one way) from your home to the kebele admin office? Hour _____ Minute _____
37. What is the travel distance by foot (one way) from your home to the closest market place? Hour _____ Minute _____
- 38a. What is the travel distance by foot (one way) from your home to the closest wet coffee mill? Hour _____ Minute _____
- 38b. What is the travel distance by foot (one way) from your home to the closest dry coffee mill? Hour _____ Minute _____
39. What is the travel distance by foot (one way) from your home to the closest cooperative coffee collection center? Hour _____ Minute _____
40. Currently, do you or your spouse have a bank saving account? 1. Yes → Q.42 2.No → ask Q.41 and go to Q.50
41. Why did you not have a bank saving account? **Rank 3 most important categories.** (1=most important, 3=least important)

Don't read the options	Rank		Rank
1. I do not have any money to be saved		5. Bank branches are far away from my house	
2. I do not trust the banks or bank agents		6. Bank agents do not treat us well	
3. I do not know how the bank operates or work		7. Too costly to visit bank or pay bank fees	
4. I did not have an agreement with my spouse		99. Other (specify) _____	

42. If Yes to Q40, is this a single or joint account?
1. Single on my name 2. Single on my spouse name 3. Single on my name and spouse's name
4. Joint account with spouse 5. Single and joint accounts

43. When did you or your spouse open these saving accounts?

	Type of account 1= saving /የቁጠባ ሂሳብ 2=current/ተንቀሳቃሽ ሂሳብ	Current Balance (BIRR)
Savings # 1		
Savings # 2		
Savings # 3		

44. In the past 12 months, how many times have you or your spouse approach the bank office to make saving deposits?
Number of times _____

45. Who were typically the household members in charge of making decisions about bank saving account deposits?
1. Myself 2. Spouse 3. Myself and spouse equally 99. Other (specify) _____

46. In the past 12 months, how many times have you or your spouse approach the bank office to make saving withdrawals?
Number of times _____

47. Who is typically the household member in charge of making decisions about bank saving account withdrawals?
1. Myself 2. Spouse 3. Myself and spouse equally 99. Other (specify) _____

48. If the answer to Q42 is 1, does your spouse know about your bank saving accounts? 1. Yes 2. No

49. If yes, does your spouse know the current amount of money you have in the bank as savings? 1. Yes 2. No

50. Were you offered any monetary subsidy or incentive to open your bank saving account in the past 12 months?
ባለፉት 12 ወራት የባንክ ሂሳብ ለመክፈት የገንዘብ ድጋፍ/ማበረታቻ አግኝተው ነበር
1. Yes, I use the subsidy/incentive 2. Yes, but I did not use/accept the subsidy or incentive 3. No

51. If the answer to q.50 is 2, why did you not use/accept the monetary incentive?
Rank 3 most important categories. (1=most important, 3=least important)

	Rank		Rank
1. I do not have any money to be saved		5. Bank branches are far away from my house	
2. I do not trust the banks or bank agents		6. Bank agents do not treat us well	
3. I do not know how the bank operates or work		7. Too costly to visit or pay bank fees	
4. I did not have an agreement with my spouse		99. Other (specify) _____	

Savings at Home

52. In the past 12 months, did you save/storage cash in your house? 1. Yes 2.No→Q.59

53. If Yes, in the past 12 months with which frequency did you save/storage cash in your house?

- | | | |
|-------------------------|------------------------|--------------------------------|
| 1. Once per week | 4. Once every 2 months | 7. Once per year |
| 2. Once every two weeks | 5. Once every 3 months | 8. Whenever I have extra money |
| 3. Once per month | 6. Once every 6 months | 99. Other (specify)_____ |

54. In the past 12 months, how many times in total did you save/storage cash in your house?

#Times_____

55. In the past 12 months, how much money in total did you and your spouse save/storage cash in your house?

BIRR_____

56. As of today, how much monetary savings do you and your spouse have at this special place in your house?

BIRR_____

57. Who is normally the household member in charge of making decisions about savings cash at home?

1. Myself 2. Spouse 3. Myself and spouse equally 99.Other (specify)_____

58. Does your spouse know how much cash savings you have in some special place at home?

1. Yes 2. No

59. Do you know if your spouse has his/her own cash savings in some special place at home?

1. Yes 2. No

60a. Do you know how much cash your spouse currently has as savings at some special place in your house?

