

## Individual interview questionnaire

### INVESTIGATING FARMERS' WILLINGNESS TO PAY FOR WEATHER INSURANCE INDEX FOR RICE PRODUCTION IN CAMBODIA

#### Part I. Socio-demographic information

1. Name of respondent: .....	2. Commune: .....
3. Phone number: .....	4. Village: .....
5. Province: .....	6. Ethnic group: .....
7. District: .....	8. Sex of respondent: <input type="checkbox"/> Male <input type="checkbox"/> Female

9. What is your age (years)? .....

10. What is your marital status?

☐ Single

☐ Married

☐ Separated

☐ Widowed

11. What is your highest level of education?

☐ Primary school

☐ Secondary school

☐ High school

☐ University and higher ☐ others, please specify: .....

12. How many people are currently living in your household? .....

13. Of which, number of adults: .....; number of children (<15 years):

.....; number of income earners: .....; number of adults  
work in farm: .....

14. What is the total annual income of your household (riels)? .....

15. What is the main source of income? .....

16. What is the amount of your household's total annual income from rice farming?

.....

17. Are you a member of a cooperative or any community organization?

☐ Yes, please specify: .....

☐ No

#### Part II. Farming characteristics

18. What is the total cultivated land area of your household (ha)? .....

19. Of which, how many hectare do you own (ha)? .....

20. How much do you pay for the land rent per year (riels)? .....
21. How many hectare do you plant rice (ha)? .....
22. What is the total production of your annual rice, on average, in the past 5 years? (kg)  
.....
23. What is the average price of rice that you sell in the past 5 years? (RIELS/kg) .....
24. What is the price that you expect to sell in the next harvest? (Riels/kg) .....
25. Do you hire labour for rice farm activities?
- ☐ Yes, how much percentage hired? (%) .....
- ☐ No

### **Part III. Extreme weather risks perception and experiences**

26. Did your farm experience any impacts from extreme weather in the last five years?
- ☐ Yes ☐ No (go to Q28)
27. Experience and management of extreme weather:

<b>27.1. Extreme weather</b>	<b>27.2. Impact on yield? Yes/No</b>	<b>27.3. If yes to 27.2, % of production lost (%)</b>	<b>27.4. If yes to 27.2, % of income lost (%)</b>	<b>27.5. Have you adopted any measures to mitigate the impact of extreme weather? Yes (specify) / No</b>	<b>27.6. Capacity to manage risks of extreme weather: 1-Out of control 2-Low capacity 3-Moderate capacity 4-Good capacity</b>
Drought					
Excessive rainfall					
Extreme temperature					
Flood					
Fire					
Others: .....					
Others: .....					

## Part IV. Risk attitude and behaviour

28. Are you generally a risk taking person or do you try to avoid risks?

*(Please tick the value on the scale, which best describes your willingness to take risks. On the scale 0 stands for 'not risk seeking at all' and 10 for 'very risk seeking'. Between these two values you can grade your self-assessed risk attitude.)*

0 1 2 3 4 5 6 7 8 9 10

Not risk seeking Very risk seeking

## Part V. Insurance awareness and experiences

29. Do you know about crop insurance?

- ☐ Yes
- ☐ No (go to Q37)

30. If yes, have you ever applied for crop insurance for rice?

- ☐ Yes
- ☐ No (go to Q34)

31. Experiences on previous crop insurances:

31.1. Type of insurance	31.2. Purchased? (Yes/No)	31.3. What was the premium paid? (Riels)	31.4. Coverage period?	31.5. How much was the payout (if any)?	31.6. Name of insurer company?	31.7. At which place (e.g. province...) did you receive the payout?
Traditional crop insurance						
Weather-index (low rainfall insurance)						
Weather-index (high rainfall insurance)						
Others: .....						

32. What was your reason for purchasing crop insurance?

33. Where do you obtain information regarding crop insurance?

34. If you have never purchased any crop insurance, please specify the reasons:

34. If you have never purchased any crop insurance, please specify the reasons:

35. How do you rate your knowledge of crop insurance?

0            1            2            3            4            5            6            7            8            9            10

Not knowledgeable at all

Very knowledgeable

36. From 0 (not important at all) to 10 (very important), how important do you think crop insurance is in helping you manage the financial impact of extreme weather events?

0 1 2 3 4 5 6 7 8 9 10

Not important

Very important

## Part VI. Willingness to Pay

37. Suppose that there are two types of weather- index insurance offered for your rice production.

- The first type will cover the low rainfall season (from April to May)
- The second type will cover the high rainfall season (from July to August).

For these types of product, the payout depends on the amount of rainfall during the coverage period, not on the % of your production lost. This means any payouts are received faster than under a traditional insurance scheme that requires time to assess your crop damages.

For these types of product, the payout depends upon the cumulative rainfall during the coverage period. If it exceeds, or falls below, the agreed threshold (depending on which product you choose), you will receive a payout. The payout can be up to 480 USD (for the low cumulative rainfall) to 720 USD (for the high cumulative rainfall) and the probability of payout is 10 %.

38. Would you be willing to participate in these insurance schemes?

☐ Yes

☐ No

39. If yes, what types of insurance would you choose?

☐ Low rainfall index insurance

☐ High rainfall index insurance

☐ Both

40. If yes, would you be willing to pay 120 USD for the insurance premium if the probability of receiving payout is 10 %?

☐ Yes

☐ No (go to Q43)

41. If yes, would you be willing to pay 120 USD for the insurance premium if the probability of receiving payout is 10%?

☐ Yes

☐ No

42. What is the maximum amount that you would be willing to pay for the insurance premium? (USD) .....

43. If no to Q40, would you be willing to pay 40USD for the insurance premium if the probability of receiving payout is 10%?

☐ Yes

☐ No

44. If no to Q43, what is the maximum amount that you would be willing to pay for the insurance premium? (USD) .....

45. For a payout ranging from 480 to 720USD, and the probability of receiving payout is 10 %, how much would you be willing to pay for the insurance premium? (USD)

.....

46. Would your decision to join the insurance scheme be influenced by the fact that your neighbour or somebody you know already participate?

☐ Yes

☐ No

☐ Maybe

☐ I don't know

47. Besides the two insurance schemes mentioned previously, which insurance schemes would best fit your risk exposure (maximum 2 schemes - select multiple months if needed)?

[illegible]

48. According to you, what is the best distribution channel to subscribe/receive crop insurance?

.....

.....

**Part VII. Perception on weather-index insurance (*Only for those who has purchased in the last pilot*)**

49. How satisfied were you with the low rainfall /high rainfall insurance?

0	1	2	3	4	5	6	7	8	9	10
Not satisfied at all									Very satisfied	

50. Were you give sufficient information regarding how these insurance program works?

☐ Yes ☐ No

51. Would you like to participate/buy in the weather-index insurance scheme again?

☐ Yes ☐ No

52. What do you think are the benefits of insurance?

.....

.....

.....

53. With the access to crop insurance, have you made any change farming practices?

- ☐ Yes (go to Q54)
- ☐ No

54. What farming practices have you changed?

- ☐ Expand rice farming land
- ☐ Apply more fertiliser
- ☐ Plant with less favourable seasonal forecasts
- ☐ Purchase more machinery
- ☐ Invest in technology and additional tools
- ☐ Employ more staff
- ☐ Others, please specify: .....