SUPPLEMENTARY MATERIALS

A Graphs for losses

A.1 Nonparametric data fit

Figure 3 shows the fit of the estimated functional form to data for losses. Similar as for gains in the main text, the risk-preference function provides a close fit to the non-parametric data. The eception to this rule are once again the observations with $p = 0.5$ and varying outcomes that were explicitly inserted to separate utility curvature from probability weighting.

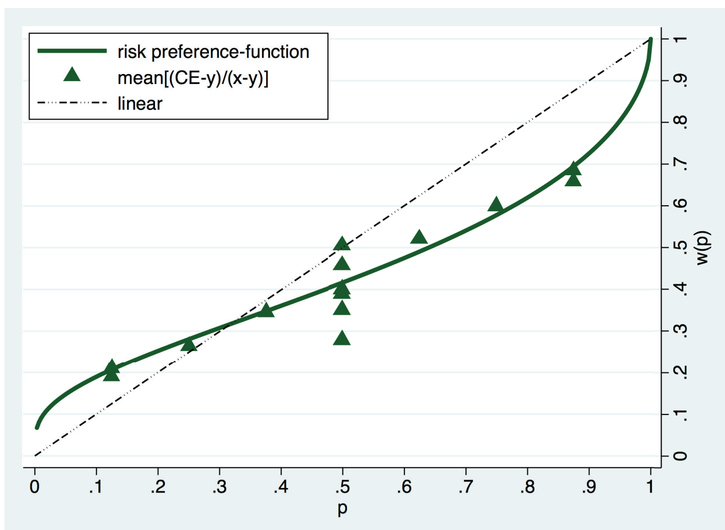

Figure 3: Fit of risk preference function to non-parametric data, losses

A.2 Subject pool comparison

The comparison of our farmers to the two students subject pools for losses is shown in figure 4. Similar to the results obtained with losses in the main text, and consistently with the comparison across the 30 countries shown in the appendix, Vietnamese students are more risk tolerant than American students, which is ow shown by a *less* elevated risk-preference function. Farmer, on the other hand, are even more risk tolerant.

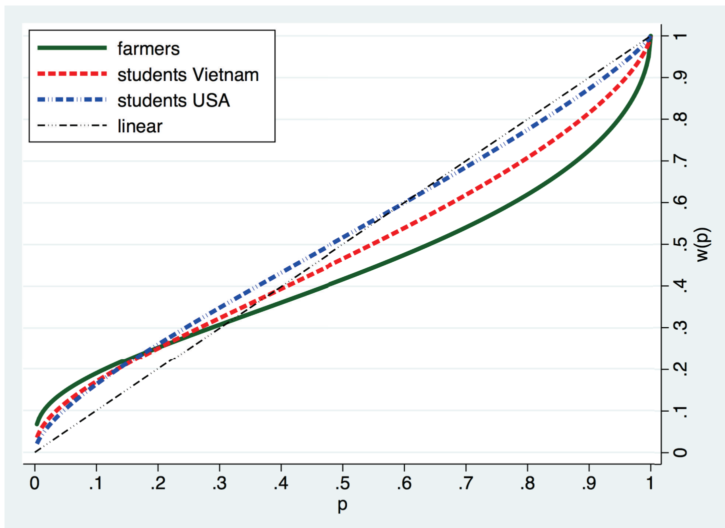

Figure 4: Risk-preference functions for losse4s, farmeres versus students

B Regression results

B.1 Non-parametric income regression

Table 6 shows a regression of the mean risk premium per domain on income and the demographic variables as in the main text. Regression I reproduces the simple regression including income per capita, education, and age, while regression II adds the first two principal components of wealth. Income shows a consistent negative effect, indicating that risk aversion decreases in income for both gains and losses. This effect is marginally significant in all regressions. There are no other significant effects.

