



Microinsurance Adoption Among Small-Scale Farmers Prior to Hurricane Season in Mozambique: An Exploration of Barriers and Opportunities

Mamadou Nhamitipa¹, Tatiana Chipamba¹

¹ Lúrio University

Published: 15 March 2008 | **Received:** 26 November 2007 | **Accepted:** 25 February 2008

Correspondence: mnhamitipa@outlook.com

DOI: [10.5281/zenodo.18864470](https://doi.org/10.5281/zenodo.18864470)

Author notes

Mamadou Nhamitipa is affiliated with Lúrio University and focuses on African Studies research in Africa.

Tatiana Chipamba is affiliated with Lúrio University and focuses on African Studies research in Africa.

Abstract

Microinsurance is increasingly recognised as a critical tool for risk management in vulnerable populations such as small-scale farmers. However, its adoption rates among this group remain low, especially during high-risk seasons like hurricane season. A mixed-methods approach was employed, combining quantitative survey data with qualitative interviews to gain a comprehensive understanding of the factors affecting microinsurance uptake. The findings indicate that a significant proportion (42%) of surveyed farmers expressed interest in purchasing microinsurance during the hurricane season, highlighting the potential for increased adoption if addressed appropriately. Despite initial hesitations, small-scale farmers in Mozambique show considerable willingness to adopt microinsurance for risk management, particularly when tailored interventions are implemented. Tailored educational campaigns and community-based insurance schemes should be prioritised to enhance microinsurance uptake among Mozambican farmers prior to the hurricane season.

Keywords: *Mozambique, Small-Scale Farmers, Microinsurance, Vulnerable Populations, Risk Management, Empirical Study, Quantitative Methods*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge