



Effectiveness of Agricultural Insurance Policies among Tanzanian Smallholder Women Farmers in Drylands: A Comparative Analysis

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Abstract

Agricultural insurance policies are increasingly being promoted as a means to mitigate risks faced by smallholder farmers in dryland regions of Tanzania. The research employs a comparative analysis approach, using structured interviews and focus group discussions with a sample of 100 smallholder women farmers across three districts in Tanzania's dryland regions. Women farmers reported mixed perceptions about insurance effectiveness; while some noted improved crop yields and reduced financial losses, others expressed concerns over high premiums and complex claim processes. The comparative analysis reveals significant variations in the perceived benefits of agricultural insurance among women farmers in different districts, necessitating tailored policy interventions to enhance uptake and efficacy. Policy makers should consider offering subsidized insurance options and improving claims procedures to better align with the needs and realities of smallholder women farmers.

Keywords: *African geography, smallholder agriculture, dryland farming, gender studies, comparative economics, insurance programmes, livelihood security*

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