

Effect on WTP



Main determinants

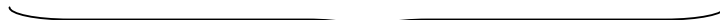
Degree of risk aversion

Perceived risk

Perceived size of the loss

Income

Variables in the study and their effect on the main determinants



age ↑  
farmer ↑  
higher education ↑  
children 0 to 5 ↑  
elderly ↑

poor ↓  
rich ↑



household members ↑  
chronic diseases ↑  
past need of health care ↑



woman ↑



insurance experience ↑