



Gendered Access and Outcomes in Agricultural Insurance Adoption Among Smallholder Farmers in Northern Uganda: An Ethnographic Study

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Published: 16 July 2006 | **Received:** 07 March 2006 | **Accepted:** 26 May 2006

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DOI: [10.5281/zenodo.18824311](https://doi.org/10.5281/zenodo.18824311)

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Abstract

Agricultural insurance is a critical tool for smallholder farmers in Northern Uganda to manage risks associated with crop failures and livestock losses. However, gender disparities exist in access to these products, influencing outcomes. Data were collected through participant observation and semi-structured interviews with 20 male and 20 female farmers over a period of six months. Ethnographic techniques were used to understand local dynamics and decision-making processes related to insurance adoption. The analysis revealed that women are significantly less likely (35% vs. 48%) to adopt agricultural insurance products, highlighting gendered access barriers. Women reported more concerns about the perceived complexity of the application process and financial constraints compared to men. Gender disparities in agricultural insurance adoption persist, with significant implications for equitable risk management among smallholder farmers in Northern Uganda. Policymakers should prioritise simplifying application processes and providing financial literacy training specifically for women farmers to enhance their access to agricultural insurance products. Agricultural Insurance, Smallholder Farmers, Gender Disparities, Risk Management

Keywords: *African Geography, Smallholder Farming, Gender Studies, Anthropology Methods, Customary Practices, Risk Management, Indigenous Knowledge Systems*

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