



Design and Impact Evaluation of Agricultural Insurance Programmes in Mozambique's Maize Regions: A Comparative Study

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Abstract

The study examines the impact of agricultural insurance programmes in Mozambique's maize regions, focusing on risk mitigation and policy effectiveness. A mixed-methods approach combining survey data from farmers and statistical analysis of programme performance metrics. Insights revealed that a specific model had an R^2 value of 0.75, indicating strong explanatory power regarding risk mitigation outcomes. The study concludes with recommendations for policy makers to enhance insurance effectiveness by addressing identified gaps in coverage and transparency. Policy recommendations include expanding insurance coverage to cover more maize-producing areas and improving communication channels between farmers and insurers. Agricultural Insurance, Maize Regions, Risk Mitigation, Farmer Satisfaction, Policy Effectiveness Model estimation used $\hat{\theta} = \operatorname{argmin} \{ \theta \} \operatorname{sumiell} (y_i, f\theta (\xi)) + \lambda l \operatorname{Vert} \theta r \operatorname{Vert} 2^2$, with performance evaluated using out-of-sample error.

Keywords: *African Geography, Risk Mitigation Strategies, Policy Analysis, Methodological Evaluation, Insurance Model Design, Farmer Satisfaction Indices, Quantitative Research Methods*

ABSTRACT-ONLY PUBLICATION

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