



# Digital Agricultural Insurance Adoption Among Smallholder Farmers in Northern Ghana: A Policy Analysis

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## Abstract

Digital agricultural insurance has gained traction in recent years as a tool to mitigate risks faced by smallholder farmers in various parts of Africa. In northern Ghana, where agriculture is a crucial sector for livelihoods and economic development, there is potential for digital solutions to enhance the reach and impact of this insurance. The study employs a mixed-methods approach, combining quantitative data from surveys with qualitative insights from focus group discussions and interviews. Data was collected through online platforms and in-person meetings across selected regions of northern Ghana. Digital agricultural insurance adoption among smallholder farmers is unevenly distributed; approximately 30% of surveyed farmers have enrolled in digital policies, highlighting significant disparities between different farming communities based on socio-economic factors such as education level and access to technology. The analysis reveals a promising yet challenging landscape for promoting wider adoption. Key barriers include low awareness, cost concerns, and technical literacy issues. Identified enablers encompass government support programmes and community-based initiatives. Policymakers should prioritise education campaigns targeting farmers about digital insurance benefits and accessibility options. Additionally, collaboration with tech companies to develop user-friendly platforms is recommended. Financial incentives for early adopters can also accelerate the uptake of digital solutions.

**Keywords:** *African Geography, Smallholder Farmers, Agricultural Economics, Risk Management, Digital Technology Adoption, Insurance Markets, Policy Frameworks*

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