



# Risk Management and Financial Inclusion in Agricultural Insurance Programmes for Smallholder Farmers: A Theoretical Framework for Kampala, Uganda, 2001 Context

James Nalwagiya<sup>1</sup>, Nancy Okyere<sup>1,2</sup>, David Kizza<sup>3</sup>

<sup>1</sup> Uganda Christian University, Mukono

<sup>2</sup> Department of Advanced Studies, Busitema University

<sup>3</sup> Department of Research, Uganda Christian University, Mukono

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**Correspondence:** [jnalwagiya@yahoo.com](mailto:jnalwagiya@yahoo.com)

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## Author notes

*James Nalwagiya is affiliated with Uganda Christian University, Mukono and focuses on African Studies research in Africa.*

*Nancy Okyere is affiliated with Uganda Christian University, Mukono and focuses on African Studies research in Africa.*

*David Kizza is affiliated with Department of Research, Uganda Christian University, Mukono and focuses on African Studies research in Africa.*

## Abstract

Theoretical frameworks are essential for understanding complex systems such as agricultural insurance programmes aimed at smallholder farmers in Uganda's rural areas. Theoretical development will draw on existing literature, expert interviews, and case studies to construct a comprehensive theoretical model. The theoretical framework highlights the importance of aligning risk management practices with financial inclusion goals to effectively support smallholder farmers and improve agricultural productivity in Uganda's rural settings. To maximise the impact of future agricultural insurance programmes, it is recommended that policymakers integrate education on financial literacy alongside insurance coverage options, ensuring sustainable long-term benefits for participating households.

**Keywords:** *Africanization, Geographical Indicators, Institutional Analysis, Risk Assessment, Social Capital, Participatory Methods, Stochastic Modelling*

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