

Proceedings

International & Interdisciplinary Conference

Toward an Intelligent Society: Challenges & Opportunities”

University Fehmi Agani Gjakove, Kosovo
22-23 May 2026



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- 340 Authors, Co-authors & Contributors
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Proceedings

**“Toward an Intelligent Society: Challenges & Opportunities”
International & Interdisciplinary Conference:**

21st International Conference of AIS-ALBSA & Institutional Partners

**6th Annual Conference of Center for School Leadership (CSL – AADF)
&**

**Midterm Conference of the Balkan Sociological Forum (BSF) -
making its 15th Anniversary**

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University of Arts Tirana & Sports University of Tirana, ALBANIA: 7-8 May 2027

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University Fehmi Agani Gjakove, Kosovo: 22-23 May 2026

20th Annual International Conference: "Development in Turbulent Times"

University Luigi Gurakuqi Shkoder, ALBANIA, 14-15 November 2025

19th Annual International Conference: "Well-being in the Challenging Times"

AAB College, KOSOVA: 15-16 November 2024

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University of Gjilan Kadri Zeka, KOSOVO: 11-12 November 2022

16th Annual International Conference: Education and Culture in Contemporary Society

University Fan S. Noli of Korca, Albania: 5-6 November 2021

15th Annual International Conference: Comparative Studies in Modern Society; Balkans in European and Global Context

Universiteti of Prizren Ukshin Hoti, KOSOVO: 6-7 November 2020

(Postponed from November 2020 to 19-20 March 2021, due to Covid-19 Pandemic)

14th Annual International Conference: Social institutions in Contemporary Society

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10th Annual International Conference: How Migration is shaping the Contemporary Society?

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9th Annual International Conference: Law and values in contemporary society

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8th Annual International Conference: Democracy in Times of Turmoil; A multidimensional approach

Durres –Albania: 22-23 November 2013

7th Annual International Conference: Identity, image, and social cohesion in our time of interdependence

Vlora-Albania: 26-28 November 2012

6th Annual International Conference: Education in turbulent times: The Albanian case in European and global context

Tirana-Albania: 21-22 November 2011

5th Annual conference: The social problems: their study, treatment, and solutions; Albania in global context

Tirana-Albania: 7-8 June 2010

4th Annual International conference: Twenty Years of Democratic Transformations: Albania in East European Context

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3rd AIS International Conference: World Economic Crises and its impact on the Albanian Economic and Social Life

Tirana-Albania: 22 May 2009

2nd Annual International Conference: Issues and Models of Communitarian Organization

Tirana-Albania: 27 June 2008

1st Annual International Conference: Political pluralism and Albanian political thought

Tirana-Albania: 15 June 2007

Funding Meeting and the Founding AIS Conference: Sociology in Albania and the need of its Institutionalization

Tirana-Albania: 21 November 2006; Tirana International Hotel

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THE ROLE OF INSURANCE AND ARTIFICIAL INTELLIGENCE IN REDUCING RURAL POVERTY

A Path Toward Financial Resilience and an Inclusive Intelligent Society

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ABSTRACT

Rural poverty remains a persistent and multidimensional challenge, particularly in developing economies such as Albania. It is associated not only with low-income levels, but also with structural constraints, demographic changes, limited access to financial instruments, and high exposure to external shocks. This study explores the role of insurance and artificial intelligence (AI) in enhancing financial resilience and reducing vulnerability in rural areas. Insurance serves as a fundamental mechanism for risk transfer and income stabilization, while AI introduces new capabilities for data-driven decision-making, improved risk assessment, and more efficient service delivery. The integration of these two elements creates opportunities for expanding financial inclusion and developing more adaptive and accessible insurance models, particularly for rural populations. Using a qualitative and analytical approach, the study combines theoretical insights with practical considerations, emphasizing the importance of aligning technological innovation with local socio-economic conditions. The findings suggest that while insurance and AI have significant potential to reduce rural poverty, their effectiveness depends on supporting factors such as digital infrastructure, institutional capacity, and financial literacy. The study concludes that sustainable poverty reduction requires a holistic and integrated strategy, combining financial tools, technological advancement, and policy interventions to create long-term economic resilience and inclusive development.

Keywords: *rural poverty; insurance; artificial intelligence (AI); financial resilience; financial inclusion; digital transformation; risk management; inclusive development*

INTRODUCTION

Rural poverty is a complex phenomenon shaped by structural, economic, and social constraints. In Albania, rural areas continue to face challenges related to limited infrastructure, restricted access to financial services, and strong dependence on agriculture.

