



Gender-Specific Insurance Products in Urban Ghanaian Communities: A Qualitative Evaluation for Property Loss Reduction Assessment

Ali Hassan^{1,2}, Abdirahman Ali^{3,4}, Hassan Abdi⁵, Abdullah Yusuf⁶

¹ Department of Interdisciplinary Studies, Mogadishu University

² Amoud University

³ Mogadishu University

⁴ University of Hargeisa

⁵ Department of Interdisciplinary Studies, Amoud University

⁶ Somali National University

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Correspondence: ahassan@aol.com

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Author notes

Ali Hassan is affiliated with Department of Interdisciplinary Studies, Mogadishu University and focuses on Business research in Africa.

Abdirahman Ali is affiliated with Mogadishu University and focuses on Business research in Africa.

Hassan Abdi is affiliated with Department of Interdisciplinary Studies, Amoud University and focuses on Business research in Africa.

Abdullah Yusuf is affiliated with Somali National University and focuses on Business research in Africa.

Abstract

Urban Ghanaian communities are increasingly exposed to property loss risks due to climate change and urban development projects. A qualitative study employing semi-structured interviews with community leaders, policy makers, and insurance providers to gather insights. Interviews revealed that women's participation in insurance decision-making processes is low, often due to cultural norms. Women are more likely to report property losses but have lower coverage levels than men. Gender-specific insurance products can be designed to improve uptake and effectiveness by addressing these barriers. Insurance companies should engage with local communities to understand gender dynamics in risk perception and decision-making, and tailor their products accordingly.

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