



Micro-insurance in Southern Mozambique: An Analysis of Implementations and Policy Impact on Agricultural Smallholder Farmers,

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Abstract

Micro-insurance has emerged as a critical tool for risk management in developing countries, particularly among agricultural smallholder farmers who face significant weather-related risks. A mixed-methods approach was employed, combining quantitative survey data from a representative sample of smallholder farmers with qualitative interviews to gather insights into the implementation processes and farmer perceptions. The survey revealed that micro-insurance coverage among smallholder farmers increased by 20% over two years, indicating growing acceptance despite initial skepticism. Farmers identified improved access to emergency funds as one of their most significant benefits. While micro-insurance has shown promise in enhancing the financial resilience of agricultural smallholder farmers in Southern Mozambique, further policy support and targeted interventions are needed to fully realise its potential role in risk management strategies. Policy makers should prioritise expanding coverage areas and intensifying awareness campaigns. Agricultural extension services can play a crucial role in facilitating uptake by providing training on insurance products and benefits.

Keywords: *African Geography, Micro-insurance, Agricultural Risk Management, Smallholder Farmers, Insurance Coverage, Policy Analysis, Development Economics*

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