This dependence increases exposure to climate risks, market volatility, and seasonal income fluctuations. Consequently, rural households often operate in fragile economic conditions where even minor shocks can lead to long-term financial instability. At the same time, global economic transformation has introduced new tools for addressing poverty. Artificial intelligence and digitalization have reshaped financial systems, enabling more efficient decision-making and improved service delivery. In parallel, insurance systems have evolved as essential mechanisms for risk management and financial protection. This paper examines how the integration of insurance and AI can provide a more effective and sustainable approach to reducing rural poverty in Albania, emphasizing the importance of combining technological innovation with local socio-economic realities.

LITERATURE REVIEW

The relationship between poverty and risk exposure has been extensively explored in economic literature. Scholars emphasize that vulnerability to shocks, rather than income alone, defines poverty in rural contexts (World Bank, 2020). According to FAO (2019), rural households are particularly exposed to agricultural and climate-related risks, which significantly affect their income stability. The literature also points to the importance of digital-first and asset-light models in expanding access to financial services in underserved areas. Cloud computing, software-as-a-service (SaaS), and platform-based ecosystems can reduce operational costs while improving scalability and outreach (Brynjolfsson & McAfee, 2014). In the context of rural poverty reduction, such digital infrastructures may enable insurers and financial service providers to reach low-income rural households more efficiently, overcoming traditional barriers such as high physical infrastructure costs, geographic isolation, and limited institutional presence.

Insurance has been identified as a key mechanism for risk transfer, allowing individuals to mitigate the financial impact of unexpected events (OECD, 2021). Microinsurance has gained increasing attention as a tool for supporting low-income populations, particularly in developing countries (Churchill & Matul, 2012). However, its success depends on accessibility, affordability, and trust. Studies suggest that lack of financial literacy and institutional support often limits adoption in rural areas (Swiss Re Institute, 2020). Empirical evidence from development economics suggests that exposure to risk can significantly hinder investment in productivity-enhancing technologies.

Giné and Yang (2009) show that reducing production risk through insurance increases farmers' willingness to adopt improved agricultural inputs. This highlights the broader role of insurance not only as a risk transfer mechanism but also as an enabler of economic transformation. In this context, the integration of artificial intelligence into insurance systems can further enhance risk assessment and targeting, potentially increasing the effectiveness of such interventions in rural and resource-constrained settings.

Artificial intelligence has transformed the financial sector by enabling predictive analytics, automation, and improved risk modeling (OECD, 2021). In insurance, AI supports underwriting, pricing, and claims processing, improving efficiency and reducing operational costs. Despite these advancements, research on the combined role of insurance and AI in addressing rural poverty remains limited, particularly in smaller economies such as Albania (World Bank, 2020).

METHODOLOGY

This study adopts a qualitative and analytical approach, combining literature review, secondary data analysis, and contextual evaluation. Academic sources, institutional reports, and international case studies were examined to identify key trends and theoretical frameworks. The research process includes three stages. First, theoretical foundations were established through analysis of existing literature on poverty, insurance, and AI. Second, empirical insights were derived from global practices and comparative studies. Third, findings were adapted to the Albanian context, ensuring relevance and applicability. This approach allows the study to bridge theory and practice, offering a comprehensive understanding of how insurance and AI can contribute to rural poverty reduction.

RURAL POVERTY IN ALBANIA

Rural areas in Albania are characterized by structural challenges such as limited financial inclusion, low insurance penetration, and high exposure to environmental risks. Agriculture remains the primary economic activity, yet it is highly vulnerable to climate variability and market instability. Households often rely on informal financial mechanisms, which provide limited protection against shocks. Furthermore, low levels of financial literacy and awareness reduce participation in formal financial systems, including insurance. These conditions create a cycle of vulnerability, where economic shocks lead to reduced income, limited investment capacity, and continued poverty. Addressing these challenges requires integrated solutions that combine financial tools, technological innovation, and policy support. In addition, rural poverty in Albania is closely linked to structural transformation challenges and demographic shifts. Migration trends, particularly among younger populations, have reduced the available labor force in rural areas, limiting productivity and innovation capacity. This demographic imbalance further weakens local economies and reduces the potential for sustainable development. Moreover, limited access to credit markets and formal financial institutions constrains entrepreneurial activities and investment in modern agricultural practices. As a result, rural households often remain trapped in low-productivity cycles. Addressing rural poverty therefore requires not only financial tools such as insurance, but also broader development strategies that enhance market access, infrastructure, and human capital, including the establishment of systems for the accreditation of prior experiential learning, which enable individuals with non-formal and work-based learning to access higher education and improve their socio-economic prospects (Nathanaili and Drenofci, 2025).

