



Climate Resilient Agriculture Insurance Schemes and Maize Yield Variability in Tanzanian Highlands,: Risk Mitigation Insights

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Abstract

This study examines climate resilient agriculture insurance schemes in the Tanzanian highlands, focusing on their impact on maize yield variability. Qualitative data were collected through semi-structured interviews with maize farmers and insurance providers in multiple districts of the Tanzanian highlands over two seasons. Data analysis involved thematic coding to identify common themes and patterns related to insurance uptake and yield variability. Farmers expressed varying levels of trust in insurance products, with a notable preference for schemes that offered higher coverage levels, correlating positively with perceived risk reduction and financial security. Insurance uptake was influenced by factors such as perceived climate volatility and social networks. The study concludes that climate resilient agriculture insurance can play a significant role in enhancing maize yield stability in the Tanzanian highlands, particularly when coupled with farmer education programmes aimed at improving awareness of available insurance products and their benefits. Policy makers are encouraged to implement targeted insurance schemes tailored to local climatic conditions and socio-economic contexts. Additionally, integrating insurance into broader agricultural support systems could further enhance its impact on climate resilience.

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