



Microinsurance Coverage among Small-Scale Fishermen in Lake Victoria Basin Fisheries, Uganda 2007

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Abstract

Microinsurance coverage is a critical tool for risk management in vulnerable sectors such as small-scale fisheries, where unpredictable environmental factors significantly impact livelihoods and economic stability. This research employed a mixed-methods approach involving both quantitative surveys and qualitative interviews with stakeholders, including fishermen, local government officials, and micro-insurance providers. Data was collected through structured questionnaires and semi-structured interviews over a period of six months. The findings indicate that only 35% of surveyed fishermen have access to any form of insurance, highlighting significant gaps in coverage. Barriers identified include high premiums, perceived lack of financial need, and limited awareness about available options. Despite these challenges, the study suggests potential for expanding microinsurance by targeting specific groups such as female-led fishing households and those operating during peak seasons when risks are higher. Recommendations include developing community-based insurance programmes tailored to local needs, subsidizing premiums for vulnerable groups, and enhancing awareness campaigns through local media channels. Microinsurance, Small-scale fishermen, Lake Victoria Basin, Uganda

Keywords: *Lake Victoria, Small-scale Fisheries, Microinsurance, Risk Management, Vulnerability Studies, Community-Based Insurance Models, Empirical Analysis*

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