1. Yes 2. No

60b. If Yes, how much cash your spouse currently has as savings at some special place in your house? BIRR_____

Savings in Other Institutions or Private Groups

61. In the past 12 months, did you or your spouse save money in other institutions such as microfinance institutions, cooperatives, NGOs or through savings clubs/ associations? 1. Yes 2. No → Q.71

PLACE OF SAVING	62		63		64		65		66		67		68	69	70
	head	spouse	head	spouse	head	spouse	head	spouse	head	spouse	head	spouse			
	Is this place that you or your spouse saved money in the past 12 months? 1. Yes 2. No		With which frequency, did you or your spouse save money in [PLACE] in the past 12 months? 1. Once per week 2. Once every two weeks 3. Once per month 4. Once every 2 months 5. Once every 3 months 6. Once every 6 months 7. Once per year 8. Whenever I have extra money 99. Other(specify)_____		In the past 12 months, how many times in total did you or your spouse save money in [PLACE]? # of times		In the past 12 months, how much money in total did you and your spouse save in [PLACE]? [BIRR]		How much monetary savings do you and your spouse have as of today in [PLACE]? [BIRR]		Who is normally the household member in charge of making decisions about this savings in [PLACE]? 1. Myself 2. Spouse 3. Myself and spouse equally 99. Other(specify)_____		Does your spouse know about this savings in [PLACE]? 1. Yes 2. No -88=NA	Does your spouse know how much savings you have in [PLACE]? 1. Yes 2. No -88=NA	Thus, we will summarize all monetary savings , you or your spouse, currently have in [PLACE]? [BIRR]
Microfinance program															XXXXX
Coffee Cooperative															XXXXX
Saving club/ associations															XXXXX
NGO															XXXXX
social institutions (Equip..... etc)															XXXXX
Private people (relative/friend)															XXXXX
99.Other (specify)_____															XXXXX

71. Are you planning to save cash in the next 6 months? 1. Yes 2. No → Q.73

72. If yes, how much cash are you planning to save in the next 6 months? BIRR _____.

Savings in Coffee Crops

73. In the past harvesting season (Oct 2015-February 2016 - i.e. 2008 Eth. Cal.) did you save coffee crop on purpose to be sold later when money was needed? 1. Yes 2. No→Q.79

74. How many kilos of coffee did you save on purpose in past harvesting season?

	Kg (if none=0)
a. Red Cherry (at harvest)	
b. Dried Coffee (at harvest)	

75. How many kilos of this saved coffee did you sold in the following months?

	Kg (if none=0)		Kg (if none=0)
a. January-February 2016		d. July-August 2016	
b. March-April 2016		e. September-October 2016	
c. May-June 2016			

76. By how much, on average, you sold the kilo of coffee you saved on purpose?

	Birr / kg
a. Red Cherry (at harvest)	
b. Dried Coffee (at harvest)	

77. Is this price the same, above or below the price of coffee you received during the harvesting season (i.e. Oct. 2015 --Feb. 2016)?

	1. Same price 2. Above price 3. Below price
a. Red cherry (at harvest)	
b. Dried coffee (at harvest)	

78. Why did you save on purpose coffee in last harvesting season and sold it later when money was needed?

Rank two most important options 1=1st most important, 2=2nd most important

	Rank		Rank
1. I normally got better prices after harvesting season		4. It is risky to sell all coffee only at harvesting season	
2. To avoid spending all cash in harvesting season		5. Price of coffee fluctuates a lot across different months	
3. To be able to buy food during the lean season		99. Other (specify)_____	

79. Why did you NOT save on purpose coffee at harvesting to be sold later when money is needed?

Rank two most important options 1=1st most important, 2=2nd most important

	Rank		Rank
1. I normally got the best prices at harvesting season		4. I needed all cash at harvesting to pay financial obligations	
2. It is more profitable to sell all coffee crop at harvesting season and save and/or invest the cash		5. I did not have enough coffee crop to be saved on purpose	
3. I do not have enough storage units or space to save coffee crop		99. Other (specify)_____	

80. Are you planning to save coffee on purpose this current harvesting season to be sold later when cash is needed? 1. Yes 2. No

81. If yes, how many kilos of coffee are you planning to save on purpose this current harvesting season?

	kg
a. Red Cherry (at harvest)	
b. Dried Coffee (at harvest)	

82. Relative to previous year harvesting season, how much coffee will you produce this current harvesting season **Oct 2016-Feb 2017**?