Table 6: OLS regression of mean risk premium on income and demographics

	gains		losses	
	I	II	I	II
income	-0.519*	-0.558*	-0.422*	-0.479*
	(0.306)	(0.335)	(0.253)	(0.279)
education	-0.008	-0.050	-0.187	-0.237
	(0.322)	(0.346)	(0.265)	(0.288)
age	0.271	0.278	0.021	0.010
	(0.321)	(0.349)	(0.265)	(0.290)
pc1		0.066		0.156
		(0.209)		(0.174)
pc2		0.106		0.025
		(0.256)		(0.213)
Subjects	197	197	197	197

B.2 Interviews versus sessions with Vietnamese students

The data for farmers were obtained in individual interviews, whereas most of the comparison results with students discussed in the text were obtained in experimental sessions. To test whether this makes a difference, we compare 47 students in Vietnam who were interviewed using the same procedures as for farmers to 84 students who participated in regular experimental sessions.

Table 7: Comparison between interviews and sessions (Vietnamese students)

N=131, $LL = -9,824$	α^+	β^+	α^-	β^-	λ	σ
interview	0.111	-0.090	-0.054	0.089	-0.360***	0.053**
	(0.071)	(0.066)	(0.083)	(0.084)	(0.095)	(0.027)
female	-0.089	0.021	-0.167**	-0.072	0.024	-0.009
	(0.065)	(0.057)	(0.078)	(0.074)	(0.092)	(0.020)
age	0.016	-0.008	-0.014	-0.021	0.026	-0.004
	(0.029)	(0.020)	(0.029)	(0.023)	(0.033)	(0.008)
constant	0.339	0.988**	1.095*	1.416***	1.186*	0.274*
	(0.593)	(0.399)	(0.611)	(0.461)	(0.656)	(0.165)

The results are reported in table 7. There is no effect of the interview dummy on the sensitivity or risk preference parameters for either gains or losses. The one effect we do find is on loss aversion. This is indeed consistent with previous findings in the literature, according to which loss aversion is reduced if subjects are asked to justify their decisions (Pahlke, Strasser and Vieider, 2012; Vieider, 2009). Although there was no explicit justification requirement here, subjects in interview sessions may have felt increased pressure and observability nevertheless. Somewhat surprisingly, noise is also significantly *higher* in the interviews than in the sessions. A more thorough analysis of the data will be provided elsewhere.

C Questionnaire

Date:_________________________________ **ID:** _______________ Interviewer: __________________________________ Name of household head:______________________ Location of the house: ___________________________

QUESTIONNAIRE

Interviewer Information:		
Are there people at home?	Yes _____	Proceed
with the survey		
1st Visit	No _____	
Are there people at home?	Yes _____	Proceed
with the survey		
2nd Visit	No _____	

Good morning (afternoon, night). My name is____________ I am conducting a survey regarding flooding and we are interested in know your opinion about this topic. In the survey you will have the opportunity to make some money by participating in a game. We would like to interview the person in the household who makes decision related to farming activities. This survey is totally confidential. Is it you? Or Could I talk to him/her?

Yes _____	Thank you very much.
No _____	Reason:
	[01] _____ Is not at home*
	[02]_____ Cannot answer in this moment*
	[03] _____Do not want to respond
	[04]_____ Other ______________________

* Can I come back in other day/moment for apply it?

Yes _____	Day: _____________
Time __________	
No _____	Finish the survey

If respondent does not show up in the second visit, the household is classified as non-respondent. Enumerator picks a neighbor as a replacement.

Background information

1-9 [ENUMERATOR: Please ask these questions in below table for all household members.]

List	1. Yearofbirth	2. Marital status	3. What class of school did you complete or what degrees have you received?	4. Main occupation	5. Gender (1=Male; 0=Female)	6. For the last 12 months, how many months has […] been staying with the household	7. Why did […] leave this household?	8. Which province does […] work in?	9. What does […] work?
1									
2									

Marital status	Educationlevel	Reasons for leaving	Occupation list	
1= Single 2= Married 3= divorced 4= widow	1=no school 2= Elementary school (first grade to fifth or sixth grade) 3= Middle School (sixth or seventh grade to ninth grade 4= High School (tenth grade to twelfth grade) 5= vocational school 6= college/university 7=post graduate	1= For work 2 = Married 3 = Household split 4 = For study 5 = Moved with Family 6= Other (specify)	1= Farmer/gardener 2= Housewife 3= work at local NGOs 4= work at local government offices 5= Unskilled manual worker/Contracted laborer 6= Skilled manual worker 7= Food seller on the street 8= Street seller 9= Teacher 10=under labor age 11=Driver 12=Soldier	13= Retired 14= Owner of business 15= Sewage Worker 16= Small business 17 = Fisherman 18 = Service worker (eg. hotels, restaurants) 19 = Unemployed 95 = Other

