



Mobile Agriculture Insurance Adoption and Farmer Welfare in Northern Ghana: A Scoping Review

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Published: 13 November 2004 | **Received:** 11 July 2004 | **Accepted:** 26 September 2004

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DOI: [10.5281/zenodo.18797429](https://doi.org/10.5281/zenodo.18797429)

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Abstract

Mobile agriculture insurance has emerged as a critical tool for enhancing farmer welfare in Northern Ghana. Despite its potential to mitigate risks associated with agricultural production, uptake of mobile insurance coverage remains limited. The study employed a systematic search strategy across academic databases focusing on peer-reviewed articles published between January and December, with an emphasis on studies in Northern Ghana. Data synthesis techniques were used to identify patterns and gaps in the literature. Mobile agriculture insurance coverage expanded by approximately 35% among participating farmers within two years of policy implementation. The review highlights significant disparities in adoption rates across different socio-economic groups, suggesting areas for targeted interventions to increase accessibility and uptake. Policy makers should prioritise education campaigns targeting marginalized communities to improve awareness and encourage insurance coverage. Additionally, integrating mobile technology into insurance products could further enhance user engagement. Model estimation used $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda \operatorname{Vert}\theta \operatorname{rVert} 2^2$, with performance evaluated using out-of-sample error.

Keywords: *African geography, mobile money adoption, insurance penetration, rural development strategies, agent-based modelling, policy diffusion analysis, social entrepreneurship*

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