



# Evaluating Microinsurance Programmes in Ghanaian Towns: An Ethnographic Study of Small Business Experiences

Kamara Diallo<sup>1</sup>

<sup>1</sup> Department of Interdisciplinary Studies, University of The Gambia

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**Correspondence:** [kdiallo@gmail.com](mailto:kdiallo@gmail.com)

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## Author notes

*Kamara Diallo is affiliated with Department of Interdisciplinary Studies, University of The Gambia and focuses on Business research in Africa.*

## Abstract

Microinsurance programmes in Ghanaian towns have emerged as a response to the unmet insurance needs of small businesses, particularly those operating informally. However, their effectiveness and impact on these businesses remain underexplored. The study employs an ethnographic approach involving participant observation and semi-structured interviews with microinsurance programme beneficiaries and relevant stakeholders in selected towns. Data collection is facilitated through a combination of formal surveys, informal discussions, and direct interactions within the communities. Findings indicate that while microinsurance programmes have been somewhat effective in providing cover for risks such as crop failure or theft, they often face challenges related to affordability, accessibility, and perceived lack of relevance to small business operations. Participants highlighted a need for more tailored products aligned with specific needs and contexts. The study concludes that while microinsurance programmes have some benefits, their effectiveness is contingent upon overcoming certain barriers and aligning better with the operational realities of small businesses in Ghanaian town settings. Recommendations include the development of more contextually relevant products, increased financial literacy initiatives for beneficiaries, and closer collaboration between programme providers and local government to enhance coverage and accessibility.

**Keywords:** *Ghana, Small Scale Enterprises, Anthropology, Fieldwork, Informal Sector, Contextual Analysis, Participant Observation*

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