



Adoption Dynamics and Income Stability: An Analysis of Gender-Responsive Agricultural Insurance in Southern Nigeria

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Abstract

Agricultural insurance plays a crucial role in mitigating risks for farmers, particularly vulnerable ones such as women and those engaged in small-scale farming. In southern Nigeria, agricultural insurance schemes have been introduced to enhance farm income stability, but their effectiveness varies. The study employs a mixed-methods approach, integrating quantitative data from surveys with qualitative insights from focus group discussions and interviews. Data was collected over a five-year period (-). The findings suggest that gender-responsive insurance schemes can be effective tools for enhancing income stability among vulnerable farmers in southern Nigeria, provided there is adequate community engagement and support. Policy makers should prioritise gender-sensitive design of agricultural insurance programmes to ensure wider uptake and effectiveness. Additionally, continuous monitoring and evaluation are essential to adapt these schemes as needed.

Keywords: *Geographic, Nigeria, Gender Studies, Insurance Adoption, Livelihood Stability, Empirical Analysis, Rural Development*

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