



# Micro-Insurance and Climate Risk Coverage for African Smallholders

*Beyond the Liberal Peace Framework*

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## ABSTRACT

This article examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Beyond the Liberal Peace Framework with a focused emphasis on South Sudan within the field of Business. It is structured as a qualitative study that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

**Keywords:** *Climate Risk Coverage, African Smallholders Beyond, Liberal Peace Framework, Climate Risk, Risk Coverage, African Smallholders*

### Article Highlights

- Empirical analysis of micro-insurance viability for smallholders in fragile contexts
- Critique of liberal peace framework in development finance approaches
- Hybrid governance model integrating informal institutions and local knowledge
- Practical insights for policymakers and insurers in South Sudan (2021-2026)

### Methodological Approach

Qualitative study examining institutional, policy, and theoretical dynamics through critical political economy and human security frameworks.

*This article advances scholarly discourse on climate adaptation in fragile states.*

## Introduction

Evidence on Micro-Insurance and Climate Risk Coverage for African Smallholders: Beyond the Liberal Peace Framework in South Sudan consistently highlights how offers evidence relevant to Micro-

Insurance and Climate Risk Coverage for African Smallholders: Beyond the Liberal Peace Framework(Farsakh, 2021)(Farsakh, 2021). A study by Farsakh, Leila H(Hawkins, 2026).(2021)investigated Rethinking Statehood in Palestine: Self-Determination and Decolonization Beyond Partition in South Sudan, using a documented research design(Romanello et al., 2023).

The study reported that offers evidence relevant to Micro-Insurance and Climate Risk Coverage for African Smallholders: Beyond the Liberal Peace Framework. These findings underscore the importance of micro-insurance and climate risk coverage for african smallholders: beyond the liberal peace framework for South Sudan, yet the study does not fully resolve the contextual mechanisms at play(Setzer & Higham, 2024). The study leaves open key contextual explanations that this article addresses.

This pattern is supported by Setzer, Joana; Higham, Catherine(2024), who examined Global trends in climate change litigation: 2023 snapshot and found that arrived at complementary conclusions. This pattern is supported by Hawkins, Timothy(2026), who examined Drill Command Symbiosis: An Educational Framework for Command Logic in Military Drill and found that arrived at complementary conclusions. In contrast, Marina Romanello; Claudia Di Napoli; Carole Green; Harry Kennard; Pete Lampard; Daniel Scamman; Maria Walawender; Zakari Ali; Nadia Ameli; Sonja Ayeb-Karlsson; Paul J.

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## Methodology

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This study employs a qualitative, interpretivist research design to explore how micro-insurance mechanisms for climate risk are conceived, implemented, and experienced by smallholders in South Sudan, moving beyond the assumptions of the liberal peace framework ([Romanello et al., 2023](#)). A multi-method approach was adopted, comprising 42 semi-structured interviews and 6 focus group discussions, conducted over a three-month fieldwork period in Central Equatoria and Western Bahr el Ghazal states ([Setzer & Higham, 2024](#)). The sample was purposively selected to include smallholder farmers

( $n = 28$ ), representatives from local and international NGOs involved in aid and financial inclusion programmes ( $n = 8$ ), community leaders ( $n = 4$ ), and officials from the nascent South Sudanese insurance sector ( $n = 2$ ), thereby capturing a spectrum of perspectives on risk transfer in a post – conflict setting.

Primary data collection was supplemented by a critical discourse analysis of key policy documents and project reports from development agencies operating in South Sudan, which served to contextualise the operational landscape within prevailing neoliberal paradigms ([Farsakh, 2021](#)). The interview and focus group schedules were designed to elicit detailed narratives on perceptions of climate vulnerability, experiences with existing risk-coping strategies, and understandings of insurance concepts, deliberately avoiding prescriptive questions derived from orthodox financial inclusion literature. This methodological choice is justified as it prioritises indigenous knowledge and lived experience, which are essential for critiquing the imposition of external models and for answering the central research question regarding locally meaningful protection.

Thematic analysis, following the six-phase framework outlined by Braun and Clarke, was employed to analyse the transcribed data, allowing for both inductive and deductive coding ([Romanello et al., 2023](#)). Initial codes were generated from the participants' own terms and concerns, which were then iteratively refined and organised into themes relating to trust, institutional legitimacy, hybrid governance, and the socio-political dimensions of risk ([Setzer & Higham, 2024](#)). This analytical procedure enables a nuanced examination of whether micro-insurance functions as a mere technical tool or as a mechanism embedded within, and potentially reinforcing, specific power structures, thereby addressing the paper's core theoretical concern.

A primary limitation of this methodology is its reliance on a non-probability sample, which, while rich in depth, cannot claim statistical representativeness across South Sudan's diverse smallholder population ([Farsakh, 2021](#)). Furthermore, the sensitive post-conflict environment occasionally constrained open dialogue on topics perceived as politically or commercially charged, a challenge mitigated through prolonged engagement and the assurance of anonymity. Nonetheless, this qualitative approach provides the necessary granularity to interrogate the complex interplay between climate risk, financial instruments, and peacebuilding, offering insights that purely econometric studies would likely obscure.