10. What is your religion?
    1= AncestorWorship
    2 = Buddhist
    3 = Catholic
    4 = Protestant
    5 = No Religion
    6= Other, specify

11. And your race?
1=Kinh 2=Khmer 3=Thai 4=Han (China) 5=Islam 6= Other (Specify)

12. How would you say your health is in general? (circleone option)

Very good	1
Good	2
Neither good nor poor	3
Poor	4
Very poor	5

13. How tall are you?__________________cm

13.1 Are you member of Communist party? 1= yes 0= no

(if yes, go to question 13.2: if no, go to question 14)

13.2 For how many years have you been the member of the party? __________ (year)

13.3 How many other household members are member of Communist party? 1= yes

_____________people

Economic Status

14. How much is your family average monthly income?

Income source	**Amounts (Local currency)**
Salary	
Farming (cultivating, gardening)	
Animal husbandry (cow, aquaculture)	
Fishing	
Rentedlabor	
Leased land	
Remittance	
Other___________________	

Note: (98) no response (99) don't know/not sure

15. Would you say that your annual income is stable or varies in the past 5 years?

Very Stable										Very variable
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

16. How large proportion of the food consumed comes from your own land? ____%
17. How much would it cost if you had purchased the food that comes from own land in the market?______________________________(in local currency)
18. How much is your family's monthly expenditure?

Source	Amount (Local currency)
Food	
Education	
Health	

Electricity and domestic water	
Small shopping	
Social events (for example wedding or funeral)	
Telephone	
Other ___________________	
Total	

Householdwealth

Housing

19. What are the following parts of your house made of?

Floor: 1 = Stone
2 = Cement
3 = Clay/Mud
4 = Brick
5 = Other:___________

Wall: 1 = Stone
2 = Cement
3 = Clay/Mud
4 = Brick
5 = Metal
6 = Rattan
7 = Other:___________

Roof: 1 = Thatch
2 = Cement
3 = Clay/Mud
4 = Tile
5 = Metal
6 = Other:___________

20. How many rooms do you have in the house? ______ rooms

21. What is the source of lighting in the house?
1 = Electricity
2 = Biogas
3 =Kerosene
4 = Other _____________

22. What is the main fuel used for cooking in the house? (Enumerator: Readresponses)
1 = Electricity
2 = Gas
3 = Firewood
4 = Kerosene
5 = Charcoal
6 = Other

23. What is your household's main source of water for cooking and drinking?
1 = Private tap
2 = Private well

3 = Public standpipe
4 = Canal or river water
5 = Other

24. How far is the water source? ________minutes

25. Do you have a private toilet in the house? 1= yes 0= no

26. If "no" to question 25, where do you defecate? 1 = Open toilet 2= Community toilet

27. If "yes" to question 25, where does the waste discharge to?

1 = Sewer system
2 = Septic tank
3 = Pit
4 = Do not know

Consumer and productive durables

28. How many of the following devices does your household have?

A. Sewing machine	
B. Air-conditioning unit	
C. Refrigerator	
D. Television	
E. DVD/VCD/VHS player	
F. Computer/Laptop	
G. Gaming console	
H. Mobile Phone	
I. Motorcycle	
J. Bicycle/electric bicycle	
K. Car	
L. Boat with engine	
M. Boat without engine	

Land holdings and agricultural investment

29. How many ha of land does your household own?
……………………….ha

30 . How many of your ha has your household rentedin the previous season?

……………………….ha

31 . How many of your ha has your household leasedin the previous season?

