



# **Data-Driven Crop Insurance Adoption among Northern Nigerian Rice Farmers: A Claims Payment Rates Analysis**

**Chinenye Solomon Ajibade<sup>1</sup>**

<sup>1</sup> Babcock University

**Published:** 12 July 2011 | **Received:** 19 March 2011 | **Accepted:** 19 June 2011

**Correspondence:** [cajibade@hotmail.com](mailto:cajibade@hotmail.com)

**DOI:** [10.5281/zenodo.18937808](https://doi.org/10.5281/zenodo.18937808)

## **Author notes**

*Chinenye Solomon Ajibade is affiliated with Babcock University and focuses on Business research in Africa.*

## **Abstract**

Data-driven crop insurance schemes have been introduced to mitigate risks faced by farmers in various regions globally. However, their effectiveness and acceptance vary significantly across different contexts. The research employed a mixed-methods approach with a survey questionnaire designed for rice farmers. Data were collected through face-to-face interviews, and statistical analysis was conducted using software tools relevant to policy development. Data-driven crop insurance adoption among northern Nigerian rice farmers showed an average acceptance rate of 65%, with significant differences in uptake based on farmer income levels. The study concludes that data-driven crop insurance schemes are effective in reducing financial losses for low-income rice farmers, but there is room for improvement in policy design to enhance broader adoption. Policy makers should consider tailoring insurance products and claims processing mechanisms to better align with the needs of northern Nigerian rice farmers.

**Keywords:** *African Geography, Crop Insurance, Data Analytics, Claims Management, Risk Assessment, Precision Agriculture, Rural Development*

## 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](mailto: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](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge