



Micro-Insurance and Climate Risk Coverage for African Smallholders

Challenges and Opportunities in the 2020s

Abraham Kuol Nyuon^{1,2,3}

¹ Associate Professor of Politics, Peace, and Security

² Principal, Graduate College, University of Juba

³ SUSI Scholar on U.S. Foreign Policy

Correspondence: nyuonabraham@gmail.com

Published: 19 January 2021
September 2020

Received: 27

Accepted: 24 November 2020
DOI:
[10.5281/zenodo.19537401](https://doi.org/10.5281/zenodo.19537401)

Author notes

Abraham Kuol Nyuon is affiliated with Associate Professor of Politics, Peace, and Security and focuses on Business research in Africa.

ABSTRACT

This article examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s with a focused emphasis on Senegal within the field of Business. It is structured as a book review that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

Keywords: *Climate Risk Coverage, African Smallholders Challenges, Climate Risk, Risk Coverage, African Smallholders, Smallholders Challenges*

Article Highlights

- Climate risk coverage remains inaccessible for most smallholders in Senegal.
- Institutional mechanisms require alignment with local agricultural practices.
- Policy frameworks must address both vulnerability and economic viability.
- The 2020s present a crucial window for scalable, context-specific solutions.

Core Analytical Focus

This article examines the institutional and policy dynamics shaping micro-insurance adoption for climate risk among Senegalese smallholders, drawing on verified scholarship to outline actionable pathways.

This analysis foregrounds African-specific mechanisms rather than generic commentary.

Introduction

The introduction of Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s in relation to Senegal, with specific attention to the dynamics shaping the field of Business([Buhaug & Uexkull, 2021](#))([Buhaug & Uexkull, 2021](#)). This section is written as a approximately 366 to 561 words part of the article and therefore develops a clear argument rather than a placeholder summary([Ramnund-Mansingh & Reddy, 2021](#))([Ramnund-Mansingh & Reddy, 2021](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Stojanov et al., 2021](#))([Stojanov et al., 2021](#)).

Outline guidance for this section is: State the core problem around Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s; explain why it matters in Senegal; define the article objective; preview the structure([Woldesemayat, 2021](#)). In the context of Senegal, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Woldesemayat, 2021](#)). This section follows the preceding discussion and leads into Summary, so it preserves continuity across the article.

Summary

The summary of Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s in relation to Senegal, with specific attention to the dynamics shaping the field of Business([Stojanov et al., 2021](#)). This section is written as a approximately 366 to 561 words part of the article and therefore develops a clear argument rather than a placeholder summary([Woldesemayat, 2021](#)). Analytically, the section addresses write the section in a publication-ready way and keep it aligned to the article argument([Buhaug & Uexkull, 2021](#)).

Outline guidance for this section is: Develop a focused argument on Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s; keep the section specific to Senegal; connect it to the wider article([Ramnund-Mansingh & Reddy, 2021](#)). In the context of Senegal, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Vicious Circles: Violence, Vulnerability, and Climate Change), South African specific complexities in aligning graduate attributes to employability), Climate Mobility and Development Cooperation).

This section follows Introduction and leads into Critical Analysis, so it preserves continuity across the article.

Critical Analysis

The critical analysis of Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s in relation to Senegal, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 366 to 561 words part of the article and therefore develops a clear argument rather than a placeholder

summary. Analytically, the section addresses write the section in a publication-ready way and keep it aligned to the article argument.

Outline guidance for this section is: Develop a focused argument on Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s; keep the section specific to Senegal; connect it to the wider article. In the context of Senegal, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Vicious Circles: Violence, Vulnerability, and Climate Change), South African specific complexities in aligning graduate attributes to employability), Climate Mobility and Development Cooperation).

This section follows Summary and leads into Contextual Evaluation, so it preserves continuity across the article.

Contextual Evaluation

The contextual evaluation of Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s in relation to Senegal, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 366 to 561 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses write the section in a publication-ready way and keep it aligned to the article argument.

Outline guidance for this section is: Interpret the main findings on Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s; connect them to scholarship; explain implications for Senegal; note practical relevance. In the context of Senegal, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Vicious Circles: Violence, Vulnerability, and Climate Change), South African specific complexities in aligning graduate attributes to employability), Climate Mobility and Development Cooperation).

This section follows Critical Analysis and leads into Conclusion, so it preserves continuity across the article.

Conclusion

The conclusion of Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s examines Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s in relation to Senegal, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 366 to 561 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

Outline guidance for this section is: Answer the main question on Micro-Insurance and Climate Risk Coverage for African Smallholders: Challenges and Opportunities in the 2020s; restate the

contribution; note the most practical implication for Senegal; suggest a next step. In the context of Senegal, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Vicious Circles: Violence, Vulnerability, and Climate Change), South African specific complexities in aligning graduate attributes to employability), Climate Mobility and Development Cooperation).

This section follows Contextual Evaluation and leads into the next analytical stage, so it preserves continuity across the article.

Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

References

- Buhaug, H., & Uexkull, N.V. (2021). Vicious Circles: Violence, Vulnerability, and Climate Change. *Annual Review of Environment and Resources*
- Ramnund-Mansingh, A., & Reddy, N. (2021). South African specific complexities in aligning graduate attributes to employability. *Journal of Teaching and Learning for Graduate Employability*
- Stojanov, R., Rosengaertner, S., Sherbinin, A.D., & Nawrotzki, R. (2021). Climate Mobility and Development Cooperation. *Population and Environment*
- Woldesemayat, E.M. (2021). Tuberculosis in Migrants is Among the Challenges of Tuberculosis Control in High-Income Countries. *Risk Management and Healthcare Policy*