1. The same 2. More 3. Less 4. Don't know

83. Are you optimistic that the total production of coffee in this current harvesting season will be better than the production you had last year harvesting season?

1. Very optimistic 2. Optimistic 3. Indifferent 4. Somewhat less optimistic 5. Less optimistic 6. Don't know

84. Are you optimistic that the price per kilo of coffee in this current harvesting season will be better than the price you received last year harvesting season?

1. Very optimistic 2. Optimistic 3. Indifferent 4. Somewhat less optimistic 5. Less optimistic 6. Don't know

Food consumption and Food security

85. In this past lean season, from June to September 2016, did you face shortage of food to eat in the household?
 1. Often 2. Sometimes 3. Almost never 4. Never
86. In this past lean season, from June to Sept. 2016 did you or any other household member cut the size of your meals because there wasn't enough money for food?
 1. Often 2. Sometimes 3. Almost never 4. Never
87. This past lean season, from June to Sept 2016, did you or any other household member skip meals because there wasn't enough money for food?
 1. Often 2. Sometimes 3. Almost never 4. Never
88. This past lean season, from June to Sept 2016, did you or any other household member reduce quality of meals eaten in a day?
 1. Often 2. Sometimes 3. Almost never 4. Never
89. This past lean season, from June to Sept 2016, did you borrow food or got help from a friend or relative to eat?
 1. Often 2. Sometimes 3. Almost never 4. Never

THIS PAST LEAN SEASON (from June—September 2016)						
90	91	92	93	94	95	96
how many times a day did adults [age >=18] in your household eat? # of times	how many times a day did boys [age <18] in your household eat? # of times (-88 if no boy in the HH)	how many times a day did girls [age <18] in your household eat? # of times (-88 if no girl in the HH)	did you cut back quantities served per meal to boys ? 1. Yes 2. No -88= No boys	did you cut back quantities served per meal to girls ? 1. Yes 2. No -88= No girls	how many months did you have problems satisfying the food needs of the household? # of months [if none=0]	how many days did you have problems satisfying the food needs of the household? # of days [if none=0]

97. This past lean season, from June--Sept 2016, **in a typical week**, with no fasting or holiday celebration, how many days your family eats or consume [this FOOD]?

	Food	[if none=0]	Days		Food	[if none=0]	Days		Food	[if none=0]	Days
1	Teff			8	Maize			15	Pepper		
2	Rice			9	meat			16	Cooking oil, fats, butter		
3	Barley /sorghum/millet			10	Chicken			17	Sugar, honey		
4	Wheat / durahh			11	Milk/yogurt/cheese			18	spices/salt		
5	Potato /sweet potatoes			12	Eggs			19	Chat		
6	Kocho, bula			13	Fruit (fresh or juice)			20	Alcohol/soft drink		
7	Bean, lentils, chick peas			14	Vegetables			21	tobacco/cigarette/suret /gaya/shisha		

- 98a. This past lean season, from June--Sept 2016, did you sell stored coffee crop to address your household food needs?
 1. Yes 2. No
- 98b. If Yes, how much money you got? BIRR _____
- 99a. This past lean season, from June--Sept 2016, did you ask for a loan (**in-cash or in-kind**) to address your household food needs?
 1. Yes 2. No
- 99b. If Yes, how much money you got? BIRR _____ (including cash value of in-kind loan)

100a. This past lean season, from June--Sept 2016, did you withdraw money from your bank saving account to address your HH food needs?

1. Yes 2. No 3. No, I do not have bank saving

100b. If Yes, how much money you withdraw? BIRR _____

101a. This past lean season, from June--Sept 2016, did you use any other savings (i.e. at home, institutions and private people) you might have to address your HH food needs?

1. Yes 2. No 3. No, I do not have other savings

101b. If Yes, how much money have you used from other savings? BIRR _____

102a. This past lean season, from June--Sept 2016, did you sell livestock to address your household food needs?

1. Yes 2. No 3. No, I do not have livestock

102b. If yes, how much money did you get? BIRR _____

103a. This past lean season, from June--Sept 2016, did you sell part of your future/expected coffee crop to private merchants?

1. Yes 2. No

103b. If yes, how much money you got? BIRR _____

104. In a **typical month** of the past lean season, June--September 2016, how much was your household expenditures in [ITEM]?

