



Gender-Specific Agricultural Insurance Schemes in Southern Mozambique: Coverage and Claims Analysis for Smallholder Farmers

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Abstract

Agricultural insurance is a critical tool for risk management in rural economies, particularly for smallholder farmers who face significant weather-related risks. A mixed-method approach combining quantitative survey data with qualitative case studies was employed, involving interviews with farmers and review of official records. Gender-specific insurance coverage varied significantly by region, with women's schemes covering approximately 35% of households compared to men's at 20%, highlighting the need for tailored programmes. The analysis underscores the importance of gender-sensitive approaches in agricultural insurance and suggests that increasing women's access could enhance overall effectiveness. Policy makers should prioritise expanding coverage for women's groups and integrating gender perspectives into future insurance schemes to improve risk mitigation outcomes.

Keywords: *African Geography, Smallholder Farmers, Gender Studies, Agricultural Economics, Risk Management, Quantitative Methods, Qualitative Research*

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