……………………….ha

30. CALCULATE LAND AVAILABLE 29-30+31

You have ….. ha available for farming IF ZERO SKIP TO Q31.
If yes, please indicate for each category:

Land for rice production:____________ha

Land for vegetable production:___________ha

Otherland:___________ha

31. Do you have a fish farm? 1 =yes 0 = no

    If a pond - please indicate size:_____________(m^2)

    If a cage in river - please indicate size:_____________ (m^2)

32. Do you own any livestock? If yes, please indicate quantity for each type:

    pigs:__________

    water buffalo:_______

    cattle:__________

    chicken:___________

    other:____________

33. In general, what proportion of your agricultural and fishing production do you sell on the market?

    Agricultural: I sell_________%

    Fishing: I sell_________%

Savings and Borrowing

34. How does your household save money?

    1 = save at a banking account

    2 = save at home

    3 = save at a relatives/friend/neighbor's home

    4 = save in Rotating Savings and Credit Association (ROSCA)

    5 = don't save at all

35. If yes, how much is your household's total saving now? __________

36. If you are using ROSCA to save, how long have you been a member? (months) ____ (years)____

37. What does the arrangement you are sending your saving to ROSCA?

    1 = Daily 2 = Weekly 3 =Monthly 4 = Whenever money is available

38. What are the purposes of the saving?

    1 = To build or buy a house
    2 = To buy consumer durables
    3 = To invest in income generating activities
    4 = To cater for a family emergency
    5 = Other _______________

39. Has your houseshold borrow money since last 5 years? 1=yes 0=no

If yes	Credit source*	Amount (local currency)	Interest (per cent per month)	Main credittaker **	Expiration date
Most important loan					
2nd most important loan					
3rd most important loan					

*: 1=bank; 2=relatives, neighbors and friends; 3=socio-organizations, 4=private lenders, 5=development programs
** 1= Householdhead 2= Spouse 3= Other

40. How easy would it be to borrow 125 EUR? *(Enumerator: read responses)*

1 = Very easy
2 = Somewhat easy
3 = Somewhat difficult
4 = Very difficult
5 = Impossible
6 = Don't know/not sure

41. If you want to borrow 125 EUR and cannot borrow it from a family member, where would you want to go to borrow it?

1 = Neighbor/Friend
2 = ROSCA
3 = Official State-run Bank
4 = Market money lender
5 = Pawn shop (the place to take the motorbike or TV to get the money)
6 = Other (*please specify*) _______________________
7 = Don't know/not sure

42. How many lottery tickets do you buy during a normal month?____________________

Perception of weather and adaptation

43. Do you know the [*name of the station*] gauging station? 1 = yes 0 = no

44. What water level measured atthe [*name*] gauging station that starts to have negative effects on your economic activities and family welfare? ……………Meters

45. What water level measured at the [*name*] gauging station that starts to have positive effects on your economic activities and family welfare? ……………Meters

46. What water level measured at the [*name*] gauging station do you most prefer in terms of your family economic activities and welfare?……………Meters

Recent flood years

Please indicate on the scale below how good the flood was in recent years for you personally in terms of overall consequences to your economic activity and family welfare, with 0 indicating an extremely bad year and 10 indicating and extremely good year. Please also indicate the main reason for thisbelow.

47. Flood 2011

Very bad										Very good
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

[Enumerator: ask the following question if response is from 0 to 9]

If the year was not very good, what were the main reasons for this? Please cross one or more of the reasons below:

1 = water too high
2 = water too low
3 = flood came too early
4 = flood lasted too long
5 = high winds and waves in combination with the flood
6 = other; pleasespecify ___________________________

48. Flood 2010

Very bad										Very good
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

[Enumerator: ask the following question if response is from 0 to 9]

If the year was not very good, what were the main reasons for this? Please cross one or more of the reasons below:

1 = water too high
2 = water too low
3 = flood came too early
4 = flood lasted too long
5 = high winds and waves in combination with the flood
6 = other; please specify ___________________________

49. Flood 2009

Very bad										Very good
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

[Enumerator: ask the following question if response is from 0 to 9]

If the year was not very good, what were the main reasons for this? Please cross one or more of the reasons below:

1 = water too high
2 = water too low
3 = flood came too early
4 = flood lasted too long
5 = high winds and waves in combination with the flood
6 = other; please specify ___________________________

50. Flood 2008

Very bad										Very good
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

[Enumerator: ask the following question if response is from 0 to 9]

If the year was not very good, what were the main reasons for this? Please cross one or more of the reasons below:

1 = water too high
2 = water too low
3 = flood came too early
4 = flood lasted too long
5 = high winds and waves in combination with the flood
6 = other; please specify ___________________________

51. Flood 2007

Very bad										Very good
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

[Enumerator: ask the following question if response is from 0 to 9]

