



# Success Factors and Limitations of Microinsurance Programmes for Vulnerable Rural Communities in Northern Nigeria

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### Abstract

The success of microinsurance programmes in mitigating financial risks for vulnerable rural communities has been a subject of interest in Northern Nigeria. A survey research method was employed to gather data from participants representing various microinsurance schemes across rural areas. Quantitative analysis methods were used for statistical evaluation of findings. Microinsurance uptake varied significantly by community type, with urban centers showing higher participation rates compared to rural areas. Despite some challenges, microinsurance programmes have demonstrated potential in enhancing financial stability among vulnerable communities in Northern Nigeria. Programmes should consider tailoring insurance offerings and outreach strategies to better align with the needs of different community types.

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