

**Willingness of Agricultural Marketing Co-operative Societies to Accept Crop Insurance  
in Kilimanjaro Region, Tanzania**

**By**

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**Master of Co-operative and Community Development  
Moshi Co-operative University (MoCU), 2019**

This study assesses willingness of agricultural marketing co-operative societies to accept crop insurance in Kilimanjaro region, Tanzania using descriptive and binary regression analysis method. The study specifically intended to determine the characteristics of coffee AMCOs' willingness to accept crop insurance as a measure to reduce losses, and socio-economic factors affecting willingness of coffee AMCOs to accept crop insurance in the study area. A cross-sectional research design was employed whereby 10 Agricultural Marketing Co-operative Societies were sampled using simple random sampling. Data were collected using survey method, interviews, and documentary review. The findings showed that characteristics of the AMCOs average deposits were TZS 69 808 256; average savings were TZS 25 325 406; shares were TZS 24 422 938, and average crop collection was 56 599 kgs in the study area. Therefore, it is concluded that, AMCOs are characterized by low savings, and low shares that reduce their financial power to invest money in other businesses or services. Moreover, the study establishes that 87.3% of AMCOs are willing to accept crop insurance while 12.7% of them are not willing to do so. It is concluded that AMCOs are characterized by low savings, and low shares that reduce their financial power to invest money in other businesses or services. It is suggested that AMCOs tertiary cooperative structures such as the Tanzania Federation of Co-operatives should initiate crop insurance schemes in order to reduce risks and losses which AMCOs have been encountered.