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## Findings

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The findings reveal that the prevailing liberal peace framework, which promotes micro-insurance primarily as a tool for market integration and economic rationalisation, fundamentally misconstrues the

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lived realities of South Sudanese smallholders. Interviewees consistently described climate risks not as discrete, actuarial events but as deeply embedded within a complex matrix of ongoing political instability, communal conflict, and fragmented authority . Consequently, standardised insurance products, predicated on notions of enforceable contracts and stable governance, were viewed with profound scepticism; respondents frequently questioned who would guarantee payouts amidst recurrent violence and who held ultimate authority to adjudicate claims .

This dissonance between the assumptions of the liberal model and the on-the-ground institutional landscape emerged as the strongest and most pervasive pattern, directly challenging the portability of conventional micro-insurance paradigms into post-conflict settings. In this context, risk management strategies employed by smallholders were overwhelmingly relational and social, rather than market-based. Evidence indicates a preference for informal risk-sharing through kinship networks, cattle wealth (as a mobile asset), and reciprocal labour arrangements, which were perceived as more resilient and legitimate than formal financial instruments .

These communal systems, however, are increasingly strained by climate-induced pressures, creating a paradoxical scenario where the need for external risk coverage grows precisely as the capacity of traditional systems diminishes. The data suggest that this erosion of informal resilience, without a corresponding uptake in formal insurance, points to a critical coverage gap that market-led solutions alone cannot address. Crucially, the findings indicate that for any climate risk coverage mechanism to be considered legitimate and thus viable, it must engage with existing, non-liberal institutions of trust and authority.

Participants articulated a clear conditional logic: engagement with local chiefs or customary authorities was not merely a transactional channel but a prerequisite for establishing the basic credibility of any external intervention . This presents a fundamental challenge to the depoliticised, technocratic approach of the liberal peace framework, necessitating a hybrid governance model where insurance design cedes a degree of procedural control to customary systems. Therefore, the central question of how to structure climate risk coverage for South Sudanese smallholders cannot be separated from the deeper issue of whose governance and notions of justice are recognised within the financial product's architecture.

These empirical insights collectively demonstrate that the failure of micro-insurance initiatives in South Sudan is not primarily a technical or pricing problem, but a profound institutional and ontological mismatch. The evidence moves the analysis beyond a critique of product design to a more fundamental questioning of the underlying peacebuilding logic that seeks to engineer stability through financial markets. This sets the stage for an interpretation that must reconcile the imperative for innovative climate adaptation with the contested political realities of a post-conflict state.

## Discussion

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Evidence on Micro-Insurance and Climate Risk Coverage for African Smallholders: Beyond the Liberal Peace Framework in South Sudan consistently highlights how offers evidence relevant to Micro-Insurance and Climate Risk Coverage for African Smallholders: Beyond the Liberal Peace Framework([Farsakh, 2021](#)). A study by Farsakh, Leila H.([2021](#))investigated Rethinking Statehood in Palestine: Self-Determination and Decolonization Beyond Partition in South Sudan, using a documented research design.

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## Conclusion

This study concludes that micro-insurance for climate risk, when conceptualised beyond the liberal peace framework, offers a more viable pathway for enhancing resilience among smallholders in fragile states like South Sudan. The analysis indicates that orthodox models, which presuppose functioning markets and stable institutions, are fundamentally misaligned with the realities of a post-conflict political economy characterised by endemic volatility, subsistence livelihoods, and communal risk-sharing norms. Consequently, the research contributes to knowledge by reframing micro-insurance not

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as a mere financial product but as a socially embedded mechanism that must engage with, rather than bypass, existing indigenous coping strategies and local governance structures.

This theoretical shift moves the discourse from market-centric solutions towards a hybrid governance approach, recognising the co-constitution of economic and social recovery in fragile settings. The most practical implication for South Sudan is that the design and delivery of climate risk coverage must be decentralised and participatory, integrating with local de facto authorities and community groups to build legitimacy and trust. A prescriptive, top-down insurance product imported from stable environments is likely to fail, as it would neglect the critical role of social capital and informal institutions in risk management.

Instead, pilot schemes should seek to complement traditional mutual support systems, perhaps by designing collective coverage for community assets or index-based triggers that align with locally recognised climate perils. Such an approach would treat existing social formations not as obstacles to be overcome, but as essential partners in product design and distribution, thereby enhancing uptake and sustainability. Future research should empirically investigate the operationalisation of these hybrid models through longitudinal, action-oriented case studies within specific agro-ecological zones of South Sudan.

This work must critically examine the potential tensions and synergies between formal contractual insurance relations and informal moral economies of reciprocity, particularly regarding premium collection, claims verification, and conflict resolution. Ultimately, moving beyond the liberal peace framework opens a more nuanced and contextually grounded agenda for financial inclusion, one that acknowledges resilience as a product of both economic instruments and the social fabric into which they are woven. The journey towards viable climate risk coverage in South Sudan, therefore, is not merely a technical challenge of product design, but a deeper scholarly and practical engagement with the foundations of livelihood security in fragility.

## Contributions

This study makes a significant contribution by empirically examining the viability of micro-insurance as a tool for climate adaptation among smallholders in a fragile, post-conflict context. It challenges the prevailing liberal peace assumptions within development finance, proposing instead a context-specific, hybrid governance model for risk transfer mechanisms.

The research provides practical insights for policymakers and insurers designing products for South Sudan between 2021 and 2026, highlighting the critical integration of informal institutions and local knowledge. Furthermore, it advances scholarly discourse by situating climate risk coverage within critical political economy and human security frameworks.

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