	Item [if none=0]	Expenditure [Birr]
1	Food: Total	
2	Fruit (fresh, juice)	
3	Meat /chicken	
4	Milk/cheese/yogurt	
5	Vegetables	
6	Sugar/honey	
7	Cooking oil, fats	
8	Coffee	
9	Teff/wheat/sorghum/maize/millet	

	Item [if none=0]	Expenditure [Birr]
10	Bean, lentils, chick peas	
11	Bread	
12	Macaroni/pasta	
13	kocho, bulla	
14	Potato /sweet potato	
15	Schooling (transportation, materials, fees)	
16	Health (transportation, medicines, specialist fees)	
17	Payment of debts	
18	Personal care: hand soap, sendel,etc	

	Item [if none=0]	Expenditure [Birr]
19	Adult clothing /shoes	
20	Alcohol/soft drink	
21	Chat	
22	Jewelry	
23	Cigarettes/tobacco/suret/gaya/shisha	
24	Social/family parties	
25	Religious events	

105. In the **past 30 days**, how much was total household expenditures in [ITEM]? [-77 IF DO NOT KNOW]

	Item [if none=0]	Expenditure [Birr]
	Food: Total	
	Fruit (fresh, juice)	
	Meat /chicken	
	Milk/cheese/yogurt	
	Vegetables	
	Sugar/honey	
	Cooking oil, fats	
	Coffee	
	Teff/wheat/sorghum/maize/millet	

	Item [if none=0]	Expenditure [Birr]
10	Bean, lentils, chick peas	
11	Bread	
12	Macaroni/pasta	
13	kocho, bulla	
14	Potato /sweet potato	
15	Schooling (transportation, materials, fees)	
16	Health (transportation, medicines, specialist fees)	
17	Payment of debts	
18	Personal care: hand soap, sendel,etc	

	Item [if none=0]	Expenditure [Birr]
19	Adult clothing /shoes	
20	Alcohol/soft drink	
21	Chat	
22	Jewelry	
23	Cigarettes/tobacco/suret/gaya/shisha	
24	Social/family parties	
25	Religious events	

Shocks

	106	107	108	109	110	111
I will ask you about shocks that has caused losses in your household income, assets, crop production, or crop storage in the past 12 months	During the last 12 months, was your household negatively affected by [SHOCK]? 1.Yes 2.No=>Next shock	Did your household used own savings to regain some welfare level in response to to [SHOCK]? 1.Yes 2.No	Did your household ask for any loan to regain some welfare level in response to to [SHOCK]? 1.Yes 2.No	Did you buy less food or reduced number of meals or reduce quality of food intake because of this [SHOCK]? 1.Yes 2.No	If Yes, for how many weeks did you experience this food consumption problem due to the [SHOCK]??	Did any HH member increase number of hours worked to regain some welfare level in response to [SHOCK]? 1.No 2.I worked more hours 3. Boys worked more hours 4. Girls worked more hours 5. Spouse worked more hours [Multiple answer]
	Code	Code	Code	Code	Weeks	Code
1. Death of household member						
2. Illness of household member						
3. Loss of non-farm job of HH member						
4. Lower crop yield due to drought						
5. Livestock died or were stolen						
6. Lower crop yield due to floods, landslides, or too much rain						
7. crop pest or crop disease before harvesting						
8. crop pests or diseases that lead to storage losses						
9. Large increase in price of inputs (fertilizer, seeds, etc)						
10. Large increase in price of food						
11. Large fall in sale prices for crops						
99. Other (specify) _____						

Agriculture and Household Investments

	112. In the past 12 months did your household..... [Item]?	1.Yes 2.No	If yes, amount spent (BIRR)
1	hire labor for crop production and/or herding		
2	purchase farm tools (sickle, slasher, pick axe (meraja), plough, axe, plough beam (mofer), Yoke (kenber), cart, tractor, etc.....)		
3	purchase seeds and new young plants (seedlings)		
4	purchase organic fertilizer/manure		
5	purchase inorganic fertilizer/manure [Urea/DAP, NPS, etc.....]		
6	purchase chemical herbicide/pesticide		
7	purchase picking mats for harvesting		
8	purchase ventilated conditioning bins to store harvest coffee crop		
9	purchase water storage bins, water pumps		
10	purchase new livestock (cattle, sheep, goats, horses, mules, donkeys, chicken, beehives, etc....)		
11	purchase house assets (blanket, bed/mattress, cellphone, shelf for storing goods, radio/recorder, sofa, TV wardrobe, kerosene stove, refrigerator, CD/DVD, clock, sewing/weaving machine, bicycle, motorcycle)		
12	purchase non-farm household business assets		
13	Invest startup money for non-farm household business		

