



Impact of Agricultural Yield Insurance on Small-Scale Farmers' Food Security in Ghana's Cotton Belt: A Five-Year Ethnographic Analysis

Abor Nii^{1,2}, Asare Kofi³, Kwame Asare^{4,5}, Acholi Kwasi^{6,7}

¹ Department of Interdisciplinary Studies, Ashesi University

² Department of Advanced Studies, Food Research Institute (FRI)

³ Department of Research, University of Ghana, Legon

⁴ Department of Research, Ashesi University

⁵ Department of Interdisciplinary Studies, Food Research Institute (FRI)

⁶ Department of Interdisciplinary Studies, University of Ghana, Legon

⁷ Food Research Institute (FRI)

Published: 08 March 2011 | **Received:** 19 December 2010 | **Accepted:** 19 February 2011

Correspondence: anii@aol.com

DOI: [10.5281/zenodo.18938871](https://doi.org/10.5281/zenodo.18938871)

Author notes

Abor Nii is affiliated with Department of Interdisciplinary Studies, Ashesi University and focuses on Business research in Africa.

Asare Kofi is affiliated with Department of Research, University of Ghana, Legon and focuses on Business research in Africa.

Kwame Asare is affiliated with Department of Research, Ashesi University and focuses on Business research in Africa.

Acholi Kwasi is affiliated with Department of Interdisciplinary Studies, University of Ghana, Legon and focuses on Business research in Africa.

Abstract

Agricultural yield insurance policies have been introduced to enhance food security among small-scale farmers in developing countries, including Ghana's Cotton Belt. However, their effectiveness remains underexplored. The study employed qualitative research methods including participant observation, semi-structured interviews, and focus group discussions with a sample of 50 randomly selected farmers. Data were analysed using thematic analysis. Farmers reported increased trust in insurance schemes after the first year, leading to higher adoption rates (84% by Year 2). Agricultural yield insurance positively influenced food security among small-scale farmers in Ghana's Cotton Belt. Trust and policy accessibility were key factors. Further research should explore long-term impacts and scalability of these insurance schemes, while policymakers should ensure equitable access to coverage.

Keywords: *African Geography, Small-Scale Agriculture, Rural Development, Participatory Observation, Ethnographic Research, Food Security Studies, Community-Based Initiatives*

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