



Financial Empowerment Through Microinsurance and Savings Groups in Mozambique: A Mixed-Methods Exploration

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Abstract

Financial empowerment programmes have been introduced in various contexts to support marginalized populations, including microinsurance and savings groups. In Mozambique, these initiatives aim to enhance economic stability and social welfare through collective financial management. The study employs a combination of qualitative interviews ($n=30$) supplemented by quantitative surveys ($n=500$), conducted across different regions of Mozambique . Data analysis utilizes thematic coding and statistical tests to assess programme effectiveness and participant experiences. Participants reported significant improvements in financial stability, with an average increase in savings rates of 42% over a year following group formation. Microinsurance and savings groups have proven effective in fostering financial empowerment among Mozambican communities. Further research is recommended to explore long-term sustainability and scalability of these programmes. Policy makers should consider integrating microinsurance and savings initiatives into existing social welfare frameworks, alongside broader economic development strategies.

Keywords: *Sub-Saharan, Africa, Mixed-Methods, Qualitative, Quantitative, Empowerment, Governance*

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