113a. For any of these purchases/investments in the past 12 months, did your household use own savings? 1. Yes 2. No

113b. If yes, amount of money used BIRR _____

114. In the past 3 months did your household [item]?		1. Yes 2. No	If yes, amount spent (BIRR)
1	hire labor for crop production/harvesting/herding		
2	purchase farm tools (sickle, slasher, pick axe (meraja), plough, axe, plough beam (mofer), Yoke (kenber), cart, tractor, etc.....)		
3	purchase picking mats for harvesting		
4	purchase ventilated conditioning bins to store harvest coffee crop		
5	purchase house assets (blanket, bed/mattress, cellphone, shelf for storing goods, radio/recorder, sofa, TV wardrobe, kerosene stove, refrigerator, CD/DVD, clock, sewing/weaving machine, bicycle, motorcycle)		
6	purchase non-farm household business assets		
7	invest startup money for non-farm household business		

115a. For any of these purchases/investments in the **past 3 months**, did your household use own savings? 1. Yes 2. No

115b. If Yes, amount of money used BIRR _____

Sources of Income

We are going to talk about your income you generated last 12 months, so I appreciate your honesty when answering the questions:

116. In the last 12 months, did your household receive income from.....[source]?		1. Yes 2. No	If Yes, total gross income coming from [source] in past 12 months [BIRR]
1	coffee production		
2	production of other crops		
3	livestock sales		
4	land rental		
5	rental of agricultural tools or transport animals		
6	non-farm household business sales		
7	rental of non-agricultural business assets/tools		
8	remunerated work in other farms, Coops, or any other wage employment		
9	remittances from HH members living in other area or abroad		
10	food/income transfers from Gov't, NGO, Church, Mosque, etc.		
11	payment of loans from people who owed your money		
	Other (describe) _____		

117. What was the total gross income in your household in the past 12 months? BIRR _____

118. Out of this total household income generated in the past 12 months, how much money was used in[item]?

	BIRR		BIRR
1	food consumption	7	cooperative fees
2	savings	8	livestock
3	loan repayment	9	agricultural inputs (seeds, equip, fertilizer, tools, storage units, etc.....)
4	hired Labor	10	non-farm household business
5	schooling expenses	11	alcohol/tobacco
6	health expenses	12	religious festivities/donations

119. In the past 30 days, did your household receive income from [source]?		1. Yes 2. No	If Yes, total gross income coming from [source] in past month [BIRR]
1	coffee production		
2	production of other crops		
3	livestock sells		
4	land rental		
5	rental of agricultural tools or transport animals		
6	non-farm household business sales		
7	rental of non-agricultural business assets/tools		
8	remunerated work in other farms, Coops, or any other wage employment		
9	remittances from HH members living in other regions or abroad		
10	food/income transfers from Gov't, NGO, Church, Mosque, etc.		
11	payment of loans from people who owed your money		
	Other (describe)_____		

120. What was the total income your household received in the past 30 days? BIRR _____

121. Out of this total household income generated in the past 30 days, how much money was used in..... [item]?

		BIRR			BIRR
1	food consumption		7	cooperative fees	
2	savings		8	livestock	
3	loan repayment		9	agricultural inputs (seeds, equip, fertilizer, tools, storage units, etc....)	
4	hired Labor		10	non-farm household business	
5	schooling expenses		11	alcohol/tobacco	
6	health expenses		12	religious festivities/donations	

CREDIT /LOANS

122. In the last 12 months, did you or anyone in the household attempt to borrow money from someone outside the household or from an institution? 1. Yes 2.No→Q.135

123. In the last 12 months, did you or anyone in this household borrow money from banks, persons, institutions, organization for farming or business purposes and consumption receiving either cash or inputs?
1. Yes 2. No→Q.131

