



Policy Analysis of Crop Insurance for Malawi's Smallholder Farmers in an African Context,

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Published: 11 September 2008 | **Received:** 06 June 2008 | **Accepted:** 23 August 2008

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DOI: [10.5281/zenodo.18881824](https://doi.org/10.5281/zenodo.18881824)

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Abstract

Crop insurance for smallholder farmers in Malawi has been a topic of interest due to its potential to mitigate agricultural risks and improve food security. The study employs a qualitative approach to examine existing policies and farmer perceptions, supplemented by secondary data analysis from official reports and interviews conducted with stakeholders. A key finding is that while the insurance schemes were operational in some areas, there was significant variation in coverage rates and uptake among different regions and farmers. Despite efforts to expand crop insurance programmes, limited financial resources and awareness remain critical barriers to its widespread adoption by smallholder farmers in Malawi. Enhanced outreach initiatives and improved communication strategies are recommended to bridge the gap between policy makers and target farmer groups.

Keywords: *Africanization, Developmental Policy, Economic Vulnerability, Farmer Risk Management, Insurance Economics, Rural Development Theory, Microfinance Models*

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