If the year was not very good, what were the main reasons for this? Please cross one or more of the reasons below:

1 = water too high
2 = water too low
3 = flood came too early
4 = flood lasted too long
5 = high winds and waves in combination with the flood
6 = other; please specify ___________________________

52. Flood 2006

Very										Very

bad										good
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

[Enumerator: ask the following question if response is from 0 to 9]

If the year was not very good, what were the main reasons for this? Please cross one or more of the reasons below:

1 = water too high
2 = water too low
3 = flood came too early
4 = flood lasted too long
5 = high winds and waves in combination with the flood
6 = other; please specify ___________________________

53. Do you believe that the flooding pattern is changing over the last five years, or would you rather say that floods are as they always have been?

No change at all									Dramatic change	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

54. Do you believe that the drought pattern is changing over the last five year, or would you rather say that droughts are as they always have been?

No change at all									Dramatic change	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

55. Do you believe that the start of the rainy season has been delayed over the last five year, or would you rather say that the starts of the rainy seasons are as they always have been?

No change at all									Dramatic change	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

56. Do you believe that the rainy season has ended sooner over the last five year, or would you rather say that the ends of rainy seasons are as they always have been?

No change at all									Dramatic change	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

57. What adaptation practices have your household made to cope with long term shifts in flooding during the last 5 years?

Adaptation practices	57.1 Done the practices (1=yes, 0=no)	57. 2 When have you done this practice (year) and what did you do
1. Changed crop variety		
2. Built a water harvesting system		
3. Built higher dykes		
4. Bought insurance		
5. Irrigated more		
6. Changed from crop to livestock		
7. Migrated to another area		
8. Found off-farm jobs		
9. Leased your land		

58. Last year did you receive information about the forecasted date of onset of the flooding season from
[*Enumerator: multiple answer*]

1= yes	0= no	government
1= yes	0= no	NGO
1= yes	0= no	farmer's association
1= yes	0= no	lead farmer
1= yes	0= no	peer farmer (neighbor/relative)
1= yes	0= no	media

59. If yes in at least one of the above sources, please indicate on the scale below how accurate the forecast was.

…………. [*Enumerator: fill in the name of the organization in the 'yes' answer*]

Not accurate at all									Extremely accurate	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

…………. [*Enumerator: fill in the name of the organization in the 'yes' answer*]

Not accurate at all									Extremely accurate	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

…………. [*Enumerator: fill in the name of the organization in the 'yes' answer*]

Not accurate at all									Extremely accurate	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

…………. [*Enumerator: fill in the name of the organization in the 'yes' answer*]

Not accurate at									Extremely	

all									accurate	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

…………. [*Enumerator: fill in the name of the organization in the 'yes' answer*]

Not accurate at all									Extremely accurate	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

…………. [*Enumerator: fill in the name of the organization in the 'yes' answer*]

Not accurate at all									Extremely accurate	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

60. Please indicate how yourfamily's livelihood is affected by the following risks.

Drought….

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Flood….

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Early flood…

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Protracted flood …

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Heavy rainfall …

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Changes in prices of agricultural products …

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Disrupted infrastructure …

Not at all affected									Severely affected	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

61. In case any heavy flooding should occur which damages houses and production in your community, how strongly do you expect that the government will provide relieve?

Will not help out									Will certainly help out	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

62. In case any heavy flooding should occur which damages houses and production in your community, how strongly do you expect that NGOs will provide relieve?

Will not help out									Will certainly help out	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

63. In case any heavy flooding should occur which damages houses and production in your community, how strongly do you expect that your neighbors/local community will provide relieve?

Will not help out									Will certainly help out	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

64. In case any heavy flooding should occur which damages houses and production in your community, how strongly do you expect that Buddhist monk will provide relieve?