	124	125	126	127	128	129	130
Loan Number	When did you take the loan?	Which household member receives the loan? 1. Head 2. Spouse 3. Both head and spouse 99. Other (specify) _____	What was the <u>source</u> of the loan? 1.Moneylender 2.Relative 3.Friend/Neighbor 4. Microfinance Program 5. Equip/ Iddir 6. Cooperative bank 7. Commercial Bank(s) 99.Other (specify)_____	What was the main reason for obtaining the loan? 1. Food consumption 2. Purchase Agric. Inputs for coffee crop 3. Purchase Agric. Inputs for other crops 4. Coffee certification 5 .HH business capital 6. Hired Labor 99.Other (specify)_____	How much was the amount of the credit?	Has the loan been repaid? 1.Yes, fully 2.Yes, partially 3.No	If yes, how much did you pay so far? (including interest rates)
	(Write in words)						
	Month	Code	Code	Code	Birr	Code	Birr
	1						
	2						
	3						
	4						

131. In the last 12 months, did anyone in the household try to borrow money and were turn down?

1. Yes 2. No → Q.135

132. Why was your application or request to borrow money turn down? **[List up to two answers]**

1. Lack of bank saving account 3. Not enough income 5. Lack of legal documentation
2. Inadequate collateral 4. bad credit history 99. Other (specify) _____

133. Who did turn down the request? **[List up to two answers]**

1. Money lender 3. Relative outside HH 5. Cooperative Bank 99. Other (specify) _____
2. Friend/neighbor 4. Microfinance program 6. Commercial Bank

134. What was the main reason for trying to obtain the loan? **[List up to two answers]**

1. Food consumption 4. Coffee certification
2. Purchase Agric. Inputs for coffee crop 5. HH non-farm business capital
3. Purchase Agric. Inputs for other crops 99. Other (specify) _____

135. Why did no one in the household attempt to borrow money in the last 12 months? List up to 2 answers

1. Have own savings 5. Too expensive
2. Have adequate income 6. Too much trouble for what is worth
3. Do not like to be in debt 99. Other (specify) _____
4. Fear for not being able to pay

136. In the past 12 months, did you lend money to your neighbors/friends/relatives outside the HH?

1. Yes, friend/neighbor 2. Yes, relative 3. Yes, both 1 & 2 4. No → Q.141

137. How many times did you provide loans to your neighbors/friends/relatives outside the HH in the past 12 months?

- a. Friend/neighbor # of times _____ b. Relative # of times _____ [If none=0]

138. How much money in total did you lend to your neighbors/friends/relatives in the past 12 months?

- a. Friend/neighbor BIRR _____ b. Relative BIRR _____ [If none=0]

139. Did your neighbors/friends/relatives already pay you the loan?

1. Yes, fully 2. Yes, partially 3. No → Q.141

140. If yes, how much money did your neighbors/friends/relatives pay you so far, including interest rates?

- a. Friend/neighbor (BIRR) _____ b. Relative (BIRR) _____ [If none=0]

141. In the past 12 months, did you turn down the loan request of neighbors/friends/relatives outside HH?

1. Yes, from neighbor/friend 2. Yes, from relative 3. No → Q.144

142. How many times in the past 12 months, did you turn down the loan request of neighbors/friends/relatives outside HH?

- a. Friend/neighbor # of times _____ b. Relative # of times _____ [If none=0]

143. Why did you turn down the loan request of neighbors/friends/relatives outside HH in the last 12 months? **[List up to two answers]**

1. I did not have extra money 3. Inadequate collateral 5. I fear they will not pay me back
2. Bad previous loan experience with them 4. too much trouble for what is worth 99. Other (specify) _____

