



Microinsurance Adoption and Financial Management Among Smallholder Farmers in Maputo Province, Mozambique: A Mixed Methods Study

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Abstract

Microinsurance has been increasingly adopted by smallholder farmers to mitigate agricultural risks in various regions globally. However, its impact on financial management practices among Mozambican smallholders remains understudied. The research employed a combination of qualitative interviews and quantitative surveys to gather data from 150 randomly selected smallholder farmers over two years, focusing on their insurance uptake and subsequent financial behaviour. A significant proportion (64%) of participants reported improved access to credit products as a direct result of microinsurance adoption, indicating enhanced financial resilience among the sampled population. Microinsurance has positively impacted the financial management practices of smallholder farmers in Maputo Province by facilitating easier access to credit and other financial services. These findings underscore the need for further targeted interventions to support this vulnerable sector. Policy makers should consider promoting microinsurance schemes alongside traditional agricultural insurance options, particularly focusing on enhancing collateral requirements to facilitate greater loan uptake among smallholder farmers.

Keywords: *African Geography, Microinsurance Adoption, Community-Based Interventions, Financial Literacy, Qualitative Research, Quantitative Analysis, Mixed Methods Studies*

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