



Gender-Based Agriculture Insurance Scheme Effectiveness Among Smallholder Women Farmers in Northern Uganda: A Three-Year Outcome Analysis

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2

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Abstract

Gender-based agriculture insurance schemes have emerged as a critical tool to mitigate risks faced by smallholder farmers in Africa, particularly women who are often marginalized in traditional agricultural support structures. The research employed a mixed-methods approach combining quantitative data from surveys and qualitative insights from focus group discussions. Data were collected over three years and analysed using statistical software. Women farmers reported significant improvements in financial stability with the insurance scheme, with a 45% reduction in post-disaster household income volatility compared to pre-insurance levels. The gender-based insurance scheme has proven effective in enhancing economic resilience among women farmers in Northern Uganda, offering them better protection against agricultural risks. Policy makers should prioritise the expansion and further evaluation of such schemes within the context of broader rural development strategies. gender-based insurance, smallholder women farmers, rural development, financial stability

Keywords: *African geography, smallholder women farmers, gender studies, agricultural insurance, qualitative methodology, risk management, empowerment analysis*

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This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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