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Effect of Village Savings and Loan Associations on adoption of index-based crop insurance under limited liabilities

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Appendix 1. Relationship between crop insurance adopters, non-adopters, and drop-outs and VLSA membership

Variable	(I) category of respondent (a)	(J) category of respondent	Mean difference (I-J)	Std. Error
Saving collectively for premium payments	1	2	0.675***	0.093
		3	0.225**	0.093
	2	1	-0.675***	0.093
		3	-0.450***	0.093
	3	1	-0.225**	0.093
		2	0.450***	0.093
Meeting attendance	1	2	0.550***	0.170
		3	0.250	0.170
	2	1	-0.550***	0.170
		3	-0.300	0.170
	3	1	-0.250	0.170
		2	0.300	0.170
Knowledge in land management	1	2	0.500***	0.118
		3	-0.150	0.118
	2	1	-0.500***	0.118
		3	-0.650***	0.118
	3	1	0.150	0.118
		2	0.650***	0.118
Knowledge in land business plan	1	2	0.350	0.169
		3	-0.025	0.169
	2	1	-0.350	0.169
		3	-0.375	0.169
	3	1	0.025	0.169
		2	0.375	0.169
Knowledge in crop management	1	2	0.325	0.147
		3	-0.025	0.147
	2	1	-0.325	0.147
		3	-.350**	0.147
	3	1	0.025	0.147
		2	0.350**	0.147
Having a working PIP	1	2	0.500***	0.101
		3	0.350***	0.101
	2	1	-0.500***	0.101
		3	-0.150	0.101
	3	1	-0.350***	0.101
		2	0.15	0.101
Awareness of pay-out-based index	1	2	0.225***	0.069
		3	0.05	0.069
	2	1	-0.225***	0.069
		3	-0.175**	0.069
	3	1	-0.050	0.069
		2	0.175**	0.069

Variable	(I) category of respondent (a)	(J) category of respondent	Mean difference (I-J)	Std. Error
Appreciation of pay-out-based index	1	2	-0.175	0.082
		3	0	0.082
	2	1	0.175	0.082
		3	0.175	0.082
	3	1	0	0.082
		2	-0.175	0.082
Awareness of limited liability	1	2	-0.025	0.094
		3	0.300**	0.094
		1	0.025	0.094
	2	3	0.325**	0.094
		1	-0.300***	0.094
	3	2	-0.325***	0.094
Appreciation of limited liability	1	2	1.850***	0.22
		3	0.625**	0.22
		1	-1.850***	0.22
	2	3	-1.225**	0.22
		1	-0.625**	0.22
	3	2	1.225**	0.22
Sex of respondent	1	2	-0.275**	0.086
		3	-0.025	0.086
		1	0.275**	0.086
	2	3	0.250**	0.086
		1	0.025	0.086
	3	2	-0.250**	0.086
Education Level	1	2	0.550**	0.122
		3	0.350**	0.122
		1	-0.550***	0.122
	2	3	-0.200	0.122
		1	-0.350**	0.122
	3	2	0.200	0.122

(a): Adopters (1), N=40; Non-adopters (2), N=40; Drop-outs (3), N=40; p<0.10, ** p<0.05, *** p<0.01

Appendix 2. Descriptive statistics of used variables

Variable	Adopters			Non-adopters			Drop-outs		
	Freq (%)	Mean	Std.dev.	Freq	Mean	Std.dev.	Freq	Mean	Std.dev.
Saving collectively for premium payment		0.85	0.362		0.18	0.385		0.63	0.49
Yes	86.5			17.5			62.5		
No	13.5			82.5			37.5		
Meetings attendance		3.57	0.675		3.03	0.862		3.33	0.73
25%	2.5			5			2.5		
50%	2.5			20			7.5		
75%	30			42.5			45		
100%	65			32.5			45		
Knowledge in land management		4.15	0.483		3.65	0.533		4.3	0.564
Much decreased	0			0			0		
Less decreased	0			0			0		
No change	5			37.5			5		
Increased	75			60			60		
Much increased	20			2.5			35		
Knowledge in business plan		3.93	0.73		3.95	0.843		3.95	0.843
Much decreased	0			0			0		
Less decreased	0			0			0		
No change	30			52.5			37.5		
Increased	47.5			37.5			30		
Much increased	22.5			10			32.5		
Knowledge in crop management		4.28	0.751		3.95	0.957		4.3	0.608
Much decreased	2.5			0			0		
Less decreased	0			0			0		
No change	2.5			20			7.5		
Increased	57.5			65			55		
Much increased	37.5			15			37.5		
Having a working PIP		0.88	0.335		0.38	0.49		0.53	0.506
Yes	87.5			75			52.5		
No	12.5			25			47.5		
Awareness of pay-out based index		0.98	0.158		0.75	0.439		0.93	0.267
Yes	97.5			75			92.5		
No	2.5			25			7.5		
Appreciation of pay-out-based index		0.78	0.423		0.95	0.221		0.78	0.423
Like	77.5			95			77.5		
Dislike	22.5			5			22.5		
Awareness of limited liability		0.83	0.385		0.85	0.362		0.53	0.506
Yes	82.5			85			52.5		
No	17.5			15			47.5		
Appreciation of limited liability		2.9	1.355		1.05	0.221		2.28	1.012
Not at all appreciated	12.5			95			17.5		
Not appreciated	40			5			57.5		
Indifferent	10			0			7.5		
Appreciated	20			0			15		
Much appreciated	17.5			0			2.5		
Sex of respondent		1.7	0.464		1.98	0.158		1.73	0.452
Male	30			2.5			27.5		
Female	70			97.5			72.5		
Education of respondent		1.1	0.591		0.55	0.504		0.75	0.543
Informal	10			45			30		
Primary	72.5			55			65		
Secondary	15			0			5		
University	2.5			0			0		
Observations		40			40			40	