



Microinsurance in Rwanda: Adoption and Financial Risk Management Amongst Smallholder Farmers

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Abstract

Microinsurance has emerged as a critical tool for managing financial risks faced by smallholder farmers in Rwanda. A literature review and qualitative analysis were conducted to understand farmer perceptions and uptake of microinsurance schemes. While adoption rates are modest, the qualitative insights reveal strong support for microinsurance as a mechanism to enhance financial resilience among rural communities. Further research is needed to explore scalability and cost-effectiveness of microinsurance models in Rwanda's diverse agro-ecological settings.

Keywords: *Rwanda, Smallholder Farmers, Microinsurance, Financial Risk Management, Development Economics, Qualitative Analysis, Geographical Information Systems*

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