



Micro-Insurance as a Catalyst for Behavioural Shifts in Ethiopian Coffee Farmers

Alemayehu Teklehaymanot¹

¹ Addis Ababa Science and Technology University (AASTU)

Published: 05 June 2008 | **Received:** 10 February 2008 | **Accepted:** 26 April 2008

Correspondence: ateklehaymanot@outlook.com

DOI: [10.5281/zenodo.18880806](https://doi.org/10.5281/zenodo.18880806)

Author notes

Alemayehu Teklehaymanot is affiliated with Addis Ababa Science and Technology University (AASTU) and focuses on Business research in Africa.

Abstract

Micro-insurance has emerged as a critical tool in addressing financial vulnerabilities among smallholder farmers globally, particularly in Ethiopia where coffee is a significant cash crop. No empirical data or statistical analysis are provided; instead, theoretical models and literature reviews form the basis for understanding the potential impacts of micro-insurance on farmer behaviour. The theoretical framework presented supports the notion that micro-insurance serves as an effective mechanism for encouraging behavioural change in coffee-growing communities, highlighting its potential to enhance sustainability and resilience. Future research should focus on implementing pilot projects combining micro-insurance with capacity-building programmes to assess their combined impact more comprehensively.

Keywords: *African Geography, Microfinance, Behavioural Economics, Insurance Theory, Development Studies, Social Change, Community Empowerment*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge