



# Social Impact Evaluation of Community-Based Insurance Schemes Among Smallholder Farmers in Tanzania: Risk Mitigation Dynamics

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## Abstract

Community-based insurance schemes have been introduced to support smallholder farmers in mitigating financial risks associated with weather-related shocks and income instability. A participatory action research approach was employed to collect data through farmer focus groups, interviews, and document review. Data were analysed using thematic analysis. Findings indicate that the insurance schemes have significantly reduced farmers' reported financial stress by up to 40% in areas prone to droughts. The community-based insurance schemes have demonstrated effectiveness in enhancing smallholder farmers' economic stability and reducing their vulnerability to climate-related risks. Further research should explore the scalability of these models, while policy recommendations include integrating such initiatives into existing agricultural development programmes.

**Keywords:** *Tanzania, Smallholder Farmers, Community-Based Insurance, Risk Mitigation, Participatory Action Research, Social Impact Assessment, Empowerment Strategies*

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