



# Insurance Schemes for Small Ranchers in Malawi amidst Climate Change: A Comparative Evaluation

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## Abstract

Climate change poses significant challenges to small ranchers in Malawi, particularly affecting livestock productivity and economic stability. A comparative study involving interviews with 120 small ranchers across two regions to assess the impact of existing livestock insurance programmes. Insurance uptake was notably higher among female smallholders, indicating a gendered adoption pattern. The schemes have shown an average return on investment of 50% in terms of mitigated losses. Existing insurance models need further customization to better align with the specific needs and conditions faced by small ranchers in Malawi. Enhanced outreach strategies targeting female farmers are recommended alongside policy reforms that encourage more comprehensive coverage options for livestock insurance. Climate Change, Insurance Schemes, Small Ranchers, Malawi

**Keywords:** *Geographic, Sub-Saharan, Smallholder, ClimateAdaptation, LivestockInsurance, ComparativeEvaluative, CommunityBasedFrameworks*

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