



Evaluating Impact-Sensitive Agricultural Insurance Schemes for Ethiopian Tigray Region Farmers: An Investment Analysis in Risk Management Returns

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Abstract

Agricultural insurance in Ethiopia's Tigray region aims to mitigate risks faced by smallholder farmers, but its effectiveness has not been systematically evaluated. A mixed-methods approach was employed, integrating quantitative data analysis with qualitative insights from farmer interviews to evaluate the insurance's benefits and drawbacks. Insurance coverage reached approximately 50% of targeted farms, with significant improvements in crop yields reported by insured farmers compared to non-insured ones (38%). Impact-sensitive agricultural insurance schemes show promise for enhancing risk management among Tigray's smallholder farmers but require further refinement and expansion. Policy makers should consider scaling up these schemes, providing more comprehensive coverage and integrating them with other social safety nets to maximise benefits. Agricultural Insurance, Risk Management, Smallholder Farmers, Ethiopian Tigray

Keywords: *African agriculture, Smallholder farming, Risk management, Impact evaluation, Insurance models, Policy analysis, Development economics*

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