



Microinsurance Schemes and Financial Resilience among Kenyan Farmers: A Survey Analysis

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Abstract

Microinsurance schemes are increasingly being considered as a means to enhance financial resilience among smallholder farmers in developing countries. A survey was conducted using structured questionnaires distributed across various regions in Kenya. The sample included 500 smallholder farmers. Microinsurance schemes showed a significant reduction of 42% in financial stress among participating farmers, with over half reporting an increase in savings and investments post-insurance enrollment. The findings suggest that microinsurance can be an effective tool for enhancing financial stability among Kenyan farmers, although further research is needed to refine programme design. Microinsurance providers should consider integrating additional support services such as credit facilities to complement insurance offerings and enhance overall impact.

Keywords: *African Development, Microfinance, Rural Economics, Risk Management, Survey Research, Financial Inclusion, Poverty Reduction Strategies*

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