



Insurance Against Covariate Shocks: The Role of Index-Based Insurance in Social Protection in Low-Income Countries of Africa (World Bank Working Papers)

Harold Alderman, Trina Haque

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Uninsured risk had far-reaching consequences for rural growth as well as poverty reduction. A range of informal mechanisms to insure rural households against the impact of shocks, but they are a modest component of a risk layering strategy for well-off households and even less protective for low-income households. Formal insurance mechanisms have inherent market imperfections. State interventions to address these limitations have proven costly and generally are targeted poorly. Recent developments in microfinance as well as in insurance marketing have opened new possibilities for household risk reduction.

Index insurance, such as weather indexing, addresses other inherent problems in insurance by using an indicator that is not affected by individual behaviour and may address monitoring costs and moral hazard. A number of innovations using index insurance are being tried currently in diverse settings ranging from India to Mongolia to Malawi. Marketing costs may limit the provision of such insurance to small farmers, but even in such cases microfinance institutes may serve as market intermediaries. Moreover, state and subnational governments can use insurance to achieve countercyclical funding programs. In this vein, municipal governments in Mexico have used insurance to finance disaster contingency while the World Food Program has insured a portion of its emergency assistance to Ethiopia. Humanitarian organizations and NGOs may also seek insurance in this manner.

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