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CROP INSURANCE TRAINING FOR RICE AND MAIZE FARMERS IN THE REGIONS OF MOROGORO, IRINGA, AND MBEYA



Alliance Insurance, in partnership with YARA fertilizer company, has introduced a crop insurance product for rice and maize farmers in the regions of Morogoro, Iringa and Mbeya. The product introduced is Weather Index Insurance, which compensates farmers when there is insufficient or excessive rainfall that may negatively affect their crops.

Farmer trainings were conducted through collaboration between Government agricultural officers at regional, district, ward and village levels, and agricultural/commercial officers from YARA and Alliance. The trainings were successful due to the strong turnout of farmers who came to learn about this important insurance service.

Farmers also provided several recommendations, including the need for the insurance to cover additional risks beyond weather-related hazards, and the possibility of integrating insurance services with input access such as YARA fertilizers, maize and rice seeds. Many farmers also suggested providing input packages on credit bundled together with insurance

Alliance Insurance has entered into an agreement with Christopher Mazali of UWEZO Africa Consulting to provide crop insurance training to maize and rice farmers in selected districts in the regions of Morogoro, Iringa, and Mbeya.

The purpose of this training, among other objectives, is to introduce and educate farmers about the crop insurance service, which is being implemented through a partnership between YARA fertilizer company and Alliance Insurance.

The training focused on the following key areas:

1. Introduction to the crop insurance product offered by Alliance Insurance and its benefits to rice and maize farmers in the targeted areas.
2. Risks covered under the insurance.
3. Cost of the insurance for farmers.
4. The agent responsible for selling and distributing the insurance.
5. How the insurance works operationally.
6. How farmers' claims are calculated.
7. Eligibility criteria and terms & conditions required for farmers to join the insurance.

Pilot area

The insurance training for farmers was conducted in all three regions: Morogoro, Mbeya, and Iringa.

Training area

The table below shows the locations where the farmer trainings were conducted and the number of farmers who received the training.

Sn	Region	District
1	Morogoro	Ifakara
2	Morogoro	Mangula
3	Morogoro	Kisawasawa
4	Morogoro	Kiberege
5	Iringa	Idodi
6	Mbeya	Ubaruku
7	Mbeya	Lujewa

Farmers who received the training

The number of farmers who have received training in all regions has been included in this report as an annex.

Success stories

Introduction of the insurance product in all project areas was successfully conducted.

- ❖ The team coordinating and implementing the training was able to provide capacity-building in all locations where the project is being implemented. Additionally, Alliance officers successfully held meetings with key stakeholders in the respective areas.
- ❖ Engaging with Yara's Senior Directors / Main Agents, which provided an opportunity to introduce the crop insurance service and emphasize their key role in ensuring farmers can access this service through their offices.
- ❖ Introducing the insurance product to regional and district agricultural leaders in the pilot districts where the program is being implemented.
- ❖ Introducing the crop insurance service to the Scheme leaders and members, explaining how it supports farmers in mitigating agricultural risks.

- ❖ Gathering feedback from various stakeholders on how the insurance product can be improved to increase its effectiveness, benefits, and reach to a larger number of farmers

Training pictures