Role of Insurance

Insurance plays a critical role in reducing vulnerability by transferring financial risk from individuals to institutions. In rural contexts, agricultural insurance and microinsurance provide essential protection against risks such as crop failure, livestock loss, and natural disasters. Beyond risk transfer, insurance contributes to income stabilization and encourages investment. When individuals feel protected, they are more likely to engage in productive activities, improving long-term economic outcomes. However, the effectiveness of insurance depends on accessibility and trust. In many rural areas, barriers such as cost, lack of awareness, and institutional limitations reduce adoption. Therefore, expanding insurance coverage requires targeted strategies that address these challenges and promote financial inclusion.

Furthermore, insurance can act as a catalyst for financial inclusion by integrating rural populations into formal economic systems. When individuals participate in insurance schemes, they become more visible to financial institutions, increasing their access to credit and other financial services. This creates a positive feedback loop where risk protection enables investment, and investment supports income growth. In this context, index-based insurance products have emerged as innovative solutions, particularly in agriculture, where payouts are triggered by measurable indicators such as rainfall or temperature. These products reduce administrative costs and moral hazard, making them more suitable for rural environments. However, their effectiveness depends on accurate data and strong institutional frameworks.

Role of Artificial Intelligence

Artificial intelligence enhances the insurance sector by improving efficiency, accuracy, and accessibility. Through data analytics and predictive modeling, AI enables more precise risk assessment and pricing, reducing information asymmetry. In rural areas, AI can analyze climate data, satellite imagery, and agricultural patterns to design tailored insurance products. This improves relevance and effectiveness, particularly for farmers facing climate-related risks. AI also streamlines claims processing, reducing delays and increasing trust. By automating processes and improving transparency, it enhances user experience and encourages participation in insurance systems.

Beyond operational efficiency, artificial intelligence also enables the development of more inclusive and adaptive insurance models. Machine learning algorithms can identify patterns in large datasets, allowing insurers to design products tailored to the specific needs of rural populations. For example, AI-driven platforms can provide real-time risk assessments based on weather forecasts, soil conditions, and market trends, helping farmers make informed decisions. Additionally, mobile-based AI applications can improve access to insurance services in remote areas, reducing geographical barriers. However, the adoption of AI also raises concerns related to data privacy, digital literacy, and technological inequality, which must be addressed to ensure equitable outcomes.

DISCUSSION

The integration of insurance and AI offers significant potential for reducing rural poverty, but its success depends on broader socio-economic conditions. In Albania, challenges such as limited digital infrastructure, low financial literacy, and institutional fragmentation may hinder adoption. Additionally, technological solutions must be adapted to local contexts. Rural communities possess valuable knowledge and practices that should be integrated into modern systems. A purely technological approach may not be effective without considering social and cultural dimensions. Therefore, a balanced strategy that combines innovation with local adaptation and institutional support is essential for achieving sustainable results.

Policy Implications

Policy interventions play a crucial role in facilitating the integration of insurance and AI in rural development. Governments should focus on expanding microinsurance programs, investing in digital infrastructure, and promoting financial education. Public-private partnerships can support innovation and scalability, while regulatory frameworks should encourage the adoption of new technologies. Targeted subsidies and awareness campaigns

can further increase participation. Such measures are essential for creating an enabling environment that supports inclusive growth and reduces rural poverty.

Another critical dimension is the interaction between technological innovation and institutional capacity. While AI offers powerful tools for improving efficiency and accessibility, its impact depends heavily on governance structures and regulatory frameworks. In contexts where institutions are weak or fragmented, the benefits of technological advancements may not be fully realized. Therefore, strengthening institutional coordination and investing in human capital are essential components of any strategy aimed at integrating insurance and AI into rural development. This highlights the need for a holistic approach that combines economic, technological, and policy interventions.

CONCLUSION

The findings of this study highlight that rural poverty is not merely a consequence of low income, but a result of persistent vulnerability to economic, environmental, and structural risks. This aligns with Dercon's (2005) argument that poverty is closely linked to households' exposure to risk and their limited ability to cope with shocks. In this framework, insurance mechanisms act as tools for risk transfer, while artificial intelligence strengthens risk assessment, prediction, and service delivery, thereby contributing to more resilient and inclusive financial systems. The integration of insurance and AI creates new opportunities for building financial resilience and promoting inclusive development. By enabling better risk assessment, faster claims processing, and more tailored financial products, these tools can significantly improve the economic stability of rural households. However, their effectiveness depends on several critical factors, including digital infrastructure, institutional capacity, financial literacy, and public trust.

In Albania, addressing rural poverty requires a coordinated and multi-dimensional approach. Policymakers must focus on expanding access to microinsurance, investing in digital technologies, and strengthening regulatory frameworks. At the same time, efforts should be made to improve financial education and raise awareness about the benefits of insurance.

Ultimately, the combination of insurance and artificial intelligence should not be viewed as a purely technological solution, but as part of a broader development strategy. Sustainable poverty reduction depends on the integration of economic, technological, and social policies that empower rural communities and create long-term opportunities for growth and resilience.

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