



# Impact Evaluation of Non-Traditional Agricultural Insurance Products on Midlands Smallholder Farmers' Crop Yields in Zimbabwe

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## Abstract

Non-traditional agricultural insurance products have been introduced in Zimbabwe's Midlands Province to mitigate risks faced by smallholder farmers. These products aim to improve crop yields and livelihood security, but their impact remains poorly understood. An ethnographic approach was employed, involving participant observation, semi-structured interviews, and focus group discussions with a sample of 50 smallholder farmers across three districts in the Midlands Province. The analysis revealed that non-traditional agricultural insurance products were perceived positively by participants, with an average positive response rate of 78% to product features. However, there was limited evidence of actual usage or impact on crop yields due to challenges such as high premiums and uncertain payouts. While farmers generally welcomed the concept of non-traditional agricultural insurance products, their practical implementation has been constrained by affordability issues and perceived lack of reliability in payout mechanisms. Further research should explore alternative financing options for farmers to afford these products. Additionally, policymakers should consider improving communication channels to ensure better understanding and uptake of such insurance schemes. Agricultural Insurance, Smallholder Farmers, Crop Yields, Ethnographic Study

**Keywords:** *African, rural, qualitative, ethnography, insurance, livelihood, smallholder*

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