



Digital Agriculture Insurance Platforms Among Smallholder Farmers in West Africa: Adoption Rates and Variability Studies

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Abstract

Digital agriculture insurance platforms are increasingly being adopted by smallholder farmers in West Africa to mitigate risks associated with climate change and pests. A comparative study design was employed, utilising surveys and interviews to gather data from a sample size representative of smallholder farmers in both countries. Data analysis included statistical tests for variance and regression models to identify trends. In Nigeria, an average adoption rate of 35% was observed across different regions, with significant variability noted between northern and southern provinces, where yields were found to be 10-20% higher among adopters compared to non-adopters. Digital agricultural insurance platforms show promise in enhancing crop yield stability for smallholder farmers but require tailored strategies to maximise adoption rates across all regions. Policy makers should invest more in digital infrastructure and training programmes to improve accessibility and user-friendliness of these platforms, particularly in rural areas with lower adoption rates.

Keywords: *Sub-Saharan, Agricultural, Risk, Insurance, Smallholder, Farming, Digitalization*

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