Will not help out									Will certainly help out	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Social capital, insurance and health behavior

Insurance availability/awareness and health behavior

65. Do you know or have you heard of any insurance that you could purchase to protect yourself against risks associated with flooding and/or drought? Pleasespecifybelow:

1 = I have been approached by someone outside your family
2 = I have heard about the possibility, but have never been approached personally
3 = I have never heard about such insurance

66. [*Enumerator: ask this question if answer to question above =1*] Who is this person?
1 = village leader
2 = insurance agent
3= friend/neighbor/relatives
4 = others

67. If you have heard about such insurance or have been approached, please answer the following:
I am insured: 1= yes 0= no

68. Please provide details about the insurance you are insured or you decided not to be insured:
The premium ……… $ per hectare (in local currency)
The coverage (*please describe*) ……………….
Other (specify)………………

69. If you don't know the premium, how much do you expect for the premium___________

70. If you have heard about it but are not insured, please indicate the most important reasons for this below:

1 = the insurance was too expensive
2 = I did not have the money at the time/ insufficient funds
3 = who knows if they are really going to pay in case of damage
4 = the administrative procedures are too complicated
5 = I have neighbors/friends/family helping me out, so I do not need insurance
6 = the insurance offered me was too complicated, I did not understand it
7 = I felt I did not have enough information about the insurance
8 = the government would help in case of disaster, so no need for insurance
9 = I have not thought about it
10 = I have not had time to think about it
11= Do not need insurance for other reasons:_________

71. If you have decide to be insured, please indicate the most important reasons for this

below

1= the price of the insurance is appropriate.
2= the high probability of flood occurring in the future
3= the administrative procedures are easy
4= this program is carried out by the government, so I trust this program completely
5= I will be less worried about the flood if buying the insurance.
6 = I feel pressure to buy
7=other reasons:_________

72. Have you bought health insurance last year?
1 = Yes → go to question 73
0 = No → go to question 74

73. Please indicate the most important reasons for buying the health insurance:
1= the price of the insurance is appropriate.
2= the high probability of health problems in the future
3= the administrative procedures are easy
4= this program is carried out by the government, so I trust this program completely.
5= I will be less worried about health problems if buying the insurance.
6 = I feel pressure to buy
7=other reasons:_________

74. Please indicate the most important reasons for not buying the health insurance:
1 = the insurance was too expensive
2 = I did not have the money at the time/ insufficient funds
3 = who knows if they are really going to pay in case of sickness
4 = the administrative procedures are too complicated
5 = I have neighbors/friends/family helping me out, so I do not need insurance
6 = the insurance offered me was too complicated, I did not understand it
7 = I felt I did not have enough information about the insurance
8 = the government would help in case of sickness, so no need for insurance
9 = I have not thought about it
10 = I have not had time to think about it
11= do not need insurance for other reasons:_________

75. [*Enumerator: ask this question if the family has children*] Did your children in your family have vaccination in the last three years?
1 = Yes
0 = No

76. Do you smoke?
1 = Yes
0 = No

Social capital

77. If you suddenly needed a small amount of money enough to pay for expenses for your household for one week, how many people beyond your immediate household could you turn to who would be willing to provide this money?
1 = No one

2 = One or two people
3 = Three or four people
4 = Five or more people

Please indicate below how much you trust several institutions, with zero indicating that you do not trust them at all, and 10 indicating that you fully trust them:

78. The local authorities:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

79. Flood warnings:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

80. NGOs:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

81. Banks and micro-insurance:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

82. Insurance companies:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

83. My neighbors:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

84. My family:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10

O	O	O	O	O	O	O	O	O	O	O

85. Budhist Monk:

Do not trust at all									Fully trust	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

Are you a member in any local NGOs

Group	86. Membership (1=yes, 0= no)	87. Please rank the importance of the group for your household in general (rank 1 to 3, where 1 is the most important)	88. Are you an active member (1=active, 0=not, 2= passive)
Religious or spiritual			
Red Cross			
Veteran's Association			
Women's Union			
Youth Union			
Peasants Association			
Elderly Association			
Savings groups			
Others			

89. How do you see yourself? Are you generally a person who is fully willing to take risks or do you try to avoid taking risks? Please tick a box on the scale below, where 0 means "risk averse" and 10 means "fully prepared to take risks":

Risk averse									Fully prepared to take risks	
0	1	2	3	4	5	6	7	8	9	10
O	O	O	O	O	O	O	O	O	O	O

90. People can often behave differently in different situations. Please indicate your willingness to take risks for each of the areas indicated below:

	Risk averse									Fully prepared to take risks	
- in financialmatters	0	1	2	3	4	5	6	7	8	9	10
-withyourhealth?	O	O	O	O	O	O	O	O	O	O	O
-withyourfamily'shealth?	O	O	O	O	O	O	O	O	O	O	O
- for work?	O	O	O	O	O	O	O	O	O	O	O
-In agriculturalproduction?	O	O	O	O	O	O	O	O	O	O	O
-with respect to my house and possessions?	O	O	O	O	O	O	O	O	O	O	O

91. Imagine when you harvest, a middleman approaches and offers a term of payment that you agree on. You could obtain either a delayed paymentsix months from now, or a different smaller amount immediately. There is no risk involved—both amounts will be paid out for sure. Please indicate below instead of receiving a delayed payment of 800 EUR six months from now, which is the smallest amount that you would need to be paid right now.

I would need to be given _____________Dong right now to give up the payment of 800 EUR six months from now.

92. Imagine when you harvest, a middleman approaches and offers a term of payment that you agree on. You could obtain either a delayed payment one year from now, or a different smaller amount six months from now. There is no risk involved—both amounts will be paid out for sure. Please indicate below instead of receiving a delayed payment of 800 EUR one year from now, which is the smallest delayed payment that you would need to be paid six months from now.

I would need to be given _____________Dong six months from now to give up the payment of 800 EUR one year from now.

Happiness

93. How satisfied are you today with the following areas of your life? Please answer by using the following scale: **0** means **"totally unhappy"**, **10** means **"totally happy"**

How satisfied are you with

	0	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
– yourhealth	O	O	O	O	O	O	O	O	O	O	O
– yoursleep	O	O	O	O	O	O	O	O	O	O	O
– yourwork	O	O	O	O	O	O	O	O	O	O	O
– yourincome	O	O	O	O	O	O	O	O	O	O	O
– yourdwelling	O	O	O	O	O	O	O	O	O	O	O
– yourfreetime	O	O	O	O	O	O	O	O	O	O	O
– yourfamily	O	O	O	O	O	O	O	O	O	O	O

94. In conclusion, we would like to ask you about your satisfaction with your life in general. Pleaseansweraccordingto the followingscale:

0 means"completely dissatisfied" and **10** means **"completely satisfied"**

How satisfied are you with your life, all things considered?

Completely dissatisfied										Completely satisfied
0	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
O	O	O	O	O	O	O	O	O	O	O

Ask these following questions if the household is cultivating rice

95. Where do your paddy fields locate?
    1 = All my paddy fields are outside the dike system
    2 = All my paddy fields are inside the dike system
    3 = Part of my paddy fields are outside the dike______ (ha) and a part is inside_____(ha)

96. Last year, how many crops did your household cultivate and what were the yields?

	Inside the dike system			Outside the dike system		
	Crop (1 = yes, 0 = no)	Size (ha)	Total yield (ha)	Crop (1 = yes, 0 = no)	Size (ha)	Total yield (ha)
Winter - Spring						
Summer - Autumn						
Autumn - Winter						

Ask these following questions for those have paddy field outside the dike system

97. What time do you forecast that the first flood will come? ___/______(day/month of the lunar calendar)

98. What probability do you think that this year flood will come before you harvest the Summer - Autumn crop? _________%

99. Do you decide to invest the Summer – Autumn crop? 1 = yes   0 = no

100. When you decide whether to invest in the Summer – Autumn crop, do you consult your fellow farmers?
    1 = yes, my decision is affected by them
    0 = no, I decideindependently

101. When you decide whether to invest in the Summer – Autumn crop, do you consult the local government?
    1 = yes, my decision is affected by them
    0 = no, I decideindependently

102. If you decide not to invest in the Summer Autumn crop, how do you use your land?
    1 = let it idle
    2 = rent it out with price _______ thousand dong/ha
    3 = other _________________

Technology adoption

103. In the current Winter – Spring crop, did you change rice varieties?
    1 = yes, from __________to ______________
    0 = no

104. Have your household participated in the following programs?\

Program	Participation	Which years?
Produce and use Green fungus (Mo hinh nhan nuoi nam xanh tai nong ho)	1 = yes 0 = no	
Water saving technique (Tuoi tiet kiem nuoc tren lua)	1 = yes 0 = no	
One must five reduction (Chuong trinh 1 phai 5 giam)	1 = yes 0 = no	