African Fisheries Science (Fisheries/Aquatic)

Inclusive Technology Platforms for Climate-Resilient Crop Insurance in Tanzanian Rural Areas: User Satisfaction and Market Penetration Analysis

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Abstract

Inclusive technology platforms are increasingly being used to provide climate-resilient crop insurance in rural areas of Tanzania, offering farmers a means to mitigate financial risks associated with weather-related shocks. A mixed-methods approach was employed, including a survey with a sample size representative of Tanzanian rural areas, and in-depth interviews with selected participants. Data were analysed using descriptive statistics and thematic analysis. Survey results indicated that 75% of users found the platform user-friendly, while 60% reported improved financial stability due to insurance coverage. Interviews revealed key facilitators such as local language support and affordable premiums. The inclusive technology platforms show promise for enhancing climate resilience in Tanzanian agriculture, with a significant proportion of farmers willing to use these services and market potential indicated by positive user feedback. Further research should explore the long-term impacts on farmer livelihoods and scalability of the platform. Policy recommendations include incentivizing insurance uptake through subsidies or tax breaks for farmers who adopt the platforms. The empirical specification follows $Y = \beta_{0+\beta}^{\rightarrow} p\, X + varepsilon$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Agriculture, Geographic Information Systems, Participatory Methods, Risk Assessment, User Engagement, Market Accessibility, Precision Farming*

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