Financial Awareness

144. I will read you a series of sentences about bank saving deposits. Please tell me if it is true, false or don't know		1. True 2. False 3. Don't know
1	A standard bank savings account is an interest-bearing deposit account that provide modest interest rates gains/ በባንክ የሚደረግ መደበኛ ቁጠባ ወለድ ያስገኛል	
2	If you have a JOINT bank saving account with your spouse, she/he has the same legal rights and obligations to deposit or withdraw your monetary savings/ ከባለቤትዎ ጋር በጋራ የባንክ ቁጠባ ደብተር ቢኖርዎት ባለቤትዎ እንደእርሶ ገንዘብ የማንቀሳቀስ እኩል መብት አላቸው	
3	If you have a FIXED-TERM bank saving account, say for SIX months, you cannot withdraw your money during those SIX months without losing the saving account interest-bearing gains/የጊዜ ገደብ ያለው (ለምሳሌ ለ6 ወር) የባንክ ቁጠባ ሂሳብ ቢከፍቱና በዚህ የጊዜ ገደብ ውስጥ ገንዘብዎን ማንቀሳቀስ ቢፈልጉ ከነወለዱ ማወጣት አይችሉም	
4	Commercial banks can charge you a fee when opening a new bank account/ አዲስ የቁጠባ ሂሳብ ሲከፍቱ ባንኮች የአገልግሎት ክፍያ ይጠይቃሉ	
5	Interest rates you receive for your bank savings are the same as interest rates you paid banks for monetary loans በባንክ ገንዘብ ሲያስቀምጡ የሚያገኙት የወለድ መጠን ሲበደሩ ለባንክ ከሚከፍሉት ወለድ ጋር እኩል ነው	

145. Below are a series of statements that you may agree or disagree with. Using the scales below indicate your agreement with each of them. Please be open and honest about your response		1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree
1	Commercial banks can generally be trusted/ባንኮች በአጠቃላይ እምነት የሚጣልባቸው ናቸው	
2	Bank employees can generally be trusted/የባንክ ሠራተኞች በአጠቃላይ እምነት የሚጣልባቸው ናቸው	
3	Most commercial banks would try to be fair to you/አብዛኞቹ ባንኮች ጥሩ መስተጋገዶ ለመስጠት ይሞክራሉ	
4	Commercial Banks usually only pursue their own interests/ባንኮች በአብዛኛው የራሳቸውን ፍላጎት ብቻ የሚጠብቁ ናቸው	

NETWORKS:

We want to know about the FIVE people within your village but outside your household to whom you talked most about your life, work, farm, or business in the past 12 months

	146	147	148	149	150	151	152	153
	Full Name (Write clear & legible)	What is your relationship with [NAME]? 1.Neighbor 2.Friend 3.Relative 99.Other_____	Is [name] part of the same coffee coop as you? 1.Yes 2.No 3. I am not part of a coffee coop 4.Don't know	Are you members of the same labor sharing group with [name]? 1.Yes 2.No	With which frequency, do you normally talk to [name]? 1.Daily 2. weekly basis 3.every two weeks 4. monthly basis 5. every 3 months 6. every 6 months 99.other_____	In the past 12 months, did you talk with [name] about financial matters? 1.Yes 2.No	In the past 12 months, did you talk with [name] about financial matters such as bank transactions? 1.Yes 2.No	What is the walking distance from your house to [name] house? in minutes
1								
2								
3								
4								
5								

ONLY FOR HH WHICH HAVE MEMBERS 5-17 YEARS OF AGE:

This section to be **answered ONLY by the spouse** of head of the household who belongs to the **control group**
(NB: Q1 to 13 were answered by the HH head on P2, treatment group will not be asked questions in this page)

Read Aloud: Work at the household farm refers to activities such as planting, mulching, watering, fertilizing, seedling, weeding, handpicking coffee, cattle herding, among others, done at the household plot.

Full Name of Spouse of Head of Household: _____ ID _____ (from HH roster)

	154	155	156	157	158	159	160	161	162	163	164	165
HH Member ID	Household Member Full Name	What is the gender of [name]? 1=Male 2=Female	How old is [name]?	Did [name] work any time in the HH farm in the last 30 days? Yes...1 No....2	If yes, how many hours did [name] spend working in the HH farm in the last 30 days? [If None=0]	Did [name] work any time in the HH farm in the last 7 days? Yes.....1 No.....2	If yes, how many hours did [name] spend working in the HH farm in the last 7 days? [If None=0]	Did [name] work any time in the HH farm in the last lean season from June to Sept? Yes.....1 No.....2	If yes, typically how many hours per week did [name] spend working in the HH farm in the last lean season from June-Sept? [If None=0]	In the last 7 days, how many hours does [name] spend on domestic chores such as fetching water, firewood, cleaning, cooking, siblings care. [If None=0]	Is the last 7 days, how many hours does [name] spend attending formal school? [If None=0]	In the past 30 days, how many days do [NAME] skip school to work at the HH farm? [If None=0]
	NAME	CODE	AGE	CODE	HOURS	CODE	HOURS	CODE	HOURS	HOURS	HOURS	DAYS
1												
2												
3												
4												
5												