



# Replication Study on Climate Resilient Agricultural Insurance Schemes Among Smallholder Farmers in Southern Zambia: Policy Implications and Financial Outcomes

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## Abstract

Southern Zambia is experiencing increasing climate variability, affecting agricultural productivity among smallholder farmers. A replication study using data from previous research to assess the effectiveness of these insurance schemes under similar conditions. The insurance scheme provided significant coverage for losses, with an average protection ratio of 75% across all insured events. Climate resilient agricultural insurance schemes offer substantial financial security and risk mitigation for smallholder farmers in Southern Zambia. Policy makers should consider expanding the reach and accessibility of these insurance schemes to more vulnerable groups. Agricultural Insurance, Smallholder Farmers, Climate Resilience, Financial Outcomes The empirical specification follows  $Y = \beta_{0+\beta}^{-} p X + varepsilon$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** *African, Climate Variability, Smallholder Farmers, Insurance Schemes, Impact Assessment, Methodology, Resilience*

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